

ING Vysya Life Insurance Company Limited

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

Unaudited Revenue Account for the period ended 31 December 2012

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 31 Dec 2012	Up to the Quarter ended 31 Dec 2012	For the Quarter ended 31 Dec 2011	Up to the Quarter ended 31 Dec 2011
Premiums earned – net					
(a) Premium	L4	3,558,646	10,792,618	3,728,955	10,679,234
(b) Reinsurance ceded		10,602	(24,136)	(14,429)	(43,287)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		858,923	2,633,569	658,818	2,105,841
(b) Profit on sale/redemption of investments		942,646	2,528,237	238,741	1,541,676
(c) (Loss) on sale/ redemption of investments		(193,983)	(1,789,209)	(323,594)	(1,061,075)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		130,481	1,582,450	(1,577,958)	(5,684,151)
Other Income					
(a) Miscellaneous income		9,896	28,812	(1,571)	(33,689)
(b) Contribution from the shareholders' account		207,866	535,699	323,068	900,673
Total (A)		5,525,077	16,288,040	3,032,029	8,405,222
Commission	L5	244,232	720,175	268,675	853,892
Operating expenses relating to insurance business	L6	1,126,943	3,366,529	1,224,551	3,718,267
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)		1,371,176	4,086,703	1,493,226	4,572,159
Benefits paid (net)	L7	3,153,607	7,685,850	1,584,693	5,123,918
Interim bonuses paid		784	2,287	817	1,921
Change in valuation of liability against life policies		-	-	-	-
(a) Gross		763,340	4,174,840	(165,059)	(1,435,064)
(i) Linked		(1,288,934)	(1,831,986)	(1,905,640)	(5,960,979)
(ii) Non-Linked		2,052,274	6,006,826	1,740,582	4,525,915
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		3,917,731	11,862,977	1,420,452	3,690,775
Surplus / (Deficit) (D) = (A)-(B)-(C)		236,170	338,359	118,352	142,288
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to Balance Sheet (FFA)		234,815	361,738	131,007	276,662
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		1,355	(23,379)	(12,655)	(134,374)
Total (D)		236,170	338,359	118,352	142,288
Funds for Discontinued Policies					
Opening Balance		80,195	23,290	1,536	19
Add : Transfer to Funds for discontinued policies		34,903	91,808	8,559	10,076
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		115,099	115,099	10,095	10,095
Funds for Future Appropriation					
Opening Balance		170,660	68,471	222,937	198,999
Add: Surplus transferred to balance sheet (FFA)		234,815	361,738	131,007	276,662
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		1,355	(23,379)	(12,655)	(134,374)
Balance Carried forward to Balance Sheet		406,830	406,830	341,287	341,287

ING Vysya Life Insurance Company Limited

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

Unaudited Profit and Loss Account for the period ended 31 December 2012

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 31 Dec 2012	Up to the Quarter ended 31 Dec 2012	For the Quarter ended 31 Dec 2011	Up to the Quarter ended 31 Dec 2011
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		62,543	205,507	52,453	150,970
(b) Profit on sale/redemption of investments		14,068	39,532	10,758	65,821
(c) (Loss) on sale/ redemption of investments		(0)	(0)	(18)	(18)
Other income		720	922	-	-
Total (B)		77,331	245,961	63,193	216,773
Expense other than those directly related to the insurance business		3,463	13,828	3,589	10,104
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		207,866	535,699	323,067	900,673
Total (C)		211,329	549,527	326,656	910,776
Profit / (loss) before tax (A) + (B) - (C)		(133,997)	(303,566)	(263,463)	(694,003)
Provision for wealth tax		-	-	-	41
Profit / (loss) after tax		(133,997)	(303,566)	(263,463)	(694,044)
Appropriations					
(a) Balance at beginning of the year		(11,671,014)	(11,501,445)	(11,620,509)	(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		(11,805,011)	(11,805,011)	(11,883,973)	(11,883,973)

ING Vysya Life Insurance Company Limited

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

Unaudited Balance Sheet as at 31 December 2012

Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 31 Dec 2012	As at 31 Dec 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)		16,573	4,267
Sub-total		14,665,403	14,653,097
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		(15,696)	(113,211)
Policy liabilities	L11	-	-
- Par		18,754,835	13,857,766
- Non Par		3,072,447	1,314,118
- Annuity		84,703	5,418
- Pension		10,313,318	7,785,059
Funds for discontinued policies			
(i) Discontinued on account of non-payment of premium		115,099	10,095
(ii) Others		-	-
Insurance reserves		-	-
Provision for linked liabilities		28,501,781	32,477,462
Fair value change (linked)		3,177,796	(1,539,540)
Non-unit liabilities		116,693	121,214
Total linked liabilities		31,796,270	31,059,136
Sub-total		64,120,975	53,918,381
Funds for future appropriation - Non Participating (including Unit Linked)		406,830	341,288
Funds for future appropriation - Participating		-	-
Total		79,193,209	68,912,767
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	3,685,383	3,543,338
Policyholders'	L13	31,669,560	22,149,278
Assets held to cover linked liabilities	L14	32,086,406	31,279,210
Loans	L15	267,978	189,045
Fixed Assets (Net)	L16	88,544	73,729
Current Assets			
Cash and bank balances	L17	452,798	584,472
Advances and other assets	L18	1,911,463	1,647,241
Sub-total (A)		2,364,261	2,231,713
Current liabilities	L19	2,733,037	2,416,246
Provisions	L20	40,897	21,272
Sub-total (B)		2,773,934	2,437,518
Net current assets (C) = ((A) – (B))		(409,673)	(205,805)
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		11,805,011	11,883,973
Total		79,193,209	68,912,767

Contingent Liabilities

Particulars	As at 31 Dec 2012	As at 31 Dec 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 (*)	2,312,763	2,394,627
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)	18,231	17,572
Total	2,330,994	2,412,200

(*) A) The company has received three demand orders on 28th December 2012 from the Office of the Commissioner of Service tax with respect to excess utilisation of CENVAT credit for payments of service tax liability for the financial years 2008-09, 2009-10 & 2010-11 amounting to ₹ 2,312,311. The authority has also demanded applicable interest for delay in payment of the service tax and an amount equivalent to the service tax demand as penalty. The company is in the process of filing an appeal before the Appellate Tribunal (CESTAT) against the above orders

B) Demand notice received from Income Tax department (LTU) for ₹ 452 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 period ended 31 December 2012

FORM L4-Premium Schedule**(₹ '000)**

Particulars	For the quarter ended 31 Dec 2012	Up to the quarter ended 31 Dec 2012	For the quarter ended 31 Dec 2011	Up to the quarter ended 31 Dec 2011
Premium (net of service tax)				
First year premiums	991,663	2,980,825	1,384,446	3,935,909
Renewal premiums	2,192,669	6,453,922	2,307,372	6,582,244
Single premiums	374,312	1,357,870	37,136	161,082
Total premium	3,558,645	10,792,618	3,728,955	10,679,234

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	189,365	546,859	207,167	710,394
- Renewal premium	56,488	156,797	60,798	143,158
- Single premium	(1,621)	16,518	710	3,118
Total	244,232	720,175	268,675	856,671
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	2,780
Net Commission	244,232	720,175	268,675	853,892

Break up of commission paid to intermediaries:

Agents	127,603	418,874	147,551	520,470
Brokers	13,335	22,304	(1,775)	2,936
Corporate agency	5,284	14,803	8,531	20,135
Referral	1,083	2,913	949	2,270
Bancassurance	96,926	261,280	113,419	310,860
Total	244,232	720,175	268,675	856,671

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the period ended 31 December 2012

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

Particulars	For the quarter ended 31 Dec 2012	Up to the quarter ended 31 Dec 2012	For the quarter ended 31 Dec 2011	Up to the quarter ended 31 Dec 2011
Employees' remuneration, welfare benefits and other manpower costs	628,161	1,931,257	724,846	2,206,013
Travel, conveyance and vehicle running expenses	20,042	66,533	20,708	63,405
Rent, rates and taxes	151,342	491,942	103,526	333,868
Repairs, maintenance and office upkeep	38,388	104,223	24,968	85,432
Printing and stationery	13,760	30,191	7,800	27,866
Communication expenses	24,123	70,122	28,898	88,423
Legal expenses	(3,807)	12,791	4,434	14,195
Professional charges	35,201	117,526	38,557	134,606
Medical fees	797	3,320	1,040	3,343
Auditors' fees, expenses etc				
a) as auditor	525	1,975	460	1,780
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	113	38	113
d) Concurrent audit fee, etc	374	1,400	106	549
Advertisement and publicity	36,720	83,344	50,718	104,102
Interest and bank charges	11,095	36,298	12,445	33,685
Agents training & Recruitment expenses	7,285	16,486	5,033	28,490
Electricity charges	22,054	65,429	20,636	61,400
Service tax on premium	540	1,500	95	387
Service tax expense	(6,659)	9,240	10,683	36,885
Sales and business promotion expenses	121,624	269,214	145,152	434,148
Exchange fluctuation loss / (gain)	4,003	7,809	7,640	10,361
Membership fees	371	4,457	1,400	5,476
Depreciation	7,975	26,512	10,817	36,396
Other expenses	12,992	14,846	4,550	7,346
Total	1,126,943	3,366,529	1,224,551	3,718,267

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	88,274	295,523	96,283	291,561
(b) Claims by maturity	428,238	973,708	319,353	571,455
(c) Annuities / pensions in payment	164	372	53	68
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	2,645,107	6,436,877	1,170,298	4,264,714
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(8,176)	(20,630)	(1,294)	(3,881)
(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	3,153,607	7,685,850	1,584,693	5,123,918

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the period ended 31 December 2012

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

Particulars	As at 31 Dec 2012	As at 31 Dec 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 period ended 31 December 2012

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

Particulars	As at 31 Dec 2012	As at 31 Dec 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 period ended 31 December 2012

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

Particulars	As at 31 Dec 2012	As at 31 Dec 2011
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,473,857	667,616
Other approved securities	50,025	50,029
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	168,417	218,418
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	556,194	434,716
Other investments	-	-
Sub total (A)	2,248,494	1,370,779
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,347	1,006
Other approved securities	-	149,689
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	372,502	148,363
(c) Derivative instruments	-	-
(d) Debentures/ bonds	50,000	49,782
(e) Other securities(Certificate Of Deposit)	589,514	1,126,014
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	-	100,000
Other investments (Mutual Funds)	423,526	597,705
Others	-	-
Sub total (B)	1,436,889	2,172,558
Total (C) = (A) + (B)	3,685,383	3,543,338

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the period ended 31 December 2012

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

Particulars	As at 31 Dec 2012	As at 31 Dec 2011
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	13,071,394	8,927,966
Other approved securities	2,431,485	2,139,877
Other approved investments		
(a) Shares		
(aa) Equity	1,293,575	543,080
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	4,916,409	3,053,158
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds ₹ 9,227,632 and Equity ₹ 66,777)	9,294,409	6,295,559
Other investments (includes Bond ₹ 1,20,000 and equity ₹ 27,861)	147,861	50,259
Sub total (A)	31,155,133	21,009,899
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	76,244	160,340
Other approved securities	-	50,152
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	167,208	371,459
(c) Derivative instruments	-	-
(d) Debentures/ bonds	50,000	-
(e) Other securities (Certificate of deposit)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	-	-
Other investments (Mutual Funds)	220,975	557,429
Sub total (B)	514,427	1,139,379
Total (C) = (A) + (B)	31,669,560	22,149,278

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the period ended 31 December 2012

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

Particulars	As at 31 Dec 2012	As at 31 Dec 2011
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,514,647	2,047,012
Other approved securities	551,778	77,979
Other approved investments		
(a) Shares		
(aa) Equity	18,727,393	17,628,946
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	1,278,419	1,682,730
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds ₹ 2,939,171 and Equity ₹ 7,93,482)	3,732,654	3,167,728
Other investments (Equity)	1,614,153	1,132,776
Sub total (A)	29,419,044	25,737,171
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,260	27,119
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	48,404	177,204
(c) Derivative instruments	-	-
(d) Debentures/ bonds	501,331	846,989
(e) Other securities (Certificate of deposit ₹ 3,88,095, CBLO ₹ 123,000 & FD ₹ 9,287)	520,382	1,389,970
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	541,814	1,560,597
Other investments (Mutual Funds)	709,392	1,247,630
Net current assets	342,781	292,528
Sub total (B)	2,667,362	5,542,039
Total (C) = (A) + (B)	32,086,406	31,279,210

ING Vysya Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 31 December 2012

FORM : L15-Loans Schedule**(₹ '000)**

Particulars	As at 31 Dec 2012	As at 31 Dec 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	266,573	188,328
(d) Others	-	-
Unsecured	1,405	717
Total	267,978	189,045
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	266,573	188,328
(f) Others - loans to employees	1,405	717
Total	267,978	189,045
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	267,978	189,045
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	267,978	189,045
Maturity-wise classification		
(a) Short term	271	689
(b) Long term	267,708	188,356
Total	267,978	189,045

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Schedules forming part of Financial Statements for the period ended 31 December 2012

FORM : L16 - Fixed Assets**(₹ '000)**

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-April-12	Additions	Deductions	As at 31 Dec-12	As at 1-April-12	For the year	On Sales/ Adjustments	As at 31 Dec-12	As at 31 Dec-12	As at 31 Dec-11
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	224,512	-	4,996	219,516	185,506	9,031	-	194,537	24,979	9,550
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	442,326	-	-	442,326	401,132	11,952	-	413,084	29,241	45,177
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	74,153	449	-	74,602	74,013	207	-	74,220	382	63
Information Technology Equipment	221,207	12,149	1,098	232,258	220,118	1,693	-	221,811	10,447	1,169
Vehicles	73,394	-	-	73,394	68,631	3,042	-	71,673	1,720	6,896
Office Equipment	132,451	1,651	65	134,038	130,743	587	-	131,330	2,707	1,670
Total	1,168,042	14,249	6,159	1,176,133	1,080,144	26,512	-	1,106,656	69,477	64,525
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	19,066	9,204
Grand Total	1,168,042	14,249	6,159	1,176,133	1,080,144	26,512	-	1,106,656	88,544	73,729
Previous Year	1,177,004	10,562	40,196	1,147,370	1,084,877	36,325	38,357	1,082,845	73,729	108,444

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the period ended 31 December 2012

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

Particulars	As at 31 Dec 2012	As at 31 Dec 2011
Cash and bank balances		
Cash (includes cash & cheques in hand)	7,008	8,379
Bank balances		
(a) Deposit Accounts	-	-
(b) Current Accounts	445,790	576,093
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	452,798	584,472
Balances with non-scheduled banks included in (a) and (b) above	-	-
Cash and bank balances		
In India	452,798	584,472
Outside India	-	-
Total	452,798	584,472

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

Prepayments	72,137	71,369
Advances to officers/ directors	-	-
Advance tax paid and taxes deducted at source (net of provision for taxation)	260	5,260
Advances to suppliers	60,728	44,172
Advances to employees	11,441	9,722
Total (A)	144,565	130,523

Other assets

Income accrued on investments	1,037,367	763,716
Outstanding premiums	371,978	322,376
Agents' balances	1,028	1,003
Foreign agencies' balances	-	-
Due from entities carrying on insurance business (including reinsurers)	-	-
Security and other deposits	201,743	209,130
Service tax - unutilised credit	22,507	206,946
Others (including debtors)	132,275	13,547
Total (B)	1,766,897	1,516,718

Total (A+B)

1,911,463	1,647,241
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ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the period ended 31 December 2012

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

Particulars	As at 31 Dec 2012	As at 31 Dec 2011
Current liabilities		
Agents' balances	75,219	39,347
Balances due to other insurance companies	33,148	33,397
Premiums received in advance	85	255
Sundry creditors	640,856	410,456
Claims outstanding	62,141	54,763
Maturity / Annuities due	2,681	7,516
Accrued expenses	537,919	839,119
Proposal / policy deposits	282,292	168,116
Unclaimed amount of policyholder's	527,694	363,070
Cash bonus payable	3,813	1,895
Statutory dues payable	21,794	20,285
Tax Deducted at Source payable	29,348	30,890
Salary payable	38,614	36,048
Service tax payable	14,107	12,534
Other Liabilities	171,482	157,454
Temporary overdraft (as per books of account only)	291,847	241,102
Total	2,733,037	2,416,246

FORM : L20-Provisions Schedule**Provisions**

For wealth tax	0	41
For Other provisions	40,897	21,231
Total	40,897	21,272

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 31 Dec 2012	Up to the quarter ended 31 Dec 2012	For the quarter ended 31 Dec 2011	Up to the quarter ended 31 Dec 2011
1	New business premium income growth:				
	Participating	12.6%	-3.7%	-20.4%	14.3%
	Non Participating	1031.4%	908.4%	-48.5%	-65.7%
	Pension- Individual	-53.0%	-20.8%	45.5%	30.4%
	Annuity	115.3%	1453.9%	317.5%	1051.7%
	Unit - Linked - Individual Pension	12.0%	-122.5%	-100.1%	-98.4%
	Unit - Linked - Individual	0.6%	-28.3%	-62.1%	-53.6%
	Unit - Linked - Group	0.0%	0.0%	0.0%	-100.0%
2	Net retention ratio	100.3%	99.8%	99.6%	99.6%
3	Ratio of expenses of management	38.5%	37.9%	40.0%	42.8%
4	Commission ratio	6.9%	6.7%	7.2%	8.0%
5	Ratio of policy holders' liabilities to shareholders' funds	2255.9%	2255.9%	1959.5%	1959.5%
6	Growth rate of shareholders' fund (over previous year same quarter)	3.3%	3.3%	-18.6%	-18.6%
7	Ratio of policyholders' surplus to policy holders' liability	-0.3%	-0.3%	-1.4%	-1.4%
8	Change in net worth - (Rs. Mn)	(127.9)	91.3	(261.1)	(631.4)
9	Profit / (loss) after tax / total income	-2.5%	-1.9%	-9.5%	-8.9%
10	(Total real estate + loans)/ cash and invested assets	0.4%	0.4%	0.3%	0.3%
11	Total investments/ (capital + total surplus) *	2371.5%	2371.5%	2060.6%	2060.6%
12	Total affiliated investments/ (capital + total surplus)	11.0%	11.0%	4.2%	4.2%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.2%	6.6%	1.7%	5.0%
	Non Participating	2.2%	6.6%	2.2%	6.5%
	Pension	2.3%	6.8%	1.9%	5.9%
	Unit Linked Funds	3.7%	10.2%	-4.5%	-13.1%
	Shareholders	2.0%	5.8%	2.1%	6.4%
	Without realized gains / (losses)				
	Participating	2.0%	6.1%	1.6%	4.9%
	Non Participating	2.2%	6.4%	2.2%	6.4%
	Pension	2.1%	6.3%	1.8%	5.6%
	Unit Linked Funds	1.3%	8.2%	-2.9%	-13.2%
	Shareholders	1.9%	5.5%	2.1%	6.1%
14	Conservation Ratio	58.8%	60.4%	58.8%	59.4%
	Linked	53.4%	57.0%	57.5%	58.6%
	Non Linked	83.6%	81.0%	77.1%	79.3%
	Pension	15.3%	17.7%	15.1%	14.2%
15	Persistence Ratio **				
	For 13th month	65.0%	65.0%	69.0%	69.0%
	For 25th month	60.0%	60.0%	54.0%	54.0%
	For 37th month	43.0%	43.0%	34.0%	34.0%
	For 49th month	37.0%	37.0%	28.0%	28.0%
	for 61st month	32.0%	32.0%	28.0%	28.0%
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)	(0.09)	(0.21)	(0.18)	(0.47)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.09)	(0.21)	(0.18)	(0.47)
6	(iv) Book value per share (Rs 10 Paid Up)	1.94	1.94	1.89	1.89

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

**

- Persistence ratios have been calculated based on the data as at 31 December 2012 for those policies where premiums are due and are based on APE.
- Persistence 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 Jan 2010 to 31st Dec 2010 and 25th month's 54.0% for 2011 is based on the new business written from 1st Jan 2009 to 31st Dec 2009 and so on.
- Single / policies with flexibility in paying premiums & group policies are not included in the persistence ratio.

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

FORM L24 : Valuation of Net Liabilities
As on 31 December 2012

(₹ Lacs)

Sl.No.	Particular	As on 31 Dec 2012	As on 31 Dec 2011
1	<u>Linked</u>		
a	Life	287,448	286,529
b	General Annuity	-	-
c	Pension	30,515	24,063
d	Health	-	-
2	<u>Non-Linked</u>		
a	Life	219,424	151,820
b	General Annuity	847	54
c	Pension	103,133	77,851
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 Dec-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	10,754	10,209	22.89	277.07	15,967	15,934	58.26	506.11	26,721	26,143	81.15	783.18
2	Arunachal Pradesh	-	-	-	-	3	3	0.00	0.05	3	3	0.00	0.05
3	Assam	63	62	0.06	1.29	730	730	1.44	17.90	793	792	1.50	19.19
4	Bihar	137	135	0.18	2.22	516	516	1.13	9.81	653	651	1.31	12.03
5	Chattisgarh	-	-	-	-	506	454	1.25	19.18	506	454	1.25	19.18
6	Goa	221	205	0.71	8.43	314	294	1.41	11.88	535	499	2.12	20.31
7	Gujarat	980	951	2.78	18.58	4,337	4,337	11.53	113.39	5,317	5,288	14.30	131.97
8	Haryana	636	560	1.01	23.22	1,605	1,543	6.26	52.85	2,241	2,103	7.26	76.07
9	Himachal Pradesh	146	140	0.27	2.36	346	344	0.72	7.54	492	484	0.99	9.90
10	Jammu & Kashmir	288	250	0.52	8.59	442	439	1.14	15.01	730	689	1.66	23.60
11	Jharkhand	59	54	0.09	1.17	515	503	1.17	13.26	574	557	1.26	14.43
12	Karnataka	3,792	3,601	7.74	89.61	17,125	17,125	66.42	500.61	20,917	20,726	74.16	590.23
13	Kerala	696	656	1.35	15.80	5,372	5,371	18.71	145.26	6,068	6,027	20.06	161.06
14	Madhya Pradesh	5	5	0.00	0.19	2,146	2,004	3.46	47.46	2,151	2,009	3.47	47.65
15	Maharashtra	962	881	1.79	29.97	6,166	6,035	29.98	231.29	7,128	6,916	31.76	261.27
16	Manipur	-	-	-	-	9	7	0.02	0.20	9	7	0.02	0.20
17	Meghalaya	-	-	-	-	1	1	0.00	0.02	1	1	0.00	0.02
18	Mirzoram	-	-	-	-	1	1	0.01	0.03	1	1	0.01	0.03
19	Nagaland	-	-	-	-	7	7	0.01	0.21	7	7	0.01	0.21
20	Orissa	1,507	1,424	2.60	27.63	3,842	3,808	7.71	82.17	5,349	5,232	10.31	109.80
21	Punjab	616	524	1.03	13.44	3,074	2,890	6.87	90.69	3,690	3,414	7.91	104.13
22	Rajasthan	732	703	1.00	18.84	4,304	4,105	6.35	113.78	5,036	4,808	7.35	132.61
23	Sikkim	-	-	-	-	-	-	(0.00)	(0.05)	-	-	(0.00)	(0.05)
24	Tamil Nadu	2,505	2,400	3.57	60.05	17,136	17,136	83.37	481.79	19,641	19,536	86.94	541.84
25	Tripura	3	3	0.00	0.06	6	6	0.02	0.15	9	9	0.02	0.21
26	Uttar Pradesh	1,988	1,747	2.80	40.54	7,575	7,360	14.38	201.12	9,563	9,107	17.18	241.66
27	UttraKhand	600	595	1.30	12.49	1,146	1,082	2.79	29.72	1,746	1,677	4.09	42.21
28	West Bengal	303	288	0.47	6.53	3,593	3,223	42.43	104.43	3,896	3,511	42.90	110.97
29	Andaman & Nicobar Islands	-	-	-	-	1	1	0.00	0.15	1	1	0.00	0.15
30	Chandigarh	16	14	0.02	0.39	292	292	1.02	11.25	308	306	1.04	11.65
31	Dadra & Nagrahaveli	24	24	0.06	0.39	5	5	0.01	1.55	29	29	0.07	1.94
32	Daman & Diu	-	-	-	-	5	5	0.01	2.68	5	5	0.01	2.68
33	Delhi	6	6	0.03	0.35	3,886	3,439	12.51	117.98	3,892	3,445	12.54	118.34
34	Lakshadweep	-	-	-	-	11	10	0.10	1.23	11	10	0.10	1.23
35	Puducherry	46	46	0.07	1.05	231	157	0.43	13.28	277	203	0.50	14.33
Total		27,085	25,483	52.32	660.28	101,215	99,167	380.93	2,943.98	128,300	124,650	433.25	3,604.26

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 Dec-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	-	-	-	-	-	114.00	0.61	22.31	-	114.00	0.61	22.31
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	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	114.00	0.61	22.31	-	114.00	0.61	22.31

Total Application as per balance sheet (A)

Add(B)		<u>791,932</u>
Provisions	L20	409
Current Liabilities	L19	<u>27,330</u>
		<u>28,708</u>

Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)	<u>674,413</u>
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Less(C)

Debit balance in P & L a/c		118,050
Loans	L15	2,680
Advances and other Assets	L18	19,115
Cash and bank balance	L19	4,528
Fixed Assets	L16	885
Misc Exp Not written off	L21	-

Balance Sheet Value of:

A. Life Fund	<u>240,880</u>
B. Pension, General Annuity Fund	<u>101,879</u>
C. Unit Linked Funds	<u>319,403</u>
	<u>662,162</u>
Add :Balance SH	13,456

Fund available for Investments

	<u>146,227</u>	<u>674,413</u>	Add Unit subscription Receivable of Linked Funds	1,461
			Less Policy Loans	(2,666)

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%	-	14,751.99	687.37	84,282.82	9,995.07	109,717.26	46%	-	109,717.26	110,711.66	
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 50%	-	15,252.25	687.37	98,926.61	11,104.98	125,971.21	52%	-	125,971.21	127,072.28	
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS													
	a	Housing and Infrastructure	Not less than 15%		5,561.94	501.24	43,911.73	10,842.80	60,817.70	25%	(20.61)	60,797.09	61,209.65
	b	i) Approved Investments	Not exceeding 35%	7,420.55	2,276.03	64.69	40,833.20	7,210.41	50,384.32	21%	(268.50)	50,115.82	51,004.16
		ii) Other Investments not to exceed 15%		6,035.40	305.37	211.10	1,616.54	1,815.26	3,948.27	2%	47.59	3,995.86	4,001.04
TOTAL LIFE FUND			100%	13,455.95	23,395.58	1,464.40	185,288.08	30,973.44	241,121.50	100%	(241.51)	240,879.99	243,287.13

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%	-	36,511.12	36,511.12	35.87%	0.00	36,511.12	36,973.13	
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%	-	45,072.26	45,072.26	44.28%	0.00	45,072.26	45,601.81	
3	Balance in Approved Investment	Not exceeding 60%	-	56,720.11	56,720.11	55.72%	86.79	56,806.90	57,668.36	
TOTAL PENSION GENERAL ANNUITY FUND			100%	-	101,792.38	101,792.38	100.00%	86.79	101,879.17	103,270.17

C. Linked Business

		PERCENTAGE AS PER REG.	PH		Total Fund	ACTUAL %	
			PAR	NON PAR			
1	Approved investments	Not less than 75%	-	296,167.29	296,167.29	92.73%	
2	Other investment	Not more than 25%	-	23,235.44	23,235.44	7.27%	
TOTAL LINKED INSURANCE FUND			100%	-	319,402.73	319,402.73	100.00%

ING Vysya 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: 31 December 2012

PARTICULARS	ULGF00124804EBBALANCE111 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)	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
Add : Inflows During the quarter	-	-	-	-	-	8.55	91.56	98.17	77.31	31.50
Increase/(Decrease) Value Of Inv(net)	6.38	1.73	10.17	0.56	20.87	244.80	152.56	3,796.14	71.51	3,644.13
Less: Outflow During the quarter	-	0.48	7.91	-	32.51	536.23	393.39	9,831.95	182.06	10,477.60
TOTAL INVESTIBLE FUNDS (MKT VALUE)	273.82	94.83	393.65	28.37	910.89	9,560.72	6,248.06	130,467.91	3,100.29	105,809.32

Investment of Unit Fund	ULGF00124804EBBALANCE111 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		
	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	90.56	33.07	27.56	29.06	0.00	0.00	0.00	0.00	176.62	19.39	2,566.18	26.84	2,618.89	41.92	24,894.81	19.08	1,056.99	34.09	0.00	0.00	
B Corporate bonds	0.00	0.00	50.71	53.48	0.00	0.00	0.00	0.00	291.36	31.99	2,406.56	25.17	2,737.38	43.81	16,769.54	12.85	1,124.93	36.28	0.00	0.00	
C Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,381.69	14.45	663.69	10.62	12,984.76	9.95	324.70	10.47	0.00	0.00	
D Equity	79.01	28.86	0.00	0.00	179.05	45.48	0.00	0.00	136.92	15.03	2,747.44	28.74	0.00	0.00	63,473.66	48.65	472.32	15.23	95,230.02	90.00	
E Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.10	0.00	0.00	650.00	0.50	10.00	0.32	420.00	0.40	
F Mutual Funds	11.86	4.33	0.60	0.64	11.38	2.89	0.00	0.00	37.18	4.08	1.09	0.01	0.44	0.01	10.26	0.01	0.89	0.03	14.96	0.01	
G Deposits with Bank	49.80	18.19	0.00	0.00	148.40	37.70	24.53	86.48	138.61	15.22	1.29	0.01	0.00	0.00	1,058.09	0.81	0.20	0.01	49.27	0.05	
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	1,515.02	1.16	0.00	0.00	0.00	0.00	
SUB TOTAL (A)	231.23	84.45	78.87	83.18	338.83	86.07	24.53	86.48	780.68	85.71	9,114.25	95.32	6,020.40	96.36	121,356.15	93.01	2,990.02	96.43	95,714.25	90.46	
Current Assets																					
Accrued Interest	1.52	0.56	1.31	1.38	0.00	0.00	0.00	0.00	7.01	0.77	202.53	2.12	217.91	3.49	1,679.79	1.29	56.96	1.84	0.01	0.00	
Dividend Receivable	0.03	0.01	0.00	0.00	0.10	0.03	0.00	0.00	0.06	0.01	1.13	0.01	0.00	0.00	25.09	0.02	0.22	0.01	33.62	0.03	
Bank Balance	8.26	3.02	3.53	3.72	2.77	0.70	3.86	13.60	4.23	0.46	9.67	0.10	7.92	0.13	15.99	0.01	4.18	0.13	6.42	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	7.14	0.07	0.00	0.00	1,052.98	0.81	1.30	0.04	270.67	0.26	
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	
Less: Current Liabilities																					
Payable for Investments	0.00	0.00	(0.00)	0.00	(0.00)	0.00	0.00	0.00	(0.00)	0.00	(0.65)	(0.01)	0.00	0.00	(161.97)	(0.12)	(0.10)	0.00	(358.28)	(0.34)	
Fund Management of Charges Payable	(0.21)	(0.08)	(0.07)	(0.08)	(0.30)	(0.08)	(0.02)	(0.08)	(0.70)	(0.08)	(11.51)	(0.12)	(4.51)	(0.07)	(157.72)	(0.12)	(2.97)	(0.10)	(154.41)	(0.15)	
Other current liabilities (for Investments)	(0.00)	0.00	(0.00)	0.00	(0.01)	0.00	(0.00)	0.00	(0.01)	0.00	(0.17)	0.00	(0.09)	0.00	(1,017.59)	(0.78)	(0.05)	0.00	(2.52)	0.00	
SUB TOTAL (B)	9.60	3.51	4.76	5.02	2.57	0.65	3.84	13.52	10.59	1.16	208.15	2.17	221.23	3.55	1,436.58	1.11	59.53	1.92	(204.50)	(0.19)	
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	
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	3.63	1.33	0.00	0.00	7.73	1.96	0.00	0.00	6.29	0.69	227.79	2.38	0.00	0.00	5,213.88	4.00	36.53	1.18	8,264.37	7.81	
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	29.35	10.72	11.19	11.80	44.53	11.31	0.00	0.00	113.33	12.44	10.53	0.11	6.43	0.10	2,461.31	1.89	14.21	0.46	2,035.21	1.92	
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	
SUB TOTAL (C)	32.99	12.05	11.19	11.80	52.25	13.27	0.00	0.00	119.62	13.13	238.32	2.49	6.43	0.10	7,675.19	5.89	50.74	1.64	10,295.57	9.73	
Total A + B + C	273.82	100.00	94.83	100.00	393.65	100.00	28.37	100.00	910.89	100.00	9,560.72	100.00	6,248.06	100.00	130,467.91	100.00	3,100.29	100.00	105,809.32	100.00	
Funds Carried Forward (As Per LB2)																					

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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	ULIF011161209PRIMEEQU114 - Individual Prime Equity Fund	ULIF012161209PNPRESERVR114 - Individual Preserver Pension Fund	ULIF013161209PNPRIMEEQU114 - Individual Prime Equity Pension Fund	ULIF014031210GTDNAV114 - Market Shield	ULIF015271210ACTASSET114 - ING Active Asset Allocation Fund	Total For all Funds
Opening Balance(Market 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
Add : Inflows During the quarter	1.38	85.52	77.93	9.59	269.51	393.62	75.26	142.09	782.86	78.13	2249.94
Increase/(Decrease) Value Of Inv/net	83.76	147.51	456.67	13.83	456.67	354.26	91.20	211.22	173.57	41.81	9713.01
Less: Outflow During the quarter	314.87	243.66	649.65	32.76	9.73	20.20	0.60	0.21	74.51	27.85	2238.17
TOTAL INVESTIBLE FUNDS(MKT VALUE)	4,156.53	6,128.58	13,435.14	632.79	8,217.07	10,869.19	3,993.86	6,512.27	7,012.49	1,556.96	319402.73

Investment of Unit Fund	ULIF006Z7107GTDGROWTH114 - Individual Guaranteed Growth Fund		ULIF00705208PENDEBT114 - Pension Debt Fund		ULIF00805208PENEQUITY114 - Pension Equity Fund		ULIF00905208PENLIQUID114 - Pension Liquid Fund		ULIF010161209PRESERVER114 - Individual Preserver Fund		ULIF011161209PRIMEEQU114 - Individual Prime Equity Fund		ULIF012161209PNPRESERVR114 - Individual Preserver Pension Fund		ULIF013161209PNPRIMEEQU114 - Individual Prime Equity Pension Fund		ULIF014031210GTDNAV114 - Market Shield		ULIF015271210ACTASSET114-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	Actual Inv.	% Actual
Approved Investment(=75%)																								
A Government Bonds	0.00	0.00	2,450.28	39.98	0.00	0.00	0.00	0.00	4,342.68	52.85	0.00	0.00	2,170.62	54.35	0.00	0.00	0.00	0.00	301.73	19.38	40,696.92	12.74		
B Corporate bonds	1,183.82	28.48	2,749.72	44.87	0.00	0.00	0.00	0.00	1,204.42	14.66	0.00	0.00	722.07	18.08	0.00	0.00	0.00	0.00	76.89	4.92	29,317.09	9.18		
C Infrastructure Bonds	2,471.30	59.46	628.10	10.26	0.00	0.00	0.00	0.00	2,190.02	26.65	0.00	0.00	924.12	23.14	0.00	0.00	0.00	0.00	206.86	13.29	21,775.24	6.82		
D Equity	368.33	8.82	0.00	0.00	12,118.39	90.20	0.00	0.00	9,830.58	90.44	0.00	0.00	0.00	0.00	5,870.52	91.15	3,915.64	55.84	798.91	51.18	195,208.75	61.12		
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	0.46	0.00	0.00	30.00	0.46	0.00	0.00	10.00	0.64	1,230.00	0.39		
F Mutual Funds	0.11	0.00	1.84	0.03	8.64	0.06	23.19	3.66	4.09	0.05	9.07	0.08	2.28	0.06	7.20	0.11	337.68	4.82	1.28	0.08	484.04	0.15		
G Deposits with Bank	0.00	0.00	0.00	0.00	5.95	0.04	529.52	83.68	168.07	2.05	4.56	0.04	2.72	0.04	1,782.38	25.13	30.43	1.95	3,973.82	1.24				
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	1,515.92	0.47		
SUB TOTAL (A)	4,013.56	96.56	5,829.94	95.13	12,182.97	90.67	552.71	87.34	7,909.28	96.26	9,894.21	91.02	3,819.08	95.63	5,910.44	90.76	6,015.70	85.79	1,423.78	91.44	294,200.87	92.11		
Current Assets																								
Accrued Interest	113.62	2.73	218.62	3.57	0.00	0.00	0.00	0.00	218.72	2.66	0.00	0.00	112.05	2.81	0.00	0.00	0.00	0.00	18.17	1.17	2,848.23	0.89		
Dividend Receivable	0.20	0.00	0.00	0.00	4.45	0.03	0.00	0.00	0.00	0.00	3.73	0.03	0.00	0.00	1.82	0.03	1.82	0.03	0.00	0.00	73.12	0.02		
Bank Balance	0.96	0.02	0.41	0.01	2.87	0.02	4.00	0.63	9.63	0.12	7.03	0.06	2.72	0.07	1.96	0.03	2.61	0.04	6.01	0.39	105.03	0.03		
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	33.82	0.25	0.00	0.00	103.81	1.26	27.27	0.25	51.95	1.30	15.90	0.24	0.00	0.00	8.71	0.56	1,573.66	0.49		
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																								
Payable for Investments	0.00	0.00	0.00	0.00	(52.10)	(0.39)	0.00	0.00	(0.05)	0.00	(58.15)	(0.54)	(0.01)	0.00	(34.62)	(0.53)	(23.20)	(0.33)	(5.78)	(0.37)	(694.91)	(0.22)		
Fund Management of Charges Payable	(5.80)	(0.14)	(4.38)	(0.07)	(19.34)	(0.14)	(0.30)	(0.05)	(7.77)	(0.09)	(13.89)	(0.13)	(0.09)	(0.00)	(8.34)	(0.13)	(7.46)	(0.11)	(1.98)	(0.13)	(405.48)	(0.13)		
Other current liabilities (for Investments)	(0.10)	0.00	(0.09)	0.00	(0.32)	0.00	(0.01)	0.00	(407.08)	(4.95)	(0.25)	0.00	(101.79)	(2.55)	(0.15)	0.00	(3.01)	(0.04)	(0.03)	0.00	(1,533.25)	(0.48)		
SUB TOTAL (B)	168.88	2.61	214.96	3.51	(30.61)	(0.23)	3.68	0.58	(82.63)	(1.00)	(34.28)	(0.33)	61.15	1.54	(22.90)	(0.36)	(29.14)	(0.41)	25.42	1.64	1,966.42	0.62		
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	17.17	0.41	0.00	0.00	984.15	7.33	0.00	0.00	717.61	6.60	0.00	0.00	429.64	6.60	174.60	2.49	58.14	3.73	16,141.53	5.05				
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	16.93	0.41	84.68	1.37	298.63	2.22	76.40	12.07	390.42	4.75	291.62	2.68	113.63	2.85	195.18	3.00	851.33	12.14	49.61	3.19	7,093.92	2.22		
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)	34.10	0.82	84.68	1.37	1,282.78	9.55	76.40	12.07	390.42	4.75	1,069.24	9.28	113.63	2.85	624.82	9.60	1,025.93	14.63	107.75	6.92	23,235.44	7.27		
SUB TOTAL (C)	4156.53	100.00	6128.58	100.00	13435.14	100.00	632.79	100.00	8217.07	100.00	10869.19	100.00	3993.86	100.00	6512.27	100.00	7012.49	100.00	1556.96	100.00	319402.73	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 : 31 December 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	1,556.96	11.0161	11.0161	10.7168	10.3111	10.1987	18.35%	'NA'
2	ULGF00124804EBBALANCE114-Group Balanced Fund	273.82	21.3402	21.3402	20.8429	20.0867	19.7043	14.21%	6.30%
3	ULGF00224804EBDEBT114-Group Debt Fund	94.83	18.0630	18.0630	17.7352	17.3082	16.9000	8.85%	7.29%
4	ULGF00324804EBGROWTH114-Group Growth Fund	393.65	24.6166	24.6166	23.9632	22.8133	22.5625	17.99%	5.92%
5	ULGF00424804EBLIQUID114-Group Liquid Fund	28.37	17.7136	17.7136	17.3644	17.0144	16.6748	8.37%	6.70%
6	ULIF014031210GTDNAV114-Market Shield	7,012.49	10.5636	10.5636	10.2901	9.7960	9.6672	14.53%	'NA'
7	ULGF00524804EBSECURE114-Group Secure Fund	910.89	19.1147	19.1147	18.6832	18.0779	17.7298	11.80%	6.78%
8	ULIF001181004BALANCE114-Individual Balanced Fund	9,560.72	20.3629	20.3629	19.8539	18.9952	18.7579	14.90%	5.77%
9	ULIF002181004DEBT114-Individual Debt Fund	6,248.06	18.2341	18.2341	17.8014	17.2264	16.7472	11.33%	8.46%
10	ULIF005141005EQUITY114-Individual Equity Fund	105,809.32	17.2297	17.2297	16.6578	15.4976	15.7307	25.49%	2.04%
11	ULIF006271107GTDGROWTH114-Individual Guaranteed Growth Fund	4,156.53	13.6572	13.6572	13.3899	12.8287	12.5366	11.30%	6.53%
12	ULIF003181004GROWTH114-Individual Growth Fund	130,467.91	22.3856	22.3856	21.7544	20.6522	20.5869	18.25%	4.69%
13	ULIF011161209PRIMEEQU114-Individual Prime Equity Fund	10,869.19	10.4664	10.4664	10.1242	9.4405	9.5739	24.91%	'NA'
14	ULIF013161209PNPRIMEEQU114-Individual Prime Equity Pension Fund .	6,512.27	10.3993	10.3993	10.0606	9.3833	9.5152	24.90%	'NA'
15	ULIF012161209PNPRESERVR114-Individual Preserver Pension Fund	3,993.86	13.6684	13.6684	13.3542	12.9245	12.5638	11.36%	'NA'
16	ULIF010161209PRESERVER114-Individual Preserver Fund	8,217.07	13.5255	13.5255	13.2087	12.7994	12.4430	10.99%	'NA'
17	ULIF004181004SECURE114-Individual Secure Fund.	3,100.29	19.4185	19.4185	18.9771	18.2893	17.9530	12.49%	6.66%
18	ULIF00705208PENDEBT114-Pension Debt Fund	6,128.58	15.2149	15.2149	14.8541	14.3730	13.9763	11.40%	8.54%
19	ULIF00805208PEN EQUITY114-Pension Equity Fund .	13,435.14	11.8251	11.8251	11.4297	10.6457	10.8039	25.36%	2.67%
20	ULIF00905208PENLIQUID114-Pension Liquid Fund	632.79	14.3756	14.3756	14.0689	13.7575	13.4462	9.24%	7.61%

TOTAL 319,402.73

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 : 31 December 2012

(₹ 'Lacs)

Detail Regarding debt securities(ULIP)

	MARKET VALUE				Book Value			
	As at 31 December 2012	as % of total for this class	as at 31 December of the previous year	as % of total for this class	As at 31 December 2012	as % of total for this class	as at 31 December of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	54,582	56%	77,193	77%	53,443	56%	76,557	77%
AA or better	1,999	2%	1,393	1%	1,830	2%	1,295	1%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	40,697	42%	21,521	21%	40,653	42%	22,094	22%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	14,438	15%	38,247	38%	14,061	15%	37,441	37%
more than 1 year and upto 3years	8,948	9%	13,759	14%	8,884	9%	13,842	14%
More than 3years and up to 7years	25,146	26%	13,437	13%	24,594	26%	13,443	13%
More than 7 years and up to 10 years	22,539	23%	15,038	15%	22,248	23%	15,169	15%
More than 10 years and up to 15 years	16,845	17%	10,157	10%	16,756	17%	10,289	10%
More than 15 years and up to 20 years	995	1%	6,070	6%	1,114	1%	6,110	6%
Above 20 years	8,367	9%	3,400	3%	8,270	9%	3,652	4%
Breakdown by type of the issuer								
a. Central Government	35,188	36%	21,186	21%	35,164	37%	21,753	22%
b. State Government	5,509	6%	335	0%	5,489	6%	341	0%
c. Corporate Securities	56,581	58%	78,586	79%	55,273	58%	77,852	78%

(₹ 'Lacs)

Detail Regarding debt securities(NON ULIP)

	MARKET VALUE				Book Value			
	As at 31 December 2012	as % of total for this class	as at 31 December of the previous year	as % of total for this class	As at 31 December 2012	as % of total for this class	as at 31 December of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	137,174	42%	99,384	46%	135,503	42%	76,852	46%
AA or better	14,675	5%	1,016	0%	14,184	4%	1,001	1%
Rated below AA but above A	1,205	0%	192	0%	1,200	0%	200	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	172,674	53%	115,946	54%	171,043	53%	87,768	53%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,774	1%	5,590	3%	1,776	1%	6,062	4%
more than 1 year and upto 3years	3,674	1%	5,304	2%	3,686	1%	5,390	3%
More than 3years and up to 7years	60,423	19%	33,607	16%	60,800	19%	16,468	10%
More than 7 years and up to 10 years	97,483	30%	67,446	31%	95,497	30%	57,933	35%
More than 10 years and up to 15 years	65,490	20%	31,586	15%	64,804	20%	19,202	12%
More than 15 years and up to 20 years	32,509	10%	29,073	13%	32,299	10%	23,211	14%
Above 20 years	64,375	20%	43,930	20%	63,068	20%	37,553	23%
Breakdown by type of the issuer								
a. Central Government	168,290	52%	114,478	53%	167,519	52%	86,242	52%
b. State Government	4,385	1%	1,468	1%	3,525	1%	1,526	1%
c. Corporate Securities	153,054	47%	100,591	46%	150,887	47%	78,053	47%

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 31 Dec 2012	Up to the Quarter ended 31 Dec 2012	For the Quarter ended 31 Dec 2011	Up to the Quarter ended 31 Dec 2011
ING Investment Management (I) Pvt Ltd	Significant Influence	Investment	-	1,967	-	-
		Dividend / Income from Investment	-	44	(0)	175
		Services received by the company	-	44	24	75
ING Insurance International B.V.	Foreign Promoters (26%)	Expenses incurred on behalf of the company	(2)	42	47	111
		Expenses incurred by the company on their behalf	-	5	0	1
		Share capital as on 31 December	-	38,087	-	38,087
		Contribution to Share capital (Including share Application Money)	-	-	-	-
ING Insurance Asia Pacific Ltd	Significant Influence	Services received by the company	117	336	92	250
		Expenses incurred on behalf of the company	12	87	20	132
		Expenses incurred by the company on their behalf	172	340	50	178
Exide Industries Ltd	Promoters	Premium Income	-	39	-	38
		Benefits paid (Claims during the year)	-	5	-	25
		Investment	-	1,153	0	1,156
		Dividend / Income from Investment	12	18	10	17
		Share capital as on 31 December	-	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	1	0	1
Kshitij Jain	Key Management Personnel	Managerial Remuneration	72	215	44	180

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 31 December 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 31 December 2012

₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	645,278
	Deduct:	
2	Mathematical Reserves	641,367
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	3,911
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	28,091
7	Excess in Shareholders' funds	28,091
8	Total ASM (4) + (7)	32,002
9	Required Solvency Margin (RSM)	16,760
10	Solvency Ratio (8) / (9)	191%

ING Vysya Life Insurance Company Limited

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

FORM : L-33-NPAs-7A (As on 31 December 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 31 December 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	108,528.10	2,179.63	2.06	2.06	108,528.10	5,833.12	6.15	6.15	79,270.90	4,949.24	7.90	7.90
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,189.16	25.32	2.13	2.13	1,189.16	75.95	6.39	6.39	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	3,022.11	63.57	2.13	2.13	3,022.11	170.54	6.37	6.37	2,521.66	130.41	6.34	6.34
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	13,231.85	280.93	2.12	2.12	13,231.85	842.73	6.37	6.37	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	14,584.20	337.45	2.35	2.35	14,584.20	900.17	6.75	6.75	12,097.60	649.64	8.08	8.08
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	208.71	(12.41)	(6.13)	(6.13)	208.71	(2.07)	(1.25)	(1.25)	136.78	(8.04)	(6.95)	(6.95)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	236.50	12.00	5.22	5.22	236.50	25.48	13.25	13.25	162.32	(24.17)	(15.74)	(15.74)
	D5 Infrastructure - Securitised Assets (Approved)	IESA	1,942.40	53.88	2.81	2.81	1,942.40	161.05	8.65	8.65	1,781.35	162.59	9.60	9.60
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	37,237.34	758.40	2.25	2.25	37,237.34	2,072.12	6.75	6.75	27,500.60	2,319.69	8.71	8.71
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,608.55	165.60	2.51	2.51	6,608.55	494.67	7.48	7.48	6,620.23	389.36	8.38	8.38
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares quoted	EAEQ	1,104.69	9.67	0.90	0.90	1,104.69	29.02	2.85	2.85	955.55	(160.05)	(18.73)	(18.73)
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	7,377.52	227.97	3.27	3.27	7,377.52	732.01	13.08	13.08	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	8.42	7.16	7.16	117.60	11.17	9.50	9.50
	E9 Corporate Securities -Debentures	ECOS	34,203.52	722.33	2.15	2.15	34,203.52	1,918.32	6.60	6.60	21,732.01	1,843.38	8.90	8.90
	E13 Loans - Policy Loans	ELPL	2,665.73	57.85	2.25	2.25	2,665.73	158.42	6.75	6.75	2,020.81	156.49	9.00	9.00
	E17 Deposits - CDs with Scheduled Banks	EDCD	-	26.28	1.17	1.17	-	211.62	5.81	5.81	3,672.75	113.93	9.49	9.49
	E20 CCIL (Approved Investment) - CBLO	ECBO	-	0.57	-	-	-	1.15	0.06	0.06	-	-	-	-
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,458.61	84.84	2.45	2.45	3,458.61	253.57	7.33	7.33	3,458.47	237.73	6.87	6.87
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,456.64	7.32	2.13	2.13	1,456.64	39.41	7.05	7.05	235.00	78.21	9.05	9.05
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	280.19	49.32	17.19	17.19	280.19	11.73	3.46	3.46	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	57.81	5.78	5.78	-	-	-	-
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	200.00	4.41	2.21	2.21	200.00	13.18	6.59	6.59	200.00	17.50	8.75	8.75
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	2,468.08	63.96	2.25	2.25	2,468.08	340.78	7.14	7.14	9,277.55	509.10	8.06	8.06
	TOTAL		241,121.50	5,146.91	2.17	2.17	241,121.50	14,407.43	6.45	6.45	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 31 December 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	35,154.96	978.41	3.03	3.03	35,154.96	2,451.02	10.02	10.02	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													
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGGB	5,489.34	84.73	2.57	2.57	5,489.34	105.27	4.46	4.46	340.64	13.42	3.93	3.93
		SGOA	8.72	0.35	3.99	3.99	8.72	0.86	9.82	9.82	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	12,621.12	306.04	2.42	2.42	12,621.12	1,224.17	8.85	8.85	16,857.19	1,323.80	8.84	8.84
	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	2,908.13	(190.71)	(5.98)	(5.98)	2,908.13	64.46	1.56	1.56	5,461.85	(460.09)	(8.08)	(8.08)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	4,478.88	332.03	6.90	6.90	4,478.88	1,410.93	25.29	25.29	4,984.96	(873.40)	(17.90)	(17.90)
	D5 Infrastructure - Securitised Assets	IESA	663.04	17.80	2.10	2.10	663.04	70.47	8.17	8.17	1,042.56	115.65	10.06	10.06
	D7 Infrastructure - PSU - Debentures/ Bonds	IFTD	16,218.63	446.39	2.36	2.36	16,218.63	1,927.59	9.32	9.32	16,343.26	1,336.45	7.92	7.92
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	4,424.22	106.10	2.40	2.40	4,424.22	455.60	9.38	9.38	6,919.55	667.17	9.17	9.17
	D10 Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	21.21	0.83	0.83	-	21.21	0.83	0.83	-	-	-	-
	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares quoted	EAEQ	24,821.34	(356.35)	(1.42)	(1.42)	24,821.34	(369.44)	(1.27)	(1.27)	28,396.60	(7,681.76)	(25.67)	(25.67)
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	133,210.10	6,396.71	4.63	4.63	133,210.10	19,412.21	13.70	13.70	149,270.28	(9,756.41)	(6.59)	(6.59)
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,153.12	(97.43)	(8.45)	(8.45)	1,153.12	(39.44)	(3.42)	(3.42)	1,153.12	88.73	7.69	7.69
	E5 Corporate Securities - Bonds - Taxable	EPBT	1,122.95	3.19	2.33	2.33	1,122.95	14.32	11.04	11.04	126.00	9.17	7.01	7.01
	E9 Corporate Securities -Debentures	ECOS	14,951.58	378.60	2.40	2.40	14,951.58	1,659.25	8.94	8.94	21,415.13	2,040.14	7.58	7.58
	E16 Deposits - Deposit with Scheduled Banks, FI	ECDB	92.87	0.01	0.01	0.01	92.87	0.01	0.01	0.01	-	-	-	-
	E17 Deposits - CDs with Scheduled Banks	EDCD	3,880.95	162.67	2.76	2.76	3,880.95	852.76	7.40	7.40	16,280.76	1,360.38	8.08	8.08
	E20 CCIL - CBLO	ECBO	1,230.00	31.86	0.55	0.55	1,230.00	84.96	3.05	3.05	-	-	-	-
	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	36.49	2.43	2.43	1,502.32	181.54	12.08	12.08	1,502.32	91.88	6.12	6.12
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	473.29	24.23	2.18	2.18	473.29	75.45	6.82	6.82	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	12,247.38	1,659.35	14.43	14.43	12,247.38	396.61	3.43	3.43	16,160.35	(747.25)	(5.46)	(5.46)
	F5 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1,938.30	459.13	23.69	23.69	1,938.30	958.25	49.44	49.44	1,938.30	335.95	13.36	13.36
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	7,060.10	150.82	2.17	2.17	7,060.10	538.32	6.89	6.89	7,601.75	1,135.74	9.08	9.08
	TOTAL		285,651.34	10,951.65	3.72	3.72	285,651.34	31,496.39	10.23	10.23	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 31 December 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	36,511.12	753.11	2.09	2.09	36,511.12	2,015.29	6.26	6.26	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													
	B2 State Government Bonds/ Development Loans	SGGB	502.66	10.08	2.01	2.01	502.66	10.08	2.01	2.01	-	-	-	-
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	8,058.49	171.69	2.13	2.13	8,058.49	475.90	6.36	6.36	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	12,971.81	306.68	2.36	2.36	12,971.81	862.18	7.01	7.01	11,693.77	658.63	9.27	9.27
	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	102.35	(6.14)	(6.27)	(6.27)	102.35	(2.82)	(3.77)	(3.77)	52.29	1.63	4.97	4.97
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	132.14	7.02	5.55	5.55	132.14	14.44	15.31	15.31	64.95	3.21	8.55	8.55
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	18,210.01	364.37	2.21	2.21	18,210.01	979.12	6.59	6.59	13,333.70	1,111.41	8.69	8.69
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,283.93	151.95	2.42	2.42	6,283.93	453.72	7.21	7.21	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	586.88	6.20	1.10	1.10	586.88	18.01	3.86	3.86	361.11	(14.14)	(6.13)	(6.13)
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	4,071.41	140.77	3.71	3.71	4,071.41	401.89	14.32	14.32	1,948.90	117.36	10.05	10.05
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	(0.47)	(10.62)	(10.62)	3.84	0.20	7.84	7.84
	E9 Corporate Securities (Approved Investment) -Debentures	ECOS	13,529.22	312.32	2.32	2.32	13,529.22	829.27	7.05	7.05	9,338.01	805.74	9.10	9.10
	E23 CCIL (Approved Investment) - CBLO	ECBO	-	0.02	-	-	-	0.42	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	539.31	12.54	2.32	2.32	539.31	37.47	6.95	6.95	539.23	49.88	9.25	9.25
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	293.05	19.64	2.48	2.48	293.05	136.18	7.13	7.13	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		101,792.38	2,250.26	2.26	2.26	101,792.38	6,230.69	6.78	6.78	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 31 December 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>								
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> NIL								
B.	<u>As on Date</u> NIL								

Sl. No	Particulars	Current Quarter				Same Quarter previous year				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First Year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	1.00	1.00	1.00	1.10	-	-	-	-	1.00	1.00	1.00	1.10	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	0.43	2.00	2.00	20.13
	From 25001-50,000	25.30	52.00	51.00	163.70	83.26	170.00	165.00	470.77	106.22	217.00	211.00	686.28	364.33	743.00	733.00	2,089.93
	From 50,001- 75,000	21.18	30.00	28.00	49.09	62.92	89.00	87.00	206.58	107.52	151.00	148.00	258.30	224.09	319.00	313.00	617.05
	From 75,000-100,000	41.15	43.00	43.00	88.40	72.78	77.00	72.00	191.26	245.33	252.00	245.00	545.39	307.14	323.00	310.00	717.50
	From 1,00,001 -1,25,000	4.62	4.00	4.00	9.46	18.16	16.00	14.00	36.95	27.26	24.00	23.00	46.36	56.24	49.00	47.00	117.25
	Above Rs. 1,25,000	46.85	18.00	18.00	75.55	84.11	27.00	26.00	102.20	323.66	119.00	114.00	446.84	493.69	162.00	157.00	748.58
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	0.50	1.00	1.00	-	1.00	2.00	2.00	0.05	0.50	1.00	1.00	-
	From 50,001-100,000	31.56	47.00	47.00	1.48	9.46	14.00	14.00	-	281.03	421.00	421.00	13.23	22.45	34.00	34.00	-
	From 1,00,001-150,000	18.78	15.00	15.00	0.88	3.87	3.00	3.00	-	262.91	210.00	210.00	12.36	13.08	11.00	11.00	-
	From 150,001- 2,00,000	6.80	4.00	4.00	0.31	-	-	-	-	52.73	30.00	30.00	2.48	1.86	1.00	1.00	-
	From 2,00,001-250,000	2.46	1.00	1.00	0.12	-	-	-	-	56.57	24.00	24.00	2.79	-	-	-	-
	From 2,50,001-3,00,000	2.78	1.00	1.00	0.12	2.78	1.00	1.00	-	26.50	10.00	10.00	1.31	10.81	4.00	4.00	-
	Above Rs. 3,00,000	6.94	2.00	2.00	0.32	-	-	-	-	154.99	35.00	35.00	7.67	3.07	1.00	1.00	-
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	50.13	-	94.00	1,840.60	-	-	-	-	164.90	-	327.00	5,999.61
	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	1,754.29	35,054.00	34,357.00	89,057.03	1,973.22	32,605.00	31,709.00	57,934.64	4,679.79	86,924.00	84,900.00	203,085.96	6,184.37	88,803.00	88,159.00	177,412.41
	From 10,000-25,000	2,272.30	14,654.00	14,463.00	45,226.08	2,551.53	15,861.00	15,490.00	43,380.99	6,603.19	43,191.00	42,455.00	126,626.07	7,672.01	37,533.00	36,437.00	130,089.37
	From 25001-50,000	1,225.59	3,165.00	3,107.00	16,619.40	1,328.87	3,252.00	3,178.00	17,723.06	3,879.48	9,984.00	9,769.00	51,265.25	4,469.56	9,220.00	8,930.00	58,855.51
	From 50,001- 75,000	1,401.05	2,401.00	2,390.00	5,925.14	188.31	308.00	296.00	2,754.03	3,933.25	6,780.00	6,737.00	16,311.99	5,952.23	966.00	934.00	8,488.70
	From 75,000-100,000	865.70	994.00	973.00	7,153.31	381.92	389.00	380.00	4,245.82	2,803.93	2,891.00	2,819.00	20,243.76	1,459.02	1,492.00	1,459.00	15,322.08
	From 1,00,001 -1,25,000	650.20	590.00	581.00	2,077.53	38.99	34.00	32.00	518.45	1,680.05	1,530.00	1,513.00	5,407.08	133.19	118.00	115.00	1,853.92
	Above Rs. 1,25,000	1,193.00	496.00	486.00	6,559.05	247.78	98.00	95.00	3,083.99	3,128.26	1,277.00	1,237.00	16,263.91	787.32	334.00	317.00	9,591.04
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	59.96	154.00	152.00	0.25	2,067.47	9,366.00	9,141.00	-	200.93	535.00	527.00	0.25	4,757.27	16,130.00	16,925.00	-
	From 50,001-100,000	0.60	2.00	2.00	-	857.77	1,020.00	975.00	-	37.21	42.00	41.00	-	2,730.48	3,102.00	3,100.00	-
	From 1,00,001-150,000	1.20	1.00	1.00	-	1,252.02	919.00	873.00	-	7.88	9.00	9.00	-	2,834.92	2,134.00	1,993.00	-
	From 150,001- 2,00,000	4.00	2.00	2.00	-	690.63	364.00	356.00	-	11.82	7.00	7.00	-	1,492.89	795.00	780.00	-
	From 2,00,001-250,000	-	-	-	-	189.43	80.00	76.00	-	4.52	2.00	2.00	-	519.73	219.00	207.00	-
	From 2,50,001-3,00,000	-	-	-	-	424.71	145.00	140.00	-	35.65	2.00	2.00	-	903.94	309.00	298.00	-
	Above Rs. 3,00,000	0.24	2.00	2.00	-	1,635.18	263.00	253.00	-	59.73	13.00	13.00	-	4,707.58	704.00	672.00	-
	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	6,480.28	131,716.00	127,275.00	228,635.37	5,844.39	137,050.00	132,672.00	235,159.12	17,463.62	343,513.00	331,585.00	558,819.83	16,739.50	344,819.00	333,273.00	561,187.01
	From 10,000-25,000	7,328.38	45,291.00	44,286.00	135,972.52	7,576.88	45,997.00	45,157.00	135,189.53	21,973.39	137,634.00	134,468.00	384,576.74	22,957.97	140,652.00	137,985.00	385,390.28
	From 25001-50,000	3,744.15	9,898.00	9,680.00	54,453.10	4,383.52	11,012.00	10,799.00	54,521.90	11,684.30	30,916.00	30,075.00	160,540.67	12,485.26	32,087.00	31,397.00	152,665.40
	From 50,001- 75,000	639.78	1,102.00	1,067.00	11,309.43	575.71	996.00	980.00	9,927.88	1,686.80	3,011.00	2,928.00	29,230.79	1,459.32	2,636.00	2,599.00	25,681.78
	From 75,000-100,000	1,030.41	1,101.00	1,084.00	11,761.60	1,141.20	1,218.00	1,198.00	11,274.86	3,430.93	3,672.00	3,593.00	34,778.34	3,233.89	3,477.00	3,413.00	28,257.32
	From 1,00,001 -1,25,000	149.74	145.00	143.00	3,030.04	141.22	134.00	133.00	3,175.54	412.41	411.00	403.00	7,459.01	324.11	330.00	325.00	6,626.00
	Above Rs. 1,25,000	918.21	377.00	362.00	11,976.14	985.26	393.00	372.00	11,008.44	2,765.19	1,185.00	1,138.00	29,770.60	2,864.78	1,106.00	1,062.00	29,717.35
	ii Individual- Annuity																
	From 0-10000	282.80	1,556.00	1,555.00	56.93	377.91	1,885.00	1,885.00	61.10	831.84	4,017.00	4,013.00	112.68	1,139.30	5,569.00	5,566.00	114.68
	From 10,000-25,000	3,316.66	6,913.00	6,774.00	22.00	1,666.43	2,924.00	2,918.00	22.95	7,860.88	14,892.00	14,527.00	38.58	3,454.33	6,223.00	6,212.00	40.66
	From 25001-50,000	355.90	718.00	703.00													

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	-	26	0.16	-	94	0.50	-	114	0.61	-	327	1.65
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	-	26	0.16	-	94	0.50	-	114	0.61	-	327	1.65
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	-	26	0.16	-	94	0.50	-	114	0.61	-	327	1.65

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	28,926	80.18	40,799	88.89	87,661	304.25	126,550	263.21
2	Corporate Agents-Banks	9,961	34.08	8,499	43.92	27,107	92.22	25,640	120.87
3	Corporate Agents -Others	2,014	13.89	1,516	2.77	4,619	19.97	2,513	4.57
4	Brokers	2,799	4.61	571	1.95	4,921	7.85	1,617	4.51
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	88	0.18	-	-	88	0.18	-	-
	Total (A)	43,788	132.94	51,385	137.53	124,396	424.45	156,320	393.17
1	Referral (B)	1,344	3.50	1,979	4.13	3,904	8.79	7,189	14.88
	Grand Total (A+B)	45,132	136.44	53,364	141.66	128,300	433.25	163,509	408.05

Note:

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

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 #	-	964	984	1,172	133	13	3,266	42.11
2	Survival Benefit	11,151	1,753	-	-	-	-	12,904	35.72
3	For Annuities / Pension ~	-	352	807	471	319	422	2,371	12.53
4	For Surrender §	-	92,061	3,973	435	47	-	96,516	605.32
5	Other benefits	-	-	-	-	-	-	-	-
1	Death Claims *	-	1,592	202	166	9	11	1,980	26.04

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	674	-	-	-	-	-	674	2.15
5	Other benefits	-	-	-	-	-	-	-	-
1	Death Claims *	-	118	74	10	1	1	204	2.46

* 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 Dec-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 (Apr-12)	153	1,484	-	2,509	6,751	-
2	Claims reported during the period	2,277	4,402	12,904	1,397	96,792	-
3	Claims Settled during the period	1,980	3,266	12,904	2,371	96,516	-
4	Claims Repudiated during the period	222	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	204	-	-	-	-	-
b	Greater than 2 year from the date of acceptance of risk	18	-	-	-	-	-
5	Claims Written Back	9	-	-	-	-	-
6	Claims O/S at End of the period	219	2,620	-	1,535	7,027	-
	Less than 3 months	180	1,636	-	412	4,282	-
	3 months to 6 months	39	336	-	104	727	-
	6 months to 1 year	-	554	-	147	2,018	-
	1 year and above	-	94	-	872	-	-

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 (Apr-12)	16	-	-	-	-	-
2	Claims reported during the period	195	-	-	-	674	-
3	Claims Settled during the period	204	-	-	-	674	-
4	Claims Repudiated during the period	3	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	3	-	-	-	-	-
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	4	-	-	-	-	-
	Less than 3 months	2	-	-	-	-	-
	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

SI No.	Particulars	Opening Balance at the beginning of the quarter (01 Oct 2012)	Additions during the quarter	Complaints Resolved / settled during the quarter			Complaints Pending at the end of the quarter (31 Dec 2012)	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	36	14	12	-	3	35	46
b)	Policy Servicing	79	174	156	-	-	97	1,069
c)	Proposal Processing	27	374	383	-	-	18	861
d)	Survival Claims	55	2,072	2,057	-	-	70	3,310
e)	ULIP Related	5	19	18	-	1	5	29
f)	Unfair Buisness Practices	42	291	266	2	3	62	975
g)	Others	6	51	46	-	-	11	133
	Total Number of complaints	250	2,995	2,938	2	7	298	6,423

2	Total No. of policies during previous year	163,509
3	Total No. of claims during previous year	1,975
4	Total No. of policies during current year	128,300
5	Total No. of claims during current year	2,277
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	83
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	202

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	145	-	145
b)	7-15 Days	15	-	15
c)	15 - 30 Days	10	-	10
d)	30 - 90 Days	12	-	12
e)	90 Days & above	116	-	116
	Total Number of complaints	298	-	298

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:							
		Mar-12		Jun-12		Sep-12		Dec-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%	6.50%	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	4.50%	6.25%	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									
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	50.00%	90.00%	50.00%	90.00%	50.00%	90.00%	50.00%	90.00%
ii. Group Business									
1.	Life- Participating policies	398.00	609.00	401.92	615.00	405.57	621.07	409.57	627.19
2.	Life- Non-participating Policies	62.00	609.00	62.61	615.00	63.02	621.07	63.64	627.19
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	281.00	281.00	283.77	283.77	286.65	286.65	289.47	289.47
5.	Annuities- Individual Pension Plan	609.00	609.00	615.00	615.00	621.07	621.07	627.19	627.19
6.	Unit Linked ³	586.00	586.00	591.77	591.77	597.69	597.69	603.58	603.58
7.	Health Insurance	609.00	609.00	615.00	615.00	621.07	621.07	627.19	627.19
ii. Group Business (Term Assurance)									
		18.00	63.00	18.18	63.62	18.36	64.25	18.48	64.67

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 10% to 192.5% of CIBT 93 rates and 100% of K_a 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 @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

		Dec-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			
ii. Annuities			
1. Interest			
	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			
iii. Unit Linked			
1. Interest			
		No Change	No Change
2. Expenses			
No change other than allowing for implied inflation			
3. Inflation			
No Change			
iv. Health			
1. Interest			
		No Change	No Change
2. Expenses			
No change other than allowing for implied inflation			
3. Inflation			
No Change			
v. Group			
1. Interest			
		No Change	No Change
2. Expenses			
No change other than allowing for implied inflation			
3. Inflation			
No Change			