

ING Vysya Life Insurance Company Limited
(Registration No: 114; Date of registration: 2 August 2001)
Revenue Account for the period ended 30 September 2010

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended on 30 Sep 2010	Upto the Quarter ended on 30 Sep 2010	For the Quarter ended on 30 Sep 2009	Upto the Quarter ended on 30 Sep 2009
Premiums earned – net					
(a) Premium	L4	4,023,082	7,167,575	3,941,841	7,142,073
(b) Reinsurance ceded		2,567	(19,829)	(20,620)	(41,217)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		579,809	1,165,102	416,652	755,234
(b) Profit on sale/redemption of investments		1,216,707	1,586,450	993,358	2,366,471
(c) (Loss) on sale/ redemption of investments		(198,460)	(278,017)	(123,982)	(276,539)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		1,490,839	1,755,028	1,877,150	5,399,414
Other Income					
(a) Miscellaneous income		78,957	26,742	5,353	9,324
(b) Contribution from the shareholders' account		325,273	628,319	364,147	827,119
Total (A)		7,518,774	12,031,371	7,453,900	16,181,879
Commission	L5	288,615	490,595	280,357	511,758
Operating expenses relating to insurance business	L6	1,290,394	2,440,712	1,120,310	2,191,209
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax (Fringe benefit tax)		(25)	-	(1,874)	1,009
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,578,984	2,931,307	1,398,792	2,703,976
Benefits paid (net)	L7	1,382,891	2,541,982	428,066	743,830
Interim bonuses paid		381	571	176	299
Change in valuation of liability against life policies					
(a) Gross		4,430,511	6,560,774	5,677,858	12,663,337
(i) Linked		3,318,594	4,612,060	4,791,886	10,902,491
(ii) Non-Linked		1,111,917	1,948,714	885,972	1,760,846
(b) (Amount ceded in reinsurance)		(608)	(627)	250	1,957
(c) Amount accepted in reinsurance		-	-	-	-
Total (C)		5,813,175	9,102,700	6,106,350	13,409,423
Surplus / (Deficit) (D) = (A)-(B)-(C)		126,616	(2,636)	(51,243)	68,480
Appropriations					
Transfer to shareholders' account		107,422	109,827	1,390	5,604
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		19,194	(112,463)	(52,634)	62,875
Total (D)		126,616	(2,636)	(51,244)	68,480
Funds for Future Appropriation					
Opening Balance		133,605	265,262	181,626	66,116
Add: Current year appropriations		19,194	(112,463)	(52,634)	62,875
Balance Carried forward to Balance Sheet		152,799	152,799	128,992	128,992

ING Vysya Life Insurance Company Limited

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

Profit and Loss Account for the period ended 30 September 2010

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended on 30 Sep 2010	Upto the Quarter ended on 30 Sep 2010	For the Quarter ended on 30 Sep 2009	Upto the Quarter ended on 30 Sep 2009
Amount transferred from policyholders account (Technical account) (A)		107,422	109,827	1,390	5,604
Income from Investments					
(a) Interest, dividends and rent - Gross		29,055	47,060	26,908	60,496
(b) Profit on sale/redemption of investments		19,788	29,659	3,577	7,342
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		-	-	-	-
Total (B)		48,843	76,719	30,485	67,839
Expense other than those directly related to the insurance business		9,801	18,210	67	3,218
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		325,273	628,319	364,147	827,119
Total (C)		335,074	646,529	364,215	830,337
Profit / (loss) before tax (A) + (B) - (C)		(178,808)	(459,984)	(332,340)	(756,895)
Provision for wealth tax		146	278	223	445
Profit / (loss) after tax		(178,955)	(460,261)	(332,562)	(757,339)
Appropriations					
(a) Balance at beginning of the year		(10,770,483)	(10,489,176)	(9,546,305)	(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		(10,949,437)	(10,949,437)	(9,878,867)	(9,878,867)

ING Vysya Life Insurance Company Limited

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

Balance Sheet as at 30 September 2010

Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 30 Sep 2010	As at 30 Sep 2009
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L8, L9	12,274,830	10,191,500
Share Application Money		2,128,167	1,583,331
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		13,987	3,865
Sub-total		14,416,984	11,778,696
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		15,083	5,051
Policy liabilities			
- Par		9,766,660	7,504,740
- Non Par		766,682	411,882
- Annuity		50	-
- Pension		4,414,066	2,982,915
Insurance reserves		-	-
Provision for linked liabilities		31,383,233	23,642,475
Fair value change (linked)		5,879,997	4,110,249
Non-unit liabilities		126,066	122,685
Total linked liabilities		37,389,296	27,875,409
Sub-total		52,351,838	38,779,996
Funds for future appropriation - Unit Linked		147,163	123,173
Funds for future appropriation - Par		5,636	5,820
Total		66,921,621	50,687,685
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	3,759,574	2,181,992
Policyholders'	L13	14,781,819	10,394,491
Assets held to cover linked liabilities	L14	37,410,393	27,880,812
Loans	L15	104,928	68,092
Fixed Assets (Net)	L16	126,770	227,262
Current Assets			
Cash and bank balances	L17	507,208	555,400
Advances and other assets	L18	1,287,439	1,476,353
Sub-total (A)		1,794,647	2,031,753
Current liabilities	L19	1,995,880	1,961,925
Provisions	L20	10,069	13,660
Sub-total (B)		2,005,949	1,975,585
Net current assets (C) = ((A) - (B))		(211,302)	56,168
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		10,949,437	9,878,867
Total		66,921,621	50,687,685

Contingent Liabilities

Particulars	As at 30 Sep 2010	As at 30 Sep 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 (*)	853,136	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)	12,022	263

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

- Show cause-Cum Demand dated 18th October 2007 from the Office of the Commissioner of Service Tax
- Show cause-Cum Demand dated 26th September 2008 from the Office of the Chief Commissioner (Large Tax Payer Unit)
- 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

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

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

FORM L4-Premium Schedule

(₹ '000)

Particulars	For the Quarter ended on 30 Sep 2010	Upto the Quarter ended on 30 Sep 2010	For the Quarter ended on 30 Sep 2009	Upto the Quarter ended on 30 Sep 2009
Premium (net of service tax)				
First year premiums	1,581,689	2,732,850	1,745,893	2,945,370
Renewal premiums	2,405,060	4,374,534	2,151,592	4,111,933
Single premiums	36,333	60,190	44,356	84,770
Total premium	4,023,082	7,167,575	3,941,841	7,142,073

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	246,522	425,514	229,424	418,722
- Renewal premium	43,481	70,057	49,912	90,735
- Single premium	723	1,201	1,020	2,300
Total	290,727	496,772	280,356	511,757
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	2,112	6,177	-	-
Net Commission	288,615	490,595	280,356	511,757

Break up of commission paid to intermediaries:

Agents	165,126	308,447	196,097	376,164
Brokers	3,106	6,415	10,408	12,528
Corporate agency	2,966	7,072	(3,652)	6
Referral	16,567	20,904	14,691	24,356
Bancassurance	102,962	153,933	62,812	98,703
Total	290,727	496,772	280,356	511,757

ING Vysya Life Insurance Company Limited

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

FORM : L6-Operating Expenses Schedule
Operating expenses relating to insurance business
(₹ '000)

Particulars	For the Quarter ended on 30 Sep 2010	Upto the Quarter ended on 30 Sep 2010	For the Quarter ended on 30 Sep 2009	Upto the Quarter ended on 30 Sep 2009
Employees' remuneration, welfare benefits and other manpower costs	775,538	1,463,255	623,644	1,254,876
Travel, conveyance and vehicle running expenses	21,184	39,074	13,141	33,991
Rent, rates and taxes	104,261	208,469	108,895	205,945
Repairs, maintenance and office upkeep	20,763	43,462	31,200	62,283
Printing and stationery	9,855	21,377	15,521	33,131
Communication expenses	36,383	71,845	38,963	81,329
Legal expenses	5,166	11,510	3,197	6,724
Professional charges	39,419	67,280	39,989	62,192
Medical fees	1,455	2,893	1,616	3,584
Auditors' fees, expenses etc				
a) as auditor	455	920	455	920
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	75	37	75
d) any other capacity (reimbursements)	220	267	(0)	104
Advertisement and publicity	44,076	76,439	23,802	45,594
Interest and bank charges	15,787	32,105	19,946	31,080
Agents training	9,270	9,270	33,838	33,838
Recruitment expenses	17,670	31,383	10,642	15,762
Electricity charges	18,463	37,889	21,066	42,065
Service tax on premium	17	137	-	-
Service tax expense	-	-	-	-
Sales and business promotion expenses	164,784	287,989	101,997	193,176
Exchange fluctuation loss / (gain)	282	(61)	5,457	(1,952)
Membership fees	776	1,793	2,414	3,181
Depreciation	14,488	33,465	25,136	52,078
Other expenses	(9,955)	(125)	(648)	31,235
Total	1,290,394	2,440,712	1,120,310	2,191,209

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	66,526	135,641	73,856	125,208
(b) Claims by maturity	112,900	194,484	80,188	141,637
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,203,870	2,215,419	279,744	488,428
2. (Amount ceded in reinsurance) :	-	-	-	-
(a) Claims by death	(405)	(3,561)	(5,721)	(11,442)
(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	1,382,891	2,541,982	428,066	743,831

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 September 2010

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

Particulars	As at 30 Sep 2010	As at 30 Sep 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

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

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

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

Particulars	As at 30 Sep 2010	As at 30 Sep 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

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

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

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

Particulars	As at 30 Sep 2010	As at 30 Sep 2009
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	345,016	54,552
Other approved securities	118,474	118,264
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	217,716	218,421
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	570,852	459,718
Other investments	-	-
Sub total (A)	1,252,058	850,954
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	443,501	428,073
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	226,042	601,558
(c) Derivative instruments	-	-
(d) Debentures/ bonds	297,825	1,423
(e) Other securities (Term deposits)	-	150,000
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	250,284	149,983
Other investments (Mutual Funds)	1,148,949	-
Others	140,916	-
Sub total (B)	2,507,516	1,331,037
Total (C) = (A) + (B)	3,759,574	2,181,992

- Note:**
- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of Rs 2,384,578 (Previous year: Rs 1,580,448) as at 30 th September 2010 is Rs 2,393,395 (Previous year: Rs 1,604,996) . This also includes investments having book value of Rs 118,474 (Previous year Rs 110,588) and face value of Rs 121,091 (Previous year: Rs 110,000) and having a market value of Rs 120,098 (Previous year: Rs 112,145), pursuant to Section 7 of the Insurance Act, 1938.
 - Aggregate book value of mutual funds and shares, having a market value of Rs 1,374,991 (Previous year: Rs 601,558) as at 30 th September is Rs 1,361,003 (Previous year: Rs 597,693)

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 September 2010

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

Particulars	As at 30 Sep 2010	As at 30 Sep 2009
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	7,117,207	5,050,791
Other approved securities		
Other approved investments		
(a) Shares		
(aa) Equity	83,461	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	2,491,167	1,427,943
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	3,916,738	2,670,166
Other investments	8,249	-
Sub total (A)	13,616,821	9,148,899
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	224,032	445,432
Other approved securities		
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	602,139	1,587
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	245,658
(e) Other securities (Certificate of deposit)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	99,856	99,998
Other investments (Mutual Funds)	238,972	452,917
Sub total (B)	1,164,998	1,245,592
Total (C) = (A) + (B)	14,781,819	10,394,491

Note:

1. Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of Rs 13,838,800 (Previous year: Rs 9,939,987) as at 30 th September is Rs 13,820,345 (Previous year: Rs 9,918,862)

2. Aggregate book value of mutual funds and shares having a market value of Rs 943,019 (Previous year: 454,504) as at 30th September is Rs 927,936 (Previous year: 449,453)

ING Vysya Life Insurance Company Limited

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

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

Particulars	As at 30 Sep 2010	As at 30 Sep 2009
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,677,388	1,028,631
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	20,771,113	15,461,728
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	2,208,368	890,925
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	5,046,012	2,987,623
Other investments	2,727,676	2,229,546
Sub total (A)	32,430,556	22,598,453
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	233,991	6,677
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	561,267	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	317,431	315,472
(e) Other securities (Certificate of deposit/Commercial paper)	1,992,633	1,261,303
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector	999,190	614,095
Other investments (Mutual Funds and Bonds)	334,413	2,272,852
Net current assets	540,911	811,960
Sub total (B)	4,979,837	5,282,360
Total (C) = (A) + (B)	37,410,393	27,880,812

Note:

- Aggregate book value of above investments, other than shares and mutual funds, having a market value of Rs 10,136,671 (Previous year: Rs 7,106,143) as at 30 th September 2010 is Rs 10,072,671 (Previous year: Rs 7,018,461)
- Aggregate book value of mutual funds and shares, having a market value of Rs 26,732,817 (Previous year: 19,964,127) as at 30th September 2010 is Rs 20,860,661 (Previous year: 15,919,271)

ING Vysya Life Insurance Company Limited

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

FORM : L15-Loans Schedule**(₹ '000)**

Particulars	As at 30 Sep 2010	As at 30 Sep 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	104,748	67,984
(d) Others	-	-
Unsecured	180	108
Total	104,928	68,092
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	104,748	67,984
(f) Others - loans to employees	180	108
Total	104,928	68,092
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	104,928	68,092
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	104,928	68,092
Maturity-wise classification		
(a) Short term	166	108
(b) Long term	104,762	67,984
Total	104,928	68,092

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

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

FORM : L16 - Fixed Assets**(₹ '000)**

Particulars	Gross Block				Depreciation			Net Block		
	As at 1-Apr-10	Additions	Deductions	As at 30 Sep-10	As at 1-Apr-10	For the year	On Sales/ Adjustments	As at 30 Sep-10	As at 30 Sep-10	As at 30 Sep-09
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	178,824	975	-	179,799	160,170	5,686	-	165,856	13,943	6,715
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	442,489	-	-	442,489	369,361	8,065	-	377,426	65,063	81,298
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	81,563	-	-	81,563	77,629	1,811	-	79,440	2,123	6,342
Information Technology Equipment	250,414	299	-	250,713	244,167	3,296	-	247,463	3,250	31,783
Vehicles	132,679	-	25,612	107,067	76,334	9,613	12,204	73,744	33,323	78,106
Office Equipment	135,050	98	-	135,148	124,933	4,993	-	129,926	5,222	16,745
Total	1,221,018	1,373	25,612	1,196,778	1,052,594	33,465	12,204	1,073,855	122,924	220,987
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	3,847	6,275
Grand Total	1,221,018	1,373	25,612	1,196,778	1,052,594	33,465	12,204	1,073,855	126,771	227,262
Previous Year	1,221,084	23,591	10,770	1,233,904	966,718	52,078	5,880	1,012,916	227,262	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 September 2010

FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 Sep 2010	As at 30 Sep 2009
Cash and bank balances		
Cash (includes cash & cheques in hand)	138,473	4,725
Bank balances		
(a) Deposit Accounts	-	-
(b) Current Accounts	368,735	550,675
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	507,208	555,400
Balances with non-scheduled banks included in (a) and (b) above	-	-
Cash and bank balances		
In India	507,208	555,400
Outside India	-	-
Total	507,208	555,400
FORM : L18-Advances and other Assets Schedule		
Advances and other assets		
Advances		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	71,788	74,503
Advances to officers/ directors	-	-
Advance tax paid and taxes deducted at source (net of provision for taxation)	5,262	1,107
Advances to suppliers	82,644	67,759
Advances to employees	9,559	6,521
Total (A)	169,253	149,889
Other assets		
Income accrued on investments	426,945	330,595
Outstanding premiums	165,226	163,080
Agents' balances	1,749	3,510
Foreign agencies' balances	-	-
Due from entities carrying on insurance business (including reinsurers)	-	-
Security and other deposits	200,885	203,946
Service tax - unutilised credit	219,092	258,865
Others (including debtors)	104,290	366,468
Total (B)	1,118,187	1,326,464
Total (A+B)	1,287,439	1,476,353

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 September 2010

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

Particulars:	As at 30 Sep 2010	As at 30 Sep 2009
Current liabilities		
Agents' balances	12,355	82,351
Balances due to other insurance companies	23,386	78,442
Premiums received in advance	64,381	49,988
Sundry creditors	369,782	163,434
Claims outstanding	39,675	54,981
Maturity / Annuities due	80,767	-
Accrued expenses	699,356	543,436
Proposal / policy deposits	231,386	299,063
Cash bonus payable	1,198	792
Statutory dues payable	21,518	13,484
Tax Deducted at Source payable	31,063	36,241
Salary payable	29,918	25,904
Service tax payable	11,945	10,849
Other Liabilities	70,386	465,078
Temporary overdraft (as per books of account only)	308,766	137,881
Total	1,995,880	1,961,925

FORM : L20-Provisions Schedule**Provisions**

For wealth tax	263	438
For Other provisions	9,806	13,222
Total	10,069	13,660

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 Sep 2010	Up to the Quarter ended on 30 Sep 2010	For the Quarter ended on 30 Sep 2009	Up to the Quarter ended on 30 Sep 2009
1	New business premium income growth:	-9.6%	-7.8%	4.8%	-9.0%
	Participating	106.2%	90.1%	51.5%	35.0%
	Non Participating	71.8%	183.0%	-50.4%	-47.3%
	Pension- Individual	0.1%	-0.5%	2040.8%	1262.0%
	Unit - Linked - Individual Pension	-26.8%	8.8%	5.4%	-17.8%
	Unit - Linked - Individual	-59.4%	-58.3%	-42.0%	-44.5%
	Unit - Linked - Group	-100.0%	5549.7%	-99.9%	-99.4%
2	Net retention ratio	100.0%	99.7%	99.5%	99.4%
3	Ratio of expenses of management	39.2%	40.9%	35.5%	37.9%
4	Commission ratio	7.2%	6.8%	7.1%	7.2%
5	Ratio of policy holders' liabilities to shareholders' funds	1011.0%	1514.2%	-1704.2%	2048.0%
6	Growth rate of shareholders' fund (over previous year same quarter)	-233.6%	82.5%	-479.3%	31.8%
7	Ratio of policyholders' surplus to policy holders' liability	-4.5%	-1.2%	-7.4%	-2.0%
8	Change in net worth - Rs. Mn	77123.2%	156771.7%	-42024.1%	45785.9%
9	Profit / (loss) after tax / total income	-2.5%	-4.0%	-4.7%	-4.9%
10	(Total real estate + loans)/ cash and invested assets	0.0%	0.2%	0.2%	0.2%
11	Total investments/ (capital + total surplus) (refer note 6 below)	1121.8%	1620.1%	-1559.2%	2133.9%
12	Total affiliated investments/ (capital + total surplus)	12.4%	14.2%	dna	17.2%
13	Investment Yield (Gross and Net)				
	With realized gains / (losses)				
	Participating	2.0%	4.0%	2.0%	6.3%
	Non Participating	2.0%	3.9%	2.0%	4.1%
	Pension	2.0%	4.1%	1.9%	7.9%
	Unit Linked Funds	9.2%	12.2%	13.5%	40.2%
	Shareholders	2.1%	3.7%	2.1%	4.2%
	Without realized gains / (losses)				
	Participating	2.0%	3.9%	1.9%	4.1%
	Non Participating	2.0%	3.8%	2.0%	4.0%
	Pension	2.0%	4.0%	1.9%	4.3%
	Unit Linked Funds	5.9%	7.9%	9.6%	30.4%
	Shareholders	2.0%	3.4%	2.0%	4.0%
14	Conservation Ratio	75.2%	61.3%	75.9%	68.9%
	Linked	76.5%	66.8%	75.4%	69.4%
	Non Linked	98.7%	75.1%	82.4%	70.1%
	Pension	14.6%	9.2%	23.0%	30.0%
15	Persistence Ratio **				
	For 13th month	60.3%	60.3%	55.4%	55.4%
	For 25th month	48.6%	48.6%	55.3%	55.3%
	For 37th month	33.4%	33.4%	23.7%	23.7%
	For 49th Month	19.7%	19.7%	37.0%	37.0%
	for 61st month	34.6%	34.6%	50.5%	50.5%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	-	1,227,483,000	1,019,150,000	1,019,150,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	-	74	74	74
	- Foreign	-	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)	(0.15)	(0.41)	dna	dna
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.15)	(0.41)	dna	dna
6	(iv) Book value per share (Rs 10 Paid Up)	(0.15)	1.08	dna	dna

dna : data not available

**

- Persistence ratios have been calculated from the data as at 30th Sept 2010/2009 based on the premium paying statuses of the policies as at that date.
- Persistence ratios given above are to be read as follows: for e.g., 25th month's 48.6% for 2010 is based on the new business written from 1st October 2007 to 30th Sept 2008 and 25th month's 55.3% for 2009 is based on the new business written from 1st Oct 2006 to 30th Sept 2007 and so on.
- Single premium, group policies and flexi premium traditional pension products are not included in the persistence ratio calculations.
- The premium persistence ratios exclude lapses, surrenders, paid ups, fully paid ups and are expressed in terms of annualised premiums.

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

FORM L24 : Valuation of Net Liabilities
As on 30 Sep 2010

(₹ Lacs)

Sl.No.	Particular	As at 30 Sep 2010	As at 30 Sep 2009
1	<u>Linked</u>		
a	Life	355,956	268,168
b	General Annuity	-	-
c	Pension	17,937	10,587
d	Health	-	-
2	<u>Non-Linked</u>		
a	Life	105,333	79,166
b	General Annuity	1	-
c	Pension	44,141	29,829
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	10,226	10,219	11.08	143.27	15,126	15,133	44.41	298.55	25,352	25,352	55.48	441.82
2	Arunachal Pradesh	-	-	-	-	3	3	0.01	0.04	3	3	0.01	0.04
3	Assam	59	59	0.07	0.72	628	628	1.19	8.19	687	687	1.26	8.91
4	Bihar	91	91	0.09	0.88	333	333	0.58	3.97	424	424	0.67	4.85
5	Chattisgarh	-	-	-	-	445	445	0.87	9.67	445	445	0.87	9.67
6	Goa	176	174	0.24	2.61	362	364	1.24	8.14	538	538	1.48	10.74
7	Gujarat	387	387	0.45	4.84	3,657	3,657	12.74	54.26	4,044	4,044	13.19	59.10
8	Haryana	571	565	0.69	11.31	1,631	1,637	5.23	30.73	2,202	2,202	5.92	42.05
9	Himachal Pradesh	185	185	0.24	2.05	318	318	1.31	3.27	503	503	1.55	5.32
10	Jammu & Kashmir	181	181	0.23	2.26	324	324	1.06	5.04	505	505	1.29	7.30
11	Jharkhand	81	78	0.08	1.14	362	365	0.80	6.96	443	443	0.88	8.11
12	Karnataka	3,158	3,149	3.28	40.99	15,539	14,939	45.39	315.11	18,697	18,088	48.66	356.10
13	Kerala	949	946	0.86	10.45	4,904	4,907	14.10	69.40	5,853	5,853	14.96	79.85
14	Madhya Pradesh	-	-	-	-	1,960	1,960	4.34	26.11	1,960	1,960	4.34	26.11
15	Maharashtra	818	818	0.76	12.58	4,841	4,841	13.46	116.01	5,659	5,659	14.22	128.60
16	Manipur	-	-	-	-	3	2	0.02	0.05	3	2	0.02	0.05
17	Meghalaya	-	-	-	-	6	6	0.01	0.12	6	6	0.01	0.12
18	Mirzoram	1	-	0.00	0.01	-	-	-	-	1	-	0.00	0.01
19	Nagaland	-	-	-	-	4	4	0.00	0.07	4	4	0.00	0.07
20	Orissa	993	991	1.01	10.23	3,440	3,442	9.50	39.86	4,433	4,433	10.52	50.09
21	Punjab	480	476	0.91	6.02	2,159	2,163	8.34	36.11	2,639	2,639	9.25	42.14
22	Rajasthan	747	746	0.80	9.92	3,805	3,806	9.18	60.94	4,552	4,552	9.98	70.86
23	Sikkim	3	3	0.00	0.03	20	20	0.16	0.24	23	23	0.16	0.27
24	Tamil Nadu	2,645	2,645	2.27	28.54	16,195	16,195	42.40	234.76	18,840	18,840	44.67	263.30
25	Tripura	3	3	0.00	0.03	-	(2)	(0.00)	-	3	1	0.00	0.03
26	Uttar Pradesh	1,039	1,039	1.16	11.83	4,571	4,571	12.55	69.17	5,610	5,610	13.71	81.00
27	Uttarakhand	235	234	0.32	3.07	1,056	1,057	2.65	12.14	1,291	1,291	2.96	15.21
28	West Bengal	129	129	0.15	1.85	2,556	2,556	7.16	32.85	2,685	2,685	7.31	34.70
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	33	33	0.04	0.94	206	206	1.30	2.81	239	239	1.35	3.75
31	Dadra & Nagrahaveli	29	29	0.05	0.92	1	(26)	0.00	0.05	30	3	0.06	0.96
32	Daman & Diu	-	-	-	-	7	7	0.02	0.02	7	7	0.02	0.02
33	Delhi	8	8	0.03	0.19	3,003	3,003	8.99	69.88	3,011	3,011	9.01	70.06
34	Lakshadweep	-	-	-	-	19	19	0.09	0.62	19	19	0.09	0.62
35	Puducherry	42	42	0.04	0.53	221	221	0.50	3.03	263	263	0.55	3.57
Total		23,269	23,230	24.84	307	87,705	87,104	249.60	1,518.18	110,974	110,334	274.43	1,825.39

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	-	-	-	-	-	902.00	4.66	174.43	-	902.00	4.66	174.43
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	138.00	0.08	3.61	-	138.00	0.08	3.61
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	-	-	-	-	-	1,040.00	4.87	178.04	-	1,040.00	4.87	178.04

Total Application as per balance sheet (A)

Add(B)		669,216
Provisions	L20	101
Current Liabilities	L19	19,959
		<u>20,059</u>
Less(C)		
Debit balance in P and L A/C		109,494
Loans	L15	1,049
Advances and other Assets	L18	12,874
Cash and bank balance	L19	5,072
Fixed Assets	L16	1,268
Misc Exp Not written off	L21	-
Fund available for Investments		<u>129,758</u> <u>559,518</u>

Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)	<u>559,518</u>
Balance Sheet Value of:	
A. Life Fund	120,374
B. Pension , General Annuity	42,866
C. Unit Linked Funds	373,101
	<u>536,341</u>
Add Balance SH	22,174
Appropriation/Expropriation Adjustment A/c	1,003
Add Net Current assets of Linked(Form 3A Part B)	<u>559,518</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)					
1	Govt Securities	Not Less than 25%	2,482.81	6,086.72	755.91	36,289.05	2,116.82	45,248.51	37.64%	-	45,248.51	43,931.15
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 50%	2,482.81	6,587.05	1,265.87	49,899.32	2,720.28	60,472.51	50.30%	-	60,472.51	59,303.37
3	INVESTMENTS SUBJECT TO EXPOSURE NORMS											
a	Housing and Infrastructure	Not less than 15%	2,502.84	5,708.52	-	23,347.48	1,889.41	30,945.40	25.74%	10.34	30,955.74	31,337.53
b	i) Approved Investments	Not exceeding 35%	3,887.40	2,868.47	15.99	20,308.67	2,921.66	26,114.80	21.72%	103.86	26,218.66	26,919.50
	ii) Other Investments not to exceed 15%		13,300.85	253.33	171.63	2,030.64	239.43	2,695.03	2.24%	32.27	2,727.30	2,727.30
TOTAL LIFE FUND			100%	22,173.90	15,417.37	1,453.49	95,586.11	7,770.78	100%	146.46	120,374.21	120,287.70

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%	-	14,308.65	33.39%	0.00	14,308.65	13,954.65
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%	-	19,526.92	45.56%	0.00	19,526.92	19,201.03
3	Balance in Approved Investment	Not exceeding 60%	-	23,330.06	54.44%	8.66	23,338.72	23,654.89
TOTAL PENSION GENERAL ANNUITY FUND		100%	-	42,856.98	100.00%	8.66	42,865.64	42,855.91

C. Linked Business

	PERCENTAGE AS PER REG.	PH		Total Fund	ACTUAL %
		PAR	NON PAR		
1	Approved investments	Not less than 75%	-	342,480.60	92%
2	Other investment	Not more than 25%	-	30,620.89	8%
TOTAL LINKED INSURANCE FUND		100%	-	373,101.49	100.00%

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 \(Part B\)](#)

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	997	19.19	19.19	18.29	18.03	17.77	10.27%	7.53%
2	Group Debt Fund	324	15.45	15.45	15.28	14.92	14.63	7.47%	9.58%
3	Group Growth Fund	448	22.87	22.87	21.22	20.96	20.72	13.51%	7.82%
4	Group Liquid Fund	36	15.08	15.08	14.93	14.77	14.58	5.22%	7.46%
5	Group Secure Fund	2,170	16.61	16.61	16.17	15.93	15.70	7.49%	7.60%
6	Individual Balanced Fund	10,518	18.48	18.48	17.77	17.39	17.21	10.11%	5.75%
7	Individual Debt Fund	6,761	15.10	15.10	14.94	14.56	14.29	7.68%	9.10%
8	Individual Equity Fund	157,145	18.37	18.37	16.59	16.24	16.22	18.36%	4.98%
9	Individual Guaranteed Growth Fund	6,501	12.01	12.01	11.65	11.38	11.30	8.21%	'NA'
10	Individual Growth Fund	159,713	21.31	21.31	20.15	19.69	19.51	12.61%	5.90%
11	Individual Prime Equity Fund	2,315	11.24	11.24	9.98	9.81	-	0.00%	'NA'
12	Individual Prime Equity Pension Fund	2,588	11.16	11.16	9.90	9.75	-	0.00%	'NA'
13	Individual Preserver Pension Fund	1,314	11.23	11.23	11.09	10.73	-	0.00%	'NA'
14	Individual Preserver Fund	1,434	11.16	11.16	11.02	10.68	-	0.00%	'NA'
15	Individual Secure Fund	2,856	16.93	16.93	16.55	16.21	16.00	7.95%	7.87%
16	Pension Debt Fund.	3,994	12.53	12.53	12.41	12.10	11.90	7.30%	'NA'
17	Pension Equity Fund	13,565	12.61	12.61	11.35	11.05	10.93	21.74%	'NA'
18	Pension Liquid Fund	423	11.98	11.98	11.82	11.68	11.54	5.85%	'NA'

Total 373,101

* NAV is before adjustment for appropriation / exappropriation



Detail Regarding debt securities(ULIP)

	As at 30 Sep	as % of total for this class	as at 30 Sep of the previous year	as % of total for this class	As at 30 Sep	as % of total for this class	As at 30 Sep of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	79,923	79%	58,731	80%	78,838	78%	57,583	82%
AA or better	2,330	2%	2,073	3%	2,240	2%	2,001	3%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	19,114	19%	12,692	17%	19,649	20%	10,601	15%
	-	-	-	-	-	-	-	-
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	35,433	35%	21,871	30%	35,017	35%	21,452	31%
more than 1 year and upto 3years	26,169	26%	21,069	29%	26,101	26%	20,781	30%
More than 3years and up to 7years	13,054	13%	13,911	19%	13,202	13%	13,761	20%
More than 7 years and up to 10 years	17,552	17%	10,493	14%	17,136	17%	10,255	15%
More than 10 years and up to 15 years	4,581	5%	3,747	5%	4,572	5%	1,942	3%
More than 15 years and up to 20 years	1,512	1%	1,426	2%	1,533	2%	905	1%
Above 20 years	3,066	3%	979	1%	3,166	3%	1,089	2%
	-	-	-	-	-	-	-	-
Breakdown by type of the issuer								
a. Central Government	18,255	18%	12,692	17%	18,805	19%	10,601	15%
b. State Government	859	1%	-	-	844	1%	-	-
c. Corporate Securities	82,253	81%	60,804	83%	81,078	80%	59,584	85%

Detail Regarding debt securities(NON ULIP)

	MARKET VALUE				Book Value			
	As at 30 Sep	as % of total for this class	as at 30 Sep of the previous year	as % of total for this class	As at 30 Sep	as % of total for this class	As at 30 Sep of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	72,161	47%	51,533	45%	71,508	47%	51,106	45%
AA or better	1,201	1%	1,200	1%	1,200	1%	1,200	1%
Rated below AA but above A								
Rated below A but above B								
Any other (Sovereign)	79,999	52%	60,971	54%	80,837	53%	61,830	54%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	5,191	3%	11,282	10%	5,564	4%	11,470	10%
more than 1 year and upto 3years	4,586	3%	4,369	4%	4,798	3%	4,713	4%
More than 3years and up to 7years	15,619	10%	11,614	10%	15,797	10%	11,847	10%
More than 7 years and up to 10 years	55,570	36%	41,287	36%	54,919	36%	40,895	36%
More than 10 years and up to 15 years	17,592	11%	8,273	7%	17,638	11%	8,330	7%
More than 15 years and up to 20 years	21,695	14%	18,671	16%	21,721	14%	18,678	16%
Above 20 years	33,107	22%	18,207	16%	33,107	22%	18,203	16%
Breakdown by type of the issuer								
a. Central Government	78,477	51%	59,948	53%	79,311	52%	60,805	53%
b. State Government	1,522	1%	1,024	1%	1,526	1%	1,025	1%
c. Corporate Securities	73,361	48%	52,733	46%	72,709	47%	52,306	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 Sep 2010	Up to the Quarter ended on 30 Sep 2010	For the Quarter ended on 30 Sep 2009 ***	Up to the Quarter ended on 30 Sep 2009 ***
ING Investment Management (I) Pvt Ltd	Significant Influence	Investment	29	2,055	dna	dna
		Dividend / Income from Investment	-	14	dna	dna
		Services received by the company	66	140	dna	dna
ING Insurance International B.V.	Foreign Promoters (26%)	Expenses incurred on behalf of the company	56	125	dna	dna
		Expenses incurred by the company on their behalf	11	21	dna	dna
		Share Capital as on 30 Sep 2010	-	31,915		
		Contribution to Share capital (Inc Share Application Money)	6,172	6,172	dna	dna
ING Insurance Asia Pacific Ltd	Significant Influence	Services received by the company	128	215	dna	dna
		Expenses incurred on behalf of the company	88	125	dna	dna
		Expenses incurred by the company on their behalf	36	47	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	6	25	dna	dna
Exide Industries Ltd	Promoters	Premium Income	-	4	dna	dna
		Benefits paid (Claims during the year)	-	3	dna	dna
		Investment	512	2,841	dna	dna
		Dividend / Income from Investment	7	7	dna	dna
		Share Capital as on 30 Sep 2010	-	61,374	dna	dna
		Contribution to Share capital (Inc Share Application Money)	-	11,870	dna	dna
ING Vysya Life Insurance Employee Group Gratuity cum Life Assurance Scheme (Trust)	Gratuity Trust	Premium Income	-	0	dna	dna
		Benefits paid (Claims during the year)	-	-	dna	dna
		Expenses incurred on behalf of the company	0	0	dna	dna
Kshitij Jain	Key Management Personnel	Managerial Remuneration	73	133	dna	dna

***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 Personnel

As on 30 Sep 2010

Board of Directors and Key Personnel

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	Untill November 07, 2010
16	Mr. Rangarajan B N	Appointed Actuary	Appointed w. e. f. November 08, 2010
17	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 (ASM) and Solvency Ratio as on 30 September 2010

₹ Lacs

Item	Description	Adjusted Value
1	Available Assets in Policyholders' Fund	524,896
	Deduct:	
2	Mathematical Reserves	523,368
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	1,528
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	33,866
7	Excess in Shareholders' funds	33,866
8	Total ASM (4) + (7)	35,394
9	Required Solvency Margin (RSM)	10,516
10	Solvency Ratio (8) / (9)	337%

ING Vysya Life Insurance Company Limited

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

FORM : L-33-NPAs-7A (As on 30th Sept 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 Sep 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	41,623.51	781.06	1.92	1.92	41,623.51	1,489.68	3.78	3.78	36,102.28	2,329.64	7.12	7.12
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,184.74	25.32	2.14	2.14	1,184.74	55.49	4.10	4.10	1,101.12	73.51	6.65	6.65
	A4 Treasury Bills	CTRB	2,440.25	32.70	0.66	0.66	2,440.25	58.04	1.13	1.13	3,995.53	20.86	1.15	1.15
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	1,522.17	31.25	2.05	2.05	1,522.17	60.83	3.99	3.99	1,023.10	82.10	8.02	8.02
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	13,701.84	288.53	2.11	2.11	13,701.84	571.57	3.90	3.90	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	533.23	14.29	2.72	2.72	533.23	28.42	5.47	5.47	504.82	45.65	9.47	9.47
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	26.46	2.78	10.51	10.51	26.46	2.78	10.51	10.51	-	55.05	65.58	65.58
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	65.19	7.64	69.91	69.91	65.19	7.64	69.91	69.91	-	101.51	-	-
	D5 Infrastructure - Securitised Assets (Approved)	IESA	-	-	-	-	-	-	-	-	-	63.59	6.36	6.36
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	25,586.52	579.09	2.27	2.27	25,586.52	1,119.47	4.53	4.53	22,985.18	1,721.21	9.01	9.01
	<u>D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds</u>	ICTD	4,734.00	89.89	2.34	2.34	4,734.00	174.54	4.66	4.66	2,808.03	310.25	9.29	9.29
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares quoted	EAEQ	139.24	10.99	6.78	6.78	139.24	10.99	6.78	6.78	-	412.62	32.87	32.87
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	625.54	53.53	7.98	7.98	625.54	53.53	7.98	7.98	-	983.88	44.67	44.67
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	5.73	0.86	15.27	15.27	5.73	0.86	15.27	15.27	-	6.39	26.88	26.88
	E5 Corporate Securities - Bonds - Taxable													
	E9 Corporate Securities -Debentures	ECOS	17,449.85	359.26	2.12	2.12	17,449.85	692.79	4.28	4.28	13,840.52	973.35	8.05	8.05
	E10 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group	EDPG	200.00	4.41	2.21	2.21	200.00	8.77	4.39	4.39	200.00	17.50	8.75	8.75
	E17 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	0.32	0.80	0.80
	E21 Commercial Papers													
	E24 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,458.17	84.86	2.45	2.45	3,458.17	168.78	4.88	4.88	3,458.15	245.60	9.95	9.95
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	4,236.26	15.06	0.51	0.51	4,236.26	62.68	2.67	2.67	3,395.58	27.56	1.95	1.95
	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	79.27	3.33	4.26	4.26	79.27	3.33	4.26	4.26	-	237.43	31.61	31.61
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	2,615.76	48.83	1.43	1.43	2,615.76	118.02	2.58	2.58	8,335.47	188.23	4.07	4.07
	F4 Equity Shares (PSU & Unlisted)													
	TOTAL		120,227.75	2,433.67	2.03	2.03	120,227.75	4,688.22	3.95	3.95	111,635.89	8,995.41	9.10	9.10

ING Vysya Life Insurance Company Limited

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

FORM : L-34-Yield on Investments-1 (As on 30th Sept 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	17,814.47	134.33	0.79	0.79	17,814.47	439.21	2.71	2.71	12,887.87	483.34	4.16	4.16
	A4 Treasury Bills	CTRB	0.00	0.31	0.03	0.03	-	0.31	0.03	0.03	-	5.35	0.47	0.47
	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	843.76	8.42	0.72	0.72	843.76	43.86	3.10	3.10	1,246.13	36.04	5.60	5.60
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	990.46	11.04	1.11	1.11	990.46	37.34	3.87	3.87	390.92	49.66	4.47	4.47
	C Housing and Loans to State Govt for housing and fire fighting equipment	HTDN	484.76	12.00	2.47	2.47	484.76	60.56	2.44	2.44	2,484.76	20.90	0.84	0.84
	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	7,704.30	844.48	30.65	30.65	7,704.30	931.95	42.02	42.02	3,428.68	789.61	146.13	146.13
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	10,111.44	1,410.03	45.35	45.35	10,111.44	2,449.36	85.43	85.43	9,355.21	4,384.48	442.47	442.47
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	24,863.72	355.22	1.38	1.38	24,863.72	1,083.25	4.04	4.04	29,419.39	2,363.06	9.34	9.34
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	10,805.18	163.34	1.45	1.45	10,805.18	290.99	3.03	3.03	5,777.26	619.76	8.32	8.32
	D12 Infrastructure - Other Corporate Securities - CPs	ICCP	473.43	6.76	1.44	1.44	473.43	6.76	1.44	1.44	-	-	-	-
	E Approved Investment Subject To Exposure Norms													
	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	29,127.58	4,952.47	15.65	15.65	29,127.58	8,793.34	29.99	29.99	23,514.06	14,150.96	59.90	59.90
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	123,548.88	16,799.07	13.48	13.48	123,548.88	20,589.55	17.20	17.20	104,121.85	56,678.49	64.06	64.06
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	2,683.32	781.05	29.22	29.22	2,683.32	892.49	33.61	33.61	1,928.46	2,900.80	148.50	148.50
	E5 Corporate Securities - Bonds - Taxable	EPBT	9.81	0.11	1.16	1.16	9.81	0.29	2.97	2.97	9.81	21.95	0.75	0.75
	E9 Corporate Securities (Approved Investment) -Debentures	ECOS	23,573.99	272.35	1.10	1.10	23,573.99	874.04	3.74	3.74	12,835.02	1,307.28	11.66	11.66
	E17 Deposits - CDs with Scheduled Banks	EDCD	18,951.81	290.39	1.54	1.54	18,951.81	579.62	3.09	3.09	15,047.38	577.03	6.72	6.72
	E21 Commercial Papers	ECOP	974.52	17.63	1.82	1.82	974.52	58.31	1.52	1.52	6,916.21	292.44	5.36	5.36
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,502.32	31.26	2.08	2.08	1,502.32	75.73	5.45	5.45	999.87	31.00	2.57	2.57
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	5,591.14	47.63	1.41	1.41	5,591.14	82.38	2.63	2.63	7,498.92	290.31	4.56	4.56
	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	22,673.05	1,554.38	6.89	6.89	22,673.05	(639.82)	(2.69)	(2.69)	25,569.32	6,269.49	28.00	28.00
	F5 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	3,840.35	291.14	7.57	7.57	3,840.35	(80.55)	(2.14)	(2.14)	1,938.30	(264.90)	(13.67)	(13.67)
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	3,326.55	55.68	1.44	1.44	3,326.55	168.99	2.57	2.57	13,787.88	673.11	4.61	4.61
	F4 Equity Shares (PSU & Unlisted)	OEPU	0.00	-	-	-	-	-	-	-	-	126.63	26.48	26.48
	TOTAL		309,894.85	28,039.06	9.24	9.24	309,894.85	36,737.97	12.20	12.20	279,157.31	91,808.28	38.16	38.16



ING Vysya Life Insurance Company Limited

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

 FORM : L-34-Yield on Investments-1 (As on 30th Sept 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	14,308.65	251.91	1.93	1.93	14,308.65	466.75	3.82	3.82	11,722.83	638.85	7.22	7.22
	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	10.39	2.34	2.34	2.34
2	B Government Securities / Other Approved Securities													
	<u>B4 Other Approved Securities (excluding Infrastructure Investments)</u>	SGOA	5,218.28	110.26	2.11	2.11	5,218.28	220.50	4.23	4.23	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													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	41.83	55.88	55.88
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	-	-	-	-	-	-	64.19	-	-	-
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	12,058.02	260.57	2.16	2.16	12,058.02	497.44	4.33	4.33	10,078.97	580.58	8.50	8.50
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,860.69	36.45	2.31	2.31	2,860.69	73.80	4.51	4.51	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	-	-	-	-	-	-	-	-	-	221.12	22.43	22.43
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	-	-	-	-	-	-	-	-	-	558.51	31.38	31.38
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	4.03	21.83	21.83
	E9 Corporate Securities (Approved Investment) -Debentures	ECOS	5,941.72	117.26	2.10	2.10	5,941.72	230.57	4.25	4.25	4,995.66	313.08	8.13	8.13
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	539.09	12.52	2.32	2.32	539.09	24.90	4.62	4.62	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 - Gil/ G Sec/ Liquid Schemes	EGMF	1,930.55	26.52	1.33	1.33	1,930.55	39.36	2.65	2.65	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)		-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		42,856.98	815.49	2.04	2.04	42,856.98	1,553.34	4.07	4.07	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 Sep 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								

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	-	-	-	-	379	0.03	-	-	-	-	604	0.04
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	515	2.31	-	1,752	2.39	-	1,040	4.87	-	3,457	4.62
	Total (A)	-	515	2.31	-	2,131	2.42	-	1,040	4.87	-	4,061	4.66
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	-	515	2.31	-	2,131	2.42	-	1,040	4.87	-	4,061	4.66

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	36,858	93.95	49,115	90.73	66,984	166.13	101,398	173.61
2	Corporate Agents-Banks	10,966	31.34	10,318	57.31	16,986	49.22	17,076	84.27
3	Corporate Agents -Others	6,946	15.98	7,029	13.47	13,206	27.85	7,625	14.27
4	Brokers	589	2.66	1,019	1.69	1,163	4.25	1,624	2.60
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	Total (A)	55,359	143.94	67,481	163.20	98,339	247.45	127,723	274.75
1	Referral (B)	6,660	15.56	5,572	13.40	12,635	26.99	10,359	23.56
	Grand Total (A+B)	62,019	159.50	73,053	176.60	110,974	274.43	138,082	298.31

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 #	-	-	7	-	-	-	7	0.10
2	Survival Benefit	5,323	-	-	-	-	-	5,323	16.99
3	For Annuities / Pension ~	-	40	109	14	-	-	163	0.32
4	For Surrender \$	-	27,847	1,274	77	-	-	29,198	211.03
5	Other benefits	-	-	-	-	-	-	-	-
1	Death Claims *	-	710	101	54	13	2	880	12.39

* in the case of death claims, ageing has been computed from the date of intimation

\$ Does not include Partial withdrawal / Bonus / Loans

Surrenders are processed based on the request received date

~ Annuities / Pension includes the request received for disbursement of full Fund Value or in ratio of 1/3rd and 2/3rd and also those Fund Value where the pension amount is less than Rs.1,000

The delay for the Maturity payout is due to non receipt of the Policy schedules on or before the maturity date.

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	10	-	-	-	-	-	10	10.17
5	Other benefits	85	-	-	-	-	-	85	0.70
1	Death Claims *	-	38	21	4	-	1	64	0.57

* in the case of death claims, ageing has been computed from the date of intimation



ING Vysya Life Insurance Company Limited

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

FOR L-40 - : 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	-	-	1,375	-	-
2	Claims reported during the period	923	14	5,323	163	29,198	-
3	Claims Settled during the period	880	14	5,323	163	29,198	-
4	Claims Repudiated during the period	39	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	36	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	3	-	-	-	-	-
5	Claims Written Back	8	-	-	-	-	-
6	Claims O/S at End of the period	108	-	-	1,375	-	-
	Less than 3 months	84	-	-	-	-	-
	3 months to 6 months	22	-	-	-	-	-
	6 months to 1 year	2	-	-	854	-	-
	1 year and above	-	-	-	521	-	-

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	92	-	-	-	10	85
3	Claims Settled during the period	64	-	-	-	10	85
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	36	-	-	-	-	-
	Less than 3 months	28	-	-	-	-	-
	3 months to 6 months	6	-	-	-	-	-
	6 months to 1 year	1	-	-	-	-	-
	1 year and above	1	-	-	-	-	-



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						
a)	Sales Related	223	1,379	1,546	-	-	56
b)	New Business Related	86	833	899	-	-	20
c)	Policy Servicing Related	446	3,690	3,960	-	-	176
d)	Claim Servicing Related	-	15	15	-	-	-
e)	Others	-	-	-	-	-	-
	Total Number	755	5,917	6,420	-	-	252

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	218	-	218
b)	Greater than 15 days	34	-	34
	Total Number	252	-	252

