

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

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(Registration No: 114; Date of registration: 2 August 2001)

Unaudited Revenue Account for the period ended 30 June 2010

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended on 30 June 2010	Up to the Quarter ended on 30 June 2010	For the Quarter ended on 30 June 2009	Up to the Quarter ended on 30 June 2009
Premiums earned – net					
(a) Premium	L4	3,144,493	3,144,493	3,200,232	3,200,232
(b) Reinsurance ceded		(22,396)	(22,396)	(20,597)	(20,597)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		585,293	585,293	338,582	338,582
(b) Profit on sale/redemption of investments		369,743	369,743	1,373,113	1,373,113
(c) (Loss) on sale/ redemption of investments		(79,557)	(79,557)	(152,557)	(152,557)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		264,189	264,189	3,522,265	3,522,265
Other Income					
(a) Miscellaneous income		(52,215)	(52,215)	3,971	3,971
(b) Contribution from the shareholders' account		303,046	303,046	462,972	462,972
Total (A)		4,512,596	4,512,596	8,727,980	8,727,980
Commission	L5	201,980	201,980	231,401	231,401
Operating expenses relating to insurance business	L6	1,150,318	1,150,318	1,070,899	1,070,899
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax (Fringe benefit tax)		25	25	2,884	2,884
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,352,323	1,352,323	1,305,184	1,305,184
Benefits paid (net)	L7	1,159,091	1,159,091	315,764	315,764
Interim bonuses paid		190	190	123	123
Change in valuation of liability against life policies					
(a) Gross		2,130,263	2,130,263	6,985,479	6,985,479
(i) Linked		1,293,466	1,293,466	6,110,605	6,110,605
(ii) Non-Linked		836,796	836,796	874,874	874,874
(b) (Amount ceded in reinsurance)		(19)	(19)	1,707	1,707
(c) Amount accepted in reinsurance		-	-	-	-
Total (C)		3,289,525	3,289,525	7,303,073	7,303,073
Surplus / (Deficit) (D) = (A)-(B)-(C)		(129,252)	(129,252)	119,723	119,723
Appropriations					
Transfer to shareholders' account		2,405	2,405	4,214	4,214
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		(131,657)	(131,657)	115,510	115,510
Total (D)		(129,252)	(129,252)	119,724	119,724
Funds for Future Appropriation					
Opening Balance as at April 1, 2010		265,262	265,262	66,116	66,116
Add: Current year appropriations		(131,657)	(131,657)	115,510	115,510
Balance Carried forward to Balance Sheet		133,605	133,605	181,626	181,626

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

Unaudited Profit and Loss Account for the period ended 30 June 2010

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended on 30 June 2010	Up to the Quarter ended on 30 June 2010	For the Quarter ended on 30 June 2009	Up to the Quarter ended on 30 June 2009
Amount transferred from policyholders account (Technical account) (A)		2,405	2,405	4,214	4,214
Income from Investments					
(a) Interest, dividends and rent - Gross		18,004	18,004	33,589	33,589
(b) Profit on sale/redemption of investments		9,871	9,871	3,765	3,765
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		-	-	-	-
Total (B)		27,875	27,875	37,354	37,354
Expense other than those directly related to the insurance business		8,409	8,409	3,151	3,151
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
Contribution to policyholders fund		303,046	303,046	462,972	462,972
Total (C)		311,456	311,456	466,123	466,123
Profit / (loss) before tax (A) + (B) - (C)		(281,176)	(281,176)	(424,555)	(424,555)
Provision for wealth tax		131	131	222	222
Profit / (loss) after tax		(281,307)	(281,307)	(424,777)	(424,777)
Appropriations					
(a) Balance at beginning of the year		(10,489,176)	(10,489,176)	(9,121,528)	(9,121,528)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
Profit / (loss) carried forward to the balance sheet		(10,770,483)	(10,770,483)	(9,546,305)	(9,546,305)

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

Unaudited Balance Sheet as at 30 June 2010

Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 30 June 2010	As at 30 June 2009
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L8, L9	12,274,830	10,191,500
Share Application Money		1,510,927	1,583,331
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		11,201	1,463
Sub-total		13,796,957	11,776,294
Borrowings			
	L11	-	-
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		4,990	3,804
Policy liabilities			
- Par		9,249,443	7,074,840
- Non Par		731,477	516,480
- Pension		3,855,229	2,417,079
Insurance reserves		-	-
Provision for linked liabilities		29,548,991	20,736,287
Fair value change (linked)		4,388,921	2,233,100
Non-unit liabilities		132,790	119,052
Total linked liabilities		34,070,703	23,088,439
Sub-total		47,911,842	33,100,642
Funds for future appropriation - Unit Linked		133,605	95,024
Funds for future appropriation - Par		-	86,602
Total		61,842,405	45,058,562
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	3,228,112	2,441,894
Policyholders'	L13	13,735,422	9,646,463
Assets held to cover linked liabilities	L14	34,071,518	23,183,463
Loans	L15	92,993	58,265
Fixed Assets (Net)	L16	154,743	253,894
Current Assets			
Cash and bank balances	L17	414,041	392,519
Advances and other assets	L18	1,261,126	1,413,808
Sub-total (A)		1,675,167	1,806,326
Current liabilities	L19	1,875,951	1,865,484
Provisions	L20	10,080	12,563
Sub-total (B)		1,886,031	1,878,047
Net current assets (C) = ((A) - (B))		(210,865)	(71,721)
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		10,770,483	9,546,305
Total		61,842,405	45,058,562

Contingent Liabilities

Particulars	As at 30 June 2010	As at 30 June 2009
1. Partly paid up investments	-	-
2. Claims, other than those under 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 (*)	853,138	79,490
6. Re-insurance obligations to the extent not provided for in accounts	-	-
7. Re-insurance obligations to the extent not provided for in accounts	-	-
8. Others - Policy claims under dispute less reinsurance (where applicable)	15,369	18,058

(*) The company has received the following notices with respect to excess utilisation of CENVAT credit towards service tax liability.

 (1) Show cause-Cum Demand dated 18th October 2007 from the Office of the Commissioner of Service Tax

 (2) Show cause-Cum Demand dated 26th September 2008 from the Office of the Chief Commissioner (Large Tax Payer Unit)

 (3) Show cause notice dated 30th Sep 2009 from Service Tax Department under CENVET credit rules 2004

IT Dept (International Taxation) appealed against the decision ITAT (which was in the favour of IVL) in the Honourable High Court of Karnataka.



ING Vysya Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM L4-Premium Schedule**(₹ '000)****Particulars**

	For the Quarter ended on 30 June 2010	Upto the Quarter ended on 30 June 2010	For the Quarter ended on 30 June 2009	Upto the Quarter ended on 30 June 2009
Premium (net of service tax)				
First year premiums	1,151,161	1,151,161	1,199,477	1,199,477
Renewal premiums	1,969,474	1,969,474	1,960,341	1,960,341
Single premiums	23,857	23,857	40,413	40,413
Total premium	3,144,493	3,144,493	3,200,232	3,200,232

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	178,992	178,992	189,298	189,298
- Renewal premium	26,576	26,576	40,823	40,823
- Single premium	477	477	1,280	1,280
Total	206,045	206,045	231,401	231,401
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	4,065	4,065	-	-
Net Commission	201,980	201,980	231,401	231,401

Break up of commission paid to intermediaries:

Agents	143,322	143,322	180,067	180,067
Brokers	3,310	3,310	2,121	2,121
Corporate agency	4,107	4,107	3,658	3,658
Referral	4,336	4,336	9,664	9,664
Bancassurance	50,971	50,971	35,891	35,891
Total	206,045	206,045	231,401	231,401

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Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM : L6-Operating Expenses Schedule
Operating expenses relating to insurance business

(₹ '000)

Particulars	For the Quarter ended on 30 June 2010	Upto the Quarter ended on 30 June 2010	For the Quarter ended on 30 June 2009	Upto the Quarter ended on 30 June 2009
Employees' remuneration, welfare benefits and other manpower costs	687,717	687,717	631,232	631,232
Travel, conveyance and vehicle running expenses	17,890	17,890	20,850	20,850
Rent, rates and taxes	104,208	104,208	97,050	97,050
Repairs, maintenance and office upkeep	22,699	22,699	31,083	31,083
Printing and stationery	11,522	11,522	17,610	17,610
Communication expenses	35,462	35,462	42,366	42,366
Legal expenses	6,344	6,344	3,526	3,526
Professional charges	27,861	27,861	22,203	22,203
Medical fees	1,438	1,438	1,968	1,968
Auditors' fees, expenses etc				
a) as auditor	465	465	465	465
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	38	38	38
d) any other capacity (reimbursements)	47	47	104	104
Advertisement and publicity	32,363	32,363	21,792	21,792
Interest and bank charges	16,318	16,318	11,134	11,134
Recruitment expenses	13,713	13,713	5,121	5,121
Electricity charges	19,426	19,426	20,998	20,998
Service tax on premium	120	120	-	-
Service tax expense	-	-	-	-
Sales and business promotion expenses	123,205	123,205	91,179	91,179
Exchange fluctuation loss / (gain)	(343)	(343)	(7,409)	(7,409)
Membership fees	1,016	1,016	767	767
Depreciation	18,977	18,977	26,941	26,941
Other expenses	9,830	9,830	31,883	31,883
Total	1,150,318	1,150,318	1,070,899	1,070,899

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	69,114	69,114	51,352	51,352
(b) Claims by maturity	81,584	81,584	61,449	61,449
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,011,549	1,011,549	208,684	208,684
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(3,156)	(3,156)	(5,721)	(5,721)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
Total	1,159,091	1,159,091	315,764	315,764

ING Vysya Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM : L8-Share Capital Schedule**(₹ '000)**

Particulars	As at 30 June 2010	As at 30 June 2009
Share capital		
<u>Authorised capital</u>		
1,615,000,000 (Previous Year: 1,615,000,000) Equity shares of Rs 10 each	16,150,000	16,150,000
<u>Issued capital</u>		
1,227,483,000 (Previous Year: 1,019,150,000) Equity shares of Rs 10 each	12,274,830	10,191,500
<u>Subscribed capital</u>		
1,227,483,000 (Previous Year: 1,019,150,000) Equity shares of Rs 10 each	12,274,830	10,191,500
<u>Called-up capital</u>		
1,227,483,000 (Previous Year: 1,019,150,000) Equity shares of Rs 10 each	12,274,830	10,191,500
Less : Calls unpaid	-	-
Add : Shares forfeited (amount originally paid up)	-	-
Less: Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
Less: Expenses on underwriting or subscription of shares	-	-
Total	12,274,830	10,191,500

FORM : L9-Pattern of Shareholding Schedule**Pattern of Shareholding****(As Certified by the Management)**

Shareholders	Current year		Previous year	
	No. of shares	% of holding	No. of shares	% of holding
Promoters				
- Indian	613,741,500	50%	627,062,181	62
- Foreign *	319,145,580	26%	264,979,000	26
Others				
- Indian	294,595,920	24%	127,108,819	12
Total	1,227,483,000	100%	1,019,150,000	100

Note:

The Company is not a subsidiary of any company, hence disclosure requirements related to capital held by holding company under Schedule 5 of Part V of Schedule A of IRDA (Preparation of Financial Statements and Auditors Report of Insurance Companies) Regulations, 2002 is not applicable.

* The shares held by ING Insurance International B.V. ("III") include two shares jointly held by III and two nominee shareholders of III to comply with the requirement of a public company to have a minimum of seven shareholders.

ING Vysya Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM : L10-Reserve and Surplus Schedule**(₹ '000)**

Particulars	As at 30 June 2010	As at 30 June 2009
Reserves and surplus		
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	-	-
Revaluation reserve	-	-
General reserves	-	-
Less: debit balance in profit and loss Account, if any	-	-
Less: Amount utilized for buy - back	-	-
Catastrophe reserve	-	-
Other reserves (to be specified)	-	-
Balance of profit in profit and loss account	-	-
Total	-	-

FORM : L11-Borrowings Schedule**Borrowings**

Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

ING Vysya Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM : L12-Investment Shareholders Schedule**(₹ '000)**

Particulars	As at 30 June 2010	As at 30 June 2009
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	344,879	54,616
Other approved securities	118,425	118,229
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	267,618	218,421
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	567,154	456,088
Other investments	-	-
Sub total (A)	1,298,076	847,354
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	-	406,729
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	202,579	169,579
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	1,424
(e) Other securities (Term deposits)	-	600,000
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	250,647	161,390
Other investments (Mutual Funds)	1,476,810	255,418
Others	-	-
Sub total (B)	1,930,035	1,594,540
Total (C) = (A) + (B)	3,228,112	2,441,894

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM : L13-Investment Policyholders Schedule**(₹ '000)**

Particulars	As at 30 June 2010	As at 30 June 2009
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	6,603,500	4,525,876
Other approved securities		
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference		
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	2,391,997	1,330,247
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	3,652,189	2,233,651
Other investments	-	-
Sub total (A)	12,647,686	8,089,773
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	352,932	484,642
Other approved securities		
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	1,571
(c) Derivative instruments	-	-
(d) Debentures/ bonds	4,728	246,565
(e) Other securities (Certificate of deposit)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	49,970	236,103
Other investments (Mutual Funds)	680,107	587,808
Sub total (B)	1,087,737	1,556,690
Total (C) = (A) + (B)	13,735,422	9,646,463

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM : L14-Investment - Assets Held to cover Linked Liabilities Schedule**(₹ '000)**

Particulars	As at 30 June 2010	As at 30 June 2009
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,893,545	1,004,643
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	19,326,724	12,352,949
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	2,230,219	1,053,127
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	2,668,339	2,567,701
Other investments	3,048,150	1,830,884
Sub total (A)	29,166,977	18,809,303
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	958	34,252
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	563,794	60,899
(e) Other securities (Certificate of deposit/Commercial paper)	1,962,050	1,011,906
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	1,106,068	655,506
Other investments (Mutual Funds and Bonds)	667,299	1,662,359
Net current assets	604,374	949,239
Sub total (B)	4,904,541	4,374,160
Total (C) = (A) + (B)	34,071,518	23,183,463

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM : L15-Loans Schedule**(₹ '000)**

Particulars	As at 30 June 2010	As at 30 June 2009
Loans		
Security-wise classification		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On shares, bonds, Government securities	-	-
(c) Loans against policies	92,765	58,114
(d) Others	-	-
Unsecured	228	151
Total	92,993	58,265
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	92,765	58,114
(f) Others - loans to employees	228	151
Total	92,993	58,265
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	92,993	58,265
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	92,993	58,265
Maturity-wise classification		
(a) Short term	200	151
(b) Long term	92,793	58,114
Total	92,993	58,265

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM : L16 - Fixed Assets**(₹ '000)**

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-10	Additions	Deductions	As at 30 June-10	As at 1-Apr-10	For the year	On Sales/ Adjustments	As at 30 June-10	As at 30 June-10	As at 30 June-09
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	178,824	452	-	179,276	160,170	2,420	-	162,590	16,685	5,405
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	442,489	-	-	442,489	369,361	4,037	-	373,397	69,091	85,334
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	81,563	-	-	81,563	77,629	950	-	78,579	2,984	7,774
Information Technology Equipment	250,414	109	-	250,523	244,167	1,774	-	245,941	4,582	40,263
Vehicles	132,679	-	-	132,679	76,334	7,070	-	83,404	49,275	87,340
Office Equipment	135,050	-	-	135,050	124,933	2,725	-	127,657	7,392	20,551
Total	1,221,018	561	-	1,221,579	1,052,594	18,977	-	1,071,570	150,009	246,667
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	4,733	7,227
Grand Total	1,221,018	561	-	1,221,579	1,052,594	18,977	-	1,071,570	154,743	253,894
Previous Year	1,221,084	23,338	23,403	1,221,018	966,719	96,942	11,067	1,052,594	164,214	311,151

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 June 2010	As at 30 June 2009
Cash and bank balances		
Cash (includes cash & cheques in hand)	4,550	5,972
Bank balances		
(a) Deposit Accounts	-	-
(b) Current Accounts	409,491	386,547
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	414,041	392,519
Balances with non-scheduled banks included in (a) and (b) above	-	-
Cash and bank balances		
In India	414,041	392,519
Outside India	-	-
Total	414,041	392,519

FORM : L18-Advances and other Assets Schedule**Advances and other assets****Advances**

Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	90,669	83,014
Advances to officers/ directors	-	-
Advance tax paid and taxes deducted at source (net of provision for taxation)	5,262	1,107
Advances to suppliers	65,676	90,515
Advances to employees	13,072	9,882
Total (A)	174,680	184,519

Other assets

Income accrued on investments	411,015	310,076
Outstanding premiums	154,680	157,880
Agents' balances	1,631	3,536
Foreign agencies' balances	-	-
Due from entities carrying on insurance business (including reinsurers)	-	-
Security and other deposits	199,987	201,651
Service tax - unutilised credit	196,308	284,635
Others (including debtors)	122,824	271,510
Total (B)	1,086,446	1,229,289

Total (A+B)

1,261,126	1,413,808
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ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

Schedules forming part of Financial Statements for the period ended 30 June 2010

FORM : L19-Current Liabilities Schedule**(₹ '000)**

Particulars	As at 30 June 2010	As at 30 June 2009
Current liabilities		
Agents' balances	45,493	77,324
Balances due to other insurance companies	30,688	71,782
Deposits held on re-insurance ceded	-	-
Premiums received in advance	60,412	49,975
Sundry creditors	439,113	274,791
Claims outstanding	49,552	51,819
Maturity / Annuities due	77,353	-
Accrued expenses	644,425	504,364
Proposal / policy deposits	187,993	329,879
Cash bonus payable	1,168	1,499
Statutory dues payable	20,584	13,738
Tax Deducted at Source payable	28,359	31,173
Salary payable	30,500	21,056
Service tax payable	13,853	12,557
Other Liabilities	32,513	341,539
Temporary overdraft (as per books of account only)	213,943	83,987
Total	1,875,951	1,865,484

FORM : L20-Provisions Schedule**Provisions**

For wealth tax	649	1,091
For proposed dividends	-	-
For dividend distribution tax	-	-
For gratuity	-	-
For Other provisions	9,431	11,472
Total	10,080	12,563

FORM : L21-Misc Expenditure Schedule**Miscellaneous Expenditure**

(To the extent not written off or adjusted)

Discount allowed in issue of shares/ debentures	-	-
Others	-	-
Total	-	-

ING Vysya Life Insurance Company Limited
(Amounts in thousands of Indian Rupees unless otherwise stated)

FORM : L22-Analytical Ratios

Sl No	Ratios	For the Quarter ended on 30 June 2010	Up to the Quarter ended on 30 June 2010	For the Quarter ended on 30 June 2009 ***	Up to the Quarter ended on 30 June 2009 ***
1	New business premium income growth:	-5.23%	-5.23%	dna	dna
	Participating	68.85%	68.85%	dna	dna
	Non Participating	291.91%	291.91%	dna	dna
	Pension- Individual	-1.53%	-1.53%	dna	dna
	Unit - Linked - Individual Pension	74.72%	74.72%	dna	dna
	Unit - Linked - Individual	-56.96%	-56.96%	dna	dna
	Unit - Linked - Group	5782.35%	5782.35%	dna	dna
2	Net retention ratio	99.29%	99.29%	dna	dna
3	Ratio of expenses of management (refer note 1 below)	43.01%	43.01%	dna	dna
4	Commission ratio	6.42%	6.42%	dna	dna
5	Ratio of policy holders' liabilities to shareholders' funds (refer note 2 below)	1587.51%	1587.51%	dna	dna
6	Growth rate of shareholders' fund (over previous year same quarter)	35.72%	35.72%	dna	dna
7	Ratio of policyholders' surplus to policy holders' liability	-0.90%	-0.90%	dna	dna
8	Change in net worth (over previous year same quarter) (refer note 3 below)	35.30%	35.30%	dna	dna
9	Profit / (loss) after tax / total income	-6.60%	-6.60%	dna	dna
10	(Total real estate + loans)/ cash and invested assets	0.18%	0.18%	dna	dna
11	Total investments/ (capital + total surplus) (refer note 6 below)	1692.44%	1692.44%	dna	dna
12	Total affiliated investments/ (capital + total surplus)	14.44%	14.44%	dna	dna
13	Investment Yield (Gross and Net)				
	With realized gains				
	Participating	1.99%	1.99%	dna	dna
	Non Participating	1.89%	1.89%	dna	dna
	Pension	2.05%	2.05%	dna	dna
	Unit Linked Funds	3.10%	3.10%	dna	dna
	Shareholders	2.07%	2.07%	dna	dna
	Without realized gains				
	Participating	1.89%	1.89%	dna	dna
	Non Participating	1.76%	1.76%	dna	dna
	Pension	2.02%	2.02%	dna	dna
	Unit Linked Funds	2.09%	2.09%	dna	dna
	Shareholders	1.88%	1.88%	dna	dna
14	Conservation Ratio				
	Linked	65.48%	65.48%	dna	dna
	Non Linked	70.12%	70.12%	dna	dna
	Pension	13.00%	13.00%	dna	dna
15	Persistence Ratio				
	For 13th month	57.42%	57.42%	dna	dna
	For 25th month	51.73%	51.73%	dna	dna
	For 37th month	31.83%	31.83%	dna	dna
	For 49th Month for 61st month	21.48%	21.48%	dna	dna
		42.52%	42.52%	dna	dna
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,227,483,000	1,227,483,000	1,019,150,000	1,019,150,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	74	74	74	74
	- Foreign	26	26	26	26
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.26)	(0.26)	dna	dna
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.26)	(0.26)	dna	dna
6	(iv) Book value per share (Rs 10 Paid Up)	1.23	1.23	dna	dna

Notes:

- Expenses of management include operating expenses, commission expenses and fringe benefit tax.
- Shareholders funds = share capital (net of preliminary expenses to the extent not written off / adjusted) + reserve and surplus/ deficit in profit and loss account. + share application money (if any)
Policy holder liabilities include fair value change account and Funds for Future Appropriation
- Net Worth = shareholders funds (including Share Application Money)
- Profit/ (Loss) after tax and total income are as disclosed in the profit and loss account (non - technical) and revenue account (technical).
- Capital = Shareholders funds
- Investments represent the total of Schedule 8, 8A and 8B
- Total Surplus includes Interim bonuses paid, Allocation of bonus to Policyholders and Surplus shown in the Revenue Account

dna : data not available

ING Vysya Life Insurance Company Limited
(Registration No: 114; Date of registration: 2 August 2001)

FORM L24 : Valuation of Net Liabilities
As on 30th June 2010

(₹ Lacs)

Sl.No.	Particular	As at 30 June 2010	As at 30 June 2009
1	<u>Linked</u>		
a	Life	322,770	223,076
b	General Annuity	-	-
c	Pension	17,937	7,808
d	Health	-	-
2	<u>Non-Linked</u>		
a	Life	99,809	75,913
b	General Annuity	-	-
c	Pension	38,552	24,171
d	Health	-	-



ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L25 (I) - Geographical Distribution Channel - Individuals

Geographical Distribution of Total Business													
Sl.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	4,445	4,445	4.27	56.66	6,589	6,486	19.38	120.42	11,034	10,931	23.65	177.08
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	31	31	0.03	0.36	227	225	0.54	2.66	258	256	0.58	3.01
4	Bihar	44	44	0.04	0.43	126	121	0.25	1.57	170	165	0.29	2.00
5	Chattisgarh	-	-	-	-	180	179	0.30	3.00	180	179	0.30	3.00
6	Goa	58	58	0.07	0.60	169	139	0.66	4.01	227	197	0.74	4.62
7	Gujarat	156	156	0.16	1.66	1,631	1,615	5.26	25.26	1,787	1,771	5.42	26.92
8	Haryana	268	268	0.27	4.99	791	776	2.03	13.99	1,059	1,044	2.31	18.98
9	Himachal Pradesh	85	85	0.09	0.93	162	162	0.50	1.46	247	247	0.59	2.40
10	Jammu & Kashmir	85	85	0.08	1.21	153	153	0.35	1.69	238	238	0.43	2.90
11	Jharkhand	49	49	0.03	0.71	133	133	0.35	2.39	182	182	0.38	3.10
12	Karnataka	1,402	1,402	1.28	16.28	6,758	6,643	19.47	120.67	8,160	8,045	20.75	136.95
13	Kerala	454	454	0.35	4.88	2,150	2,099	5.56	25.90	2,604	2,553	5.92	30.77
14	Madhya Pradesh	-	-	-	-	934	934	1.86	11.60	934	934	1.86	11.60
15	Maharashtra	326	326	0.27	4.67	2,211	2,117	6.33	50.65	2,537	2,443	6.60	55.31
16	Manipur	-	-	-	-	1	1	0.00	0.02	1	1	0.00	0.02
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	1	1	0.00	0.01	-	-	-	-	1	1	0.00	0.01
19	Nagaland	-	-	-	-	2	2	0.00	0.03	2	2	0.00	0.03
20	Orissa	461	461	0.44	4.43	1,534	1,515	4.03	14.43	1,995	1,976	4.46	18.86
21	Punjab	196	196	0.19	2.21	1,035	997	2.88	14.61	1,231	1,193	3.07	16.82
22	Rajasthan	399	399	0.37	5.07	1,663	1,647	3.46	26.84	2,062	2,046	3.83	31.92
23	Sikkim	3	3	0.00	0.03	7	7	0.02	0.02	10	10	0.02	0.05
24	Tamil Nadu	1,207	1,207	0.96	12.56	7,021	6,780	18.52	97.92	8,228	7,987	19.48	110.48
25	Tripura	-	-	0.00	-	-	-	(0.00)	-	-	-	-	-
26	Uttar Pradesh	465	465	0.46	4.92	2,015	1,983	5.32	28.25	2,480	2,448	5.78	33.17
27	Uttarakhand	133	133	0.15	1.86	529	523	1.28	6.46	662	656	1.42	8.32
28	West Bengal	50	50	0.05	0.65	955	921	2.41	11.25	1,005	971	2.46	11.89
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	29	29	0.03	0.88	88	83	0.42	0.99	117	112	0.46	1.87
31	Dadra & Nagarhaveli	-	-	-	-	1	1	0.00	0.05	1	1	0.00	0.05
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1,448	1,407	3.96	32.13	1,448	1,407	3.96	32.13
34	Lakshadweep	-	-	-	-	2	1	0.01	0.06	2	1	0.01	0.06
35	Puducherry	20	20	0.01	0.16	73	72	0.14	0.85	93	92	0.15	1.01
Total		10,367	10,367	9.61	126	38,588	37,722	105.33	619.16	48,955	48,089	114.94	745.31

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

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

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 crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
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	-	-	-	-	-	450.00	2.35	87.10	-	450.00	2.35	87.10
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	75.00	0.08	2.67	-	75.00	0.08	2.67
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	0.14	-	-	-	0.14	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	525.00	2.56	89.77	-	525.00	2.56	89.77

Total Application as per balance sheet (A)

Add(B)		<u>618,424</u>
Provisions	L20	101
Current Liabilities	L19	18,760
		<u>18,860</u>
Less(C)		
Debit balance in P and L A/C		107,705
Loans	L15	930
Advances and other Assets	L18	12,611
Cash and bank balance	L19	4,140
Fixed Assets	L16	1,547
Misc Exp Not written off	L21	-
Fund available for Investments		<u>126,934</u>

Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)	<u>510,351</u>
Balance Sheet Value of:	
A. Life Fund	114,404
B. Pension , General Annuity	37,925
C. Unit Linked Funds	339,803
	<u>492,132</u>
Add Balance SH	17,305
Appropriation/Expropriation Adjustment A/c	913
Add Net Current assets of Linked(Form 3A Part B)	<u>510,351</u>

NON- Linked Business

A. LIFE FUND		PERCENTAGE AS PER REG.	SH		PH		Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value		
			Balance	FRSM+	UL-Non Unit Res	PAR						NONPAR	
			(a)	(b)	(c)	(d)						(e)	(b+c+d+e)
1	Govt Securities	Not Less than 25%	-	4,132.14	515.88	35,670.03	1,877.37	42,195.41	36.90%	-	42,195.41	41,330.52	
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 50%	-	4,632.48	1,027.54	49,276.97	2,480.30	57,417.30	50.21%	-	57,417.30	56,857.32	
3	INVESTMENTS SUBJECT TO EXPOSURE NORMS												
	a	Housing and Infrastructure	Not less than 15%	2,506.47	5,671.54	-	21,705.20	1,889.33	29,266.06	25.59%	-	29,266.06	29,726.68
	b	i) Approved Investments	Not exceeding 35%	2,676.18	-	15,237.50	2,698.30	20,611.98	18.03%	-	20,611.98	21,369.66	
		ii) Other Investments not to exceed 15%		14,798.96	1,978.97	375.55	4,258.05	435.22	7,047.79	6.16%	60.73	7,108.52	7,108.53
TOTAL LIFE FUND			100%	17,305.43	14,959.18	1,403.08	90,477.72	7,503.15	114,343.13	100%	60.73	114,403.87	115,062.19

B. PENSION GENERAL ANNUITY FUND

	PERCENTAGE AS PER REG.	PH		Book Value	ACTUAL %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
1	Govt Securities	Not less than 20%	-	11,563.18	30.49%	0.00	11,563.18	11,314.01
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%	-	16,779.50	44.25%	0.00	16,779.50	16,609.87
3	Balance in Approved Investment	Not exceeding 60%	-	21,140.87	55.75%	5.12	21,145.98	21,408.38
TOTAL PENSION GENERAL ANNUITY FUND			100%	37,920.37	100.00%	5.12	37,925.48	38,018.25

C. Linked Business

	PERCENTAGE AS PER REG.	PH		Total Fund	ACTUAL %
		PAR	NON PAR		
1	Approved investments	Not less than 75%	-	302,648.43	89%
2	Other investment	Not more than 25%	-	37,154.49	11%
TOTAL LINKED INSURANCE FUND			100%	339,802.92	100.00%

PARTICULARS	Group Balanced Fund	Group Debt Fund	Group Growth Fund	Group Liquid Fund	Group Secured Fund	Individual Balanced Fund	Individual Debt Fund	Individual Equity Fund	Individual Growth Fund	Individual Guaranteed Growth Fund	Individual Preserver Fund	Individual Preserver Pension Fund	Individual Prime Equity Fund	Individual Prime Equity Pension Fund	Individual Secured Fund	Pension Debt Fund	Pension Equity Fund	Pension Liquid Fund	Total For all Funds
Opening Balances/Inflow Value	1,011.53	865.28	421.44	69.80	2,234.54	9,784.90	6,253.31	134,955.13	144,233.19	5,755.20	600.00	486.51	907.50	552.80	2,102.14	3,265.08	10,307.93	341.22	#####
Add: Inflow During the quarter	98.30	1.30	2.68	2.68	375.30	231.84	374.33	3,704.07	294.34	294.34	314.68	492.97	703.93	104.50	289.01	708.65	31.36	11,486.68	
Increase/Decrease Value Of Inflow	16.06	5.40	0.58	38.20	215.49	152.21	215.21	2,928.00	3,409.61	139.45	139.45	22.35	55.49	300.13	87.84	87.84	300.13	4.52	7,463.23
Less: Outflow During the quarter	85.52	544.55	24.63	37.39	186.29	654.20	654.20	1,596.30	1,596.30	1.63	1.63	10.43	1.50	173.70	7.34	1.18	1.20	1,551.00	
TOTAL INVESTIBLE FUNDS(MKT VALUE)	1,030.37	339.93	435.38	30.74	2,444.19	10,045.63	5,995.67	140,882.55	149,455.13	6,217.63	936.08	894.77	1,395.52	1,583.28	2,748.81	3,615.19	11,370.93	375.90	#####

Investment of Unit Fund	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual				
Approved Investment(≤5%)																																										
A Government Bonds	91.44	8.87	86.20	25.36	29.16	6.70	0.00	0.00	441.01	18.04	904.94	9.01	1,598.81	26.67	0.00	0.00	13,680.40	9.15	0.00	0.00	262.48	29.04	210.09	23.48	0.00	0.00	0.00	0.00	518.82	18.87	1,121.76	31.03	0.00	0.00	0.00	0.00	18,945.10	5.58				
B Corporate bonds	172.96	16.78	70.98	20.88	52.23	12.00	0.00	0.00	408.10	16.70	2,693.18	26.81	1,602.72	26.73	2,513.81	1.78	15,669.89	10.48	1,574.15	25.32	216.88	23.17	197.19	22.04	0.00	0.00	0.00	0.00	823.50	29.98	903.15	24.88	0.00	0.00	0.00	0.00	26,898.74	7.92				
C Infrastructure Bonds	256.91	23.90	118.08	34.11	57.67	13.25	0.00	0.00	486.11	20.36	1,704.88	18.97	1,303.44	23.24	0.00	0.00	28,309.45	18.35	3,188.18	51.28	164.73	17.60	198.62	22.07	0.00	0.00	0.00	0.00	884.39	24.90	380.85	10.52	0.00	0.00	0.00	0.00	37,251.36	10.96				
D Equity	277.25	26.91	0.00	0.00	294.48	66.96	0.00	0.00	347.30	14.21	2,997.02	29.85	0.00	0.00	114,181.48	81.03	63,445.06	42.45	568.14	9.14	0.00	0.00	0.00	0.00	1,214.46	87.03	1,379.67	87.14	351.64	12.78	0.00	0.00	8,720.74	76.69	0.00	0.00	193,297.24	56.88				
E Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153.81	2.57	0.00	0.00	493.01	0.33	0.00	0.00	29.11	3.14	134.59	15.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	956.89	0.28		
F Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
G Deposits with Bank	161.72	15.68	28.25	8.31	0.00	0.00	0.00	0.00	31.98	1.32	212.55	0.70	1,015.53	10.11	598.40	0.78	1,304.15	1.30	13,171.15	8.81	0.00	0.00	0.00	0.00	140.82	15.02	138.25	15.83	0.00	0.00	0.00	0.00	188.35	10.80	598.92	16.89	190.42	1.07	258.83	75.95	18,665.96	5.49
H Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SUB TOTAL (A)	919.67	87.14	299.01	87.98	343.53	31.08	66.95	2,228.18	94.00	8,815.63	89.78	5,335.19	89.89	119,479.45	84.18	136,314.04	91.20	5,330.47	85.74	813.63	86.84	788.40	88.11	1,214.46	87.03	1,379.67	87.14	2,566.71	93.47	3,497.64	85.66	8,911.14	78.36	3,693.52	92.98	2,975.03	87.56					
Current Assets																																										
Accrued Interest	15.38	1.49	10.80	3.23	7.34	1.69	0.00	0.00	83.98	3.44	141.08	1.40	187.22	2.70	21.25	0.02	2,174.80	1.43	145.48	2.34	16.94	1.81	13.13	1.47	0.00	0.00	0.00	0.00	64.84	2.38	56.04	1.55	0.00	0.00	0.00	0.00	2,888.40	0.84				
Dividend Receivable	0.76	0.07	0.00	0.00	0.66	0.13	0.00	0.00	0.96	0.04	8.75	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Bank Balance	8.88	0.86	7.12	2.10	2.73	0.63	4.69	1.13	1.35	0.06	53.07	0.53	9.88	0.16	653.30	0.46	748.36	0.50	1.85	0.03	0.11	0.01	0.08	0.01	7.79	0.56	2.41	0.15	6.34	0.23	2.79	0.08	51.47	0.32	9.87	2.62	1,572.07	0.46				
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Other Current Assets (for Investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Less: Current Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Payable for Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Fund Management of Charges Payable	(0.79)	(0.08)	(0.26)	(0.08)	(0.33)	(0.08)	(0.03)	(0.08)	(1.94)	(0.08)	(11.36)	(0.11)	(4.33)	(0.07)	(185.04)	(0.13)	(167.88)	(0.11)	(8.08)	(0.13)	(0.81)	(0.09)	(0.70)	(0.08)	(1.54)	(0.11)	(1.57)	(0.10)	(2.56)	(0.09)	(2.61)	(0.07)	(14.82)	(0.13)	(0.19)	(0.05)	(404.93)	(0.12)				
Other current liabilities (for Investments)	(0.02)	0.00	(0.00)	0.00	(0.01)	0.00	(0.00)	0.00	(0.04)	0.00	(0.19)	0.00	(225.08)	(3.75)	(3.05)	0.00	(2.91)	0.00	(0.12)	0.00	(45.01)	(4.81)	(45.01)	(5.03)	(0.03)	0.00	(0.03)	0.00	(0.05)	0.00	(135.04)	(3.74)	62.23	0.00	(0.01)	0.00	(456.83)	(0.13)				
SUB TOTAL (B)	24.22	2.34	17.83	5.25	10.29	2.37	4.66	13.65	34.17	3.86	191.34	1.91	(52.31)	(0.81)	1,818.98	1.38	2,942.81	1.97	141.24	2.21	(28.77)	(0.88)	(22.50)	(3.63)	(6.70)	(6.48)	(87.60)	(4.23)	69.78	2.54	(78.83)	(2.19)	72.72	0.64	9.66	2.57	5,131.41	1.51				
Other Investment(≤25%)																																										
A Corporate bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
B Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
C Equity	25.55	2.48	0.00	0.00	18.85	4.33	0.00	0.00	32.01	1.31	316.79	3.15	0.00	0.00	19,272.85	13.68	8,883.78	5.84	49.72	0.80	0.00	0.00	0.00	0.00	177.58	12.72	200.42	12.66	43.81	1.60	0.00	0.00	1,460.06	12.84	0.00	0.00	30,491.50	8.97				
D Money																																										

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L28-ULIP-NAV-3A

PART - C

Link to FORM 3A (Part B)

Periodicity of Submission: Quarterly

No	Name of the Scheme	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR
1	Group Balanced Fund	1,031	18.29	18.29	18.03	17.77	17.40	10.80%	8.62%
2	Group Debt Fund	340	15.28	15.28	14.92	14.63	14.38	6.94%	10.15%
3	Group Growth Fund	435	21.22	21.22	20.96	20.72	20.15	15.90%	8.67%
4	Group Liquid Fund	36	14.93	14.93	14.77	14.58	14.33	5.69%	7.92%
5	Group Secure Fund	2,444	16.17	16.17	15.93	15.70	15.46	8.33%	8.53%
6	Individual Balanced Fund	10,046	17.77	17.77	17.39	17.21	16.79	12.07%	6.92%
7	Individual Debt Fund	5,996	14.94	14.94	14.56	14.29	14.02	7.84%	9.85%
8	Individual Equity Fund	140,883	16.59	16.59	16.24	16.22	15.52	25.58%	6.07%
9	Individual Guaranteed Growth Fund	6,218	11.65	11.65	11.38	11.30	11.09	7.39%	'NA'
10	Individual Growth Fund	149,455	20.15	20.15	19.69	19.51	18.92	16.37%	7.35%
11	Individual Prime Equity Fund	1,396	9.98	9.98	9.81	-	-	0.00%	'NA'
12	Individual Prime Equity Pension Fund	1,583	9.90	9.90	9.75	-	-	0.00%	'NA'
13	Individual Preserver Pension Fund	895	11.09	11.09	10.73	-	-	0.00%	'NA'
14	Individual Preserver Fund	936	11.02	11.02	10.68	-	-	0.00%	'NA'
15	Individual Secure Fund	2,749	16.55	16.55	16.21	16.00	15.68	8.93%	8.92%
16	Pension Debt Fund.	3,615	12.41	12.41	12.10	11.90	11.68	6.57%	'NA'
17	Pension Equity Fund	11,371	11.35	11.35	11.05	10.93	10.36	28.25%	'NA'
18	Pension Liquid Fund	376	11.82	11.82	11.68	11.54	11.32	6.00%	'NA'

Total 339,803

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L-29 - Detail regarding debt securities

(₹ 'Lacs)

	MARKET VALUE				Book Value			
	As at 30th June	as % of total for this class	as at 30th June of the previous year	as % of total for this class	As at 30th June	as % of total for this class	as at 30th June of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	81,814	78%	52,469	82%	80,553	78%	50,838	81%
AA or better	3,491	3%	1,023	2%	3,436	3%	1,001	2%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other (Sovereign)	18,945	18%	10,389	16%	19,290	19%	10,671	17%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	36,329	35%	15,502	24%	36,079	35%	15,270	24%
more than 1 year and upto 3years	27,864	27%	15,719	25%	27,500	27%	15,302	24%
More than 3years and up to 7years	13,906	13%	14,373	22%	13,937	13%	13,836	22%
More than 7 years and up to 10 years	18,349	18%	10,577	17%	17,879	17%	10,173	16%
More than 10 years and up to 15 years	3,067	3%	1,092	2%	3,060	3%	1,030	2%
More than 15 years and up to 20 years	1,528	1%	2,056	3%	1,533	1%	2,004	3%
Above 20 years	3,207	3%	4,561	7%	3,291	3%	4,895	8%
Breakdown by type of the issuer								
a. Central Government	17,563	17%	10,389	16%	17,939	17%	10,671	17%
b. State Government	1,382	1%	-	-	1,351	1%	-	-
c. Corporate Securities	85,305	82%	53,491	84%	83,989	81%	51,839	83%

(₹ 'Lacs)

Detail Regarding debt securities (NON ULIP)								
	MARKET VALUE				Book Value			
	As at 30th June	as % of total for this class	as at 30th June of the previous year	as % of total for this class	As at 30th June	as % of total for this class	as at 30th June of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	67,568	47%	48,639	46%	66,976	47%	48,321	46%
AA or better	1,769	1%	200	0%	1,774	1%	200	0%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other (Sovereign)	74,197	52%	55,901	53%	74,997	52%	56,603	54%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	4,076	3%	12,889	32%	4,408	3%	13,059	21%
more than 1 year and upto 3years	4,436	3%	3,896	6%	4,603	3%	4,220	7%
More than 3years and up to 7years	16,534	12%	9,645	15%	16,758	12%	9,854	16%
More than 7 years and up to 10 years	50,496	35%	38,459	60%	49,914	35%	38,084	61%
More than 10 years and up to 15 years	16,669	12%	7,243	11%	16,718	12%	7,298	12%
More than 15 years and up to 20 years	21,698	15%	15,958	25%	21,721	15%	15,965	26%
Above 20 years	29,625	21%	16,650	26%	29,624	21%	16,645	27%
Breakdown by type of the issuer								
a. Central Government	72,674	51%	54,877	52%	73,471	51%	55,578	53%
b. State Government	1,523	1%	1,024	1%	1,526	1%	1,025	1%
c. Corporate Securities	69,337	48%	48,839	47%	68,750	48%	48,521	46%

ING Vysya Life Insurance Company Limited
Unaudited Related Party Schedule
FORM : L30-RELATED PARTY TRANSACTIONS

₹ Lacs

Name of Related Parties	Nature of Relationship with the Company	Description of transactions / Categories	Consideration paid / received *			
			For the Quarter ended on 30 June 2010	Up to the Quarter ended on 30 June 2010	For the Quarter ended on 30 June 2009 ***	Up to the Quarter ended on 30 June 2009 ***
ING Investment Management (I) Pvt Ltd	Significant Influence	Investment	2,025.79	2,025.79	dna	dna
		Dividend / Income from Investment	13.77	13.77	dna	dna
		Services received by the company	74.60	74.60	dna	dna
ING Insurance International B.V.	Foreign Promoters (26%)	Expenses incurred on behalf of the company	68.32	68.32	dna	dna
		Expenses incurred by the company on their behalf	10.59	10.59	dna	dna
		Share capital as on 30 June 10	31,914.56	31,914.56	dna	dna
ING Insurance Asia Pacific Ltd	Significant Influence	Services received by the company	87.30	87.30	dna	dna
		Expenses incurred on behalf of the company	37.51	37.51	dna	dna
		Expenses incurred by the company on their behalf	10.97	10.97	dna	dna
ING Vysya Life Insurance PF Trust	Employee PF Trust	Expenses incurred on behalf of the company	-	-	dna	dna
ING Life Insurance Korea Ltd.	Significant Influence	Expenses incurred by the company on their behalf	18.95	18.95	dna	dna
Exide Industries Ltd	Promoters	Premium Income	4.19	4.19	dna	dna
		Benefits paid (Claims during the year)	2.50	2.50	dna	dna
		Investment	2,328.48	2,328.48	dna	dna
		Dividend / Income from Investment	-	-	dna	dna
		Share capital as on 30 June 10	61,374.15	61,374.15	dna	dna
ING Vysya Life Insurance Employee Group Gratuity cum Life Assurance Scheme (Trust)	Gratuity Trust	Contribution to Share capital (Inc Share Application Money)	11,870.00	11,870.00	dna	dna
		Premium Income	0.05	0.05	dna	dna
		Benefits paid (Claims during the year)	-	-	dna	dna
Kshitij Jain	Key Management Personnel	Expenses incurred on behalf of the company	0.12	0.12	dna	dna
		Managerial Remuneration	60.56	60.56	dna	dna

* Including the premium flow through Associates / Group Companies as an agent

***dna : data not available

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

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

As on 30th June 2010

BOD and Key Person information

Sl. No.	Name of person	Role / Designation	Details of change in the period
1	Mr. Rajan Raheja	Director	
2	Mr. Kshitij Jain	Managing Director & CEO	
3	Mr. A.K Mukherjee	Director	Appointed w. e. f. April 26, 2010
4	Mr. Frank Koster	Director	Appointed w. e. f. April 26, 2010
5	Mr. Juan Carlos	Director	Appointed w. e. f. April 26, 2010
6	Mr. N. N. Joshi	Director	
7	Mr. Rajesh Kapadia	Director	
8	Mr. Satish Raheja	Director	
9	Mr. Parag Mathur	General Counsel & Company Secretary	
10	Mr. John Boers	Chief Financial Officer	
11	Mr. Paul Armstrong	Chief Investment Officer	
12	Mr. Rahul Agarwal	Chief Distribution Officer	
13	Mr. Ashwin B	Chief Operating Officer	
14	Mr. Uco Vegter	Chief Marketing & Strategy Officer	
15	Ms. Hemamalini Ramakrishnan	Appointed Actuary & CIRO	
16	Ms Priya Gopalakrishnan	Director - Human Resources *	

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

** Does not represent a Board position*

ING Vysya Life Insurance Company Limited
 (Registration No: 114; Date of registration: 2 August 2001)
 FORM L-32-SOLVENCY MARGIN - KT 3

Available Solvency Margin and Solvency Ratio.
 30th June 2010

₹ Lacs

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	480,405
	Deduct:	
02	Mathematical Reserves	479,069
03	Other Liabilities	-
04	Excess in Policyholders' funds (01-02-03)	1,336
05	Available Assets in Shareholders Fund:	29,327
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	29,327
08	Total ASM (04)+(07)	30,663
09	Total RSM	9,875
10	Solvency Ratio (ASM/RSM)	310%



ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L-33-NPAs-7A (As on 30 June 2010)

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	Rollover?	Has there been any Principal		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
	NIL																

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L-34-Yield on Investments-1 (As on 30 June 2010)

 Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	Current Quarter				Year To Date				Previous Year			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	A Central Government Securities													
	A1 Central Government Bonds	CGSB	38,515.28	708.62	1.86	1.86	38,515.28	708.62	1.86	1.86	36,102.28	2,329.64	7.12	7.12
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,184.25	30.17	1.98	1.98	1,184.25	30.17	1.98	1.98	1,101.12	73.51	6.65	6.65
	A4 Treasury Bills	CTRB	2,495.88	25.35	0.92	0.92	2,495.88	25.35	0.92	0.92	3,995.53	20.86	1.15	1.15
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	1,522.82	29.59	1.94	1.94	1,522.82	29.59	1.94	1.94	1,023.10	82.10	8.02	8.02
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	13,699.07	283.04	1.96	1.96	13,699.07	283.04	1.96	1.96	13,886.09	1,098.70	8.42	8.42
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	<u>C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB</u>	HTDN	518.95	14.13	2.76	2.76	518.95	14.13	2.76	2.76	504.82	45.65	9.47	9.47
4	D Infrastructure Investments													
	D5 Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	63.59	6.36	6.36
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	25,018.72	540.38	2.27	2.27	25,018.72	540.38	2.27	2.27	22,985.18	1,721.21	9.01	9.01
	<u>D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds</u>	ICTD	3,728.40	84.65	2.32	2.32	3,728.40	84.65	2.32	2.32	2,808.03	310.25	9.29	9.29
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares quoted	EAEQ	-	-	-	-	-	-	-	-	-	398.91	31.78	31.78
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	-	-	-	-	-	-	-	-	-	1,037.50	47.10	47.10
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	6.39	26.88	26.88
	E5 Corporate Securities - Bonds - Taxable	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
	E9 Corporate Securities -Debentures	ECOS	16,953.83	333.53	2.17	2.17	16,953.83	333.53	2.17	2.17	13,840.52	973.35	8.05	8.05
	E10 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	EDPG	200.00	4.36	2.18	2.18	200.00	4.36	2.18	2.18	200.00	17.50	8.75	8.75
	E17 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	0.32	0.80	0.80
	E21 Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	E24 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,458.15	83.92	2.43	2.43	3,458.15	83.92	2.43	2.43	3,458.15	245.60	9.95	9.95
	E28 Mutual Funds - Gil/ G Sec/ Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
	E29 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	0.46	4.80	4.80
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	285.32	37.99	37.99
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	7,047.79	89.86	1.21	1.21	7,047.79	89.86	1.21	1.21	11,731.06	253.36	4.20	4.20
	F4 Equity Shares (PSU & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	68.76	42.01	42.01
	TOTAL		114,343.13	2,227.60	1.97	1.97	114,343.13	2,227.60	1.97	1.97	111,635.89	9,032.98	9.14	9.14



ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L-34-Yield on Investments-1 (As on 30 June 2010)

 Name of the Fund **LINKED FUND**

No.	Category of Investment	CAT Code	Current Quarter				Year To Date				Previous Year			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
	A Central Government Securities													
	A1 Central Government Bonds	CGSB	16,948.74	304.88	1.97	1.97	16,948.74	304.88	1.97	1.97	12,887.87	483.34	4.16	4.16
	A4 Treasury Bills	CTRB	0.00	-	-	-	-	-	-	-	-	5.35	0.47	0.47
	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	1,351.20	35.44	2.35	2.35	1,351.20	35.44	2.35	2.35	1,246.13	36.04	5.60	5.60
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	990.46	26.30	2.81	2.81	990.46	26.30	2.81	2.81	390.92	49.66	4.47	4.47
	C Housing and Loans to State Govt for housing and fire fighting equipment													
	HTDN	HTDN	484.76	48.57	1.95	1.95	484.76	48.57	1.95	1.95	2,484.76	20.90	0.84	0.84
	D Infrastructure Investments													
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	26,321.33	728.03	2.61	2.61	26,321.33	728.03	2.61	2.61	29,419.39	2,363.06	9.34	9.34
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	10,303.81	127.66	1.74	1.74	10,303.81	127.66	1.74	1.74	5,777.26	619.76	8.32	8.32
	E Approved Investment Subject To Exposure Norms													
	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	29,942.23	4,105.61	15.22	15.22	29,942.23	4,105.61	15.22	15.22	25,802.02	14,889.92	63.02	63.02
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	117,097.91	4,883.27	4.19	4.19	117,097.91	4,883.27	4.19	4.19	111,856.74	58,729.54	66.18	66.18
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	2,681.10	111.44	4.23	4.23	2,681.10	111.44	4.23	4.23	1,928.46	2,900.80	148.50	148.50
	E5 Corporate Securities - Bonds - Taxable	EPBT	9.81	0.18	1.82	1.82	9.81	0.18	1.82	1.82	9.81	21.95	0.75	0.75
	E9 Corporate Securities (Approved Investment) -Debentures	ECOS	26,003.97	601.69	2.73	2.73	26,003.97	601.69	2.73	2.73	12,835.02	1,307.28	11.66	11.66
	E17 Deposits - CDs with Scheduled Banks	EDCD	18,663.60	289.24	1.55	1.55	18,663.60	289.24	1.55	1.55	15,047.38	577.03	6.72	6.72
	E21 Commercial Papers	ECCP	956.89	40.68	0.97	0.97	956.89	40.68	0.97	0.97	6,916.21	292.44	5.36	5.36
	E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,502.32	44.47	3.49	3.49	1,502.32	44.47	3.49	3.49	999.87	31.00	2.57	2.57
	E29 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	-	-	-	-	-	-	-	-	1.48	2.97	2.97
	F Other than Approved Securities													
	F3 Equity Shares (incl Co-op Societies)	OESH	25,028.87	(2,199.61)	(8.60)	(8.60)	25,028.87	(2,199.61)	(8.60)	(8.60)	27,189.65	8,602.92	38.36	38.36
	F5 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	3,867.04	(371.69)	(10.05)	(10.05)	3,867.04	(371.69)	(10.05)	(10.05)	1,938.30	(264.90)	(13.67)	(13.67)
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	6,642.98	148.07	1.22	1.22	6,642.98	148.07	1.22	1.22	21,286.80	963.42	4.61	4.61
	F4 .Equity Shares (PSU & Unlisted)	OEPG	1,985.20	(225.30)	(14.85)	(14.85)	1,985.20	(225.30)	(14.85)	(14.85)	1,140.71	177.27	33.17	33.17
	TOTAL		290,782.23	8,698.91	2.99	2.99	290,782.23	8,698.91	2.99	2.99	279,157.31	91,808.28	38.36	38.36

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L-34-Yield on Investments-1 (As on 30 June 2010)

 Name of the Fund **PENSION FUND**

No.	Category of Investment	CAT Code	Current Quarter				Year To Date				Previous Year			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	A Central Government Securities													
	A1 Central Government Bonds	CGSB	11,563.18	214.84	1.88	1.88	11,563.18	214.84	1.88	1.88	11,722.83	638.85	7.22	7.22
	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	10.39	2.34	2.34
2	B Government Securities / Other Approved Securities													
	<u>B4 Other Approved Securities (excluding Infrastructure Investments)</u>	SGOA	5,216.32	110.24	2.11	2.11	5,216.32	110.24	2.11	2.11	5,214.39	322.84	8.47	8.47
4	C Housing and Loans to State Govt for housing and fire fighting equipment													
	D Infrastructure Investments													
	<u>D7 Infrastructure - PSU - Debentures/ Bonds</u>	IPTD	12,065.52	236.87	2.17	2.17	12,065.52	236.87	2.17	2.17	10,078.97	580.58	8.50	8.50
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,361.55	37.35	2.20	2.20	1,361.55	37.35	2.20	2.20	1,781.52	147.99	8.31	8.31
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	-	-	-	-	-	-	-	-	-	262.98	26.68	26.68
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	-	-	-	-	-	-	-	-	-	622.70	34.98	34.98
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	4.03	21.83	21.83
	E9 Corporate Securities (Approved Investment) -Debentures	ECOS	5,492.37	113.32	2.15	2.15	5,492.37	113.32	2.15	2.15	4,995.66	313.08	8.13	8.13
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	539.08	12.38	2.30	2.30	539.08	12.38	2.30	2.30	539.08	4.15	9.41	9.41
	E29 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	0.78	4.50	4.50
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,682.35	12.84	1.16	1.16	1,682.35	12.84	1.16	1.16	628.55	46.39	4.40	4.40
6	F Other than Approved Securities													
	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		37,920.37	737.84	2.04	2.04	37,920.37	737.84	2.04	2.04	34,961.00	2,954.75	10.00	10.00

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L-35-Downgrading of Investments-2 (As on 30 June 2010)

Name of Fund LIFE FUND

Statement of Down Graded Investments

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹ NIL								
B.	<u>As on Date</u> ²								
1	8.75% ING Vysya Bank Ltd 17-05-2015.	EDPG	200.00	31/03/2006	CRISIL	AA+	AA	16/06/2009	NA

Name of Fund LINKED FUND

₹ Lacs

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

Name of Fund PENSION FUND

₹ Lacs

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

Sl. No	Particulars	Current Quarter				Same Quarter previous year				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First Year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	89.46	182	182	107.90	-	-	-	-	89.46	182	182	107.90
	From 50,001-75,000	-	-	-	-	8.07	13	13	13.75	-	-	-	-	8.07	13	13	13.75
	From 75,000-100,000	1.19	2	2	20.00	62.33	64	64	91.59	1.19	2	2	20.00	62.33	64	64	91.59
	From 1,00,001 -1.25,000	-	-	-	-	2.41	2	2	10.00	-	-	-	-	2.41	2	2	10.00
	Above Rs. 1,25,000	1.81	1	1	100.00	37.50	10	10	23.75	1.81	1	1	100.00	37.50	10	10	23.75
	ii Individual Single Premium (ISPA)- Annuity																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	1.39	-	25	110.02	8.47	-	303	917.36	1.39	-	25	110.02	8.47	-	303	917.36
	From 10,000-25,000	17.03	-	93	880.20	23.39	-	127	1,225.70	17.03	-	93	880.20	23.39	-	127	1,225.70
	From 25001-50,000	58.62	-	162	2,555.18	59.47	-	169	2,591.01	58.62	-	162	2,555.18	59.47	-	169	2,591.01
	From 50,001-75,000	58.58	-	97	2,173.87	35.11	-	58	1,296.19	58.58	-	97	2,173.87	35.11	-	58	1,296.19
	From 75,000-100,000	30.62	-	36	931.96	23.07	-	27	714.66	30.62	-	36	931.96	23.07	-	27	714.66
	From 1,00,001 -1.25,000	12.35	-	11	360.87	14.37	-	13	362.36	12.35	-	11	360.87	14.37	-	13	362.36
	Above Rs. 1,25,000	57.17	-	26	1,697.64	51.41	-	25	1,203.77	57.17	-	26	1,697.64	51.41	-	25	1,203.77
	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	2,173.50	43,049	42,320	65,868.54	2,782.05	62,064	60,733	104,417.09	2,173.50	43,049	42,320	65,868.54	2,782.05	62,064	60,733	104,417.09
	From 10,000-25,000	3,098.17	18,834	18,620	39,229.65	2,905.53	17,144	17,005	39,785.51	3,098.17	18,834	18,620	39,229.65	2,905.53	17,144	17,005	39,785.51
	From 25001-50,000	1,963.53	4,725	4,574	18,010.02	2,071.08	4,561	4,524	14,921.76	1,963.53	4,725	4,574	18,010.02	2,071.08	4,561	4,524	14,921.76
	From 50,001-75,000	165.89	268	265	1,572.25	163.89	262	262	2,014.34	165.89	268	265	1,572.25	163.89	262	262	2,014.34
	From 75,000-100,000	622.31	637	629	4,061.04	1,067.70	1,141	1,124	6,086.14	622.31	637	629	4,061.04	1,067.70	1,141	1,124	6,086.14
	From 1,00,001 -1.25,000	37.03	33	31	220.78	18.49	17	17	37.03	37.03	33	31	220.78	18.49	17	17	37.03
	Above Rs. 1,25,000	588.76	209	202	2,725.12	452.93	174	172	2,854.04	588.76	209	202	2,725.12	452.93	174	172	2,854.04
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	489.84	1,722	1,721	-	1,397.79	8,697	8,682	-	489.84	1,722	1,721	-	1,397.79	8,697	8,682	-
	From 50,001-100,000	329.00	258	258	-	84.55	57	57	-	329.00	258	258	-	84.55	57	57	-
	From 1,00,001-150,000	303.97	153	152	-	151.59	77	76	-	303.97	153	152	-	151.59	77	76	-
	From 150,001-2,00,000	89.65	37	37	-	41.65	17	17	-	89.65	37	37	-	41.65	17	17	-
	From 2,00,001-250,000	164.15	55	55	-	113.21	38	38	-	164.15	55	55	-	113.21	38	38	-
	From 2,50,001 -3,00,000	815.63	863	861	-	760.78	832	831	-	815.63	863	861	-	760.78	832	831	-
	Above Rs. 3,00,000	806.95	129	129	-	447.76	59	59	-	806.95	129	129	-	447.76	59	59	-
	vii Group Non Single Premium (GNSP)																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii Group Non Single Premium- Annuity- GNSPA																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	5,499.61	122,094	118,597	212,865.71	4,785.58	103,046	100,274	177,600.07	5,499.61	122,094	118,597	212,865.71	4,785.58	103,046	100,274	177,600.07
	From 10,000-25,000	8,386.42	46,445	45,881	124,410.51	6,902.83	41,844	41,309	112,848.13	8,386.42	46,445	45,881	124,410.51	6,902.83	41,844	41,309	112,848.13
	From 25001-50,000	4,225.09	10,003	9,879	43,428.98	4,952.30	11,401	11,261	48,636.55	4,225.09	10,003	9,879	43,428.98	4,952.30	11,401	11,261	48,636.55
	From 50,001-75,000	340.08	622	617	5,959.93	364.95	644	640	5,735.17	340.08	622	617	5,959.93	364.95	644	640	5,735.17
	From 75,000-100,000	1,060.78	1,124	1,110	8,175.55	1,252.50	1,297	1,281	9,657.65	1,060.78	1,124	1,110	8,175.55	1,252.50	1,297	1,281	9,657.65
	From 1,00,001 -1.25,000	85.27	78	77	1,713.24	80.55	75	74	1,302.90	85.27	78	77	1,713.24	80.55	75	74	1,302.90
	Above Rs. 1,25,000	976.55	301	295	10,128.01	1,252.03	376	367	11,813.20	976.55	301	295	10,128.01	1,252.03	376	367	11,813.20
	ii Individual- Annuity																
	From 0-10000	380.66	2,648	2,646	45.08	143.22	1,224	1,223	41.99	380.66	2,648	2,646	45.08	143.22	1,224	1,223	41.99
	From 10,000-25,000	119.89	554	554	11.63	33.09	195	192	8.35	119.89	554	554	11.63	33.09	195	192	8.35
	From 25001-50,000	71.83	169	169	8.00	19.29	61	61	5.75	71.83	169	169	8.00	19.29	61	61	5.75
	From 50,001-75,000	8.83	18	18	1.00	1.35	4	4	1.00	8.83	18	18	1.00	1.35	4	4	1.00
	From 75,000-100,000	52.08	41	41	-	11.10	12	12	-	52.08	41	41	-	11.10	12	12	-
	From 1,00,001 -1.25,000	4.24	6	6	-	1.25	1	1	-	4.24	6	6	-	1.25	1	1	-
	Above Rs. 1,25,000	4.91	3	3	-	4.60	4	4	-	4.91	3	3	-	4.60	4	4	-
	iii Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	1.76	12	1,238	1,600.4								

ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L37-Business acquisition through different channels (Group)

₹ Crores

Sl.No.	Channels	Current Quarter			Same quarter previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	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	-	-	-	-	225	0.02	-	-	-	-	225	0.02
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	525	2.56	-	1,705	2.23	-	525	2.56	-	1,705	2.23
	Total (A)	-	525	2.56	-	1,930	2.24	-	525	2.56	-	1,930	2.24
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	-	525	2.56	-	1,930	2.24	-	525	2.56	-	1,930	2.24

Note:

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



ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L38 - Business acquisition through different channels (Individual)

₹ Crores

SI.No.	Channels	Up to the period		Same quarter previous year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	30,126	72.18	52,283	82.89	30,126	72.18	52,283	82.89
2	Corporate Agents-Banks	6,020	17.87	6,758	26.95	6,020	17.87	6,758	26.95
3	Corporate Agents -Others	6,260	11.87	596	0.80	6,260	11.87	596	0.80
4	Brokers	574	1.59	605	0.91	574	1.59	605	0.91
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	Total (A)	42,980	103.51	60,242	111.55	42,980	103.51	60,242	111.55
1	Referral (B)	5,975	11.43	4,787	10.16	5,975	11.43	4,787	10.16
	Grand Total (A+B)	48,955	114.94	65,029	121.71	48,955	114.94	65,029	121.71

Note:

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



ING Vysya Life Insurance Company Limited
(Registration No: 114; Date of registration: 2 August 2001)

FORM : L39-Data on settlement of claims

₹ Crores

Ageing of Claims (Individual) *

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	159	-	11	-	-	-	170	0.31
2	Survival Benefit	1,777	-	-	-	-	-	1,777	7.85
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	12,066	-	-	-	-	-	12,066	95.27
5	Other benefits	-	-	-	-	-	-	-	-
1	Death Claims	-	311	34	14	3	-	362	4.92

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

Ageing of Claims (Group) *

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	7	-	-	-	-	-	7	5.60
5	Other benefits	39	-	-	-	-	-	39	0.28
1	Death Claims	19	2	2	-	1	-	24	0.32



ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FOR L-40 - : Quarterly claims data for Life

No. of claims only

Individual Business

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	112	-	-	-	-	-
2	Claims reported during the period *	422	170	1,777	-	12,066	-
3	Claims Settled during the period	362	170	1,777	-	12,066	-
4	Claims Repudiated during the period	18	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	18	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	2	-	-	-	-	-
6	Claims O/S at End of the period	152	-	-	-	-	-
	Less than 3 months	107	-	-	-	-	-
	3 months to 6 months	38	-	-	-	-	-
	6 months to 1 year	4	-	-	-	-	-
	1 year and above	3	-	-	-	-	-

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

No. of claims only

Group Business

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	8	-	-	-	-	-
2	Claims reported during the period*	39	-	-	-	7	39
3	Claims Settled during the period	24	-	-	-	7	39
4	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	23	-	-	-	-	-
	Less than 3 months	21	-	-	-	-	-
	3 months to 6 months	2	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

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



ING Vysya Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)

FORM : L41 - Greivance Disposal

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	755	3,015	3,335	-	-	435
a)	Received through IRDA	19	37	23	-	-	33
b)	Others	736	2,978	3,312	-	-	402
	Complaints made by intermediaries	-	90	62	-	-	28
a)	Received through IRDA	-	-	-	-	-	-
b)	Others	-	90	62	-	-	28
	Total Number	755	3,105	3,397	-	-	463

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	196	4	200
b)	Greater than 15 days	261	2	263
	Total Number	457	6	463

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

The IT department provides the data required for performing the valuation. IT extracts the data from the Policy
 The valuation parameters are classified as:

- i) Interest: Maximum and minimum interest rate taken for each segment

	2005-05		2005-06		2006-07		2007-08		2008-09		2009-10		Jun-10	
	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
1. Individual Business	7%	7%	7%	7%	7%	7%	7%	7%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2. Life- Participating policies	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	4.50%	5.50%	4.50%	5.50%
3. Annuities- Participating policies														
4. Annuities - Non-participating policies	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
5. Annuities- Individual Pension Plan	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	4.50%	4.50%	4.50%	4.50%
6. Unit Linked	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
7. Health Insurance	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
ii. Group Business														

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

	2005-05		2005-06		2006-07		2007-08		2008-09		2009-10		Jun-10	
	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
1. Life- Participating policies	100%	120%	100%	120%	100%	120%	90%	120%	90%	120%	90%	120%	90%	135%
2. Life- Non-participating Policies	100%	120%	100%	120%	100%	120%	90%	120%	90%	120%	90%	120%	90%	135%
3. Annuities- Participating policies														
4. Annuities - Non-participating policies														
5. Annuities- Individual Pension Plan	100%	100%	100%	100%	100%	100%	90%	90%	90%	90%	90%	90%	90%	90%
6. Unit Linked	100%	100%	100%	100%	100%	100%	90%	90%	90%	90%	90%	90%	90%	90%
7. Health Insurance	100%	100%	100%	100%	100%	100%	90%	90%	90%	90%	90%	90%	90%	90%
ii. Group Business	112.5%	112.5%	112.5%	112.5%	112.5%	112.5%	112.5%	112.5%	112.5%	112.5%	112.5%	112.5%	112.5%	112.5%

- 3) Expense : (all are per policy unit less otherwise mentioned)

	2005-05		2005-06		2006-07		2007-08		2008-09		2009-10		Jun-10	
	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
1. Life- Participating policies	312	520	340	520	354	540	354	540	354	540	368	562	371.63	567.54
2. Life- Non-participating Policies	50	520	52	520	54	540	54	540	54	540	56	562	56.55	567.54
3. Annuities- Participating policies														
4. Annuities - Non-participating policies														
5. Annuities- Individual Pension Plan	520	520	520	520	540	540	540	540	540	540	562	562	567.54	567.54
6. Unit Linked *	500	500	500	500	520	520	520	520	520	520	541	541	546.33	546.33
7. Health Insurance	520	520	520	520	540	540	540	540	540	540	562	562	567.54	567.54
Term Assurance	14.98	14.98	14.98	14.98	15.58	15.58	15.58	15.58	15.58	15.58	16.20	16.20	16.36	16.36

* In addition to this in respect of UL policies additional expenses varying from 0.3% to 0.8% based on type of fund was also allowed. In respect of traditional paid up policies expenses @ 200 per policy upto 2005-06 and 208 per policy thereafter was also allowed for in valuation. For financial year 2009-10 this was changed to 216 per policy. In case of IPP where premium discontinued beyond a year, expense @ 405 has been used for valuation with effect from 2007-08 which was changed to 421 in 2009-10 valuation

- 4) Bonus Rates :

Bonus rates declared were above the bonus rates illustrated @8% and below that illustrated @10% (the lower and higher rates prescribed by Life Council)
Allowed in case of participating portfolio at 12.5% Base Rate + applicable Surcharge + Education Ceas
Set up assumed 2 month reporting delay in respect of death claims

- Participating
 Non participating

1. Interest

	2004-05		2005-06		2006-07		2007-08		2008-09		2009-10		2009-10	
	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
Participating	7.2%	7.2%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
Non participating	5.5%	6.0%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%

2. Expenses

Increased as per Table 3 above

3. Inflation

4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
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- ii. Annuities

1. Interest

n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

- a. Annuity in payment

n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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- b. Annuity during deferred

0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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- c. Pension - All Plans

Increased as per Table 3 above

2. Expenses

Increased as per Table 3 above

3. Inflation

4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
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- iii. Unit Linked

1. Interest

0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
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2. Expenses

Increased as per Table 3 above

3. Inflation

4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
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- iv. Health

1. Interest

5.5%	6.0%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
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2. Expenses

Increased as per Table 3 above

3. Inflation

4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
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- v. Group

1. Interest

5.5%	6.0%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
------	------	------	------	------	------	------	------	------	------	------	------	------	------	------

2. Expenses

Increased as per Table 3 above

3. Inflation

4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
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Bonus Rates

Product name	Reversionary bonus for year ended 31-3-2010 for policies in force	Interim Bonus rate for claims occurring during inter valuation period
Reassuring Life Endowment Plan with cash bonus	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 15% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 15.7% p.a.
Maximising Life Money back Plan (Cash Bonus)	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 12% p.a.	5% of annualized premium payable on 1st Policy anniversary and thereafter increasing @ 16.9% p.a.
Falling Life Anticipated Whole Life Plan	6.5% p.a. simple reversionary bonus	5.25% p.a. simple reversionary bonus
Rewarding Life Whole of Life Plan	6% p.a. compound reversionary bonus	5.6% p.a. compound reversionary bonus
Reassuring Life Endowment Plan with reversionary bonus	7% p.a. compound reversionary bonus	7.7% p.a. compound reversionary bonus
Powering Life - Limited Premium Endowment Plan	7.5% p.a. simple reversionary bonus	6.75% p.a. simple reversionary bonus
Cresting Life Child Protection Plan	6% p.a. compound reversionary bonus	6.7% p.a. compound reversionary bonus
Safe Haven Endowment Plan	6% p.a. compound reversionary bonus	7.7% p.a. compound reversionary bonus
New Falling Life Anticipated Whole Life Plan	7.5% p.a. simple reversionary bonus	6.7% p.a. simple reversionary bonus
Cresting Life Money Back Plan	6% p.a. simple reversionary bonus	6.6% p.a. simple reversionary bonus
Safe Haven Money Back Plan	7.5% p.a. compound reversionary bonus	7.7% p.a. compound reversionary bonus
Platinum Life	0.5% pa over and above the guaranteed bonus rate of 5%	None
Best Years' Retirement Plan and ING New Best Years' Retirement Plan	11.35% p.a.	8.15% p.a.

