

ING Vysya Life Insurance Company Limited

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

Unaudited Revenue Account for the quarter ended 30 June 2013

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2013	Up to the Quarter ended 30 June 2013	For the Quarter ended 30 June 2012	Up to the Quarter ended 30 June 2012
Premiums earned – net					
(a) Premium	L4	2,694,311	2,694,311	2,715,975	2,715,975
(b) Reinsurance ceded		(14,112)	(14,112)	(17,369)	(17,369)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,035,079	1,035,079	878,289	878,289
(b) Profit on sale/redemption of investments		719,606	719,606	606,371	606,371
(c) (Loss) on sale/ redemption of investments		(360,601)	(360,601)	(399,807)	(399,807)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		252,383	252,383	(513,392)	(513,392)
Other Income					
(a) Miscellaneous income		10,381	10,381	8,703	8,703
(b) Contribution from the shareholders' account		263,251	263,251	157,560	157,560
Total (A)		4,600,299	4,600,299	3,436,331	3,436,331
Commission	L5	172,702	172,702	169,684	169,684
Operating expenses relating to insurance business	L6	1,224,650	1,224,650	1,089,673	1,089,673
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax (Fringe benefit tax)		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,397,353	1,397,353	1,259,357	1,259,357
Benefits paid (net)	L7	2,808,904	2,808,904	2,132,941	2,132,941
Interim bonuses paid		945	945	440	440
Change in valuation of liability against life policies					
(a) Gross		326,452	326,452	28,985	28,985
(i) Linked		(1,126,113)	(1,126,113)	(1,157,578)	(1,157,578)
(ii) Non-Linked		1,452,565	1,452,565	1,186,563	1,186,563
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		3,136,300	3,136,300	2,162,366	2,162,366
Surplus / (Deficit) (D) = (A)-(B)-(C)		66,646	66,646	14,607	14,607
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to Balance Sheet (FFA)		105,165	105,165	41,804	41,804
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		(38,519)	(38,519)	(27,198)	(27,198)
Total (D)		66,646	66,646	14,607	14,607
Funds for Discontinued Policies					
Opening Balance		152,069	152,069	23,290	23,290
Add : Transfer to Funds for discontinued policies		26,890	26,890	28,371	28,371
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		178,960	178,960	51,661	51,661
Funds for Future Appropriation					
Opening Balance		44,218	44,218	68,471	68,471
Add: Surplus transferred to (from) balance sheet		105,165	105,165	41,804	41,804
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		(38,519)	(38,519)	(27,198)	(27,198)
Balance Carried forward to Balance Sheet		110,864	110,864	83,077	83,077

ING Vysya Life Insurance Company Limited

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

Unaudited Profit and Loss Account for the quarter ended 30 June 2013

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2013	Up to the Quarter ended 30 June 2013	For the Quarter ended 30 June 2012	Up to the Quarter ended 30 June 2012
Amount transferred from policyholders' account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		58,983	58,983	73,587	73,587
(b) Profit on sale/redemption of investments		36,267	36,267	15,831	15,831
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		698	698	-	-
Total (B)		95,948	95,948	89,418	89,418
Expense other than those directly related to the insurance business		3,638	3,638	3,746	3,746
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		263,251	263,251	157,560	157,560
Total (C)		266,889	266,889	161,306	161,306
Profit / (loss) before tax (A) + (B) - (C)		(170,941)	(170,941)	(71,888)	(71,888)
Provision for wealth tax		-	-	-	-
Profit / (loss) after tax		(170,941)	(170,941)	(71,888)	(71,888)
Appropriations					
(a) Balance at beginning of the year		(11,270,719)	(11,270,719)	(11,501,445)	(11,501,445)
(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		(11,441,660)	(11,441,660)	(11,573,333)	(11,573,333)

ING Vysya Life Insurance Company Limited

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

Unaudited Balance Sheet as at 30 June 2013

Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 30 June 2013	As at 30 June 2012
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L8, L9	15,000,000	14,648,830
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		16,943	6,187
Sub-total		15,016,943	14,655,017
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		(134,830)	(51,889)
Policy liabilities	L11	-	-
- Par		21,876,446	16,308,123
- Non Par		5,006,043	2,268,658
- Annuity		102,027	76,766
- Pension		10,849,488	8,751,494
Funds for discontinued policies			
(i) Discontinued on account of non-payment of premium		178,960	51,661
(ii) Others		-	-
Insurance reserves		-	-
Provision for linked liabilities		24,979,390	31,336,908
Fair value change (linked)		1,861,122	1,081,954
Non-unit liabilities		113,561	115,254
Total linked liabilities		26,954,073	32,534,115
Sub-total		64,832,208	59,938,927
Funds for future appropriation - Unit Linked		110,864	83,077
Funds for future appropriation - Participating		0	0
Total		79,960,015	74,677,022
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	3,869,900	3,482,668
Policyholders'	L13	36,994,923	26,628,721
Assets held to cover linked liabilities	L14	26,951,376	32,460,791
Loans	L15	333,505	222,233
Fixed Assets (Net)	L16	93,239	99,988
Current Assets			
Cash and bank balances	L17	339,823	341,638
Advances and other assets	L18	3,247,099	1,824,795
Sub-total (A)		3,586,922	2,166,433
Current liabilities	L19	3,259,046	1,930,319
Provisions	L20	52,462	26,825
Sub-total (B)		3,311,508	1,957,144
Net current assets (C) = ((A) – (B))		275,414	209,289
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		11,441,660	11,573,333
Total		79,960,015	74,677,022

Contingent Liabilities

Particulars	As at 30 June 2013	As at 30 June 2012
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 (*)	2,345,020	2,392,160
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)	18,635	20,255
Total	2,363,655	2,412,415

(*) 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 utilization 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 had filed an appeal on 25 March 2013 before the Appellate Tribunal (CESTAT) against the above orders.

B) The company has received Show Cause-cum Demand dated 04th January 2013 for ₹ 32,257 from the Office of the Commissioner of Service Tax for the month of April 2011 with respect to excess utilization of CENVAT credit towards service tax liability. The company has filed a reply on 22 March 2013 to the Service Tax Authorities.

C) 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 quarter ended 30 June 2013

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

	For the quarter ended 30 June 2013	Up to the quarter ended 30 June 2013	For the quarter ended 30 June 2012	Up to the quarter ended 30 June 2012
Premium (net of service tax)				
First year premiums	802,599	802,599	770,880	770,880
Renewal premiums	1,869,553	1,869,553	1,843,174	1,843,174
Single premiums	22,159	22,159	101,921	101,921
Total premium	2,694,311	2,694,311	2,715,975	2,715,975

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	153,210	153,210	144,295	144,295
- Renewal premium	19,311	19,311	24,804	24,804
- Single premium	182	182	584	584
Total	172,702	172,702	169,684	169,684
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	172,702	172,702	169,684	169,684

Break up of commission paid to intermediaries:

Agents	108,218	108,218	108,582	108,582
Brokers	17,374	17,374	1,460	1,460
Corporate agency	4,541	4,541	2,767	2,767
Referral	650	650	629	629
Bancassurance	41,920	41,920	56,246	56,246
Total	172,703	172,703	169,684	169,684

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2013

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

Particulars	For the quarter ended 30 June 2013	Up to the quarter ended 30 June 2013	For the quarter ended 30 June 2012	Up to the quarter ended 30 June 2012
Employees' remuneration, welfare benefits and other manpower costs	696,508	696,508	666,822	666,822
Travel, conveyance and vehicle running expenses	21,966	21,966	20,424	20,424
Rent, rates and taxes	157,793	157,793	130,883	130,883
Repairs, maintenance and office upkeep	37,745	37,745	30,739	30,739
Printing and stationery	9,981	9,981	13,267	13,267
Communication expenses	28,268	28,268	29,194	29,194
Legal expenses	5,292	5,292	14,762	14,762
Professional charges	37,633	37,633	30,791	30,791
Medical fees	1,506	1,506	1,155	1,155
Auditors' fees, expenses etc				
a) as auditor	725	725	725	725
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	38	38	38
d) Concurrent audit & Other certifications	425	425	158	158
e) Out of pocket reimbursement	79	79	87	87
Advertisement and publicity	28,248	28,248	15,144	15,144
Interest and bank charges	13,964	13,964	12,323	12,323
Agents training & Recruitment expenses	9,968	9,968	829	829
Electricity charges	21,888	21,888	19,605	19,605
Service tax on premium	60	60	247	247
Service tax expense	-	-	-	-
Sales and business promotion expenses	139,125	139,125	69,455	69,455
Exchange fluctuation loss / (gain)	(15)	(15)	8,707	8,707
Membership fees	1,078	1,078	1,328	1,328
Depreciation	11,422	11,422	10,609	10,609
Other expenses	954	954	12,382	12,382
Total	1,224,650	1,224,650	1,089,673	1,089,673

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	127,989	127,989	117,087	117,087
(b) Claims by maturity	384,515	384,515	238,261	238,261
(c) Annuities / pensions in payment	2,989	2,989	87	87
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	2,300,234	2,300,234	1,783,732	1,783,732
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(6,823)	(6,823)	(6,227)	(6,227)
(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	2,808,904	2,808,904	2,132,941	2,132,941

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2013

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

Particulars	As at 30 June 2013	As at 30 June 2012
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>		
1,500,000,000 (Previous Year: 1,464,883,000) Equity shares of ₹ 10 each	15,000,000	14,648,830
<u>Subscribed capital</u>		
1,500,000,000 (Previous Year: 1,464,883,000) Equity shares of ₹ 10 each	15,000,000	14,648,830
<u>Called-up capital</u>		
1,500,000,000 (Previous Year: 1,464,883,000) Equity shares of ₹ 10 each	15,000,000	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	15,000,000	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	1,500,000,000	100 *	732,441,500	50
- Foreign	-	-	380,869,580	26
Others				
- Indian	-	-	351,571,920	24
Total	1,500,000,000	100	1,464,883,000	100

Note:

During the Financial Year 2012-13, Exide Industries Limited (EIL) acquired 732,441,500 shares of ₹ 10 each in the Company on March 22, 2013 from ING Insurance International B.V., and other Strategic Investors. Post the said acquisition the Company is a 100% subsidiary of Exide Industries Limited (EIL).

* The shares held by Exide Industries Limited (EIL) include 60 shares jointly held with six individual nominee shareholders of EIL.

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2013

FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 30 June 2013	As at 30 June 2012
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 quarter ended 30 June 2013

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

Particulars	As at 30 June 2013	As at 30 June 2012
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,772,481	966,957
Other approved securities	50,024	50,027
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)	635,189	437,752
Other investments	-	-
Sub total (A)	2,626,111	1,673,153
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,345	1,001
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	622,213	265,143
(c) Derivative instruments	-	-
(d) Debentures/ bonds	50,000	49,976
(e) Other securities(Certificate Of Deposit)	47,126	1,181,462
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	-	100,000
Other investments (Mutual Funds)	523,106	211,933
Others	-	-
Sub total (B)	1,243,789	1,809,514
Total (C) = (A) + (B)	3,869,900	3,482,668

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2013

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

Particulars	As at 30 June 2013	As at 30 June 2012
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	16,111,594	10,933,767
Other approved securities	2,433,264	2,241,638
Other approved investments		
(a) Shares		
(aa) Equity	1,731,267	826,092
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	4,880,157	4,001,683
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds ₹ 10,783,100 and Equity ₹ 71,132)	10,854,233	7,399,085
Other investments (includes Bond ₹ 120,000 and equity ₹ 40,566)	160,566	154,576
Sub total (A)	36,171,082	25,556,842
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	25,466	51,673
Other approved securities	-	-
Other approved investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	109,718	317,343
(c) Derivative instruments	-	-
(d) Debentures/ bonds	199,869	-
(e) Other securities (Certificate of deposit)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	-	150,319
Other investments (Mutual Funds)	488,789	552,545
Sub total (B)	823,841	1,071,879
Total (C) = (A) + (B)	36,994,923	26,628,721

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2013

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

Particulars	As at 30 June 2013	As at 30 June 2012
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,525,990	1,693,324
Other approved securities	40,704	34,454
Other approved investments		
(a) Shares		
(aa) Equity	14,974,200	18,811,296
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	1,506,460	1,445,198
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds ₹ 31,07,884 and Equity ₹ 540,307)	3,648,191	4,733,261
Other investments (Equity)	1,121,747	1,248,771
Sub total (A)	24,817,292	27,966,303
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,356	26,871
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	153,007	205,838
(c) Derivative instruments	-	-
(d) Debentures/ bonds	50,381	892,102
(e) Other securities (Certificate of deposit ₹ 190,582 & CBLO ₹ 735,874)	926,456	1,383,321
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	304,469	644,741
Other investments (Mutual Funds)	739,315	962,130
Net current assets	(42,901)	379,484
Sub total (B)	2,134,084	4,494,488
Total (C) = (A) + (B)	26,951,376	32,460,791

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2013

FORM : L15-Loans Schedule**(₹ '000)**

Particulars	As at 30 June 2013	As at 30 June 2012
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	332,021	221,276
(d) Others	-	-
Unsecured	1,484	957
Total	333,505	222,233
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	332,021	221,276
(f) Others - loans to employees	1,484	957
Total	333,505	222,233
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	333,505	222,233
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	333,505	222,233
Maturity-wise classification		
(a) Short term	1,223	546
(b) Long term	332,282	221,687
Total	333,505	222,233

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2013

FORM : L16 - Fixed Assets**(₹ '000)**

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-13	Additions	Deductions	As at 30 Jun-13	As at 1-Apr-13	For the year	On Sales/ Adjustments	As at 30 Jun-13	As at 30 Jun-13	As at 30 Jun-12
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	226,182	3,458	-	229,640	199,605	4,321	-	203,926	25,713	34,996
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	445,653	4,762	-	450,415	417,592	4,540	-	422,133	28,283	37,209
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	76,333	54	-	76,386	75,122	118	-	75,240	1,146	-
Information Technology Equipment	240,815	4,996	-	245,811	227,275	1,718	-	228,994	16,818	8,377
Vehicles	73,394	-	-	73,394	72,049	173	-	72,222	1,171	3,207
Office Equipment	139,134	1,069	-	140,204	132,427	552	-	132,979	7,225	3,418
Total	1,201,511	14,339	-	1,215,850	1,124,071	11,422	-	1,135,493	80,356	87,208
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	12,882	12,780
Grand Total	1,201,511	14,339	-	1,215,850	1,124,071	11,422	-	1,135,493	93,239	99,988
Previous Year	1,168,042	9,917	-	1,177,959	1,080,144	10,607	-	1,090,751	99,988	85,140

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2013

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

Particulars	As at 30 June 2013	As at 30 June 2012
Cash and bank balances		
Cash (includes cash & cheques in hand)	7,158	5,872
Bank balances		
(a) Deposit Accounts	-	-
(b) Current Accounts	332,665	335,766
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	339,823	341,638
Balances with non-scheduled banks included in (a) and (b) above	10	10
Cash and bank balances		
In India	339,823	341,638
Outside India	-	-
Total	339,823	341,638

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

Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	93,988	85,200
Advances to officers/ directors	-	-
Advance tax paid and taxes deducted at source (net of provision for taxation)	2,132	5,260
Advances to suppliers	31,833	93,371
Advances to employees	9,803	9,472
Total (A)	137,757	193,303

Other assets

Income accrued on investments	1,165,535	795,512
Outstanding premiums	344,948	298,730
Agents' balances	2,385	3,231
Foreign agencies' balances	-	-
Due from entities carrying on insurance business (including reinsurers)	-	-
Security and other deposits	195,667	202,100
Service tax - unutilised credit	(0)	142,945
Others (including investment held to meet policyholder's dues / claims)	1,400,808	188,975
Total (B)	3,109,342	1,631,492

Total (A+B)	3,247,099	1,824,795
--------------------	------------------	------------------

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2013

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

Particulars	As at 30 June 2013	As at 30 June 2012
Current liabilities		
Agents' balances	56,813	41,231
Balances due to other insurance companies	43,565	45,598
Premiums received in advance	89	310
Sundry creditors	390,229	234,255
Claims outstanding	92,854	60,701
Maturity / Annuities / Foreclosures due	1,012,639	-
Accrued expenses	730,391	487,296
Proposal / policy deposits	143,844	41,525
Unclaimed amount of policyholder's	684,072	410,639
Cash bonus payable	2,447	2,855
Statutory dues payable	22,072	20,060
Tax Deducted at Source payable	32,996	35,351
Salary payable	25,801	36,215
Service tax payable	21,235	13,025
Other Liabilities	-	72,869
Temporary overdraft (as per books of account only)	-	428,388
Total	3,259,046	1,930,319

FORM : L20-Provisions Schedule**Provisions**

For wealth tax	-	18
For Other provisions	52,462	26,808
Total	52,462	26,825

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 June 2013	Up to the quarter ended 30 June 2013	For the quarter ended 30 June 2012	Up to the quarter ended 30 June 2012
1	New business premium income growth:				
	Participating	1.4%	1.4%	-5.6%	-5.6%
	Non Participating	3763.5%	3763.5%	-133.1%	-133.1%
	Pension- Individual	-87.8%	-87.8%	-16.9%	-16.9%
	Annuity	-82.0%	-82.0%	4815.1%	4815.1%
	Unit - Linked - Individual Pension	103.9%	103.9%	-110.9%	-110.9%
	Unit - Linked - Individual	-26.3%	-26.3%	-36.5%	-36.5%
	Unit - Linked - Group	0.0%	0.0%	0.0%	0.0%
2	Net retention ratio	99.5%	99.5%	99.4%	99.4%
3	Ratio of expenses of management	51.9%	51.9%	46.4%	46.4%
4	Commission ratio	6.4%	6.4%	6.2%	6.2%
5	Ratio of policy holders' liabilities to shareholders' funds	1816.4%	1816.4%	1947.7%	1947.7%
6	Growth rate of shareholders' fund (over previous year same quarter)	16.0%	16.0%	-2.3%	-2.3%
7	Ratio of policyholders' surplus to policy holders' liability	-0.3%	-0.3%	-0.2%	-0.2%
8	Change in net worth - (Rs. Mn)	184.6	184.6	(71.1)	(71.1)
9	Profit / (loss) after tax / total income	-3.8%	-3.8%	-2.1%	-2.1%
10	(Total real estate + loans)/ cash and invested assets	0.5%	0.5%	0.4%	0.4%
11	Total investments/ (capital + total surplus) *	1905.8%	1905.8%	2034.5%	2034.5%
12	Total affiliated investments/ (capital + total surplus)	3.2%	3.2%	10.2%	10.2%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.1%	2.1%	2.0%	2.0%
	Non Participating	2.2%	2.2%	2.2%	2.2%
	Pension	2.2%	2.2%	2.2%	2.2%
	Unit Linked Funds	3.3%	3.3%	0.1%	0.1%
	Shareholders	2.1%	2.1%	2.2%	2.2%
	Without realized gains / (losses)				
	Participating	1.9%	1.9%	2.0%	2.0%
	Non Participating	2.2%	2.2%	2.1%	2.1%
	Pension	2.0%	2.0%	2.1%	2.1%
	Unit Linked Funds	2.2%	2.2%	-0.5%	-0.5%
	Shareholders	2.1%	2.1%	2.6%	2.1%
14	Conservation Ratio	68.8%	68.8%	63.7%	63.7%
	Linked	59.8%	59.8%	59.6%	59.6%
	Non Linked	80.3%	80.3%	77.0%	77.0%
	Pension	44.5%	44.5%	27.2%	27.2%
15	Persistency Ratio **				
	For 13th month	66.00%	66.00%	65.00%	65.00%
	For 25th month	58.00%	58.00%	58.00%	58.00%
	For 37th month	46.00%	46.00%	39.00%	39.00%
	For 49th Month	35.00%	35.00%	38.00%	38.00%
	for 61st month	25.00%	25.00%	37.00%	37.00%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,500,000,000	1,500,000,000	1,464,883,000	1,464,883,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	100	100	74	74
	- Foreign	-	-	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)	(0.12)	(0.12)	(0.05)	(0.05)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.12)	(0.12)	(0.05)	(0.05)
6	(iv) Book value per share (Rs 10 Paid Up)	2.38	2.38	2.10	2.10

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

**

- Persistency ratios have been calculated based on the data as at 30 June 2013 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 58% for 2013 is based on the new business written from 1st July 2010 to 30th June 2011 and 25th month's 58% for 2012 is based on the new business written from 1st July 2009 to 30th June 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 June 2013

(₹ Lacs)

Sl.No.	Particular	As on 30 Jun 2013	As on 30 Jun 2012
1	<u>Linked</u>		
a	Life	241,107	297,284
b	General Annuity	-	-
c	Pension	28,434	28,057
d	Health	-	-
2	<u>Non-Linked</u>		
a	Life	270,614	186,284
b	General Annuity	1,020	768
c	Pension	108,495	87,515
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-13 to Jun-13)

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	2,933	2,933	5.95	104.96	4,005	3,959	11.05	212.91	6,938	6,892	17.01	317.87
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	22	20	0.04	0.64	184	172	0.58	5.30	206	192	0.62	5.94
4	Bihar	59	59	0.08	1.38	268	264	0.44	9.14	327	323	0.52	10.52
5	Chattisgarh	-	-	-	-	95	98	0.28	9.25	95	98	0.28	9.25
6	Goa	65	63	0.12	3.48	73	73	0.12	3.38	138	136	0.23	6.87
7	Gujarat	251	248	0.64	8.43	976	963	2.25	41.47	1,227	1,211	2.89	49.90
8	Haryana	141	139	0.35	7.92	412	396	1.13	25.98	553	535	1.49	33.90
9	Himachal Pradesh	33	31	0.06	1.88	131	131	0.18	7.16	164	162	0.25	9.04
10	Jammu & Kashmir	94	94	0.20	5.47	100	104	0.26	5.46	194	198	0.46	10.94
11	Jharkhand	25	24	0.07	0.72	204	201	0.46	7.86	229	225	0.53	8.58
12	Karnataka	961	956	1.73	28.43	4,242	4,190	12.05	169.44	5,203	5,146	13.78	197.88
13	Kerala	204	199	0.38	6.74	1,445	1,430	4.08	56.84	1,649	1,629	4.46	63.57
14	Madhya Pradesh	-	-	0.00	-	418	423	0.95	20.62	418	423	0.95	20.62
15	Maharashtra	266	258	0.55	17.13	1,629	1,611	4.88	145.62	1,895	1,869	5.43	162.75
16	Manipur	-	-	0.00	-	4	4	0.00	0.05	4	4	0.00	0.05
17	Meghalaya	-	-	-	-	2	2	0.00	0.31	2	2	0.00	0.31
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	2	1	0.00	0.02	2	1	0.00	0.02
20	Orissa	637	633	1.33	15.20	1,104	1,105	2.63	26.69	1,741	1,738	3.96	41.89
21	Punjab	147	142	0.32	8.18	869	856	2.12	48.36	1,016	998	2.45	56.54
22	Rajasthan	198	198	0.23	9.65	1,154	1,130	1.98	63.63	1,352	1,328	2.21	73.29
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	657	644	1.39	17.99	4,215	4,172	10.86	177.54	4,872	4,816	12.25	195.53
25	Tripura	1	1	0.00	0.02	3	3	0.01	0.21	4	4	0.01	0.23
26	Uttar Pradesh	536	525	0.84	13.27	1,894	1,854	4.00	68.30	2,430	2,379	4.84	81.57
27	Uttrakhand	227	226	0.48	3.91	276	274	0.51	7.44	503	500	0.99	11.35
28	West Bengal	82	76	0.20	3.69	961	933	3.48	37.25	1,043	1,009	3.69	40.93
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	11	11	0.01	0.17	109	103	0.28	8.87	120	114	0.29	9.05
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	0.00	-	811	787	2.52	45.17	811	787	2.52	45.17
34	Lakshadweep	-	-	-	-	(2)	(2)	0.00	(0.06)	(2)	(2)	0.00	(0.06)
35	Puducherry	46	46	0.05	0.70	58	57	0.17	2.01	104	103	0.23	2.72
Total		7,596	7,526	15.04	259.98	25,642	25,294	67.28	1,206.23	33,238	32,820	82.32	1,466.21

ING Vysya Life Insurance Company Limited

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

FORM : L25 (II) - Geographical Distribution Channel - Group (Apr-13 to Jun-13)

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	-	-	-	-	-	17.00	0.11	3.29	-	17.00	0.11	3.29
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	1.00	32.00	0.04	16.15	1.00	32.00	0.04	16.15
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	1.00	49.00	0.15	19.44	1.00	49.00	0.15	19.44

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)
Statement as on : 30 June 2013

PART - A

(₹ 'Lacs)

Total Application as per balance sheet (A)		799,600	Reconciliation of Investment Assets	
Add(B)			Total Investment Assets (As per the balance Sheet)	
Provisions	L20	525		678,162
Current Liabilities	L19	32,590		
		33,115		
Less(C)			Balance Sheet Value of:	
Debit balance in P & L a/c		114,417	A. Life Fund	304,998
Loans	L15	3,335	B. Pension, General Annuity Fund	108,091
Advances and other Assets	L18	32,471	C. Unit Linked Funds	269,627
Cash and bank balance	L17	3,398		682,715
Fixed Assets	L16	932	Add :Balance SH	11,890
Misc Exp Not written off	L21	-	Less Policy Holders Cash Flow Fund	(13,010)
			Add Unit subscription Receivable of Linked Funds	(113)
Fund available for Investments		154,553	Policy Loans	(3,320)
		678,162		

A. LIFE FUND	PERCENTAGE AS PER REG.	SH		PH			Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value		
		Balance	FRSM+	UL - Non Unit Res	PAR	NONPAR							
		(a)	(b)	(c)	(d)	(e)							
1	Govt Securities	Not Less than 25%	-	17,738.21	689.07	101,278.08	25,284.38	144,989.74	47%	-	144,989.74	151,083.07	
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 50%	-	18,238.45	689.07	115,928.16	26,395.21	161,250.89	53%	-	161,250.89	168,021.45	
3	INVESTMENTS SUBJECT TO EXPOSURE NORMS												
	a	Housing and Infrastructure	Not less than 15%	6,351.89	501.01	49,718.85	18,657.91	75,229.66	25%	(98.04)	75,131.62	77,158.36	
	b	i) Approved Investments	Not exceeding 35%	471.26	2,185.33	4.32	44,667.05	9,243.87	56,100.55	18%	(943.79)	55,156.76	56,823.47
		ii) Other Investments not to exceed 15%		11,418.43	33.33	55.84	4,332.33	8,990.62	13,412.13	4%	46.60	13,458.73	13,477.47
	TOTAL LIFE FUND		100%	11,889.68	26,808.99	1,250.24	214,646.39	305,993.23	100%	(995.23)	304,998.00	315,480.74	

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%	-	39,019.30	35.98%	0.00	39,019.30	41,071.53	
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%	-	47,591.03	43.89%	0.00	47,591.03	50,018.60	
3	Balance in Approved Investment	Not exceeding 60%	-	60,852.32	56.11%	(352.79)	60,499.52	62,602.29	
	TOTAL PENSION GENERAL ANNUITY FUND		100%	108,443.35	108,443.35	100.00%	(352.79)	108,090.56	112,620.88

C. Linked Business	PERCENTAGE AS PER REG.	PH		Total Fund	ACTUAL %
		PAR	NON PAR		
1	Approved investments	Not less than 75%	-	251,016.30	93%
2	Other investment	Not more than 25%	-	18,610.62	7%
	TOTAL LINKED INSURANCE FUND		100%	269,626.92	100.00%

PARTICULARS	ULGF00124804EBBALANCE114 - Group Balanced Fund	ULGF00224804EBDEBT114 - Group Debt Fund	ULGF00324804EBGROWTH114 - Group Growth Fund	ULGF00424804EBLIQUID114 - Group Liquid Fund	ULGF00524804EBSECURE114 - Group Secure Fund	ULIF001181004BALANCE114 - Individual Balanced Fund	ULIF002181004DEBT114 - Individual Debt Fund	ULIF003181004GROWTH114 - Individual Growth Fund	ULIF004181004SECURE114 - Individual Secure Fund	ULIF005141005EQUITY114 - Individual Equity Fund
Opening Balance/Market Value	294.14	96.22	473.49	29.31	1,053.24	8,977.23	5,825.25	112,784.57	2,982.83	83,008.50
Add: Inflows During the quarter	0.01	(0.00)	6.29	0.00	5.96	23.71	165.72	855.52	71.93	1,062.15
Increase/(Decrease) Value Of Inv(net)	8.25	2.03	13.82	0.44	27.07	243.36	189.60	3,130.18	83.64	2,045.15
Less: Outflow During the quarter	11.50	0.15	21.01	-	45.70	417.09	336.95	8,865.35	156.60	8,922.94
TOTAL INVESTIBLE FUNDS (MKT VALUE)	290.90	98.10	472.58	29.34	1,040.57	8,827.20	5,843.62	107,704.93	2,981.79	77,192.85

	ULGF00124804EBBALANCE114 - Group Balanced Fund		ULGF00224804EBDEBT114 - Group Debt Fund		ULGF00324804EBGROWTH114 - Group Growth Fund		ULGF00424804EBLIQUID114 - Group Liquid Fund		ULGF00524804EBSECURE114 - Group Secure Fund		ULIF001181004BALANCE114 - Individual Balanced Fund		ULIF002181004DEBT114 - Individual Debt Fund		ULIF003181004GROWTH114 - Individual Growth Fund		ULIF004181004SECURE114 - Individual Secure Fund		ULIF005141005EQUITY114 - Individual Equity Fund																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
Investment of Unit Fund	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
Approved Investment(=75%)																					A Government Bonds	132.90	45.69	27.60	28.14	7.44	1.57	0.00	0.00	150.74	14.49	2,847.18	32.25	2,472.07	42.30	20,769.82	19.28	1,175.59	39.43	0.00	0.00	B Corporate bonds	20.15	6.93	0.00	0.00	74.93	15.86	0.00	0.00	227.26	21.84	1,126.46	12.76	2,048.31	35.05	13,555.53	12.59	714.62	23.97	0.00	0.00	C Infrastructure Bonds	0.00	0.00	10.14	10.33	42.19	8.93	0.00	0.00	152.03	14.61	1,751.16	19.84	886.67	15.17	13,511.33	12.54	622.48	20.88	0.00	0.00	D Equity	78.71	27.06	0.00	0.00	209.62	44.36	0.00	0.00	146.76	14.10	2,452.93	27.79	0.00	0.00	49,339.69	45.81	389.40	13.06	69,263.44	89.73	E Money Market	19.30	6.63	48.19	49.13	23.40	4.95	29.29	99.83	90.58	8.71	49.99	0.57	0.00	0.00	649.89	0.60	10.00	0.34	2,209.62	2.86	F Mutual Funds	1.53	0.53	0.44	0.45	11.38	2.40	0.00	0.00	48.31	4.64	0.44	0.01	0.45	0.01	798.78	0.74	0.86	0.03	0.57	0.00	G Deposits With Bank	0.00	0.00	0.00	0.00	41.41	8.76	0.00	0.00	82.82	7.96	0.00	0.00	0.00	0.00	1,254.37	1.16	0.00	0.00	0.00	0.00	H Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,542.70	1.43	0.00	0.00	0.00	0.00	SUB TOTAL (A)	252.59	86.84	86.37	88.05	410.34	86.83	29.29	99.83	898.51	86.35	8,228.17	93.22	5,407.51	92.53	101,422.10	94.15	2,912.94	97.71	71,473.64	92.59	Current Assets																					Accrued Interest	4.16	1.43	1.34	1.36	1.97	0.42	0.00	0.00	12.82	1.23	134.63	1.53	164.04	2.81	1,528.01	1.42	56.11	1.88	0.00	0.00	Dividend Receivable	0.30	0.10	0.00	0.00	0.86	0.18	0.00	0.00	0.58	0.06	9.98	0.11	0.00	0.00	202.13	0.19	1.62	0.05	283.32	0.37	Bank Balance	0.09	0.03	0.18	0.18	0.09	0.02	0.07	0.24	0.21	0.02	6.38	0.07	8.72	0.15	2.41	0.00	2.68	0.09	2.84	0.00	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	7.29	0.08	0.00	0.00	212.53	0.20	1.69	0.06	279.76	0.36	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	(0.01)	0.00	(0.01)	0.00	(0.03)	0.00	(0.00)	0.00	(89.29)	(0.12)	Fund Management of Charges Payable	(0.22)	(0.07)	(0.07)	(0.07)	(0.35)	(0.07)	(0.02)	(0.07)	(0.78)	(0.08)	(10.27)	(0.12)	(4.11)	(0.07)	(125.67)	(0.12)	(2.79)	(0.09)	(107.97)	(0.14)	Other current liabilities (for Investments)	(0.00)	0.00	(0.00)	0.00	(0.01)	0.00	(0.00)	0.00	(0.02)	0.00	(427.24)	(4.84)	(381.36)	(6.53)	(1,679.01)	(1.56)	(193.14)	(6.48)	(1.77)	0.00	SUB TOTAL (B)	4.34	1.49	1.44	1.47	0.55	0.05	0.05	0.17	12.82	1.23	(279.25)	(3.17)	(212.72)	(3.64)	140.37	0.13	(133.83)	(4.49)	366.88	0.47	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	3.31	1.14	0.00	0.00	8.37	1.77	0.00	0.00	6.17	0.59	173.53	1.97	0.00	0.00	3,644.81	3.38	30.91	1.01	5,348.85	6.93	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	30.67	10.54	10.29	10.49	51.32	10.86	0.00	0.00	123.08	11.83	704.75	7.96	648.83	11.10	2,497.65	2.32	172.68	5.79	3.48	0.00	F Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	SUB TOTAL (C)	33.97	11.68	10.29	10.49	59.69	12.63	0.00	0.00	129.25	12.42	878.28	9.95	648.83	11.10	6,142.46	5.70	202.69	6.80	5,352.33	6.93	Total A + B + C	290.90	100.00	98.10	100.00	472.58	100.00	29.34	100.00	1040.57	100.00	8827.20	100.00	5843.62	100.00	107704.93	100.00	2981.79	100.00	77192.85	100.00	Funds Carried Forward (As Per L2)	290.90		98.10		472.58		29.34		1040.57		8827.20		5843.62		107704.93		2981.79		77192.85	
A Government Bonds	132.90	45.69	27.60	28.14	7.44	1.57	0.00	0.00	150.74	14.49	2,847.18	32.25	2,472.07	42.30	20,769.82	19.28	1,175.59	39.43	0.00	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
B Corporate bonds	20.15	6.93	0.00	0.00	74.93	15.86	0.00	0.00	227.26	21.84	1,126.46	12.76	2,048.31	35.05	13,555.53	12.59	714.62	23.97	0.00	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
C Infrastructure Bonds	0.00	0.00	10.14	10.33	42.19	8.93	0.00	0.00	152.03	14.61	1,751.16	19.84	886.67	15.17	13,511.33	12.54	622.48	20.88	0.00	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
D Equity	78.71	27.06	0.00	0.00	209.62	44.36	0.00	0.00	146.76	14.10	2,452.93	27.79	0.00	0.00	49,339.69	45.81	389.40	13.06	69,263.44	89.73																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
E Money Market	19.30	6.63	48.19	49.13	23.40	4.95	29.29	99.83	90.58	8.71	49.99	0.57	0.00	0.00	649.89	0.60	10.00	0.34	2,209.62	2.86																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
F Mutual Funds	1.53	0.53	0.44	0.45	11.38	2.40	0.00	0.00	48.31	4.64	0.44	0.01	0.45	0.01	798.78	0.74	0.86	0.03	0.57	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
G Deposits With Bank	0.00	0.00	0.00	0.00	41.41	8.76	0.00	0.00	82.82	7.96	0.00	0.00	0.00	0.00	1,254.37	1.16	0.00	0.00	0.00	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
H Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,542.70	1.43	0.00	0.00	0.00	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
SUB TOTAL (A)	252.59	86.84	86.37	88.05	410.34	86.83	29.29	99.83	898.51	86.35	8,228.17	93.22	5,407.51	92.53	101,422.10	94.15	2,912.94	97.71	71,473.64	92.59																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
Current Assets																					Accrued Interest	4.16	1.43	1.34	1.36	1.97	0.42	0.00	0.00	12.82	1.23	134.63	1.53	164.04	2.81	1,528.01	1.42	56.11	1.88	0.00	0.00	Dividend Receivable	0.30	0.10	0.00	0.00	0.86	0.18	0.00	0.00	0.58	0.06	9.98	0.11	0.00	0.00	202.13	0.19	1.62	0.05	283.32	0.37	Bank Balance	0.09	0.03	0.18	0.18	0.09	0.02	0.07	0.24	0.21	0.02	6.38	0.07	8.72	0.15	2.41	0.00	2.68	0.09	2.84	0.00	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	7.29	0.08	0.00	0.00	212.53	0.20	1.69	0.06	279.76	0.36	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	(0.01)	0.00	(0.01)	0.00	(0.03)	0.00	(0.00)	0.00	(89.29)	(0.12)	Fund Management of Charges Payable	(0.22)	(0.07)	(0.07)	(0.07)	(0.35)	(0.07)	(0.02)	(0.07)	(0.78)	(0.08)	(10.27)	(0.12)	(4.11)	(0.07)	(125.67)	(0.12)	(2.79)	(0.09)	(107.97)	(0.14)	Other current liabilities (for Investments)	(0.00)	0.00	(0.00)	0.00	(0.01)	0.00	(0.00)	0.00	(0.02)	0.00	(427.24)	(4.84)	(381.36)	(6.53)	(1,679.01)	(1.56)	(193.14)	(6.48)	(1.77)	0.00	SUB TOTAL (B)	4.34	1.49	1.44	1.47	0.55	0.05	0.05	0.17	12.82	1.23	(279.25)	(3.17)	(212.72)	(3.64)	140.37	0.13	(133.83)	(4.49)	366.88	0.47	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	3.31	1.14	0.00	0.00	8.37	1.77	0.00	0.00	6.17	0.59	173.53	1.97	0.00	0.00	3,644.81	3.38	30.91	1.01	5,348.85	6.93	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	30.67	10.54	10.29	10.49	51.32	10.86	0.00	0.00	123.08	11.83	704.75	7.96	648.83	11.10	2,497.65	2.32	172.68	5.79	3.48	0.00	F Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	SUB TOTAL (C)	33.97	11.68	10.29	10.49	59.69	12.63	0.00	0.00	129.25	12.42	878.28	9.95	648.83	11.10	6,142.46	5.70	202.69	6.80	5,352.33	6.93	Total A + B + C	290.90	100.00	98.10	100.00	472.58	100.00	29.34	100.00	1040.57	100.00	8827.20	100.00	5843.62	100.00	107704.93	100.00	2981.79	100.00	77192.85	100.00	Funds Carried Forward (As Per L2)	290.90		98.10		472.58		29.34		1040.57		8827.20		5843.62		107704.93		2981.79		77192.85																																																																																																																																																																																																																			
Accrued Interest	4.16	1.43	1.34	1.36	1.97	0.42	0.00	0.00	12.82	1.23	134.63	1.53	164.04	2.81	1,528.01	1.42	56.11	1.88	0.00	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
Dividend Receivable	0.30	0.10	0.00	0.00	0.86	0.18	0.00	0.00	0.58	0.06	9.98	0.11	0.00	0.00	202.13	0.19	1.62	0.05	283.32	0.37																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
Bank Balance	0.09	0.03	0.18	0.18	0.09	0.02	0.07	0.24	0.21	0.02	6.38	0.07	8.72	0.15	2.41	0.00	2.68	0.09	2.84	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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	7.29	0.08	0.00	0.00	212.53	0.20	1.69	0.06	279.76	0.36																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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	(0.01)	0.00	(0.01)	0.00	(0.03)	0.00	(0.00)	0.00	(89.29)	(0.12)	Fund Management of Charges Payable	(0.22)	(0.07)	(0.07)	(0.07)	(0.35)	(0.07)	(0.02)	(0.07)	(0.78)	(0.08)	(10.27)	(0.12)	(4.11)	(0.07)	(125.67)	(0.12)	(2.79)	(0.09)	(107.97)	(0.14)	Other current liabilities (for Investments)	(0.00)	0.00	(0.00)	0.00	(0.01)	0.00	(0.00)	0.00	(0.02)	0.00	(427.24)	(4.84)	(381.36)	(6.53)	(1,679.01)	(1.56)	(193.14)	(6.48)	(1.77)	0.00	SUB TOTAL (B)	4.34	1.49	1.44	1.47	0.55	0.05	0.05	0.17	12.82	1.23	(279.25)	(3.17)	(212.72)	(3.64)	140.37	0.13	(133.83)	(4.49)	366.88	0.47	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	3.31	1.14	0.00	0.00	8.37	1.77	0.00	0.00	6.17	0.59	173.53	1.97	0.00	0.00	3,644.81	3.38	30.91	1.01	5,348.85	6.93	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	30.67	10.54	10.29	10.49	51.32	10.86	0.00	0.00	123.08	11.83	704.75	7.96	648.83	11.10	2,497.65	2.32	172.68	5.79	3.48	0.00	F Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	SUB TOTAL (C)	33.97	11.68	10.29	10.49	59.69	12.63	0.00	0.00	129.25	12.42	878.28	9.95	648.83	11.10	6,142.46	5.70	202.69	6.80	5,352.33	6.93	Total A + B + C	290.90	100.00	98.10	100.00	472.58	100.00	29.34	100.00	1040.57	100.00	8827.20	100.00	5843.62	100.00	107704.93	100.00	2981.79	100.00	77192.85	100.00	Funds Carried Forward (As Per L2)	290.90		98.10		472.58		29.34		1040.57		8827.20		5843.62		107704.93		2981.79		77192.85																																																																																																																																																																																																																																																																																																																																																	
Payable for Investments	0.00	0.00	(0.00)	0.00	(0.00)	0.00	0.00	0.00	(0.00)	0.00	(0.01)	0.00	(0.01)	0.00	(0.03)	0.00	(0.00)	0.00	(89.29)	(0.12)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
Fund Management of Charges Payable	(0.22)	(0.07)	(0.07)	(0.07)	(0.35)	(0.07)	(0.02)	(0.07)	(0.78)	(0.08)	(10.27)	(0.12)	(4.11)	(0.07)	(125.67)	(0.12)	(2.79)	(0.09)	(107.97)	(0.14)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
Other current liabilities (for Investments)	(0.00)	0.00	(0.00)	0.00	(0.01)	0.00	(0.00)	0.00	(0.02)	0.00	(427.24)	(4.84)	(381.36)	(6.53)	(1,679.01)	(1.56)	(193.14)	(6.48)	(1.77)	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
SUB TOTAL (B)	4.34	1.49	1.44	1.47	0.55	0.05	0.05	0.17	12.82	1.23	(279.25)	(3.17)	(212.72)	(3.64)	140.37	0.13	(133.83)	(4.49)	366.88	0.47																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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	3.31	1.14	0.00	0.00	8.37	1.77	0.00	0.00	6.17	0.59	173.53	1.97	0.00	0.00	3,644.81	3.38	30.91	1.01	5,348.85	6.93	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	30.67	10.54	10.29	10.49	51.32	10.86	0.00	0.00	123.08	11.83	704.75	7.96	648.83	11.10	2,497.65	2.32	172.68	5.79	3.48	0.00	F Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	SUB TOTAL (C)	33.97	11.68	10.29	10.49	59.69	12.63	0.00	0.00	129.25	12.42	878.28	9.95	648.83	11.10	6,142.46	5.70	202.69	6.80	5,352.33	6.93	Total A + B + C	290.90	100.00	98.10	100.00	472.58	100.00	29.34	100.00	1040.57	100.00	8827.20	100.00	5843.62	100.00	107704.93	100.00	2981.79	100.00	77192.85	100.00	Funds Carried Forward (As Per L2)	290.90		98.10		472.58		29.34		1040.57		8827.20		5843.62		107704.93		2981.79		77192.85																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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	3.31	1.14	0.00	0.00	8.37	1.77	0.00	0.00	6.17	0.59	173.53	1.97	0.00	0.00	3,644.81	3.38	30.91	1.01	5,348.85	6.93																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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	30.67	10.54	10.29	10.49	51.32	10.86	0.00	0.00	123.08	11.83	704.75	7.96	648.83	11.10	2,497.65	2.32	172.68	5.79	3.48	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
F Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
SUB TOTAL (C)	33.97	11.68	10.29	10.49	59.69	12.63	0.00	0.00	129.25	12.42	878.28	9.95	648.83	11.10	6,142.46	5.70	202.69	6.80	5,352.33	6.93																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
Total A + B + C	290.90	100.00	98.10	100.00	472.58	100.00	29.34	100.00	1040.57	100.00	8827.20	100.00	5843.62	100.00	107704.93	100.00	2981.79	100.00	77192.85	100.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
Funds Carried Forward (As Per L2)	290.90		98.10		472.58		29.34		1040.57		8827.20		5843.62		107704.93		2981.79		77192.85																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							

PARTICULARS	ULIF006271107GTDGROWTH114-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	ULIF012161209PRESEVR114-Individual Preserver Pension Fund	ULIF013161209PRIMEEQU114-Individual Prime Equity Pension Fund	ULIF014031210GTDNAV114-Market Shield	ULIF015271210ACTASSET114-ING Active Asset Allocation Fund	Total For all Funds
Opening Balance/Market Value	3,555.45	5,989.20	12,042.60	605.32	8,814.14	11,057.45	4,247.61	6,543.03	9,864.42	1,685.73	279,929.39
Add : Inflows During the quarter	12.46	86.50	219.53	13.84	137.95	153.64	75.62	137.53	770.71	51.73	3,650.74
Increase/(Decrease) Value Of Inv/net	110.51	198.61	318.44	10.95	291.59	284.60	139.04	181.95	194.57	41.86	7,495.67
Less: Outflow During the quarter	393.68	362.15	891.69	60.61	138.31	229.28	216.36	300.65	72.31	6.62	21,446.87
TOTAL INVESTIBLE FUNDS(MKT VALUE)	3,284.75	5,912.16	11,688.88	569.50	9,105.38	11,266.41	4,245.91	6,541.86	10,757.39	1,772.80	269,626.92

Investment of Unit Fund	ULIF006271107GTDGROWTH114-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		ULIF012161209PRESEVR114-Individual Preserver Pension Fund		ULIF013161209PRIMEEQU114-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	2,257.54	38.18	0.00	0.00	0.00	0.00	3,704.80	40.69	0.00	0.00	1,744.78	41.09	0.00	0.00	0.00	0.00	410.10	23.13	35,700.57	13.24		
B Corporate bonds	1,030.71	31.38	2,190.03	37.04	0.00	0.00	0.00	0.00	2,143.50	23.54	0.00	0.00	1,009.17	23.77	0.00	0.00	0.00	0.00	90.54	5.11	24,231.21	8.99		
C Infrastructure Bonds	1,856.73	56.53	1,188.35	20.10	0.00	0.00	0.00	0.00	2,492.80	27.38	0.00	0.00	1,021.24	24.05	0.00	0.00	0.00	0.00	382.90	21.60	23,918.04	8.87		
D Equity	288.19	8.77	0.00	0.00	10,634.93	90.98	0.00	0.00	0.00	0.00	10,331.57	91.70	0.00	0.00	5,990.53	91.57	5,271.55	49.00	747.75	42.18	155,145.07	57.54		
E Money Market	0.00	0.00	0.00	0.00	259.96	2.22	309.15	54.28	0.00	0.00	259.96	2.31	0.00	0.00	149.87	2.29	3,119.47	29.00	129.98	7.33	7,358.74	2.73		
F Mutual Funds	0.00	0.00	0.83	0.01	0.29	0.00	24.64	4.33	2.51	0.03	0.10	0.00	134.60	3.17	0.81	0.01	503.03	4.68	0.53	0.03	1,530.07	0.57		
G Deposits with Bank	0.00	0.00	0.00	0.00	0.00	0.00	172.84	30.35	0.00	0.00	0.00	0.00	0.00	0.00	354.38	3.29	0.00	0.00	0.00	0.00	1,905.82	0.71		
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	1,542.70	0.57		
SUB TOTAL (A)	3,175.63	96.68	5,636.76	95.33	10,895.18	93.20	506.63	88.96	8,343.60	91.64	10,591.62	94.01	3,909.79	92.08	6,141.32	93.87	9,248.43	85.97	1,761.60	99.38	251,332.22	93.21		
Current Assets																								
Accrued Interest	90.23	2.75	169.29	2.86	0.00	0.00	0.00	0.00	258.47	2.84	0.00	0.00	127.80	3.01	0.00	0.00	0.00	0.00	27.63	1.56	2,576.50	0.96		
Dividend Receivable	1.16	0.04	0.00	0.00	41.73	0.36	0.00	0.00	0.00	0.00	39.59	0.35	0.00	0.00	22.89	0.35	23.25	0.22	3.86	0.22	631.27	0.23		
Bank Balance	8.90	0.27	7.60	0.13	4.31	0.04	1.56	0.27	5.96	0.07	3.26	0.03	6.14	0.14	6.15	0.09	4.15	0.04	8.20	0.46	79.81	0.03		
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	43.03	0.37	0.00	0.00	0.00	0.00	41.92	0.37	0.00	0.00	24.77	0.38	0.00	0.00	3.19	0.18	614.18	0.23		
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	(13.67)	(0.12)	0.00	0.00	(0.01)	0.00	(13.49)	(0.12)	(0.01)	0.00	(7.88)	(0.12)	(12.69)	(0.12)	(0.00)	0.00	(137.10)	(0.05)		
Fund Management of Charges Payable	(4.47)	(0.14)	(4.14)	(0.07)	(16.30)	(0.14)	(0.27)	(0.05)	(8.43)	(0.09)	(13.94)	(0.12)	(3.95)	(0.09)	(8.11)	(0.12)	(11.21)	(0.10)	(2.20)	(0.12)	(325.29)	(0.12)		
Other current liabilities (for Investments)	(0.08)	0.00	(244.20)	(4.13)	(0.27)	0.00	(0.01)	0.00	(467.76)	(5.14)	(0.25)	0.00	(270.04)	(6.36)	(0.15)	0.00	(4.52)	(0.04)	(85.45)	(4.82)	(3,755.28)	(1.39)		
SUB TOTAL (B)	95.65	2.92	(71.46)	(1.21)	58.83	0.51	1.28	0.22	(211.76)	(2.32)	57.88	0.51	(140.07)	(3.30)	37.88	0.58	(1.02)	0.00	(44.77)	(2.52)	(315.91)	(0.12)		
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	12.89	0.39	0.00	0.00	730.86	6.25	0.00	0.00	0.00	0.00	614.01	5.45	0.00	0.00	358.64	5.48	232.61	2.16	53.42	3.01	11,217.47	4.16		
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	0.58	0.02	346.86	5.87	4.01	0.03	61.59	10.81	973.54	10.69	3.70	0.03	476.19	11.22	4.23	0.06	1,277.37	11.87	2.35	0.13	7,393.15	2.74		
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)	13.47	0.41	346.86	5.87	734.87	6.28	61.59	10.81	973.54	10.69	617.71	5.48	476.19	11.22	362.87	5.54	1,509.98	14.03	55.76	3.14	18,610.62	6.90		
Total A + B + C	3,284.75	100.00	5,912.16	100.00	11,688.88	100.00	569.50	100.00	9,105.38	100.00	11,266.41	100.00	4,245.91	100.00	6,541.86	100.00	10,757.39	100.00	1,772.80	100.00	269,626.92	100.00		
Funds Carried Forward (As Per LB2)	3,284.75		5,912.16		11,688.88		569.50		9,105.38		11,266.41		4,245.91		6,541.86		10,757.39		1,772.80		269,626.92			

ING Vysya Life Insurance Company Limited

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

FORM : L28-ULIP-NAV-3A

PART - C

Link to FORM 3A (Part B)**Statement as on : 30 June 2013**

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	1,772.80	11.0767	11.0767	10.8061	11.0161	10.7168	7.43%	'NA'
2	ULGF00124804EBBALANCE114-Group Balanced Fund	290.90	21.9839	21.9839	21.3866	21.3402	20.8429	9.44%	6.32%
3	ULGF00224804EBDEBT114-Group Debt Fund	98.10	18.7908	18.7908	18.4023	18.0630	17.7352	8.57%	7.14%
4	ULGF00324804EBGROWTH114-Group Growth Fund	472.58	25.1627	25.1627	24.4427	24.6166	23.9632	10.30%	5.85%
5	ULGF00424804EBLIQUID114-Group Liquid Fund	29.34	18.3240	18.3240	18.0507	17.7136	17.3644	7.70%	7.07%
6	ULIF014031210GTDNAV114-Market Shield	10,757.39	10.6070	10.6070	10.3982	10.5636	10.2901	8.28%	'NA'
7	ULGF00524804EBSECURE114-Group Secure Fund	1,040.57	19.8271	19.8271	19.3294	19.1147	18.6832	9.68%	7.04%
8	ULIF001181004BALANCE114-Individual Balanced Fund	8,827.20	20.8820	20.8820	20.3315	20.3629	19.8539	9.93%	5.53%
9	ULIF002181004DEBT114-Individual Debt Fund	5,843.62	19.2573	19.2573	18.6495	18.2341	17.8014	11.79%	8.83%
10	ULIF005141005EQUITY114-Individual Equity Fund	77,192.85	16.7224	16.7224	16.3396	17.2297	16.6578	7.90%	0.27%
11	ULIF006271107GTDGROWTH114-Individual Guaranteed Growth Fund	3,284.75	14.3184	14.3184	13.8793	13.6572	13.3899	11.61%	7.13%
12	ULIF003181004GROWTH114-Individual Growth Fund	107,704.93	22.5994	22.5994	21.9981	22.3856	21.7544	9.43%	3.90%
13	ULIF011161209PRIMEEQU114-Individual Prime Equity Fund	11,266.41	10.2289	10.2289	9.9714	10.4664	10.1242	8.35%	0.84%
14	ULIF013161209PNPRIMEEQU114-Individual Prime Equity Pension Fund .	6,541.86	10.1425	10.1425	9.9048	10.3993	10.0606	8.09%	0.82%
15	ULIF012161209PNPRESERVR114-Individual Preserver Pension Fund	4,245.91	14.4220	14.4220	13.9688	13.6684	13.3542	11.59%	9.17%
16	ULIF010161209PRESERVER114-Individual Preserver Fund	9,105.38	14.2922	14.2922	13.8331	13.5255	13.2087	11.66%	9.06%
17	ULIF004181004SECURE114-Individual Secure Fund.	2,981.79	20.1819	20.1819	19.6389	19.4185	18.9771	10.35%	6.84%
18	ULIF00705208PENDEBT114-Pension Debt Fund	5,912.16	16.0802	16.0802	15.5653	15.2149	14.8541	11.88%	9.03%
19	ULIF00805208PENEQUITY114-Pension Equity Fund .	11,688.88	11.5154	11.5154	11.2295	11.8251	11.4297	8.17%	0.48%
20	ULIF00905208PENLIQUID114-Pension Liquid Fund	569.50	14.9411	14.9411	14.6718	14.3756	14.0689	8.60%	8.11%

TOTAL **269,626.92**

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 June 2013

(₹ 'Lacs)

Detail Regarding debt securities(ULIP)

	MARKET VALUE				Book Value			
	As at 30 June 2013	as % of total for this class	as at 30 June of the previous year	as % of total for this class	As at 30 June 2013	as % of total for this class	as at 30 June of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	49,508	57%	76,433	80%	48,175	56%	76,013	79%
AA or better	2,090	2%	1,935	2%	2,074	2%	1,794	2%
Rated below AA but above A	-	-	-	0%	-	-	-	0%
Rated below A but above B	-	-	-	0%	-	-	-	0%
Any other (Sovereign)	35,701	41%	17,547	18%	35,783	42%	17,849	19%
	87,298				86,031			
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	5,488	6%	27,941	29%	5,412	6%	27,443	29%
more than 1 year and upto 3years	9,426	11%	21,853	23%	9,150	11%	21,958	23%
More than 3years and up to 7years	28,777	33%	20,814	22%	28,099	33%	20,663	22%
More than 7 years and up to 10 years	21,201	24%	16,803	18%	20,922	24%	16,836	18%
More than 10 years and up to 15 years	12,059	14%	4,083	4%	12,030	14%	4,153	4%
More than 15 years and up to 20 years	6,012	7%	1,004	1%	6,165	7%	1,000	1%
Above 20 years	4,336	5%	3,418	4%	4,254	5%	3,602	4%
	87,298				86,031			
Breakdown by type of the issuer								
a. Central Government	35,294	40%	17,211	18%	35,387	41%	17,509	18%
b. State Government	407	0%	336	0%	396	0%	341	0%
c. Corporate Securities	51,598	59%	78,369	82%	50,248	58%	77,806	81%
	87,298				86,031			

(₹ 'Lacs)

Detail Regarding debt securities(NON ULIP)

	MARKET VALUE				Book Value			
	As at 30 June 2013	as % of total for this class	as at 30 June of the previous year	as % of total for this class	As at 30 June 2013	as % of total for this class	as at 30 June of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	157,816	40%	117,408	44%	152,831	41%	118,885	44%
AA or better	15,148	4%	8,188	3%	14,336	4%	8,027	3%
Rated below AA but above A	1,219	0%	1,185	0%	1,200	0%	1,200	0%
Rated below A but above B	-	-	-	-	-	-	-	0%
Any other (Sovereign)	218,038	56%	139,841	52%	208,842	55%	142,451	53%
	392,220				377,209			
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	7,685	2%	7,323	3%	7,667	2%	7,295	3%
more than 1 year and upto 3years	4,620	1%	5,264	2%	4,614	1%	5,331	2%
More than 3years and up to 7years	67,918	17%	57,657	22%	66,923	18%	59,154	22%
More than 7 years and up to 10 years	105,178	27%	69,866	26%	100,912	27%	70,066	26%
More than 10 years and up to 15 years	76,442	19%	42,977	16%	73,196	19%	43,741	16%
More than 15 years and up to 20 years	38,476	10%	41,926	16%	36,814	10%	42,408	16%
Above 20 years	91,901	23%	41,609	16%	87,084	23%	42,566	16%
	392,220				377,209			
Breakdown by type of the issuer								
a. Central Government	192,153	49%	137,364	52%	184,009	49%	139,930	52%
b. State Government	25,885	7%	2,477	1%	24,833	7%	2,521	1%
c. Corporate Securities	174,182	44%	126,782	48%	168,367	45%	128,112	47%
	392,220				377,209			

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

₹ Lacs

Name of Related Parties	Nature of Relationship with the Company	Description of transactions / Categories	Consideration paid / received			
			For the Quarter ended 30 Jun 2013	Up to the Quarter ended 30 Jun 2013	For the Quarter ended 30 Jun 2012	Up to the Quarter ended 30 Jun 2012
Exide Industries Ltd	Promoters	Premium Income	44.24	44.24	39.22	39.22
		Benefits paid (Claims during the year)	-	-	-	-
		Investment	1,153.12	1,153.12	1,157.85	1,157.85
		Dividend / Income from Investment	6.96	6.96	-	-
		Share capital as on 30 June	150,000.00	150,000.00	73,244.15	73,244.15
		Contribution to Share capital (Inc Share App Money)	-	-	-	-
ING Vysya Life Insurance Emp Group Gratuity cum Life Assurance Scheme (Trust)	Gratuity Trust	Premium Income	-	-	-	-
		Benefits paid (claims during the year)	-	-	-	-
		Contribution made to Gratuity Trust	-	-	-	-
		Expenses incurred on behalf of the company	-	-	0.08	0.08
Kshitij Jain	Key Management Personnel	Managerial Remuneration	72.12	72.12	72.24	72.24

ING Vysya Life Insurance Company Limited

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

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

As on 30 June 2013

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. N. N Joshi	Director	
5	Mr. Rajesh Kapadia	Director	
6	Mr. Satish Raheja	Director	
7	Mr. Parag Mathur	General Counsel & Company Secretary	
8	Mr. Uco Vegter	Chief Financial Officer	Re-appointed w.e.f May 2, 2013
9	Mr. Shyam Sunder Bhat	Chief Investment Officer	Appointed w.e.f May 15, 2013
10	Mr. Rahul Agarwal	Chief Distribution Officer	
11	Mr. Ashwin B	Chief Operating Officer	
12	Mr. Rangarajan B N	Appointed Actuary & Chief Risk Officer	
13	Ms Priya Gopalakrishnan	Director - Human Resources *	

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

** Does not represent a Board position*

Available Solvency Margin (ASM) and Solvency Ratio as on 30 June 2013

₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	649,431
	Deduct:	
2	Mathematical Reserves	649,670
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	(240)
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	35,229
7	Excess in Shareholders' funds	35,229
8	Total ASM (4) + (7)	34,989
9	Required Solvency Margin (RSM)	18,769
10	Solvency Ratio (8) / (9)	186%

ING Vysya Life Insurance Company Limited

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

FORM : L-33-NPAs-7A (As on 30 June 2013)

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

ING Vysya Life Insurance Company Limited

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

FORM : L-34-Yield on Investments-1 (As on 30 June 2013)

 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	138,899.37	2,691.58	2.02	2.02	138,899.37	2,691.58	2.02	2.02	124,065.60	8,177.93	8.20	8.20			
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,190.13	25.31	2.13	2.13	1,190.13	25.31	2.13	2.13	1,189.64	101.25	8.52	8.52			
	A4 Treasury Bills	CTRB	4,900.24	31.19	-	-	4,900.24	31.19	-	-	-	58.22	1.87	1.87			
2	B Government Securities / Other Approved Securities																
	B2 State Government Bonds/ Development Loans	SGGB	3,020.51	64.56	2.14	2.14	3,020.51	64.56	2.14	2.14	3,021.31	235.11	8.51	8.51			
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	13,240.64	280.88	2.12	2.12	13,240.64	280.88	2.12	2.12	13,236.22	1,123.56	8.49	8.49			
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	19,202.10	417.36	2.30	2.30	19,202.10	417.36	2.30	2.30	17,105.74	1,270.46	9.06	9.06			
4	D Infrastructure Investments																
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	272.50	4.66	1.95	1.95	272.50	4.66	1.95	1.95	231.10	(15.85)	(8.85)	(8.85)			
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	310.31	(20.57)	(7.40)	(7.40)	310.31	(20.57)	(7.40)	(7.40)	269.81	(18.04)	(8.73)	(8.73)			
	D5 Infrastructure - Securitised Assets (Approved)	IESA	2,048.40	53.29	2.64	2.64	2,048.40	53.29	2.64	2.64	1,995.11	213.76	11.32	11.32			
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	46,295.48	1,061.48	2.25	2.25	46,295.48	1,061.48	2.25	2.25	44,934.23	2,972.80	9.02	9.02			
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	7,100.87	168.06	2.47	2.47	7,100.87	168.06	2.47	2.47	6,604.73	656.67	9.93	9.93			
5	E Approved Investment Subject To Exposure Norms																
	E1 PSU - Equity Shares quoted	EAEQ	1,542.26	(19.39)	(1.47)	(1.47)	1,542.26	(19.39)	(1.47)	(1.47)	1,246.85	(37.58)	(3.57)	(3.57)			
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	11,173.19	157.36	1.68	1.68	11,173.19	157.36	1.68	1.68	8,621.79	553.20	8.98	8.98			
	E5 Corporate Securities - Bonds - Taxable	EPBT	2,118.94	46.84	2.21	2.21	2,118.94	46.84	2.21	2.21	2,118.98	24.98	3.07	3.07			
	E9 Corporate Securities -Debentures	ECOS	33,296.35	772.58	2.27	2.27	33,296.35	772.58	2.27	2.27	34,250.47	2,684.19	8.77	8.77			
	E13 Loans - Policy Loans	ELPL	3,320.21	78.47	2.60	2.60	3,320.21	78.47	2.60	2.60	2,968.56	231.70	9.00	9.00			
	E17 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	211.62	5.81	5.81				
	E20 CCIL - CBLO	ECBO	-	1.96	0.04	0.04	-	1.96	0.04	0.04	4,788.35	8.10	0.27	0.27			
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,458.71	83.97	2.43	2.43	3,458.71	83.97	2.43	2.43	3,458.66	436.14	9.73	9.73			
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,190.88	5.16	1.79	1.79	1,190.88	5.16	1.79	1.79	14.79	46.62	9.29	9.29			
6	F Other than Approved Securities																
	F3 Equity Shares (Incl. Co-op Societies)	OESH	434.28	11.74	3.07	3.07	434.28	11.74	3.07	3.07	370.57	(26.36)	(7.91)	(7.91)			
	F5 Other than Approved Investments -Debentures	OLDB	1,200.00	29.29	2.44	2.44	1,200.00	29.29	2.44	2.44	1,200.00	99.97	9.68	9.68			
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-			
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	11,777.85	161.24	2.01	2.01	11,777.85	161.24	2.01	2.01	2,637.97	417.55	9.29	9.29			
	TOTAL		305,993.23	6,107.04	2.11	2.11	305,993.23	6,107.04	2.11	2.11	274,330.49	19,426.01	8.23	8.23			

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	35,386.68	1,160.85	4.36	4.36	35,386.68	1,160.85	4.36	4.36	22,515.92	3,311.47	12.81	12.81
	A4 Treasury Bills	CTRB	0.00	-	-	-	-	-	-	-	-	-	-	
B Government Securities / Other Approved Securities														
	B2 State Government Bonds/ Development Loans	SGGB	387.60	59.73	8.17	8.17	387.60	59.73	8.17	8.17	1,093.28	247.10	9.56	9.56
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	8.72	0.49	5.61	5.61	8.72	0.49	5.61	5.61	8.72	1.09	12.52	12.52
C Housing and Loans to State Govt for housing and fire fighting equipment														
	C4 Commercial Papers - NHB/Institutions accredited by NHB	HTLN	0.00	-	-	-	-	-	-	-	-	-	-	
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	9,667.92	366.38	3.03	3.03	9,667.92	366.38	3.03	3.03	12,636.18	1,528.24	11.26	11.26
D Infrastructure Investments														
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	2,323.10	144.36	4.21	4.21	2,323.10	144.36	4.21	4.21	4,372.21	(294.78)	(7.02)	(7.02)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	3,739.98	(322.05)	(8.38)	(8.38)	3,739.98	(322.05)	(8.38)	(8.38)	4,488.22	589.67	11.28	11.28
	D5 Infrastructure - Securitised Assets	IESA	485.81	14.33	2.16	2.16	485.81	14.33	2.16	2.16	663.04	86.84	10.07	10.07
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	19,469.70	529.79	2.80	2.80	19,469.70	529.79	2.80	2.80	15,788.49	2,310.09	11.94	11.94
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,424.22	160.81	3.77	3.77	3,424.22	160.81	3.77	3.77	4,424.22	567.16	11.94	11.94
	D10 Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	-	-	-	-	-	-	-	-	21.21	0.83	0.83
E Approved Investment Subject To Exposure Norms														
	E1 PSU - Equity Shares quoted	EAEQ	18,685.45	(349.03)	(1.87)	(1.87)	18,685.45	(349.03)	(1.87)	(1.87)	17,244.08	(1,994.15)	(7.24)	(7.24)
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	112,422.85	5,567.96	4.78	4.78	112,422.85	5,567.96	4.78	4.78	119,302.74	14,766.28	10.69	10.69
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,153.12	(88.73)	(7.69)	(7.69)	1,153.12	(88.73)	(7.69)	(7.69)	1,153.12	(209.94)	(18.21)	(18.21)
	E5 Corporate Securities - Bonds - Taxable	EPBT	2,123.24	107.82	4.29	4.29	2,123.24	107.82	4.29	4.29	2,623.49	60.37	6.97	6.97
	E9 Corporate Securities - Debentures	ECOS	11,669.45	407.54	3.11	3.11	11,669.45	407.54	3.11	3.11	15,054.93	2,068.41	11.45	11.45
	E16 Deposits - Deposit with scheduled banks	ECDB	0.00	-	-	-	-	-	-	-	-	0.89	0.39	0.39
	E17 Deposits - CDs with Scheduled Banks	EDCD	1,905.82	188.85	2.43	2.43	1,905.82	188.85	2.43	2.43	15,493.87	994.47	9.56	9.56
	E20 CCIL - CBLO	ECBO	7,358.74	79.99	1.65	1.65	7,358.74	79.99	1.65	1.65	4,293.52	129.97	5.20	5.20
	E21 Commercial Papers	ECCP	0.00	-	-	-	-	-	-	-	-	-	-	
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,502.32	54.85	3.65	3.65	1,502.32	54.85	3.65	3.65	1,502.32	222.55	14.81	14.81
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,519.48	29.06	2.10	2.10	1,519.48	29.06	2.10	2.10	636.09	91.98	8.95	8.95
	E29 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	-	-	-	-	-	-	-	-	-	-	
F Other than Approved Securities														
	F3 Equity Shares (incl Co-op Societies)	OESH	8,794.25	204.44	2.54	2.54	8,794.25	204.44	2.54	2.54	7,901.27	(911.99)	(8.36)	(8.36)
	F5 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1,938.30	65.42	3.38	3.38	1,938.30	65.42	3.38	3.38	1,938.30	841.55	43.42	43.42
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	7,359.69	159.16	2.09	2.09	7,359.69	159.16	2.09	2.09	7,324.16	673.49	9.02	9.02
TOTAL			251,326.46	8,542.01	3.34	3.34	251,326.46	8,542.01	3.34	3.34	260,458.18	25,101.97	8.35	8.35

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	39,019.30	803.68	2.08	2.08	39,019.30	803.68	2.08	2.08	38,082.21	2,796.49	8.35	8.35
	A4 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	502.52	11.07	2.20	2.20	502.52	11.07	2.20	2.20	502.59	21.15	4.21	4.21
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	8,069.21	171.63	2.13	2.13	8,069.21	171.63	2.13	2.13	8,063.82	647.47	8.50	8.50
4	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	12,970.45	303.58	2.34	2.34	12,970.45	303.58	2.34	2.34	12,971.14	1,162.48	9.33	9.33
	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	114.55	2.44	2.29	2.29	114.55	2.44	2.29	2.29	104.34	(9.48)	(11.62)	(11.62)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	156.59	(10.51)	(7.13)	(7.13)	156.59	(10.51)	(7.13)	(7.13)	144.59	(14.50)	(13.80)	(13.80)
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	20,291.24	445.55	2.20	2.20	20,291.24	445.55	2.20	2.20	19,793.59	1,392.58	8.82	8.82
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,274.35	150.30	2.39	2.39	6,274.35	150.30	2.39	2.39	6,279.17	602.36	9.58	9.58
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	708.31	(9.76)	(1.55)	(1.55)	708.31	(9.76)	(1.55)	(1.55)	598.67	(19.84)	(3.99)	(3.99)
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	5,146.04	150.84	3.36	3.36	5,146.04	150.84	3.36	3.36	4,357.52	302.69	9.61	9.61
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	(0.47)	(10.62)	(10.62)	
	E9 Corporate Securities (Approved Investment) -Debentures	ECOS	13,571.06	308.81	2.28	2.28	13,571.06	308.81	2.28	2.28	13,550.02	1,134.81	9.30	9.30
	E23 CCIL (Approved Investment) - CBLO	ECBO	-	0.11	0.04	0.04	-	0.11	0.04	0.04	319.89	0.88	0.18	0.18
	E24 Commercial Papers issued by all India Financial Institutions rated very strong or more	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	539.36	12.40	2.30	2.30	539.36	12.40	2.30	2.30	539.33	49.62	9.20	9.20
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,080.37	19.07	2.10	2.10	1,080.37	19.07	2.10	2.10	416.22	146.29	9.39	9.39
6	F Other than Approved Securities													
	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)		-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		108,443.35	2,359.22	2.20	2.20	108,443.35	2,359.22	2.20	2.20	105,723.09	8,212.54	8.66	8.66

ING Vysya Life Insurance Company Limited

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

FORM : L-35-Downgrading of Investments-2 (As on 30 June 2013)

Name of Fund LIFE FUND

Statement of Down Graded Investments

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. <u>During the Quarter</u>									
	NIL								
B. <u>As on Date</u>									
1	8.75% ING Vysya Bank Ltd 17-05-2015.	OLDB	200	31/03/2006	Fitch	AA	AA-	06/12/2010	NA
2	9.90% The Indian Hotels Company Ltd. 24-Feb-2017	ECOS	500	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									
	NIL								
B. <u>As on Date</u> ²									
	NIL								

ING Vysya Life Insurance Company Limited

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

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

₹ Crores

Sl.No.	Channels	Current Quarter			Same quarter previous year			Up to the period			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	17	0.11	-	51	0.28	-	17	0.11	-	51	0.28
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	1.00	32	0.04	-	-	-	1.00	32.00	0.04	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	1.00	49	0.15	-	51	0.28	1.00	49	0.15	-	51	0.28
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1.00	49	0.15	-	51	0.28	1.00	49	0.15	-	51	0.28

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	22,257	56.32	26,638	69.17	22,257	56.32	26,638	69.17
2	Corporate Agents-Banks	5,338	16.15	5,965	15.27	5,338	16.15	5,965	15.27
3	Corporate Agents -Others	411	0.62	287	0.46	411	0.62	287	0.46
4	Brokers	3,364	6.33	374	0.50	3,364	6.33	374	0.50
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	849	1.24	-	-	849	1.24	-	-
	Total (A)	32,219	80.66	33,264	85.40	32,219	80.66	33,264	85.40
1	Referral (B)	1,019	1.67	950	1.60	1,019	1.67	950	1.60
	Grand Total (A+B)	33,238	82.32	34,214	87.00	33,238	82.32	34,214	87.00

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 #	-	827	1,724	401	153	103	3,208	15.65
2	Survival Benefit	5,296	-	-	-	-	-	5,296	13.80
3	For Annuities / Pension	27	538	-	-	-	-	565	0.28
4	For Surrender \$	-	26,017	713	32	1	-	26,763	202.46
5	Other benefits	-	3	1	-	2	1	7	0.09
1	Death Claims *	-	587	30	24	2	1	644	8.79

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

\$ 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	-	-	-	-	-	-	-	-
5	Other benefits	-	1	-	-	-	-	1	0.08
1	Death Claims *	-	35	-	-	-	-	35	0.15

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

ING Vysya Life Insurance Company Limited

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

FOR L-40 - : Claims data for Life (Apr to Jun-13)
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-13)	179	10,477	-	-	2,350	6
2	Claims reported during the period	819	3,862	5,296	565	26,136	12
3	Claims Settled during the period	644	3,208	5,296	565	26,763	7
4	Claims Repudiated during the period	62	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	59	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	3	-	-	-	-	-
5	Claims Written Back	13	-	-	-	-	-
6	Claims O/S at End of the period	279	11,131	-	-	1,723	11
	Less than 3 months	190	4,134	-	-	1,251	9
	3 months to 6 months	89	4,724	-	-	223	2
	6 months to 1 year	-	950	-	-	249	-
	1 year and above	-	1,323	-	-	-	-

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-13)	3	-	-	-	-	-
2	Claims reported during the period	36	-	-	-	-	1
3	Claims Settled during the period	35	-	-	-	-	1
4	Claims Repudiated during the period	2	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	2	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	2	-	-	-	-	-
	Less than 3 months	2	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	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

Sl No.	Particulars	Opening Balance at the beginning of the quarter (01 Apr 2013)	Additions during the quarter	Complaints Resolved / settled during the quarter			Complaints Pending at the end of the quarter (30 June 2013)	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	27	25	5	6	3	38	25
b)	Policy Servicing	114	334	342	33	11	62	334
c)	Proposal Processing	10	203	163	37	7	6	203
d)	Survival Claims	5	713	645	42	9	22	713
e)	ULIP Related	11	86	70	7	6	14	86
f)	Unfair Buisness Practices	55	591	402	71	99	74	591
g)	Others	4	127	100	11	9	11	127
	Total Number of complaints	226	2,079	1,727	207	144	227	2,079

2	Total No. of policies during previous year	34,214
3	Total No. of claims during previous year (Intimated)	716
4	Total No. of policies during current year	33,238
5	Total No. of claims during previous year (Intimated)	819
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	100
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	305

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	73	-	73
b)	7-15 Days	8	-	8
c)	15 - 30 Days	12	-	12
d)	30 - 90 Days	17	-	17
e)	90 Days & above	117	-	117
	Total Number of complaints	227	-	227

- 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.

The Valuation Bases:		Sep-12		Dec-12		Mar-13		Jun-13	
	Min	Max	Min	Max	Min	Max	Min	Max	
1) Interest : Maximum and minimum interest rate taken for each segment									
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	405.57	621.07	409.57	627.19	413.61	633.37	417.68	639.61	
2. Life- Non-participating Policies	63.02	621.07	63.64	627.19	64.27	633.37	64.90	639.61	
3. Annuities- Participating policies									
4. Annuities – Non-participating policies	286.65	286.65	289.47	289.47	292.32	292.32	295.20	295.20	
5. Annuities- Individual Pension Plan	621.07	621.07	627.19	627.19	633.37	633.37	639.61	639.61	
6. Unit Linked ³	597.69	597.69	603.58	603.58	609.52	609.52	615.53	615.53	
7. Health Insurance	621.07	621.07	627.19	627.19	633.37	633.37	639.61	639.61	
ii. Group Business (Term Assurance)									
	18.36	64.25	18.48	64.67	18.66	65.31	18.84	65.95	

- 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) UL (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 @40% of that of inforce policy expense was allowed for in the valuation as at 31st Mar 2013. In case of Individual Pension Plan where premium discontinued beyond a year, expense @ 75% of inforce policy expense has been used for valuation as on 31st Mar 2013.

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

i. Individuals Assurances

		Jun-13	
		Min	Max
1. Interest			
	Participating	No Change	No Change
	Non participating	No Change	No Change
2. Expenses			
3. Inflation		No change other than allowing for implied inflation	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	No Change
2. Expenses		No change other than allowing for implied inflation	No Change
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	No Change
3. Inflation		No Change	No Change
iv. Health			
1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	No Change
3. Inflation		No Change	No Change
v. Group			
1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	No Change
3. Inflation		No Change	No Change