

Future Generali India Life Insurance Company Limited

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

Revenue Account for the Period Ended June 30, 2013

Policyholders' Account (Technical Account)

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Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		June 30, 2013	June 30, 2013	June 30, 2012	June 30, 2012
		Unaudited	Unaudited	Unaudited	Unaudited
Premiums Earned - Net	L-4				
(a) Premium		914,241	914,241	1,120,092	1,120,092
(b) Reinsurance Ceded		(76,213)	(76,213)	(68,830)	(68,830)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		319,891	319,891	243,636	243,636
(b) Profit on Sale / Redemption of Investments		197,235	197,235	47,069	47,069
(c) (Loss on Sale / Redemption of Investments)		(121,599)	(121,599)	(278,848)	(278,848)
(d) Transfer /Gain on revaluation / change in Fair value*		150,426	150,426	130,819	130,819
Transfer from Shareholders' Fund		78,352	78,352	407,651	407,651
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	-	-
(c) Miscellaneous Income		23,188	23,188	17,005	17,005
Total (A)		1,485,521	1,485,521	1,618,594	1,618,594
Commission	L-5	60,523	60,523	97,252	97,252
Operating Expenses related to Insurance Business	L-6	483,106	483,106	637,021	637,021
Provision for Doubtful Debts		-	-	-	-
Bad Debts Written Off		-	-	-	-
Provision for Tax		-	-	-	-
Provision (Other Than Taxation)					
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		543,629	543,629	734,273	734,273
Benefits Paid (Net)	L-7	770,905	770,905	305,003	305,003
Bonuses Paid		-	-	-	-
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked		(105,338)	(105,338)	10,991	10,991
Non Linked		304,359	304,359	595,148	595,148
(b) Amount ceded in Reinsurance					
Linked	-	-	-	-	
Non Linked	(28,034)	(28,034)	(26,821)	(26,821)	
(c) Amount accepted in Reinsurance		-	-	-	-
Total (C)		941,892	941,892	884,321	884,321
Surplus/ (Deficit) (D) = (A) - (B) - (C)		-	-	-	-
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-
Total (D)		-	-	-	-
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The break up of total surplus is as under:					
(a) Interim Bonuses paid		-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		-	-	-	-

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

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

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

Chief Financial Officer

Place : Mumbai
Date :

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

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

Shareholders' Account (Non-Technical Account)

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Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended June 30, 2013	Quarter Ended June 30, 2013	Quarter Ended June 30, 2012	Quarter Ended June 30, 2012
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		65,648	65,648	41,441	41,441
(b) Profit on Sale / Redemption of Investments		5,248	5,248	11,741	11,741
(c) (Loss on Sale / Redemption of Investments)		(1,817)	(1,817)	(7,220)	(7,220)
Other Income		-	-	-	-
Total (A)		69,079	69,079	45,962	45,962
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		700	700	1,066	1,066
(b) Rent, Rates and Taxes					
(c) Other Expenses		414	414	523	523
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)		78,352	78,352	407,651	407,651
Total (B)		79,466	79,466	409,240	409,240
Profit / (Loss) before Tax		(10,387)	(10,387)	(363,278)	(363,278)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(10,387)	(10,387)	(363,278)	(363,278)
Appropriations					
(a) Balance at the beginning of the Period		(11,645,276)	(11,645,276)	(10,961,959)	(10,961,959)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(11,655,663)	(11,655,663)	(11,325,237)	(11,325,237)

FORM L-3-A-BS

Future Generali India Life Insurance Company Limited

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

Balance Sheet As at June 30, 2013

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Particulars	Schedule	As at	As at
		June 30, 2013	June 30, 2012
		Unaudited	Unaudited
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	14,520,000	12,030,000
Share Application Money Pending Allotment		-	1,241,000
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		(1,135)	(829)
Sub-Total		14,518,865	13,270,171
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		3	-
Policy Liabilities		9,702,295	6,698,772
Insurance Reserves		-	-
Provision for Linked Liabilities		8,978,841	8,443,574
Sub-Total		18,681,139	15,142,346
Funds for Future Appropriations		-	-
Reserve for Lapsed Unit-Linked Policies		-	-
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		292,259	76,073
(ii) Others		-	-
Total		33,492,263	28,488,590
Application of Funds			
Investments			
Shareholders'	L-12	3,010,633	1,927,441
Policyholders'	L-13	9,281,499	6,379,550
Assets held to cover Linked Liabilities	L-14	9,271,100	8,519,646
Loans	L-15	2,226	93
Fixed Assets	L-16	37,733	41,174
Current Assets			
Cash and Bank Balances	L-17	54,728	151,363
Advances and Other Assets	L-18	1,114,879	1,009,374
Sub-Total (A)		1,169,607	1,160,737
Current Liabilities	L-19	910,210	827,640
Provisions	L-20	25,988	37,648
Sub-Total (B)		936,198	865,288
Net Current Assets (C) = (A - B)		233,409	295,449
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		11,655,663	11,325,237
Total		33,492,263	28,488,590

CONTINGENT LIABILITIES

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Particulars	As at June 30, 2013	As at June 30, 2012
	Unaudited	Unaudited
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	32,031	21,265
TOTAL	32,031	21,265

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

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	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended June 30, 2013	Quarter Ended June 30, 2013	Quarter Ended June 30, 2012	Quarter Ended June 30, 2012
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	230,451	230,451	240,810	240,810
	Renewal Premiums	625,384	625,384	854,101	854,101
	Single Premiums	58,406	58,406	25,181	25,181
	Total	914,241	914,241	1,120,092	1,120,092

FORM L-5 - COMMISSION SCHEDULE

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	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended June 30, 2013	Quarter Ended June 30, 2013	Quarter Ended June 30, 2012	Quarter Ended June 30, 2012
		Unaudited	Unaudited	Unaudited	Unaudited
	Commission Paid				
	Direct - First Year Premiums	57,401	57,401	76,135	76,135
	- Renewal Premiums	2,500	2,500	20,846	20,846
	- Single Premiums	622	622	271	271
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	60,523	60,523	97,252	97,252
	Breakup of Commission Expenses (Gross) incurred to procure business				
	Agents	27,034	27,034	34,801	34,801
	Brokers	17,600	17,600	11,832	11,832
	Corporate Agency	15,885	15,885	50,562	50,562
	Referral	4	4	57	57
	Total	60,523	60,523	97,252	97,252

FORM L-6-OPERATING EXPENSES SCHEDULE

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Particulars	For the Quarter Ended June 30, 2013	Upto the Quarter Ended June 30, 2013	For the Quarter Ended June 30, 2012	Upto the Quarter Ended June 30, 2012
	Unaudited	Unaudited	Unaudited	Unaudited
Employees' Remuneration and Welfare Benefits	223,686	223,686	324,541	324,541
Travel, Conveyance and Vehicle Running Expenses	7,914	7,914	7,005	7,005
Training Expenses (including Staff Training) (Net of Recovery)	1,730	1,730	1,735	1,735
Rent, Rates and Taxes	97,839	97,839	109,936	109,936
Repairs	24,748	24,748	33,409	33,409
Printing and Stationery	5,202	5,202	5,824	5,824
Communication Expenses	13,030	13,030	14,200	14,200
Legal and Professional Charges	8,315	8,315	9,505	9,505
Medical Fees	326	326	845	845
Auditors' Fees, Expenses etc.				
(a) as Auditor	850	850	625	625
(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	-	-	260	260
Advertisement and Publicity	47,343	47,343	61,686	61,686
Interest and Bank Charges	6,091	6,091	5,831	5,831
Depreciation	5,423	5,423	4,825	4,825
Others:				
Service Tax	20,980	20,980	34,877	34,877
Membership and Subscriptions	233	233	885	885
Information Technology and related Expenses	6,576	6,576	6,723	6,723
Outsourcing Expenses	11,196	11,196	13,248	13,248
Other Expenses	1,624	1,624	1,061	1,061
Total	483,106	483,106	637,021	637,021

FORM L-7-BENEFITS PAID SCHEDULE

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Particulars	For the Quarter Ended June 30, 2013	Upto the Quarter Ended June 30, 2013	For the Quarter Ended June 30, 2012	Upto the Quarter Ended June 30, 2012
	Unaudited	Unaudited	Unaudited	Unaudited
Insurance Claims				
(a) Claims by Death	121,945	121,945	109,594	109,594
(b) Claims by Maturity	5,430	5,430	515	515
(c) Annuities / Pension Payment,	124	124	25	25
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other Benefits				
Surrender and Partial Withdrawal	643,131	643,131	216,158	216,158
Critical Illness	-	-	-	-
Gratuity	19,085	19,085	22,219	22,219
Superannuation	5,675	5,675	188	188
Other Benefits	296	296	78	78
Claims related Expenses	1,808	1,808	2,142	2,142
(Amount Ceded in Reinsurance):				
(a) Claims by Death,	(26,589)	(26,589)	(45,916)	(45,916)
(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	770,905	770,905	305,003	305,003

FORM L-8-SHARE CAPITAL SCHEDULE

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	Particulars	As at June 30, 2013	As at June 30, 2012
		Unaudited	Unaudited
	Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	20,000,000	20,000,000
	Issued Capital 1,452,000,000 (Previous Year - 1,452,000,000) Equity Shares of Rs.10 each	14,520,000	14,520,000
	Subscribed Capital 1,452,000,000 (Previous Year - 1,327,100,000) Equity Shares of Rs.10 each	14,520,000	13,271,000
	Called-up Capital 1,452,000,000 (Previous Year - 1,203,000,000) Equity Shares of Rs.10 each	14,520,000	12,030,000
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	Total	14,520,000	12,030,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

	Particulars	As at June 30, 2013		As at June 30, 2012	
		Number of Shares	% of Holding	Number of Shares	% of Holding
		Unaudited	Unaudited	Unaudited	Unaudited
	Promoters:				
	Indian - Future Retail Limited * (formerly known as Pantaloon Retail (India) Limited)	370,260,000	25.50	306,765,000	25.50
	- Sprint Advisory Services Private Limited	711,480,000	49.00	589,470,000	49.00
	Foreign - Participatie Maatschappij Graafsschap Holland NV	370,260,000	25.50	306,765,000	25.50
	Other:	-	-	-	-
	Total	1,452,000,000	100	1,203,000,000	100

* Shares held by Future Retail Limited and its nominees

FORM L-10-RESERVES AND SURPLUS SCHEDULE

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

FORM L-11-BORROWINGS SCHEDULE

(` '000)

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

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

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	Particulars	As at June 30, 2013	As at June 30, 2012
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	1,142,821	829,937
	Other Approved Securities	350,325	45,642
	Other Investments		
	(a) Shares		
	(aa) Equity	25,674	12,347
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	422,285	528,700
	(e) Other Securities - Fixed Deposits with Bank	75,000	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	917,881	409,088
	Other than Approved Investments	4,985	3,284
		2,938,971	1,828,998
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	49,910
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	16,404	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	30,258	48,533
	(e) Other Securities - Fixed Deposits with Bank	25,000	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		71,662	98,443
	Total	3,010,633	1,927,441

Notes:

- (i) Includes ` 98,105 ('000) (Previous Period ` 98,051 ('000)) of securities under Section 7 of Insurance Act, 1938
- (ii) Aggregate book value and market value of Long term investment other than equity shares is ` 2,905,105 ('000) (Previous Year ` 1,811,196 ('000)) and ` 3,011,488 ('000) (Previous Year ` 1,786,083 ('000)) respectively.
- (iii) Aggregate book value and market value of Short term investment other than equity shares is ` 71,662 ('000) (Previous Year ` 98,443('000)) and ` 71,838 ('000) (Previous Year ` 98,443('000)) respectively

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(`000)

	Particulars	As at	As at
		June 30, 2013	June 30, 2012
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	3,139,748	1,950,401
	Other Approved Securities	1,517,943	1,340,843
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	1,410,265	1,876,263
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	3,155,568	1,212,043
	Other than Approved Investments	-	-
		9,223,524	6,379,550
	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	12,803	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	20,172	-
	(e) Other Securities - Fixed Deposits with Bank	25,000	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		57,975	
	Total	9,281,499	6,379,550

- (i) Aggregate book value and market value of Long term investment other than equity shares is ` 9,223,523 ('000) (Previous Year ` 6,379,550 ('000)) and ` 9,542,613 ('000) (Previous Year ` 6,248,661 ('000)) respectively.
- (ii) Aggregate book value and market value of Short term investment other than equity shares is ` 57,975 ('000) (Previous Year ` Nil ('000)) and ` 58,092 ('000) (Previous Year ` Nil ('000)) respectively

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

(`000)

	Particulars	As at	As at
		June 30, 2013	June 30, 2012
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	209,179	363,962
	Other Approved Securities	680,614	613,271
	Other Investments		
	(a) Shares		
	(aa) Equity	4,205,194	2,650,707
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	791,130	1,565,733
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	2,084,233	1,773,291
	Other than Approved Investments	406,037	371,323
		8,376,387	7,338,287
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	98,080	-
	Other Approved Securities	-	8,384
	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	286,493	264,619
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	51,787	582,882
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,002	-
	Other than Approved Investments	-	-
	Net Current Assets	457,351	325,474
		894,713	1,181,359
	Total	9,271,100	8,519,646

- (i) Aggregate book value and market value of Long term investment other than equity shares is ` 3,220,989 ('000) (Previous Year ` 3,020,675 ('000)) and ` 3,220,989 ('000) (Previous Year ` 3,020,675 ('000)) respectively.
- (ii) Aggregate book value and market value of Short term investment other than equity shares is ` 487,361 ('000) (Previous Year ` 855,885 ('000)) and ` 487,361 ('000) (Previous Year ` 855,885 ('000)) respectively

FORM L-15-LOANS SCHEDULE

(` '000)

	Particulars	As at	As at
		June 30, 2013	June 30, 2012
		Unaudited	Unaudited
	Security-wise Classification		
	Secured		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	2,226	93
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	Total	2,226	93
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	2,226	93
	(f) Others	-	-
	Total	2,226	93
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	2,226	93
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	2,226	93
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	2,226	93
	Total	2,226	93

FORM 16-FXED ASSETS SCHEDULE

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Particulars	Gross Block (at cost)				Depreciation				Net Block	
	As at April 1, 2013	Additions	Deductions	As at June 30, 2013	As at April 1, 2013	Upto the Quarter ended June 30, 2013	On Sales / Adjustments	As at Jun 30,2013	As at Jun 30,2013	As at Jun 30,2012
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	217,706	21,374	-	239,080	198,729	5,340	-	204,069	35,011	24,132
Tangible Assets										
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment	-	-	-	-	-	-	-	-	-	-
Vehicles	4,629	-	1,624	3,005	2,944	70	1,056	1,958	1,047	2,382
Office Equipment	195	116	-	311	6	13	-	19	291	-
Total	222,530	21,490	1,624	242,396	201,679	5,423	1,056	206,046	36,349	26,514
Capital Work in Progress									1,384	14,660
Grand Total	222,530	21,490	1,624	242,396	201,679	5,423	1,056	206,046	37,733	41,174
Previous Period	211,027	3,505	-	214,532	183,193	4,825	-	188,018	41,174	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(` '000)

	Particulars	As at	As at
		June 30, 2013	June 30, 2012
		Unaudited	Unaudited
1	Cash (including Cheques, Drafts and Stamps)	4,489	948
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	50,239	150,415
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	54,728	151,363
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	54,728	151,363
	- Outside India	-	-
	Total	54,728	151,363

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(` '000)

	Particulars	As at	As at
		June 30, 2013	June 30, 2012
		Unaudited	Unaudited
	Advances		
	Reserve Deposits with Ceding Companies	-	-
	Application Money for Investments	-	-
	Prepayments	30,481	34,788
	Advances to Directors / Officers	-	-
	Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	480	480
	Others:		
	Advances to Suppliers	79,589	67,527
	Advances to Employees	4,078	3,003
	Total (A)	114,628	105,798
	Other Assets		
	Income Accrued on Investments		
	(a) Shareholders'	107,144	63,393
	(b) Policyholders'	307,243	208,378
	Outstanding Premiums	125,994	122,487
	Agents' Balances	29,611	11,260
	Foreign Agencies Balances	-	-
	Due from other Entities carrying on Insurance Business (including Reinsurers)	37,198	20,093
	Due from Subsidiaries / Holding Company	-	-
	Deposit with Reserve Bank of India	-	-
	Others:		
	Refundable Security Deposits	218,722	249,028
	Service Tax Unutilised Credit	170,386	203,474
	Other Receivables	3,953	25,463
	Total (B)	1,000,251	903,576
	Total (A + B)	1,114,879	1,009,374

FORM L-19-CURRENT LIABILITIES SCHEDULE

(` '000)

	Particulars	As at	As at
		June 30, 2013	June 30, 2012
		Unaudited	Unaudited
	Agents' Balances	51,050	56,925
	Balances due to Other Insurance Companies	49,320	26,161
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	24,659	26,401
	Unallocated Premium	69,944	74,500
	Sundry Creditors	295,711	282,299
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	251,377	289,019
	Annuities Due	7	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	117,325	25,028
	Others:		
	Statutory Dues	45,279	39,452
	Dues to Employees	1,655	4,775
	Retention Money Payable	3,883	3,080
	Total	910,210	827,640

FORM L-20-PROVISIONS SCHEDULE

(` '000)

	Particulars	As at	As at
		June 30, 2013	June 30, 2012
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:	-	-
	Gratuity	-	2,259
	Leave Encashment	25,988	35,389
	Total	25,988	37,648

FORM L-21-MISC EXPENDITURE SCHEDULE

(` '000)

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

PERIODIC DISCLOSURES

FORM L-22

Analytical Ratios

Insurer:

Future Generali India Life Insurance Company Limited

Date:

30-Jun-13

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Year Quarter ending June 30, 2013	Upto the Quarter ending June 30, 2013	For the Year Quarter ending June 30, 2012	Upto the Quarter ending June 30, 2012
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	-20%	-20%	-56%	-56%
	Non Linked Individual Pension	-423%	-423%	-102%	-102%
	Non Linked Group	176%	176%	-56%	-56%
	Linked Individual Life	133%	133%	-77%	-77%
	Linked Individual Pension	-207%	-207%	-98%	-98%
	Linked Group	NA	NA	-100%	-100%
2	Net Retention Ratio	92%	92%	94%	94%
3	Expense of Management to Gross Direct Premium Ratio	61%	61%	65%	65%
4	Commission Ratio (Gross commission paid to Gross Premium)	7%	7%	9%	9%
5	Ratio of policy holder's liabilities to shareholder's funds	663%	663%	782%	782%
6	Growth rate of shareholders' fund	47%	47%	76%	76%
7	Ratio of surplus to policy holders' liability	0%	0%	0%	0%
8	Change in net worth (Rs.'000)	918,268	918,268	842,859	842,859
9	Profit after tax/Total Income	-1%	-1%	-29%	-29%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	753%	753%	865%	865%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)	9.04%	9.04%	8.94%	8.94%
14	Conservative Ratio	56%	56%	59%	59%
15	Persistency Ratio				
	For 13th month	38.50%	38.50%	36.87%	36.87%
	For 25th month	27.41%	27.41%	42.24%	42.24%
	For 37th month	21.44%	21.44%	55.01%	55.01%
	For 49th Month	16.19%	16.19%	NA	NA
	For 61st month	25.27%	25.27%	NA	NA
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers

1	No. of shares	1,452,000,000	1,452,000,000	1,203,000,000	1,203,000,000
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	25.50	25.50	25.50	25.50
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	Foreign - Participatie Maatschappij Graafschap Holland NV	25.50	25.50	25.50	25.50
3	%of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
6	Book value per share (Rs)	1.97	1.97	1.62	1.62

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

\$ Notes on persistency:

The persistency figures' calculations are based on Annualised Premium.

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

49th month persistency for last year was not provided because of small portfolio.

For the period ending Jun 2013 (Apr 2013 to Jun 2013)

13th month : All policies incepted in the period <=31-05-2012 And >=01-03-2012

25th month: All policies incepted in the period <=31-05-2011 And >=01-03-2011

37th month : All policies incepted in the period <=31-05-2010 And >=01-03-2010

49th month : All policies incepted in the period <=31-05-2009 And >=01-03-2009

61st month : All policies incepted in the period <=31-05-2008 And >=01-03-2008

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

13th month : All policies incepted in the period <=31-05-2012 And >=01-03-2012

25th month: All policies incepted in the period <=31-05-2011 And >=01-03-2011

37th month : All policies incepted in the period <=31-05-2010 And >=01-03-2010

49th month : All policies incepted in the period <=31-05-2009 And >=01-03-2009

61st month : All policies incepted in the period <=31-05-2008 And >=01-03-2008

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

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

 Insurer: Future Generali India Life Insurance Company Ltd

Date:

30-Jun-13

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at..... 30 Jun 2013	As at..... 30 Jun 2012
1	Linked		
a	Life	91,270	79,841
b	General Annuity		
c	Pension	10,329	13,136
d	Health		
2	Non-Linked		
a	Life	86,067	57,284
b	General Annuity	84	14
c	Pension	1,984	1,910
d	Health	-	-

PERIODIC DISCLOSURES

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

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

Date: 30/6/2013

(Rs in Lakhs)

Sl.No.	State / Union Territory	Geographical Distribution of Total Business											
		Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)
1	Andhra Pradesh	182	182	30	269	481	481	111	1,003	663	663	140	1,272
2	Arunachal Pradesh	0	0	-	-	0	0	-	-	-	-	-	-
3	Assam	14	14	1	12	35	35	5	37	49	49	7	50
4	Bihar	1,371	1,371	153	1,750	1,601	1,601	205	2,243	2,972	2,972	358	3,993
5	Chattisgarh	26	26	2	25	42	42	5	46	68	68	7	70
6	Goa	0	0	-	-	0	0	-	-	-	-	-	-
7	Gujarat	21	21	4	75	130	130	35	617	151	151	39	692
8	Haryana	19	19	3	64	199	199	14	409	218	218	17	473
9	Himachal Pradesh	39	39	8	77	40	40	6	64	79	79	13	142
10	Jammu & Kashmir	14	14	5	17	26	26	10	55	40	40	15	72
11	Jharkhand	112	112	18	166	191	191	45	389	303	303	63	555
12	Karnataka	100	100	16	139	330	330	55	571	430	430	71	710
13	Kerala	1	1	0	4	373	373	94	743	374	374	95	747
14	Madhya Pradesh	85	85	14	221	213	213	38	464	298	298	53	685
15	Maharashtra	378	378	50	519	1,458	1,458	285	3,119	1,836	1,836	335	3,637
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	142	142	28	202	139	139	45	230	281	281	73	432
21	Punjab	70	70	11	139	315	315	52	633	385	385	63	772
22	Rajasthan	177	177	20	218	577	577	69	698	754	754	89	916
23	Sikkim	0	0	-	-	0	0	-	-	-	-	-	-
24	Tamil Nadu	545	545	70	771	1,098	1,098	145	1,617	1,643	1,643	215	2,388
25	Tripura	0	0	-	-	0	0	-	-	-	-	-	-
26	Uttar Pradesh	795	795	120	1,130	1,780	1,780	326	2,980	2,575	2,575	446	4,110
27	Uttrakhand	0	0	-	-	0	0	-	-	-	-	-	-
28	West Bengal	631	631	71	761	660	660	130	858	1,291	1,291	201	1,619
29	Andaman & Nicobar Islands	0	0	-	-	0	0	-	-	-	-	-	-
30	Chandigarh	82	82	12	105	161	161	18	242	243	243	30	346
31	Dadra & Nagarhaveli	0	0	-	-	0	0	-	-	-	-	-	-
32	Daman & Diu	0	0	-	-	0	0	-	-	-	-	-	-
33	Delhi	48	48	12	146	457	457	149	984	505	505	161	1,130
34	Lakshadweep	0	0	-	-	0	0	-	-	-	-	-	-
35	Puducherry	0	0	-	-	0	0	-	-	-	-	-	-
	Company Total	4,852	4,852	647	6,808	10,306	10,306	1,844	18,003	15,158	15,158	2,491	24,812

PERIODIC DISCLOSURES

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

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

Date: 30/6/2013

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	3	3,299	12	(1,496)	3	3,299	12	(1,496)
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	3	1,718	114	(13,298)	3	1,718	114	(13,298)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	5	71,088	271	204,764	5	71,088	271	204,764
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	-	-	-	-	11	76,105	398	189,971	11	76,105	398	189,971

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

PART A

Company Name & Code: Future Generali India Life Insurance Company Ltd (Registration No 133)
Statement as on : 30th June 2013
Statement of Investment Assets (Life insurers)
(Business within India)
Periodicity of Submission : Quarterly

Rs. Lakhs

Total Application as per Balance Sheet (A)		334,923	Reconciliation of Investment Assets		
Add: (B)			Total Investment Assets as per Balance Sheet		215,632
Provisions	Sch 14	260	Balance Sheet Value of		
Liabilities	Sch 13	9,102	A.Life Fund		106,232
		9,362	B.Pension & Gen. Annuity Fund		16,689
Less: (C)			C. Unit Linked Funds		92,711
Debit Balance in P&L A/c		116,557			215,632
Loans	Sch 9	22	Difference		0
Adv & Other Assets	Sch 12	11,149			
Cash & Bank Balance	Sch 11	547			
Fixed Assets	Sch 10	377			
Misc. Exp Not Written Off	Sch 15	0			
		215,632			

Funds available for Investments

215,632

NON-LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH) F=(b+c+d+e)	Actual %	FVC Amount	Total Fund	Market Value	
		Balance (a)	FRSM (b)	UL-Non Unit (c)	PAR (d)						NON PAR (e)
1 G. Sec	Not less than 25%		11,428	1,197	18,004	7,998	38,627	36.36	-	38,627	40,141
2 G.Sec or other approved securities (incl 1) above	Not less than 50%		14,931	2,951	24,464	11,890	54,238	51.06	-	54,238	56,364
3 Investment subject to Exposure Norms			-	-	-	-	-	-	-	-	-
a Housing & Infrastructure	Not less than 15%		9,179	3,148	14,243	8,369	34,939	32.89	-	34,939	35,808
b i) Approved Investments			5,946	2,382	5,494	3,183	17,006	16.01	-	17,006	17,611
ii) "Other investments" not to exceed 15%	Not exceeding 35%		50	-	-	-	50	0.05	-	50	50
TOTAL LIFE FUND			30,106	8,482	44,202	23,442	106,232	100.00	-	106,232	109,833

B.PENSION GENERAL ANNUITY FUND

	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
1 Govt Securities	Not less than 20%	-	4,199	4,199	25.16	-	4,199	4,379
2 Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%	-	7,271	7,271	43.57	-	7,271	7,599
3 Balance Inv to be in Approved Investment	Not exceeding 60%	-	9,419	9,419	56.43	-	9,419	9,748
TOTAL PENSION GENERAL ANNUITY FUND		-	16,689	16,689	100.00	-	16,689	17,346

LINKED BUSINESS

C.LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %	Market Value
		PAR	NON PAR			
1 Approved investment	Not less than 75%	-	88,264	88,264.09	95	88,264
2 Other Investments	Not more than 25%	-	4,447	4,446.91	5	4,447
TOTAL LINKED INSURANCE FUND		-	92,711	92,711	100	92,711

CERTIFICATION

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

Date:

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

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

Funds beyond Solvency Margin shall have a separate Custody Account

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

L-28-Form 3A (Part C)

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

PART - C

Statement for the period : 30th June 2013

[Link to FORM 3A \(PART C\)](#)

Periodicity of Submission : Quarterly

No	Name of The Scheme	Assets Held on the above date	NAV As on Above Date	NAV as Per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR
1	Future Secure Fund	326,141,666	15.73255	15.73255	15.19106	14.75007	14.40659	14.30%	8.37%
2	Future Income Fund	1,052,442,210	17.10218	17.10218	16.42867	16.02954	15.57480	16.44%	9.30%
3	Future Balance Fund	2,273,489,360	13.43137	13.43137	13.06072	13.33390	12.98802	11.38%	1.92%
4	Future Maximise Fund	1,643,838,910	13.91750	13.91750	13.50829	13.90386	13.49580	12.15%	2.30%
5	Future Pension Secure Fund	88,472,885	16.94417	16.94417	16.29023	15.92348	15.53081	16.10%	9.56%
6	Future Pension Balance Fund	108,563,966	16.29785	16.29785	15.72273	15.49776	15.14746	14.67%	7.46%
7	Future Pension Growth Fund	137,080,192	17.47942	17.47942	16.92809	17.14597	16.65333	13.06%	4.32%
8	Future Pension Active Fund	688,901,419	19.42158	19.42158	18.76898	19.33491	18.76328	13.95%	2.09%
9	Future Group Secure Fund	392,080	13.38658	13.38658	12.89956	12.41843	12.14420	15.14%	8.39%
10	Future Group Balance Fund	3,595,986	13.03018	13.03018	12.57883	12.47034	12.19500	14.39%	9.32%
11	Future Group Maximise Fund	2,857,287	13.06049	13.06049	12.52553	12.61663	12.34940	17.13%	7.63%
12	Future Apex Fund	184,596,111	11.34629	11.34629	10.94336	11.19253	10.77881	14.77%	2.51%
13	Future Dynamic Growth Fund	938,151,251	11.54025	11.54025	11.13806	11.34595	11.06046	14.48%	1.76%
14	Future Guarantee Fund	310,366,278	10.10387	10.10387	9.82832	10.24998	9.99575	11.25%	0.24%
15	Future Opportunity Fund	1,219,951,382	9.90078	9.90078	9.62964	9.94153	9.63669	11.29%	N/A
16	Future Discontinuance Policy Fund	292,259,177	11.19345	11.19345	10.92149	10.69213	10.47372	9.99%	N/A
	Total	9,271,100,159							

CERTIFICATION

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

Date:

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 30th June 2013

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 30-Jun-13

(Rs in Lakhs)

Non ULIP

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th June, 2013	as % of total for this class	As at 30th June, 2012	as % of total for this class	As at 30th June, 2013	as % of total for this class	As at 30th June, 2012	as % of total for this class
Break down by credit rating								
AAA rated	45,966	37%	30,889	38%	44,795	37%	31,569	38%
AA or better	15,369	12%	9,117	11%	14,738	12%	9,155	11%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	63,963	51%	41,326	51%	61,508	51%	42,167	51%
	125,298	100%	81,332	100%	121,041	100%	82,892	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	507	0%	984	1%	504	0%	984	1%
more than 1 year and upto 3 years	2,791	2%	3,259	4%	2,792	2%	3,318	4%
More than 3 years and up to 7 years	17,057	14%	11,241	14%	16,920	14%	11,575	14%
More than 7 years and up to 10 years	50,777	41%	35,676	44%	48,851	40%	36,110	44%
More than 10 years and up to 15 years	12,142	10%	9,221	11%	11,791	10%	9,531	11%
More than 15 years and up to 20 years	12,868	10%	9,438	12%	12,357	10%	9,650	12%
Above 20 years	29,156	23%	11,513	14%	27,825	23%	11,723	14%
	125,298	100%	81,332	100%	121,041	100%	82,892	100%
Breakdown by type of the issuer								
a. Central Government	45,499	36%	29,387	36%	43,815	36%	30,158	36%
b. State Government	18,464	15%	11,940	15%	17,693	15%	12,009	14%
c. Corporate Securities	61,336	49%	40,006	49%	59,532	49%	40,725	49%
	125,298	100%	81,332	100%	121,041	100%	82,892	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29

Detail regarding debt securities

Statement as on: 31st March 2013

Insurer: Future Generali India Life Insurance Co.Ltd.

Date: 30-Jun-13

(Rs in Lakhs)

ULIP

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30th June, 2013	as % of total for this class	As at 30th June, 2012	as % of total for this class	As at 30th June, 2013	as % of total for this class	As at 30th June, 2012	as % of total for this class
Break down by credit rating								
AAA rated	18,223.97	55%	17,287.44	54%	18,223.97	55%	17,287.44	54%
AA or better	5,066.87	15%	4,617.56	15%	5,066.87	15%	4,617.56	15%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	9,878.73	30%	9,856.18	31%	9,878.73	30%	9,856.18	31%
	33,169.58	100%	31,761.17	100%	33,169.58	100%	31,761.17	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,508.69	5%	1,554.42	5%	1,508.69	5%	1,554.42	5%
more than 1 year and upto 3 years	9.49	0%	1,238.53	4%	9.49	0%	1,238.53	4%
More than 3 years and up to 7 years	5,454.92	16%	5,635.47	18%	5,454.92	16%	5,635.47	18%
More than 7 years and up to 10 years	22,739.97	69%	19,860.57	63%	22,739.97	69%	19,860.57	63%
More than 10 years and up to 15 years	519.87	2%	473.48	1%	519.87	2%	473.48	1%
More than 15 years and up to 20 years	555.00	0	1,009.50	-	555.00	0	1,009.50	-
Above 20 years	2,381.64	0	1,989.20	-	2,381.64	0	1,989.20	-
	33,169.58	100%	31,761.17	100%	33,169.58	100%	31,761.17	100%
Breakdown by type of the issuer								
a. Central Government	3,072.59	9%	3,639.62	11%	3,072.59	9%	3,639.62	11%
b. State Government	6,806.14	21%	6,216.55	20%	6,806.14	21%	6,216.55	20%
c. Corporate Securities	23,290.85	70%	21,905.00	69%	23,290.85	70%	21,905.00	69%
	33,169.58	100%	31,761.17	100%	33,169.58	100%	31,761.17	100%

Note

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

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

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

30-Jun-13

Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended June 30, 2013	up to the Quarter ended June 30, 2013	For the Quarter ended June 30, 2012	up to the Quarter ended June 30, 2012
1	Future Retail Limited (Formerly known as Pantaloon Retail (India) Limited)	Joint Venture Partner	Premium Income	(1.27)	(1.27)	(2.81)	(2.81)
			Rent paid	10.44	10.44	15.51	15.51
			Reimbursement of Expenses paid	4.16	4.16	19.94	19.94
			Security Deposits given	-	-	-	-
			Security Deposits refund received	-	-	-	-
			Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
			Premium Deposits Outstanding	3.94	3.94	(24.31)	(24.31)
			Closing Balances at period-end	1.81	1.81	5.98	5.98
2	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	0.06	0.06	11.26	11.26
			Insurance expenses	1.07	1.07	4.94	4.94
			Reimbursement of Expenses paid	21.39	21.39	47.22	47.22
			Reimbursement of Expenses received	77.80	77.80	149.52	149.52
			Premium Deposits Outstanding	7.12	7.12	8.44	8.44
			Closing Balances at period-end	103.58	103.58	140.78	140.78
3	Sprint Advisory Services Private Limited	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
4	Participatie Maatschappij Graafsschap Holland NV	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment(Net)	-	-	-	-
5	Deepak Sood	Managing Director & CEO	Managerial Remuneration	-	-	44.38	44.38
6	Gorakhnath Agarwal	CEO	Managerial Remuneration	11.06	11.06	-	-

PERIODIC DISCLOSURES

FORM L31 : Board of Directors & Key Person

Insurer: Future Generali India Life Insurance Company Limited

Date **30-Jun-13**

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

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

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

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

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

30-Jun-13

Form Code: K (Table-III)Name of Insurer: Future Generali India Life Insurance C Registration 133 Classification Code: _____Classification: Total Business

Item	Description	Adjusted Value	
		[Amount (in rupees lakhs)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		189,734
	Deduct:		
02	Mathematical Reserves		189,734
03	Other Liabilities		-
04	Excess in Policyholders' funds		-
05	Available Assets in Shareholders Fund:		28,425
	Deduct:		
06	Other Liabilities of shareholders' fund		1,704
07	Excess in Shareholders' funds		26,721
08	Total ASM (04)+(07)		26,721
09	Total RSM		6,490
10	Solvency Ratio (ASM/RSM)		412%

Certification:

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

Place: Mumbai

Date: _____

Name and Signature of Appointed Actuary

Mamata Pandey

Notes

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

FORM L-33-NPAs-7A

Statement as on: 30th June 2013

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Name of the Fund : Linked Fund

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

CERTIFICATION

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

Date :

Note:

- A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
 PERIODICITY OF SUBMISSION: QUARTERLY

NO.	CATEGORY OF INVESTMENT	Category Code	CURRENT QUARTER				Year to Date				PREVIOUS YEAR - MARCH 2013			
			INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGSB	37,646.12	812.10	2.24%	2.24%	37,646.12	812.10	2.24%	2.24%	37,646.12	2,372.17	9.14%	9.14%
A2	Special Deposits	CGSD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
A3	Deposits under section 7 of Insurance Act 1938	CGSD	881.00	18.88	1.82%	1.82%	881.00	18.88	1.82%	1.82%	881.00	75.57	7.11%	7.11%
A4	Treasury Bills	CGTB	0.00	2.79	1.12%	1.12%	0.00	2.79	1.12%	1.12%	0.00	9.82	3.29%	3.29%
B STATE GOVERNMENT / OTHER APPROVED SECURITIES														
B1	Central Government Guaranteed Loans / Special / Non-SLRK Bonds	CGSL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
B2	State Govt. Bonds	SGSB	14,762.84	352.07	2.39%	2.39%	14,762.84	352.07	2.39%	2.39%	14,762.84	884.50	6.00%	6.00%
B3	State Government Guaranteed Loans	SGGL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
B4	Other Approved Securities (including Infrastructure / Social Sector Investments)	SDGA	847.79	16.17	1.91%	1.91%	847.79	16.17	1.91%	1.91%	847.79	100.27	7.63%	7.63%
B5	Guaranteed Equity	SGSE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
C1	Loans to State Government for Housing	HLSP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
C2	Loans to State Government for Fire Fighting Equipments	HLSP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
C4	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
C5	Housing - Securitised Assets / Approved Investment	HMSB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HMRG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
D TAXABLE BONDS OF														
D7	Bonds / Debentures issued by HUDCO	HTBD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
D8	Bonds / Debentures issued by State / Institutions accredited by NHB	HTDB	5,670.00	129.84	2.29%	2.29%	5,670.00	129.84	2.29%	2.29%	5,670.00	424.00	7.48%	7.48%
D9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E TAX FREE BONDS														
E10	Bonds / Debentures issued by HUDCO	HFBD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFBD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
F INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS														
D1	Infrastructure - Social Sector - Other Approved Securities	ISAS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
D2	Infrastructure - PSU - Equity shares - Quoted	ITCE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
D3	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	32.08	3.54	14.53%	14.53%	32.08	3.54	14.53%	14.53%	32.08	7.19	20.30%	20.30%
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
D5	Infrastructure - Securitised Assets / Approved	IESA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
D6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	ISPC	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
G TAXABLE BONDS OF														
D7	Infrastructure - PSU - Debentures / Bonds	IPTD	12,848.82	273.30	2.26%	2.26%	12,848.82	273.30	2.26%	2.26%	12,848.82	873.84	6.81%	6.81%
D8	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICPC	16,380.00	380.22	2.32%	2.32%	16,380.00	380.22	2.32%	2.32%	16,380.00	582.00	3.56%	3.56%
D10	Infrastructure - Other Corporate Securities - CPs	ICPC	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
D11	Infrastructure - Term Loans (with Charge)	ILWC	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
H TAX FREE BONDS														
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
I APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
ACTIVELY MANAGED														
E1	PSU Equity shares - Quoted	EAEQ	65.08	-5.37	-15.11%	-15.11%	65.08	-5.37	-15.11%	-15.11%	65.08	-8.91	-15.29%	-15.29%
E2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	191.86	0.07	0.04%	0.04%	191.86	0.07	0.04%	0.04%	191.86	7.05	3.62%	3.62%
E3	Equity Shares - Companies incorporated outside India (Invested prior to RBI's Regulations)	EIOI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EPPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E5	Corporate Securities - Bonds / Tax Free	EPTB	2,207.26	45.59	2.63%	2.63%	2,207.26	45.59	2.63%	2.63%	2,207.26	163.98	7.43%	7.43%
E6	Corporate Securities - Bonds - Tax Free	EPBF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E7	Corporate Securities - Preference Shares	EPBS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E8	Corporate Securities - Investment in Subordinates	EICS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E9	Corporate Securities - Debentures	ECCB	12,337.77	304.74	2.40%	2.40%	12,337.77	304.74	2.40%	2.40%	12,337.77	1,203.74	12.33%	12.33%
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	EDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E11	Corporate Securities - Derivative Instruments	EDDI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E12	Investment properties - Immovable	ENIP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E13	Loans - Policy Loans	ELPL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELML	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E16	Deposits - Exposed with Scheduled Banks, Fin (incl. Bank Balance awaiting Investment) - OOL RBI	ECDB	1,000.00	23.11	2.31%	2.31%	1,000.00	23.11	2.31%	2.31%	1,000.00	18.98	36.21%	36.21%
E17	Deposits - CDs with Scheduled Banks	ECDC	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E18	Deposits - Repo - Reverse Repo	ECRR	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E19	CDL - CDO	ECBO	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E20	Commercial Papers issued by a Company or All India Financial Institutions	ECPP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	28.88	7.74%	7.74%	
E21	Government Papers	ECGB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E22	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1,039.90	38.24	2.92%	2.92%	1,039.90	38.24	2.92%	2.92%	1,039.90	135.37	9.35%	9.35%
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E25	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier I & II Capital issued by PSU Banks	EUPS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E26	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier I & II Capital issued by Non-PSU Banks	EPNS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E27	Foreign Debt Securities (Invested prior to RBI's Regulations)	EFDS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EMSF	164.04	26.70	4.93%	4.93%	164.04	26.70	4.93%	4.93%	164.04	198.13	11.98%	11.98%
E29	Mutual Funds - Liquid Investor / Promoter Group	EMRG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
OTHER INVESTMENTS														
F1	Bonds - PSU - Tax Free	OBPT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
F2	Bonds - PSU - Tax Free	OBPT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
F3	Equity Shares (incl. Corp. Schemes)	OCSE	37.74	0.06	22.19%	22.19%	37.74	0.06	22.19%	22.19%	37.74	62.91%	62.91%	
F4	Equity Shares (PSUs & Unlisted)	OCPU	12.10	-1.88	-13.11%	-13.11%	12.10	-1.88	-13.11%	-13.11%	12.10	1.60%	11.54%	11.54%
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OCPP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
F6	Debentures	OLNB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
F7	Debentures / Bonds / CPs / Loans etc. - Promoter Group	ODPS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00	0.00%	0.00%
F8	Commercial Papers	OCPC	0.00											

NO.	CATEGORY OF INVESTMENT	Category Code	CURRENT QUARTER				Year to date				PREVIOUS YEAR - MARCH 2013						
			INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)			
A CENTRAL GOVERNMENT SECURITIES																	
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGSB	4,198.52	103.92	2.53%	2.53%	4,198.52	103.92	2.53%	4,198.52	103.92	2.53%	2.53%	3,942.95	288.50	9.92%	9.92%
A2	Special Deposits	CSPTD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
A3	Deposits under section 7 of Insurance Act 1938	CSGD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
A4	Treasury Bills	CTRB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
B STATE GOVERNMENT / OTHER APPROVED SECURITIES																	
B1	Central Government Guaranteed Loans / Special / Non-CP Bonds	CGSL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
B2	State Govt. Bonds	SGSB	2,930.48	62.88	2.15%	2.15%	2,930.48	62.88	2.15%	2,930.48	62.88	2.15%	2.15%	2,930.77	220.98	9.90%	9.90%
B3	State Government Guaranteed Bonds	SGGB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
B4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	141.76	2.78	1.96%	1.96%	141.76	2.78	1.96%	141.76	2.78	1.96%	1.96%	141.61	17.86	7.94%	7.94%
B5	Guaranteed Equity	SGSE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																	
C1	Loans to State Government for Housing	HLSH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C2	Loans to State Government for Fire Fighting Equipments	HLSF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C4	Commercial Papers - NHB Institutions accredited by NHB	HTCN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C5	Housing - Securitised Assets / Approved Investment	HMSB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
C6	Bonds / Debentures / CPs / Loans - Promoter Group	HSPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
D TAX FREE BONDS OF																	
D7	Bonds / Debentures issued by HUDCO	HTHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
D8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,330.00	29.28	2.43%	2.43%	1,330.00	29.28	2.43%	1,330.00	29.28	2.43%	2.43%	830.00	106.47	9.93%	9.93%
D9	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E TAX FREE BONDS OF																	
E10	Bonds / Debentures issued by HUDCO	HFHD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFHN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																	
F1	Infrastructure - Social Sector - Securitised	ISAS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F2	Infrastructure - PSU / Equity shares - Quoted	ITPE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F3	Infrastructure - Other Corporate Securities - Equity shares - Quoted	ICTC	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F5	Infrastructure - Securitised Assets / Approved	IESA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
F6	Infrastructure - Debenture / Bonds / CPs / Loans - Promoter Group	IBPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
G TAXABLE BONDS OF																	
G7	Infrastructure - PSU / Debentures / Bonds	IPFD	2,759.29	61.13	2.32%	2.32%	2,759.29	61.13	2.32%	2,759.29	61.13	2.32%	2.32%	2,260.38	155.19	9.55%	9.55%
G8	Infrastructure - PSU / CPs	IPCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
G9	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	1,706.34	43.38	2.66%	2.66%	1,706.34	43.38	2.66%	1,706.34	43.38	2.66%	2.66%	1,403.52	45.64	8.43%	8.43%
G10	Infrastructure - Other Corporate Securities - CPs	ICPT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
G11	Infrastructure - Term Loans (with Charge)	ITLW	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
H TAX FREE BONDS																	
H12	Infrastructure - Other Corporate Securities - Debentures / Bonds	IFPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
H13	Infrastructure - Other Corporate Securities - Debentured / Bonds	IFBD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
I APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS ACTIVELY TRADED																	
I1	PSU - Equity shares - Quoted	EAED	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
I2	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E3	Equity Shares - Companies incorporated outside India (Invested prior to RBI Regulations)	EFES	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	IEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E5	Corporate Securities - Bonds - IT Avenues	IEPT	290.00	3.33	4.07%	4.07%	290.00	3.33	4.07%	290.00	3.33	4.07%	4.07%	0.00	0.00	0.00%	0.00%
E6	Corporate Securities - Bonds - ITA (ITES)	IEPI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E7	Corporate Securities - Preference Shares	IEPN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E8	Corporate Securities - Investment in Subsidiaries	IECS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E9	Corporate Securities - Debentures	IECB	2,931.77	73.29	2.44%	2.44%	2,931.77	73.29	2.44%	2,931.77	73.29	2.44%	2.44%	3,226.57	344.04	12.81%	12.81%
E10	Corporate Securities - Debentures / Bonds / CPs / Loans - Promoter Group	IEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E11	Corporate Securities - Derivative Instruments	IEDI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E12	Investment Companies - Innovative	IEIC	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E13	Loans - Policy Loans	ELPL	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	250.00	6.00	2.40%	2.40%	250.00	6.00	2.40%	250.00	6.00	2.40%	2.40%	250.00	3.11	49.74%	49.74%
E17	Deposits - CPs with Scheduled Banks	ECDD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E18	Deposits - Repo / Reverse Repo	ECMR	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E19	CPs - T-BILL	ECBP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E20	Commercial Papers issued by a Company or All India Financial Institutions	ECPP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E21	Application Money	ECAM	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E22	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	23.10	3.82	4.20%	4.20%	23.10	3.82	4.20%	23.10	3.82	4.20%	4.20%	124.87	10.88	8.70%	8.70%
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E25	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier I & II Capital issued by PSU Banks	EUPS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E26	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier I & II Capital issued by Non-PSU Banks	EPPS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E27																	

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

PERIODICITY OF SUBMISSION - QUARTERLY

No	Category of Investments	Category Code	Current Quarter				Year to Date				Previous Year*						
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
A	CENTRAL GOVERNMENT SECURITIES																
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CCGB	2,091.79	201.05	7.77%	7.77%	2,091.79	201.05	7.77%	7.77%	2,218.27	219.79	17.79%	17.79%			
A2	Special Deposits	CCPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
A3	Deposit under Section 7 of Insurance Act, 1938	CCDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
A4	Treasury Bills	CTRB	980.80	18.39	1.90%	1.90%	980.80	18.39	1.90%	1.90%	962.41	30.71	14.14%	14.14%			
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B1	Central Government Guaranteed Loans / Bonds	CCSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
B2	State Government Bonds	SGGB	6,806.14	310.81	4.84%	4.84%	6,806.14	310.81	4.84%	4.84%	6,542.14	829.51	12.80%	12.80%			
B3	State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
B4	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
B5	Guaranteed Equity	SGGE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
C	HOUSING SECTOR INVESTMENTS																
C1	Loans to State Government for Housing	HLSH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
C2	Loans to State Government for Fire Fighting Equipments	HLFF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
C3	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HLTH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
C4	Commercial Papers - NHB / Institutions accredited by NHB	HLTN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
C5	Housing - Securitised Assets	HMBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
C6	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDRG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
	TAXABLE BONDS																
C6	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
C7	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,630.71	56.06	3.43%	3.43%	1,630.71	56.06	3.43%	3.43%	1,609.83	150.58	12.49%	12.49%			
	TAX FREE BONDS																
C9	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
C11	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
C8	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HIDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
C12	Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
D2	Infrastructure - PSU - Equity Shares - Quoted	IPE	1,720.03	82.70	-3.78%	-3.78%	1,720.03	82.70	-3.78%	-3.78%	2,333.70	-294.15	-14.76%	-14.76%			
D3	Infrastructure - Corporate Securities - Equity Shares-Quoted	IICE	4,270.63	347.91	-6.90%	-6.90%	4,270.63	347.91	-6.90%	-6.90%	8,482.94	1,112.99	10.34%	10.34%			
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IPEG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
D5	Infrastructure - Securitised Assets	IESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
	TAXABLE BONDS																
D7	Infrastructure - PSU - Debentures / Bonds	IFPD	1,776.77	73.75	4.46%	4.46%	1,776.77	73.75	4.46%	4.46%	1,241.44	229.29	11.17%	11.17%			
D8	Infrastructure - PSU - CPs	IFCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	11,454.20	592.82	5.29%	5.29%	11,454.20	592.82	5.29%	5.29%	9,410.43	1,027.19	36.66%	36.66%			
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
D11	Infrastructure - Term Loans (with Charge)	IWTC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IFPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
E1	PSU - Equity Shares - Quoted	EAQG	6,546.03	458.40	-6.05%	-6.05%	6,546.03	458.40	-6.05%	-6.05%	7,352.91	229.69	4.17%	4.17%			
E2	Corporate Securities - Equity Shares (Ordinary) - Quoted	EACE	35,505.91	2,585.76	7.29%	7.29%	35,505.91	2,585.76	7.29%	7.29%	34,164.97	3,664.44	14.06%	14.06%			
E3	Equity Shares - Companies incorporated outside India (Invested prior to REA Regulations)	EIES	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E5	Corporate Securities - Bonds - (Taxable)	EBPT	1,091.75	48.10	4.40%	4.40%	1,091.75	48.10	4.40%	4.40%	1,070.20	130.29	12.21%	12.21%			
E6	Corporate Securities - Bonds - (Tax Free)	EBPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E7	Corporate Securities - Preference Shares	EPNG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E8	Corporate Securities - Investment in Subsidiaries	ECSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E9	Corporate Securities - Debentures	ECOS	7,315.31	197.36	2.54%	2.54%	7,315.31	197.36	2.54%	2.54%	8,991.02	1,134.30	8.42%	8.42%			
E10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E12	Investment properties - Immovable	ENP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E13	Loans - Policy Loans	ELPL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loans)	ELMT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loans)	ELMO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	1,049.00	26.27	2.50%	2.50%	1,049.00	26.27	2.50%	2.50%	1,049.00	120.64	8.89%	8.89%			
E17	Deposits - CDs with Scheduled Banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E18	Deposits - Bids / Reverse Bids	ECMB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E20	CCIL, CBI, O	ECBO	0.74	0.12%	0.12%	0.12%	0.74	0.12%	0.12%	0.12%	2,376.30	6.61	1.36%	1.36%			
E21	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E22	Subscription Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	22.11	0.85	3.86%	3.86%	22.11	0.85	3.86%	3.86%	21.75	2.71	12.80%	12.80%			
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPDP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E25	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E26	Perpetual Non-Cum. P Shares & Redeemable Cumulative P Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E27	Foreign Debt Securities (Invested prior to REA Regulations)	EFDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E28	Mutual Funds - OI / IS - Sec / Liquid Schemes	ESMF	2,478.39	98.04	2.16%	2.16%	2,478.39	98.04	2.16%	2.16%	0.00	401.48	9.99%	9.99%			
E29	Mutual Funds - Funded Investor/Promoter Group	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.00	0.00	0.00%	0.00%			
E30	Net Current Assets (Duly in respect of LLP Business)	DNCA	3,524.51	-	0.00%	0.00%	3,524.51	-	0.00%	0.00%	2,904.98	0.00	0.00%	0.00%			
F	OTHER INVESTMENTS																
F1	Bonds - PSU - Taxable	OBPT	-	-													

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 30th June 2013

Name of Fund:

Linked Fund

Statement of Down Graded Investments

Periodicity of submission : Quarterly

100,000.00

Rs. In Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>DURING THE QUARTER</u>								
	NIL								
B.	<u>AS ON DATE</u>								
	2% Indian Hotels Company Ltd	ECOS	698.13	23rd December, 2009	ICRA	AA+	AA	14th September, 2012	N.A.

CERTIFICATION

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

Date :

NOTE:

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

FORM L-36

PERIODIC DISCLOSURES

:Premium and number of lives covered by policy type

Insurer:

Future Generali India Life Insurance Company Limited

Date: 30/6/2013

Sl. No	Particulars	CURRENT Quarter				SAME QUARTER PREVIOUS YEAR				Up to the period			Same period of the previous year				
		Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)	Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)	Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)	Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	(21)	(16)	(16)	(38)	-	-	-	-	(21)	(16)	(16)	(38)	-	(1)	(1)	-
	From 10,000-25,000	-	-	-	-	(0)	(1)	(1)	-	-	-	-	(0)	(1)	(1)	-	
	From 25001-50,000	174	373	373	371	119	252	252	310.54	174	373	373	371	119	252	252	311
	From 50,001-75,000	45	72	72	88	15	25	25	25.92	45	72	72	88	15	25	25	26
	From 75,000-100,000	114	120	120	233	60	61	61	104.41	114	120	120	233	60	61	61	104
	From 1,00,001-1.25,000	21	19	19	48	5	5	5	11.98	21	19	19	48	5	5	5	12
	Above Rs. 1.25,000	228	97	97	348	49	22	20	74.88	228	97	97	348	49	22	20	75
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	0	0	0	1	1	1	-	-	-	-	1	1	1	-	
	From 50,001-100,000	-	0	0	0	5	4	4	-	-	-	-	5	4	4	-	
	From 1,00,001-150,000	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	2	1	1	0	-	-	-	-	2	1	1	-	-	-	-	
	From 2,00,001-250,000	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001-3,00,000	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1.25,000	20	-	406	1,854	3	-	8	348.40	20	-	406	1,854	3	-	8	348
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	v Individual non Single Premium- INSP																
	From 0-10000	394	5,732	5,732	6,771	747	8,902	8,907	32,468.54	394	5,732	5,732	6,771	747	8,902	8,907	32,469
	From 10,000-25,000	1,093	7,910	7,910	12,694	1,191	8,394	8,394	13,343.31	1,093	7,910	7,910	12,694	1,191	8,394	8,394	13,343
	From 25001-50,000	248	687	687	2,555	417	1,299	1,299	4,624.55	248	687	687	2,555	417	1,299	1,299	4,625
	From 50,001-75,000	35	57	57	340	26	42	42	251.84	35	57	57	340	26	42	42	252
	From 75,000-100,000	65	65	65	547	19	19	19	183.56	65	65	65	547	19	19	19	184
	From 1,00,001-1.25,000	14	13	13	118	(2)	(3)	(3)	(15.44)	14	13	13	118	(2)	(3)	(3)	(15)
	Above Rs. 1.25,000	78	28	28	736	(28)	(7)	(7)	(279.43)	78	28	28	736	(28)	(7)	(7)	(279)

FORM L-36

PERIODIC DISCLOSURES

:Premium and number of lives covered by policy type

Insurer:

Future Generali India Life Insurance Company Limited

Date: 30/6/2013

Sl. No	Particulars	CURRENT Quarter				SAME QUARTER PREVIOUS YEAR				Up to the period			Same period of the previous year				
		Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)	Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)	Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)	Premium (Rs.in Lacs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs.in Lacs)
	From 0-10000	(8)	90	(8,902)	(115,938)	(14)	101	23,485	(40,789.42)	(8)	90	(8,902)	(115,938)	(14)	101	23,485	(40,789)
	From 10,000-25,000	2	13	(1,056)	(16,408)	2	12	721	3,908.88	2	13	(1,056)	(16,408)	2	12	721	3,909
	From 25001-50,000	5	13	869	7,466	8	23	11,020	10,269.67	5	13	869	7,466	8	23	11,020	10,270
	From 50,001- 75,000	4	7	347	5,880	6	10	1,427	6,851.58	4	7	347	5,880	6	10	1,427	6,852
	From 75,000-100,000	3	4	368	2,745	-	-	-	-	3	4	368	2,745	-	-	-	-
	From 1,00,001-1,25,000	3	3	661	3,913	2	2	343	11,236.00	3	3	661	3,913	2	2	343	11,236
	Above Rs. 1,25,000	830	35	40,705	1,102,759	750	31	48,467	964,463.21	830	35	40,705	1,102,759	750	31	48,467	964,463
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

PERIODIC DISCLOSURES

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

30-Jun-13

		Business Acquisition through different channels (Group)									<i>(Rs in Lakhs)</i>		
Sl.No.	Channels	Current Quarter ended June 30, 2013			Previous Year Quarter ended June 30, 2012			Up to the period ended June 30, 2013			Up to the period ended June 30, 2012		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	9	12,608	244	3	4,406	38	9	12,608	244	3	4,406	38
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	2	63,497	153	8	8,412	106	2	63,497	153	8	8,412	106
	Total(A)	11	76,105	398	11	12,818	144	11	76,105	398	11	12,818	144
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	11	76,105	398	11	12,818	144	11	76,105	398	11	12,818	144

1. Premium means amount of premium received from business acquired by the source

2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES

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

Insurer:

Future Generali India Life Insurance Company Limited		Date: 30/6/2013
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		Business Acquisition through different channels (Individuals)								(Rs in Lakhs)
		Current Quarter ended June 30, 2013		Previous Year Quarter ended June 30, 2012		Up to the period ended June 30, 2013		Up to the period ended June 30, 2012		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
Sl.No.	Channels									
1	Individual agents	5,351	1,076	7,747	1,097	5,351	1,076	7,747	1,097	
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	
3	Corporate Agents -Others	2,986	334	7,636	922	2,986	334	7,636	922	
4	Brokers	6,153	755	2,846	300	6,153	755	2,846	300	
5	Micro Agents	-	-	-	-	-	-	-	-	
6	Direct Business	647	325	717	191	647	325	717	191	
	Total (A)	15,137	2,490	18,946	2,509	15,137	2,490	18,946	2,509	
1	Referral (B)	21	1	69	7	21	1	69	7	
	Grand Total (A+B)	15,158	2,491	19,015	2,516	15,158	2,491	19,015	2,516	

Note:

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

FORM L-39-Data on Settlement of Claims

30-Jun-13

Individual

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims		25	9	1	0	0	35	6,831,456.91
2	Survival Benefit								
3	for Annuities / Pension		0	0	0	0	0	0	0.00
4	For Surrender		11020					11020	575,276,055.21
5	Other benefits		0	0	0	0	0	0	0.00
1	Death Claims		158	108	6	1	0	273	41,983,377.84

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

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

FORM L-39-Data on Settlement of Claims

30-Jun-13

Group

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	for Annuities / Pension								
4	For Surrender								
5	Other benefits		0	0	0	0	0	0	0
1	Death Claims		29	0	0	0	0	0	31,363,535.70

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

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

PERIODIC DISCLOSURES

FOR L-40 : Quarterly claims data for Life

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

Individual

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	14	1		5		
2	Claims reported during the period*	334	42		0	11020	
3	Claims Settled during the period	273	35		0	11020	
4	Claims Repudiated during the period	56	0		0		
a	Less than 2years from the date of acceptance of risk	55	0		0		
b	Grater than 2 year from the date of acceptance of risk	1	0		0		
5	Claims Written Back	0	0		0		
6	Claims O/S at End of the period	19	8		5	0	
	Less than 3months	15	8		0		
	3 months to 6 months	2	0		1		
	6months to 1 year	1	0		2		
	1year and above	1	0		2		

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

PERIODIC DISCLOSURES

FOR L-40 : Quarterly claims data for Life

Insurer: Future Generali India Life Insurance Compa Date: 30-Jun-13

Group

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	12435					
2	Claims reported during the period*	30					
3	Claims Settled during the period	29					
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	12436					
	Less than 3months	21					
	3 months to 6 months	5					
	6months to 1 year	4					
	1year and above	12406					

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

PERIODIC DISCLOSURES

FORM L-41 GREIVANCE DISPOSAL

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED** Date: **30-Jun-13**

(Rs in Lakhs)

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Sales Related	22	345	83	0	266	18	345
b)	New Busines Related	79	1023	1100	0	0	2	1023
c)	Policy Servcing related	6	6	8	0	0	4	6
d)	Claim Servicing related	8	23	14	0	6	11	23
e)	Others	2	18	7	0	12	1	18
	Total Number	117	1415	1212	0	284	36	1415

2	Total No . of policies during previous year: FY 2012-13	113182
3	Total No. of claims during previous year: FY 2012-13	1840
4	Total No. of policies during current year: FY 20130-14	15158
5	Total No. of claims during current year: FY 20130-14	494
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year) :	0.1415
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	0.0494

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
	Upto 7 days	13	0	13
	7 - 15 days	2	0	2
	15-30 days	6	0	6
	30-90 days	6	0	6
	90 days & Beyond	9	0	9
	Total No. of complaints	36		36

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

L-42 : Valuation Basis (Life Insurance)

Date: 30 Jun 2013

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

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

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

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

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

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

i. Individual Business

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

ii. Group Business

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

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

i. Individual Business

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

ii. Group Business

- | | | |
|--|--|--|
| Group Term Life | | As per pricing mortality assumptions scheme wise |
| Group Credit Suraksha and Group Gratuity plans | | 100% of IALM 94-96 |

3) Expenses :

i. Individual Business

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

ii. Group Business

Please Refer Table "Expense Assumptions"

4) Bonus Rates :

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

- | | | |
|---|--|---|
| Life- Participating policies- Individual Business | | Future Reversionary bonus assumptions varies from 2.1% to 5.05% depending on product. |
| Life- Participating policies- Pension Business | | 4.5% per annum crediting interest rate. |

5) Policyholders Reasonable Expectations	Bonus rates , Surrender values and charges under UL plans are set considering Policyholders' reasonable expectations
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6) Taxation and Shareholder Transfers	Taxation and shareholders' transfers are considered in the reserving cashflows of Individual participating business.
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7) Basis of provisions for Incurred But Not Reported (IBNR)	
i.Individual Business	Based on the experience, we have provided 4 months' of the proportionate annualised premium as IBNR reserves.
ii. Group Business	Based on the experience, we have provided 4 months' of proportionate premium as IBNR reserves for GTL and 2 months' for group credit suraksha policies. For group gratuity policies 2 months' of proportionate risk premium is used

8) Change in Valuation Methods or Bases (as compared with 31 Mar 2012 assumptions)		
i.Individuals Assurances		
	1. Interest	No change
	2. Expenses	No change
	3. Inflation	No change
ii.Annuities		
	1. Interest	Not applicable
	a. Annuity in payment	Not applicable (Since the company's portfolio is very small, full single premium collected is kept as reserve)
	b. Annuity during deferred period	Not applicable
	c. Pension : All Plans	Not applicable
	2. Expenses	Not applicable
	3. Inflation	Not applicable
iii.Unit Linked		
	1. Interest	No change
	2. Expenses	No change
	3. Inflation	No change
iv.Health		
	1. Interest	Not applicable
	2. Expenses	Not applicable
	3. Inflation	Not applicable
v.Group		
	1. Interest	No change
	2. Expenses	No change
	3. Inflation	No change

PER POLICY RENEWAL EXPENSES

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

PREMIUM RELATED RENEWAL EXPENSES

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

ALL PRODUCTS	NIL
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SP-Single Premium
RP-Regular Premium