

ING Vysya Life Insurance Company Limited

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

Unaudited Revenue Account for the half year ended 30 Sep 2013

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 Sep 2013	Up to the Quarter ended 30 Sep 2013	For the Quarter ended 30 Sep 2012	Up to the Quarter ended 30 Sep 2012
Premiums earned – net					
(a) Premium	L4	4,183,754	6,878,065	4,517,997	7,233,972
(b) Reinsurance ceded		(15,641)	(29,752)	(17,369)	(34,738)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,068,139	2,103,218	896,358	1,774,646
(b) Profit on sale/redemption of investments		616,556	1,336,162	979,220	1,585,591
(c) (Loss) on sale/ redemption of investments		(783,858)	(1,144,459)	(1,195,419)	(1,595,226)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(642,339)	(389,956)	1,965,360	1,451,968
Other Income					
(a) Miscellaneous income		20,417	30,798	10,213	18,916
(b) Contribution from the shareholders' account		(1,654)	261,597	170,272	327,832
Total (A)		4,445,374	9,045,674	7,326,632	10,762,962
Commission	L5	341,334	514,036	306,258	475,942
Operating expenses relating to insurance business	L6	1,189,135	2,413,785	1,149,912	2,239,585
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)		1,530,469	2,927,821	1,456,170	2,715,527
Benefits paid (net)	L7	2,228,608	5,037,512	2,399,302	4,532,243
Interim bonuses paid		604	1,549	1,063	1,503
Change in valuation of liability against life policies					
(a) Gross		657,818	984,270	3,382,515	3,411,500
(i) Linked		(1,721,152)	(2,847,265)	614,526	(543,052)
(ii) Non-Linked		2,378,970	3,831,534	2,767,989	3,954,552
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		2,887,030	6,023,331	5,782,880	7,945,246
Surplus / (Deficit) (D) = (A)-(B)-(C)		27,875	94,521	87,583	102,189
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to Balance Sheet (FFA)		28,019	133,184	85,119	126,923
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		(144)	(38,663)	2,464	(24,734)
Total (D)		27,875	94,521	87,583	102,189
Funds for Discontinued Policies					
Opening Balance		178,960	152,069	51,661	23,290
Add : Transfer to Funds for discontinued policies		41,494	68,384	28,534	56,905
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		220,453	220,453	80,195	80,195
Funds for Future Appropriation					
Opening Balance		110,864	44,218	83,077	68,471
Add: Surplus transferred to (from) balance sheet		28,019	133,184	85,119	126,923
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		(144)	(38,663)	2,464	(24,734)
Balance Carried forward to Balance Sheet		138,739	138,739	170,660	170,660

ING Vysya Life Insurance Company Limited

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

Unaudited Profit and Loss Account for the half year ended 30 Sep 2013

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 Sep 2013	Up to the Quarter ended 30 Sep 2013	For the Quarter ended 30 Sep 2012	Up to the Quarter ended 30 Sep 2012
Amount transferred from policyholders' account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		73,407	132,390	69,377	142,964
(b) Profit on sale/redemption of investments		28,961	65,228	9,632	25,464
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		695	1,393	202	202
Total (B)		103,063	199,011	79,211	168,630
Expense other than those directly related to the insurance business		3,627	7,265	6,620	10,366
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		(1,654)	261,597	170,272	327,832
Total (C)		1,973	268,862	176,892	338,198
Profit / (loss) before tax (A) + (B) - (C)		101,090	(69,851)	(97,681)	(169,569)
Provision for wealth tax		-	-	-	-
Profit / (loss) after tax		101,090	(69,851)	(97,681)	(169,569)
Appropriations					
(a) Balance at beginning of the year		(11,441,660)	(11,270,719)	(11,573,333)	(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		(11,340,570)	(11,340,570)	(11,671,014)	(11,671,014)

ING Vysya Life Insurance Company Limited

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

Unaudited Balance Sheet as at 30 Sep 2013

Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 30 Sep 2013	As at 30 Sep 2012
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L8, L9	16,000,000	14,648,830
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		14,280	10,495
Sub-total		16,014,280	14,659,325
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		(180,850)	(26,789)
Policy liabilities	L11	-	-
- Par		23,344,573	17,571,624
- Non Par		5,676,194	2,785,460
- Annuity		107,340	80,755
- Pension		11,084,867	9,735,190
Funds for discontinued policies			
(i) Discontinued on account of non-payment of premium		220,454	80,195
(ii) Others		-	-
Insurance reserves		-	-
Provision for linked liabilities		23,841,410	29,924,884
Fair value change (linked)		1,218,783	3,047,314
Non-unit liabilities		131,235	147,909
Total linked liabilities		25,191,428	33,120,107
Sub-total		65,444,006	63,346,542
Funds for future appropriation - Non Participating		138,739	170,660
Funds for future appropriation - Participating		-	-
Total		81,597,025	78,176,527
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	4,465,525	3,583,382
Policyholders'	L13	39,428,682	30,009,046
Assets held to cover linked liabilities	L14	25,198,932	33,142,858
Loans	L15	381,669	250,380
Fixed Assets (Net)	L16	91,884	94,434
Current Assets			
Cash and bank balances	L17	609,747	587,087
Advances and other assets	L18	3,494,518	1,974,598
Sub-total (A)		4,104,265	2,561,685
Current liabilities	L19	3,353,649	3,102,401
Provisions	L20	60,853	33,870
Sub-total (B)		3,414,502	3,136,271
Net current assets (C) = ((A) - (B))		689,763	(574,586)
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		11,340,571	11,671,014
Total		81,597,025	78,176,527

Contingent Liabilities

Particulars	As at 30 Sep 2013	As at 30 Sep 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	2,392,252
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)	29,029	22,816
Total	2,374,049	2,415,068

(*) 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 half year ended 30 Sep 2013

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

	For the quarter ended 30 Sep 2013	Up to the quarter ended 30 Sep 2013	For the quarter ended 30 Sep 2012	Up to the quarter ended 30 Sep 2012
Premium (net of service tax)				
First year premiums	1,186,859	1,989,458	1,218,281	1,989,162
Renewal premiums	2,966,463	4,836,016	2,418,079	4,261,253
Single premiums	30,432	52,591	881,637	983,558
Total premium	4,183,754	6,878,065	4,517,998	7,233,973

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	225,478	378,688	213,198	357,493
- Renewal premium	115,351	134,662	75,505	100,309
- Single premium	504	686	17,555	18,140
Total	341,334	514,036	306,258	475,942
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	341,334	514,036	306,258	475,942

Break up of commission paid to intermediaries:

Agents	208,247	316,465	182,690	291,271
Brokers	27,117	44,492	7,508	8,969
Corporate agency	7,263	11,803	6,751	9,519
Referral	1,418	2,068	1,201	1,830
Bancassurance	97,288	139,208	108,107	164,353
Total	341,334	514,036	306,258	475,942

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2013

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

Particulars	For the quarter ended 30 Sep 2013	Up to the quarter ended 30 Sep 2013	For the quarter ended 30 Sep 2012	Up to the quarter ended 30 Sep 2012
Employees' remuneration, welfare benefits and other manpower costs	671,402	1,367,910	636,275	1,303,097
Travel, conveyance and vehicle running expenses	24,103	46,069	26,067	46,491
Rent, rates and taxes	151,346	309,139	209,717	340,600
Repairs, maintenance and office upkeep	39,684	77,428	35,097	65,836
Printing and stationery	8,398	18,379	3,165	16,432
Communication expenses	32,701	60,969	16,805	45,999
Legal expenses	11,422	16,714	1,836	16,597
Professional charges	26,330	63,963	51,534	82,325
Medical fees	8,588	10,094	1,367	2,523
Auditors' fees, expenses etc				
a) as auditor	725	1,450	725	1,450
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	75	38	75
d) Concurrent audit & Other certifications	325	750	593	750
e) Out of pocket reimbursement	54	134	188	276
Advertisement and publicity	2,689	30,937	31,480	46,624
Interest and bank charges	5,354	19,317	12,880	25,203
Agents training & Recruitment expenses	15,383	25,352	8,371	9,200
Electricity charges	17,051	38,939	23,770	43,375
Service tax on premium	2,704	2,764	713	960
Service tax expense	6,762	6,762	15,899	15,899
Sales and business promotion expenses	146,009	285,134	78,135	147,590
Exchange fluctuation loss / (gain)	-	(15)	(4,901)	3,807
Membership fees	571	1,649	2,758	4,086
Depreciation	16,020	27,443	7,928	18,537
Other expenses	1,476	2,430	(10,527)	1,854
Total	1,189,135	2,413,785	1,149,912	2,239,585

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	81,427	209,415	90,162	207,249
(b) Claims by maturity	408,577	793,091	307,209	545,471
(c) Annuities / pensions in payment	597	3,586	121	208
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,737,130	4,037,364	2,008,037	3,791,770
2. (Amount ceded in reinsurance) :				
(a) Claims by death	878	(5,945)	(6,227)	(12,454)
(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	2,228,608	5,037,512	2,399,302	4,532,243

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2013

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 30 Sep 2013	As at 30 Sep 2012
Share capital		
Authorised capital		
1,615,000,000 (Previous Year: 1,615,000,000) Equity shares of ₹ 10 each	16,150,000	16,150,000
Issued capital		
1,600,000,000 (Previous Year: 1,464,883,000) Equity shares of Rs 10 each	16,000,000	14,648,830
Subscribed capital		
1,600,000,000 (Previous Year: 1,464,883,000) Equity shares of Rs 10 each	16,000,000	14,648,830
Called-up capital		
1,600,000,000 (Previous Year: 1,464,883,000) Equity shares of Rs 10 each	16,000,000	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	16,000,000	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	1,600,000,000	100 *	732,441,500	50
- Foreign	-	-	380,869,580	26
Others				
- Indian	-	-	351,571,920	24
Total	1,600,000,000	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).

During the Financial Year 2013-14, the Company has made right issue of 35,117,000 and 100,000,000 equity shares of ₹ 10 each on 29 May 2013 and 4 July 2013 respectively.

* 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 half year ended 30 Sep 2013

FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 30 Sep 2013	As at 30 Sep 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 half year ended 30 Sep 2013

FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 Sep 2013	As at 30 Sep 2012
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	2,105,639	1,058,171
Other approved securities	50,023	50,026
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	178,416	218,417
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	879,653	501,586
Other investments	-	-
Sub total (A)	3,213,732	1,828,201
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	248,382	1,348
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	242,544	422,181
(c) Derivative instruments	-	-
(d) Debentures/ bonds	50,000	-
(e) Other securities(Certificate Of Deposit ₹ 48,196 & Commercial Paper ₹ 215,554)	263,750	960,761
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	-	100,000
Other investments (Mutual Funds)	447,116	270,891
Others	-	-
Sub total (B)	1,251,794	1,755,181
Total (C) = (A) + (B)	4,465,525	3,583,382

Note:

1. Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 3,775,861 (Previous year: ₹ 2,890,305) as at 30 September 2013 is ₹ 3,590,917 (Previous year: ₹ 2,883,242). This also includes investments having book value of ₹ 119,062 (Previous year ₹ 118,866) and face value of ₹ 121,091 (Previous year: ₹ 121,091) and having a market value of ₹ 111,574 (Previous year: ₹ 118,342), pursuant to Section 7 of the Insurance Act, 1938.

2. Aggregate market value of mutual funds and shares, having a book value of ₹ 675,381 (Previous year: ₹ 682,576) as at 30 September 2013 is ₹ 689,661 (Previous year: ₹ 693,072)

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2013

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

Particulars	As at 30 Sep 2013	As at 30 Sep 2012
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	17,732,926	12,216,565
Other approved securities	2,434,169	2,330,035
Other approved investments		
(a) Shares		
(aa) Equity	1,675,804	1,094,121
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	4,876,890	4,858,217
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds ₹ 11,490,607 and Equity ₹ 58,876)	11,549,483	8,293,112
Other investments (Bond ₹ 120,000 and equity ₹ 43,381)	163,381	143,905
Sub total (A)	38,432,651	28,935,954
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	181,745	180,508
Other approved securities	-	-
Other approved investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	167,287	409,549
(c) Derivative instruments	-	-
(d) Debentures/ bonds	199,902	-
(e) Other securities (Certificate of deposit)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	25,003	-
Other investments (Mutual Funds)	422,095	483,035
Sub total (B)	996,031	1,073,093
Total (C) = (A) + (B)	39,428,682	30,009,046

Note:

- Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of ₹ 37,061,240 (Previous year: ₹ 27,942,096) as at 30 September 2013 is ₹ 34,984,931 (Previous year: ₹ 28,065,093)
- Aggregate market value of mutual funds and shares having a book value of ₹ 2,548,293 (Previous year: ₹ 2,093,740) as at 30 September 2013 is ₹ 2,367,443 (Previous year: ₹ 2,066,951)

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2013

FORM : L14-Investment - Assets Held to cover Linked Liabilities Schedule

(₹ '000)

Particulars	As at 30 Sep 2013	As at 30 Sep 2012
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,586,973	2,956,156
Other approved securities	37,827	34,358
Other approved investments		
(a) Shares		
(aa) Equity *	13,831,387	19,771,580
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	1,117,432	1,328,759
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds ₹ 2,588,939 and Equity ₹ 409,317)	2,998,256	4,506,011
Other investments (Equity)	1,081,942	1,058,217
Sub total (A)	22,653,817	29,655,080
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	401,460	3,274
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	131,096	102,981
(c) Derivative instruments	-	-
(d) Debentures/ bonds	50,172	497,340
(e) Other securities (Certificate of deposit)	806,114	1,259,752
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	428,205	491,019
Other investments (Mutual Funds)	200,012	688,910
Net current assets	528,056	444,503
Sub total (B)	2,545,114	3,487,778
Total (C) = (A) + (B)	25,198,932	33,142,858

Note:

1. Aggregate market value of above investments, other than mutual funds and shares, having a book value of ₹ 9,219,428 (Previous year: ₹ 10,132,153) as at 30 September 2013 is ₹ 9,017,129 (Previous year: ₹ 9,984,155).

2. Aggregate market value of mutual funds and shares, having a book value of ₹ 14,214,584 (Previous year: ₹ 19,620,140) as at 30 September 2013 is ₹ 15,653,754 (Previous year: ₹ 22,566,209)

* Includes investment in holding company (Exide Industries Limited) having a market value of ₹ 149,798 and the book value of ₹ 115,312 (Previous year ₹ 177,803 and ₹ 115,312 respectively)

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2013

FORM : L15-Loans Schedule**(₹ '000)**

Particulars	As at 30 Sep 2013	As at 30 Sep 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	380,480	249,344
(d) Others	-	-
Unsecured	1,189	1,037
Total	381,669	250,380
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	380,480	249,344
(f) Others - loans to employees	1,189	1,037
Total	381,669	250,380
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	381,669	250,380
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	381,669	250,380
Maturity-wise classification		
(a) Short term	1,059	864
(b) Long term	380,610	249,516
Total	381,669	250,380

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2013

FORM : L16 - Fixed Assets**(₹ '000)**

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-13	Additions	Deductions	As at 30 Sep-13	As at 1-Apr-13	For the year	On Sales/ Adjustments	As at 30 Sep-13	As at 30 Sep-13	As at 30 Sep-12
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	226,182	14,666	-	240,848	199,605	13,123	-	212,729	28,119	32,437
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	445,653	6,876	3,834	448,696	417,592	9,138	3,346	423,384	25,312	33,225
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	76,333	325	94	76,564	75,122	292	94	75,319	1,244	158
Information Technology Equipment	240,815	6,706	256	247,265	227,275	3,767	256	230,786	16,478	9,983
Vehicles	73,394	-	2,716	70,678	72,049	7	2,465	69,592	1,085	2,331
Office Equipment	139,134	3,340	1,518	140,956	132,427	1,116	1,518	132,024	8,932	2,056
Total	1,201,511	31,913	8,419	1,225,006	1,124,071	27,443	7,680	1,143,833	81,172	80,190
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	10,712	14,244
Grand Total	1,201,511	31,913	8,419	1,225,006	1,124,071	27,443	7,680	1,143,833	91,884	94,434
Previous Year	1,168,042	10,893	65	1,178,871	1,080,144	18,552	15	1,098,681	94,434	74,856

ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2013

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

Particulars	As at 30 Sep 2013	As at 30 Sep 2012
Cash and bank balances		
Cash (includes cash & cheques in hand)	189,805	49,560
Bank balances		
(a) Deposit Accounts	-	100,000
(b) Current Accounts	419,942	437,527
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	609,747	587,087
Balances with non-scheduled banks included in (a) and (b) above	10	10
Cash and bank balances		
In India	609,747	587,087
Outside India	-	-
Total	609,747	587,087

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

Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	78,129	72,270
Advances to officers/ directors	-	-
Advance tax paid and taxes deducted at source (net of provision for taxation)	2,170	260
Advances to suppliers	6,634	90,831
Advances to employees	9,444	7,657
Total (A)	96,378	171,017

Other assets

Income accrued on investments	1,090,136	820,500
Outstanding premiums	433,251	377,158
Agents' balances	2,972	1,677
Security and other deposits	193,495	200,481
Service tax - unutilised credit	-	85,306
Others (including investment held to meet policyholder's dues / claims)	1,678,285	318,460
Total (B)	3,398,139	1,803,581

Total (A+B)	3,494,518	1,974,598
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ING Vysya Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the half year ended 30 Sep 2013

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

Particulars	As at 30 Sep 2013	As at 30 Sep 2012
Current liabilities		
Agents' balances	179,124	74,912
Balances due to other insurance companies	47,372	51,940
Premiums received in advance	105	315
Sundry creditors	349,174	958,684
Claims outstanding	59,686	60,601
Maturity / Annuities / Foreclosures due	1,055,227	10,527
Accrued expenses	584,180	507,890
Proposal / policy deposits	192,669	61,442
Unclaimed amount of policyholder's	681,290	539,060
Cash bonus payable	1,974	991
Statutory dues payable	23,451	20,308
Tax Deducted at Source payable	47,687	38,950
Salary payable	23,770	38,446
Service tax payable	36,309	14,370
Other Liabilities	-	302,014
Temporary overdraft (as per books of account only)	71,630	421,953
Total	3,353,649	3,102,401

FORM : L20-Provisions Schedule

Provisions		
For wealth tax	-	18
For Other provisions	60,853	33,852
Total	60,853	33,870

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

SI No	Ratios	For the quarter ended 30 Sep 2013	Up to the quarter ended 30 Sep 2013	For the quarter ended 30 Sep 2012	Up to the quarter ended 30 Sep 2012
1	New business premium income growth:				
	<i>Participating</i>	18.1%	10.9%	-14.4%	-10.8%
	<i>Non Participating</i>	-40.6%	3.9%	1355.9%	847.7%
	<i>Pension- Individual Annuity</i>	-92.4%	-91.4%	9.2%	2.4%
	<i>Unit - Linked - Individual Pension</i>	35.4%	-76.1%	91.9%	2089.6%
	<i>Unit - Linked - Individual</i>	-50.6%	-73.5%	-204.2%	-122.2%
	<i>Unit - Linked - Group</i>	-20.2%	-23.2%	-37.1%	-36.8%
		0.0%	0.0%	0.0%	0.0%
2	Net retention ratio	99.6%	99.6%	99.6%	99.5%
3	Ratio of expenses of management	36.6%	42.6%	32.2%	37.5%
4	Commission ratio	8.2%	7.5%	6.8%	6.6%
5	Ratio of policy holders' liabilities to shareholders' funds	1403.2%	1403.2%	2125.5%	2125.5%
6	Growth rate of shareholders' fund (over previous year same quarter)	56.4%	56.4%	-1.4%	-1.4%
7	Ratio of policyholders' surplus to policy holders' liability	-0.3%	-0.3%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	1,098.4	1,685.4	(93.4)	(41.9)
9	Profit / (loss) after tax / total income	2.2%	-0.8%	-1.3%	-1.6%
10	(Total real estate + loans)/ cash and invested assets	0.5%	0.5%	0.4%	0.4%
11	Total investments/ (capital + total surplus) *	1482.9%	1482.9%	2241.1%	2241.1%
12	Total affiliated investments/ (capital + total surplus)	2.5%	2.5%	10.5%	10.5%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	<i>Participating</i>	1.9%	4.0%	2.4%	4.4%
	<i>Non Participating</i>	2.2%	4.3%	2.2%	4.4%
	<i>Pension</i>	2.0%	4.2%	2.4%	4.6%
	<i>Unit Linked Funds</i>	-2.2%	1.3%	6.6%	6.6%
	<i>Shareholders</i>	2.1%	4.2%	2.1%	4.0%
	Without realized gains / (losses)				
	<i>Participating</i>	1.9%	3.8%	2.2%	4.1%
	<i>Non Participating</i>	2.1%	4.3%	2.2%	4.3%
	<i>Pension</i>	2.0%	3.9%	2.2%	4.2%
	<i>Unit Linked Funds</i>	-1.4%	0.9%	7.5%	6.9%
	<i>Shareholders</i>	2.1%	4.2%	2.1%	3.9%
14	Conservation Ratio	65.7%	66.9%	59.6%	61.3%
	<i>Linked</i>	65.5%	62.7%	57.7%	58.6%
	<i>Non Linked</i>	83.9%	82.6%	81.5%	79.6%
	<i>Pension</i>	17.3%	24.9%	16.4%	19.4%
15	Persistency Ratio **				
	<i>For 13th month</i>	66.6%	66.6%	66.0%	66.0%
	<i>For 25th month</i>	57.4%	57.4%	60.0%	60.0%
	<i>For 37th month</i>	47.1%	47.1%	41.0%	41.0%
	<i>For 49th Month</i>	36.3%	36.3%	39.0%	39.0%
	<i>for 61st month</i>	24.8%	24.8%	37.0%	37.0%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,600,000,000	1,600,000,000	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)	0.07	(0.05)	(0.07)	(0.12)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.07	(0.05)	(0.07)	(0.12)
6	(iv) Book value per share (Rs 10 Paid Up)	2.92	2.92	2.03	2.03

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

**

- Persistency ratios have been calculated based on the data as at 30 September 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 57.4% for 2013 is based on the new business written from 1st October 2010 to 30th September 2011 and 25th month's 60.0% for 2012 is based on the new business written from 1st October 2009 to 30th September 2010 and so on.
- Single / policies with flexibility in paying premiums & group policies are not included in the persistency ratio.

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

FORM L24 : Valuation of Net Liabilities
As on 30 September 2013

(₹ Lacs)

SI.No.	Particular	As on 30 Sep 2013	As on 30 Sep 2012
1	<u>Linked</u>		
a	Life	224,854	301,025
b	General Annuity	-	-
c	Pension	27,060	30,176
d	Health	-	-
2	<u>Non-Linked</u>		
a	Life	292,412	204,373
b	General Annuity	1,073	808
c	Pension	110,849	97,352
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 Sep-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	6,623	6,573	12.92	254.32	9,787	9,620	27.19	506.32	16,410	16,193	40.11	760.64
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	49	47	0.09	1.07	568	544	1.54	16.85	617	591	1.63	17.92
4	Bihar	193	192	0.25	3.88	741	735	1.21	19.24	934	927	1.46	23.12
5	Chattisgarh	-	-	-	-	251	246	0.68	20.85	251	246	0.68	20.85
6	Goa	174	171	0.37	8.92	186	185	0.43	8.30	360	356	0.80	17.22
7	Gujarat	847	842	2.39	21.29	3,421	3,363	7.83	106.29	4,268	4,205	10.22	127.58
8	Haryana	334	328	0.83	21.33	1,181	1,127	2.84	73.26	1,515	1,455	3.67	94.59
9	Himachal Pradesh	95	92	0.17	3.36	338	328	0.58	14.37	433	420	0.74	17.73
10	Jammu & Kashmir	218	215	0.40	9.99	250	253	0.55	11.81	468	468	0.95	21.80
11	Jharkhand	50	49	0.11	1.71	490	487	0.98	16.64	540	536	1.09	18.35
12	Karnataka	2,581	2,558	5.12	73.67	11,362	11,182	30.75	446.01	13,943	13,740	35.87	519.68
13	Kerala	362	355	0.71	12.55	3,057	3,016	8.24	104.82	3,419	3,371	8.95	117.37
14	Madhya Pradesh	1	1	0.00	0.01	1,362	1,333	2.62	51.19	1,363	1,334	2.62	51.20
15	Maharashtra	748	739	1.37	33.54	4,620	4,482	12.65	326.51	5,368	5,221	14.03	360.06
16	Manipur	1	1	0.00	0.04	7	7	0.01	0.15	8	8	0.01	0.19
17	Meghalaya	-	-	-	-	9	7	0.01	0.39	9	7	0.01	0.39
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	8	4	0.01	0.10	8	4	0.01	0.10
20	Orissa	1,556	1,541	3.38	33.09	2,936	2,910	6.64	66.55	4,492	4,451	10.02	99.63
21	Punjab	365	352	0.70	21.11	2,214	2,169	4.33	117.11	2,579	2,521	5.04	138.22
22	Rajasthan	472	469	0.61	18.54	3,007	2,953	4.85	154.56	3,479	3,422	5.46	173.10
23	Sikkim	-	-	-	-	1	1	0.00	0.05	1	1	0.00	0.05
24	Tamil Nadu	1,544	1,519	3.12	50.97	10,210	10,037	25.58	450.45	11,754	11,556	28.70	501.42
25	Tripura	11	9	0.03	0.32	9	9	0.03	0.40	20	18	0.06	0.72
26	Uttar Pradesh	1,316	1,302	2.08	34.04	5,058	4,904	10.10	194.86	6,374	6,206	12.18	228.90
27	Uttrakhand	512	509	1.12	9.55	669	664	1.35	17.67	1,181	1,173	2.47	27.22
28	West Bengal	225	210	0.57	5.96	2,540	2,387	8.53	90.59	2,765	2,597	9.10	96.55
29	Andaman & Nicobar Islands	-	-	-	-	3	2	0.00	0.03	3	2	0.00	0.03
30	Chandigarh	20	20	0.02	0.79	338	327	0.80	21.89	358	347	0.82	22.69
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	0.01	-	2,333	2,246	6.29	123.97	2,333	2,246	6.30	123.97
34	Lakshadweep	-	-	-	-	1	1	0.02	(0.01)	1	1	0.02	(0.01)
35	Puducherry	75	73	0.09	1.60	189	183	0.59	8.45	264	256	0.69	10.05
Total		18,372	18,167	36.48	621.66	67,146	65,712	167.21	2,969.66	85,518	83,879	203.69	3,591.32

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 Sep-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	-	-	-	-	1.00	3,639	0.48	7.99	1.00	3,639	0.48	7.99
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	1.00	32	0.04	83.04	1.00	32	0.04	83.04
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1.00	40	0.00	-	1.00	40	0.00	-
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		-	-	-	-	3.00	3,711	0.52	91.03	3.00	3,711	0.52	91.03

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 September 2013

PART - A

(₹ 'Lacs)

Total Application as per balance sheet (A)
815,970
Add(B)

Provisions	L20	609
Current Liabilities	L19	33,536
		34,145

Less(C)

Debit balance in P & L a/c		113,406
Loans	L15	3,817
Advances and other Assets	L18	34,945
Cash and bank balance	L19	6,097
Fixed Assets	L16	919
Misc Exp Not written off	L21	-

Fund available for Investments
159,184
Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)

690,931
Balance Sheet Value of:

A. Life Fund	331,449
B. Pension, General Annuity Fund	110,490
C. Unit Linked Funds	251,179
	693,118

 Add : Balance SH 17,393
 Less Policy Holders Cash Flow Fund (16,585)

Add Unit subscription Receivable of Linked Funds 810

Policy Loans (3,805)

A. LIFE FUND	PERCENTAGE AS PER REG.	SH		PH			Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value
		Balance	FRSM+	UL -Non Unit Res	PAR	NONPAR					
		(a)	(b)	(c)	(d)	(e)	(b+c+d+e)				
1 Govt Securities	Not Less than 25%	5,637.61	17,902.57	689.93	113,234.22	32,959.52	164,786.24	49.53%	-	164,786.24	152,807.91
2 Govt Securities or Other approved Securities (incl 1 above)	Not less than 50%	5,637.61	18,402.80	689.93	127,887.50	34,070.81	181,051.05	54.42%	-	181,051.05	168,102.39
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-
a Housing and Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not less than 15%	2,409.18	6,387.35	500.89	54,804.61	19,647.32	81,340.17	24.45%	(120.43)	81,219.74	77,741.35
2. Other investments		-	-	-	-	-	-	0.00%	-	-	-
b i) Approved Investments	Not exceeding 35%	5,061.85	2,285.23	4.20	43,175.99	10,904.67	56,370.10	16.94%	(1,197.86)	55,172.24	54,358.26
ii) Other Investments not to exceed 15%		4,283.87	184.78	75.84	4,473.31	9,215.04	13,948.98	4.19%	57.31	14,006.29	13,972.02
TOTAL LIFE FUND	100%	17,392.51	27,260.16	1,270.87	230,341.42	73,837.85	332,710.30	100%	(1,260.99)	331,449.31	314,174.03

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%	-	39,682.98	39,682.98	35.75%	0.00	39,682.98	36,625.14
2 Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%	-	48,260.09	48,260.09	43.48%	0.00	48,260.09	44,641.36
3 Balance in Approved Investment	Not exceeding 60%	-	62,725.89	62,725.89	56.52%	(496.26)	62,229.64	60,651.36
TOTAL PENSION GENERAL ANNUITY FUND	100%	-	110,985.98	110,985.98	100.00%	(496.26)	110,489.72	105,292.72

C. Linked Business	PERCENTAGE AS PER REG.	PH		Total Fund	ACTUAL %
		PAR	NON PAR		
1 Approved investments	Not less than 75%	-	238,359.80	238,359.80	94.90%
2 Other investment	Not more than 25%	-	12,819.55	12,819.55	5.10%
TOTAL LINKED INSURANCE FUND	100%	-	251,179.35	251,179.35	100.00%

ING Vysya Life Insurance Company Limited
 (Registration No: 114; Date of registration: 2 August 2001)
FORM : L27-UNIT LINKED BUSINESS - 3A
 PART - B
 Link to item C of Form 3A Part A
Statement as on : 30 September 2013

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)	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
Add : Inflows During the quarter	7.89	-	22.53	-	11.72	27.21	194.59	5.58	92.42	2.62
Increase/(Decrease) Value Of Inv(net)	(3.71)	0.47	(3.54)	0.62	(6.40)	(306.49)	(215.55)	(3,304.01)	(104.18)	(1,016.55)
Less: Outflow During the quarter	35.80	1.14	2.92	-	90.64	275.18	318.08	5,671.56	123.62	5,675.14
TOTAL INVESTIBLE FUNDS (MKT VALUE)	259.28	97.43	488.66	29.96	955.25	8,272.74	5,504.58	98,734.94	2,846.42	70,503.79

	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	151.52	58.44	82.85	85.04	99.80	20.42	24.48	81.71	326.99	34.23	2,834.70	34.27	2,892.81	52.55	20,774.55	21.04	1,214.81	42.68	0.00	0.00	
B Corporate bonds	20.07	7.74	0.00	0.00	73.14	14.97	0.00	0.00	224.88	23.54	1,042.83	12.61	1,444.91	26.25	11,796.78	11.95	673.67	23.67	0.00	0.00	
C Infrastructure Bonds	0.00	0.00	9.72	9.97	41.30	8.45	0.00	0.00	145.76	15.26	1,634.56	19.76	826.67	15.02	11,542.01	11.69	392.51	13.79	0.00	0.00	
D Equity	75.62	29.17	0.00	0.00	210.89	43.16	0.00	0.00	141.43	14.81	2,283.05	27.60	0.00	0.00	46,132.45	46.72	384.13	13.50	62,491.47	88.64	
E Money Market	1.70	0.66	3.80	3.90	8.10	1.66	5.40	18.02	3.50	0.37	0.00	0.00	0.00	0.00	650.00	0.66	0.00	0.00	2,660.00	3.77	
F Mutual Funds	0.02	0.01	0.00	0.00	0.28	0.06	0.00	0.00	0.76	0.08	0.21	0.00	1.03	0.02	756.18	0.77	0.00	0.00	0.37	0.00	
G Deposits with Bank	0.00	0.00	0.00	0.00	42.28	8.65	0.00	0.00	84.56	8.85	0.00	0.00	0.00	0.00	1,286.81	1.30	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	0.00	0.00	0.00	0.00	0.00	0.00	
SUB TOTAL (A)	248.92	96.02	96.37	98.91	475.78	97.37	29.88	99.73	927.88	97.14	7,795.35	94.24	5,165.42	93.84	92,938.77	94.13	2,665.13	93.64	65,151.85	92.41	
Current Assets																					
Accrued Interest	5.57	2.15	0.59	0.60	2.61	0.53	0.00	0.00	19.76	2.07	174.46	2.11	174.85	3.17	1,652.64	1.67	61.22	2.15	0.00	0.00	
Dividend Receivable	0.07	0.03	0.00	0.00	0.21	0.04	0.00	0.00	0.14	0.01	2.85	0.03	0.00	0.00	59.74	0.05	0.00	0.00	71.46	0.10	
Bank Balance	0.14	0.05	0.06	0.06	0.11	0.02	0.10	0.34	0.10	0.01	3.45	0.04	0.77	0.01	157.77	0.16	4.67	0.16	92.01	0.13	
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	201.25	2.43	201.61	3.66	1,345.92	1.36	145.50	5.11	601.62	0.85	
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	(10.32)	(0.12)	0.00	0.00	(415.25)	(0.42)	(2.28)	(0.08)	(407.57)	(0.58)	
Fund Management of Charges Payable	(0.19)	(0.07)	(0.07)	(0.07)	(0.36)	(0.07)	(0.02)	(0.07)	(0.72)	(0.08)	(9.60)	(0.12)	(3.79)	(0.07)	(115.60)	(0.12)	(2.62)	(0.09)	(99.56)	(0.14)	
Other current liabilities (for Investments)	(0.00)	0.00	(0.00)	0.00	(0.00)	0.00	(0.00)	0.00	(0.00)	0.00	(70.49)	(0.85)	(90.60)	(1.65)	(468.30)	(0.47)	(60.35)	(2.12)	(0.26)	0.00	
SUB TOTAL (B)	5.59	2.16	0.58	0.59	2.56	0.52	0.08	0.27	19.26	2.01	291.40	3.52	282.64	5.12	2,207.92	2.23	146.64	5.15	257.69	0.36	
Other Investment(<=25%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
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	3.54	1.37	0.00	0.00	9.43	1.93	0.00	0.00	6.61	0.69	176.50	2.13	0.00	0.00	3,564.53	3.61	30.20	1.06	5,089.26	7.22	
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	1.22	0.47	0.48	0.50	0.90	0.18	0.00	0.00	1.49	0.16	9.50	0.11	56.52	1.03	23.72	0.02	4.45	0.16	4.99	0.01	
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)	4.77	1.84	0.48	0.50	10.32	2.11	0.00	0.00	8.10	0.85	185.99	2.24	56.52	1.03	3,588.25	3.63	34.65	1.22	5,094.25	7.23	
Total A + B + C	259.28	100.00	97.43	100.00	488.66	100.00	29.96	100.00	955.25	100.00	8272.74	100.00	5504.58	99.99	98734.94	99.99	2846.42	100.01	70503.79	100.00	
Funds Carried Forward (As Per LB2)	259.28		97.43		488.66		29.96		955.25		8272.74		5504.58		98734.94		2846.42		70503.79		

ING Vysya Life Insurance Company Limited
 (Registration No: 114; Date of registration: 2 August 2001)
FORM : L27-UNIT LINKED BUSINESS - 3A
 PART - B
 Link to Item C of Form 3A Part A
 Statement as on : 30 September 2013

PARTICULARS	ULIF006271107GTDGROWTH114 - Individual Guaranteed Growth Fund	ULIF00705208PENDEBT114 - Pension Debt Fund	ULIF00805208PENEFUND114 - Pension Equity Fund	ULIF00905208PENLIQUID114 - Pension Liquid Fund	ULIF010161209PRESERVER114 - Individual Preserver Fund	ULIF011161209PRIMEEQU114 - Individual Prime Equity Fund	ULIF012161209PNPRESERV114 - Individual Preserver Pension Fund	ULIF013161209PNPRIMEEQU114 - Individual Prime Equity Pension Fund	ULIF014031210GTDNAV114 - 4-Market Shield	ULIF015271210ACTASSET114 - ING Active Asset Allocation Fund	Total For all Funds
Opening Balance/Market 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
Add : Inflows During the quarter	0.97	61.19	54.18	7.83	167.17	233.05	122.48	236.65	976.65	91.71	2,318.17
Increase/(Decrease) Value Of Inv(net)	(94.56)	(222.83)	(162.41)	11.74	(348.34)	(130.84)	(169.96)	(75.15)	(124.12)	(26.30)	(6,302.13)
Less: Outflow During the quarter	189.62	432.61	709.52	30.05	126.37	143.25	139.22	215.68	264.39	18.46	14,463.62
TOTAL INVESTIBLE FUNDS(MKT VALUE)	3,001.54	5,317.91	10,871.13	559.03	8,797.46	11,225.37	4,059.20	6,489.39	11,345.52	1,819.75	251,179.35

	ULIF006271107GTDGROWTH114 - Individual Guaranteed Growth Fund		ULIF00705208PENDEBT114 - Pension Debt Fund		ULIF00805208PENEFUND114 - Pension Equity Fund		ULIF00905208PENLIQUID114 - Pension Liquid Fund		ULIF010161209PRESERVER114 - Individual Preserver Fund		ULIF011161209PRIMEEQU114 - Individual Prime Equity Fund		ULIF012161209PNPRESERV114 - Individual Preserver Pension Fund		ULIF013161209PNPRIMEEQU114 - Individual Prime Equity Pension Fund		ULIF014031210GTDNAV114 - 4-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	
Investment of Unit Fund																							
<i>Approved Investment(>=75%)</i>																							
A Government Bonds	0.00	0.00	2,410.33	45.32	0.00	0.00	375.01	67.08	3,933.24	44.71	0.00	0.00	1,495.46	36.84	0.00	0.00	3,235.72	28.52	410.42	22.55	40,262.68	16.03	
B Corporate bonds	987.69	32.91	1,808.51	34.01	0.00	0.00	0.00	0.00	1,607.11	18.27	0.00	0.00	734.26	18.09	0.00	0.00	0.00	0.00	78.53	4.32	20,492.39	8.16	
C Infrastructure Bonds	1,674.99	55.80	829.96	15.61	0.00	0.00	0.00	0.00	2,591.40	29.46	0.00	0.00	1,304.37	32.13	0.00	0.00	0.00	0.00	361.94	19.89	21,355.08	8.50	
D Equity	250.89	8.36	0.00	0.00	9,831.11	90.43	0.00	0.00	0.00	0.00	10,100.94	89.98	0.00	0.00	5,846.12	90.09	3,984.89	35.12	674.05	37.04	142,407.04	56.70	
E Money Market	0.00	0.00	0.00	0.00	250.00	2.30	0.00	0.00	0.00	0.00	490.00	4.37	0.00	0.00	217.50	3.35	1,623.94	14.31	200.00	10.99	6,113.94	2.43	
F Mutual Funds	0.00	0.00	0.08	0.00	0.00	0.00	0.53	0.09	1.19	0.01	0.00	0.00	0.91	0.02	0.00	0.00	549.40	4.84	0.00	0.00	1,310.96	0.52	
G Deposits with Bank	0.00	0.00	0.00	0.00	0.00	0.00	171.72	30.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	361.84	3.19	0.00	0.00	1,947.20	0.78	
H Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SUB TOTAL (A)	2,913.48	97.07	5,048.87	94.94	10,081.11	92.73	547.25	97.89	8,132.94	92.45	10,590.94	94.35	3,535.00	87.08	6,063.62	93.44	9,755.76	85.98	1,724.94	94.79	233,889.29	93.12	
Current Assets																							
Accrued Interest	76.84	2.56	166.30	3.13	0.00	0.00	0.00	0.00	292.40	3.32	0.00	0.00	110.68	2.73	0.00	0.00	0.00	0.00	20.96	1.15	2,758.67	1.10	
Dividend Receivable	0.26	0.01	0.00	0.00	11.09	0.10	0.00	0.00	0.00	0.00	11.65	0.10	0.00	0.00	6.81	0.10	3.72	0.03	0.96	0.05	160.25	0.06	
Bank Balance	1.92	0.06	6.70	0.13	26.77	0.25	0.04	0.01	9.14	0.10	25.54	0.23	5.32	0.13	9.12	0.14	18.20	0.16	11.01	0.60	372.93	0.15	
Receivable for Sale of Investments	0.00	0.00	169.28	3.18	132.01	1.21	0.00	0.00	323.31	3.70	83.20	0.74	230.06	5.67	94.79	1.46	42.90	0.38	63.68	3.50	3,637.13	1.45	
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	
<i>Less: Current Liabilities</i>																							
Payable for Investments	0.00	0.00	0.00	0.00	(85.63)	(0.79)	0.00	0.00	0.00	0.00	(90.98)	(0.81)	0.00	0.00	(38.47)	(0.59)	(57.90)	(0.51)	(33.81)	(1.86)	(1,142.22)	(0.45)	
Fund Management of Charges Payable	(4.06)	(0.14)	(3.68)	(0.07)	(15.41)	(0.14)	(0.26)	(0.05)	(8.14)	(0.09)	(14.12)	(0.13)	(3.75)	(0.09)	(8.25)	(0.13)	(12.00)	(0.11)	(2.24)	(0.12)	(304.46)	(0.12)	
Other current liabilities (for Investments)	(0.01)	0.00	(89.52)	(1.51)	(0.04)	0.00	(0.00)	0.00	(135.90)	(1.54)	(0.04)	0.00	(65.47)	(2.11)	(4.66)	(0.04)	(15.11)	(0.83)	(15.11)	(0.83)	(1,011.79)	(0.40)	
SUB TOTAL (B)	74.95	2.49	258.98	4.86	68.78	0.63	(0.22)	(0.04)	482.83	5.49	15.26	0.13	256.83	6.33	63.98	0.98	(9.75)	(0.09)	45.45	2.49	4,470.52	1.78	
Other Investment(<=25%)																							
A Corporate bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
B Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
C Equity	12.40	0.41	0.00	0.00	716.03	6.59	0.00	0.00	0.00	0.00	614.26	5.47	0.00	0.00	356.83	5.50	192.92	1.70	46.91	2.58	10,819.42	4.31	
D Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
E Mutual Funds	0.71	0.02	10.96	0.21	5.21	0.05	11.99	2.15	181.69	2.07	4.92	0.04	267.38	6.59	4.97	0.08	1,406.58	12.40	2.45	0.13	2,000.12	0.80	
F Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SUB TOTAL (C)	13.12	0.43	10.96	0.21	721.23	6.64	11.99	2.15	181.69	2.07	619.18	5.51	267.38	6.59	361.80	5.58	1,599.50	14.10	49.36	2.71	12,819.55	5.10	
Total A + B + C	3,001.54	99.99	5,317.91	100.01	10,871.13	100.00	559.03	100.00	8,797.46	100.01	11,225.37	99.99	4,059.20	100.00	6,489.39	100.00	11,345.52	99.99	1,819.75	99.99	251,179.35	100.00	
Funds Carried Forward (As Per LB2)	3,001.54		5,317.91		10,871.13		559.03		8,797.46		11,225.37		4,059.20		6,489.39		11,345.52		1,819.75		251,179.35		

ING Vysya Life Insurance Company Limited

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

FORM : L28-ULIP-NAV-3A

PART - C

Link to FORM 3A (Part B)**Statement as on : 30 September 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	1,819.75	10.9076	10.9076	11.0767	10.8061	11.0161	1.78%	'NA'
2	ULGF00124804EBBALANCE114-Group Balanced Fund	259.28	21.6998	21.6998	21.9839	21.3866	21.3402	4.11%	4.18%
3	ULGF00224804EBDEBT114-Group Debt Fund	97.43	18.8815	18.8815	18.7908	18.4023	18.0630	6.46%	6.91%
4	ULGF00324804EBGROWTH114-Group Growth Fund	488.66	24.9858	24.9858	25.1627	24.4427	24.6166	4.27%	2.99%
5	ULGF00424804EBLIQUID114-Group Liquid Fund	29.96	18.7082	18.7082	18.3240	18.0507	17.7136	7.74%	7.46%
6	ULIF014031210GTDNAV114-Market Shield	11,345.52	10.4886	10.4886	10.6070	10.3982	10.5636	1.93%	'NA'
7	ULGF00524804EBSECURE114-Group Secure Fund	955.25	19.7027	19.7027	19.8271	19.3294	19.1147	5.46%	5.85%
8	ULIF001181004BALANCE114-Individual Balanced Fund	8,272.74	20.1550	20.1550	20.8820	20.3315	20.3629	1.52%	2.93%
9	ULIF002181004DEBT114-Individual Debt Fund	5,504.58	18.5510	18.5510	19.2573	18.6495	18.2341	4.21%	7.11%
10	ULIF005141005EQUITY114-Individual Equity Fund	70,503.79	16.4927	16.4927	16.7224	16.3396	17.2297	-0.99%	-3.53%
11	ULIF006271107GTDGROWTH114-Individual Guaranteed Growth Fund	3,001.54	13.9050	13.9050	14.3184	13.8793	13.6572	3.85%	5.02%
12	ULIF003181004GROWTH114-Individual Growth Fund	98,734.94	21.8953	21.8953	22.5994	21.9981	22.3856	0.65%	0.91%
13	ULIF011161209PRIMEEQU114-Individual Prime Equity Fund	11,225.37	10.1050	10.1050	10.2289	9.9714	10.4664	-0.19%	-3.48%
14	ULIF013161209PNPRIMEEQU114-Individual Prime Equity Pension Fund	6,489.39	10.0161	10.0161	10.1425	9.9048	10.3993	-0.44%	-3.55%
15	ULIF012161209PNPRESERVR114-Individual Preserver Pension Fund	4,059.20	13.8415	13.8415	14.4220	13.9688	13.6684	3.65%	7.21%
16	ULIF010161209PRESERVER114-Individual Preserver Fund	8,797.46	13.7465	13.7465	14.2922	13.8331	13.5255	4.07%	7.20%
17	ULIF004181004SECURE114-Individual Secure Fund	2,846.42	19.4790	19.4790	20.1819	19.6389	19.4185	2.64%	4.79%
18	ULIF00705208PENDEBT114-Pension Debt Fund	5,317.91	15.4489	15.4489	16.0802	15.5653	15.2149	4.00%	7.22%
19	ULIF00805208PENEQUITY114-Pension Equity Fund	10,871.13	11.3482	11.3482	11.5154	11.2295	11.8251	-0.71%	-3.46%
20	ULIF00905208PENLIQUID114-Pension Liquid Fund	559.03	15.2586	15.2586	14.9411	14.6718	14.3756	8.46%	8.39%

TOTAL **251,179.35**

ING Vysya Life Insurance Company Limited

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

FORM : L-29 - Detail regarding debt securities

Statement as on : 30 September 2013

(₹ 'Lacs)

Detail Regarding debt securities(ULIP)

	MARKET VALUE				Book Value			
	As at 30 September 2013	as % of total for this class	as at 30 September of the previous year	as % of total for this class	As at 30 September 2013	as % of total for this class	as at 30 September of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	43,594	52%	67,910	68%	44,102	51%	66,451	68%
AA or better	495	1%	1,983	2%	500	1%	1,794	2%
Rated below AA but above A	-	-	-	-	-	-	-	0%
Rated below A but above B	-	-	-	-	-	-	-	0%
Any other (Sovereign)	40,263	48%	29,938	30%	41,774	48%	30,108	31%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	11,040	13%	21,024	21%	10,811	13%	20,403	21%
more than 1 year and upto 3years	6,916	8%	15,864	16%	6,861	8%	15,775	16%
More than 3years and up to 7years	27,645	33%	21,794	22%	28,184	33%	21,229	22%
More than 7 years and up to 10 years	20,896	25%	22,365	22%	21,653	25%	22,118	22%
More than 10 years and up to 15 years	11,634	14%	9,084	9%	12,121	14%	9,084	9%
More than 15 years and up to 20 years	4,346	5%	4,092	4%	4,735	5%	4,204	4%
Above 20 years	1,875	2%	5,608	6%	2,012	2%	5,539	6%
Breakdown by type of the issuer								
a. Central Government	39,884	47%	29,594	30%	41,377	48%	29,758	30%
b. State Government	378	0%	344	0%	396	0%	349	0%
c. Corporate Securities	44,089	52%	69,894	70%	44,602	52%	68,245	69%

(₹ 'Lacs)

Detail Regarding debt securities(NON ULIP)

	MARKET VALUE				Book Value			
	As at 30 September 2013	as % of total for this class	as at 30 September of the previous year	as % of total for this class	As at 30 September 2013	as % of total for this class	as at 30 September of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	154,593	40%	129,843	4282%	160,182	40%	128,401	43%
AA or better	14,132	4%	14,758	487%	14,414	4%	14,105	5%
Rated below AA but above A	1,166	0%	1,211	40%	1,200	0%	1,200	0%
Rated below A but above B	-	-	-	-	-	-	-	0%
Any other (Sovereign)	212,744	56%	157,409	5191%	229,311	57%	158,366	52%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	11,949	3%	6,662	2%	11,986	3%	6,677	2%
more than 1 year and upto 3years	6,229	2%	4,752	2%	6,371	2%	4,760	2%
More than 3years and up to 7years	66,465	17%	59,976	20%	68,971	17%	60,440	20%
More than 7 years and up to 10 years	98,933	26%	90,825	30%	102,366	25%	88,942	29%
More than 10 years and up to 15 years	79,665	21%	60,754	20%	84,668	21%	60,798	20%
More than 15 years and up to 20 years	35,624	9%	31,431	10%	38,779	10%	31,798	11%
Above 20 years	83,768	22%	48,820	16%	91,964	23%	48,657	16%
Breakdown by type of the issuer								
a. Central Government	189,433	50%	133,764	44%	204,469	50%	134,566	45%
b. State Government	23,311	6%	23,645	8%	24,842	6%	23,801	8%
c. Corporate Securities	169,891	44%	145,812	48%	175,796	43%	143,706	48%

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 Sep 2013	Up to the Quarter ended 30 Sep 2013	For the Quarter ended 30 Sep 2012	Up to the Quarter ended 30 Sep 2012
Exide Industries Ltd	Promoters	Premium Income	-	44	-	39
		Benefits paid (Claims during the year)	-	-	69	69
		Investment	-	1,153	(5)	1,153
		Dividend / Income from Investment	-	7	7	7
		Share capital as on 30 September	160,000	160,000	-	73,244
		Contribution to Share capital (Inc Share App Money)	10,000	-	-	-
ING Vysya Life Insurance Emp Group Gratuity cum Life Assurance Scheme (Trust)	Gratuity Trust	Premium Income	-	-	-	-
		Benefits paid (claims during the year)	-	-	-	-
		Contribution made to Gratuity Trust	-	-	-	-
		Expenses incurred on behalf of the company	-	-	0	0
Kshitij Jain	Key Management Personnel	Managerial Remuneration	72	144	71	144

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 September 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 September 2013

₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	655,827
	Deduct:	
2	Mathematical Reserves	656,249
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	(421)
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	46,329
7	Excess in Shareholders' funds	46,329
8	Total ASM (4) + (7)	45,908
9	Required Solvency Margin (RSM)	19,508
10	Solvency Ratio (8) / (9)	235%

ING Vysya Life Insurance Company Limited

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

FORM : L-33-NPAs-7A (As on 30 September 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 September 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	154,453.85	2,930.88	2.04	2.04	154,453.85	5,622.46	4.06	4.06	124,065.60	8,177.93	8.20	8.20
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSB	1,190.62	25.32	2.13	2.13	1,190.62	50.63	4.25	4.25	1,189.64	101.25	8.52	8.52
	A4 Treasury Bills	CTRB	9,141.77	186.18	1.97	1.97	9,141.77	217.36	2.50	2.50	-	58.22	1.87	1.87
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	3,019.70	64.55	2.14	2.14	3,019.70	129.11	4.27	4.27	3,021.31	235.11	8.51	8.51
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	13,245.11	280.93	2.12	2.12	13,245.11	561.80	4.24	4.24	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	19,687.87	445.02	2.31	2.31	19,687.87	862.38	4.60	4.60	17,105.74	1,270.46	9.06	9.06
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	272.50	(5.88)	(2.16)	(2.16)	272.50	(1.22)	(0.48)	(0.48)	231.10	(15.85)	(8.85)	(8.85)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	251.73	(29.99)	(9.78)	(9.78)	251.73	(50.55)	(17.30)	(17.30)	269.81	(18.04)	(8.73)	(8.73)
	D5 Infrastructure - Securitised Assets (Approved)	IESA	2,102.28	53.88	2.60	2.60	2,102.28	107.17	5.23	5.23	1,995.11	213.76	11.32	11.32
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	51,928.83	1,126.96	2.23	2.23	51,928.83	2,188.43	4.48	4.48	44,934.23	2,972.80	9.02	9.02
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	7,096.96	175.66	2.47	2.47	7,096.96	343.72	4.94	4.94	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	(165.98)	(10.76)	(10.76)	1,542.26	(185.38)	(12.96)	(12.96)	1,246.85	(37.58)	(3.57)	(3.57)
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	11,151.17	83.19	0.75	0.75	11,151.17	240.55	2.35	2.35	8,621.79	553.20	8.98	8.98
	E5 Corporate Securities - Bonds - Taxable	EPBT	3,868.91	74.21	2.23	2.23	3,868.91	121.06	4.37	4.37	2,118.98	24.98	3.07	3.07
	E9 Corporate Securities -Debentures	ECOS	31,342.71	702.84	2.13	2.13	31,342.71	1,475.42	4.40	4.40	34,250.47	2,684.19	8.77	8.77
	E13 Loans - Policy Loans	ELPL	3,804.80	83.62	2.45	2.45	3,804.80	162.09	5.04	5.04	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	-	5.43	0.21	0.21	-	7.39	0.22	0.22	4,788.35	8.10	0.27	0.27
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,458.76	84.89	2.45	2.45	3,458.76	168.86	4.88	4.88	3,458.66	436.14	9.73	9.73
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,201.50	37.43	2.26	2.26	1,201.50	42.59	3.10	3.10	14.79	46.62	9.29	9.29
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	434.28	32.04	7.38	7.38	434.28	43.78	10.71	10.71	370.57	(26.36)	(7.91)	(7.91)
	F5 Other than Approved Investments -Debentures	OLDB	1,200.00	29.62	2.47	2.47	1,200.00	58.91	4.91	4.91	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	12,314.88	218.81	2.34	2.34	12,314.88	380.05	3.48	3.48	2,637.97	417.55	9.29	9.29
	TOTAL		332,710.47	6,439.59	2.11	2.11	332,710.47	12,546.62	2.11	2.11	274,330.49	19,426.01	8.23	8.23

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 September 2013)

 Name of the Fund **LINKED FUND**

No.	Category of Investment	CAT Code	Current Quarter				Year To Date				Previous Year			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
A Central Government Securities														
A1	Central Government Bonds	CGSB	37,429.06	(2,645.13)	(7.35)	(7.35)	37,429.06	(1,484.28)	(4.74)	(4.74)	22,515.92	3,311.47	12.81	12.81
A4	Treasury Bills	CTRB	4,012.19	66.82	2.06	2.06	4,012.19	66.82	2.06	2.06	-	-	-	-
B Government Securities / Other Approved Securities														
B2	State Government Bonds/ Development Loans	SGGB	387.60	(11.90)	(2.65)	(2.65)	387.60	47.83	7.93	7.93	1,093.28	247.10	9.56	9.56
B4	Other Approved Securities (excluding Infrastructure Investments)	SGOA	8.72	(0.73)	(8.34)	(8.34)	8.72	(0.24)	(2.73)	(2.73)	8.72	1.09	12.52	12.52
C Housing and Loans to State Govt for housing and fire fighting equipment														
C7	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	8,663.23	(91.04)	(0.95)	(0.95)	8,663.23	275.34	2.55	2.55	12,636.18	1,528.24	11.26	11.26
D Infrastructure Investments														
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	2,699.63	(40.38)	(1.81)	(1.81)	2,699.63	103.98	3.68	3.68	4,372.21	(294.78)	(7.02)	(7.02)
D3	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,039.87	(494.91)	(17.25)	(17.25)	2,039.87	(816.96)	(24.35)	(24.35)	4,488.22	589.67	11.28	11.28
D5	Infrastructure - Securitised Assets	IESA	485.81	9.54	1.96	1.96	485.81	23.87	3.60	3.60	663.04	86.84	10.07	10.07
D7	Infrastructure - PSU - Debentures/ Bonds	IPTD	17,806.43	(432.14)	(2.25)	(2.25)	17,806.43	97.65	0.51	0.51	15,788.49	2,309.98	11.94	11.94
D9	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,424.22	(113.02)	(3.30)	(3.30)	3,424.22	47.79	1.24	1.24	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	13,287.71	(1,705.50)	(11.51)	(11.51)	13,287.71	(2,054.53)	(12.45)	(12.45)	17,244.08	(1,994.15)	(7.24)	(7.24)
E2	Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	109,813.58	227.97	0.27	0.27	109,813.58	5,795.93	5.20	5.20	119,302.74	14,766.28	10.69	10.69
E4	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,153.12	95.11	8.25	8.25	1,153.12	6.38	0.55	0.55	1,153.12	(209.94)	(18.21)	(18.21)
E5	Corporate Securities - Bonds - Taxable	EPBT	2,123.24	(95.67)	(4.51)	(4.51)	2,123.24	12.15	0.52	0.52	2,623.49	60.37	6.97	6.97
E9	Corporate Securities - Debentures	ECOS	8,466.04	(331.99)	(3.16)	(3.16)	8,466.04	75.54	0.61	0.61	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	1,947.20	41.39	2.15	2.15	1,947.20	230.24	3.95	3.95	15,493.87	994.47	9.56	9.56
E20	CCIL - CBLO	ECBO	5,820.00	134.41	1.78	1.78	5,820.00	214.40	3.36	3.36	4,293.52	129.97	5.20	5.20
E21	Commercial Papers	ECCP	293.94	5.72	1.97	1.97	293.94	5.72	1.97	1.97	-	-	-	-
E23	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,502.32	(100.05)	(6.66)	(6.66)	1,502.32	(45.20)	(3.01)	(3.01)	1,502.32	222.55	14.81	14.81
E28	Mutual Funds - Gil/ G Sec/ Liquid Schemes	EGMF	1,301.64	22.78	2.07	2.07	1,301.64	51.85	4.16	4.16	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	7,939.66	(47.14)	(0.53)	(0.53)	7,939.66	157.30	1.86	1.86	7,901.27	(911.99)	(8.36)	(8.36)
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1,938.30	70.26	3.63	3.63	1,938.30	135.68	7.00	7.00	1,938.30	841.55	43.42	43.42
F13	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	1,972.33	94.97	2.33	2.33	1,972.33	254.13	4.35	4.35	7,324.16	673.49	9.02	9.02
TOTAL			234,515.84	(5,340.63)	3.34	3.34	234,515.84	3,201.39	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	39,587.35	822.28	2.08	2.08	39,587.35	1,625.97	4.17	4.17	38,082.21	2,796.49	8.35	8.35
	A4 Treasury Bills	CTRB	95.63	1.72	1.82	1.82	95.63	1.72	1.82	1.82	-	-	-	-
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	502.45	11.07	2.20	2.20	502.45	22.14	4.41	4.41	502.59	21.15	4.21	4.21
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	8,074.66	171.69	2.13	2.13	8,074.66	343.32	4.25	4.25	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	12,969.76	306.92	2.36	2.36	12,969.76	610.51	4.61	4.61	12,971.14	1,162.48	9.33	9.33
	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	114.55	(2.88)	(2.52)	(2.52)	114.55	(0.44)	(0.40)	(0.40)	104.34	(9.48)	(11.62)	(11.62)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	126.80	(13.14)	(8.50)	(8.50)	126.80	(23.64)	(15.66)	(15.66)	144.59	(14.50)	(13.80)	(13.80)
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	21,488.25	471.40	2.22	2.22	21,488.25	916.94	4.37	4.37	19,793.59	1,392.58	8.82	8.82
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,269.48	151.95	2.42	2.42	6,269.48	302.25	4.82	4.82	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	(83.55)	(11.80)	(11.80)	708.31	(93.31)	(13.95)	(13.95)	598.67	(19.84)	(3.99)	(3.99)
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	5,011.13	40.37	0.79	0.79	5,011.13	191.20	3.99	3.99	4,357.52	302.69	9.61	9.61
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	(47.36)	(10.62)	(10.62)
	E9 Corporate Securities (Approved Investment) - Debentures	ECOS	13,592.33	314.66	2.32	2.32	13,592.33	623.47	4.59	4.59	13,550.02	1,134.81	9.30	9.30
	E23 CCIL (Approved Investment) - CBLO	ECBO	-	0.14	0.13	0.13	-	0.26	0.08	0.08	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	539.38	12.54	2.32	2.32	539.38	24.94	4.62	4.62	539.33	49.62	9.20	9.20
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,655.90	20.46	2.11	2.11	1,655.90	39.53	4.34	4.34	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		110,735.98	2,225.64	2.20	2.20	110,735.98	4,584.86	2.20	2.20	105,723.09	8,165.65	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 September 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								

Sl. No	Particulars	Current Quarter				Same Quarter previous year				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First Year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	8.92	18	18	72.74	34.92	71	69	217.87	20.23	41	41	129.59	80.91	165	160	518.83
	From 50,001-75,000	17.48	28	28	11.37	44.15	62	62	120.32	33.42	50	50	50.20	89.38	124	123	216.04
	From 75,000-100,000	23.06	25	25	53.93	69.00	72	69	127.69	40.96	44	44	106.13	207.18	212	205	462.19
	From 1,00,001-1,25,000	3.43	3	3	0.16	7.00	6	5	7.88	4.47	4	4	1.30	22.64	20	19	36.90
	Above Rs. 1,25,000	119.42	24	24	71.37	124.50	39	37	157.66	160.65	36	34	138.93	276.81	101	98	371.30
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	0.50	1	1	0.02	-	-	-	-	1.00	2	2	0.05
	From 50,001-100,000	6.68	10	10	0.32	45.54	68	68	2.15	56.74	83	83	2.67	276.98	417	417	13.05
	From 1,00,001-150,000	9.80	8	8	0.46	35.72	29	29	1.71	58.54	49	49	2.73	263.25	211	211	12.38
	From 150,001-2,00,000	3.13	2	2	0.14	10.31	6	6	0.50	15.15	9	9	0.71	46.37	27	27	2.18
	From 2,00,001-250,000	-	-	-	-	16.13	7	7	0.80	26.19	11	11	1.22	65.70	28	28	3.27
	From 2,50,001-3,00,000	-	-	-	-	2.87	1	1	0.15	11.51	4	4	0.54	36.05	14	14	1.79
	Above Rs. 3,00,000	9	2	2	0.41	23.39	6	6	1.16	21.80	5	5	1.06	169.10	38	38	6.30
	iii Group Single Premium (GSP)																
	From 0-10000	0.09	-	1	5.10	0.08	-	1	5.80	0.17	-	2	10.20	0.23	-	3	17.97
	From 10,000-25,000	0.22	-	1	5.36	1.27	-	7	57.78	0.78	-	4	28.50	2.95	-	16	149.92
	From 25001-50,000	1.57	-	5	58.79	6.34	-	17	258.47	3.37	-	10	134.73	10.45	-	29	420.70
	From 50,001-75,000	1.85	-	3	50.04	10.82	-	17	421.97	4.52	-	7	124.80	16.41	-	26	595.33
	From 75,000-100,000	0.82	-	1	36.92	5.30	-	6	185.20	2.54	-	3	80.54	5.30	-	6	185.20
	From 1,00,001-1,25,000	-	-	-	-	1.03	-	1	24.97	-	-	-	-	5.68	-	5	196.77
	Above Rs. 1,25,000	15.33	-	2	313.67	3.56	-	2	105.17	19.66	-	4	419.84	4.89	-	3	138.19
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual Non Single Premium- INSP																
	From 0-10000	2,145.04	42,026	41,143	178,482.63	1,729.02	34,003	33,306	80,883.44	3,879.83	79,979	78,317	328,819.85	3,222.65	61,736	60,308	142,839.91
	From 10,000-25,000	2,747.46	19,224	18,995	75,033.29	2,412.56	15,137	14,917	45,037.81	4,610.88	32,598	32,198	133,445.96	4,360.92	27,113	26,670	79,586.83
	From 25001-50,000	1,523.10	4,119	4,027	23,888.88	1,396.57	3,515	3,443	18,585.69	2,460.49	6,692	6,565	40,233.17	2,690.95	6,783	6,646	34,519.55
	From 50,001-75,000	1,306.22	2,233	2,221	6,341.06	2,368.44	4,085	4,059	8,003.15	2,319.95	3,971	3,948	11,898.35	2,535.00	4,359	4,330	10,057.14
	From 75,000-100,000	848.07	874	860	6,498.84	1,334.85	1,372	1,355	8,151.88	1,487.16	1,536	1,514	11,882.90	1,871.31	1,923	1,892	13,429.35
	From 1,00,001-1,25,000	615.08	557	547	2,578.06	981.71	896	889	2,945.77	1,190.51	1,080	1,066	5,175.07	1,029.95	939	931	3,363.09
	Above Rs. 1,25,000	1,103.31	472	462	6,092.00	1,587.69	635	618	6,522.82	2,111.47	921	900	11,521.97	1,948.23	783	760	9,733.89
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	0.20	1	1	-	71.81	175	172	-	0.80	3	3	0.25	152.38	425	419	-
	From 50,001-100,000	-	-	-	-	8.71	12	12	-	-	-	-	-	37.85	38	37	-
	From 1,00,001-150,000	-	-	-	-	0.12	1	1	-	-	-	-	-	5.00	6	6	-
	From 150,001-2,00,000	-	-	-	-	2.50	1	1	-	-	-	-	-	12.82	6	6	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	4.52	2	2	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	35.65	2	2	-
	Above Rs. 3,00,000	-	-	-	-	5.00	1	1	-	-	-	-	-	62.54	12	12	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	0.06	1.00	40.00	58.00	-	-	-	-	0.06	1.00	40.00	58.00	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	0.78	-	29.00	401.00	-	-	-	-	0.78	-	29.00	401.00	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	16.11	1.00	3,580.00	6,230.00	-	-	-	-	20.06	2.00	3,612.00	7,845.02	-	-	-	-
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	6,521.65	134,412	130,074	237,594.53	6,732.49	138,141	133,744	234,174.41	12,107.41	252,649	244,507	446,841.37	12,543.34	261,181	253,019	448,598.51
	From 10,000-25,000	7,546.02	47,085	46,123	140,131.03	7,574.53	46,309	45,485	134,062.16	14,269.24	88,115	86,280	254,270.97	14,746.81	89,123	87,524	250,479.41
	From 25001-50,000	4,623.00	12,075	11,788	62,465.98	4,318.73	11,018	10,763	57,255.93	8,647.86	22,696	22,107	111,553.36	7,886.42	20,120	19,612	101,037.67
	From 50,001-75,000	2,357.62	4,127	4,072	16,005.59	580.54	991	974	9,813.29	2,928.77	5,134	5,055	24,707.01	1,044.28	1,805	1,769	17,858.45
	From 75,000-100,000	2,186.99	2,329	2,282	17,955.49	1,378.41	1,455	1,413	13,735.58	3,548.91	3,768	3,697	29,709.54	2,420.85	2,561	2,506	23,089.88
	From 1,00,001-1,25,000	977.61	912	906	4,737.26	142.23	135	132	2,491.21	1,180.52	1,107	1,098	7,367.36	269.91	256	250	4,641.66
	Above Rs. 1,25,000	2,215.17	965	930	13,699.48	1,023.66	435	417	8,901.53	3,523.42	1,491	1,435	25,048.01	1,863.83	782	757	17,535.81
	ii Individual- Annuity																
	From 0-10000	306.41	1,273	1,268	37.20	335.98	1,142	1,140	28.00	510.78	2,518	2,509	62.71	667.29	2,809	2,696	62.36
	From 10,000-25,000	2,683.25	4,623	4,486	6.80	3,225.73	5,496	5,331	7.50	3,956.65	7,106	6,920	14.33	4,580.51	8,007	7,800	16.08
	From 25001-50,000	427.73	668	663	5.50	363.47	688	657	4.50	597.99	966	949	7.75	528.05	1,064	1,032	9.50
	From 50,001-75,000	42.02	54	54	0.25	61.65	69	68	-	66.05	94	94	0.25	93.18	119	115	-
	From 75,000-100,000	120.28	103	101	1.00	88.33	82	81	-	167.07	151	148	2.00	131.85	135	133	1.00
	From 1,00,001-1,25,000	17.87	8	8	-	21.81	14	14	-	23.28	13	13	-	34.17	26	25	-
	Above Rs. 1,25,000	148.															

ING Vysya Life Insurance Company Limited

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

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

₹ Crores

SI.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	-	13	0.20	-	37	0.18	-	30	0.31	-	88	0.46
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	2.00	275	0.02	-	-	-	3.00	307	0.06	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	3,374	0.15	-	-	-	-	3,374	0.15	-	-	-
	Total (A)	2.00	3,662	0.37	-	37	0.18	3.00	3,711	0.52	-	88	0.46
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	2.00	3,662	0.37	-	37	0.18	3.00	3,711	0.52	-	88	0.46

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	33,857	76.77	32,097	154.89	56,114	133.09	58,735	224.06
2	Corporate Agents-Banks	9,655	28.05	11,181	42.87	14,993	44.20	17,146	58.14
3	Corporate Agents -Others	479	0.76	2,318	5.62	890	1.38	2,605	6.08
4	Brokers	5,198	10.04	1,748	2.74	8,562	16.37	2,122	3.24
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,185	1.79	-	-	2,034	3.03	-	-
	Total (A)	50,374	117.41	47,344	206.12	82,593	198.07	80,608	291.52
1	Referral (B)	1,906	3.95	1,610	3.70	2,925	5.62	2,560	5.29
	Grand Total (A+B)	52,280	121.36	48,954	209.82	85,518	203.69	83,168	296.81

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 #	-	165	2,744	1,157	1,268	577	5,911	52.31
2	Survival Benefit	11,987	-	-	-	-	-	11,987	33.00
3	For Annuities	36	733	-	-	-	-	769	0.33
4	For Surrender §	-	44,777	1,060	95	17	-	45,949	346.89
5	Other benefits	-	7	4	-	2	1	14	0.28
1	Death Claims *	-	1,172	98	77	6	3	1,356	18.71

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	-	564	-	-	-	-	564	0.92
5	Other benefits - Death	-	3	-	-	-	-	3	0.15
6	Other benefits - GRTY / SUPN **	-	244	-	-	-	-	244	1.78
1	Death Claims *	-	114	-	-	-	-	114	0.63

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

** Includes Group payouts under Gratuity and Superannuation Scheme due to member resignation / separation

ING Vysya Life Insurance Company Limited

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

FOR L-40 - : Claims data for Life (Apr to Sep-13)
No. of claims only
Individual Business

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities	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	1,595	5,151	11,987	769	45,185	29
3	Claims Settled during the period	1,356	5,911	11,987	769	45,949	14
4	Claims Repudiated during the period	172	-	-	-	-	8
a	Less than 2 years from the date of acceptance of risk	163	-	-	-	-	8
b	Grater than 2 year from the date of acceptance of risk	9	-	-	-	-	-
5	Claims Written Back	48	-	-	-	-	-
6	Claims O/S at End of the period	198	9,717	-	-	1,586	13
	Less than 3 months	135	1,597	-	-	1,221	8
	3 months to 6 months	63	2,378	-	-	118	5
	6 months to 1 year	-	4,380	-	-	247	-
	1 year and above	-	1,362	-	-	-	-

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	118	-	-	-	564	247
3	Claims Settled during the period	114	-	-	-	564	247
4	Claims Repudiated during the period	3	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	3	-	-	-	-	-
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	4	-	-	-	-	-
	Less than 3 months	3	-	-	-	-	-
	3 months to 6 months	1	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

ING Vysya Life Insurance Company Limited

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

FORM : L41 - Grievance Disposal

SI No.	Particulars	Opening Balance at the beginning of the quarter (01 July 2013)	Additions during the quarter	Complaints Resolved / settled during the quarter			Complaints Pending at the end of the quarter (30 September 2013)	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	38	22	10	2	5	43	47
b)	Policy Servicing	62	225	176	32	38	41	559
c)	Proposal Processing	6	128	73	40	5	16	331
d)	Survival Claims	22	207	170	34	7	18	920
e)	ULIP Related	14	58	25	7	10	30	144
f)	Unfair Buisness Practices	74	546	280	163	79	98	1,137
g)	Others	11	117	73	29	14	12	244
	Total Number of complaints	227	1,303	807	307	158	258	3,382

2	Total No. of policies during previous year	83,168
3	Total No. of claims during previous year (Intimated)	1,503
4	Total No. of policies during current year	85,518
5	Total No. of claims during Current year (Intimated)	1,595
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	65
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	295

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	118	-	118
b)	7-15 Days	4	-	4
c)	15 - 30 Days	21	-	21
d)	30 - 90 Days	16	-	16
e)	90 Days & above	99	-	99
	Total Number of complaints	258	-	258

- 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:							
		Dec-12		Mar-13		Jun-13		Sep-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%	6.50%	4.50%	6.50%	4.50%	6.50%
6.	Unit Linked	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
7.	Health Insurance	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
ii. Group Business									
2) Mortality Rates : the mortality rates used for each segment									
1.	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	50.00%	90.00%	50.00%	90.00%	50.00%	90.00%	50.00%	90.00%
ii. Group Business (Term Assurance)									
1.	Life- Participating policies	409.57	627.19	413.61	633.37	417.68	639.61	421.80	645.91
2.	Life- Non-participating Policies	63.64	627.19	64.27	633.37	64.90	639.61	65.54	645.91
3.	Annuities- Participating policies	-	-	-	-	-	-	-	-
4.	Annuities – Non-participating policies	289.47	289.47	292.32	292.32	295.20	295.20	298.11	298.11
5.	Annuities- Individual Pension Plan	627.19	627.19	633.37	633.37	639.61	639.61	645.91	645.91
6.	Unit Linked	603.58	603.58	609.52	609.52	615.53	615.53	621.60	621.60
7.	Health Insurance	627.19	627.19	633.37	633.37	639.61	639.61	645.91	645.91
ii. Group Business (Term Assurance)									
		18.48	64.67	18.66	65.31	18.84	65.95	19.03	66.60

- 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) UII. [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 K₂ 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 30 September 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 30 September 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. Bonus rates declared were above the bonus rates illustrated @6% and below that illustrated @ 10% (the lower and higher rates prescribed by Life Council)
- 5) Policyholders Reasonable Expectations Both allowed for in the valuation of participating business. Taxes charged were at 12.5% Base Rate + applicable Surcharge + Education Cess
- 6) Taxation and Shareholder Transfers Set up assumed 2 month reporting delay in respect of death claims
- 7) Basis of provisions for Incurred But Not Reported (IBNR) Change in Valuation Methods or Bases (comparison to valuation bases as at 30 June 2013)
- 8) Change in Valuation Methods or Bases (comparison to valuation bases as at 30 June 2013)

		Sep-13	
		Min	Max
i. Individuals Assurances			
1.	Interest	No Change	No Change
	Participating	No Change	No Change
	Non participating	No Change	No Change
2.	Expenses	No change other than allowing for implied inflation	
3.	Inflation	No Change	No Change
ii. Annuities			
1.	Interest	No Change	No Change
a.	Annuity in payment	No Change	No Change
b.	Annuity during deferred period	No Change	No Change
c.	Pension : All Plans	No Change	No Change
2.	Expenses	No change other than allowing for implied inflation	
3.	Inflation	No Change	No Change
iii. Unit Linked			
1.	Interest	No Change	No Change
2.	Expenses	No change other than allowing for implied inflation	
3.	Inflation	No Change	No Change
iv. Health			
1.	Interest	No Change	No Change
2.	Expenses	No change other than allowing for implied inflation	
3.	Inflation	No Change	No Change
v. Group			
1.	Interest	No Change	No Change
2.	Expenses	No change other than allowing for implied inflation	
3.	Inflation	No Change	No Change