

**ING Vysya Life Insurance Company Limited**

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

**Unaudited Revenue Account for the quarter ended 30 June 2012**

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2012	Up to the Quarter ended 30 June 2012	For the Quarter ended 30 June 2011	Up to the Quarter ended 30 June 2011
<b>Premiums earned – net</b>					
(a) Premium	L4	2,715,975	2,715,975	2,892,601	2,892,601
(b) Reinsurance ceded		(17,369)	(17,369)	(14,429)	(14,429)
(c) Reinsurance accepted		-	-	-	-
<b>Income from Investments</b>					
(a) Interest, dividends and rent – gross		878,289	878,289	717,108	717,108
(b) Profit on sale/redemption of investments		606,371	606,371	669,799	669,799
(c) (Loss) on sale/ redemption of investments		(399,807)	(399,807)	(442,248)	(442,248)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(513,392)	(513,392)	(853,770)	(853,770)
<b>Other Income</b>					
(a) Miscellaneous income		8,703	8,703	(107,794)	(107,794)
(b) Contribution from the shareholders' account		157,560	157,560	294,401	294,401
<b>Total (A)</b>		<b>3,436,331</b>	<b>3,436,331</b>	<b>3,155,668</b>	<b>3,155,668</b>
Commission	L5	169,684	169,684	219,083	219,083
Operating expenses relating to insurance business	L6	1,089,673	1,089,673	1,210,596	1,210,596
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax (Fringe benefit tax)		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>1,259,357</b>	<b>1,259,357</b>	<b>1,429,680</b>	<b>1,429,680</b>
Benefits paid (net)	L7	2,132,941	2,132,941	1,785,931	1,785,931
Interim bonuses paid		440	440	469	469
Change in valuation of liability against life policies					
(a) Gross		28,985	28,985	(3,267)	(3,267)
(i) Linked		(1,157,578)	(1,157,578)	(1,043,930)	(1,043,930)
(ii) Non-Linked		1,186,563	1,186,563	1,040,663	1,040,663
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
<b>Total (C)</b>		<b>2,162,366</b>	<b>2,162,366</b>	<b>1,783,133</b>	<b>1,783,133</b>
<b>Surplus / (Deficit) (D) = (A)-(B)-(C)</b>		<b>14,607</b>	<b>14,607</b>	<b>(57,144)</b>	<b>(57,144)</b>
<b>Appropriations</b>					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to Balance Sheet (FFA)		41,804	41,804	45,806	45,806
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		(27,198)	(27,198)	(102,950)	(102,950)
<b>Total (D)</b>		<b>14,607</b>	<b>14,607</b>	<b>(57,145)</b>	<b>(57,145)</b>
<b>Funds for Discontinued Policies</b>					
Opening Balance		23,290	23,290	19	19
Add : Transfer to Funds for discontinued policies		28,371	28,371	563	563
Less : Refunded to policyholders		-	-	-	-
<b>Balance Carried forward to Balance Sheet</b>		<b>51,661</b>	<b>51,661</b>	<b>582</b>	<b>582</b>
<b>Funds for Future Appropriation</b>					
Opening Balance		68,471	68,471	198,999	198,999
Add: Surplus transferred to balance sheet (FFA)		41,804	41,804	45,806	45,806
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		(27,198)	(27,198)	(102,950)	(102,950)
<b>Balance Carried forward to Balance Sheet</b>		<b>83,077</b>	<b>83,077</b>	<b>141,855</b>	<b>141,855</b>

**ING Vysya Life Insurance Company Limited**

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

**Unaudited Profit and Loss Account for the quarter ended 30 June 2012**

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2012	Up to the Quarter ended 30 June 2012	For the Quarter ended 30 June 2011	Up to the Quarter ended 30 June 2011
<b>Amount transferred from policyholders account (Technical account) (A)</b>		-	-	-	-
<b>Income from Investments</b>					
(a) Interest, dividends and rent - Gross		73,587	73,587	46,602	46,602
(b) Profit on sale/redemption of investments		15,831	15,831	37,289	37,289
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		-	-	-	-
<b>Total (B)</b>		<b>89,418</b>	<b>89,418</b>	<b>83,891</b>	<b>83,891</b>
Expense other than those directly related to the insurance business		3,746	3,746	4,474	4,474
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		157,560	157,560	294,401	294,401
<b>Total (C)</b>		<b>161,306</b>	<b>161,306</b>	<b>298,874</b>	<b>298,874</b>
<b>Profit / (loss) before tax (A) + (B) - (C)</b>		<b>(71,888)</b>	<b>(71,888)</b>	<b>(214,983)</b>	<b>(214,983)</b>
Provision for wealth tax		-	-	41	41
<b>Profit / (loss) after tax</b>		<b>(71,888)</b>	<b>(71,888)</b>	<b>(215,024)</b>	<b>(215,024)</b>
<b>Appropriations</b>					
(a) Balance at beginning of the year		(11,501,445)	(11,501,445)	(11,189,929)	(11,189,929)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
<b>Profit / (loss) carried forward to the balance sheet</b>		<b>(11,573,333)</b>	<b>(11,573,333)</b>	<b>(11,404,953)</b>	<b>(11,404,953)</b>

**ING Vysya Life Insurance Company Limited**

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

**Unaudited Balance Sheet as at 30 June 2012**

Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 30 June 2012	As at 30 June 2011
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' Funds:</b>			
Share Capital	L8, L9	14,648,830	14,648,830
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		6,187	4,272
<b>Sub-total</b>		<b>14,655,017</b>	<b>14,653,102</b>
<b>Borrowings</b>			
<b>Policyholders' funds:</b>	L11	-	-
Credit / (debit) balance in fair value change account (net)		(51,889)	(7,391)
Policy liabilities			
- Par		16,308,123	12,080,427
- Non Par		2,268,658	1,238,209
- Annuity		76,766	2,069
- Pension		8,751,494	6,156,405
Funds for discontinued policies			
(i) Discontinued on account of non-payment of premium		51,661	582
(ii) Others		-	-
Insurance reserves		-	-
Provision for linked liabilities		31,336,908	32,563,004
Fair value change (linked)		1,081,954	3,290,841
Non-unit liabilities		115,254	131,853
<b>Total linked liabilities</b>		<b>32,534,115</b>	<b>35,985,698</b>
<b>Sub-total</b>		<b>59,938,927</b>	<b>55,455,999</b>
Funds for future appropriation - Non Participating		83,077	141,855
Funds for future appropriation - Participating		0	-
<b>Total</b>		<b>74,677,022</b>	<b>70,250,956</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
Shareholders'	L12	3,482,668	3,361,101
Policyholders'	L13	26,628,721	18,957,211
Assets held to cover linked liabilities	L14	32,460,791	35,995,700
Loans	L15	222,233	148,069
Fixed Assets (Net)	L16	99,988	85,140
<b>Current Assets</b>			
Cash and bank balances	L17	341,638	349,418
Advances and other assets	L18	1,824,795	1,581,258
<b>Sub-total (A)</b>		<b>2,166,433</b>	<b>1,930,676</b>
Current liabilities	L19	1,930,319	1,619,951
Provisions	L20	26,825	11,943
<b>Sub-total (B)</b>		<b>1,957,144</b>	<b>1,631,894</b>
<b>Net current assets (C) = ((A) - (B))</b>		<b>209,289</b>	<b>298,782</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		11,573,333	11,404,953
<b>Total</b>		<b>74,677,022</b>	<b>70,250,956</b>

**Contingent Liabilities**

Particulars	As at 30 June 2012	As at 30 June 2011
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 (*)	2,392,160	1,729,117
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)	20,255	14,884
<b>Total</b>	<b>2,412,415</b>	<b>1,744,001</b>

(\*) A) 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 for ₹ 30,434 from the Office of the Commissioner of Service Tax for the FY 2006-07

(2) Show cause-Cum Demand dated 26th September 2008 for ₹ 49,055 from the Office of the Chief Commissioner (LTU) for the FY 2007-08

(3) Show cause notice dated 20th Oct 2009 for ₹ 768,249 from Service Tax Department under CENVAT credit rules 2004 for the FY 2008-09

(4) Show cause notice dated 29th Sep 2010 for ₹ 868,846 from Service Tax Department under CENVAT credit rules 2004 for the FY 2009-10

(5) Show cause notice dated 10th Aug 2011 for ₹ 675,216 from Service Tax Department under CENVAT credit rules 2004 for the FY 2010-11

B) Demand notice received from Income Tax department (LTU) for ₹ 360 for the financial years 2006-07 to 2010-11 with respect to TDS (interest)

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

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

	For the quarter ended 30 June 2012	Up to the quarter ended 30 June 2012	For the quarter ended 30 June 2011	Up to the quarter ended 30 June 2011
<b>Premium (net of service tax)</b>				
First year premiums	770,880	770,880	891,846	891,846
Renewal premiums	1,843,174	1,843,174	1,936,883	1,936,883
Single premiums	101,921	101,921	63,873	63,873
<b>Total premium</b>	<b>2,715,975</b>	<b>2,715,975</b>	<b>2,892,601</b>	<b>2,892,601</b>

**FORM : L5-Commission Schedule****Commission**

Commission paid

Direct - First year premium	144,295	144,295	197,760	197,760
- Renewal premium	24,804	24,804	22,384	22,384
- Single premium	584	584	1,248	1,248
<b>Total</b>	<b>169,684</b>	<b>169,684</b>	<b>221,392</b>	<b>221,392</b>
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	2,309	2,309
<b>Net Commission</b>	<b>169,684</b>	<b>169,684</b>	<b>219,083</b>	<b>219,083</b>

**Break up of commission paid to intermediaries:**

Agents	108,582	108,582	153,937	153,937
Brokers	1,460	1,460	2,105	2,105
Corporate agency	2,767	2,767	3,444	3,444
Referral	629	629	1,289	1,289
Bancassurance	56,246	56,246	60,618	60,618
<b>Total</b>	<b>169,684</b>	<b>169,684</b>	<b>221,392</b>	<b>221,392</b>

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

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

Particulars	For the quarter ended 30 June 2012	Up to the quarter ended 30 June 2012	For the quarter ended 30 June 2011	Up to the quarter ended 30 June 2011
Employees' remuneration, welfare benefits and other manpower costs	666,822	666,822	722,332	722,332
Travel, conveyance and vehicle running expenses	20,424	20,424	20,093	20,093
Rent, rates and taxes	130,883	130,883	103,567	103,567
Repairs, maintenance and office upkeep	30,739	30,739	31,199	31,199
Printing and stationery	13,267	13,267	16,736	16,736
Communication expenses	29,194	29,194	37,247	37,247
Legal expenses	14,762	14,762	4,679	4,679
Professional charges	30,791	30,791	39,645	39,645
Medical fees	1,155	1,155	1,082	1,082
Auditors' fees, expenses etc				
a) as auditor	725	725	560	560
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	38	188	188
d) any other capacity (reimbursements)	245	245	98	98
Advertisement and publicity	15,144	15,144	27,284	27,284
Interest and bank charges	12,323	12,323	12,668	12,668
Agents training & Recruitment expenses	829	829	10,397	10,397
Electricity charges	19,605	19,605	20,446	20,446
Service tax on premium	247	247	201	201
Service tax expense	-	-	14,331	14,331
Sales and business promotion expenses	69,455	69,455	122,137	122,137
Exchange fluctuation loss / (gain)	8,707	8,707	(487)	(487)
Membership fees	1,328	1,328	2,197	2,197
Depreciation	10,609	10,609	13,169	13,169
Other expenses	12,382	12,382	10,828	10,828
<b>Total</b>	<b>1,089,673</b>	<b>1,089,673</b>	<b>1,210,596</b>	<b>1,210,596</b>

**FORM : L7-Benefits Paid Schedule**

<b>Benefits Paid (Net)</b>				
1. Insurance Claims:				
(a) Claims by death	117,087	117,087	104,872	104,872
(b) Claims by maturity	238,261	238,261	119,665	119,665
(c) Annuities / pensions in payment	87	87	13	13
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,783,732	1,783,732	1,562,673	1,562,673
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(6,227)	(6,227)	(1,294)	(1,294)
(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	-	-	-	-
<b>Total</b>	<b>2,132,941</b>	<b>2,132,941</b>	<b>1,785,930</b>	<b>1,785,930</b>

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

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

Particulars	As at 30 June 2012	As at 31 June 2011
<b>Share capital</b>		
<u>Authorised capital</u>		
1,615,000,000 (Previous Year: 1,615,000,000) Equity shares of ₹ 10 each	16,150,000	16,150,000
<u>Issued capital</u>		
1,464,883,000 (Previous Year: 1,464,883,000) Equity shares of ₹ 10 each	14,648,830	14,648,830
<u>Subscribed capital</u>		
1,464,883,000 (Previous Year: 1,464,883,000) Equity shares of ₹ 10 each	14,648,830	14,648,830
<u>Called-up capital</u>		
1,464,883,000 (Previous Year: 1,464,883,000) Equity shares of ₹ 10 each	14,648,830	14,648,830
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	-	-
<b>Total</b>	<b>14,648,830</b>	<b>14,648,830</b>

**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	732,441,500	50	732,441,500	50
- Foreign *	380,869,580	26	380,869,580	26
Others				
- Indian	351,571,920	24	351,571,920	24
<b>Total</b>	<b>1,464,883,000</b>	<b>100</b>	<b>1,464,883,000</b>	<b>100</b>

**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 individual nominee shareholders of III.

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

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

Particulars	As at 30 June 2012	As at 30 June 2011
<b>Reserves and surplus</b>		
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	-	-
<b>Total</b>	-	-

**FORM : L11-Borrowings Schedule****Borrowings**

Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>Total</b>	-	-

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

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

Particulars	As at 30 June 2012	As at 30 June 2011
<b>Investments - Shareholders'</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	966,957	462,975
Other approved securities	50,027	50,031
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	218,418	218,005
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	437,752	527,500
Other investments	-	-
<b>Sub total (A)</b>	<b>1,673,153</b>	<b>1,258,511</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	1,001	246,182
Other approved securities	-	148,990
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	265,143	12,435
(c) Derivative instruments	-	-
(d) Debentures/ bonds	49,976	50,000
(e) Other securities(Certificate Of Deposit)	1,181,462	1,189,093
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	100,000	49,980
Other investments (Mutual Funds)	211,933	405,911
Others	-	-
<b>Sub total (B)</b>	<b>1,809,514</b>	<b>2,102,590</b>
<b>Total (C) = (A) + (B)</b>	<b>3,482,668</b>	<b>3,361,101</b>



**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

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

Particulars	As at 30 June 2012	As at 30 June 2011
<b>Investment - Policyholders'</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	10,933,767	7,162,516
Other approved securities	2,241,638	2,138,484
Other approved investments		
(a) Shares		
(aa) Equity	826,092	415,344
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	4,001,683	3,003,877
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds ₹ 7,356,569 and Equity ₹ 42,516)	7,399,085	4,951,820
Other investments (includes Bond ₹ 1,20,000 and equity ₹ 34,576 )	154,576	55,706
<b>Sub total (A)</b>	<b>25,556,842</b>	<b>17,727,746</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	51,673	380,095
Other approved securities	-	50,552
Other approved investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	317,343	435,597
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	-
(e) Other securities (Certificate of deposit)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	150,319	49,971
Other investments (Mutual Funds)	552,545	313,250
<b>Sub total (B)</b>	<b>1,071,879</b>	<b>1,229,464</b>
<b>Total (C) = (A) + (B)</b>	<b>26,628,721</b>	<b>18,957,211</b>

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

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

Particulars	As at 30 June 2012	As at 30 June 2011
<b>Assets held to cover linked liabilities</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	1,693,324	1,587,421
Other approved securities	34,454	79,157
Other approved investments		
(a) Shares		
(aa) Equity	18,811,296	20,646,163
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	1,445,198	2,412,896
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds ₹ 3,624,459 and Equity ₹ 1,108,802)	4,733,261	4,089,999
Other investments (Equity)	1,248,771	2,584,511
<b>Sub total (A)</b>	<b>27,966,303</b>	<b>31,400,146</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	26,871	150,010
Other approved securities	-	300
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	205,838	441,792
(c) Derivative instruments	-	-
(d) Debentures/ bonds	892,102	198,939
(e) Other securities (Certificate of deposit ₹1,230,382 & CBLO ₹ 152,939)	1,383,321	1,320,100
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	644,741	649,514
Other investments (Mutual Funds)	962,130	1,449,840
Net current assets	379,484	385,059
<b>Sub total (B)</b>	<b>4,494,488</b>	<b>4,595,554</b>
<b>Total (C) = (A) + (B)</b>	<b>32,460,791</b>	<b>35,995,700</b>

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

**FORM : L15-Loans Schedule****(₹ '000)**

Particulars	As at 30 June 2012	As at 30 June 2011
<b>Loans</b>		
<b>Security-wise classification</b>		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On shares, bonds, Government securities	-	-
(c) Loans against policies	221,276	146,934
(d) Others	-	-
Unsecured	957	1,135
<b>Total</b>	<b>222,233</b>	<b>148,069</b>
<b>Borrower-wise classification</b>		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	221,276	146,934
(f) Others - loans to employees	957	1,135
<b>Total</b>	<b>222,233</b>	<b>148,069</b>
<b>Performance-wise classification</b>		
(a) Loans classified as standard		
(aa) In India	222,233	148,069
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	<b>222,233</b>	<b>148,069</b>
<b>Maturity-wise classification</b>		
(a) Short term	546	346
(b) Long term	221,687	147,723
<b>Total</b>	<b>222,233</b>	<b>148,069</b>

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

**FORM : L16 - Fixed Assets****(₹ '000)**

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-April-12	Additions	Deductions	As at 30 June-12	As at 1-April-12	For the year	On Sales/ Adjustments	As at 30 June-12	As at 30 June-12	As at 31 June-11
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	224,512	-	-	224,512	185,506	4,010	-	189,516	34,996	13,688
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	442,326	-	-	442,326	401,132	3,984	-	405,116	37,209	53,097
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	74,153	406	-	74,559	74,013	547	-	74,559	-	432
Information Technology Equipment	221,207	7,590	-	228,797	220,118	302	-	220,419	8,377	1,319
Vehicles	73,394	-	-	73,394	68,631	1,555	-	70,186	3,207	14,469
Office Equipment	132,451	1,920	-	134,372	130,743	210	-	130,954	3,418	1,164
<b>Total</b>	<b>1,168,042</b>	<b>9,917</b>	<b>-</b>	<b>1,177,959</b>	<b>1,080,144</b>	<b>10,607</b>	<b>-</b>	<b>1,090,751</b>	<b>87,208</b>	<b>84,169</b>
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	12,780	971
<b>Grand Total</b>	<b>1,168,042</b>	<b>9,917</b>	<b>-</b>	<b>1,177,959</b>	<b>1,080,144</b>	<b>10,607</b>	<b>-</b>	<b>1,090,751</b>	<b>99,988</b>	<b>85,140</b>
Previous Year	1,177,004	5,702	2,000	1,180,706	1,084,877	13,150	1,490	1,096,537	85,140	154,743

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

**FORM : L17-Cash and Bank Balance Schedule****(₹ '000)**

Particulars	As at 30 June 2012	As at 30 June 2011
<b>Cash and bank balances</b>		
Cash (includes cash & cheques in hand)	5,872	5,797
Bank balances		
(a) Deposit Accounts	-	-
(b) Current Accounts	335,766	343,621
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
<b>Total</b>	<b>341,638</b>	<b>349,418</b>
Balances with non-scheduled banks included in (a) and (b) above	-	-
<b>Cash and bank balances</b>		
In India	341,638	349,418
Outside India	-	-
<b>Total</b>	<b>341,638</b>	<b>349,418</b>

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

Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	85,200	92,001
Advances to officers/ directors	-	-
Advance tax paid and taxes deducted at source (net of provision for taxation)	5,260	5,260
Advances to suppliers	93,371	91,562
Advances to employees	9,472	10,437
<b>Total (A)</b>	<b>193,303</b>	<b>199,260</b>

**Other assets**

Income accrued on investments	795,512	567,236
Outstanding premiums	298,730	221,936
Agents' balances	3,231	911
Foreign agencies' balances	-	-
Due from entities carrying on insurance business (including reinsurers)	-	-
Security and other deposits	202,100	211,613
Service tax - unutilised credit	142,945	250,172
Others (including debtors)	188,975	130,130
<b>Total (B)</b>	<b>1,631,492</b>	<b>1,381,998</b>

<b>Total (A+B)</b>	<b>1,824,795</b>	<b>1,581,258</b>
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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 quarter ended 30 June 2012

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

Particulars	As at 30 June 2012	As at 30 June 2011
<b>Current liabilities</b>		
Agents' balances	41,231	23,604
Balances due to other insurance companies	45,598	24,873
Premiums received in advance	310	61,818
Sundry creditors	234,255	109,007
Claims outstanding	60,701	48,534
Maturity / Annuities due	-	918
Accrued expenses	487,296	677,976
Proposal / policy deposits	41,525	99,955
Unclaimed amount of policyholder's	410,639	252,816
Cash bonus payable	2,855	1,080
Statutory dues payable	20,060	21,306
Tax Deducted at Source payable	35,351	33,265
Salary payable	36,215	35,682
Service tax payable	13,025	16,595
Other Liabilities	72,869	28,812
Temporary overdraft (as per books of account only)	428,388	183,708
<b>Total</b>	<b>1,930,319</b>	<b>1,619,951</b>

**FORM : L20-Provisions Schedule****Provisions**

For wealth tax	18	203
For Other provisions	26,808	11,740
<b>Total</b>	<b>26,825</b>	<b>11,943</b>

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

(To the extent not written off or adjusted)

Discount allowed in issue of shares/ debentures	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**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 30 June 2012	Up to the quarter ended 30 June 2012	For the quarter ended 30 June 2011	Up to the quarter ended 30 June 2011
1	New business premium income growth:				
	Participating	-5.6%	-5.6%	49.3%	49.3%
	Non Participating	-133.1%	-133.1%	-85.7%	-85.7%
	Pension- Individual	-16.9%	-16.9%	-1.9%	-1.9%
	Annuity#	4815.1%	4815.1%	NA	NA
	Unit - Linked - Individual Pension	-110.9%	-110.9%	-97.4%	-97.4%
	Unit - Linked - Individual	-36.5%	-36.5%	-48.8%	-48.8%
	Unit - Linked - Group	0.0%	0.0%	-100.0%	-100.0%
2	Net retention ratio	99.4%	99.4%	99.5%	99.5%
3	Ratio of expenses of management	46.4%	46.4%	49.4%	49.4%
4	Commission ratio	6.2%	6.2%	8.2%	8.2%
5	Ratio of policy holders' liabilities to shareholders' funds	1947.7%	1947.7%	1711.7%	1711.7%
6	Growth rate of shareholders' fund (over previous year same quarter)	-2.3%	-2.3%	-6.6%	-6.6%
7	Ratio of policyholders' surplus to policy holders' liability	-0.2%	-0.2%	-0.6%	-0.6%
8	Change in net worth - (Rs. Mn)	(71.1)	(71.1)	(229.8)	(229.8)
9	Profit / (loss) after tax / total income	-2.1%	-2.1%	-7.3%	-7.3%
10	(Total real estate + loans)/ cash and invested assets	0.4%	0.4%	0.3%	0.3%
11	Total investments/ (capital + total surplus) *	2034.5%	2034.5%	1797.7%	1797.7%
12	Total affiliated investments/ (capital + total surplus)	10.2%	10.2%	3.6%	3.6%
13	<b>Investment Yield (Gross and Net)</b> <b>With realized gains / (losses)</b>				
	Participating	2.0%	2.0%	1.8%	1.8%
	Non Participating	2.2%	2.2%	2.1%	2.1%
	Pension	2.2%	2.2%	2.1%	2.1%
	Unit Linked Funds	0.1%	0.1%	-0.8%	-0.8%
	Shareholders	2.2%	2.2%	2.1%	2.1%
	<b>Without realized gains / (losses)</b>				
	Participating	2.0%	2.0%	1.8%	1.8%
	Non Participating	2.1%	2.1%	2.1%	2.1%
	Pension	2.1%	2.1%	2.0%	2.0%
	Unit Linked Funds	-0.5%	-0.5%	-1.5%	-1.5%
	Shareholders	2.1%	2.1%	1.9%	1.9%
14	Conservation Ratio	63.7%	63.7%	61.6%	61.6%
	Linked	59.6%	59.6%	58.8%	58.8%
	Non Linked	77.0%	77.0%	82.6%	82.6%
	Pension	27.2%	27.2%	17.4%	17.4%
15	Persistency Ratio **				
	For 13th month	65.0%	65.0%	67.7%	67.7%
	For 25th month	58.0%	58.0%	50.7%	50.7%
	For 37th month	39.0%	39.0%	25.1%	25.1%
	For 49th Month	38.0%	38.0%	23.6%	23.6%
	for 61st month	37.0%	37.0%	13.3%	13.3%
16	NPA Ratio	NIL	NIL	NIL	NIL

**Equity Holding Pattern for Life Insurers**

1	(a) No. of shares	1,464,883,000	1,464,883,000	1,464,883,000	1,464,883,000
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)	(0.05)	(0.05)	(0.15)	(0.15)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.05)	(0.05)	(0.15)	(0.15)
6	(iv) Book value per share (Rs 10 Paid Up)	2.10	2.10	2.21	2.21

# Launched in Sep 2010 (FY 2010-11 ) hence previous year numbers are not comparable

\* Investments represent the total of Form L12, L13 & L14

\*\*

1) Persistency ratios have been calculated based on the data as at 30 June 2012 for those policies where premiums are due and are based on APE.

2) Persistency ratios given above are to be read as follows: for e.g., 25th month's 58.0% for 2012 is based on the new business written from 1st Jul 2010 to 30th June 2011 and 25th month's 50.7% for 2011 is based on the new business written from 1st July 2009 to 30th June 2010 and so on.

3) Single / policies with flexibility in paying premiums & group policies are not included in the persistency ratio.

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

FORM L24 : Valuation of Net Liabilities  
As on 30 June 2012

(₹ Lacs)

Sl.No.	Particular	As on 30 Jun 2012	As on 30 Jun 2011
<b>1</b>	<b><u>Linked</u></b>		
a	Life	297,284	334,991
b	General Annuity	-	-
c	Pension	28,057	24,866
d	Health	-	-
<b>2</b>	<b><u>Non-Linked</u></b>		
a	Life	186,284	133,192
b	General Annuity	768	21
c	Pension	87,515	61,564
d	Health	-	-



**ING Vysya Life Insurance Company Limited**

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

**FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr-12 to June-12)**

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	3,076	3,014	4.88	72.76	4,544	4,544	13.49	136.25	7,620	7,558	18.37	209.01
2	Arunachal Pradesh	-	-	-	-	2	1	0.00	0.03	2	1	0.00	0.03
3	Assam	22	22	0.02	0.43	204	204	0.28	4.42	226	226	0.30	4.84
4	Bihar	15	15	0.02	0.33	87	79	0.15	1.79	102	94	0.18	2.12
5	Chattisgarh	-	-	-	-	63	63	0.15	2.02	63	63	0.15	2.02
6	Goa	67	65	0.15	2.17	96	96	0.31	6.19	163	161	0.46	8.36
7	Gujarat	183	181	0.39	4.18	969	969	1.86	26.11	1,152	1,150	2.25	30.28
8	Haryana	244	227	0.32	10.03	322	322	0.85	9.63	566	549	1.17	19.66
9	Himachal Pradesh	46	46	0.08	0.61	95	95	0.09	1.42	141	141	0.16	2.03
10	Jammu & Kashmir	89	85	0.11	2.03	117	117	0.15	4.90	206	202	0.26	6.92
11	Jharkhand	18	14	0.02	0.31	148	148	0.20	3.23	166	162	0.22	3.54
12	Karnataka	1,098	1,085	1.73	23.73	4,679	4,679	15.53	135.38	5,777	5,764	17.26	159.11
13	Kerala	169	167	0.32	3.81	1,324	1,324	3.01	36.28	1,493	1,491	3.33	40.09
14	Madhya Pradesh	-	-	-	-	557	557	0.86	11.10	557	557	0.86	11.10
15	Maharashtra	212	208	0.38	5.82	1,630	1,630	4.76	59.75	1,842	1,838	5.14	65.57
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	1	1	0.00	0.01	1	1	0.00	0.01
20	Orissa	375	373	0.58	6.11	823	823	1.29	17.36	1,198	1,196	1.87	23.47
21	Punjab	209	204	0.27	3.81	732	732	1.09	17.45	941	936	1.36	21.25
22	Rajasthan	270	263	0.31	7.20	1,138	1,138	1.36	27.14	1,408	1,401	1.66	34.34
23	Sikkim	-	-	-	-	(1)	(1)	(0.00)	(0.06)	(1)	(1)	(0.00)	(0.06)
24	Tamil Nadu	715	706	0.96	16.51	5,012	5,012	18.93	133.28	5,727	5,718	19.89	149.79
25	Tripura	2	2	0.00	0.04	4	4	0.01	0.11	6	6	0.01	0.15
26	Uttar Pradesh	473	463	0.71	10.03	1,738	1,738	2.79	44.33	2,211	2,201	3.50	54.36
27	Uttarakhand	139	138	0.26	2.49	307	303	0.65	9.53	446	441	0.91	12.02
28	West Bengal	93	89	0.11	2.03	1,032	1,018	4.44	29.62	1,125	1,107	4.55	31.65
29	Andaman & Nicobar Islands	-	-	-	-	1	-	0.00	0.15	1	-	0.00	0.15
30	Chandigarh	4	4	0.01	0.09	11	11	0.09	0.66	15	15	0.10	0.75
31	Dadra & Nagarhaveli	-	-	-	-	3	-	0.00	1.48	3	-	0.00	1.48
32	Daman & Diu	-	-	-	-	4	-	0.00	2.67	4	-	0.00	2.67
33	Delhi	1	1	0.00	0.01	959	959	2.73	22.11	960	960	2.73	22.12
34	Lakshadweep	-	-	-	-	7	-	0.09	1.10	7	-	0.09	1.10
35	Puducherry	3	3	0.00	0.04	83	48	0.19	9.35	86	51	0.19	9.39
<b>Total</b>		<b>7,523</b>	<b>7,375</b>	<b>11.62</b>	<b>174.56</b>	<b>26,691</b>	<b>26,614</b>	<b>75.37</b>	<b>754.77</b>	<b>34,214</b>	<b>33,989</b>	<b>87.00</b>	<b>929.33</b>

**ING Vysya Life Insurance Company Limited**

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

**FORM : L25 (II) - Geographical Distribution Channel - Group (Apr-12 to June-12)****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	-	-	-	-	-	51.00	0.28	10.59	-	51.00	0.28	10.59
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	-	-	-	<b>51.00</b>	<b>0.28</b>	<b>10.59</b>	-	<b>51.00</b>	<b>0.28</b>	<b>10.59</b>

<b>Total Application as per balance sheet (A)</b>		<b>746,770</b>	<b>Reconciliation of Investment Assets</b>	
<b>Add(B)</b>			Total Investment Assets (As per the balance Sheet)	<b>625,722</b>
Provisions	L20	268		
Current Liabilities	L19	<b>19,303</b>		
		<b>19,571</b>		
<b>Less(C)</b>			<b>Balance Sheet Value of:</b>	
Debit balance in P & L a/c		115,733	A. Life Fund	205,921
Loans	L15	2,222	B. Pension, General Annuity Fund	84,872
Advances and other Assets	L18	18,248	C. Unit Linked Funds	324,814
Cash and bank balance	L19	3,416		<b>615,607</b>
Fixed Assets	L16	1,000	Add :Balance SH	12,534
Misc Exp Not written off	L21	-		
		-	Add Unit subscription Receivable of Linked Funds	(206)
<b>Fund available for Investments</b>		<b>140,620</b>	Less Policy Loans	(2,213)
		<b>625,722</b>		

**NON- Linked Business** ( ₹ 'Lacs)

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%	-	9,679.52	685.65	73,755.75	6,037.62	<b>90,158.54</b>	<b>44%</b>	-	90,158.54	<b>88,408.18</b>
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 50%	-	10,179.79	685.65	87,890.35	7,146.59	<b>105,902.38</b>	<b>51%</b>	-	105,902.38	<b>103,918.26</b>
3	<b>INVESTMENTS SUBJECT TO EXPOSURE NORMS</b>		-	-	-	-	-	-		-	-	-
	<b>a</b> Housing and Infrastructure	Not less than 15%	-	5,377.52	-	35,956.54	7,624.77	<b>48,958.82</b>	<b>24%</b>	(38.01)	48,920.82	<b>48,043.18</b>
	<b>b</b> i) Approved Investments	Not exceeding 35%	8,679.72	6,449.63	4.69	31,251.35	6,504.76	<b>44,210.42</b>	<b>21%</b>	(469.45)	43,740.98	<b>43,701.96</b>
	ii) Other Investments not to exceed 15%		3,853.91	283.63	578.16	4,309.09	2,174.64	<b>7,345.53</b>	<b>4%</b>	11.72	7,357.24	<b>7,342.35</b>
	<b>TOTAL LIFE FUND</b>	<b>100%</b>	<b>12,533.63</b>	<b>22,290.57</b>	<b>1,268.50</b>	<b>159,407.33</b>	<b>23,450.76</b>	<b>206,417.15</b>	<b>100%</b>	<b>(495.74)</b>	<b>205,921.42</b>	<b>203,005.74</b>

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%		-	29,375.38	<b>29,375.38</b>	34.60%	0.00	29,375.38	<b>28,862.82</b>
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%		-	36,548.20	<b>36,548.20</b>	43.05%	0.00	36,548.20	<b>35,923.03</b>
3	Balance in Approved Investment	Not exceeding 60%		-	48,344.08	<b>48,344.08</b>	56.95%	(20.74)	48,323.34	<b>47,925.39</b>
	<b>TOTAL PENSION GENERAL ANNUITY FUND</b>	<b>100%</b>		-	<b>84,892.28</b>	<b>84,892.28</b>	<b>100.00%</b>	<b>(20.74)</b>	<b>84,871.54</b>	<b>83,848.42</b>

C. Linked Business		PERCENTAGE AS PER REG.		PH		Total Fund	ACTUAL %
				PAR	NON PAR		
1	Approved investments	Not less than 75%		-	302,705.29	302,705.29	93.00%
2	Other investment	Not more than 25%		-	22,109.01	22,109.01	7.00%
	<b>TOTAL LINKED INSURANCE FUND</b>	<b>100%</b>		-	<b>324,814.30</b>	<b>324,814.30</b>	<b>100.00%</b>

PARTICULARS	ULGF00124804EBBALANCE114 - Group Balanced Fund	ULGF00224804EBDEBT114 - Group Debt Fund	ULGF00324804EBGROWTH114 - Group Growth Fund	ULGF00424804EBLIQUID114 - Group Liquid Fund	ULGF00524804EBSECURE114 - Group Secure Fund	ULIF001181004BALANCE114 - Individual Balanced Fund	ULIF002181004DEBT114 - Individual Debt Fund	ULIF003181004GROWTH114 - Individual Growth Fund	ULIF004181004SECURE114 - Individual Secure Fund	ULIF005141005EQUITY114 - Individual Equity Fund
Opening Balance(Market Value)	267.14	89.50	326.93	26.70	956.90	10,088.27	7,003.61	142,673.81	3,208.87	118,930.04
Add : Inflows During the quarter	2.06	(0.00)	17.33	0.00	0.95	21.64	142.27	496.79	38.66	780.27
Increase/(Decrease) Value Of Inv(net)	5.19	2.16	3.90	0.54	18.27	120.41	195.02	326.84	57.99	(1,905.05)
Less: Outflow During the quarter	1.03	-	12.13	-	32.74	425.91	935.46	6,486.95	167.87	5,671.91
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>273.36</b>	<b>91.66</b>	<b>336.02</b>	<b>27.25</b>	<b>943.38</b>	<b>9,804.41</b>	<b>6,405.45</b>	<b>137,010.49</b>	<b>3,137.64</b>	<b>112,133.35</b>

	ULGF00124804EBBALANCE114 - Group Balanced Fund		ULGF00224804EBDEBT114 - Group Debt Fund		ULGF00324804EBGROWTH114 - Group Growth Fund		ULGF00424804EBLIQUID114 - Group Liquid Fund		ULGF00524804EBSECURE114 - Group Secure Fund		ULIF001181004BALANCE114 - Individual Balanced Fund		ULIF002181004DEBT114 - Individual Debt Fund		ULIF003181004GROWTH114 - Individual Growth Fund		ULIF004181004SECURE114 - Individual Secure Fund		ULIF005141005EQUITY114 - Individual Equity Fund	
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
<i>Approved Investment(&gt;=75%)</i>																				
A Government Bonds	90.07	32.95	27.73	30.25	0.00	0.00	0.00	0.00	229.29	24.31	1,262.17	12.87	987.65	15.42	11,682.76	8.53	477.83	15.23	0.00	0.00
B Corporate bonds	0.00	0.00	50.52	55.12	0.00	0.00	0.00	0.00	313.34	33.21	2,558.64	26.10	2,851.57	44.52	23,363.79	17.05	1,142.53	36.41	0.00	0.00
C Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119.86	12.71	1,763.47	17.99	1,850.89	28.90	15,230.71	11.12	334.89	10.67	0.00	0.00
D Equity	80.89	29.59	0.00	0.00	161.78	48.15	0.00	0.00	138.30	14.66	2,896.72	29.55	0.00	0.00	66,072.75	48.22	464.50	14.80	101,866.61	90.84
E Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49.98	0.51	0.00	0.00	649.74	0.47	10.00	0.32	649.74	0.58
F Mutual Funds	11.35	4.15	0.58	0.63	1.26	0.38	0.00	0.00	0.69	0.07	1.03	0.01	2.29	0.04	1,104.78	0.81	2.28	0.07	641.78	0.57
G Deposits with Bank	47.51	17.38	0.00	0.00	143.72	42.77	23.28	85.45	98.15	10.40	343.60	3.50	141.41	2.21	7,437.23	5.43	329.58	10.50	0.00	0.00
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	1,445.12	1.05	0.00	0.00	0.00	0.00
<b>SUB TOTAL (A)</b>	<b>229.82</b>	<b>84.07</b>	<b>78.83</b>	<b>86.00</b>	<b>306.76</b>	<b>91.30</b>	<b>23.28</b>	<b>85.45</b>	<b>899.63</b>	<b>95.36</b>	<b>8,875.61</b>	<b>90.53</b>	<b>5,833.81</b>	<b>91.09</b>	<b>126,986.88</b>	<b>92.68</b>	<b>2,761.59</b>	<b>88.00</b>	<b>103,158.12</b>	<b>91.99</b>
<i>Current Assets</i>																				
Accrued Interest	1.52	0.56	3.91	4.26	0.00	0.00	0.00	0.00	28.25	2.99	124.02	1.26	210.95	3.29	1,894.83	1.46	49.70	1.58	0.00	0.00
Dividend Receivable	0.34	0.12	0.00	0.00	0.72	0.21	0.00	0.00	0.59	0.06	9.89	0.10	0.00	0.00	225.33	0.16	1.59	0.05	339.58	0.30
Bank Balance	6.73	2.46	0.49	0.53	7.49	2.23	3.99	14.63	3.36	0.36	5.95	0.06	3.15	0.05	46.26	0.03	0.27	0.01	5.90	0.01
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	65.50	0.67	0.00	0.00	832.32	0.61	1.16	0.04	427.49	0.38
<i>Other Current Assets (for Investments)</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>
<i>Less Current Liabilities</i>																				
Payable for Investments	0.00	0.00	(0.00)	0.00	(0.00)	0.00	0.00	0.00	(0.00)	0.00	(26.05)	(0.27)	0.00	0.00	(256.32)	(0.19)	(3.49)	(0.11)	(390.38)	(0.35)
Fund Management of Charges Payable	(0.21)	(0.08)	(0.07)	(0.08)	(0.26)	(0.08)	(0.02)	(0.08)	(0.75)	(0.08)	(11.30)	(0.12)	(5.12)	(0.08)	(157.07)	(0.11)	(2.99)	(0.10)	(150.34)	(0.13)
Other current liabilities (for Investments)	(0.00)	0.00	(0.00)	0.00	(0.01)	0.00	(0.00)	0.00	(0.02)	0.00	(0.18)	0.00	(0.11)	0.00	(2.65)	0.00	(0.06)	0.00	(2.42)	0.00
<b>SUB TOTAL (B)</b>	<b>8.38</b>	<b>3.06</b>	<b>4.32</b>	<b>4.71</b>	<b>7.94</b>	<b>2.36</b>	<b>3.96</b>	<b>14.55</b>	<b>31.44</b>	<b>3.33</b>	<b>167.81</b>	<b>1.70</b>	<b>208.87</b>	<b>3.26</b>	<b>2,682.71</b>	<b>1.96</b>	<b>46.18</b>	<b>1.47</b>	<b>229.83</b>	<b>0.21</b>
<i>other Investment(&lt;=25%)</i>																				
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
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
C Equity	3.73	1.37	0.00	0.00	7.00	2.08	0.00	0.00	6.37	0.67	183.83	1.87	0.00	0.00	4,200.07	3.07	24.26	0.77	6,506.43	5.80
D Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
E Mutual Funds	31.43	11.50	8.51	9.28	14.32	4.26	0.00	0.00	5.94	0.63	577.15	5.89	362.78	5.66	3,140.83	2.29	305.61	9.74	2,238.96	2.00
F 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
<b>SUB TOTAL (C)</b>	<b>35.17</b>	<b>12.87</b>	<b>8.51</b>	<b>9.28</b>	<b>21.32</b>	<b>6.34</b>	<b>0.00</b>	<b>0.00</b>	<b>12.31</b>	<b>1.30</b>	<b>760.98</b>	<b>7.76</b>	<b>362.78</b>	<b>5.66</b>	<b>7,340.81</b>	<b>5.36</b>	<b>329.87</b>	<b>10.51</b>	<b>8,745.39</b>	<b>7.80</b>
<b>Total A + B + C</b>	<b>273.36</b>	<b>100.00</b>	<b>91.66</b>	<b>100.0</b>	<b>336.02</b>	<b>100.00</b>	<b>27.25</b>	<b>100.00</b>	<b>943.38</b>	<b>100.0</b>	<b>9804.41</b>	<b>100.0</b>	<b>6405.45</b>	<b>100.0</b>	<b>137010.49</b>	<b>100.00</b>	<b>3137.64</b>	<b>100.0</b>	<b>112133.35</b>	<b>100.0</b>
<b>Funds Carried Forward ( As Per LB2)</b>																				

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PARTICULARS	ULIF006Z7107GTDGROWTH114 - Individual Guaranteed Growth Fund	ULIF00705208PENDEBT114 - Pension Debt Fund	ULIF00805208PENEQUITY114 - Pension Equity Fund	ULIF00905208PENLIQUID114 - Pension Liquid Fund	ULIF010161209PRESERVER114 - Individual Preserver Fund	ULIF01161209PRIMEQU114 - Individual Prime Equity Fund	ULIF012161209PNPRESERV114 - Individual Preserver Pension Fund	ULIF013161209PNPRIMEQU114 - Individual Prime Equity Pension Fund	ULIF014031210GTDNAV114 - Market Shield	ULIF015271210ACTASSET114 - ING Active Asset Allocation Fund	Total For all Funds
Opening Balance(Market Value)	4,627.92	6,157.50	13,287.20	668.04	6,435.15	8,200.42	3,043.95	4,840.72	4,505.89	1,121.41	33644.95
Add : Inflows During the quarter	88.84	47.89	140.27	(6.77)	375.37	573.78	206.03	206.03	527.76	172.34	3989.07
Increase/(Decrease) Value Of Inv/net	106.02	170.70	(197.27)	14.78	188.20	(96.41)	89.51	(56.28)	70.20	14.64	870.62
Less: Outflow During the quarter	322.10	239.89	304.52	22.51	19.87	2.49	5.68	17.75	44.97	40.31	14754.11
<b>TOTAL INVESTIBLE FUNDS(MKT VALUE)</b>	<b>4,500.69</b>	<b>6,136.20</b>	<b>12,925.67</b>	<b>645.53</b>	<b>6,978.85</b>	<b>8,675.30</b>	<b>3,333.81</b>	<b>5,130.26</b>	<b>5,058.88</b>	<b>1,268.08</b>	<b>324814.30</b>

	ULIF006Z7107GTDGROWTH114 Individual Guaranteed Growth Fund		ULIF00705208PENDEBT114- Pension Debt Fund		ULIF00805208PENEQUITY114- Pension Equity Fund		ULIF00905208PENLIQUID114- Pension Liquid Fund		ULIF010161209PRESERVER114- Individual Preserver Fund		ULIF01161209PRIMEQU114- Individual Prime Equity Fund		ULIF012161209PNPRESERV114- 4-Individual Preserver Pension Fund		ULIF013161209PNPRIMEQU114- Individual Prime Equity Pension Fund		ULIF014031210GTDNAV114- Market Shield		ULIF015271210ACTASSET114-ING Active Asset Allocation Fund		Total For all Funds		Total For all Funds	
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
Approved Investment(≈75%)																								
A Government Bonds	0.00	0.00	1,039.61	16.94	0.00	0.00	0.00	0.00	1,192.68	17.09	0.00	0.00	556.77	16.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,546.56	5.40
B Corporate bonds	1,201.75	26.70	2,887.83	47.06	0.00	0.00	0.00	0.00	2,081.16	29.82	0.00	0.00	903.80	27.11	0.00	0.00	122.38	9.65	37,477.30	11.54				
C Infrastructure Bonds	2,825.37	62.78	1,241.53	20.23	0.00	0.00	0.00	0.00	2,367.16	33.92	0.00	0.00	1,245.16	37.28	0.00	0.00	12,149.55	3.86	27,142.59	8.36				
D Equity	324.62	7.21	0.00	0.00	11,650.31	90.13	0.00	0.00	0.00	0.00	7,848.65	90.47	0.00	0.00	4,639.56	90.44	2,277.07	45.01	779.24	61.45	199,200.98	61.33		
E Money Market	0.00	0.00	0.00	0.00	49.98	0.39	0.00	0.00	49.98	0.58	0.00	0.00	0.00	0.00	29.99	0.58	39.98	0.79	0.00	0.00	1,529.38	0.47		
F Mutual Funds	0.10	0.00	3.69	0.06	3.28	0.03	28.09	4.37	2.10	0.03	8.30	0.10	0.78	0.02	6.77	0.13	238.50	4.71	0.72	0.06	2,058.38	0.63		
G Deposits with Bank	0.00	0.00	486.84	7.93	0.00	0.00	547.49	85.06	590.58	8.24	0.00	0.00	3,244.73	9.49	0.00	0.00	12,393.62	3.78	0.00	0.00	12,393.62	3.78		
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	1,445.12	0.44	
SUB TOTAL (A)	4,351.84	96.69	5,659.51	92.22	11,703.56	90.55	575.58	89.45	6,233.68	89.32	7,906.92	91.15	3,014.70	90.42	4,676.33	91.15	4,352.29	86.03	1,075.37	84.81	298,704.12	91.96		
Current Assets																								
Accrued Interest	129.21	2.87	164.14	2.67	0.00	0.00	0.00	0.00	240.05	3.44	0.00	0.00	109.41	3.28	0.00	0.00	0.00	0.00	9.69	0.76	3,065.68	0.94		
Dividend Receivable	1.41	0.03	0.00	0.00	38.79	0.30	0.00	0.00	0.00	0.00	26.07	0.30	0.00	0.00	15.32	0.30	9.42	0.19	2.60	0.20	671.63	0.21		
Bank Balance	6.45	0.14	7.61	0.12	4.37	0.03	1.19	0.19	4.36	0.06	3.31	0.04	2.78	0.08	5.00	0.10	2.50	0.05	2.37	0.19	123.53	0.04		
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	58.39	0.45	0.00	0.00	0.00	0.00	35.40	0.41	0.00	0.00	21.09	0.41	0.00	0.00	0.00	0.00	1,441.35	0.44		
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	
Less Current Liabilities																								
Payable for Investments	0.00	0.00	0.00	0.00	(46.95)	(0.36)	0.00	0.00	0.00	0.00	(87.85)	(1.01)	0.00	0.00	(70.38)	(1.37)	(16.37)	(0.32)	(5.61)	(0.44)	(903.40)	(0.28)		
Fund Management of Charges Payable	(6.06)	(0.13)	(4.61)	(0.08)	(17.23)	(0.13)	(0.35)	(0.05)	(6.58)	(0.09)	(10.25)	(0.12)	(3.14)	(0.09)	(6.04)	(0.12)	(5.24)	(0.10)	(1.51)	(0.12)	(389.16)	(0.12)		
Other current liabilities (for Investments)	(0.10)	0.00	(0.10)	0.00	(0.28)	0.00	(0.01)	0.00	(0.11)	0.00	(0.18)	0.00	(0.05)	0.00	(0.11)	0.00	(2.06)	(0.04)	(0.02)	0.00	(8.47)	(0.00)		
SUB TOTAL (B)	139.91	2.91	167.63	2.71	37.10	9.29	0.63	8.14	237.72	3.41	(33.50)	(0.38)	109.00	3.27	(35.12)	(0.68)	(11.76)	(0.22)	7.51	9.59	4,001.17	1.23		
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
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
C Equity	15.78	0.35	0.00	0.00	698.07	5.40	0.00	0.00	0.00	0.00	434.08	5.00	0.00	0.00	255.43	4.98	101.91	2.01	50.74	4.00	12,487.71	3.84		
D Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
E Mutual Funds	2.16	0.05	309.66	5.05	486.94	3.77	67.12	10.43	507.45	7.27	367.80	4.24	210.11	6.30	233.62	4.55	616.44	12.19	134.46	10.60	9,621.30	2.96		
F 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
SUB TOTAL (C)	17.94	0.40	309.66	5.05	1,185.01	9.17	67.12	10.43	507.45	7.27	801.87	9.24	210.11	6.30	489.05	9.53	718.35	14.20	185.20	14.60	22,109.01	6.81		
Total A + B + C	4590.69	100.00	6136.20	100.00	12925.67	100.00	645.53	100.00	6978.85	100.00	8675.30	100.00	3333.81	100.00	5130.26	100.00	5058.88	100.00	1268.08	100.00	324814.30	100.00		
Funds Carried Forward ( As Per LB2)																								

**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)**

**Statement as on : 30 June 2012**

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	ULIF015271210ACTASSET114-ING Active Asset Allocation Fund	1,268.08	10.3111	10.3111	10.1987	9.3038	9.5816	0.95%	'NA'
2	ULGF00124804EBBALANCE114-Group Balanced Fund	273.36	20.0867	20.0867	19.7043	18.6791	18.8026	4.31%	6.76%
3	ULGF00224804EBDEBT114-Group Debt Fund	91.66	17.3082	17.3082	16.9000	16.5910	16.3044	8.24%	6.60%
4	ULGF00324804EBGROWTH114-Group Growth Fund	336.02	22.8133	22.8133	22.5625	20.8550	21.2874	1.79%	7.61%
5	ULGF00424804EBLIQUID114-Group Liquid Fund	27.25	17.0144	17.0144	16.6748	16.3428	16.0339	8.13%	6.40%
6	ULIF014031210GTDNAV114-Market Shield	5,058.88	9.7960	9.7960	9.6672	9.2205	9.2803	0.14%	'NA'
7	ULGF00524804EBSECURE114-Group Secure Fund	943.38	18.0779	18.0779	17.7298	17.0926	16.9651	6.34%	6.60%
8	ULIF001181004BALANCE114-Individual Balanced Fund	9,804.41	18.9952	18.9952	18.7579	17.7166	17.8926	3.27%	6.21%
9	ULIF002181004DEBT114-Individual Debt Fund	6,405.45	17.2264	17.2264	16.7472	16.3735	16.0291	9.89%	7.54%
10	ULIF005141005EQUITY114-Individual Equity Fund	112,133.35	15.4976	15.4976	15.7307	13.7223	14.9334	-8.43%	5.47%
11	ULIF006271107GTDGROWTH114-Individual Guaranteed Growth Fund	4,500.69	12.8287	12.8287	12.5366	12.2667	12.0256	7.63%	5.76%
12	ULIF003181004GROWTH114-Individual Growth Fund	137,010.49	20.6522	20.6522	20.5869	18.9231	19.5730	-0.16%	6.05%
13	ULIF011161209PRIMEEQU114-Individual Prime Equity Fund	8,675.30	9.4405	9.4405	9.5739	8.3748	9.1160	-8.78%	'NA'
14	ULIF013161209PNPRIMEEQU114-Individual Prime Equity Pension Fund	5,130.26	9.3833	9.3833	9.5152	8.3216	9.0449	-8.59%	'NA'
15	ULIF012161209PNPRESERVR114-Individual Preserver Pension Fund	3,333.81	12.9245	12.9245	12.5638	12.2707	11.9846	10.45%	'NA'
16	ULIF010161209PRESERVER114-Individual Preserver Fund	6,978.85	12.7994	12.7994	12.4430	12.1834	11.9154	9.83%	'NA'
17	ULIF004181004SECURE114-Individual Secure Fund	3,137.64	18.2893	18.2893	17.9530	17.2578	17.1746	6.10%	6.38%
18	ULIF00705208PENDEBT114-Pension Debt Fund	6,136.20	14.3730	14.3730	13.9763	13.6538	13.3435	10.12%	7.27%
19	ULIF00805208PENEQUITY114-Pension Equity Fund	12,925.67	10.6457	10.6457	10.8039	9.4277	10.2649	-8.47%	6.35%
20	ULIF00905208PENLIQUID114-Pension Liquid Fund	643.53	13.7575	13.7575	13.4462	13.1569	12.8837	9.01%	7.24%

**TOTAL** 324,814.30

Detail Regarding debt securities(ULIP)								
	MARKET VALUE				Book Value			
	As at 30 June 2012	as % of total for this class	as at 30 June of the previous year	as % of total for this class	As at 30 June 2012	as % of total for this class	as at 30 June of the previous year	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	76,433	80%	74,523	79%	76,013	79%	74,983	79%
AA or better	1,935	2%	1,357	1%	1,794	2%	1,305	1%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	17,547	18%	18,169	19%	17,849	19%	18,838	20%
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	27,941	29%	23,189	25%	27,443	29%	22,745	24%
more than 1 yearand upto 3years	21,853	23%	29,314	31%	21,958	23%	29,787	31%
More than 3years and up to 7years	20,814	22%	8,280	9%	20,663	22%	8,291	9%
More than 7 years and up to 10 years	16,803	18%	19,021	20%	16,836	18%	19,544	21%
More than 10 years and up to 15 years	4,083	4%	9,843	10%	4,153	4%	10,086	11%
More than 15 years and up to 20 years	1,004	1%	513	1%	1,000	1%	551	1%
Above 20 years	3,418	4%	3,890	4%	3,602	4%	4,121	4%
<b>Breakdown by type of the issuer</b>								
a. Central Government	17,211	18%	17,826	19%	17,509	18%	18,494	19%
b. State Government	336	0%	342	0%	341	0%	344	0%
c. Corporate Securities	78,369	82%	75,880	81%	77,806	81%	76,287	80%

Detail Regarding debt securities(NON ULIP)								
	MARKET VALUE				Book Value			
	As at 30 June 2012	as % of total for this class	as at 30 June of the previous year	as % of total for this class	As at 30 June 2012	as % of total for this class	as at 30 June of the previous year	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	117,408	44%	85,365	45%	118,885	44%	88,242	45%
AA or better	8,188	3%	1,006	1%	8,027	3%	1,001	1%
Rated below AA but above A	1,185	0%	190	0%	1,200	0%	200	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	139,841	52%	102,403	54%	142,451	53%	105,902	54%
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	7,323	3%	10,199	5%	7,295	3%	10,211	5%
more than 1 yearand upto 3years	5,264	2%	6,804	4%	5,331	2%	6,945	4%
More than 3years and up to 7years	57,657	22%	23,335	12%	59,154	22%	24,191	12%
More than 7 years and up to 10 years	69,866	26%	59,379	31%	70,066	26%	61,679	32%
More than 10 years and up to 15 years	42,977	16%	29,680	16%	43,741	16%	30,330	16%
More than 15 years and up to 20 years	41,926	16%	25,265	13%	42,408	16%	26,043	13%
Above 20 years	41,609	16%	34,302	18%	42,566	16%	35,946	18%
<b>Breakdown by type of the issuer</b>								
a. Central Government	137,364	52%	100,910	53%	139,930	52%	104,381	53%
b. State Government	2,477	1%	1,493	1%	2,521	1%	1,520	1%
c. Corporate Securities	126,782	48%	86,561	46%	128,112	47%	89,443	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 30 Jun 2012	Up to the Quarter ended 30 Jun 2012	For the Quarter ended 30 Jun 2011	Up to the Quarter ended 30 Jun 2011
ING Investment Management (I) Pvt Ltd	Significant Influence	Investment	1,967.25	1,967.25	-	-
		Dividend / Income from Investment	44.22	44.22	174.79	174.79
		Services received by the company	22.05	22.05	26.38	26.38
ING Insurance International B.V.	Foreign Promoters (26%)	Expenses incurred on behalf of the company	32.16	32.16	26.76	26.76
		Expenses incurred by the company on their behalf	-	-	0.47	0.47
		Share capital as on 30 June	38,086.96	38,086.96	38,086.96	38,086.96
		Contribution to Share capital (Including share Application Money)	-	-	-	-
ING Insurance Asia Pacific Ltd	Significant Influence	Services received by the company	108.43	108.43	77.19	77.19
		Expenses incurred on behalf of the company	72.15	72.15	43.62	43.62
		Expenses incurred by the company on their behalf	65.73	65.73	63.21	63.21
ING Life Insurance Korea Ltd.	Significant Influence	Expenses incurred by the company on their behalf	-	-	-	-
ING Life Insurance Company Ltd (Japan)	Significant Influence	Expenses incurred by the company on their behalf	-	-	-	-
ING Insurance Berhad	Significant Influence	Expenses incurred on behalf of the company	-	-	-	-
ING Nationale-Nederlanden Polska S.A. Poland	Significant Influence	Expenses incurred by the company on their behalf	-	-	-	-
Exide Industries Ltd	Promoters	Premium Income	39.22	39.22	31.29	31.29
		Benefits paid (Claims during the year)	-	-	15.00	15.00
		Investment	1,157.85	1,157.85	1,153.12	1,153.12
		Dividend / Income from Investment	-	-	-	-
		Share capital as on 30 June	73,244.15	73,244.15	73,244.15	73,244.15
		Contribution to Share capital (Inc Share App Money)	-	-	-	-
ING Vysya Life Insurance Emp Group Gratuity cum Life Assurance Scheme (Trust)	Gratuity Trust	Premium Income	-	-	-	-
		Benefits paid (Claims during the year)	-	-	-	-
		Contribution made to Gratuity Trust	-	-	-	-
		Expenses incurred on behalf of the company	0.08	0.08	0.11	0.11
Kshitij Jain	Key Management Personnel	Managerial Remuneration	72.24	72.24	80.31	80.31



**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 30th June 2012****Board of Directors and Key Personnel**

Sl. No.	Name of person	Role / Designation	Details of change in the period
1	Mr. Rajan Raheja	Director	Till 30th April 2012
2	Mr. Kshitij Jain	Managing Director & CEO	
3	Mr. A.K Mukherjee	Director	
4	Mr. Frank Koster	Director	
5	Mr. N. N. Joshi	Director	
6	Mr. Rajesh Kapadia	Director	
7	Mr. Satish Raheja	Director	
8	Mr. Douglas Caldwell	Director	
9	Mr. Parag Mathur	General Counsel & Company Secretary	
10	Mr. Uco Vegter	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. Rangarajan B N	Appointed Actuary & Chief Risk Officer	
15	Ms Priya Gopalakrishnan	Director - Human Resources *	

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

\* Does not represent a Board position

Available Solvency Margin (ASM) and Solvency Ratio as on 30 June 2012

₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	600,220
	Deduct:	
2	Mathematical Reserves	599,908
3	Other Liabilities	-
4	<b>Excess in Policyholders' funds (1) - (2) - (3)</b>	<b>312</b>
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	30,269
7	<b>Excess in Shareholders' funds</b>	<b>30,269</b>
8	Total ASM (4) + (7)	30,581
9	Required Solvency Margin (RSM)	14,780
10	<b>Solvency Ratio (8) / (9)</b>	<b>207%</b>

ING Vysya Life Insurance Company Limited

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

FORM : L-33-NPAs-7A (As on 30 June 2012)

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 2012)

 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	<b>A Central Government Securities</b>													
	A1 Central Government Bonds	CGSB	88,970.37	1,732.48	2.05	2.05	88,970.37	1,732.48	2.05	2.05	79,270.90	4,949.24	7.90	7.90
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,188.17	25.31	2.13	2.13	1,188.17	25.31	2.13	2.13	1,187.68	101.26	8.53	8.53
	A4 Treasury Bills	CTRB	-	58.22	1.87	1.87	-	58.22	1.87	1.87	1,961.69	318.44	5.12	5.12
2	<b>B Government Securities / Other Approved Securities</b>													
	B2 State Government Bonds/ Development Loans	SGGB	2,520.93	53.49	2.12	2.12	2,520.93	53.49	2.12	2.12	2,521.66	130.41	6.34	6.34
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	13,222.91	280.88	2.12	2.12	13,222.91	280.88	2.12	2.12	13,218.49	1,222.88	8.31	8.31
3	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	12,316.58	265.14	2.15	2.15	12,316.58	265.14	2.15	2.15	12,097.60	649.64	8.08	8.08
4	<b>D Infrastructure Investments</b>													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	146.46	0.96	0.68	0.68	146.46	0.96	0.68	0.68	136.78	(8.04)	(6.95)	(6.95)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	171.60	2.95	1.78	1.78	171.60	2.95	1.78	1.78	162.32	(24.17)	(15.74)	(15.74)
	D5 Infrastructure - Securitised Assets (Approved)	IESA	1,834.64	53.29	2.95	2.95	1,834.64	53.29	2.95	2.95	1,781.35	162.59	9.60	9.60
	D7 Infrastructure - PSU - Debentures/ Bonds	IPDT	27,873.18	622.63	2.24	2.24	27,873.18	622.63	2.24	2.24	27,500.60	2,319.69	8.71	8.71
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,616.36	163.52	2.47	2.47	6,616.36	163.52	2.47	2.47	6,620.23	389.36	8.38	8.38
5	<b>E Approved Investment Subject To Exposure Norms</b>													
	E1 PSU - Equity Shares quoted	EAEQ	1,010.81	8.33	0.85	0.85	1,010.81	8.33	0.85	0.85	955.55	(160.05)	(18.73)	(18.73)
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	4,926.80	37.60	0.79	0.79	4,926.80	37.60	0.79	0.79	4,599.74	(163.59)	(4.13)	(4.13)
	E5 Corporate Securities - Bonds - Taxable	EPBT	117.60	2.79	2.37	2.37	117.60	2.79	2.37	2.37	117.60	11.17	9.50	9.50
	E9 Corporate Securities -Debentures	ECOS	27,411.14	534.35	2.20	2.20	27,411.14	534.35	2.20	2.20	21,732.01	1,843.38	8.90	8.90
	E13 Loans - Policy Loans	ELPL	2,212.76	47.90	2.25	2.25	2,212.76	47.90	2.25	2.25	2,020.81	156.49	9.00	9.00
	E17 Deposits - CDs with Scheduled Banks	EDCD	3,764.92	92.16	2.48	2.48	3,764.92	92.16	2.48	2.48	3,672.75	113.93	9.49	9.49
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,458.52	83.90	2.43	2.43	3,458.52	83.90	2.43	2.43	3,458.47	237.73	6.87	6.87
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,307.88	19.09	2.40	2.40	1,307.88	19.09	2.40	2.40	235.00	78.21	9.05	9.05
6	<b>F Other than Approved Securities</b>													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	386.96	(29.45)	(7.89)	(7.89)	386.96	(29.45)	(7.89)	(7.89)	370.78	(5.68)	(1.76)	(1.76)
	F6 Other than Approved Investments -Debentures	OLDB	1,000.00	7.40	0.74	0.74	1,000.00	7.40	0.74	0.74	-	-	-	-
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	200.00	4.36	2.18	2.18	200.00	4.36	2.18	2.18	200.00	17.50	8.75	8.75
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	5,758.56	165.61	2.50	2.50	5,758.56	165.61	2.50	2.50	9,277.55	509.10	8.06	8.06
<b>TOTAL</b>			<b>206,417.15</b>	<b>4,232.93</b>	<b>2.07</b>	<b>2.07</b>	<b>206,417.15</b>	<b>4,232.93</b>	<b>2.07</b>	<b>2.07</b>	<b>193,099.56</b>	<b>12,849.47</b>	<b>7.57</b>	<b>7.57</b>

**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 June 2012)**

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)	%	%
	<b>A Central Government Securities</b>													
	A1 Central Government Bonds	CGSB	17,500.09	865.04	4.56	4.56	17,500.09	865.04	4.56	4.56	20,005.74	1,335.08	6.70	6.70
	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	3.32	0.30	0.30
	<b>B Government Securities / Other Approved Securities</b>													
	B2 State Government Bonds/ Development Loans	SGGB	340.64	14.41	4.23	4.23	340.64	14.41	4.23	4.23	340.64	13.42	3.93	3.93
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	8.72	0.25	2.82	2.82	8.72	0.25	2.82	2.82	8.72	28.35	6.37	6.37
	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	9.72	1.96	1.96
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	15,345.69	418.14	2.63	2.63	15,345.69	418.14	2.63	2.63	16,857.19	1,323.80	8.84	8.84
	<b>D Infrastructure Investments</b>													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	4,825.29	(52.49)	(1.04)	(1.04)	4,825.29	(52.49)	(1.04)	(1.04)	5,461.85	(460.09)	(8.08)	(8.08)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	6,630.66	426.85	6.81	6.81	6,630.66	426.85	6.81	6.81	4,984.96	(873.40)	(17.90)	(17.90)
	D5 Infrastructure - Securitised Assets	IESA	848.48	24.67	2.81	2.81	848.48	24.67	2.81	2.81	1,042.56	115.65	10.06	10.06
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	21,738.02	490.80	2.62	2.62	21,738.02	490.80	2.62	2.62	16,343.26	1,336.45	7.92	7.92
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	4,424.22	159.92	2.79	2.79	4,424.22	159.92	2.79	2.79	6,919.55	667.17	9.17	9.17
	<b>E Approved Investment Subject To Exposure Norms</b>													
	E1 PSU - Equity Shares quoted	EAEQ	31,612.03	(151.16)	(0.55)	(0.55)	31,612.03	(151.16)	(0.55)	(0.55)	28,396.60	(7,681.76)	(25.67)	(25.67)
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	142,987.95	(1,497.57)	(1.01)	(1.01)	142,987.95	(1,497.57)	(1.01)	(1.01)	149,270.28	(9,756.41)	(6.59)	(6.59)
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,153.12	(142.66)	(12.37)	(12.37)	1,153.12	(142.66)	(12.37)	(12.37)	1,153.12	88.73	7.69	7.69
	E5 Corporate Securities - Bonds - Taxable	EPBT	126.00	4.22	3.35	3.35	126.00	4.22	3.35	3.35	126.00	9.17	7.01	7.01
	E9 Corporate Securities -Debentures	ECOS	21,872.74	577.26	2.65	2.65	21,872.74	577.26	2.65	2.65	21,415.13	2,040.14	7.58	7.58
	E17 Deposits - CDs with Scheduled Banks	EDCD	12,303.82	381.16	2.55	2.55	12,303.82	381.16	2.55	2.55	16,280.76	1,360.38	8.08	8.08
	E20 CCIL - CBLO	ECBO	1,529.38	23.72	1.47	1.47	1,529.38	23.72	1.47	1.47	-	-	-	-
	E21 Commercial Papers	ECCP	0.00	-	-	-	-	-	-	-	-	1.71	0.34	0.34
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,502.32	42.48	2.83	2.83	1,502.32	42.48	2.83	2.83	1,502.32	91.88	6.12	6.12
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,046.53	21.29	2.38	2.38	2,046.53	21.29	2.38	2.38	1,052.52	269.01	8.93	8.93
	E29 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.01	0.72	0.72	-	0.01	0.72	0.72	1.69	1.70	0.73	0.73
	<b>F Other than Approved Securities</b>													
	F3 Equity Shares (incl Co-op Societies)	OESH	11,673.80	(1,544.08)	(10.65)	(10.65)	11,673.80	(1,544.08)	(10.65)	(10.65)	16,160.35	(747.25)	(5.46)	(5.46)
	F5 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1,938.30	109.43	5.65	5.65	1,938.30	109.43	5.65	5.65	1,938.30	335.95	13.36	13.36
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	9,576.82	182.96	2.44	2.44	9,576.82	182.96	2.44	2.44	7,601.75	1,135.74	9.08	9.08
	<b>TOTAL</b>		<b>309,984.64</b>	<b>354.65</b>	<b>0.11</b>	<b>0.11</b>	<b>309,984.64</b>	<b>354.65</b>	<b>0.11</b>	<b>0.11</b>	<b>316,863.30</b>	<b>(9,351.55)</b>	<b>(2.83)</b>	<b>(2.83)</b>

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	<b>A Central Government Securities</b>													
	A1 Central Government Bonds	CGSB	29,375.38	609.73	2.09	2.09	29,375.38	609.73	2.09	2.09	28,937.13	1,768.23	8.16	8.16
	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	132.97	4.77	4.77
2	<b>B Government Securities / Other Approved Securities</b>													
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	7,172.81	152.09	2.12	2.12	7,172.81	152.09	2.12	2.12	7,169.72	577.94	8.48	8.48
4	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	11,974.01	271.42	2.29	2.29	11,974.01	271.42	2.29	2.29	11,693.77	658.63	9.27	9.27
	<b>D Infrastructure Investments</b>													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	64.99	0.15	0.27	0.27	64.99	0.15	0.27	0.27	52.29	1.63	4.97	4.97
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	79.68	2.13	3.00	3.00	79.68	2.13	3.00	3.00	64.95	3.21	8.55	8.55
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	13,537.94	293.98	2.17	2.17	13,537.94	293.98	2.17	2.17	13,333.70	1,111.41	8.69	8.69
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,293.67	149.85	2.38	2.38	6,293.67	149.85	2.38	2.38	6,298.49	353.71	9.29	9.29
5	<b>E Approved Investment Subject To Exposure Norms</b>													
	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	440.81	6.09	1.55	1.55	440.81	6.09	1.55	1.55	361.11	(14.14)	(6.13)	(6.13)
	E2 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted	EACE	2,392.58	19.43	0.91	0.91	2,392.58	19.43	0.91	0.91	1,948.90	117.36	10.05	10.05
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	4.72	(0.28)	(6.76)	(6.76)	4.72	(0.28)	(6.76)	(6.76)	3.84	0.20	7.84	7.84
	E9 Corporate Securities (Approved Investment ) -Debentures	ECOS	11,174.25	225.05	2.33	2.33	11,174.25	225.05	2.33	2.33	9,338.01	805.74	9.10	9.10
	E21 Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	6.84	0.34	0.34
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	539.26	12.40	2.30	2.30	539.26	12.40	2.30	2.30	539.23	49.88	9.25	9.25
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,842.15	62.69	2.51	2.51	1,842.15	62.69	2.51	2.51	3,250.94	263.54	9.17	9.17
6	<b>F Other than Approved Securities</b>													
	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)		-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>84,892.28</b>	<b>1,804.73</b>	<b>2.16</b>	<b>2.16</b>	<b>84,892.28</b>	<b>1,804.73</b>	<b>2.16</b>	<b>2.16</b>	<b>82,992.08</b>	<b>5,837.16</b>	<b>8.20</b>	<b>8.20</b>

**ING Vysya Life Insurance Company Limited**

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

**FORM : L-35-Downgrading of Investments-2 (As on 30th June 2012)**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>								
	NIL								
B.	<u>As on Date</u>								
1	8.75% ING Vysya Bank Ltd 17-05-2015.	ODPG	200.00	31/03/2006	Fitch	AA	AA-	6/12/2010	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>								
	NIL								
B.	<u>As on Date</u>								
	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> <sup>1</sup>								
	NIL								
B.	<u>As on Date</u> <sup>2</sup>								
	NIL								



ING  
LIFE INSURANCE



**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	-	51	0.28	-	162	0.70	-	51	0.28	-	162	0.70
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	-	<b>51</b>	<b>0.28</b>	-	<b>162</b>	<b>0.70</b>	-	<b>51</b>	<b>0.28</b>	-	<b>162</b>	<b>0.70</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	-	<b>51</b>	<b>0.28</b>	-	<b>162</b>	<b>0.70</b>	-	<b>51</b>	<b>0.28</b>	-	<b>162</b>	<b>0.70</b>

**Note:**

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

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

**ING Vysya Life Insurance Company Limited**

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

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

Sl.No.	Channels	Current Quarter		Same quarter previous year		Up to the period		Same period upto the period year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	26,638	69.17	35,382	62.28	26,638	69.17	35,382	62.28
2	Corporate Agents-Banks	5,965	15.27	6,490	24.63	5,965	15.27	6,490	24.63
3	Corporate Agents -Others	287	0.46	509	0.61	287	0.46	509	0.61
4	Brokers	374	0.50	531	1.09	374	0.50	531	1.09
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>33,264</b>	<b>85.40</b>	<b>42,912</b>	<b>88.62</b>	<b>33,264</b>	<b>85.39</b>	<b>42,912</b>	<b>88.62</b>
1	Referral (B)	950	1.60	3,290	6.26	950	1.60	3,290	6.26
	<b>Grand Total (A+B)</b>	<b>34,214</b>	<b>87.00</b>	<b>46,202</b>	<b>94.87</b>	<b>34,214</b>	<b>86.99</b>	<b>46,202</b>	<b>94.87</b>

**Note:**

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

**ING Vysya Life Insurance Company Limited**

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

FORM : L39-Data on settlement of claims (Apr to Jun-12)

₹ 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 #	-	136	324	627	13	1	1,101	17.34
2	Survival Benefit	3,401	132	-	-	-	-	3,533	9.36
3	For Annuities / Pension ~	-	20	277	191	289	385	1,162	9.03
4	For Surrender \$	-	25,900	480	189	36	-	26,605	168.94
5	Other benefits	-	-	-	-	-	-	-	-
1	Death Claims *	-	487.00	65.00	39.00	1.00	2.00	594	8.29

# The delay for the maturity payout is due to non receipt of the policy schedules on or before the maturity 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

\$ Surrenders are processed based on the request received date

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

**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	172	-	-	-	-	-	172	0.40
5	Other benefits	-	-	-	-	-	-	-	-
1	Death Claims *	-	44	27	-	1	1	73	1.82

\* 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 (Apr to Jun-12)****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	153	1,484	-	2,509	6,751	-
2	Claims reported during the period	716	1,098	3,533	385	28,073	-
3	Claims Settled during the period	594	1,101	3,533	1,162	26,605	-
4	Claims Repudiated during the period	42	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	39	-	-	-	-	-
b	Greater than 2 year from the date of acceptance of risk	3	-	-	-	-	-
5	Claims Written Back	1	-	-	-	-	-
6	<b>Claims O/S at End of the period</b>	<b>232</b>	<b>1,481</b>	<b>-</b>	<b>1,732</b>	<b>8,219</b>	<b>-</b>
	Less than 3 months	185	638	-	340	4,425	-
	3 months to 6 months	47	712	-	379	3,794	-
	6 months to 1 year	-	126	-	168	-	-
	1 year and above	-	5	-	845	-	-

**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	16	-	-	-	-	-
2	Claims reported during the period	79	-	-	-	172	-
3	Claims Settled during the period	73	-	-	-	172	-
4	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-
b	Greater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	<b>Claims O/S at End of the period</b>	<b>22</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	Less than 3 months	19	-	-	-	-	-
	3 months to 6 months	1	-	-	-	-	-
	6 months to 1 year	2	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

**ING Vysya Life Insurance Company Limited**

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

FORM : L41 - Grievance Disposal

**GRIEVANCE DISPOSAL**

SI No.	Particulars	Opening Balance as on 01 Apr 2012	Additions	Complaints Resolved / settled			Complaints Pending (as on 30 June 2012)
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Sales Related	39	371	377	-	-	33
b)	New Business Related	11	222	224	-	-	9
c)	Policy Servicing Related	179	1,015	1,039	-	-	155
d)	Claim Servicing Related	1	9	8	-	-	2
e)	Others	2	32	21	-	-	13
	<b>Total Number</b>	<b>232</b>	<b>1,649</b>	<b>1,669</b>	<b>-</b>	<b>-</b>	<b>212</b>

<b>2</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>
a)	Less than 15 days	93	-	93
b)	Greater than 15 days *	119	-	119
	<b>Total Number</b>	<b>212</b>	<b>-</b>	<b>212</b>

\* 115 Cases are pending before consumer forum, ombudsman and civil court.

**a. How the policy data needed for valuation is accessed:** The IT department provides the data required for performing the valuation. IT extracts the data from the Policy Administration System by means of a query. Fields that are necessary for the purpose of valuation are extracted. Validation checks are performed on the data received from the Policy administration system. The download contains details of both base policies and riders. The data is then converted in to the requisite format, used for valuation purpose, using a Data Conversion System (DCS) package. The actual valuation process is done by means of the actuarial software – Prophet

**b. How the valuation bases are supplied to the system:** The valuation parameters are classified as:  
Global: These are common across businesses and do not vary according to product, e.g., tax on surplus, inflation, etc.  
Input: These are product-specific, e.g., expenses, commission, etc.  
The non-variants are classified as constants and the individual modal points are generated from the policy download after validation checks. These inputs are fed into the Prophet System for generating the valuation output.

		The Valuation Bases:							
		Sep-11		Dec-11		Mar-12		Jun-12	
		Min	Max	Min	Max	Min	Max	Min	Max
1) Interest : Maximum and minimum interest rate taken for each segment									
<b>i. Individual Business</b>									
1.	Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2.	Life- Non-participating Policies	4.50%	6.00%	4.50%	6.00%	4.50%	6.50%	4.50%	6.50%
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.	Annuities- Individual Pension Plan	5.50%	5.50%	5.50%	5.50%	6.25%	4.50%	4.50%	6.25%
6.	Unit Linked	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
7.	Health Insurance	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
<b>ii. Group Business</b>		5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
2) Mortality Rates : the mortality rates used for each segment <sup>1</sup>									
1.	Life- Participating policies	90.00%	135.00%	90.00%	135.00%	90.00%	135.00%	90.00%	135.00%
2.	Life- Non-participating Policies	90.00%	135.00%	90.00%	135.00%	90.00%	135.00%	90.00%	135.00%
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%
5.	Annuities- Individual Pension Plan	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%
6.	Unit Linked	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%
7.	Health Insurance <sup>2</sup>	90.00%	90.00%	90.00%	90.00%	50.00%	90.00%	50.00%	90.00%
<b>ii. Group Business</b>		112.50%	112.50%	112.50%	112.50%	112.50%	112.50%	112.50%	112.50%
3) Expense : (all are per policy unless otherwise mentioned)									
1.	Life- Participating policies	389.57	596.59	393.40	602.46	398.00	609.00	401.92	615.00
2.	Life- Non-participating Policies	60.17	596.59	60.76	602.46	62.00	609.00	62.61	615.00
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	281.47	281.47	284.24	284.24	281.00	281.00	283.77	283.77
5.	Annuities- Individual Pension Plan	596.59	596.59	602.46	602.46	609.00	609.00	615.00	615.00
6.	Unit Linked <sup>3</sup>	574.15	574.15	579.81	579.81	586.00	586.00	591.77	591.77
7.	Health Insurance	596.59	596.59	602.46	602.46	609.00	609.00	615.00	615.00
<b>ii. Group Business (Term Assurance)</b>		17.34	17.34	17.51	17.51	18.00	63.00	18.18	63.62

- 1) The percentages shown above refer to the adjustments made to the base tables. The base table used For Non-participating annuity products was "Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates" and for all other assurance products Indian Assured Lives Mortality (1994 -96) (modified) Ult. [effective 01/01/2005] mortality table was used.  
2) The morbidity assumption used in valuation varies from 110% to 192.5% of CIBT 93 rates and 100% of K<sub>a</sub> factor (proportion of Post-CI deaths out of total deaths at age x in any year).  
3) In addition to this in respect of Unit Linked policies, additional expenses varying from 0.3% to 0.8% to unit balance based on type of fund was also allowed. In respect of traditional paid up policies, expenses @246.4 was allowed for in the valuation as at 30th June 2012. In case of Individual Pension Plan where premium discontinued beyond a year, expense @ 460 has been used for valuation as on 30th June 2012.

- 4) Bonus Rates : Each year bonus rates are declared on 31st of March post annual actuarial valuation in accordance with section 49 of Insurance Act,1938 and IRDA ( Distribution of Surplus) Regulations, 2002.  
5) Policyholders Reasonable Expectations Bonus rates declared were above the bonus rates illustrated @6% and below that illustrated @10% (the lower and higher rates prescribed by Life Council)  
6) Taxation and Shareholder Transfers Both allowed for in the valuation of participating business. Taxes charged were at 12.5% Base Rate + applicable Surcharge + Education Cess  
7) Basis of provisions for Incurred But Not Reported (IBNR) Set up assumed 2 month reporting delay in respect of death claims  
8) Change in Valuation Methods or Bases ( comparison to valuation bases as at 31st March 2012)

**i. Individuals Assurances**

		Jun-12	
		Min	Max
1. Interest	Participating	No Change	No Change
	Non participating	No Change	No Change
2. Expenses		No change other than allowing for implied inflation	
3. Inflation		No Change	No Change

**ii. Annuities**

1. Interest		No Change	No Change
a. Annuity in payment		No Change	No Change
		No Change	No Change
b. Annuity during deferred period		No Change	No Change
		No Change	Yes
c. Pension : All Plans		No Change	Yes
2. Expenses		No change other than allowing for implied inflation	
3. Inflation		No Change	No Change

**iii. Unit Linked**

1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	
3. Inflation		No Change	No Change

**iv. Health**

1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	
3. Inflation		No Change	No Change

**v. Group**

1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	
3. Inflation		No Change	No Change