

ING Vysya Life Insurance Company Limited
(Registration No: 114; Date of registration: 2 August 2001)
Unaudited Revenue Account for the half year ended 30 Sep 2012

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 Sep 2012	Up to the Quarter ended 30 Sep 2012	For the Quarter ended 30 Sep 2011	Up to the Quarter ended 30 Sep 2011
Premiums earned – net					
(a) Premium	L4	4,517,997	7,233,972	4,057,679	6,950,280
(b) Reinsurance ceded		(17,369)	(34,738)	(14,429)	(28,858)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		896,358	1,774,646	729,915	1,447,023
(b) Profit on sale/redemption of investments		979,220	1,585,591	633,136	1,302,935
(c) (Loss) on sale/ redemption of investments		(1,195,419)	(1,595,226)	(295,233)	(737,481)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		1,965,360	1,451,968	(3,252,424)	(4,106,194)
Other Income					
(a) Miscellaneous income		10,213	18,916	75,676	(32,118)
(b) Contribution from the shareholders' account		170,272	327,832	283,204	577,605
Total (A)		7,326,632	10,762,962	2,217,524	5,373,192
Commission	L5	306,258	475,942	366,133	585,217
Operating expenses relating to insurance business	L6	1,149,912	2,239,585	1,283,120	2,493,716
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,456,170	2,715,527	1,649,253	3,078,933
Benefits paid (net)	L7	2,399,302	4,532,243	1,753,294	3,539,225
Interim bonuses paid		1,063	1,503	635	1,103
Change in valuation of liability against life policies					
(a) Gross		3,382,515	3,411,500	(1,266,739)	(1,270,006)
(i) Linked		614,526	(543,052)	(3,011,409)	(4,055,339)
(ii) Non-Linked		2,767,989	3,954,552	1,744,670	2,785,333
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		5,782,880	7,945,246	487,190	2,270,323
Surplus / (Deficit) (D) = (A)-(B)-(C)		87,583	102,189	81,081	23,937
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to Balance Sheet (FFA)		85,119	126,923	99,850	145,656
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		2,464	(24,734)	(18,768)	(121,719)
Total (D)		87,583	102,189	81,082	23,937
Funds for Discontinued Policies					
Opening Balance		51,661	23,290	582	19
Add : Transfer to Funds for discontinued policies		28,534	56,905	954	1,517
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		80,195	80,195	1,536	1,536
Funds for Future Appropriation					
Opening Balance		83,077	68,471	141,854	198,999
Add: Surplus transferred to balance sheet (FFA)		85,119	126,923	99,850	145,656
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		2,464	(24,734)	(18,768)	(121,719)
Balance Carried forward to Balance Sheet		170,660	170,660	222,937	222,937

ING Vysya Life Insurance Company Limited

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

Unaudited Profit and Loss Account for the half year ended 30 Sep 2012

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 Sep 2012	Up to the Quarter ended 30 Sep 2012	For the Quarter ended 30 Sep 2011	Up to the Quarter ended 30 Sep 2011
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		69,377	142,964	51,915	98,517
(b) Profit on sale/redemption of investments		9,632	25,464	17,775	55,064
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		202	202	-	-
Total (B)		79,211	168,630	69,690	153,581
Expense other than those directly related to the insurance business		6,620	10,366	2,042	6,515
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		170,272	327,832	283,205	577,606
Total (C)		176,892	338,198	285,247	584,120
Profit / (loss) before tax (A) + (B) - (C)		(97,681)	(169,569)	(215,557)	(430,539)
Provision for wealth tax		-	-	-	41
Profit / (loss) after tax		(97,681)	(169,569)	(215,557)	(430,580)
Appropriations					
(a) Balance at beginning of the year		(11,573,333)	(11,501,445)	(11,404,953)	(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		-	-	-	-
Profit / (loss) carried forward to the balance sheet		(11,671,014)	(11,671,014)	(11,620,509)	(11,620,509)

ING Vysya Life Insurance Company Limited

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

Unaudited Balance Sheet as at 30 Sep 2012

Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 30 Sep 2012	As at 30 Sep 2011
SOURCES OF FUNDS			
Shareholders' Funds:			
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)		10,495	1,900
Sub-total		14,659,325	14,650,730
Borrowings			
Policyholders' funds:	L11	-	-
Credit / (debit) balance in fair value change account (net)		(26,789)	(62,190)
Policy liabilities			
- Par		17,571,624	12,961,828
- Non Par		2,785,460	1,287,196
- Annuity		80,755	3,935
- Pension		9,735,190	6,968,821
Funds for discontinued policies			
(i) Discontinued on account of non-payment of premium		80,195	1,536
(ii) Others		-	-
Insurance reserves		-	-
Provision for linked liabilities		29,924,884	32,809,078
Fair value change (linked)		3,047,314	38,417
Non-unit liabilities		147,909	125,841
Total linked liabilities		33,120,107	32,973,336
Sub-total		63,346,542	54,134,462
Funds for future appropriation - Non Participating		170,660	222,937
Funds for future appropriation - Participating		0	-
Total		78,176,527	69,008,129
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	3,583,382	3,439,148
Policyholders'	L13	30,009,046	20,362,431
Assets held to cover linked liabilities	L14	33,142,858	33,070,438
Loans	L15	250,380	173,152
Fixed Assets (Net)	L16	94,434	74,856
Current Assets			
Cash and bank balances	L17	587,087	514,756
Advances and other assets	L18	1,974,598	1,811,268
Sub-total (A)		2,561,685	2,326,024
Current liabilities	L19	3,102,401	2,042,709
Provisions	L20	33,870	15,721
Sub-total (B)		3,136,271	2,058,430
Net current assets (C) = ((A) – (B))		(574,586)	267,594
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		11,671,014	11,620,509
Total		78,176,527	69,008,129

Contingent Liabilities

Particulars	As at 30 Sep 2012	As at 30 Sep 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 (*)	2,392,252	2,397,980
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)	22,816	15,444
Total	2,415,068	2,413,424

(*) 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 ₹ 452 for the financial years 2006-07 to 2011-12 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 half year ended 30 Sep 2012

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

	For the quarter ended 30 Sep 2012	Up to the quarter ended 30 Sep 2012	For the quarter ended 30 Sep 2011	Up to the quarter ended 30 Sep 2011
Premium (net of service tax)				
First year premiums	1,218,281	1,989,162	1,659,617	2,551,463
Renewal premiums	2,418,079	4,261,253	2,337,989	4,274,872
Single premiums	881,637	983,558	60,073	123,945
Total premium	4,517,998	7,233,973	4,057,679	6,950,280

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	213,198	357,493	305,467	503,228
- Renewal premium	75,505	100,309	59,976	82,360
- Single premium	17,555	18,140	1,161	2,409
Total	306,258	475,942	366,605	587,997
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	471	2,780
Net Commission	306,258	475,942	366,134	585,217

Break up of commission paid to intermediaries:

Agents	182,690	291,271	201,448	355,384
Brokers	7,508	8,969	2,606	4,711
Corporate agency	6,751	9,519	8,160	11,605
Referral	1,201	1,830	17,567	18,856
Bancassurance	108,107	164,353	136,824	197,441
Total	306,258	475,942	366,605	587,997

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2012

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

Particulars	For the quarter ended 30 Sep 2012	Up to the quarter ended 30 Sep 2012	For the quarter ended 30 Sep 2011	Up to the quarter ended 30 Sep 2011
Employees' remuneration, welfare benefits and other manpower costs	636,275	1,303,097	758,834	1,481,166
Travel, conveyance and vehicle running expenses	26,067	46,491	22,604	42,697
Rent, rates and taxes	209,717	340,600	126,774	230,342
Repairs, maintenance and office upkeep	35,097	65,836	29,265	60,464
Printing and stationery	3,165	16,432	3,330	20,066
Communication expenses	16,805	45,999	22,278	59,525
Legal expenses	1,836	16,597	5,081	9,761
Professional charges	51,534	82,325	56,405	96,049
Medical fees	1,367	2,523	1,221	2,303
Auditors' fees, expenses etc				
a) as auditor	725	1,450	760	1,320
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	75	188	375
d) Concurrent audit fee, etc	781	1,026	45	143
Advertisement and publicity	31,480	46,624	26,100	53,384
Interest and bank charges	12,880	25,203	8,571	21,240
Agents training & Recruitment expenses	8,371	9,200	14,692	25,089
Electricity charges	23,770	43,375	20,318	40,764
Service tax on premium	713	960	91	292
Service tax expense	15,899	15,899	11,872	26,202
Sales and business promotion expenses	78,135	147,590	166,858	288,996
Exchange fluctuation loss / (gain)	(4,901)	3,807	3,208	2,721
Membership fees	2,758	4,086	1,879	4,076
Depreciation	7,928	18,537	12,409	25,579
Other expenses	(10,527)	1,854	(9,664)	1,164
Total	1,149,912	2,239,585	1,283,120	2,493,716

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	90,162	207,249	90,406	195,278
(b) Claims by maturity	307,209	545,471	132,437	252,102
(c) Annuities / pensions in payment	121	208	2	15
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	2,008,037	3,791,770	1,531,744	3,094,416
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(6,227)	(12,454)	(1,294)	(2,587)
(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	2,399,302	4,532,243	1,753,294	3,539,224

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2012

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

Particulars	As at 30 Sep 2012	As at 31 Sep 2011
Share capital		
<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	-	-
Total	14,648,830	14,648,830

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
Total	1,464,883,000	100	1,464,883,000	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 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 half year ended 30 Sep 2012

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

Particulars	As at 30 Sep 2012	As at 30 Sep 2011
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 half year ended 30 Sep 2012

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

Particulars	As at 30 Sep 2012	As at 30 Sep 2011
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,058,171	462,248
Other approved securities	50,026	50,030
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	218,417	218,418
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	501,586	531,108
Other investments	-	-
Sub total (A)	1,828,201	1,261,804
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,348	247,142
Other approved securities	-	149,339
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	422,181	29,261
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	49,684
(e) Other securities(Certificate Of Deposit)	960,761	1,198,349
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	100,000	49,993
Other investments (Mutual Funds)	270,891	453,576
Others	-	-
Sub total (B)	1,755,181	2,177,344
Total (C) = (A) + (B)	3,583,382	3,439,148

Note:

- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 2,890,305 (Previous year: ₹ 2,956,311) as at 30 September 2012 is ₹ 2,883,242 (Previous year: ₹ 2,913,435). This also includes investments having book value of ₹ 118,866 (Previous year ₹ 118,670) and face value of ₹ 121,091 (Previous year: ₹ 121,091) and having a market value of ₹ 118,342 (Previous year: ₹ 116,859), pursuant to Section 7 of the Insurance Act, 1938.
- Aggregate market value of mutual funds and shares, having a book value of ₹ 682,576 (Previous year: ₹ 480,937) as at 30 September 2012 is ₹ 693,072 (PY: ₹ 482,837)

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2012

FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 30 Sep 2012	As at 30 Sep 2011
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	12,216,565	7,744,919
Other approved securities	2,330,035	2,139,181
Other approved investments		
(a) Shares		
(aa) Equity	1,094,121	560,227
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	4,858,217	3,054,743
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds ₹ 8,236,772 and Equity ₹ 56,340)	8,293,112	5,471,595
Other investments (includes Bond ₹ 1,20,000 and equity ₹ 23,905)	143,905	53,282
Sub total (A)	28,935,954	19,023,947
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	180,508	405,864
Other approved securities	-	50,381
Other approved investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	409,549	319,530
(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)	-	-
Other investments (Mutual Funds)	483,035	562,708
Sub total (B)	1,073,093	1,338,484
Total (C) = (A) + (B)	30,009,046	20,362,431

Note:

- Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of ₹ 27,942,096 (Previous year: ₹ 18,858,954) as at 30 September 2012 is ₹ 28,065,093 (Previous year: ₹ 18,218,378)
- Aggregate market value of mutual funds and shares having a book value of ₹ 2,093,740 (Previous year: ₹ 1,565,668) as at 30 September 2012 is ₹ 2,066,951 (Previous year: ₹ 1,503,477)

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2012

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

Particulars	As at 30 Sep 2012	As at 30 Sep 2011
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	2,956,156	1,940,127
Other approved securities	34,358	78,615
Other approved investments		
(a) Shares		
(aa) Equity	19,771,580	19,020,848
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	1,328,759	2,019,336
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds ₹ 3,561,490 and Equity ₹ 944,521)	4,506,011	3,471,384
Other investments (Equity)	1,058,217	1,366,845
Sub total (A)	29,655,080	27,897,156
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,274	27,268
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	102,981	217,346
(c) Derivative instruments	-	-
(d) Debentures/ bonds	497,340	596,994
(e) Other securities (Certificate of deposit ₹ 1,110,752 & CBLO ₹ 149,000)	1,259,752	1,457,863
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	491,019	1,106,714
Other investments (Mutual Funds)	688,910	1,242,703
Net current assets	444,503	524,394
Sub total (B)	3,487,778	5,173,282
Total (C) = (A) + (B)	33,142,858	33,070,438

Note:

- Aggregate book value of above investments, other than shares and mutual funds, having a market value of ₹ 10,132,153 (Previous year: ₹ 9,949,405) as at 30 September 2012 is ₹ 9,984,155 (Previous year: ₹ 10,008,331)
- Aggregate market value of mutual funds and shares, having a book value of ₹ 19,620,140 (Previous year: ₹ 22,430,121) as at 30 September 2012 is ₹ 22,566,209 (Previous year: ₹ 22,596,639)

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2012

FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 Sep 2012	As at 30 Sep 2011
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	249,344	172,251
(d) Others	-	-
Unsecured	1,037	901
Total	250,380	173,152
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	249,344	172,251
(f) Others - loans to employees	1,037	901
Total	250,380	173,152
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	250,380	173,152
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	250,380	173,152
Maturity-wise classification		
(a) Short term	864	318
(b) Long term	249,516	172,835
Total	250,380	173,152

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2012

FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-April-12	Additions	Deductions	As at 30 Sep-12	As at 1-April-12	For the year	On Sales/ Adjustments	As at 30 Sep-12	As at 30 Sep-12	As at 30 Sep-11
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	224,512	-	-	224,512	185,506	6,569	-	192,075	32,437	12,157
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	442,326	-	-	442,326	401,132	7,968	-	409,100	33,225	49,161
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	74,153	22	-	74,175	74,013	4	-	74,017	158	242
Information Technology Equipment	221,207	10,109	-	231,316	220,118	1,216	-	221,333	9,983	1,313
Vehicles	73,394	-	-	73,394	68,631	2,431	-	71,062	2,331	10,042
Office Equipment	132,451	763	65	133,149	130,743	365	15	131,093	2,056	1,075
Total	1,168,042	10,893	65	1,178,871	1,080,144	18,552	15	1,098,681	80,190	73,990
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	14,244	866
Grand Total	1,168,042	10,893	65	1,178,871	1,080,144	18,552	15	1,098,681	94,434	74,856
Previous Year	1,177,004	8,826	37,575	1,148,256	1,084,877	25,579	36,190	1,074,266	74,856	126,770

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2012

FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 Sep 2012	As at 30 Sep 2011
Cash and bank balances		
Cash (includes cash & cheques in hand)	3,788	1,311
Bank balances		
(a) Deposit Accounts	100,000	-
(b) Current Accounts	483,299	513,445
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	587,087	514,756
Balances with non-scheduled banks included in (a) and (b) above	-	-
Cash and bank balances		
In India	587,087	514,756
Outside India	-	-
Total	587,087	514,756

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

Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	72,270	80,988
Advances to officers/ directors	-	-
Advance tax paid and taxes deducted at source (net of provision for taxation)	260	5,260
Advances to suppliers	90,831	75,708
Advances to employees	7,657	9,687
Total (A)	171,017	171,643

Other assets

Income accrued on investments	820,500	540,628
Outstanding premiums	377,158	311,984
Agents' balances	1,677	803
Foreign agencies' balances	-	-
Due from entities carrying on insurance business (including reinsurers)	-	-
Security and other deposits	200,481	210,689
Service tax - unutilised credit	85,306	226,472
Others (including debtors)	318,460	349,048
Total (B)	1,803,581	1,639,625

Total (A+B)	1,974,598	1,811,268
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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 half year ended 30 Sep 2012

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

Particulars	As at 30 Sep 2012	As at 30 Sep 2011
Current liabilities		
Agents' balances	74,912	47,005
Balances due to other insurance companies	51,940	37,887
Premiums received in advance	315	267
Sundry creditors	958,684	82,134
Claims outstanding	60,601	31,212
Maturity / Annuities due	10,527	-
Accrued expenses	507,890	758,700
Proposal / policy deposits	61,442	120,323
Unclaimed amount of policyholder's	539,060	290,726
Cash bonus payable	991	241
Statutory dues payable	20,308	21,776
Tax Deducted at Source payable	38,950	34,041
Salary payable	38,446	35,698
Service tax payable	14,370	16,067
Other Liabilities	302,014	354,056
Temporary overdraft (as per books of account only)	421,953	212,575
Total	3,102,401	2,042,709

FORM : L20-Provisions Schedule**Provisions**

For wealth tax	18	41
For Other provisions	33,852	15,681
Total	33,870	15,722

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 30 Sep 2012	Up to the quarter ended 30 Sep 2012	For the quarter ended 30 Sep 2011	Up to the quarter ended 30 Sep 2011
1	New business premium income growth:				
	<i>Participating</i>	-14.4%	-10.8%	35.8%	40.9%
	<i>Non Participating</i>	1355.9%	847.7%	-35.5%	-70.6%
	<i>Pension- Individual</i>	9.2%	2.4%	32.3%	21.3%
	<i>Annuity</i>	91.9%	2089.6%	3936.0%	6894.4%
	<i>Unit - Linked - Individual Pension</i>	-204.2%	-122.2%	-99.5%	-98.3%
	<i>Unit - Linked - Individual</i>	-37.1%	-36.8%	-51.7%	-50.3%
	<i>Unit - Linked - Group</i>	0.0%	0.0%	0.0%	-100.0%
2	Net retention ratio	99.6%	99.5%	99.6%	99.6%
3	Ratio of expenses of management	32.2%	37.5%	40.6%	44.3%
4	Commission ratio	6.8%	6.6%	9.0%	8.4%
5	Ratio of policy holders' liabilities to shareholders' funds	2125.5%	2125.5%	1793.8%	1793.8%
6	Growth rate of shareholders' fund (over previous year same quarter)	-1.4%	-1.4%	-12.6%	-12.6%
7	Ratio of policyholders' surplus to policy holders' liability	-0.4%	-0.4%	-1.0%	-1.0%
8	Change in net worth - (Rs. Mn)	(93.4)	(41.9)	(217.9)	(437.3)
9	Profit / (loss) after tax / total income	-1.3%	-1.6%	-11.1%	-8.6%
10	(Total real estate + loans)/ cash and invested assets	0.4%	0.4%	0.3%	0.3%
11	Total investments/ (capital + total surplus) *	2241.1%	2241.1%	1878.0%	1878.0%
12	Total affiliated investments/ (capital + total surplus)	10.5%	10.5%	3.8%	3.8%
13	Investment Yield (Gross and Net)				
	With realized gains / (losses)				
	Participating	2.4%	4.4%	1.5%	3.3%
	Non Participating	2.2%	4.4%	2.1%	4.3%
	Pension	2.4%	4.6%	2.1%	4.1%
	Unit Linked Funds	6.6%	6.6%	-8.0%	-8.7%
	Shareholders	2.1%	4.0%	2.2%	4.2%
	Without realized gains / (losses)				
	Participating	2.2%	4.1%	1.5%	3.2%
	Non Participating	2.2%	4.3%	2.1%	4.2%
	Pension	2.2%	4.2%	2.0%	4.0%
	Unit Linked Funds	7.5%	6.9%	-5.6%	-7.1%
	Shareholders	2.1%	3.9%	2.1%	4.0%
14	Conservation Ratio	59.6%	61.3%	58.1%	59.6%
	Linked	57.7%	58.6%	59.2%	59.0%
	Non Linked	81.5%	79.6%	79.6%	80.8%
	Pension	16.4%	19.4%	11.7%	13.6%
15	Persistency Ratio **				
	For 13th month	66.0%	66.0%	67.0%	67.0%
	For 25th month	60.0%	60.0%	54.0%	54.0%
	For 37th month	41.0%	41.0%	34.0%	34.0%
	For 49th Month	39.0%	39.0%	30.0%	30.0%
	for 61st month	37.0%	37.0%	27.0%	27.0%
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)	(0.07)	(0.12)	(0.15)	(0.29)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.07)	(0.12)	(0.15)	(0.29)
6	(iv) Book value per share (Rs 10 Paid Up)	2.03	2.03	2.07	2.07

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

**

- Persistency ratios have been calculated based on the data as at 30 September 2012 for those policies where premiums are due and are based on APE.
- Persistency ratios given above are to be read as follows: for e.g., 25th month's 60.0% for 2012 is based on the new business written from 1st Oct 2010 to 30th Sep 2011 and 25th month's 54.0% for 2011 is based on the new business written from 1st Oct 2009 to 30th Sep 2010 and so on.
- 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 September 2012

(₹ Lacs)

Sl.No.	Particular	As on 30 Sep 2012	As on 30 Sep 2011
1	<u>Linked</u>		
a	Life	301,025	305,365
b	General Annuity	-	-
c	Pension	30,176	24,369
d	Health	-	-
2	<u>Non-Linked</u>		
a	Life	204,373	142,506
b	General Annuity	808	39
c	Pension	97,352	69,688
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 Sep-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	7,071	6,972	12.89	175.14	10,516	10,516	41.39	325.23	17,587	17,488	54	500
2	Arunachal Pradesh	-	-	-	-	2	1	0.00	0.03	2	1	0	0
3	Assam	45	45	0.04	0.97	477	473	0.79	10.79	522	518	1	12
4	Bihar	48	48	0.07	0.84	280	269	0.61	5.36	328	317	1	6
5	Chattisgarh	-	-	-	-	228	221	0.59	9.40	228	221	1	9
6	Goa	138	135	0.40	6.44	220	217	1.02	9.62	358	352	1	16
7	Gujarat	553	546	1.50	10.92	2,871	2,871	7.69	74.35	3,424	3,417	9	85
8	Haryana	460	439	0.71	17.05	917	889	3.29	28.79	1,377	1,328	4	46
9	Himachal Pradesh	112	112	0.19	1.56	206	204	0.41	3.42	318	316	1	5
10	Jammu & Kashmir	200	194	0.32	5.71	291	281	0.78	10.50	491	475	1	16
11	Jharkhand	49	44	0.06	0.93	321	321	0.71	7.60	370	365	1	9
12	Karnataka	2,610	2,580	4.55	61.09	11,159	11,157	45.47	328.53	13,769	13,737	50	390
13	Kerala	443	436	0.83	10.21	3,472	3,472	13.25	92.73	3,915	3,908	14	103
14	Madhya Pradesh	1	1	0.00	0.01	1,432	1,411	2.39	31.46	1,433	1,412	2	31
15	Maharashtra	560	542	1.11	17.00	3,932	3,927	20.68	147.41	4,492	4,469	22	164
16	Manipur	-	-	-	-	4	4	0.01	0.07	4	4	0	0
17	Meghalaya	-	-	-	-	1	1	0.00	0.02	1	1	0	0
18	Mirzoram	-	-	-	-	1	1	0.01	0.03	1	1	0	0
19	Nagaland	-	-	-	-	4	4	0.00	0.15	4	4	0	0
20	Orissa	915	909	1.53	16.04	2,257	2,242	4.82	48.97	3,172	3,151	6	65
21	Punjab	445	437	0.73	9.05	1,941	1,889	4.41	54.16	2,386	2,326	5	63
22	Rajasthan	506	498	0.66	13.39	2,770	2,715	3.87	72.46	3,276	3,213	5	86
23	Sikkim	-	-	-	-	-	-	(0.00)	(0.05)	-	-	(0)	(0)
24	Tamil Nadu	1,641	1,625	2.25	38.88	11,575	11,570	60.69	316.69	13,216	13,195	63	356
25	Tripura	2	2	0.00	0.04	5	5	0.01	0.14	7	7	0	0
26	Uttar Pradesh	1,242	1,218	1.77	26.59	4,771	4,771	8.84	128.43	6,013	5,989	11	155
27	UttraKhand	340	338	0.70	6.91	703	691	1.85	19.13	1,043	1,029	3	26
28	West Bengal	199	194	0.29	4.12	2,341	2,252	32.88	66.20	2,540	2,446	33	70
29	Andaman & Nicobar Islands	-	-	-	-	1	1	0.00	0.15	1	1	0	0
30	Chandigarh	9	9	0.01	0.26	148	143	0.53	4.92	157	152	1	5
31	Dadra & Nagrahaveli	24	24	0.06	0.39	5	4	0.01	1.55	29	28	0	2
32	Daman & Diu	-	-	-	-	5	5	0.01	2.68	5	5	0	3
33	Delhi	1	1	0.00	0.01	2,494	2,407	8.68	70.77	2,495	2,408	9	71
34	Lakshadweep	-	-	-	-	8	6	0.09	1.13	8	6	0	1
35	Puducherry	30	29	0.04	0.77	166	129	0.32	11.64	196	158	0	12
	Total	17,644	17,378	30.72	424.35	65,524	65,070	266.09	1,884.46	83,168	82,448	296.81	2,308.81

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 Sept-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	-	-	-	-	-	88.00	0.46	17.04	-	88.00	0.46	17.04
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	88.00	0.46	17.04	-	88.00	0.46	17.04

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

FORM : L26 - INVESTMENT ASSETS (LIFE INSURERS) - 3A
Statement of Investment Assets
(Business within India)

PART - A

Statement as on : 30 September 2012

(₹ 'Lacs)

Total Application as per balance sheet (A)

Add(B)		781,765
Provisions	L20	339
Current Liabilities	L19	31,024
		31,363

Less(C)		
Debit balance in P & L a/c		116,710
Loans	L15	2,504
Advances and other Assets	L18	19,746
Cash and bank balance	L19	5,871
Fixed Assets	L16	944
Misc Exp Not written off	L21	-

Fund available for Investments
145,775 667,353

Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)
667,353

Balance Sheet Value of:

A. Life Fund	227,397
B. Pension, General Annuity Fund	98,018
C. Unit Linked Funds	330,276
	655,690
Add :Balance SH	13,003

Add Unit subscription Receivable of Linked Funds 1,153

Less Policy Loans (2,493)

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%	-	10,595.14	686.51	80,886.66	8,370.01	100,538.32	44%	-	100,538.32	99,858.87	
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 50%	-	11,095.40	686.51	95,024.52	9,479.45	116,285.89	51%	-	116,285.89	115,503.24	
3	INVESTMENTS SUBJECT TO EXPOSURE NORMS												
	a	Housing and Infrastructure	Not less than 15%	502.25	5,513.61	501.35	38,333.20	9,815.90	54,164.06	24%	(20.20)	54,143.86	54,467.59
	b	i) Approved Investments	Not exceeding 35%	7,905.91	6,043.82	64.69	37,822.32	6,904.39	50,835.22	22%	(315.51)	50,519.70	51,471.83
		ii) Other Investments not to exceed 15%		4,595.05	176.41	20.97	4,484.41	1,752.50	6,434.29	3%	12.79	6,447.08	6,458.00
TOTAL LIFE FUND			100%	13,003.21	22,829.24	1,273.52	175,664.46	27,952.23	227,719.46	100%	(322.92)	227,396.54	227,900.66

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%	-	34,027.55	34,027.55	34.74%	0.00	34,027.55	33,905.38
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%	-	42,080.59	42,080.59	42.96%	0.00	42,080.59	41,905.69
3	Balance in Approved Investment	Not exceeding 60%	-	55,881.00	55,881.00	57.04%	56.34	55,937.34	56,758.55
TOTAL PENSION GENERAL ANNUITY FUND			100%	97,961.58	97,961.58	100.00%	56.34	98,017.92	98,664.24

C. Linked Business		PERCENTAGE AS PER REG.	PH		Total Fund	ACTUAL %
			PAR	NON PAR		
1	Approved investments	Not less than 75%	-	312,804.68	312,804.68	95.00%
2	Other investment	Not more than 25%	-	17,471.27	17,471.27	5.00%
TOTAL LINKED INSURANCE FUND			100%	330,275.95	330,275.95	100.00%

ING Vysva Life Insurance Company Limited
 (Registration No: 114, Date of registration: 2 August 2001)
FORM : L27-UNIT LINKED BUSINESS - 3A
 PART - B
 Link to Item C of Form 3A Part A
 Statement as on : 30 September 2012

PARTICULARS	ULGF00124804EBBALANCE11 4 - 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			336.02	27.25	943.38	9,804.41	6,405.45	137,010.49	3,137.64	112,133.35
Add : Inflows During the quarter	273.36	91.66	16.06	-	-	0.25	97.12	-	24.22	-
Increase/(Decrease) Value Of Inv(net)	9.75	2.26	17.41	0.56	30.51	431.55	209.52	7,033.82	115.55	7,985.40
Less: Outflow During the quarter	15.68	0.34	5.06	-	51.36	392.60	314.75	7,638.75	143.87	7,507.46
TOTAL INVESTIBLE FUNDS (MKT VALUE)	267.44	93.58	364.44	27.81	922.53	9,843.60	6,397.33	136,405.56	3,133.55	112,611.30

	ULGF00124804EBBALANCE11 4 -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
Approved Investment(>=75%)										
A Government Bonds	90.28	33.76	27.64	29.53	0.00	0.00	0.00	0.00	47.59	5.16
B Corporate bonds	0.00	0.00	50.85	54.34	0.00	0.00	0.00	0.00	319.53	34.64
C Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119.98	13.01
D Equity	76.69	28.98	0.00	0.00	173.66	47.65	0.00	0.00	132.35	14.41
E Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F Mutual Funds	11.60	4.34	0.59	0.63	1.29	0.35	0.00	0.00	31.33	3.40
G Deposits with Bank	48.66	18.19	0.00	0.00	146.01	40.07	23.91	85.97	126.27	13.69
H Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUB TOTAL (A)	227.23	84.97	79.08	84.50	320.95	88.07	23.91	85.97	777.64	84.31
Current Assets										
Accrued Interest	3.26	1.22	4.50	4.80	0.00	0.00	0.00	0.00	26.07	2.83
Dividend Receivable	0.04	0.01	0.00	0.00	0.10	0.03	0.00	0.00	0.07	0.01
Bank Balance	3.32	1.24	2.63	2.81	1.11	0.30	3.92	14.10	0.36	0.04
Receivable for Sale of Investments	0.69	0.26	0.00	0.00	1.52	0.42	0.00	0.00	1.40	0.15
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
Less: Current Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Payable for Investments	0.00	0.00	(0.00)	0.00	(0.00)	0.00	(0.00)	0.00	(0.20)	(0.21)
Fund Management of Charges Payable	(0.20)	(0.07)	(0.07)	(0.07)	(0.26)	(0.07)	(0.02)	(0.07)	(11.26)	(0.11)
Other current liabilities (for Investments)	(0.00)	0.00	(0.00)	0.00	(0.01)	0.00	(0.00)	0.00	(26.47)	(2.99)
SUB TOTAL (B)	7.12	2.66	7.05	7.54	2.45	0.68	3.90	14.03	27.20	2.96
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
B Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C Equity	3.16	1.18	0.00	0.00	6.73	1.85	0.00	0.00	5.47	0.59
D Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
E Mutual Funds	29.92	11.19	7.45	7.96	34.30	9.41	0.00	0.00	112.22	12.16
F Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUB TOTAL (C)	33.08	12.37	7.45	7.96	41.02	11.26	0.00	0.00	117.69	12.75
Total A + B + C	267.44	100.00	93.58	100.00	364.44	100.0	27.81	100.00	922.53	100.02
Funds Carried Forward (As Per LB2)										

Contd...



PARTICULARS	ULIF0062711070TDGROWTH114-Individual Guaranteed Growth Fund	ULIF00705208PENDEBT114-Pension Debt Fund	ULIF00805208PENEQUITY114-Pension Equity Fund	ULIF00905208PENLIQUID114-Pension Liquid Fund	ULIF010161209PRESERVER114-Individual Preserver Fund	ULIF011161209PRIMEQU114-Individual Prime Equity Fund	ULIF012161209PNPRESERV114-Individual Preserver Pension Fund	ULIF013161209PNPRIMEQU114-Individual Prime Equity Pension Fund	ULIF014031210GTDNAV114-Market Shield	ULIF01521210ACTASSET114-ING Active Asset Allocation Fund	Total For all Funds
Opening Balance/Market Value	4,500.89	6,136.20	12,925.67	643.53	6,978.85	8,675.30	3,333.81	5,130.26	5,058.88	1,288.08	324814.30
Add : Inflows During the quarter	0.85	94.74	107.31	6.70	561.37	799.15	376.10	619.62	797.60	152.07	3853.16
Increase/(Decrease) Value Of Investment	189.48	201.85	934.84	14.46	232.97	675.44	118.06	409.29	295.83	65.28	18953.81
Less: Outflow During the quarter	304.75	293.59	417.64	22.57	6.24	8.37	0.00	0.00	11.75	10.55	17145.33
TOTAL INVESTIBLE FUNDS(MKT VALUE)	4,386.26	6,139.20	13,550.18	642.12	7,766.96	10,141.51	3,828.00	6,159.17	6,130.56	1,464.86	330275.95

Investment of Unit Fund	ULIF0062711070TDGROWTH114-Individual Guaranteed Growth Fund		ULIF00705208PENDEBT114-Pension Debt Fund		ULIF00805208PENEQUITY114-Pension Equity Fund		ULIF00905208PENLIQUID114-Pension Liquid Fund		ULIF010161209PRESERVER114-Individual Preserver Fund		ULIF011161209PRIMEQU114-Individual Prime Equity Fund		ULIF012161209PNPRESERV114-Individual Preserver Pension Fund		ULIF013161209PNPRIMEQU114-Individual Prime Equity Pension Fund		ULIF014031210GTDNAV114-Market Shield		ULIF01521210ACTASSET114-ING Active Asset Allocation Fund		Total For all Funds	Total For all Funds	
	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	1,852.10	30.17	0.00	0.00	0.00	0.00	2,903.96	37.39	0.00	0.00	1,435.85	37.51	0.00	0.00	0.00	0.00	227.48	15.53	29,897.94	8.95	
B Corporate bonds	1,190.45	27.14	2,920.11	47.56	0.00	0.00	0.00	0.00	1,249.72	16.06	0.00	0.00	680.41	17.77	0.00	0.00	0.00	0.00	76.18	5.13	28,235.52	8.85	
C Infrastructure Bonds	2,668.64	60.84	1,062.32	17.30	0.00	0.00	0.00	0.00	2,668.32	34.37	0.00	0.00	1,472.78	38.47	0.00	0.00	0.00	0.00	227.19	15.51	28,637.42	8.49	
D Equity	348.59	7.95	0.00	0.00	12,386.86	91.41	0.00	0.00	0.00	0.00	9,105.74	89.78	0.00	0.00	5,532.83	89.83	3,410.82	55.64	774.74	52.89	207,161.01	62.72	
E Money Market	0.00	0.00	0.00	0.00	50.00	0.37	0.00	0.00	0.00	0.00	50.00	0.48	0.00	0.00	30.00	0.49	0.00	0.00	0.00	0.00	1,496.90	0.45	
F Mutual Funds	0.11	0.00	1.78	0.03	9.46	0.06	22.89	0.33	3.85	0.05	8.63	0.08	1.97	0.05	7.01	0.11	133.86	2.18	1.25	0.00	1,029.81	0.31	
G Deposits with Bank	0.00	0.00	50.02	0.81	0.00	0.00	557.06	86.75	475.70	6.12	0.00	0.00	46.92	1.23	0.00	0.00	1,839.50	30.01	114.95	7.85	11,107.52	3.38	
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	1,513.13	0.46	
SUB TOTAL (A)	4,207.79	95.93	5,886.31	95.87	12,445.32	91.84	579.75	90.28	7,302.44	94.02	9,164.36	90.37	3,637.93	95.03	5,569.84	90.43	5,384.17	87.83	1,420.78	97.00	309,512.35	93.71	
Current Assets																							
Accrued Interest	116.72	2.66	184.87	3.01	0.00	0.00	0.00	0.00	231.41	2.98	0.00	0.00	116.01	3.03	0.00	0.00	0.00	0.00	10.38	0.71	3,238.32	0.98	
Dividend Receivable	0.18	0.00	0.00	0.00	8.86	0.07	0.00	0.00	0.00	0.00	6.54	0.06	0.00	0.00	4.20	0.07	1.68	0.03	0.31	0.02	146.68	0.04	
Bank Balance	1.84	0.04	7.55	0.12	8.61	0.06	8.92	1.08	0.79	0.01	7.08	0.07	1.39	0.04	5.23	0.08	6.66	0.11	3.82	0.25	96.95	0.03	
Receivable for Sale of Investments	3.75	0.09	0.00	0.00	150.58	1.11	0.00	0.00	0.00	0.00	113.42	1.12	0.00	0.00	72.42	1.18	38.14	0.62	8.65	0.59	3,533.14	1.07	
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	
Less Current Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Payable for Investments	0.00	0.00	(0.01)	0.00	(179.29)	(1.39)	0.00	0.00	(0.01)	0.00	(136.17)	(1.39)	(0.00)	0.00	(62.85)	(1.35)	(48.91)	(0.80)	(14.29)	(0.98)	(2,382.16)	(0.69)	
Fund Management of Charges Payable	(6.88)	(0.13)	(4.23)	(0.07)	(18.24)	(0.13)	(0.30)	(0.05)	(7.05)	(0.09)	(12.08)	(0.12)	(3.47)	(0.09)	(7.34)	(0.12)	(6.27)	(0.10)	(1.78)	(0.12)	(695.18)	(0.21)	
Other current liabilities (for Investments)	(0.10)	0.00	(102.74)	(1.67)	(0.29)	0.00	(0.01)	0.00	(154.08)	(1.98)	(0.21)	0.00	(51.38)	(1.34)	(0.13)	0.00	(2.53)	(0.04)	(0.93)	0.00	(1,035.42)	(0.31)	
SUB TOTAL (B)	116.52	2.66	85.44	1.39	(29.67)	(0.21)	6.81	1.03	71.06	0.92	(20.42)	(0.20)	62.56	1.64	(8.48)	(0.14)	(11.22)	(0.18)	6.86	0.47	3,292.34	1.00	
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	
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	
C Equity	15.06	0.34	0.00	0.00	612.10	4.62	0.00	0.00	0.00	0.00	400.42	3.95	0.00	0.00	243.13	3.95	137.17	2.24	32.03	2.19	10,582.17	3.20	
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	
E Mutual Funds	46.90	1.07	167.45	2.73	522.43	3.86	55.76	8.68	393.46	5.07	597.15	5.89	127.51	3.33	354.68	5.76	620.44	10.12	5.19	0.35	6,889.10	2.09	
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	
SUB TOTAL (C)	61.96	1.41	167.45	2.73	1,134.53	8.38	55.76	8.68	393.46	5.07	997.87	9.84	127.51	3.33	597.81	9.71	757.61	12.36	37.21	2.54	17,471.27	5.29	
Total A + B + C	4386.26	100.00	6139.20	100.00	13550.18	100.00	642.12	100.00	7766.96	100.00	10141.51	100.00	3828.00	100.00	6159.17	100.00	6130.56	100.00	1464.86	100.00	330275.95	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 September 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	1,464.86	10.7168	10.7168	10.3111	10.1987	9.3038	11.82%	'NA'
2	ULGF00124804EBBALANCE114-Group Balanced Fund	267.44	20.8429	20.8429	20.0867	19.7043	18.6791	10.82%	6.20%
3	ULGF00224804EBDEBT114-Group Debt Fund	93.58	17.7352	17.7352	17.3082	16.9000	16.5910	8.75%	7.25%
4	ULGF00324804EBGROWTH114-Group Growth Fund	364.44	23.9632	23.9632	22.8133	22.5625	20.8550	12.54%	5.95%
5	ULGF00424804EBLIQUID114-Group Liquid Fund	27.81	17.3644	17.3644	17.0144	16.6748	16.3428	8.28%	6.61%
6	ULIF014031210GTDNAV114-Market Shield	6,130.56	10.2901	10.2901	9.7960	9.6672	9.2205	10.85%	'NA'
7	ULGF00524804EBSECURE114-Group Secure Fund	922.53	18.6832	18.6832	18.0779	17.7298	17.0926	10.10%	6.52%
8	ULIF001181004BALANCE114-Individual Balanced Fund	9,843.60	19.8539	19.8539	18.9952	18.7579	17.7166	10.93%	5.76%
9	ULIF002181004DEBT114-Individual Debt Fund	6,397.33	17.8014	17.8014	17.2264	16.7472	16.3735	11.03%	8.29%
10	ULIF005141005EQUITY114-Individual Equity Fund	112,611.30	16.6578	16.6578	15.4976	15.7307	13.7223	11.52%	2.39%
11	ULIF006271107GTDGROWTH114-Individual Guaranteed Growth Fund	4,386.26	13.3899	13.3899	12.8287	12.5366	12.2667	11.31%	6.47%
12	ULIF003181004GROWTH114-Individual Growth Fund	136,405.56	21.7544	21.7544	20.6522	20.5869	18.9231	11.11%	4.76%
13	ULIF011161209PRIMEEQU114-Individual Prime Equity Fund	10,141.51	10.1242	10.1242	9.4405	9.5739	8.3748	11.03%	'NA'
14	ULIF013161209PNPRIMEEQU114-Individual Prime Equity Pension Fund	6,159.17	10.0606	10.0606	9.3833	9.5152	8.3216	11.20%	'NA'
15	ULIF012161209PNPRESERVR114-Individual Preserver Pension Fund	3,828.00	13.3542	13.3542	12.9245	12.5638	12.2707	11.40%	'NA'
16	ULIF010161209PRESERVER114-Individual Preserver Fund	7,766.96	13.2087	13.2087	12.7994	12.4430	12.1834	10.82%	'NA'
17	ULIF004181004SECURE114-Individual Secure Fund	3,133.55	18.9771	18.9771	18.2893	17.9530	17.2578	10.47%	6.57%
18	ULIF00705208PENDEBT114-Pension Debt Fund	6,139.20	14.8541	14.8541	14.3730	13.9763	13.6538	11.29%	8.34%
19	ULIF00805208PENEQUITY114-Pension Equity Fund	13,550.18	11.4297	11.4297	10.6457	10.8039	9.4277	11.32%	3.33%
20	ULIF00905208PENLIQUID114-Pension Liquid Fund	642.12	14.0689	14.0689	13.7575	13.4462	13.1569	9.17%	7.51%

TOTAL 330,275.95

ING Vysya Life Insurance Company Limited

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

FORM : L-29 - Detail regarding debt securities

Statement as on : 30 September 2012

(₹ 'Lacs)

Detail Regarding debt securities(ULIP)								
	MARKET VALUE				Book Value			
	As at 30 September 2012	as % of total for this class	as at 30 September of the previous year	as % of total for this class	As at 30 September 2012	as % of total for this class	as at 30 September of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	67,910	68%	77,667	78%	66,451	68%	77,638	78%
AA or better	1,983	2%	1,367	1%	1,794	2%	1,295	1%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	29,938	30%	20,460	21%	30,108	31%	21,151	21%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	21,024	21%	31,888	32%	20,403	21%	31,219	31%
more than 1 year and upto 3years	15,864	16%	20,615	21%	15,775	16%	20,905	21%
More than 3years and up to 7years	21,794	22%	10,705	11%	21,229	22%	10,704	11%
More than 7 years and up to 10 years	22,365	22%	19,637	20%	22,118	22%	20,026	20%
More than 10 years and up to 15 years	9,084	9%	11,781	12%	9,084	9%	12,072	12%
More than 15 years and up to 20 years	4,092	4%	509	1%	4,204	4%	551	1%
Above 20 years	5,608	6%	4,359	4%	5,539	6%	4,606	5%
Breakdown by type of the issuer								
a. Central Government	29,594	30%	20,123	20%	29,758	30%	20,810	21%
b. State Government	344	0%	337	0%	349	0%	341	0%
c. Corporate Securities	69,894	70%	79,034	79%	68,245	69%	78,933	79%

(₹ 'Lacs)

Detail Regarding debt securities(NON ULIP)								
	MARKET VALUE				Book Value			
	As at 30 September 2012	as % of total for this class	as at 30 September of the previous year	as % of total for this class	As at 30 September 2012	as % of total for this class	as at 30 September of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	129,843	43%	90,717	45%	128,401	43%	93,450	45%
AA or better	14,758	5%	1,005	1%	14,105	5%	1,001	0%
Rated below AA but above A	1,211	0%	191	0%	1,200	0%	200	0%
Rated below A but above B	-	-	-	-	-	0%	-	0%
Any other (Sovereign)	157,409	52%	107,896	54%	158,366	52%	111,993	54%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	6,662	2%	9,985	5%	6,677	2%	9,998	5%
more than 1 year and upto 3years	4,752	2%	6,298	3%	4,760	2%	6,419	3%
More than 3years and up to 7years	59,976	20%	29,565	15%	60,440	20%	30,479	15%
More than 7 years and up to 10 years	90,825	30%	59,412	30%	88,942	29%	61,536	30%
More than 10 years and up to 15 years	60,754	20%	31,797	16%	60,798	20%	32,689	16%
More than 15 years and up to 20 years	31,431	10%	25,837	13%	31,798	11%	26,670	13%
Above 20 years	48,820	16%	36,915	18%	48,657	16%	38,852	19%
Breakdown by type of the issuer								
a. Central Government	133,764	44%	106,414	53%	134,566	45%	110,474	46%
b. State Government	23,645	8%	1,482	1%	23,801	8%	1,520	1%
c. Corporate Securities	145,812	48%	91,913	46%	143,706	48%	94,650	53%

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 Sep 2012	Up to the Quarter ended 30 Sep 2012	For the Quarter ended 30 Sep 2011	Up to the Quarter ended 30 Sep 2011
ING Investment Management (I) Pvt Ltd	Significant Influence	Investment	-	1,967	-	-
		Dividend / Income from Investment	-	44	-	175
		Services received by the company	22	44	24	51
ING Insurance International B.V.	Foreign Promoters (26%)	Expenses incurred on behalf of the company	12	44	37	64
		Expenses incurred by the company on their behalf	5	5	-	0
		Share capital as on 30 September	-	38,087	-	38,087
		Contribution to Share capital (Including share Application Money)	-	-	-	-
ING Insurance Asia Pacific Ltd	Significant Influence	Services received by the company	110	219	81	158
		Expenses incurred on behalf of the company	2	75	68	112
		Expenses incurred by the company on their behalf	102	167	65	128
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	35	38
		Benefits paid (Claims during the year)	69	69	24	25
		Investment	(5)	1,153	2	1,155
		Dividend / Income from Investment	7	7	7	7
		Share capital as on 30 September	-	73,244	-	73,244
		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	0	0	0
Kshitij Jain	Key Management Personnel	Managerial Remuneration	71	144	55	136

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 September 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	
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	Till 30th April 2012
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 September 2012

₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	635,172
	Deduct:	
2	Mathematical Reserves	633,733
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	1,439
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	29,363
7	Excess in Shareholders' funds	29,363
8	Total ASM (4) + (7)	30,802
9	Required Solvency Margin (RSM)	16,253
10	Solvency Ratio (8) / (9)	190%

ING Vysya Life Insurance Company Limited

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

FORM : L-33-NPAs-7A (As on 30 September 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 30th September 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	A Central Government Securities													
	A1 Central Government Bonds	CGSB	99,349.66	1,921.00	2.05	2.05	99,349.66	3,653.48	4.09	4.09	79,270.90	4,949.24	7.90	7.90
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,188.66	25.32	2.13	2.13	1,188.66	50.63	4.26	4.26	1,187.68	101.26	8.53	8.53
	A4 Treasury Bills	CTRB	-	-	-	-	-	58.22	1.87	1.87	1,961.69	318.44	5.12	5.12
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	2,520.19	53.48	2.12	2.12	2,520.19	106.97	4.24	4.24	2,521.66	130.41	6.34	6.34
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	13,227.38	280.93	2.12	2.12	13,227.38	561.80	4.25	4.25	13,218.49	1,222.88	8.31	8.31
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	13,079.89	297.58	2.32	2.32	13,079.89	562.71	4.39	4.39	12,097.60	649.64	8.08	8.08
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	179.68	9.38	6.06	6.06	179.68	10.34	6.99	6.99	136.78	(8.04)	(6.95)	(6.95)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	206.76	10.53	5.83	5.83	206.76	13.48	7.77	7.77	162.32	(24.17)	(15.74)	(15.74)
	D5 Infrastructure - Securitised Assets (Approved)	IESA	1,888.52	53.88	2.89	2.89	1,888.52	107.17	5.84	5.84	1,781.35	162.59	9.60	9.60
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	32,196.75	691.10	2.26	2.26	32,196.75	1,313.72	4.49	4.49	27,500.60	2,319.69	8.71	8.71
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,612.46	165.55	2.50	2.50	6,612.46	329.07	4.97	4.97	6,620.23	389.36	8.38	8.38
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares quoted	EAEQ	974.49	11.03	1.11	1.11	974.49	19.36	1.96	1.96	955.55	(160.05)	(18.73)	(18.73)
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	6,439.27	466.44	9.18	9.18	6,439.27	504.04	10.26	10.26	4,599.74	(163.59)	(4.13)	(4.13)
	E5 Corporate Securities - Bonds - Taxable	EPBT	117.60	2.82	2.39	2.39	117.60	5.60	4.76	4.76	117.60	11.17	9.50	9.50
	E9 Corporate Securities -Debentures	ECOS	33,155.06	661.63	2.26	2.26	33,155.06	1,195.99	4.46	4.46	21,732.01	1,843.38	8.90	8.90
	E13 Loans - Policy Loans	ELPL	2,493.44	52.67	2.29	2.29	2,493.44	100.57	4.50	4.50	2,020.81	156.49	9.00	9.00
	E17 Deposits - CDs with Scheduled Banks	EDCD	3,858.09	93.18	2.44	2.44	3,858.09	185.34	4.92	4.92	3,672.75	113.93	9.49	9.49
	E20 CCIL (Approved Investment) - CBLO	ECBO	-	0.58	0.03	0.03	-	0.58	0.03	0.03	-	-	-	-
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,458.56	84.83	2.45	2.45	3,458.56	168.73	4.88	4.88	3,458.47	237.73	6.87	6.87
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	338.70	13.01	2.40	2.40	338.70	32.09	4.81	4.81	235.00	78.21	9.05	9.05
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	260.46	(8.15)	(2.27)	(2.27)	260.46	(37.59)	(10.28)	(10.28)	370.78	(5.68)	(1.76)	(1.76)
	F6 Other than Approved Investments -Debentures	OLDB	1,000.00	25.21	2.52	2.52	1,000.00	32.60	3.26	3.26	-	-	-	-
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	200.00	4.41	2.21	2.21	200.00	8.77	4.39	4.39	200.00	17.50	8.75	8.75
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	4,973.83	111.22	2.28	2.28	4,973.83	276.83	4.82	4.82	9,277.55	509.10	8.06	8.06
	TOTAL		227,719.46	5,027.59	2.32	2.32	227,719.46	9,260.51	4.34	4.34	193,099.56	12,849.47	7.57	7.57

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)	%	%
	A Central Government Securities													
	A1 Central Government Bonds	CGSB	29,758.24	607.57	2.76	2.76	29,758.24	1,472.61	7.18	7.18	20,005.74	1,335.08	6.70	6.70
	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	3.32	0.30	0.30
	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	340.64	6.13	1.80	1.80	340.64	20.54	6.03	6.03	340.64	13.42	3.93	3.93
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	8.72	0.26	3.02	3.02	8.72	0.51	5.83	5.83	8.72	28.35	6.37	6.37
	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	0.00	-	-	-	-	-	-	-	-	9.72	1.96	1.96
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	12,121.12	499.98	3.86	3.86	12,121.12	918.13	6.37	6.37	16,857.19	1,323.80	8.84	8.84
	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	3,392.02	307.65	7.45	7.45	3,392.02	255.16	5.55	5.55	5,461.85	(460.09)	(8.08)	(8.08)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	5,530.58	652.05	11.52	11.52	5,530.58	1,078.89	18.09	18.09	4,984.96	(873.40)	(17.90)	(17.90)
	D5 Infrastructure - Securitised Assets	IESA	848.48	27.99	3.30	3.30	848.48	52.66	6.10	6.10	1,042.56	115.65	10.06	10.06
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	22,155.05	990.41	4.10	4.10	22,155.05	1,481.20	6.89	6.89	16,343.26	1,336.45	7.92	7.92
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	4,424.22	189.59	4.29	4.29	4,424.22	349.50	6.89	6.89	6,919.55	667.17	9.17	9.17
	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares quoted	EAEQ	25,962.13	138.08	0.40	0.40	25,962.13	(13.08)	(0.04)	(0.04)	28,396.60	(7,681.76)	(25.67)	(25.67)
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	141,971.30	14,513.07	10.46	10.46	141,971.30	13,015.50	9.07	9.07	149,270.28	(9,756.41)	(6.59)	(6.59)
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,153.12	200.66	17.40	17.40	1,153.12	57.99	5.03	5.03	1,153.12	88.73	7.69	7.69
	E5 Corporate Securities - Bonds - Taxable	EPBT	126.00	6.90	5.48	5.48	126.00	11.13	8.83	8.83	126.00	9.17	7.01	7.01
	E9 Corporate Securities -Debentures	ECOS	16,417.78	703.39	3.88	3.88	16,417.78	1,280.65	6.42	6.42	21,415.13	2,040.14	7.58	7.58
	E17 Deposits - CDs with Scheduled Banks	EDCD	11,107.52	308.92	2.47	2.47	11,107.52	690.08	5.01	5.01	16,280.76	1,360.38	8.08	8.08
	E20 CCIL - CBLO	ECBO	1,490.00	29.39	1.36	1.36	1,490.00	53.11	2.30	2.30	-	-	-	-
	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	102.57	6.83	6.83	1,502.32	145.05	9.65	9.65	1,502.32	91.88	6.12	6.12
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,020.62	29.93	2.28	2.28	1,020.62	51.22	4.64	4.64	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	1.69	1.70	0.73	0.73
	F Other than Approved Securities													
	F3 Equity Shares (incl Co-op Societies)	OESH	8,382.84	281.35	3.23	3.23	8,382.84	(1,262.74)	(10.89)	(10.89)	16,160.35	(747.25)	(5.46)	(5.46)
	F5 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1,938.30	389.68	20.10	20.10	1,938.30	499.11	25.75	25.75	1,938.30	335.95	13.36	13.36
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	6,850.49	204.53	2.27	2.27	6,850.49	387.50	4.70	4.70	7,601.75	1,135.74	9.08	9.08
	TOTAL		296,501.51	20,190.10	6.63	6.63	296,501.51	20,544.75	6.64	6.64	316,863.30	(9,351.55)	(2.83)	(2.83)

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 **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	34,027.55	652.44	2.08	2.08	34,027.55	1,262.18	4.17	4.17	28,937.13	1,768.23	8.16	8.16
	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	132.97	4.77	4.77
2	B Government Securities / Other Approved Securities													
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	8,053.04	152.12	2.11	2.11	8,053.04	304.21	4.23	4.23	7,169.72	577.94	8.48	8.48
4	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	12,972.50	284.08	2.36	2.36	12,972.50	555.50	4.65	4.65	11,693.77	658.63	9.27	9.27
	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	82.55	3.17	4.66	4.66	82.55	3.33	5.29	5.29	52.29	1.63	4.97	4.97
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	106.81	5.29	6.20	6.20	106.81	7.42	9.50	9.50	64.95	3.21	8.55	8.55
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	14,842.40	320.77	2.21	2.21	14,842.40	614.75	4.38	4.38	13,333.70	1,111.41	8.69	8.69
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,288.80	151.91	2.41	2.41	6,288.80	301.76	4.79	4.79	6,298.49	353.71	9.29	9.29
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	482.02	5.72	1.29	1.29	482.02	11.81	2.82	2.82	361.11	(14.14)	(6.13)	(6.13)
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	3,328.00	241.69	9.70	9.70	3,328.00	261.12	11.29	11.29	1,948.90	117.36	10.05	10.05
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	(0.19)	(3.91)	(3.91)	-	(0.47)	(10.62)	(10.62)	3.84	0.20	7.84	7.84
	E9 Corporate Securities (Approved Investment) -Debentures	ECOS	13,495.83	291.90	2.41	2.41	13,495.83	516.95	4.74	4.74	9,338.01	805.74	9.10	9.10
	E23 CCIL (Approved Investment) - CBLO	ECBO	-	0.41	0.07	0.07	-	0.41	0.07	0.07	-	-	-	-
	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	539.28	12.54	2.32	2.32	539.28	24.94	4.62	4.62	539.23	49.88	9.25	9.25
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	3,742.81	53.85	2.20	2.20	3,742.81	116.54	4.72	4.72	3,250.94	263.54	9.17	9.17
6	F Other than Approved Securities													
	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)		-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		97,961.58	2,175.70	2.41	2.41	97,961.58	3,980.43	4.57	4.57	82,992.08	5,837.16	8.20	8.20

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 September 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>									
1	9.90% The Indian Hotels Company Ltd. 24-Feb-2017	ECOS	500.00	24/02/2012	ICRA	LAA+	LAA	18/09/2012	NA
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
2	9.90% The Indian Hotels Company Ltd. 24-Feb-2017	ECOS	500.00	24/02/2012	ICRA	LAA+	LAA	18/09/2012	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> ¹									
1	9.90% The Indian Hotels Company Ltd. 24-Feb-2017	ECOS	500.00	24/02/2012	ICRA	LAA+	LAA	18/09/2012	NA
B. <u>As on Date</u> ²									
1	9.90% The Indian Hotels Company Ltd. 24-Feb-2017	ECOS	500.00	24/02/2012	ICRA	LAA+	LAA	18/09/2012	NA

Sl. No	Particulars	Current Quarter				Same Quarter previous year				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First Year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	34.86	46	46	131.08	-	-	-	-	4.33	8	8	54.98
	From 10,000-25,000	-	-	-	-	0.20	1	1	10.13	-	-	-	-	-	-	-	-
	From 25001-50,000	34.92	71	69	217.87	150.52	307	305	852.76	80.91	165	160	518.83	78.88	161	161	498.38
	From 50,001- 75,000	44.15	62	62	120.32	76.88	111	111	207.16	88.38	124	123	216.04	14.27	23	23	77.51
	From 75,000-100,000	69.00	72	69	127.69	117.26	123	119	227.43	207.18	212	205	462.19	29.30	31	31	125.01
	From 1,00,001-1,25,000	7.00	6	5	7.88	21.86	19	19	51.48	22.64	20	19	36.90	-	-	-	-
	Above Rs. 1,25,000	124.50	39	37	157.66	174.68	74	73	323.45	276.81	101	98	371.30	12.41	5	5	132.10
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	0.50	1	1	0.02	-	-	-	-	1.00	2	2	0.05	0.50	1	1	0.02
	From 50,001-100,000	45.54	68	68	2.15	8.94	13	13	0.42	276.98	417	417	13.05	-	-	-	-
	From 1,00,001-150,000	35.72	29	29	1.71	7.07	6	6	0.33	263.25	211	211	12.38	-	-	-	-
	From 150,001- 2,00,000	10.31	6	8	0.50	1.66	1	1	0.08	48.37	27	27	2.18	-	-	-	-
	From 2,00,001-250,000	16.13	7	7	0.80	-	-	-	-	65.70	28	28	3.27	-	-	-	-
	From 2,50,001-3,00,000	2.87	1	1	0.15	2.50	1	1	0.12	36.05	14	14	1.79	-	-	-	-
	Above Rs. 3,00,000	23.39	6	6	1.16	-	-	-	-	169.10	38	38	8.30	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	0.08	-	1	5.80	-	-	-	-	0.08	-	1	5.80	-	-	-	-
	From 10,000-25,000	1.27	-	7	57.78	-	-	-	-	1.27	-	7	57.78	-	-	-	-
	From 25001-50,000	6.34	-	17	258.47	-	-	-	-	6.34	-	17	258.47	-	-	-	-
	From 50,001- 75,000	10.82	-	17	421.97	-	-	-	-	10.82	-	17	421.97	-	-	-	-
	From 75,000-100,000	5.30	-	6	185.20	-	-	-	-	5.30	-	6	185.20	-	-	-	-
	From 1,00,001-1,25,000	1.03	-	1	24.97	-	-	-	-	1.03	-	1	24.97	-	-	-	-
	Above Rs. 1,25,000	3.56	-	2	105.17	-	-	-	-	3.56	-	2	105.17	-	-	-	-
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual Non Single Premium- INSP																
	From 0-10000	1,729.02	34,003	33,306	80,883.44	3,756.42	54,465	53,295	84,729.01	3,222.65	61,736	60,308	142,839.91	6,983.80	102,695	100,550	160,626.25
	From 10,000-25,000	2,412.56	15,137	14,917	45,037.81	3,246.08	18,874	18,645	50,937.96	4,369.92	27,113	26,670	79,586.83	6,343.87	37,708	37,265	90,175.48
	From 25001-50,000	1,396.57	3,515	3,443	18,585.69	2,286.72	5,660	5,540	25,631.00	2,690.95	6,783	6,646	34,519.55	4,244.59	10,385	10,114	43,647.96
	From 50,001- 75,000	2,368.44	4,085	4,059	8,003.15	296.98	481	478	3,585.56	2,535.00	4,359	4,330	10,057.14	4,814.44	749	741	5,155.28
	From 75,000-100,000	1,334.85	1,372	1,355	8,151.88	826.89	855	839	7,148.91	1,871.31	1,923	1,892	13,429.35	1,445.58	1,492	1,468	11,209.95
	From 1,00,001-1,25,000	981.71	896	889	2,945.77	51.57	49	48	626.11	1,029.95	939	931	3,363.09	88.67	82	79	846.90
	Above Rs. 1,25,000	1,587.69	635	618	6,522.82	590.31	230	217	3,922.45	1,948.23	783	760	9,733.89	1,177.75	439	419	6,647.57
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	71.61	175	172	-	2,853.38	7,940	7,521	-	152.38	425	419	-	2,076.47	5,379	5,363	-
	From 50,001-100,000	8.71	12	12	-	1,174.44	1,397	1,332	-	37.85	38	37	-	2,384.87	2,560	2,557	-
	From 1,00,001-150,000	0.12	1	1	-	1,153.40	863	799	-	5.00	6	6	-	973.84	764	764	-
	From 150,001- 2,00,000	2.50	1	1	-	598.95	323	317	-	12.82	6	6	-	841.49	436	435	-
	From 2,00,001-250,000	-	-	-	-	225.50	95	91	-	4.52	2	2	-	256.48	108	108	-
	From 2,50,001-3,00,000	-	-	-	-	329.08	113	108	-	35.65	2	2	-	534.78	182	182	-
	Above Rs. 3,00,000	5.00	1	1	-	2,369.92	334	324	-	62.54	12	12	-	2,667.39	417	415	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	6,732.49	138,141	133,744	234,174.41	6,755.17	140,071	135,666	241,414.99	12,543.34	261,191	253,019	448,598.51	12,296.54	262,729	254,955	450,452.59
	From 10,000-25,000	7,574.53	46,309	45,485	134,062.16	7,634.65	45,784	45,140	131,360.66	14,746.81	89,123	87,524	250,479.41	16,873.39	97,253	96,113	261,028.84
	From 25001-50,000	4,318.73	11,018	10,763	57,255.93	4,418.69	10,894	10,692	50,630.66	7,886.42	20,120	19,612	101,603.67	9,477.91	22,315	22,026	95,642.40
	From 50,001- 75,000	580.54	991	974	9,813.29	501.29	859	850	8,412.17	1,044.28	1,805	1,769	17,858.45	768.75	1,372	1,358	13,362.44
	From 75,000-100,000	1,378.41	1,455	1,413	13,736.58	1,189.65	1,258	1,236	9,754.24	2,420.85	2,561	2,506	23,089.88	2,272.04	2,431	2,399	16,933.66
	From 1,00,001-1,25,000	142.23	135	132	2,491.21	92.37	91	90	1,717.35	269.91	256	250	4,641.66	164.00	158	156	3,183.97
	Above Rs. 1,25,000	1,023.66	435	417	8,901.53	1,045.70	392	378	9,208.10	1,863.63	782	757	17,535.81	1,924.21	637	622	18,260.12
	ii Individual- Annuity																
	From 0-10000	335.98	1,142	1,140	28.00	470.29	1,691	1,690	32.75	567.29	2,609	2,606	62.36	796.71	4,910	4,907	96.06
	From 10,000-25,000	3,225.73	5,496	5,331	7.50	1,203.51	1,946	1,945	9.60	4,580.51	8,007	7,800	16.08	274.72	1,204	1,204	21.38
	From 25001-50,000	363.47	688	667	4.50	191.67	348	348	7.00	528.05	1,064	1,032	9.50	179.37	399	399	13.85
	From 50,001- 75,000	61.65	69	68	-	21.28	36	36	-	93.18	119	115	-	17.82	35	35	1.00
	From 75,000-100,000	88.33	82	81	-	52.91	61	61	-	131.85							

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	-	37	0.18	-	71	0.45	-	88	0.46	-	233	1.15
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	-	37	0.18	-	71	0.45	-	88	0.46	-	233	1.15
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	-	37	0.18	-	71	0.45	-	88	0.46	-	233	1.15

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	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	32,097	154.89	50,369	112.04	58,735	224.06	85,751	174.32
2	Corporate Agents-Banks	11,181	42.87	10,651	52.32	17,146	58.14	17,141	76.95
3	Corporate Agents -Others	2,318	5.62	488	1.19	2,605	6.08	997	1.80
4	Brokers	1,748	2.74	515	1.47	2,122	3.24	1,046	2.56
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	Total (A)	47,344	206.12	62,023	167.02	80,608	291.51	104,935	255.63
1	Referral (B)	1,610	3.70	1,920	4.50	2,560	5.29	5,210	10.76
	Grand Total (A+B)	48,954	209.82	63,943	171.52	83,168	296.80	110,145	266.39

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 Sep-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 #	20	1,296	455	532	56	3	2,362	19.54
2	Survival Benefit	6,556	1,130	-	-	-	-	7,686	53.16
3	For Annuities / Pension ~	-	217	613	471	319	422	2,042	1.41
4	For Surrender \$	-	57,683	1,983	263	36	-	59,965	378.03
5	Other benefits	-	-	-	-	-	-	-	-
1	Death Claims *	-	1,061	134	113	7	5	1,320	17.59

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	362	-	-	-	-	-	362	1.14
5	Other benefits	-	-	-	-	-	-	-	-
1	Death Claims *	-	88.00	43.00	5.00	1.00	1.00	138	2.22

* 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 Sep-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	1,503	2,376	7,686	813	60,404	-
3	Claims Settled during the period	1,320	2,362	7,686	2,096	59,965	-
4	Claims Repudiated during the period	129	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	115	-	-	-	-	-
b	Greater than 2 year from the date of acceptance of risk	14	-	-	-	-	-
5	Claims Written Back	4	-	-	-	-	-
6	Claims O/S at End of the period	203	1,498	-	1,226	7,190	-
	Less than 3 months	167	631	-	153	4,801	-
	3 months to 6 months	36	271	-	59	2,389	-
	6 months to 1 year	-	576	-	191	-	-
	1 year and above	-	20	-	823	-	-

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	142	-	-	-	362	-
3	Claims Settled during the period	138	-	-	-	362	-
4	Claims Repudiated during the period	1	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	1	-	-	-	-	-
b	Greater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	20	-	-	-	-	-
	Less than 3 months	17	-	-	-	-	-
	3 months to 6 months	2	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	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	
1	Complaints made by customers						
a)	Sales Related	39	673	693	-	-	19
b)	New Business Related	11	529	527	-	-	13
c)	Policy Servicing Related	179	2,134	2,107	-	-	206
d)	Claim Servicing Related	1	16	17	-	-	-
e)	Others	2	76	66	-	-	12
	Total Number	232	3,428	3,410	-	-	250

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	121	-	121
b)	Greater than 15 days *	129	-	129
	Total Number	250	-	250

* 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 actuarial 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.

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

		The Valuation Bases:							
		Dec-11		Mar-12		Jun-12		Sep-12	
		Min	Max	Min	Max	Min	Max	Min	Max
i. Individual Business									
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%	6.50%	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%	4.50%	6.25%	4.50%	6.25%	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%
ii. Group Business									
2)	Mortality Rates : the mortality rates used for each segment ¹								
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 ²	90.00%	90.00%	90.00%	90.00%	50.00%	90.00%	50.00%	90.00%
ii. Group Business									
3)	Expense : (all are per policy unless otherwise mentioned)								
1.	Life- Participating policies	393.40	602.46	398.00	609.00	401.92	615.00	405.57	621.07
2.	Life- Non-participating Policies	60.76	602.46	62.00	609.00	62.61	615.00	63.02	621.07
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	284.24	284.24	281.00	281.00	283.77	283.77	286.65	286.65
5.	Annuities- Individual Pension Plan	602.46	602.46	609.00	609.00	615.00	615.00	621.07	621.07
6.	Unit Linked ³	579.81	579.81	586.00	586.00	591.77	591.77	597.69	597.69
7.	Health Insurance	602.46	602.46	609.00	609.00	615.00	615.00	621.07	621.07
ii. Group Business (Term Assurance)									
		17.51	17.51	18.00	63.00	18.18	63.62	18.36	64.25

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 K₁ 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 @248.3 was allowed for in the valuation as at 30th September 2012. In case of Individual Pension Plan where premium discontinued beyond a year, expense @ 464.53 has been used for valuation as on 30th September 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 @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

		Sep-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
b. Annuity during deferred period		No Change	No Change
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