

**ING Vysya Life Insurance Company Limited**

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

**Unaudited Revenue Account for the period ended 31 December 2013**

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

| Particulars  | Schedule | For the Quarter ended 31 Dec 2013 | Up to the Quarter ended 31 Dec 2013 | For the Quarter ended 31 Dec 2012 | Up to the Quarter ended 31 Dec 2012 |
|--|----------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|
| <b>Premiums earned – net</b>                                     |          |                                   |                                     |                                   |                                     |
| (a) Premium  | L4       | 4,022,980                         | 10,901,045                          | 3,558,646                         | 10,792,618                          |
| (b) Reinsurance ceded  |          | (14,876)                          | (44,628)                            | 10,602                            | (24,136)                            |
| (c) Reinsurance accepted   |          | -                                 | -                                   | -                                 | -                                   |
| <b>Income from Investments</b>                                   |          |                                   |                                     |                                   |                                     |
| (a) Interest, dividends and rent – gross                         |          | 1,032,383                         | 3,135,600                           | 858,923                           | 2,633,569                           |
| (b) Profit on sale/redemption of investments                     |          | 897,004                           | 2,233,167                           | 942,646                           | 2,528,237                           |
| (c) (Loss) on sale/ redemption of investments                    |          | (211,045)                         | (1,355,504)                         | (193,983)                         | (1,789,209)                         |
| (d) Transfer Gain / (Loss) on revaluation / change in fair value |          | 1,056,609                         | 666,654                             | 130,481                           | 1,582,450                           |
| <b>Other Income</b>  |          |                                   |                                     |                                   |                                     |
| (a) Miscellaneous income   |          | 17,026                            | 47,824                              | 9,896                             | 28,812                              |
| (b) Contribution from the shareholders' account                  |          | 143,310                           | 404,907                             | 207,866                           | 535,699                             |
| <b>Total (A)</b>   |          | <b>6,943,390</b>                  | <b>15,989,064</b>                   | <b>5,525,077</b>                  | <b>16,288,040</b>                   |
| Commission   | L5       | 305,526                           | 819,562                             | 244,232                           | 720,175                             |
| Operating expenses relating to insurance business                | L6       | 1,157,470                         | 3,571,255                           | 1,126,943                         | 3,366,529                           |
| Provision for doubtful debts                                     |          | -                                 | -                                   | -                                 | -                                   |
| Bad debts written off  |          | -                                 | -                                   | -                                 | -                                   |
| Provision for tax (Fringe benefit tax)                           |          | -                                 | -                                   | -                                 | -                                   |
| Provisions (other than taxation)                                 |          | -                                 | -                                   | -                                 | -                                   |
| (a) For diminution in the value of investments (net)             |          | -                                 | -                                   | -                                 | -                                   |
| (b) Others   |          | -                                 | -                                   | -                                 | -                                   |
| <b>Total (B)</b>   |          | <b>1,462,995</b>                  | <b>4,390,816</b>                    | <b>1,371,176</b>                  | <b>4,086,703</b>                    |
| Benefits paid (net)  | L7       | 2,899,039                         | 7,936,551                           | 3,153,607                         | 7,685,850                           |
| Interim bonuses paid   |          | 1,321                             | 2,870                               | 784                               | 2,287                               |
| Change in valuation of liability against life policies           |          |                                   |                                     |                                   |                                     |
| (a) Gross  |          | 2,494,116                         | 3,478,386                           | 763,340                           | 4,174,840                           |
| (i) Linked   |          | 134,103                           | (2,713,162)                         | (1,288,934)                       | (1,831,986)                         |
| (ii) Non-Linked  |          | 2,360,013                         | 6,191,548                           | 2,052,274                         | 6,006,826                           |
| (b) (Amount ceded in reinsurance)                                |          | -                                 | -                                   | -                                 | -                                   |
| (c) Amount accepted in reinsurance                               |          | -                                 | -                                   | -                                 | -                                   |
| (d) (Amount transferred to "Fund's for discontinued policies")   |          | -                                 | -                                   | -                                 | -                                   |
| <b>Total (C)</b>   |          | <b>5,394,476</b>                  | <b>11,417,807</b>                   | <b>3,917,731</b>                  | <b>11,862,977</b>                   |
| <b>Surplus / (Deficit) (D) = (A)-(B)-(C)</b>                     |          | <b>85,919</b>                     | <b>180,441</b>                      | <b>236,170</b>                    | <b>338,359</b>                      |
| <b>Appropriations</b>  |          |                                   |                                     |                                   |                                     |
| Transfer to shareholders' account                                |          | -                                 | -                                   | -                                 | -                                   |
| Surplus transferred to Balance Sheet (FFA)                       |          | 85,545                            | 218,730                             | 234,815                           | 361,738                             |
| Transfer to other reserves                                       |          | -                                 | -                                   | -                                 | -                                   |
| Balance being funds for future appropriations                    |          | 374                               | (38,290)                            | 1,355                             | (23,379)                            |
| <b>Total (D)</b>   |          | <b>85,919</b>                     | <b>180,440</b>                      | <b>236,170</b>                    | <b>338,359</b>                      |
| <b>Funds for Discontinued Policies</b>                           |          |                                   |                                     |                                   |                                     |
| Opening Balance  |          | 220,453                           | 152,069                             | 80,195                            | 23,290                              |
| Add : Transfer to Funds for discontinued policies                |          | 56,852                            | 125,236                             | 34,903                            | 91,808                              |
| Less : Refunded to policyholders                                 |          | -                                 | -                                   | -                                 | -                                   |
| <b>Balance Carried forward to Balance Sheet</b>                  |          | <b>277,305</b>                    | <b>277,305</b>                      | <b>115,099</b>                    | <b>115,099</b>                      |
| <b>Funds for Future Appropriation</b>                            |          |                                   |                                     |                                   |                                     |
| Opening Balance  |          | 138,739                           | 44,218                              | 170,660                           | 68,471                              |
| Add: Surplus transferred to (from) balance sheet                 |          | 85,545                            | 218,730                             | 234,815                           | 361,738                             |
| Less: Transfer to shareholders' account                          |          | -                                 | -                                   | -                                 | -                                   |
| Add: Current year appropriations                                 |          | 374                               | (38,290)                            | 1,355                             | (23,379)                            |
| <b>Balance Carried forward to Balance Sheet</b>                  |          | <b>224,658</b>                    | <b>224,658</b>                      | <b>406,830</b>                    | <b>406,830</b>                      |

**ING Vysya Life Insurance Company Limited**

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

**Unaudited Profit and Loss Account for the period ended 31 December 2013**

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

| Particulars   | Schedule | For the Quarter ended 31 Dec 2013 | Up to the Quarter ended 31 Dec 2013 | For the Quarter ended 31 Dec 2012 | Up to the Quarter ended 31 Dec 2012 |
|---|----------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|
| <b>Amount transferred from policyholders' account (Technical account) (A)</b> |          | -                                 | -                                   | -                                 | -                                   |
| <b>Income from Investments</b>  |          |                                   |                                     |                                   |                                     |
| (a) Interest, dividends and rent - Gross                                      |          | 74,460                            | 206,850                             | 62,543                            | 205,507                             |
| (b) Profit on sale/redemption of investments                                  |          | 5,197                             | 70,424                              | 14,068                            | 39,532                              |
| (c) (Loss) on sale/ redemption of investments                                 |          | -                                 | -                                   | (0)                               | (0)                                 |
| Other income  |          | 433                               | 1,826                               | 720                               | 922                                 |
| <b>Total (B)</b>  |          | <b>80,090</b>                     | <b>279,101</b>                      | <b>77,331</b>                     | <b>245,961</b>                      |
| Expense other than those directly related to the insurance business           |          | 5,236                             | 12,500                              | 3,463                             | 13,828                              |
| 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  |          | 143,310                           | 404,907                             | 207,866                           | 535,699                             |
| <b>Total (C)</b>  |          | <b>148,545</b>                    | <b>417,408</b>                      | <b>211,329</b>                    | <b>549,527</b>                      |
| <b>Profit / (loss) before tax (A) + (B) - (C)</b>                             |          | <b>(68,456)</b>                   | <b>(138,307)</b>                    | <b>(133,997)</b>                  | <b>(303,566)</b>                    |
| Provision for wealth tax  |          | -                                 | -                                   | -                                 | -                                   |
| <b>Profit / (loss) after tax</b>  |          | <b>(68,456)</b>                   | <b>(138,307)</b>                    | <b>(133,997)</b>                  | <b>(303,566)</b>                    |
| <b>Appropriations</b>   |          |                                   |                                     |                                   |                                     |
| (a) Balance at beginning of the year  |          | (11,340,570)                      | (11,270,719)                        | (11,671,014)                      | (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                                      |          | -                                 | -                                   | -                                 | -                                   |
| <b>Profit / (loss) carried forward to the balance sheet</b>                   |          | <b>(11,409,026)</b>               | <b>(11,409,026)</b>                 | <b>(11,805,011)</b>               | <b>(11,805,011)</b>                 |

**ING Vysya Life Insurance Company Limited**  
(Registration No: 114; Date of registration: 2 August 2001)  
**Unaudited Balance Sheet as at 31 December 2013**

Form : L3-A-BS

(₹ '000)

| Particulars   | Schedule | As at 31 Dec 2013 | As at 31 Dec 2012 |
|---|----------|-------------------|-------------------|
| <b>SOURCES OF FUNDS</b>   |          |                   |                   |
| <b>Shareholders' Funds:</b>   |          |                   |                   |
| 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)           |          | 35,648            | 16,573            |
| <b>Sub-total</b>  |          | <b>16,035,648</b> | <b>14,665,403</b> |
| <b>Borrowings</b>   |          |                   |                   |
| <b>Policyholders' funds:</b>  |          |                   |                   |
| Credit / (debit) balance in fair value change account (net)           |          | (70,601)          | (15,696)          |
| Policy liabilities  | L11      | -                 | -                 |
| - Par   |          | 24,613,949        | 18,754,835        |
| - Non Par   |          | 6,403,252         | 3,072,447         |
| - Annuity   |          | 119,308           | 84,703            |
| - Pension   |          | 11,436,478        | 10,313,318        |
| Funds for discontinued policies                                       |          |                   |                   |
| (i) Discontinued on account of non-payment of premium                 |          | 277,306           | 115,099           |
| (ii) Others   |          | -                 | -                 |
| Insurance reserves  |          | -                 | -                 |
| Provision for linked liabilities                                      |          | 22,874,107        | 28,501,781        |
| Fair value change (linked)  |          | 2,275,393         | 3,177,796         |
| Non-unit liabilities  |          | 119,179           | 116,693           |
| <b>Total linked liabilities</b>                                       |          | <b>25,268,678</b> | <b>31,796,270</b> |
| <b>Sub-total</b>  |          | <b>68,048,371</b> | <b>64,120,975</b> |
| Funds for future appropriation - Non Participating                    |          | 224,659           | 406,830           |
| Funds for future appropriation - Participating                        |          | -                 | -                 |
| <b>Total</b>  |          | <b>84,308,679</b> | <b>79,193,209</b> |
| <b>APPLICATION OF FUNDS</b>   |          |                   |                   |
| <b>Investments</b>  |          |                   |                   |
| Shareholders'   | L12      | 4,683,392         | 3,685,383         |
| Policyholders'  | L13      | 41,422,503        | 31,669,560        |
| Assets held to cover linked liabilities                               | L14      | 25,432,734        | 32,086,406        |
| Loans   | L15      | 422,773           | 267,978           |
| Fixed Assets (Net)  | L16      | 91,351            | 88,544            |
| <b>Current Assets</b>   |          |                   |                   |
| Cash and bank balances  | L17      | 584,700           | 452,798           |
| Advances and other assets   | L18      | 4,521,122         | 1,911,463         |
| <b>Sub-total (A)</b>  |          | <b>5,105,823</b>  | <b>2,364,261</b>  |
| Current liabilities   | L19      | 4,185,056         | 2,733,037         |
| Provisions  | L20      | 73,867            | 40,897            |
| <b>Sub-total (B)</b>  |          | <b>4,258,924</b>  | <b>2,773,934</b>  |
| <b>Net current assets (C) = ((A) – (B))</b>                           |          | <b>846,899</b>    | <b>(409,673)</b>  |
| Miscellaneous expenditure (to the extent not written off or adjusted) | L21      | -                 | -                 |
| Debit balance in profit and loss account (shareholders' account)      |          | 11,409,026        | 11,805,011        |
| <b>Total</b>  |          | <b>84,308,679</b> | <b>79,193,209</b> |

**Contingent Liabilities**

| Particulars  | As at 31 Dec 2013 | As at 31 Dec 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 (*)                  | 2,344,568         | 2,312,763         |
| 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)          | 37,598            | 18,231            |
| <b>Total</b>   | <b>2,382,166</b>  | <b>2,330,994</b>  |

(\*) 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.

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the period ended 31 December 2013

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

|   | For the quarter<br>ended 31 Dec 2013 | Up to the quarter<br>ended 31 Dec 2013 | For the quarter<br>ended 31 Dec 2012 | Up to the quarter<br>ended 31 Dec 2012 |
|---|--------------------------------------|--|--------------------------------------|--|
| <b>Premium<br/>(net of service tax)</b> |                                      |  |                                      |  |
| First year premiums                     | 1,221,064                            | 3,210,522                              | 991,663                              | 2,980,825                              |
| Renewal premiums                        | 2,616,907                            | 7,452,923                              | 2,192,669                            | 6,453,922                              |
| Single premiums                         | 185,009                              | 237,600                                | 374,312                              | 1,357,870                              |
| <b>Total premium</b>                    | <b>4,022,980</b>                     | <b>10,901,045</b>                      | <b>3,558,645</b>                     | <b>10,792,618</b>                      |

**FORM : L5-Commission Schedule**

|   |                |                |                |                |
|---|----------------|----------------|----------------|----------------|
| <b>Commission</b>                           |                |                |                |                |
| Commission paid                             |                |                |                |                |
| Direct - First year premium                 | 232,176        | 610,864        | 189,365        | 546,859        |
| - Renewal premium                           | 70,836         | 205,498        | 56,488         | 156,797        |
| - Single premium                            | 2,513          | 3,200          | (1,621)        | 16,518         |
| <b>Total</b>                                | <b>305,526</b> | <b>819,562</b> | <b>244,232</b> | <b>720,175</b> |
| Add : Commission on<br>reinsurance accepted | -              | -              | -              | -              |
| Less : Commission on<br>reinsurance ceded   | -              | -              | -              | -              |
| <b>Net Commission</b>                       | <b>305,526</b> | <b>819,562</b> | <b>244,232</b> | <b>720,175</b> |

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

|                  |                |                |                |                |
|------------------|----------------|----------------|----------------|----------------|
| Agents           | 174,165        | 490,630        | 127,603        | 418,874        |
| Brokers          | 33,211         | 77,703         | 13,335         | 22,304         |
| Corporate agency | 6,602          | 18,406         | 5,284          | 14,803         |
| Referral         | 1,232          | 3,299          | 1,083          | 2,913          |
| Bancassurance    | 90,316         | 229,524        | 96,926         | 261,280        |
| <b>Total</b>     | <b>305,526</b> | <b>819,562</b> | <b>244,232</b> | <b>720,175</b> |

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the period ended 31 December 2013

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

| Particulars  | For the quarter ended 31 Dec 2013 | Up to the quarter ended 31 Dec 2013 | For the quarter ended 31 Dec 2012 | Up to the quarter ended 31 Dec 2012 |
|--|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|
| Employees' remuneration, welfare benefits and other manpower costs | 632,065                           | 1,999,975                           | 628,161                           | 1,931,257                           |
| Travel, conveyance and vehicle running expenses                    | 19,588                            | 65,657                              | 20,042                            | 66,533                              |
| Rent, rates and taxes  | 158,641                           | 467,780                             | 151,342                           | 491,942                             |
| Repairs, maintenance and office upkeep                             | 40,790                            | 118,218                             | 38,388                            | 104,223                             |
| Printing and stationery  | 8,297                             | 26,675                              | 13,760                            | 30,191                              |
| Communication expenses   | 8,472                             | 69,441                              | 24,123                            | 70,122                              |
| Legal expenses   | 4,741                             | 21,455                              | (3,807)                           | 12,791                              |
| Professional charges   | 38,089                            | 102,051                             | 35,201                            | 117,526                             |
| Medical fees   | 2,916                             | 13,010                              | 797                               | 3,320                               |
| Auditors' fees, expenses etc                                       |                                   |                                     |                                   |                                     |
| a) as auditor  | 525                               | 1,975                               | 525                               | 1,975                               |
| b) as advisory   |                                   |                                     |                                   |                                     |
| (i) Taxation matters   | -                                 | -                                   | -                                 | -                                   |
| (ii) Insurance matters   | -                                 | -                                   | -                                 | -                                   |
| (iii) Management services  | -                                 | -                                   | -                                 | -                                   |
| c) tax audit   | 38                                | 113                                 | 38                                | 113                                 |
| d) Concurrent audit & Other certifications                         | 375                               | 1,125                               | 375                               | 1,125                               |
| e) Out of pocket reimbursement                                     | 53                                | 187                                 | (1)                               | 275                                 |
| Advertisement and publicity  | 28,654                            | 59,590                              | 36,720                            | 83,344                              |
| Interest and bank charges  | 10,232                            | 29,549                              | 11,095                            | 36,298                              |
| Agents training & Recruitment expenses                             | 5,002                             | 30,354                              | 7,285                             | 16,486                              |
| Electricity charges  | 18,737                            | 57,676                              | 22,054                            | 65,429                              |
| Service tax on premium   | 850                               | 3,614                               | 540                               | 1,500                               |
| Service tax expense  | 234                               | 6,996                               | (6,659)                           | 9,240                               |
| Sales and business promotion expenses                              | 161,296                           | 446,429                             | 121,624                           | 269,214                             |
| Exchange fluctuation loss / (gain)                                 | -                                 | (15)                                | 4,003                             | 7,809                               |
| Membership fees  | 2,475                             | 4,124                               | 371                               | 4,457                               |
| Depreciation   | 13,807                            | 41,250                              | 7,975                             | 26,512                              |
| Other expenses   | 1,594                             | 4,024                               | 12,992                            | 14,846                              |
| <b>Total</b>   | <b>1,157,470</b>                  | <b>3,571,255</b>                    | <b>1,126,943</b>                  | <b>3,366,529</b>                    |

**FORM : L7-Benefits Paid Schedule**

| Benefits Paid (Net)                  |                  |                  |                  |                  |
|--------------------------------------|------------------|------------------|------------------|------------------|
| 1. Insurance Claims:                 |                  |                  |                  |                  |
| (a) Claims by death                  | 135,872          | 345,288          | 88,274           | 295,523          |
| (b) Claims by maturity               | 552,478          | 1,345,569        | 428,238          | 973,708          |
| (c) Annuities / pensions in payment  | 304              | 3,890            | 164              | 372              |
| (d) Periodical Benefits              | -                | -                | -                | -                |
| (e) Health                           | -                | -                | -                | -                |
| (f) Other benefits (incl Surrenders) | 2,213,357        | 6,250,721        | 2,645,107        | 6,436,877        |
| 2. (Amount ceded in reinsurance) :   |                  |                  |                  |                  |
| (a) Claims by death                  | (2,973)          | (8,918)          | (8,176)          | (20,630)         |
| (b) Claims by maturity               | -                | -                | -                | -                |
| (c) Annuities / pensions in payment  | -                | -                | -                | -                |
| (d) Periodical Benefits              | -                | -                | -                | -                |
| (e) Health                           | -                | -                | -                | -                |
| (f) Other benefits                   | -                | -                | -                | -                |
| 3. Amount accepted in reinsurance :  |                  |                  |                  |                  |
| (a) Claims by death                  | -                | -                | -                | -                |
| (b) Claims by maturity               | -                | -                | -                | -                |
| (c) Annuities / pensions in payment  | -                | -                | -                | -                |
| (d) Periodical Benefits              | -                | -                | -                | -                |
| (e) Health                           | -                | -                | -                | -                |
| (f) Other benefits                   | -                | -                | -                | -                |
| <b>Total</b>                         | <b>2,899,039</b> | <b>7,936,551</b> | <b>3,153,607</b> | <b>7,685,850</b> |

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the period ended 31 December 2013

**FORM : L8-Share Capital Schedule**

(₹ '000)

| Particulars  | As at 31 Dec 2013 | As at 31 Dec 2012 |
|--|-------------------|-------------------|
| <b>Share capital</b>   |                   |                   |
| <b>Authorised capital</b>  |                   |                   |
| 1,615,000,000 (Previous Year: 1,615,000,000) Equity shares of ₹ 10 each  | 16,150,000        | 16,150,000        |
| <b>Issued capital</b>  |                   |                   |
| 1,600,000,000 (Previous Year: 1,464,883,000) Equity shares of Rs 10 each | 16,000,000        | 14,648,830        |
| <b>Subscribed capital</b>  |                   |                   |
| 1,600,000,000 (Previous Year: 1,464,883,000) Equity shares of Rs 10 each | 16,000,000        | 14,648,830        |
| <b>Called-up capital</b>   |                   |                   |
| 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                 | -                 | -                 |
| <b>Total</b>   | <b>16,000,000</b> | <b>14,648,830</b> |

**FORM : L9-Pattern of Shareholding Schedule****Pattern of Shareholding**

(As Certified by the Management)

| Shareholders | Current year         |              | Previous year        |              |
|--------------|----------------------|--------------|----------------------|--------------|
|              | No. of shares        | % of holding | No. of shares        | % of holding |
| Promoters    |                      |              |                      |              |
| - Indian     | 1,600,000,000        | 100 *        | 732,441,500          | 50           |
| - Foreign    | -                    | -            | 380,869,580          | 26           |
| Others       |                      |              |                      |              |
| - Indian     | -                    | -            | 351,571,920          | 24           |
| <b>Total</b> | <b>1,600,000,000</b> | <b>100</b>   | <b>1,464,883,000</b> | <b>100</b>   |

**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 period ended 31 December 2013

**FORM : L10-Reserve and Surplus Schedule**

(₹ '000)

| Particulars  | As at 31 Dec<br>2013 | As at 31 Dec<br>2012 |
|--|----------------------|----------------------|
| <b>Reserves and surplus</b>                            |                      |                      |
| Capital reserve  | -                    | -                    |
| Capital redemption reserve                             | -                    | -                    |
| Share premium  | -                    | -                    |
| Revaluation reserve                                    | -                    | -                    |
| General reserves                                       | -                    | -                    |
| Less: debit balance in profit and loss Account, if any | -                    | -                    |
| Less: Amount utilized for buy - back                   | -                    | -                    |
| Catastrophe reserve                                    | -                    | -                    |
| Other reserves (to be specified)                       | -                    | -                    |
| Balance of profit in profit and loss account           | -                    | -                    |
| <b>Total</b>   | <b>-</b>             | <b>-</b>             |

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

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

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the period ended 31 December 2013

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

| Particulars  | As at 31 Dec 2013 | As at 31 Dec 2012 |
|--|-------------------|-------------------|
| <b>Investments - Shareholders'</b>   |                   |                   |
| <b>Long term investments</b>   |                   |                   |
| Government securities and Government guaranteed bonds including Treasury Bills | 2,212,307         | 1,473,857         |
| Other approved securities  | 50,022            | 50,025            |
| Other approved investments   |                   |                   |
| (a) Shares   |                   |                   |
| (aa) Equity  | -                 | -                 |
| (bb) Preference  | -                 | -                 |
| (b) Mutual funds   | -                 | -                 |
| (c) Derivative instruments   | -                 | -                 |
| (d) Debentures/ bonds  | 178,416           | 168,417           |
| (e) Other securities   | -                 | -                 |
| (f) Subsidiaries   | -                 | -                 |
| (g) Investment properties-real estate  | -                 | -                 |
| Investments in infrastructure and social sector (Bonds)                        | 787,427           | 556,194           |
| Other investments  | -                 | -                 |
| <b>Sub total (A)</b>   | <b>3,228,172</b>  | <b>2,248,494</b>  |
| <b>Short term investments</b>  |                   |                   |
| Government securities and Government guaranteed bonds including Treasury Bills | -                 | 1,347             |
| Other approved securities  | -                 | -                 |
| Other approved investments   |                   |                   |
| (a) Shares   |                   |                   |
| (aa) Equity  | -                 | -                 |
| (bb) Preference  | -                 | -                 |
| (b) Mutual funds   | 389,760           | 372,502           |
| (c) Derivative instruments   | -                 | -                 |
| (d) Debentures/ bonds  | -                 | 50,000            |
| (e) Other securities (Certificate of Deposit ₹ 49,267)                         | 49,267            | 589,514           |
| (f) Subsidiaries   | -                 | -                 |
| (g) Investment properties-real estate  | -                 | -                 |
| Investments in infrastructure and social sector (Bonds)                        | -                 | -                 |
| Other investments (Mutual Funds)   | 1,016,193         | 423,526           |
| Others   | -                 | -                 |
| <b>Sub total (B)</b>   | <b>1,455,220</b>  | <b>1,436,889</b>  |
| <b>Total (C) = (A) + (B)</b>   | <b>4,683,392</b>  | <b>3,685,383</b>  |

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the period ended 31 December 2013

**FORM : L13-Investment Policyholders Schedule**

(₹ '000)

| Particulars   | As at 31 Dec<br>2013 | As at 31 Dec<br>2012 |
|---|----------------------|----------------------|
| <b>Investment - Policyholders'</b>  |                      |                      |
| <b>Long term investments</b>  |                      |                      |
| Government securities and Government guaranteed bonds including Treasury Bills            | 19,294,630           | 13,071,394           |
| Other approved securities   | 2,736,165            | 2,431,485            |
| Other approved investments  |                      |                      |
| (a) Shares  |                      |                      |
| (aa) Equity   | 1,826,362            | 1,293,575            |
| (bb) Preference   | -                    | -                    |
| (b) Mutual funds  | -                    | -                    |
| (c) Derivative instruments  | -                    | -                    |
| (d) Debentures/ bonds   | 4,683,759            | 4,916,409            |
| (e) Other securities (to be specified)  | -                    | -                    |
| (f) Subsidiaries  | -                    | -                    |
| (g) Investment properties-real estate   | -                    | -                    |
| Investments in infrastructure and social sector (Bonds ₹ 1,16,40,589 and Equity ₹ 62,116) | 11,702,705           | 9,294,409            |
| Other investments (Bond ₹ 120,000 and equity ₹ 43,704)                                    | 163,704              | 147,861              |
| <b>Sub total (A)</b>  | <b>40,407,324</b>    | <b>31,155,133</b>    |
| <b>Short term investments</b>   |                      |                      |
| Government securities and Government guaranteed bonds including Treasury Bills            | 9,799                | 76,244               |
| Other approved securities   | -                    | -                    |
| Other approved investments  |                      |                      |
| (a) Shares  | -                    | -                    |
| (aa) Equity   | -                    | -                    |
| (bb) Preference   | -                    | -                    |
| (b) Mutual funds  | 352,390              | 167,208              |
| (c) Derivative instruments  | -                    | -                    |
| (d) Debentures/ bonds   | 149,935              | 50,000               |
| (e) Other securities (Certificate of deposit)   | -                    | -                    |
| (f) Subsidiaries  | -                    | -                    |
| (g) Investment properties-real estate   | -                    | -                    |
| Investments in infrastructure and social sector (Bonds)                                   | 25,002               | -                    |
| Other investments (Mutual Funds)  | 478,052              | 220,975              |
| <b>Sub total (B)</b>  | <b>1,015,179</b>     | <b>514,427</b>       |
| <b>Total (C) = (A) + (B)</b>  | <b>41,422,503</b>    | <b>31,669,560</b>    |

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the period ended 31 December 2013

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

(₹ '000)

| Particulars  | As at 31 Dec<br>2013 | As at 31 Dec<br>2012 |
|--|----------------------|----------------------|
| <b>Assets held to cover linked liabilities</b>   |                      |                      |
| <b>Long term investments</b>   |                      |                      |
| Government securities and Government guaranteed bonds including Treasury Bills           | 3,989,733            | 3,514,647            |
| Other approved securities  | 38,632               | 551,778              |
| Other approved investments   |                      |                      |
| (a) Shares   |                      |                      |
| (aa) Equity  | 14,405,871           | 18,727,393           |
| (bb) Preference  | -                    | -                    |
| (b) Mutual funds   | -                    | -                    |
| (c) Derivative instruments   | -                    | -                    |
| (d) Debentures/ bonds  | 929,594              | 1,278,419            |
| (e) Other securities (to be specified)   | -                    | -                    |
| (f) Subsidiaries   | -                    | -                    |
| (g) Investment properties-real estate  | -                    | -                    |
| Investments in infrastructure and social sector (Bonds ₹ 2,147,687 and Equity ₹ 531,774) | 2,679,461            | 3,732,654            |
| Other investments (Equity)   | 1,091,228            | 1,614,153            |
| <b>Sub total (A)</b>   | <b>23,134,519</b>    | <b>29,419,044</b>    |
| <b>Short term investments</b>  |                      |                      |
| Government securities and Government guaranteed bonds including Treasury Bills           | 620,498              | 3,260                |
| Other approved securities  | -                    | -                    |
| Other approved investments   |                      |                      |
| (a) Shares   |                      |                      |
| (aa) Equity  | -                    | -                    |
| (bb) Preference  | -                    | -                    |
| (b) Mutual funds   | 127,345              | 48,404               |
| (c) Derivative instruments   | -                    | -                    |
| (d) Debentures/ bonds  | -                    | 501,331              |
| (e) Other securities (Certificate of Deposit ₹ 98,508 ,CBLO ₹ 81,000)                    | 179,508              | 520,382              |
| (f) Subsidiaries   | -                    | -                    |
| (g) Investment properties-real estate  | -                    | -                    |
| Investments in infrastructure and social sector (Bonds)                                  | 324,044              | 541,814              |
| Other investments (Mutual Funds)   | 523,250              | 709,392              |
| Net current assets   | 523,571              | 342,781              |
| <b>Sub total (B)</b>   | <b>2,298,216</b>     | <b>2,667,362</b>     |
| <b>Total (C) = (A) + (B)</b>   | <b>25,432,734</b>    | <b>32,086,406</b>    |

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the period ended 31 December 2013

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

| Particulars                                 | As at 31 Dec<br>2013 | As at 31 Dec<br>2012 |
|---|----------------------|----------------------|
| <b>Loans</b>                                |                      |                      |
| <b>Security-wise classification</b>         |                      |                      |
| Secured                                     | -                    | -                    |
| (a) On mortgage of property                 |                      |                      |
| (aa) In India                               | -                    | -                    |
| (bb) Outside India                          | -                    | -                    |
| (b) On shares, bonds, Government securities | -                    | -                    |
| (c) Loans against policies                  | 421,430              | 266,573              |
| (d) Others                                  | -                    | -                    |
| Unsecured                                   | 1,343                | 1,405                |
| <b>Total</b>                                | <b>422,773</b>       | <b>267,978</b>       |
| <b>Borrower-wise classification</b>         |                      |                      |
| (a) Central and State Governments           | -                    | -                    |
| (b) Banks and financial institutions        | -                    | -                    |
| (c) Subsidiaries                            | -                    | -                    |
| (d) Companies                               | -                    | -                    |
| (e) Loans against policies                  | 421,430              | 266,573              |
| (f) Others - loans to employees             | 1,343                | 1,405                |
| <b>Total</b>                                | <b>422,773</b>       | <b>267,978</b>       |
| <b>Performance-wise classification</b>      |                      |                      |
| (a) Loans classified as standard            |                      |                      |
| (aa) In India                               | 422,773              | 267,978              |
| (bb) Outside India                          | -                    | -                    |
| (b) Non-standard loans less provisions      |                      |                      |
| (aa) In India                               | -                    | -                    |
| (bb) Outside India                          | -                    | -                    |
| <b>Total</b>                                | <b>422,773</b>       | <b>267,978</b>       |
| <b>Maturity-wise classification</b>         |                      |                      |
| (a) Short term                              | 996                  | 271                  |
| (b) Long term                               | 421,777              | 267,708              |
| <b>Total</b>                                | <b>422,773</b>       | <b>267,978</b>       |

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the period ended 31 December 2013

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

| Particulars   | Gross Block       |               |              |                    | Depreciation      |                |                          |                    | Net Block          |                    |
|---|-------------------|---------------|--------------|--------------------|-------------------|----------------|--------------------------|--------------------|--------------------|--------------------|
|   | As at<br>1-Apr-13 | Additions     | Deductions   | As at<br>31 Dec-13 | As at<br>1-Apr-13 | For the period | On Sales/<br>Adjustments | As at<br>31 Dec-13 | As at<br>31 Dec-13 | As at<br>31 Dec-12 |
| Goodwill  | -                 | -             | -            | -                  | -                 | -              | -                        | -                  | -                  | -                  |
| Intangibles (Application Software)                    | 226,182           | 19,619        | -            | 245,801            | 199,605           | 19,827         | -                        | 219,432            | 26,369             | 24,979             |
| Land-Freehold   | -                 | -             | -            | -                  | -                 | -              | -                        | -                  | -                  | -                  |
| Leasehold Improvement                                 | 445,653           | 11,227        | 3,834        | 453,047            | 417,592           | 13,568         | 3,346                    | 427,814            | 25,233             | 29,241             |
| Buildings   | -                 | -             | -            | -                  | -                 | -              | -                        | -                  | -                  | -                  |
| Furniture and Fittings                                | 76,333            | 1,729         | 94           | 77,967             | 75,122            | 533            | 94                       | 75,560             | 2,406              | 382                |
| Information Technology Equipment                      | 240,815           | 7,046         | 256          | 247,605            | 227,275           | 5,549          | 256                      | 232,568            | 15,037             | 10,447             |
| Vehicles  | 73,394            | -             | 2,716        | 70,678             | 72,049            | 7              | 2,465                    | 69,592             | 1,085              | 1,720              |
| Office Equipment                                      | 139,134           | 5,207         | 1,518        | 142,823            | 132,427           | 1,766          | 1,518                    | 132,674            | 10,149             | 2,707              |
| <b>Total</b>  | <b>1,201,511</b>  | <b>44,828</b> | <b>8,419</b> | <b>1,237,920</b>   | <b>1,124,071</b>  | <b>41,250</b>  | <b>7,680</b>             | <b>1,157,640</b>   | <b>80,279</b>      | <b>69,477</b>      |
| Capital Work-in Progress (including capital advances) | -                 | -             | -            | -                  | -                 | -              | -                        | -                  | 11,072             | 19,066             |
| <b>Grand Total</b>                                    | <b>1,201,511</b>  | <b>44,828</b> | <b>8,419</b> | <b>1,237,920</b>   | <b>1,124,071</b>  | <b>41,250</b>  | <b>7,680</b>             | <b>1,157,640</b>   | <b>91,351</b>      | <b>88,544</b>      |
| Previous Year   | 1,168,042         | 14,249        | 6,159        | 1,176,133          | 1,080,144         | 26,512         | -                        | 1,106,656          | 88,544             | 73,729             |

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the period ended 31 December 2013

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

| Particulars   | As at 31 Dec<br>2013 | As at 31 Dec<br>2012 |
|---|----------------------|----------------------|
| <b>Cash and bank balances</b>                                   |                      |                      |
| Cash (includes cash & cheques in hand)                          | 9,116                | 7,008                |
| Bank balances   |                      |                      |
| (a) Deposit Accounts  | -                    | -                    |
| (b) Current Accounts  | 575,585              | 445,790              |
| (c) Others  | -                    | -                    |
| Money at call and short notice                                  |                      |                      |
| (a) With banks  | -                    | -                    |
| (b) With other institutions                                     | -                    | -                    |
| Others  | -                    | -                    |
| <b>Total</b>  | <b>584,700</b>       | <b>452,798</b>       |
| Balances with non-scheduled banks included in (a) and (b) above | 10                   | 10                   |
| <b>Cash and bank balances</b>                                   |                      |                      |
| In India  | 584,700              | 452,798              |
| Outside India   | -                    | -                    |
| <b>Total</b>  | <b>584,700</b>       | <b>452,798</b>       |

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

|   |                |                |
|---|----------------|----------------|
| Reserve deposits with ceding companies  | -              | -              |
| Application money for investments   | -              | -              |
| Prepayments   | 78,949         | 72,137         |
| Advances to officers/ directors   | -              | -              |
| Advance tax paid and taxes deducted at source (net of provision for taxation) | 2,170          | 260            |
| Advances to suppliers   | 26,281         | 60,728         |
| Advances to employees   | 13,756         | 11,441         |
| <b>Total (A)</b>  | <b>121,156</b> | <b>144,565</b> |

**Other assets**

|   |                  |                  |
|---|------------------|------------------|
| Income accrued on investments   | 1,302,599        | 1,037,367        |
| Outstanding premiums  | 445,266          | 371,978          |
| Agents' balances  | 3,073            | 1,028            |
| Security and other deposits   | 194,887          | 201,743          |
| Service tax - unutilised credit   | (0)              | 22,507           |
| Others (including investment held to meet policyholder's dues / claims) | 2,454,142        | 132,275          |
| <b>Total (B)</b>  | <b>4,399,966</b> | <b>1,766,897</b> |

|                    |                  |                  |
|--------------------|------------------|------------------|
| <b>Total (A+B)</b> | <b>4,521,122</b> | <b>1,911,463</b> |
|--------------------|------------------|------------------|

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the period ended 31 December 2013

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

| <b>Particulars</b>                                 | <b>As at 31 Dec<br/>2013</b> | <b>As at 31 Dec<br/>2012</b> |
|--|------------------------------|------------------------------|
| <b>Current liabilities</b>                         |                              |                              |
| Agents' balances                                   | 140,966                      | 75,219                       |
| Balances due to other insurance companies          | 45,140                       | 33,148                       |
| Premiums received in advance                       | 70                           | 85                           |
| Sundry creditors                                   | 679,717                      | 640,856                      |
| Claims outstanding                                 | 98,508                       | 62,141                       |
| Maturity / Annuities / Foreclosures due            | 1,037,274                    | 2,681                        |
| Accrued expenses                                   | 594,283                      | 537,919                      |
| Proposal / policy deposits                         | 259,722                      | 282,292                      |
| Unclaimed amount of policyholder's                 | 800,616                      | 527,694                      |
| Cash bonus payable                                 | 3,712                        | 3,813                        |
| Statutory dues payable                             | 20,334                       | 21,794                       |
| Tax Deducted at Source payable                     | 35,354                       | 29,348                       |
| Salary payable                                     | 23,531                       | 38,614                       |
| Service tax payable                                | 30,976                       | 14,107                       |
| Other Liabilities                                  | 283,791                      | 171,482                      |
| Temporary overdraft (as per books of account only) | 131,062                      | 291,847                      |
| <b>Total</b>                                       | <b>4,185,056</b>             | <b>2,733,037</b>             |

**FORM : L20-Provisions Schedule**

| <b>Provisions</b>    |               |               |
|----------------------|---------------|---------------|
| For wealth tax       | -             | 0             |
| For Other provisions | 73,867        | 40,897        |
| <b>Total</b>         | <b>73,867</b> | <b>40,897</b> |

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

(To the extent not written off or adjusted)

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

**ING Vysya Life Insurance Company Limited**  
(Amounts in thousands of Indian Rupees unless otherwise stated)

**FORM : L22-Analytical Ratios**

| SI No | Ratios   | For the quarter ended 31 Dec 2013 | Up to the quarter ended 31 Dec 2013 | For the quarter ended 31 Dec 2012 | Up to the quarter ended 31 Dec 2012 |
|-------|--|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|
| 1     | New business premium income growth:  |                                   |                                     |                                   |                                     |
|       | <i>Participating</i>   | -6.3%                             | 4.8%                                | 12.6%                             | -3.7%                               |
|       | <i>Non Participating</i>   | 83.3%                             | 33.3%                               | 1031.4%                           | 908.4%                              |
|       | <i>Pension- Individual</i>   | -38.8%                            | -78.3%                              | -53.0%                            | -20.8%                              |
|       | <i>Annuity</i>   | 240.1%                            | -62.0%                              | 115.3%                            | 1453.9%                             |
|       | <i>Unit - Linked - Individual Pension</i>  | 11366.0%                          | 58.7%                               | 12.0%                             | -122.5%                             |
|       | <i>Unit - Linked - Individual</i>  | -43.7%                            | -29.8%                              | 0.6%                              | -28.3%                              |
|       | <i>Unit - Linked - Group</i>   | 0.0%                              | 0.0%                                | 0.0%                              | 0.0%                                |
| 2     | Net retention ratio  | 99.6%                             | 99.6%                               | 100.3%                            | 99.8%                               |
| 3     | Ratio of expenses of management  | 36.4%                             | 40.3%                               | 38.5%                             | 37.9%                               |
| 4     | Commission ratio   | 7.6%                              | 7.5%                                | 6.9%                              | 6.7%                                |
| 5     | Ratio of policy holders' liabilities to shareholders' funds                      | 1475.7%                           | 1475.7%                             | 2255.9%                           | 2255.9%                             |
| 6     | Growth rate of shareholders' fund (over previous year same quarter)              | 61.7%                             | 61.7%                               | 3.3%                              | 3.3%                                |
| 7     | Ratio of policyholders' surplus to policy holders' liability                     | -0.3%                             | -0.3%                               | -0.3%                             | -0.3%                               |
| 8     | Change in net worth - (Rs. Mn)   | (47.1)                            | 1,766.2                             | (127.9)                           | 91.3                                |
| 9     | Profit / (loss) after tax / total income   | -1.0%                             | -0.9%                               | -2.5%                             | -1.9%                               |
| 10    | (Total real estate + loans)/ cash and invested assets                            | 0.6%                              | 0.6%                                | 0.4%                              | 0.4%                                |
| 11    | Total investments/ (capital + total surplus) *                                   | 1558.2%                           | 1558.2%                             | 2371.5%                           | 2371.5%                             |
| 12    | Total affiliated investments/ (capital + total surplus)                          | 2.5%                              | 2.5%                                | 11.0%                             | 11.0%                               |
| 13    | <b>Investment Yield (Gross and Net)</b><br><b>With realized gains / (losses)</b> |                                   |                                     |                                   |                                     |
|       | <i>Participating</i>   | 2.5%                              | 6.6%                                | 2.2%                              | 6.6%                                |
|       | <i>Non Participating</i>   | 2.2%                              | 6.4%                                | 2.2%                              | 6.6%                                |
|       | <i>Pension</i>   | 2.5%                              | 6.7%                                | 2.3%                              | 6.8%                                |
|       | <i>Unit Linked Funds</i>   | 7.3%                              | 8.3%                                | 3.7%                              | 10.2%                               |
|       | <i>Shareholders</i>  | 2.1%                              | 6.2%                                | 2.0%                              | 5.8%                                |
|       | <b>Without realized gains / (losses)</b>   |                                   |                                     |                                   |                                     |
|       | <i>Participating</i>   | 2.3%                              | 6.1%                                | 2.0%                              | 6.1%                                |
|       | <i>Non Participating</i>   | 2.0%                              | 5.8%                                | 2.2%                              | 6.4%                                |
|       | <i>Pension</i>   | 2.3%                              | 6.2%                                | 2.1%                              | 6.3%                                |
|       | <i>Unit Linked Funds</i>   | 4.9%                              | 5.6%                                | 1.3%                              | 8.2%                                |
|       | <i>Shareholders</i>  | 2.0%                              | 6.1%                                | 1.9%                              | 5.5%                                |
| 14    | Conservation Ratio   | 73.5%                             | 69.1%                               | 58.8%                             | 60.4%                               |
|       | <i>Linked</i>  | 63.9%                             | 63.1%                               | 53.4%                             | 57.0%                               |
|       | <i>Non Linked</i>  | 83.8%                             | 83.1%                               | 83.6%                             | 81.0%                               |
|       | <i>Pension</i>   | 37.6%                             | 28.3%                               | 15.3%                             | 17.7%                               |
| 15    | Persistence Ratio **   |                                   |                                     |                                   |                                     |
|       | <i>For 13th month</i>  | 66.2%                             | 66.2%                               | 65.0%                             | 65.0%                               |
|       | <i>For 25th month</i>  | 57.2%                             | 57.2%                               | 60.0%                             | 60.0%                               |
|       | <i>For 37th month</i>  | 47.7%                             | 47.7%                               | 43.0%                             | 43.0%                               |
|       | <i>For 49th Month</i>  | 37.8%                             | 37.8%                               | 37.0%                             | 37.0%                               |
|       | <i>for 61st month</i>  | 25.3%                             | 25.3%                               | 32.0%                             | 32.0%                               |
| 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) | (0.04)        | (0.09)        | (0.09)        | (0.21)        |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)  | (0.04)        | (0.09)        | (0.09)        | (0.21)        |
| 6 | (iv) Book value per share (Rs 10 Paid Up)   | 2.89          | 2.89          | 1.94          | 1.94          |

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

\*\*

1) Persistence ratios have been calculated based on the data as at 31 December 2013 for those policies where premiums are due and are based on APE.

2) Persistence ratios given above are to be read as follows: for e.g., 25th month's 57.2% for 2013 is based on the new business written from 31 December 2010 to 30 November 2011 and 25th month's 60.0% for 2012 is based on the new business written from 31 December 2009 to 30 November 2010 and so on.

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

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

FORM L24 : Valuation of Net Liabilities  
As on 31 December 2013

(₹ Lacs)

| SI.No.   | Particular               | As on 31 Dec 2013 | As on 31 Dec 2012 |
|----------|--------------------------|-------------------|-------------------|
| <b>1</b> | <b><u>Linked</u></b>     |                   |                   |
| a        | Life                     | 228,131           | 288,599           |
| b        | General Annuity          | -                 | -                 |
| c        | Pension                  | 27,329            | 30,515            |
| d        | Health                   | -                 | -                 |
| <b>2</b> | <b><u>Non-Linked</u></b> |                   |                   |
| a        | Life                     | 310,172           | 218,273           |
| b        | General Annuity          | 1,193             | 847               |
| c        | Pension                  | 114,365           | 103,133           |
| 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 Dec-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            | 10,034             | 9,956         | 20.63              | 361.17                 | 14,385             | 14,138         | 46.43              | 708.11                 | 24,419                      | 24,094         | 67.05              | 1,069.29               |
| 2   | Arunachal Pradesh         | -                  | -             | -                  | -                      | 4                  | 4              | 0.02               | 0.05                   | 4                           | 4              | 0.02               | 0.05                   |
| 3   | Assam                     | 83                 | 80            | 0.16               | 1.80                   | 885                | 849            | 2.45               | 25.24                  | 968                         | 929            | 2.60               | 27.04                  |
| 4   | Bihar                     | 305                | 301           | 0.43               | 5.61                   | 1,170              | 1,163          | 1.94               | 26.68                  | 1,475                       | 1,464          | 2.37               | 32.30                  |
| 5   | Chattisgarh               | -                  | -             | -                  | -                      | 377                | 372            | 1.02               | 27.26                  | 377                         | 372            | 1.02               | 27.26                  |
| 6   | Goa                       | 244                | 241           | 0.55               | 10.96                  | 285                | 282            | 0.72               | 10.65                  | 529                         | 523            | 1.28               | 21.61                  |
| 7   | Gujarat                   | 1,419              | 1,411         | 3.83               | 34.88                  | 5,361              | 5,255          | 14.53              | 163.26                 | 6,780                       | 6,666          | 18.36              | 198.14                 |
| 8   | Haryana                   | 510                | 497           | 1.40               | 30.54                  | 1,794              | 1,719          | 5.95               | 102.35                 | 2,304                       | 2,216          | 7.35               | 132.89                 |
| 9   | Himachal Pradesh          | 163                | 159           | 0.31               | 5.37                   | 474                | 464            | 0.89               | 17.37                  | 637                         | 623            | 1.20               | 22.74                  |
| 10  | Jammu & Kashmir           | 319                | 314           | 0.88               | 13.02                  | 357                | 359            | 0.83               | 14.59                  | 676                         | 673            | 1.71               | 27.61                  |
| 11  | Jharkhand                 | 79                 | 77            | 0.17               | 2.80                   | 702                | 696            | 1.57               | 23.06                  | 781                         | 773            | 1.74               | 25.87                  |
| 12  | Karnataka                 | 4,085              | 4,045         | 8.43               | 109.69                 | 17,805             | 17,526         | 53.27              | 670.37                 | 21,890                      | 21,571         | 61.69              | 780.06                 |
| 13  | Kerala                    | 509                | 500           | 1.06               | 16.70                  | 4,651              | 4,582          | 13.33              | 154.47                 | 5,160                       | 5,082          | 14.38              | 171.17                 |
| 14  | Madhya Pradesh            | 1                  | 1             | 0.00               | 0.01                   | 2,320              | 2,258          | 4.63               | 75.56                  | 2,321                       | 2,259          | 4.63               | 75.57                  |
| 15  | Maharashtra               | 1,155              | 1,140         | 2.16               | 47.56                  | 7,057              | 6,838          | 21.01              | 443.01                 | 8,212                       | 7,978          | 23.16              | 490.57                 |
| 16  | Manipur                   | 2                  | 2             | 0.01               | 0.05                   | 15                 | 15             | 0.07               | 0.47                   | 17                          | 17             | 0.08               | 0.52                   |
| 17  | Meghalaya                 | -                  | -             | -                  | -                      | 10                 | 8              | 0.01               | 0.39                   | 10                          | 8              | 0.01               | 0.39                   |
| 18  | Mirzoram                  | -                  | -             | -                  | -                      | -                  | -              | -                  | -                      | -                           | -              | -                  | -                      |
| 19  | Nagaland                  | -                  | -             | -                  | -                      | 14                 | 9              | 0.05               | 0.31                   | 14                          | 9              | 0.05               | 0.31                   |
| 20  | Orissa                    | 2,240              | 2,220         | 5.03               | 46.07                  | 4,623              | 4,573          | 10.45              | 102.29                 | 6,863                       | 6,793          | 15.48              | 148.36                 |
| 21  | Punjab                    | 552                | 536           | 1.12               | 27.76                  | 3,387              | 3,302          | 7.28               | 171.20                 | 3,939                       | 3,838          | 8.40               | 198.96                 |
| 22  | Rajasthan                 | 775                | 766           | 0.96               | 29.48                  | 4,777              | 4,694          | 8.02               | 212.25                 | 5,552                       | 5,460          | 8.98               | 241.73                 |
| 23  | Sikkim                    | -                  | -             | -                  | -                      | 6                  | 5              | 0.02               | 0.24                   | 6                           | 5              | 0.02               | 0.24                   |
| 24  | Tamil Nadu                | 2,261              | 2,229         | 4.70               | 75.20                  | 15,374             | 15,086         | 42.22              | 642.02                 | 17,635                      | 17,315         | 46.91              | 717.22                 |
| 25  | Tripura                   | 20                 | 17            | 0.05               | 0.52                   | 18                 | 16             | 0.05               | 0.61                   | 38                          | 33             | 0.10               | 1.13                   |
| 26  | Uttar Pradesh             | 2,079              | 2,045         | 3.46               | 49.43                  | 8,069              | 7,819          | 17.43              | 288.33                 | 10,148                      | 9,864          | 20.89              | 337.76                 |
| 27  | Uttarakhand               | 785                | 780           | 1.83               | 14.01                  | 1,107              | 1,100          | 2.27               | 26.15                  | 1,892                       | 1,880          | 4.10               | 40.16                  |
| 28  | West Bengal               | 371                | 329           | 1.12               | 10.54                  | 3,751              | 3,536          | 16.02              | 132.55                 | 4,122                       | 3,865          | 17.13              | 143.10                 |
| 29  | Andaman & Nicobar Islands | -                  | -             | -                  | -                      | 3                  | 2              | 0.00               | 0.03                   | 3                           | 2              | 0.00               | 0.03                   |
| 30  | Chandigarh                | 44                 | 42            | 0.05               | 1.57                   | 580                | 554            | 1.46               | 31.43                  | 624                         | 596            | 1.51               | 33.00                  |
| 31  | Dadra & Nagarhaveli       | -                  | -             | -                  | -                      | -                  | -              | -                  | -                      | -                           | -              | -                  | -                      |
| 32  | Daman & Diu               | -                  | -             | -                  | -                      | -                  | -              | -                  | -                      | -                           | -              | -                  | -                      |
| 33  | Delhi                     | 1                  | 1             | 0.02               | 0.00                   | 3,543              | 3,399          | 10.21              | 169.99                 | 3,544                       | 3,400          | 10.23              | 169.99                 |
| 34  | Lakshadweep               | -                  | -             | -                  | -                      | 1                  | 1              | 0.02               | (0.01)                 | 1                           | 1              | 0.02               | (0.01)                 |
| 35  | Puducherry                | 92                 | 90            | 0.12               | 1.96                   | 271                | 263            | 0.81               | 11.33                  | 363                         | 353            | 0.93               | 13.29                  |
| <b>Total</b>                                |                           | <b>28,128</b>      | <b>27,779</b> | <b>58.46</b>       | <b>896.70</b>          | <b>103,176</b>     | <b>100,887</b> | <b>284.97</b>      | <b>4,251.62</b>        | <b>131,304</b>              | <b>128,666</b> | <b>343.43</b>      | <b>5,148.31</b>        |

**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 Dec-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            | -               | -            | -                  | -                      | 2.00            | 600           | 0.07               | 81.74                  | 2.00                   | 600           | 0.07               | 81.74                  |
| 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                 | -               | -            | -                  | -                      | 2.00            | 3,751         | 0.63               | 48.35                  | 2.00                   | 3,751         | 0.63               | 48.35                  |
| 13   | Kerala                    | -               | -            | -                  | -                      | 1.00            | 1,239         | 0.11               | 105.32                 | 1.00                   | 1,239         | 0.11               | 105.32                 |
| 14   | Madhya Pradesh            | -               | -            | -                  | -                      | -               | -             | -                  | -                      | -                      | -             | -                  | -                      |
| 15   | Maharashtra               | -               | -            | -                  | -                      | 14.00           | 13,204        | 0.46               | 505.74                 | 14.00                  | 13,204        | 0.46               | 505.74                 |
| 16   | Manipur                   | -               | -            | -                  | -                      | -               | -             | -                  | -                      | -                      | -             | -                  | -                      |
| 17   | Meghalaya                 | -               | -            | -                  | -                      | -               | -             | -                  | -                      | -                      | -             | -                  | -                      |
| 18   | Mizoram                   | -               | -            | -                  | -                      | -               | -             | -                  | -                      | -                      | -             | -                  | -                      |
| 19   | Nagaland                  | -               | -            | -                  | -                      | -               | -             | -                  | -                      | -                      | -             | -                  | -                      |
| 20   | Orissa                    | -               | -            | -                  | -                      | -               | -             | -                  | -                      | -                      | -             | -                  | -                      |
| 21   | Punjab                    | -               | -            | -                  | -                      | -               | -             | -                  | -                      | -                      | -             | -                  | -                      |
| 22   | Rajasthan                 | -               | -            | -                  | -                      | -               | -             | -                  | -                      | -                      | -             | -                  | -                      |
| 23   | Sikkim                    | -               | -            | -                  | -                      | -               | -             | -                  | -                      | -                      | -             | -                  | -                      |
| 24   | Tamil Nadu                | -               | -            | -                  | -                      | 3.00            | 1,297         | 0.11               | 105.28                 | 3.00                   | 1,297         | 0.11               | 105.28                 |
| 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                | -               | -            | -                  | -                      | -               | -             | -                  | -                      | -                      | -             | -                  | -                      |
| <b>Total</b>                                       |                           | -               | -            | -                  | -                      | <b>22.00</b>    | <b>20,091</b> | <b>1.38</b>        | <b>846.43</b>          | <b>22.00</b>           | <b>20,091</b> | <b>1.38</b>        | <b>846.43</b>          |

**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 : 31 December 2013**
**PART - A**
**( ₹ 'Lacs)**
**Total Application as per balance sheet (A)**

|                     |     |                |
|---------------------|-----|----------------|
| <b>Add(B)</b>       |     | <b>843,087</b> |
| Provisions          | L20 | 739            |
| Current Liabilities | L19 | 41,851         |
|                     |     | <b>42,589</b>  |

|                                       |     |                |
|---------------------------------------|-----|----------------|
| <b>Less(C)</b>                        |     |                |
| Debit balance in P & L a/c            |     | 114,090        |
| Loans                                 | L15 | 4,228          |
| Advances and other Assets             | L18 | 45,211         |
| Cash and bank balance                 | L19 | 5,847          |
| Fixed Assets                          | L16 | 914            |
| Misc Exp Not written off              | L21 | -              |
| <b>Fund available for Investments</b> |     | <b>170,290</b> |

**Reconciliation of Investment Assets**

|  |                |
|--|----------------|
| Total Investment Assets (As per the balance Sheet) | <b>715,386</b> |
|--|----------------|

**Balance Sheet Value of:**

|                                    |                |
|------------------------------------|----------------|
| A. Life Fund                       | 351,027        |
| B. Pension, General Annuity Fund   | 114,046        |
| C. Unit Linked Funds               | 254,327        |
| <b>Total</b>                       | <b>719,400</b> |
| Add :Balance SH                    | 17,469         |
| Less Policy Holders Cash Flow Fund | (17,269)       |
| Policy Loans                       | (4,214)        |

| 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%      | 2,919.19         | 19,203.83        | 690.79           | 125,681.17        | 34,136.59        | 179,712.38         | 51.14%      | -               | 179,712.38        | 168,392.20        |
| 2 Govt Securities or Other approved Securities (incl 1 above) | Not less than 50%      | 2,919.19         | 19,704.05        | 690.79           | 141,623.57        | 35,248.36        | 197,266.77         | 56.14%      | -               | 197,266.77        | 184,970.10        |
| 3 INVESTMENTS SUBJECT TO EXPOSURE NORMS                       |                        | -                | -                | -                | -                 | -                | -                  | -           | -               | -                 | -                 |
| a Housing and Infrastructure                                  |                        | -                | -                | -                | -                 | -                | -                  | 0.00%       | -               | -                 | -                 |
| 1. Approved Investments                                       | Not less than 15%      | 1,451.46         | 6,422.81         | 500.78           | 54,849.52         | 21,109.09        | 82,882.20          | 23.59%      | (99.18)         | 82,783.02         | 79,398.76         |
| 2. Other investments  |                        | -                | -                | -                | -                 | -                | -                  | 0.00%       | -               | -                 | -                 |
| b i) Approved Investments                                     | Not exceeding 35%      | 4,389.14         | 1,785.23         | 4.20             | 41,241.99         | 11,024.74        | 54,056.16          | 15.38%      | (415.17)        | 53,640.99         | 52,915.90         |
| ii) Other Investments not to exceed 15%                       |                        | 8,709.60         | 1,436.20         | 105.84           | 4,340.77          | 11,320.26        | 17,203.08          | 4.90%       | 132.75          | 17,335.83         | 17,304.28         |
| <b>TOTAL LIFE FUND</b>  | <b>100%</b>            | <b>17,469.39</b> | <b>29,348.29</b> | <b>1,301.61</b>  | <b>242,055.85</b> | <b>78,702.45</b> | <b>351,408.21</b>  | <b>100%</b> | <b>(381.59)</b> | <b>351,026.62</b> | <b>334,589.04</b> |

| B. PENSION GENERAL ANNUITY FUND                               | PERCENTAGE AS PER REG. | PH       |                   | Book Value        | ACTUAL %       | FVC Amount      | Total Fund        | Market Value      |
|---|------------------------|----------|-------------------|-------------------|----------------|-----------------|-------------------|-------------------|
|   |                        | PAR      | NON PAR           |                   |                |                 |                   |                   |
| 1 Govt Securities   | Not less than 20%      | -        | 39,503.16         | 39,503.16         | 34.58%         | 0.00            | 39,503.16         | 36,751.62         |
| 2 Govt Securities or Other approved Securities (incl 1 above) | Not less than 40%      | -        | 49,810.64         | 49,810.64         | 43.60%         | 0.00            | 49,810.64         | 46,464.55         |
| 3 Balance in Approved Investment                              | Not exceeding 60%      | -        | 64,434.15         | 64,434.15         | 56.40%         | (198.95)        | 64,235.20         | 62,843.17         |
| <b>TOTAL PENSION GENERAL ANNUITY FUND</b>                     | <b>100%</b>            | <b>-</b> | <b>114,244.78</b> | <b>114,244.78</b> | <b>100.00%</b> | <b>(198.95)</b> | <b>114,045.84</b> | <b>109,307.73</b> |

| C. Linked Business                 | PERCENTAGE AS PER REG. | PH       |                   | Total Fund        | ACTUAL %       |
|------------------------------------|------------------------|----------|-------------------|-------------------|----------------|
|                                    |                        | PAR      | NON PAR           |                   |                |
| 1 Approved investments             | Not less than 75%      | -        | 238,182.57        | 238,182.57        | 93.65%         |
| 2 Other investment                 | Not more than 25%      | -        | 16,144.77         | 16,144.77         | 6.35%          |
| <b>TOTAL LINKED INSURANCE FUND</b> | <b>100%</b>            | <b>-</b> | <b>254,327.34</b> | <b>254,327.34</b> | <b>100.00%</b> |

**ING Vysya Life Insurance Company Limited**

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

**FORM : L27-UNIT LINKED BUSINESS - 3A**

PART - B

Link to item C of Form 3A Part A

Statement as on : 31 December 2013

| PARTICULARS                               | ULGF00124804EBBALANCE114-Group<br>Balanced Fund | ULGF00224804EBDEBT114-Group Debt<br>Fund | ULGF00324804EBGROWTH114-Group<br>Growth Fund | ULGF00424804EBLIQUID114-Group Liquid<br>Fund | ULGF00524804EBSECURE114-Group<br>Secure Fund | ULIF001181004BALANCE114-Individual<br>Balanced Fund | ULIF002181004DEBT14-Individual Debt<br>Fund | ULIF003181004GROWTH114-Individual<br>Growth Fund | ULIF004181004SECURE114-Individual<br>Secure Fund | ULIF005141005EQUITY114-Individual<br>Equity Fund | ULIF006271107GTDGROWTH114-Individual<br>Guaranteed Growth |
|---|---|--|--|--|--|---|---|--|--|--|---|
| Opening Balance(Market 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  | 3,001.54  |
| Add : Inflows During the quarter          | 76.30   | -  | 86.40  | -  | -  | 0.94  | 272.71                                      | -  | 69.41  | -  | -   |
| Increase/(Decrease) Value Of Inv(net)     | 11.74   | 2.05                                     | 29.22  | 0.64   | 30.61  | 384.22  | 127.43                                      | 6,230.66   | 97.83  | 6,931.98   | 80.06   |
| Less: Outflow During the quarter          | 36.81   | -  | 5.69   | -  | 94.96  | 535.32  | 255.09                                      | 7,916.67   | 99.31  | 7,692.02   | 186.11  |
| <b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b> | <b>310.50</b>                                   | <b>99.48</b>                             | <b>598.58</b>                                | <b>30.60</b>                                 | <b>890.89</b>                                | <b>8,122.58</b>                                     | <b>5,649.64</b>                             | <b>97,048.94</b>                                 | <b>2,914.36</b>                                  | <b>69,743.74</b>                                 | <b>2,895.49</b>   |

|   | ULGF00124804EBBALANCE114-Group<br>Balanced Fund |               | ULGF00224804EBDEBT114-Group Debt<br>Fund |               | ULGF00324804EBGROWTH114-Group<br>Growth Fund |               | ULGF00424804EBLIQUID114-Group Liquid<br>Fund |               | ULGF00524804EBSECURE114-Group<br>Secure Fund |               | ULIF001181004BALANCE114-Individual<br>Balanced Fund |               | ULIF002181004DEBT14-Individual Debt<br>Fund |               | ULIF003181004GROWTH114-Individual<br>Growth Fund |               | ULIF004181004SECURE114-Individual<br>Secure Fund |               | ULIF005141005EQUITY114-Individual<br>Equity Fund |               | ULIF006271107GTDGROWTH114-Individual<br>Guaranteed Growth |               |
|---|---|---------------|--|---------------|--|---------------|--|---------------|--|---------------|---|---------------|---|---------------|--|---------------|--|---------------|--|---------------|---|---------------|
| Investment of Unit Fund                     | Actual Inv.                                     | % Actual      | Actual Inv.                              | % Actual      | Actual Inv.                                  | % Actual      | Actual Inv.                                  | % Actual      | Actual Inv.                                  | % Actual      | Actual Inv.   | % Actual      | Actual Inv.                                 | % Actual      | Actual Inv.                                      | % Actual      | Actual Inv.                                      | % Actual      | Actual Inv.                                      | % Actual      | Actual Inv.   | % Actual      |
| <b>Approved Investment(&gt;=75%)</b>        |   |               |  |               |  |               |  |               |  |               |   |               |   |               |  |               |  |               |  |               |   |               |
| A Central Government Securities             | 82.95   | 26.71         | 83.02                                    | 83.45         | 93.30  | 15.59         | 24.55  | 80.23         | 327.88                                       | 36.80         | 2,982.63  | 36.72         | 2,528.24                                    | 44.75         | 24,616.22  | 25.37         | 1,340.56   | 46.00         | -  | -             | -   | -             |
| B State Government securities               | 38.05   | 12.25         | -  | -             | 6.85   | 1.14          | -  | -             | -  | -             | -   | -             | 108.75                                      | 1.92          | 84.59  | 0.09          | 30.60  | 1.05          | -  | -             | -   | -             |
| C Other Approved Securities                 | -   | -             | -  | -             | -  | -             | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -  | -             | -  | -             | -   | -             |
| D Corporate bonds                           | -   | -             | -  | -             | 44.14  | 7.37          | -  | -             | 96.72  | 10.86         | 937.92  | 11.55         | 1,039.06                                    | 18.39         | 8,671.93   | 8.94          | 585.01   | 20.07         | -  | -             | 998.98  | 34.50         |
| E Infrastructure Bonds                      | -   | -             | 9.73                                     | 9.78          | 42.25  | 7.06          | -  | -             | 87.57  | 9.83          | 1,263.75  | 15.56         | 1,398.71                                    | 24.76         | 7,846.35   | 8.09          | 314.19   | 10.78         | -  | -             | 1,552.67  | 53.62         |
| F Equity                                    | 83.59   | 26.92         | -  | -             | 278.85                                       | 46.59         | -  | -             | 136.87                                       | 15.36         | 2,431.92  | 29.94         | -   | -             | 47,897.14  | 49.36         | 448.86   | 15.40         | 62,609.97  | 89.77         | 253.88  | 8.77          |
| G Money Market Investment                   | 79.30   | 25.54         | 5.40                                     | 5.43          | 31.80  | 5.31          | 6.00   | 19.61         | 84.40  | 9.47          | -   | -             | -   | -             | -  | -             | -  | -             | -  | -             | -   | 3.40          |
| H Mutual Funds                              | 0.02  | 0.01          | -  | -             | 20.37  | 3.40          | -  | -             | 40.92  | 4.59          | 0.21  | 0.00          | 1.45  | 0.03          | 594.01   | 0.61          | 0.35   | 0.01          | 0.38   | 0.00          | -   | -             |
| I Deposits with Bank                        | -   | -             | -  | -             | -  | -             | -  | -             | -  | -             | -   | -             | -   | -             | 873.76   | 0.90          | -  | -             | -  | -             | -   | -             |
| <b>SUB TOTAL (A)</b>                        | <b>283.90</b>                                   | <b>91.43</b>  | <b>98.15</b>                             | <b>98.66</b>  | <b>517.56</b>                                | <b>86.46</b>  | <b>30.55</b>                                 | <b>99.84</b>  | <b>774.37</b>                                | <b>86.92</b>  | <b>7,616.43</b>                                     | <b>93.77</b>  | <b>5,076.21</b>                             | <b>89.85</b>  | <b>90,584.00</b>                                 | <b>93.34</b>  | <b>2,719.57</b>                                  | <b>93.32</b>  | <b>62,610.36</b>                                 | <b>89.77</b>  | <b>2,808.93</b>   | <b>97.01</b>  |
| <b>Current Assets</b>                       |   |               |  |               |  |               |  |               |  |               |   |               |   |               |  |               |  |               |  |               |   |               |
| Accrued Interest                            | 2.50  | 0.80          | 1.02                                     | 1.02          | 0.27   | 0.05          | -  | -             | 9.85   | 1.11          | 137.86  | 1.70          | 162.13                                      | 2.87          | 1,215.50   | 1.25          | 58.89  | 2.02          | -  | -             | 85.75   | 2.96          |
| Dividend Receivable                         | -   | -             | -  | -             | (0.00)                                       | (0.00)        | -  | -             | -  | -             | -   | -             | -   | -             | 0.00   | 0.00          | -  | -             | -  | -             | -   | -             |
| Bank Balance                                | 0.11  | 0.04          | 0.09                                     | 0.09          | 0.10   | 0.02          | 0.07   | 0.24          | 0.10   | 0.01          | 3.61  | 0.04          | 0.61  | 0.01          | 7.74   | 0.01          | 3.28   | 0.11          | 6.93   | 0.01          | 0.11  | 0.00          |
| Receivable for Sale of investments          | -   | -             | -  | -             | -  | -             | -  | -             | -  | -             | 144.78  | 1.78          | -   | -             | 2,393.86   | 2.47          | 40.40  | 1.39          | 2,057.42   | 2.95          | -   | -             |
| Other Current Assets (for Investments)      | -   | -             | -  | -             | -  | -             | -  | -             | -  | -             | 3.01  | 0.04          | -   | -             | 84.13  | 0.09          | 0.46   | 0.02          | 109.78   | 0.16          | -   | -             |
| <b>Less: Current Liabilities</b>            |   |               |  |               |  |               |  |               |  |               |   |               |   |               |  |               |  |               |  |               |   |               |
| Payable for Investments                     | -   | -             | (0.00)                                   | (0.00)        | (0.00)                                       | (0.00)        | -  | -             | (0.00)                                       | (0.00)        | (10.78)   | (0.13)        | -   | -             | (344.81)   | (0.36)        | (1.63)   | (0.06)        | (566.67)   | (0.81)        | -   | -             |
| Fund Management of Charges Payable          | (0.18)  | (0.06)        | (0.08)                                   | (0.08)        | (0.44)                                       | (0.07)        | (0.02)                                       | (0.08)        | (0.68)                                       | (0.08)        | (9.71)  | (0.12)        | (4.09)                                      | (0.07)        | (116.58)   | (0.12)        | (2.80)   | (0.10)        | (100.64)   | (0.14)        | (4.03)  | (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)        | (10.61)   | (0.13)        | (31.34)                                     | (0.55)        | (338.87)   | (0.35)        | (17.27)  | (0.59)        | (322.85)   | (0.46)        | (6.81)  | (0.24)        |
| <b>SUB TOTAL (B)</b>                        | <b>2.43</b>                                     | <b>0.78</b>   | <b>1.04</b>                              | <b>1.04</b>   | <b>(0.07)</b>                                | <b>(0.01)</b> | <b>0.05</b>                                  | <b>0.16</b>   | <b>9.26</b>                                  | <b>1.04</b>   | <b>258.16</b>                                       | <b>3.18</b>   | <b>127.30</b>                               | <b>2.25</b>   | <b>2,900.97</b>                                  | <b>2.98</b>   | <b>81.32</b>                                     | <b>2.79</b>   | <b>1,183.97</b>                                  | <b>1.70</b>   | <b>75.02</b>  | <b>2.59</b>   |
| <b>Other Investment(&lt;=25%)</b>           |   |               |  |               |  |               |  |               |  |               |   |               |   |               |  |               |  |               |  |               |   |               |
| A Corporate bonds                           | -   | -             | -  | -             | -  | -             | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -  | -             | -  | -             | -   | -             |
| B Infrastructure Bonds                      | -   | -             | -  | -             | -  | -             | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -  | -             | -  | -             | -   | -             |
| C Equity                                    | 3.57  | 1.15          | -  | -             | 11.07  | 1.85          | -  | -             | 5.83   | 0.65          | 167.54  | 2.06          | -   | -             | 3,525.35   | 3.63          | 29.89  | 1.03          | 5,049.92   | 7.24          | 11.42   | 0.39          |
| D Money Market                              | 20.61   | 6.64          | 0.29                                     | 0.29          | 70.02  | 11.70         | -  | -             | 101.43                                       | 11.39         | 80.45   | 0.99          | 446.12                                      | 7.90          | 38.62  | 0.04          | 83.58  | 2.87          | 899.50   | 1.29          | 0.13  | 0.00          |
| E Mutual Funds                              | -   | -             | -  | -             | -  | -             | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -  | -             | -  | -             | -   | -             |
| F Other Assets                              | -   | -             | -  | -             | -  | -             | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -  | -             | -  | -             | -   | -             |
| <b>SUB TOTAL (C)</b>                        | <b>24.18</b>                                    | <b>7.79</b>   | <b>0.29</b>                              | <b>0.29</b>   | <b>81.09</b>                                 | <b>13.55</b>  | <b>-</b>                                     | <b>-</b>      | <b>107.26</b>                                | <b>12.04</b>  | <b>247.99</b>                                       | <b>3.05</b>   | <b>446.12</b>                               | <b>7.90</b>   | <b>3,563.97</b>                                  | <b>3.67</b>   | <b>113.46</b>                                    | <b>3.89</b>   | <b>5,949.42</b>                                  | <b>8.53</b>   | <b>11.54</b>  | <b>0.40</b>   |
| <b>Total A + B + C</b>                      | <b>310.50</b>                                   | <b>100.00</b> | <b>99.48</b>                             | <b>100.00</b> | <b>598.58</b>                                | <b>100.00</b> | <b>30.60</b>                                 | <b>100.00</b> | <b>890.89</b>                                | <b>100.00</b> | <b>8,122.58</b>                                     | <b>100.00</b> | <b>5,649.64</b>                             | <b>100.00</b> | <b>97,048.94</b>                                 | <b>100.00</b> | <b>2,914.36</b>                                  | <b>100.00</b> | <b>69,743.74</b>                                 | <b>100.00</b> | <b>2,895.49</b>   | <b>100.00</b> |
| Funds Carried Forward ( As Per LB2)         | 310.50  |               | 99.48                                    |               | 598.58                                       |               | 30.60  |               | 890.89                                       |               | 8,122.58  |               | 5,649.64                                    |               | 97,048.94  |               | 2,914.36   |               | 69,743.74  |               | 2,895.49  |               |

**ING Vysya Life Insurance Company Limited**

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

**FORM : L27-UNIT LINKED BUSINESS - 3A**

PART - B

Link to item C of Form 3A Part A

Statement as on : 31 December 2013

| PARTICULARS                              | ULIF00705208PENDE<br>BT114-Pension Debt<br>Fund | ULIF00805208PENEQ<br>UITY114-Pension<br>Equity Fund | ULIF00905208PENLIQ<br>UID114-Pension<br>Liquid Fund | ULIF010161209PRES<br>ERVER114-Individual<br>Preserver Fund | ULIF011161209PRIME<br>EQU114-Individual<br>Prime Equity Fund | ULIF012161209PNPR<br>ESERVR114-<br>Individual Preserver | ULIF013161209PNPRI<br>MEEQU114-Individual<br>Prime Equity Pension | ULIF014031210GTDN<br>AV114-Market Shield | ULIF015271210ACTA<br>SSET114-ING Active<br>Asset Allocation | ULIF01620/09/13DISC<br>ONLIFE114-<br>Discontinued Fund | Total For all Funds |
|--|---|---|---|--|--|---|---|--|---|--|---------------------|
| Opening Balance(Market Value)            | 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  | 0.00   | 251,179.35          |
| Add : Inflows During the quarter         | 157.37  | 8.63  | 13.76   | 71.71  | 103.93   | 75.23   | 17.80   | 894.86                                   | 120.13  | 5,099.71   | 7,068.91            |
| Increase/(Decrease) Value Of Inv(net)    | 96.29   | 1,092.32  | 12.18   | 161.32   | 1,166.62   | 68.72   | 664.26  | 557.79                                   | 108.45  | 45.66  | 17,900.04           |
| Less: Outflow During the quarter         | 218.68  | 1,201.20  | 36.18   | 168.57   | 280.87   | 169.81  | 527.11  | 17.21                                    | 6.96  | 2,372.32   | 21,820.89           |
| <b>TOTAL INVESTIBLE FUNDS(MKT VALUE)</b> | <b>5,352.90</b>                                 | <b>10,770.88</b>                                    | <b>548.79</b>                                       | <b>8,861.92</b>  | <b>12,215.05</b>   | <b>4,033.34</b>   | <b>6,644.35</b>   | <b>12,780.97</b>                         | <b>2,041.36</b>   | <b>2,773.06</b>  | <b>254,327.34</b>   |

|   | ULIF00705208PENDE<br>BT114-Pension Debt<br>Fund |               | ULIF00805208PENEQ<br>UITY114-Pension<br>Equity Fund |               | ULIF00905208PENLIQ<br>UID114-Pension<br>Liquid Fund |               | ULIF010161209PRES<br>ERVER114-Individual<br>Preserver Fund |               | ULIF011161209PRIME<br>EQU114-Individual<br>Prime Equity Fund |               | ULIF012161209PNPR<br>ESERVR114-<br>Individual Preserver |               | ULIF013161209PNPRI<br>MEEQU114-Individual<br>Prime Equity Pension |               | ULIF014031210GTDN<br>AV114-Market Shield |               | ULIF015271210ACTA<br>SSET114-ING Active<br>Asset Allocation |               | ULIF01620/09/13DISC<br>ONLIFE114-<br>Discontinued Fund |               | 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         |             |
| <b>Investment of Unit Fund</b>              |   |               |   |               |   |               |  |               |  |               |   |               |   |               |  |               |   |               |  |               |                     |                  |             |
| <b>Approved Investment(&gt;=75%)</b>        |   |               |   |               |   |               |  |               |  |               |   |               |   |               |  |               |   |               |  |               |                     |                  |             |
| A Central Government Securities             | 2,098.52  | 39.20         | -   | -             | 382.37  | 69.67         | 3,876.77   | 43.75         | -  | -             | 1,701.21  | 42.18         | -   | -             | 3,273.48                                 | 25.61         | 549.84  | 26.93         | 2,140.83   | 77.20         | 46,102.37           | 18.13            |             |
| B State Government securities               | 24.13   | 0.45          | -   | -             | -   | -             | 53.25  | 0.60          | -  | -             | 29.04   | 0.72          | -   | -             | -  | -             | -   | -             | -  | -             | -                   | 375.26           | 0.15        |
| C Other Approved Securities                 | -   | -             | -   | -             | -   | -             | 5.53   | 0.06          | -  | -             | 5.53  | 0.14          | -   | -             | -  | -             | -   | -             | -  | -             | -                   | 11.06            | 0.00        |
| D Corporate bonds                           | 1,564.56  | 29.23         | -   | -             | -   | -             | 1,423.30   | 16.06         | -  | -             | 717.29  | 17.78         | -   | -             | -  | -             | 80.20   | 3.93          | -  | -             | -                   | 16,159.11        | 6.35        |
| E Infrastructure Bonds                      | 1,281.61  | 23.94         | -   | -             | -   | -             | 2,543.29   | 28.70         | -  | -             | 1,293.91  | 32.08         | -   | -             | -  | -             | 220.11  | 10.78         | -  | -             | -                   | 17,854.14        | 7.02        |
| F Equity                                    | -   | -             | 9,976.60  | 92.63         | -   | -             | -  | -             | 11,212.26  | 91.79         | -   | -             | 6,110.85  | 91.69         | 6,877.19                                 | 53.81         | 1,058.48  | 51.85         | -  | -             | -                   | 149,376.46       | 58.74       |
| G Money Market Investment                   | -   | -             | -   | -             | 6.90  | 1.26          | -  | -             | -  | -             | -   | -             | -   | -             | 136.70                                   | 1.07          | -   | -             | 456.10   | 16.45         | -                   | 810.00           | 0.32        |
| H Mutual Funds                              | 0.08  | 0.00          | -   | -             | 0.54  | 0.10          | 2.65   | 0.03          | -  | -             | 0.02  | 0.00          | -   | -             | 612.45                                   | 4.79          | -   | -             | -  | -             | -                   | 1,273.45         | 0.50        |
| I Deposits with Bank                        | -   | -             | -   | -             | 111.31  | 20.28         | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -   | -             | -  | -             | -                   | 985.08           | 0.39        |
| <b>SUB TOTAL (A)</b>                        | <b>4,968.89</b>                                 | <b>92.83</b>  | <b>9,976.60</b>                                     | <b>92.63</b>  | <b>501.12</b>                                       | <b>91.31</b>  | <b>7,904.80</b>  | <b>89.20</b>  | <b>11,212.26</b>   | <b>91.79</b>  | <b>3,747.00</b>   | <b>92.90</b>  | <b>6,110.85</b>   | <b>91.69</b>  | <b>10,899.82</b>                         | <b>85.28</b>  | <b>1,908.63</b>   | <b>93.50</b>  | <b>2,596.93</b>  | <b>93.65</b>  | <b>232,946.93</b>   | <b>91.60</b>     |             |
| <b>Current Assets</b>                       |   |               |   |               |   |               |  |               |  |               |   |               |   |               |  |               |   |               |  |               |                     |                  |             |
| Accrued Interest                            | 188.95  | 3.53          | -   | -             | -   | -             | 240.61   | 2.72          | -  | -             | 110.66  | 2.74          | -   | -             | -  | -             | 19.83   | 0.97          | -  | -             | -                   | 2,233.81         | 0.88        |
| Dividend Receivable                         | -   | -             | -   | -             | -   | -             | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -   | -             | -  | -             | -                   | -                | -           |
| Bank Balance                                | 5.45  | 0.10          | 1.27  | 0.01          | 0.07  | 0.01          | 0.87   | 0.01          | 3.71   | 0.03          | 0.15  | 0.00          | 4.83  | 0.07          | 0.61                                     | 0.00          | 0.65  | 0.03          | 0.96   | 0.03          | -                   | 41.33            | 0.02        |
| Receivable for Sale of investments          | 176.55  | 3.30          | 103.81  | 0.96          | -   | -             | 25.22  | 0.28          | 87.70  | 0.72          | 302.65  | 7.50          | 50.71   | 0.76          | -  | -             | 26.37   | 1.29          | -  | -             | -                   | 5,409.46         | 2.13        |
| Other Current Assets (for Investments)      | -   | -             | 16.89   | 0.16          | -   | -             | 6.22   | 0.07          | 20.01  | 0.16          | -   | -             | 7.86  | 0.12          | 79.42                                    | 0.62          | 5.98  | 0.29          | 176.36   | 6.36          | -                   | 510.13           | 0.20        |
| <b>Less: Current Liabilities</b>            |   |               |   |               |   |               |  |               |  |               |   |               |   |               |  |               |   |               |  |               |                     |                  |             |
| Payable for Investments                     | (191.68)  | (3.58)        | (87.49)   | (0.81)        | -   | -             | -  | -             | (87.21)  | (0.71)        | (287.52)  | (7.13)        | (42.76)   | (0.64)        | (45.01)                                  | (0.35)        | (7.79)  | (0.38)        | -  | -             | -                   | (1,673.34)       | (0.66)      |
| Fund Management of Charges Payable          | (3.85)  | (0.07)        | (15.70)   | (0.15)        | (0.26)  | (0.05)        | (8.44)   | (0.10)        | (15.60)  | (0.13)        | (3.87)  | (0.10)        | (8.58)  | (0.13)        | (13.68)                                  | (0.11)        | (2.58)  | (0.13)        | (1.19)   | (0.04)        | -                   | (313.00)         | (0.12)      |
| Other current liabilities (for Investments) | (33.66)   | (0.63)        | (169.66)  | (1.58)        | (3.77)  | (0.69)        | (0.03)   | (0.00)        | (0.05)   | (0.00)        | (12.08)   | (0.30)        | (20.33)   | (0.00)        | (5.31)                                   | (0.04)        | (0.01)  | (0.00)        | (0.01)   | (0.00)        | -                   | (977.52)         | (0.38)      |
| <b>SUB TOTAL (B)</b>                        | <b>141.76</b>                                   | <b>2.65</b>   | <b>(150.88)</b>                                     | <b>(1.40)</b> | <b>(3.96)</b>                                       | <b>(0.72)</b> | <b>264.45</b>  | <b>2.98</b>   | <b>8.57</b>  | <b>0.07</b>   | <b>110.00</b>   | <b>2.73</b>   | <b>(8.27)</b>   | <b>0.18</b>   | <b>16.02</b>                             | <b>0.13</b>   | <b>42.46</b>  | <b>2.08</b>   | <b>176.12</b>  | <b>6.35</b>   | <b>5,230.86</b>     | <b>2.06</b>      |             |
| <b>Other Investment(&lt;=25%)</b>           |   |               |   |               |   |               |  |               |  |               |   |               |   |               |  |               |   |               |  |               |                     |                  |             |
| A Corporate bonds                           | -   | -             | -   | -             | -   | -             | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -   | -             | -  | -             | -                   | -                | -           |
| B Infrastructure Bonds                      | -   | -             | -   | -             | -   | -             | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -   | -             | -  | -             | -                   | -                | -           |
| C Equity                                    | -   | -             | 708.35  | 6.58          | -   | -             | -  | -             | 667.37   | 5.46          | -   | -             | 365.78  | 5.49          | 303.92                                   | 2.38          | 62.27   | 3.05          | -  | -             | -                   | 10,912.28        | 4.29        |
| D Money Market                              | 242.25  | 4.53          | 236.81  | 2.20          | 51.63   | 9.41          | 692.67   | 7.82          | 326.85   | 2.68          | 176.33  | 4.37          | 176.00  | 2.64          | 1,561.21                                 | 12.22         | 28.00   | 1.37          | -  | -             | -                   | 5,232.50         | 2.06        |
| E Mutual Funds                              | -   | -             | -   | -             | -   | -             | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -   | -             | -  | -             | -                   | -                | -           |
| F Other Assets                              | -   | -             | -   | -             | -   | -             | -  | -             | -  | -             | -   | -             | -   | -             | -  | -             | -   | -             | -  | -             | -                   | -                | -           |
| <b>SUB TOTAL (C)</b>                        | <b>242.25</b>                                   | <b>4.53</b>   | <b>945.15</b>                                       | <b>8.78</b>   | <b>51.63</b>  | <b>9.41</b>   | <b>692.67</b>  | <b>7.82</b>   | <b>994.22</b>  | <b>8.14</b>   | <b>176.33</b>   | <b>4.37</b>   | <b>541.78</b>   | <b>8.13</b>   | <b>1,865.13</b>                          | <b>14.59</b>  | <b>90.27</b>  | <b>4.42</b>   | <b>-</b>   | <b>-</b>      | <b>-</b>            | <b>16,144.77</b> | <b>6.35</b> |
| <b>Total A + B + C</b>                      | <b>5,352.90</b>                                 | <b>100.00</b> | <b>10,770.88</b>                                    | <b>100.00</b> | <b>548.79</b>                                       | <b>100.00</b> | <b>8,861.92</b>  | <b>100.00</b> | <b>12,215.05</b>   | <b>100.00</b> | <b>4,033.34</b>   | <b>100.00</b> | <b>6,644.35</b>   | <b>100.00</b> | <b>12,780.97</b>                         | <b>100.00</b> | <b>2,041.36</b>   | <b>100.00</b> | <b>2,773.06</b>  | <b>100.00</b> | <b>254,327.34</b>   | <b>100.00</b>    |             |
| Funds Carried Forward ( As Per LB2)         | 5,352.90  |               | 10,770.88   |               | 548.79  |               | 8,861.92   |               | 12,215.05  |               | 4,033.34  |               | 6,644.35  |               | 12,780.97                                |               | 2,041.36  |               | 2,773.06   |               | 254,327.34          |                  |             |

| No. | Name of Scheme                       | SFIN                         | Date of Launch | Par / Non Par | Assets under Management on the above Date | NAV as per LB2 | NAV as on the above Date * | Previous Qtr Nav | 2nd Previous Qtr Nav | 3rd Previous Qtr Nav | 4th Previous Qtr Nav | Annualised Return/Yield | 3 Year Rolling CAGR | Highest NAV Since Inception |
|-----|--------------------------------------|------------------------------|----------------|---------------|---|----------------|----------------------------|------------------|----------------------|----------------------|----------------------|-------------------------|---------------------|-----------------------------|
| 1   | Group Balanced Fund                  | ULGF00124/08/04EBBALANCE114  | 24-Aug-04      | NON-PAR       | 310.50                                    | 22.7233        | 22.7233                    | 21.6998          | 21.9839              | 21.3866              | 21.3402              | 6.48%                   | 5.45%               | 22.7644                     |
| 2   | Group Debt Fund                      | ULGF00224/08/04EBDEBT114     | 24-Aug-04      | NON-PAR       | 99.48                                     | 19.2784        | 19.2784                    | 18.8815          | 18.7908              | 18.4023              | 18.0630              | 6.73%                   | 7.39%               | 19.2784                     |
| 3   | Group Growth Fund                    | ULGF00324/08/04EBGROWTH114   | 24-Aug-04      | NON-PAR       | 598.58                                    | 26.3475        | 26.3475                    | 24.9858          | 25.1627              | 24.4427              | 24.6166              | 7.03%                   | 4.50%               | 26.4249                     |
| 4   | Group Liquid Fund                    | ULGF00424/08/04EBLIQUID114   | 24-Aug-04      | NON-PAR       | 30.60                                     | 19.1088        | 19.1088                    | 18.7082          | 18.3240              | 18.0507              | 17.7136              | 7.88%                   | 7.72%               | 19.1088                     |
| 5   | Group Secure Fund                    | ULGF00524/08/04EBSECURE114   | 24-Aug-04      | NON-PAR       | 890.89                                    | 20.3546        | 20.3546                    | 19.7027          | 19.8271              | 19.3294              | 19.1147              | 6.49%                   | 6.65%               | 20.3546                     |
| 6   | Discontinued Fund                    | ULIF01620/09/13DISCONLIFE114 | 20-Sep-13      | NON-PAR       | 2,773.06                                  | 10.1881        | 10.1881                    | NA               | NA                   | NA                   | NA                   | NA                      | NA                  | 10.1881                     |
| 7   | ING Active Asset Allocation Fund     | ULIF01527/12/10ACTASSET114   | 27-Dec-10      | NON-PAR       | 2,041.36                                  | 11.5432        | 11.5432                    | 10.9076          | 11.0767              | 10.8061              | 11.0161              | 4.78%                   | NA                  | 11.5432                     |
| 8   | Individual Balanced Fund             | ULIF00118/10/04BALANCE114    | 18-Oct-04      | NON-PAR       | 8,122.58                                  | 21.1117        | 21.1117                    | 20.1550          | 20.8820              | 20.3315              | 20.3629              | 3.68%                   | 4.31%               | 21.4105                     |
| 9   | Individual Debt Fund                 | ULIF00218/10/04DEBT114       | 18-Oct-04      | NON-PAR       | 5,649.64                                  | 18.9756        | 18.9756                    | 18.5510          | 19.2573              | 18.6495              | 18.2341              | 4.07%                   | 7.58%               | 19.5025                     |
| 10  | Individual Equity Fund               | ULIF00514/10/05EQUITY114     | 14-Oct-05      | NON-PAR       | 69,743.74                                 | 18.1689        | 18.1689                    | 16.4927          | 16.7224              | 16.3396              | 17.2297              | 5.45%                   | -0.37%              | 20.0796                     |
| 11  | Individual Growth Fund               | ULIF00318/10/04GROWTH114     | 18-Oct-04      | NON-PAR       | 97,048.94                                 | 23.3114        | 23.3114                    | 21.8953          | 22.5994              | 21.9981              | 22.3856              | 4.14%                   | 2.91%               | 23.3923                     |
| 12  | Individual Guaranteed Growth Fund    | ULIF00627/11/07GTDGROWTH114  | 27-Nov-07      | NON-PAR       | 2,895.49                                  | 14.2849        | 14.2849                    | 13.9050          | 14.3184              | 13.8793              | 13.6572              | 4.60%                   | 5.89%               | 14.6005                     |
| 13  | Individual Preserver Fund            | ULIF01016/12/09PRESERVER114  | 16-Dec-09      | NON-PAR       | 8,861.92                                  | 13.9991        | 13.9991                    | 13.7465          | 14.2922              | 13.8331              | 13.5255              | 3.50%                   | 7.48%               | 14.4740                     |
| 14  | Individual Preserver Pension Fund    | ULIF01216/12/09PNPRESERVR114 | 16-Dec-09      | NON-PAR       | 4,033.34                                  | 14.0765        | 14.0765                    | 13.8415          | 14.4220              | 13.9688              | 13.6684              | 2.99%                   | 7.45%               | 14.6122                     |
| 15  | Individual Prime Equity Fund         | ULIF01116/12/09PRIMEEQU114   | 16-Dec-09      | NON-PAR       | 12,215.05                                 | 11.1564        | 11.1564                    | 10.1050          | 10.2289              | 9.9714               | 10.4664              | 6.59%                   | -0.39%              | 11.7590                     |
| 16  | Individual Prime Equity Pension Fund | ULIF01316/12/09PNPRIMEEQU114 | 16-Dec-09      | NON-PAR       | 6,644.35                                  | 11.0633        | 11.0633                    | 10.0161          | 10.1425              | 9.9048               | 10.3993              | 6.39%                   | -0.45%              | 11.6840                     |
| 17  | Individual Secure Fund               | ULIF00418/10/04SECURE114     | 18-Oct-04      | NON-PAR       | 2,914.36                                  | 20.1473        | 20.1473                    | 19.4790          | 20.1819              | 19.6389              | 19.4185              | 3.75%                   | 5.69%               | 20.5338                     |
| 18  | Market Shield                        | ULIF01403/12/10GTDNAV114     | 3-Dec-10       | NON-PAR       | 12,780.97                                 | 10.9914        | 10.9914                    | 10.4886          | 10.6070              | 10.3982              | 10.5636              | 4.05%                   | 2.83%               | 11.0319                     |
| 19  | Pension Debt Fund                    | ULIF00705/02/08PENDEBT114    | 5-Feb-08       | NON-PAR       | 5,352.90                                  | 15.7286        | 15.7286                    | 15.4489          | 16.0802              | 15.5653              | 15.2149              | 3.38%                   | 7.46%               | 16.2863                     |
| 20  | Pension Equity Fund                  | ULIF00805/02/08PENEQUITY114  | 5-Feb-08       | NON-PAR       | 10,770.88                                 | 12.5250        | 12.5250                    | 11.3482          | 11.5154              | 11.2295              | 11.8251              | 5.92%                   | -0.22%              | 13.2090                     |
| 21  | Pension Liquid Fund                  | ULIF00905/02/08PENLIQUID114  | 5-Feb-08       | NON-PAR       | 548.79                                    | 15.5969        | 15.5969                    | 15.2586          | 14.9411              | 14.6718              | 14.3756              | 8.50%                   | 8.65%               | 15.5969                     |
|     |                                      |                              |                | <b>TOTAL</b>  | <b>254,327.34</b>                         |                |                            |                  |                      |                      |                      |                         |                     |                             |

**ING Vysya Life Insurance Company Limited**

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

**FORM : L-29 - Detail regarding debt securities**
**Statement as on : 31 December 2013**

( ₹ 'Lacs)

| Detail Regarding debt securities(ULIP) |                        |                              |  |                              |                        |                              |  |                              |
|--|------------------------|------------------------------|--|------------------------------|------------------------|------------------------------|--|------------------------------|
|  | MARKET VALUE           |                              |  |                              | Book Value             |                              |  |                              |
|  | As at 31 December 2013 | as % of total for this class | as at 31 December of the previous year | as % of total for this class | As at 31 December 2013 | as % of total for this class | as at 31 December of the previous year | as % of total for this class |
| <b>Break down by credit rating</b>     |                        |                              |  |                              |                        |                              |  |                              |
| AAA rated                              | 34,503                 | 42%                          | 54,582                                 | 56%                          | 34,515                 | 42%                          | 53,443                                 | 56%                          |
| AA or better                           | 496                    | 1%                           | 1,999                                  | 2%                           | 500                    | 1%                           | 1,830                                  | 2%                           |
| Rated below AA but above A             | -                      | -                            | -                                      | -                            | -                      | -                            | -                                      | 0%                           |
| Rated below A but above B              | -                      | -                            | -                                      | -                            | -                      | -                            | -                                      | 0%                           |
| Any other (Sovereign)                  | 46,489                 | 57%                          | 40,697                                 | 42%                          | 47,536                 | 58%                          | 40,653                                 | 42%                          |
| <b>BREAKDOWN BY RESIDUAL MATURITY</b>  |                        |                              |  |                              |                        |                              |  |                              |
| Up to 1 year                           | 10,430                 | 13%                          | 14,438                                 | 15%                          | 10,183                 | 12%                          | 14,061                                 | 15%                          |
| more than 1 year and upto 3years       | 3,760                  | 5%                           | 8,948                                  | 9%                           | 3,716                  | 5%                           | 8,884                                  | 9%                           |
| More than 3years and up to 7years      | 30,327                 | 37%                          | 25,146                                 | 26%                          | 30,649                 | 37%                          | 24,594                                 | 26%                          |
| More than 7 years and up to 10 years   | 15,428                 | 19%                          | 22,539                                 | 23%                          | 15,706                 | 19%                          | 22,248                                 | 23%                          |
| More than 10 years and up to 15 years  | 13,019                 | 16%                          | 16,845                                 | 17%                          | 13,369                 | 16%                          | 16,756                                 | 17%                          |
| More than 15 years and up to 20 years  | 6,631                  | 8%                           | 995                                    | 1%                           | 6,915                  | 8%                           | 1,114                                  | 1%                           |
| Above 20 years                         | 1,890                  | 2%                           | 8,367                                  | 9%                           | 2,012                  | 2%                           | 8,270                                  | 9%                           |
| <b>Breakdown by type of the issuer</b> |                        |                              |  |                              |                        |                              |  |                              |
| a. Central Government                  | 46,113                 | 57%                          | 35,188                                 | 36%                          | 47,149                 | 57%                          | 35,164                                 | 37%                          |
| b. State Government                    | 375                    | 0%                           | 5,509                                  | 6%                           | 388                    | 0%                           | 5,489                                  | 6%                           |
| c. Corporate Securities                | 34,998                 | 43%                          | 56,581                                 | 58%                          | 35,015                 | 42%                          | 55,273                                 | 58%                          |

( ₹ 'Lacs)

| Detail Regarding debt securities(NON ULIP) |                        |                              |  |                              |                        |                              |  |                              |
|--|------------------------|------------------------------|--|------------------------------|------------------------|------------------------------|--|------------------------------|
|  | MARKET VALUE           |                              |  |                              | Book Value             |                              |  |                              |
|  | As at 31 December 2013 | as % of total for this class | as at 31 December of the previous year | as % of total for this class | As at 31 December 2013 | as % of total for this class | as at 31 December of the previous year | as % of total for this class |
| <b>Break down by credit rating</b>         |                        |                              |  |                              |                        |                              |  |                              |
| AAA rated                                  | 153,466                | 38%                          | 137,174                                | 42%                          | 158,708                | 38%                          | 135,503                                | 42%                          |
| AA or better                               | 14,232                 | 4%                           | 14,675                                 | 5%                           | 14,491                 | 3%                           | 14,184                                 | 4%                           |
| Rated below AA but above A                 | 1,168                  | 0%                           | 1,205                                  | 0%                           | 1,200                  | 0%                           | 1,200                                  | 0%                           |
| Rated below A but above B                  | -                      | -                            | -                                      | -                            | -                      | -                            | -                                      | -                            |
| Any other (Sovereign)                      | 231,435                | 58%                          | 172,674                                | 53%                          | 247,077                | 59%                          | 171,043                                | 53%                          |
| <b>BREAKDOWN BY RESIDUAL MATURITY</b>      |                        |                              |  |                              |                        |                              |  |                              |
| Up to 1 year                               | 8,776                  | 2%                           | 1,774                                  | 1%                           | 8,815                  | 2%                           | 1,776                                  | 1%                           |
| more than 1 year and upto 3years           | 6,451                  | 2%                           | 3,674                                  | 1%                           | 6,627                  | 2%                           | 3,686                                  | 1%                           |
| More than 3years and up to 7years          | 70,433                 | 18%                          | 60,423                                 | 19%                          | 73,180                 | 17%                          | 60,800                                 | 19%                          |
| More than 7 years and up to 10 years       | 97,837                 | 24%                          | 97,483                                 | 30%                          | 100,998                | 24%                          | 95,497                                 | 30%                          |
| More than 10 years and up to 15 years      | 85,879                 | 21%                          | 65,490                                 | 20%                          | 90,544                 | 21%                          | 64,804                                 | 20%                          |
| More than 15 years and up to 20 years      | 38,190                 | 10%                          | 32,509                                 | 10%                          | 41,096                 | 10%                          | 32,299                                 | 10%                          |
| Above 20 years                             | 92,735                 | 23%                          | 64,375                                 | 20%                          | 100,218                | 24%                          | 63,068                                 | 20%                          |
| <b>Breakdown by type of the issuer</b>     |                        |                              |  |                              |                        |                              |  |                              |
| a. Central Government                      | 228,049                | 57%                          | 168,290                                | 52%                          | 243,556                | 58%                          | 167,519                                | 52%                          |
| b. State Government                        | 3,386                  | 1%                           | 4,385                                  | 1%                           | 3,521                  | 1%                           | 3,525                                  | 1%                           |
| c. Corporate Securities                    | 168,867                | 42%                          | 153,054                                | 47%                          | 174,400                | 41%                          | 150,887                                | 47%                          |

**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 31 Dec 2013 | Up to the Quarter ended 31 Dec 2013 | For the Quarter ended 31 Dec 2012 | Up to the Quarter ended 31 Dec 2012 |
| Exide Industries Ltd  | Promoters                               | Premium Income                                      | -                                 | 44                                  | -                                 | 39                                  |
|   |   | Benefits paid (Claims during the year)              | -                                 | -                                   | -                                 | 5                                   |
|   |   | Investment  | -                                 | 1,153                               | -                                 | 1,153                               |
|   |   | Dividend / Income from Investment                   | 13                                | 20                                  | 12                                | 18                                  |
|   |   | Share capital as on 31 December                     | 160,000                           | 160,000                             | -                                 | 73,244                              |
|   |   | Contribution to Share capital (Inc Share App Money) | -                                 | -                                   | -                                 | -                                   |
| ING Vysya Life Insurance Emp Group Gratuity cum Life Assurance Scheme (Trust) | Gratuity Trust                          | Premium Income                                      | -                                 | -                                   | -                                 | -                                   |
|   |   | Benefits paid (claims during the year)              | -                                 | -                                   | -                                 | -                                   |
|   |   | Contribution made to Gratuity Trust                 | -                                 | -                                   | -                                 | -                                   |
|   |   | Expenses incurred on behalf of the company          | -                                 | -                                   | 0                                 | 1                                   |
| Kshitij Jain  | Key Management Personnel                | Managerial Remuneration                             | 72                                | 216                                 | 72                                | 215                                 |

**ING Vysya Life Insurance Company Limited**

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

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

As on 31 December 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 31 December 2013

₹ Lacs

| Item | Description   | Amount        |
|------|---|---------------|
| 1    | Available Assets in Policyholders' Fund               | 682,730       |
|      | Deduct:   |               |
| 2    | Mathematical Reserves                                 | 681,190       |
| 3    | Other Liabilities                                     | -             |
| 4    | <b>Excess in Policyholders' funds (1) - (2) - (3)</b> | <b>1,541</b>  |
| 5    | Available Assets in Shareholders Fund                 |               |
|      | Deduct:   |               |
| 6    | Other Liabilities of shareholders' fund               | 45,715        |
| 7    | <b>Excess in Shareholders' funds</b>                  | <b>45,715</b> |
| 8    | Total ASM (4) + (7)                                   | 47,256        |
| 9    | Required Solvency Margin (RSM)                        | 20,497        |
| 10   | <b>Solvency Ratio (8) / (9)</b>                       | <b>231%</b>   |

**ING Vysya Life Insurance Company Limited**

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

FORM : L-33-NPAs-7A (As on 31 December 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 | Rollover? | Has there been any |                    | Classification | Provision (%) | Provision (Rs) |
|-----|--------------|-----------------|---------------|--------------------------|------------------------|--------------------------------|-------------------------------|--------------------|-------------------|--------------------|-------------------|-----------|--------------------|--------------------|----------------|---------------|----------------|
|     |              |                 | %             | Has there been revision? |                        |                                |                               |                    |                   |                    |                   |           | Amount             | Board Approval Ref |                |               |                |
|     | NIL          |                 |               |                          |                        |                                |                               |                    |                   |                    |                   |           |                    |                    |                |               |                |

**ING Vysya Life Insurance Company Limited**

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

FORM : L-34-Yield on Investments-1 (As on 31 December 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   | <b>A Central Government Securities</b>   |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | A1 Central Government Bonds  | CGSB     | 159,529.85        | 3,310.75             | 2.08        | 2.08        | 144,610.01        | 8,875.81             | 6.14        | 6.14        | 108,528.10        | 5,833.12             | 6.15        | 6.15        |
|     | A3 Deposit under Sec 7 of Insurance Act, 1938                                    | CDSS     | 1,190.87          | 25.32                | 2.13        | 2.13        | 1,190.38          | 75.95                | 6.38        | 6.38        | 1,189.16          | 75.95                | 6.39        | 6.39        |
|     | A4 Treasury Bills  | CTRB     | 7,591.29          | 156.43               | 2.06        | 2.06        | 7,280.72          | 344.22               | 4.73        | 4.73        | -                 | 58.22                | 1.87        | 1.87        |
| 2   | <b>B Government Securities / Other Approved Securities</b>                       |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | B2 State Government Bonds/ Development Loans                                     | SGGB     | 3,019.29          | 64.55                | 2.14        | 2.14        | 3,020.10          | 193.66               | 6.41        | 6.41        | 3,022.11          | 170.54               | 6.37        | 6.37        |
|     | B4 Other Approved Securities (excluding Infrastructure Investments)              | SGOA     | 14,530.86         | 309.65               | 2.13        | 2.13        | 14,521.53         | 928.85               | 6.40        | 6.40        | 13,231.85         | 842.73               | 6.37        | 6.37        |
| 3   | <b>C Housing and Loans to State Govt for housing and fire fighting equipment</b> |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB                | HTDN     | 19,694.23         | 455.09               | 2.31        | 2.31        | 19,056.25         | 1,317.47             | 6.91        | 6.91        | 14,584.20         | 900.17               | 6.75        | 6.75        |
| 4   | <b>D Infrastructure Investments</b>  |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | D2 Infrastructure - PSU - Equity shares - Quoted                                 | ITPE     | 236.32            | (8.36)               | (3.54)      | (3.54)      | 230.09            | (9.58)               | (4.16)      | (4.16)      | 208.71            | (2.07)               | (1.25)      | (1.25)      |
|     | D3 Infrastructure - Corporate Securities - Equity shares - Quoted                | ITCE     | 179.52            | 29.62                | 16.50       | 16.50       | 205.61            | (20.94)              | (10.18)     | (10.18)     | 236.50            | 25.48                | 13.25       | 13.25       |
|     | D5 Infrastructure - Securitised Assets (Approved)                                | IESA     | 2,121.68          | 35.17                | 1.66        | 1.66        | 2,073.29          | 142.34               | 6.87        | 6.87        | 1,942.40          | 161.05               | 8.65        | 8.65        |
|     | D7 Infrastructure - PSU - Debentures/ Bonds                                      | IPTD     | 53,094.90         | 1,186.27             | 2.23        | 2.23        | 50,261.33         | 3,372.53             | 6.71        | 6.71        | 37,237.34         | 2,072.12             | 6.75        | 6.75        |
|     | D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds                | ICTD     | 7,094.99          | 175.66               | 2.48        | 2.48        | 7,003.98          | 519.38               | 7.42        | 7.42        | 6,608.55          | 494.67               | 7.48        | 7.48        |
| 5   | <b>E Approved Investment Subject To Exposure Norms</b>                           |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | E1 PSU - Equity Shares quoted  | EAEQ     | 1,195.76          | 130.39               | 10.90       | 10.90       | 1,163.77          | (54.99)              | (4.72)      | (4.72)      | 1,104.69          | 29.02                | 2.85        | 2.85        |
|     | E2 Corporate Securities -Equity Shares (ordinary)-Quoted                         | EACE     | 10,577.51         | 1,074.52             | 10.16       | 10.16       | 9,950.84          | 1,315.07             | 13.22       | 13.22       | 7,377.52          | 732.01               | 13.08       | 13.08       |
|     | E5 Corporate Securities - Bonds - Taxable  | EPBT     | 3,912.32          | 87.91                | 2.25        | 2.25        | 3,117.09          | 208.96               | 6.70        | 6.70        | 117.60            | 8.42                 | 7.16        | 7.16        |
|     | E9 Corporate Securities -Debentures  | ECOS     | 30,760.30         | 714.80               | 2.32        | 2.32        | 32,602.35         | 2,190.22             | 6.72        | 6.72        | 34,203.52         | 1,918.32             | 6.60        | 6.60        |
|     | E13 Loans - Policy Loans   | ELPL     | 3,855.96          | 95.84                | 2.49        | 2.49        | 3,430.56          | 257.93               | 7.52        | 7.52        | 2,665.73          | 158.42               | 6.75        | 6.75        |
|     | E17 Deposits - CDs with Scheduled Banks  | EDCD     | -                 | -                    | -           | -           | -                 | -                    | -           | -           | -                 | 211.62               | 5.81        | 5.81        |
|     | E20 CCIL - CBLO  | ECBO     | 481.07            | 1.02                 | 0.21        | 0.21        | 1,299.11          | 8.40                 | 0.65        | 0.65        | -                 | 1.15                 | 0.06        | 0.06        |
|     | E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks      | EUPD     | 3,458.79          | 84.89                | 2.45        | 2.45        | 3,458.74          | 253.75               | 7.34        | 7.34        | 3,458.61          | 253.57               | 7.33        | 7.33        |
|     | E25 Application Money  | ECAM     | -                 | -                    | -           | -           | 1,000.00          | 2.17                 | 0.22        | 0.22        | -                 | -                    | -           | -           |
|     | E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes                                   | EGMF     | 1,533.02          | 36.34                | 2.37        | 2.37        | 1,156.22          | 78.71                | 6.81        | 6.81        | 1,456.64          | 39.41                | 7.05        | 7.05        |
| 6   | <b>F Other than Approved Securities</b>  |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | F3 Equity Shares (Incl. Co-op Societies)   | OESH     | 452.29            | 3.24                 | 0.72        | 0.72        | 410.32            | 47.02                | 11.46       | 11.46       | 280.19            | 11.73                | 3.46        | 3.46        |
|     | F5 Other than Approved Investments -Debentures                                   | OLDB     | 1,200.00          | 29.62                | 2.47        | 2.47        | 1,200.00          | 88.53                | 7.38        | 7.38        | 1,000.00          | 57.81                | 5.78        | 5.78        |
|     | F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group                           | ODPG     | -                 | -                    | -           | -           | -                 | -                    | -           | -           | 200.00            | 13.18                | 6.59        | 6.59        |
|     | F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes                    | OMGS     | 13,911.48         | 330.61               | 2.38        | 2.38        | 9,729.46          | 663.56               | 6.82        | 6.82        | 2,468.08          | 340.78               | 7.14        | 7.14        |
|     | <b>TOTAL</b>   |          | <b>339,622.31</b> | <b>8,329.32</b>      | <b>2.45</b> | <b>2.45</b> | <b>317,971.74</b> | <b>20,799.04</b>     | <b>6.54</b> | <b>6.54</b> | <b>241,121.50</b> | <b>14,407.43</b>     | <b>6.45</b> | <b>6.45</b> |

| No. | Category of Investment   | CAT Code     | Current Quarter   |                      |              |              | Year To Date      |                      |                 |                 | Previous Year     |                      |              |              |
|-----|--|--------------|-------------------|----------------------|--------------|--------------|-------------------|----------------------|-----------------|-----------------|-------------------|----------------------|--------------|--------------|
|     |  |              | Investment        | Income on Investment | Gross Yield  | Net Yield    | Investment        | Income on Investment | Gross Yield     | Net Yield       | Investment        | Income on Investment | Gross Yield  | Net Yield    |
|     |  |              | (Rs)              | (Rs)                 | %            | %            | (Rs)              | (Rs)                 | %               | %               | (Rs)              | (Rs)                 | %            | %            |
|     | <b>A Central Government Securities</b>   |              |                   |                      |              |              |                   |                      |                 |                 |                   |                      |              |              |
|     | A1 Central Government Bonds  | CGSB         | 34,604.09         | 839.33               | 2.43         | 2.43         | 31,996.71         | (644.86)             | (2.02)          | (2.02)          | 35,154.96         | 2,451.02             | 10.02        | 10.02        |
|     | A4 Treasury Bills  | CTRB         | 6,005.38          | 133.81               | 2.23         | 2.23         | 5,394.58          | 230.20               | 4.27            | 4.27            | -                 | -                    | -            | -            |
|     | <b>B Government Securities / Other Approved Securities</b>                       |              |                   |                      |              |              |                   |                      |                 |                 |                   |                      |              |              |
|     | <b>B2 State Government Bonds/ Development Loans</b>                              |              |                   |                      |              |              |                   |                      |                 |                 |                   |                      |              |              |
|     | B4 Other Approved Securities (excluding Infrastructure Investments)              | SGGB<br>SGOA | 382.91<br>11.17   | 13.82<br>0.19        | 3.61<br>1.74 | 3.61<br>1.74 | 517.21<br>11.68   | 61.65<br>(0.14)      | 11.92<br>(1.19) | 11.92<br>(1.19) | 5,489.34<br>8.72  | 105.27<br>0.86       | 4.46<br>9.82 | 4.46<br>9.82 |
|     | <b>C Housing and Loans to State Govt for housing and fire fighting equipment</b> |              |                   |                      |              |              |                   |                      |                 |                 |                   |                      |              |              |
|     | C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB                | HTDN         | 8,037.41          | 207.38               | 2.58         | 2.58         | 10,166.60         | 482.72               | 4.75            | 4.75            | 12,621.12         | 1,224.17             | 8.85         | 8.85         |
|     | <b>D Infrastructure Investments</b>  |              |                   |                      |              |              |                   |                      |                 |                 |                   |                      |              |              |
|     | D2 Infrastructure - PSU - Equity shares - Quoted                                 | ITPE         | 2,415.54          | (101.14)             | (4.19)       | (4.19)       | 2,637.01          | 2.84                 | 0.11            | 0.11            | 2,908.13          | 64.46                | 1.56         | 1.56         |
|     | D3 Infrastructure - Corporate Securities - Equity shares - Quoted                | ITCE         | 1,968.01          | 238.85               | 12.14        | 12.14        | 2,571.73          | (578.11)             | (22.48)         | (22.48)         | 4,478.88          | 1,410.93             | 25.29        | 25.29        |
|     | D5 Infrastructure - Securitised Assets   | IESA         | 411.85            | (26.72)              | (6.49)       | (6.49)       | 545.32            | (2.85)               | (0.52)          | (0.52)          | 663.04            | 70.47                | 8.17         | 8.17         |
|     | D7 Infrastructure - PSU - Debentures/ Bonds                                      | IPTD         | 16,820.91         | 444.03               | 2.64         | 2.64         | 18,289.79         | 541.67               | 2.96            | 2.96            | 16,218.63         | 1,927.59             | 9.32         | 9.32         |
|     | D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds                | ICTD         | 3,446.05          | 90.38                | 2.62         | 2.62         | 3,801.45          | 138.17               | 3.63            | 3.63            | 4,424.22          | 455.60               | 9.38         | 9.38         |
|     | D10 Infrastructure - Other Corporate Securities - CPs                            | ICCP         | 0.00              | -                    | -            | -            | -                 | -                    | -               | -               | -                 | 21.21                | 0.83         | 0.83         |
|     | <b>E Approved Investment Subject To Exposure Norms</b>                           |              |                   |                      |              |              |                   |                      |                 |                 |                   |                      |              |              |
|     | E1 PSU - Equity Shares quoted  | EAEQ         | 12,737.87         | 1,360.68             | 10.68        | 10.68        | 14,594.28         | (761.32)             | (5.22)          | (5.22)          | 24,821.34         | (369.44)             | (1.27)       | (1.27)       |
|     | E2 Corporate Securities - Equity Shares (ordinary)-Quoted                        | EACE         | 131,397.31        | 14,609.83            | 11.12        | 11.12        | 131,136.13        | 20,473.23            | 15.61           | 15.61           | 133,210.10        | 19,412.21            | 13.70        | 13.70        |
|     | E4 Equity Shares (incl. Equity related Instruments) - Promoter Group             | EEPG         | 1,414.19          | (57.41)              | (4.06)       | (4.06)       | 1,468.24          | (51.03)              | (3.48)          | (3.48)          | 1,153.12          | (39.44)              | (3.42)       | (3.42)       |
|     | E5 Corporate Securities - Bonds - Taxable  | EPBT         | 1,785.86          | 63.52                | 3.56         | 3.56         | 2,140.82          | 75.66                | 3.53            | 3.53            | 1,122.95          | 14.32                | 11.04        | 11.04        |
|     | E9 Corporate Securities -Debentures  | ECOS         | 8,132.04          | 211.49               | 2.60         | 2.60         | 10,361.21         | 287.03               | 2.77            | 2.77            | 14,951.58         | 1,659.25             | 8.94         | 8.94         |
|     | E16 Deposits - Deposit with scheduled banks                                      | ECDB         | 0.00              | -                    | -            | -            | -                 | -                    | -               | -               | 92.87             | 0.01                 | 0.01         | 0.01         |
|     | E17 Deposits - CDs with Scheduled Banks  | EDCD         | 1,793.89          | 37.87                | 2.11         | 2.11         | 3,595.54          | 268.11               | 7.46            | 7.46            | 3,880.95          | 852.76               | 7.40         | 7.40         |
|     | E20 CCIL - CBLO  | ECBO         | 4,228.31          | 90.82                | 2.15         | 2.15         | 5,072.85          | 305.23               | 6.02            | 6.02            | 1,230.00          | 84.96                | 3.05         | 3.05         |
|     | E21 Commercial Papers  | ECCP         | 297.00            | 6.06                 | 2.04         | 2.04         | 294.16            | 11.79                | 4.01            | 4.01            | -                 | -                    | -            | -            |
|     | E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks      | EUPD         | 1,422.84          | 49.65                | 3.49         | 3.49         | 1,474.72          | 4.45                 | 0.30            | 0.30            | 1,502.32          | 181.54               | 12.08        | 12.08        |
|     | E25 Application Money  | ECAM         | 0.00              | -                    | -            | -            | 550.00            | -                    | -               | -               | -                 | -                    | -            | -            |
|     | E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes                                   | EGMF         | 1,971.77          | 47.49                | 2.41         | 2.41         | 1,496.83          | 99.56                | 6.65            | 6.65            | 473.29            | 75.45                | 6.82         | 6.82         |
|     | E29 Mutual Funds - (under Insurer's Promoter Group)                              | EMPG         | 0.00              | -                    | -            | -            | -                 | -                    | -               | -               | -                 | 0.01                 | 0.72         | 0.72         |
|     | E34 Net Current Assets (Only in respect of ULIP Business)                        | ENCA         | 5,235.71          | -                    | -            | -            | 5,235.71          | -                    | -               | -               | -                 | -                    | -            | -            |
|     | <b>F Other than Approved Securities</b>  |              |                   |                      |              |              |                   |                      |                 |                 |                   |                      |              |              |
|     | F3 Equity Shares (incl Co-op Societies)  | OESH         | 8,719.28          | 504.80               | 5.79         | 5.79         | 8,710.93          | 662.10               | 7.60            | 7.60            | 12,247.38         | 396.61               | 3.43         | 3.43         |
|     | F5 Equity Shares (incl. Equity related Instruments) - Promoter Group             | OEPG         | 2,149.87          | (15.75)              | (0.73)       | (0.73)       | 2,171.61          | 119.93               | 5.52            | 5.52            | 1,938.30          | 958.25               | 49.44        | 49.44        |
|     | F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes                    | OMGS         | 4,604.26          | 107.97               | 2.34         | 2.34         | 6,170.27          | 409.37               | 6.63            | 6.63            | 7,060.10          | 538.32               | 6.89         | 6.89         |
|     | <b>TOTAL</b>   |              | <b>259,993.50</b> | <b>18,856.95</b>     | <b>7.25</b>  | <b>7.25</b>  | <b>270,405.38</b> | <b>22,135.41</b>     | <b>8.19</b>     | <b>8.19</b>     | <b>285,651.34</b> | <b>31,496.39</b>     | <b>10.23</b> | <b>10.23</b> |

| No. | Category of Investment   | CAT Code | Current Quarter   |                      |             |             | Year To Date      |                      |             |             | Previous Year     |                      |             |             |
|-----|--|----------|-------------------|----------------------|-------------|-------------|-------------------|----------------------|-------------|-------------|-------------------|----------------------|-------------|-------------|
|     |  |          | Investment        | Income on Investment | Gross Yield | Net Yield   | Investment        | Income on Investment | Gross Yield | Net Yield   | Investment        | Income on Investment | Gross Yield | Net Yield   |
|     |  |          | (Rs)              | (Rs)                 | %           | %           | (Rs)              | (Rs)                 | %           | %           | (Rs)              | (Rs)                 | %           | %           |
| 1   | <b>A Central Government Securities</b>   |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | A1 Central Government Bonds  | CGSB     | 37,942.78         | 788.45               | 2.08        | 2.08        | 37,512.57         | 2,338.36             | 6.23        | 6.23        | 36,511.12         | 2,015.29             | 6.26        | 6.26        |
|     | A4 Treasury Bills  | CTRB     | 96.82             | 2.37                 | 2.44        | 2.44        | 95.96             | 4.09                 | 4.26        | 4.26        | -                 | -                    | -           | -           |
| 2   | <b>B Government Securities / Other Approved Securities</b>                                 |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | B2 State Government Bonds/ Development Loans   | SGGB     | 502.42            | 11.07                | 2.20        | 2.20        | 502.49            | 33.21                | 6.61        | 6.61        | 502.66            | 10.08                | 2.01        | 2.01        |
|     | B4 Other Approved Securities (excluding Infrastructure Investments)                        | SGOA     | 9,799.28          | 209.75               | 2.14        | 2.14        | 9,787.58          | 629.13               | 6.43        | 6.43        | 8,058.49          | 475.90               | 6.36        | 6.36        |
| 4   | <b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>           |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB                          | HTDN     | 12,969.41         | 306.92               | 2.37        | 2.37        | 12,970.10         | 917.43               | 7.07        | 7.07        | 12,971.81         | 862.18               | 7.01        | 7.01        |
|     | <b>D Infrastructure Investments</b>  |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | D2 Infrastructure - PSU - Equity shares - Quoted   | ITPE     | 100.61            | (3.34)               | (3.32)      | (3.32)      | 100.17            | (3.78)               | (3.78)      | (3.78)      | 102.35            | (2.82)               | (3.77)      | (3.77)      |
|     | D3 Infrastructure - Corporate Securities - Equity shares - Quoted                          | ITCE     | 90.08             | 14.48                | 16.08       | 16.08       | 106.96            | (9.16)               | (8.57)      | (8.57)      | 132.14            | 14.44                | 15.31       | 15.31       |
|     | D7 Infrastructure - PSU - Debentures/ Bonds  | IPTD     | 21,487.65         | 479.21               | 2.23        | 2.23        | 20,973.44         | 1,396.15             | 6.66        | 6.66        | 18,210.01         | 979.12               | 6.59        | 6.59        |
|     | D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds                          | ICTD     | 6,267.02          | 151.95               | 2.42        | 2.42        | 6,271.87          | 454.21               | 7.24        | 7.24        | 6,283.93          | 453.72               | 7.21        | 7.21        |
| 5   | <b>E Approved Investment Subject To Exposure Norms</b>                                     |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | E1 PSU - (Approved Investment)-Equity Shares quoted  | EAEQ     | 575.06            | 64.86                | 11.28       | 11.28       | 573.49            | (28.45)              | (4.96)      | (4.96)      | 586.88            | 18.01                | 3.86        | 3.86        |
|     | E2 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted            | EACE     | 4,781.70          | 477.35               | 9.98        | 9.98        | 4,654.89          | 668.55               | 14.36       | 14.36       | 4,071.41          | 401.89               | 14.32       | 14.32       |
|     | E4 Equity Shares (incl. Equity related Instruments) - Promoter Group                       | EEPG     | -                 | -                    | -           | -           | -                 | -                    | -           | -           | (0.47)            | (10.62)              | (10.62)     |             |
|     | E5 Corporate Securities - Bonds - Taxable  | EPBT     | 250.00            | 5.36                 | 2.14        | 2.14        | 250.00            | 10.19                | 4.08        | 4.08        | -                 | -                    | -           | -           |
|     | E9 Corporate Securities (Approved Investment ) -Debentures                                 | ECOS     | 13,497.89         | 318.45               | 2.36        | 2.36        | 13,546.60         | 941.92               | 6.95        | 6.95        | 13,529.22         | 829.27               | 7.05        | 7.05        |
|     | E23 CCIL (Approved Investment) - CBLO  | ECBO     | 165.00            | 0.08                 | 0.05        | 0.05        | 122.50            | 0.34                 | 0.28        | 0.28        | -                 | 0.42                 | 0.07        | 0.07        |
|     | 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     | 539.39            | 12.54                | 2.32        | 2.32        | 539.37            | 37.48                | 6.95        | 6.95        | 539.31            | 37.47                | 6.95        | 6.95        |
|     | E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes   | EGMF     | 1,877.45          | 44.48                | 2.37        | 2.37        | 1,280.60          | 83.97                | 6.56        | 6.56        | 293.05            | 136.18               | 7.13        | 7.13        |
| 6   | <b>F Other than Approved Securities</b>  |          |                   |                      |             |             |                   |                      |             |             |                   |                      |             |             |
|     | F3 Equity Shares (Incl. Co-op Societies)   | OESH     | -                 | -                    | -           | -           | -                 | -                    | -           | -           | -                 | -                    | -           | -           |
|     | <b>TOTAL</b>   |          | <b>110,942.58</b> | <b>2,883.98</b>      | <b>2.60</b> | <b>2.60</b> | <b>109,288.57</b> | <b>7,473.63</b>      | <b>6.84</b> | <b>6.84</b> | <b>101,792.38</b> | <b>6,230.69</b>      | <b>6.78</b> | <b>6.78</b> |

**ING Vysya Life Insurance Company Limited**

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

FORM : L-35-Downgrading of Investments-2 (As on 31 December 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 |
|------------------------------|--|------|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| <b>A. During the Quarter</b> |  |      |        |                  |               |                |               |                   |         |
|                              | NIL  |      |        |                  |               |                |               |                   |         |
| <b>B. As on Date</b>         |  |      |        |                  |               |                |               |                   |         |
| 1                            | 8.75% ING Vysya Bank Ltd 17-05-2015.           | OLDB | 200    | 31/Mar/06        | Fitch         | AA             | AA-           | 6/Dec/10          | NA      |
| 2                            | 9.90% The Indian Hotels Company Ltd. 24-Feb-20 | ECOS | 1001   | 24/Feb/12        | ICRA          | LAA+           | LAA           | 18/Sep/12         | 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 |
|------------------------------|----------------------|-----|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| <b>A. During the Quarter</b> |                      |     |        |                  |               |                |               |                   |         |
|                              | NIL                  |     |        |                  |               |                |               |                   |         |
| <b>B. As on Date</b>         |                      |     |        |                  |               |                |               |                   |         |
|                              | 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 |
|---|----------------------|-----|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| <b>A. During the Quarter <sup>1</sup></b> |                      |     |        |                  |               |                |               |                   |         |
|   | NIL                  |     |        |                  |               |                |               |                   |         |
| <b>B. As on Date <sup>2</sup></b>         |                      |     |        |                  |               |                |               |                   |         |
|   | 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      | <b>First Year Premium</b>                               |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | <b>i Individual Single Premium- (ISP)</b>               |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | From 0-10000  | -               | -               | -            | -                                | 1.00                       | 1               | 1            | 1.10                             | -                | -               | -            | -                                | 1.00                             | 1               | 1            | 1.10                             |
|        | From 10,000-25,000                                      | -               | -               | -            | -                                | -                          | -               | -            | -                                | -                | -               | -            | -                                | -                                | -               | -            | -                                |
|        | From 25001-50,000                                       | 1.48            | 3               | 3            | 11.30                            | 25.30                      | 52              | 51           | 163.70                           | 21.71            | 44              | 44           | 140.89                           | 106.22                           | 217             | 211          | 686.28                           |
|        | From 50,001- 75,000                                     | 35.58           | 58              | 57           | 2.49                             | 21.18                      | 30              | 28           | 49.09                            | 69.00            | 108             | 107          | 52.69                            | 107.52                           | 151             | 148          | 258.30                           |
|        | From 75,000-100,000                                     | 41.49           | 46              | 46           | 37.16                            | 41.15                      | 43              | 43           | 88.40                            | 81.45            | 89              | 89           | 133.30                           | 245.33                           | 252             | 245          | 545.39                           |
|        | From 1,00,001 -1.25,000                                 | 24.78           | 22              | 21           | 1.18                             | 4.62                       | 4               | 4            | 9.46                             | 29.25            | 26              | 25           | 2.49                             | 27.26                            | 24              | 23           | 46.36                            |
|        | Above Rs. 1.25,000                                      | 159.51          | 39              | 39           | 51.04                            | 46.85                      | 18              | 18           | 75.55                            | 315.18           | 74              | 72           | 189.82                           | 323.66                           | 119             | 114          | 446.84                           |
|        | <b>ii Individual Single Premium (ISPA)- Annuity</b>     |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | From 0-50000  | -               | -               | -            | -                                | -                          | -               | -            | -                                | -                | -               | -            | -                                | 1.00                             | 2               | 2            | 0.05                             |
|        | From 50,001-100,000                                     | 0.80            | 1               | 1            | 0.04                             | 31.56                      | 47              | 47           | 1.48                             | 53.05            | 76              | 76           | 2.49                             | 281.03                           | 421             | 421          | 13.23                            |
|        | From 1,00,001-150,000                                   | -               | -               | -            | -                                | 18.78                      | 15              | 15           | 0.88                             | 53.55            | 44              | 44           | 2.50                             | 262.91                           | 210             | 210          | 12.36                            |
|        | From 150,001- 2,00,000                                  | -               | -               | -            | -                                | 6.80                       | 4               | 4            | 0.31                             | 15.15            | 9               | 9            | 0.71                             | 62.73                            | 30              | 30           | 2.48                             |
|        | From 2,00,001-250,000                                   | -               | -               | -            | -                                | 2.46                       | 1               | 1            | 0.12                             | 25.39            | 11              | 11           | 1.18                             | 56.57                            | 24              | 24           | 2.79                             |
|        | From 2,50,001-3,00,000                                  | -               | -               | -            | -                                | 2.78                       | 1               | 1            | 0.12                             | 11.51            | 4               | 4            | 0.54                             | 26.50                            | 10              | 10           | 1.31                             |
|        | Above Rs. 3,00,000                                      | -               | -               | -            | -                                | 6.94                       | 2               | 2            | 0.32                             | 18.17            | 4               | 4            | 0.88                             | 154.99                           | 35              | 35           | 7.57                             |
|        | <b>iii Group Single Premium (GSP)</b>                   |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | From 0-10000  | -               | -               | -            | -                                | -                          | -               | -            | -                                | -                | -               | -            | -                                | 0.23                             | -               | 3            | 17.97                            |
|        | From 10,000-25,000                                      | 0.41            | -               | 2            | 24.36                            | 1.87                       | -               | 10           | 96.25                            | 0.17             | -               | 2            | 10.20                            | 4.82                             | -               | 26           | 246.18                           |
|        | From 25001-50,000                                       | 1.34            | -               | 4            | 47.20                            | 3.40                       | -               | 8            | 133.09                           | 1.19             | -               | 6            | 52.86                            | 13.84                            | -               | 37           | 553.79                           |
|        | From 50,001- 75,000                                     | 2.20            | -               | 4            | 62.32                            | 1.39                       | -               | 2            | 39.59                            | 4.71             | -               | 14           | 181.93                           | 17.80                            | -               | 28           | 634.91                           |
|        | From 75,000-100,000                                     | -               | -               | -            | -                                | 0.82                       | -               | 1            | 35.94                            | 6.72             | -               | 11           | 187.12                           | 6.12                             | -               | 7            | 221.14                           |
|        | From 1,00,001 -1.25,000                                 | 0.95            | -               | 1            | 24.06                            | 1.02                       | -               | 1            | 25.56                            | 3.49             | -               | 4            | 104.60                           | 6.70                             | -               | 6            | 222.33                           |
|        | Above Rs. 1.25,000                                      | 6.29            | -               | 2            | 127.07                           | 7.09                       | -               | 4            | 196.09                           | 25.95            | -               | 6            | 546.91                           | 11.98                            | -               | 7            | 334.28                           |
|        | <b>iv Group Single Premium- Annuity- GSPA</b>           |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | 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                                      | -               | -               | -            | -                                | -                          | -               | -            | -                                | -                | -               | -            | -                                | -                                | -               | -            | -                                |
|        | <b>v Individual Non Single Premium- INSP</b>            |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | From 0-10000  | 1,690.36        | 34,325          | 33,690       | 138,329.79                       | 1,754.29                   | 35,054          | 34,357       | 89,057.03                        | 4,832.72         | 87,547          | 85,774       | 356,270.63                       | 4,679.79                         | 86,924          | 84,900       | 203,085.96                       |
|        | From 10,000-25,000                                      | 2,630.22        | 18,775          | 18,530       | 66,802.90                        | 2,272.30                   | 14,654          | 14,463       | 45,226.08                        | 7,237.82         | 57,771          | 56,878       | 211,089.82                       | 6,603.19                         | 43,191          | 42,455       | 126,626.07                       |
|        | From 25001-50,000                                       | 1,424.74        | 3,963           | 3,879        | 21,399.97                        | 1,225.59                   | 3,165           | 3,107        | 16,619.40                        | 3,847.83         | 11,190          | 10,958       | 64,169.83                        | 3,878.48                         | 9,984           | 9,769        | 51,265.25                        |
|        | From 50,001- 75,000                                     | 1,826.36        | 3,122           | 3,094        | 7,858.57                         | 1,401.05                   | 2,401           | 2,390        | 5,925.14                         | 4,087.29         | 7,091           | 7,036        | 20,033.54                        | 3,933.25                         | 6,780           | 6,737        | 16,311.99                        |
|        | From 75,000-100,000                                     | 992.64          | 1,031           | 1,019        | 6,909.61                         | 966.70                     | 994             | 973          | 7,153.31                         | 2,432.19         | 2,539           | 2,504        | 18,510.52                        | 2,803.93                         | 2,881           | 2,819        | 20,243.76                        |
|        | From 1,00,001 -1.25,000                                 | 899.40          | 816             | 810          | 3,433.83                         | 650.20                     | 590             | 581          | 2,077.53                         | 2,067.83         | 1,881           | 1,861        | 8,629.94                         | 1,680.05                         | 1,530           | 1,513        | 5,407.08                         |
|        | Above Rs. 1.25,000                                      | 1,129.79        | 529             | 511          | 5,712.45                         | 1,193.00                   | 496             | 486          | 6,559.05                         | 3,188.83         | 1,437           | 1,393        | 17,200.09                        | 3,128.26                         | 1,277           | 1,237        | 16,263.81                        |
|        | <b>vi Individual non Single Premium- Annuity- INSPA</b> |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | From 0-50000  | 5.30            | 2               | 2            | 0.25                             | 59.96                      | 154             | 152          | 0.25                             | 5.90             | 5               | 5            | 0.50                             | 200.93                           | 535             | 527          | 0.25                             |
|        | From 50,001-100,000                                     | -               | -               | -            | -                                | 0.60                       | 2               | 2            | -                                | -                | -               | -            | -                                | 37.21                            | 42              | 41           | -                                |
|        | From 1,00,001-150,000                                   | -               | -               | -            | -                                | 1.20                       | 1               | 1            | -                                | -                | -               | -            | -                                | 7.88                             | 9               | 9            | -                                |
|        | From 150,001- 2,00,000                                  | -               | -               | -            | -                                | 4.00                       | 2               | 2            | -                                | -                | -               | -            | -                                | 11.82                            | 7               | 7            | -                                |
|        | 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                                      | -               | -               | -            | -                                | 0.24                       | 2               | 2            | -                                | -                | -               | -            | -                                | 59.73                            | 13              | 13           | -                                |
|        | <b>vii Group Non Single Premium (GNSP)</b>              |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | From 0-10000  | 0.12            | -               | 4.00         | 140.00                           | -                          | -               | -            | -                                | 0.18             | 1.00            | 44.00        | 198.00                           | -                                | -               | -            | -                                |
|        | From 10,000-25,000                                      | 0.40            | 3.00            | 69.00        | 189.50                           | -                          | -               | -            | -                                | 0.40             | 3.00            | 69.00        | 189.50                           | -                                | -               | -            | -                                |
|        | From 25001-50,000                                       | 0.36            | 1.00            | 20.00        | 300.00                           | -                          | -               | -            | -                                | 0.36             | 1.00            | 20.00        | 300.00                           | -                                | -               | -            | -                                |
|        | From 50,001- 75,000                                     | -               | -               | -            | -                                | -                          | -               | -            | -                                | -                | -               | -            | -                                | -                                | -               | -            | -                                |
|        | From 75,000-100,000                                     | -               | -               | -            | -                                | -                          | -               | -            | -                                | -                | -               | -            | -                                | -                                | -               | -            | -                                |
|        | From 1,00,001 -1.25,000                                 | 1.82            | 2.00            | 122.00       | 922.50                           | -                          | -               | -            | -                                | 2.60             | 2.00            | 151.00       | 1,323.50                         | -                                | -               | -            | -                                |
|        | Above Rs. 1.25,000                                      | 72.19           | 13.00           | 16,152.00    | 73,702.91                        | -                          | -               | -            | -                                | 92.26            | 15.00           | 19,764.00    | 81,547.93                        | -                                | -               | -            | -                                |
|        | <b>viii Group Non Single Premium- Annuity- GNSPA</b>    |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | 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      | <b>Renewal Premium</b>                                  |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | <b>i Individual</b>                                     |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | From 0-10000  | 6,283.89        | 129,073         | 124,672      | 233,159.66                       | 6,480.28                   | 131,716         | 127,275      | 228,635.37                       | 16,939.41        | 333,689         | 321,935      | 562,875.04                       | 17,463.62                        | 343,513         | 331,585      | 558,819.83                       |
|        | From 10,000-25,000                                      | 7,325.48        | 46,470          | 45,377       | 142,945.12                       | 7,328.38                   | 45,291          | 44,286       | 135,972.52                       | 21,488.05        | 138,241         | 134,706      | 394,857.68                       | 21,973.99                        | 137,634         | 134,468      | 384,576.74                       |
|        | From 25001-50,000                                       | 4,104.21        | 10,987          | 10,711       | 60,055.32                        | 3,744.15                   | 9,898           | 9,680        | 54,453.10                        | 12,776.23        | 34,553          | 33,522       | 176,044.64                       | 11,684.30                        | 30,916          | 30,075       | 160,540.67                       |
|        | From 50,001- 75,000                                     | 1,718.65        | 3,030           | 2,992        | 14,463.02                        | 639.78                     | 1,102           | 1,067        | 11,309.43                        | 4,648.53         | 8,270           | 8,139        | 39,667.80                        | 1,686.80                         | 3,011           | 2,928        | 29,230.79                        |
|        | From 75,000-100,000                                     | 1,705.94        | 1,816           | 1,787        | 15,769.87                        | 1,030.41                   | 1,101           | 1,084        | 11,761.60                        | 5,211.72         | 5,557           | 5,448        | 44,751.19                        | 3,430.93                         | 3,672           | 3,593        | 34,778.34                        |
|        | From 1,00,001 -1.25,000                                 | 716.86          | 671             | 660          | 4,899.55                         | 149.74                     | 145             | 143          | 3,030.04                         | 1,888.00         | 1,785           | 1,766        | 12,177.83                        | 412.41                           | 411             | 403          | 7,459.01                         |
|        | Above Rs. 1.25,000                                      | 1,556.98        | 728             | 702          | 13,401.09                        | 918.21                     | 377             | 362          | 11,376.14                        | 5,090.14         | 2,248           | 2,142        | 39,117.02                        | 2,765.19                         | 1,185           | 1,138        | 29,770.60                        |
|        | <b>ii Individual- Annuity</b>                           |                 |                 |              |                                  |                            |                 |              |                                  |                  |                 |              |                                  |                                  |                 |              |                                  |
|        | From 0-10000  | 260.91          | 1,445           | 1,444        | 54.15                            | 282.80                     | 1,556           | 1,555        | 56.93                            | 743.72           | 3,795           | 3,785        | 112.41                           | 831.84                           | 4,017           | 4,013        | 112.68                           |
|        | From 10,000-25,000                                      | 2,859.06        | 6,018           | 5,895        | 24.53                            | 3,318.66                   | 6,913           | 6,774        | 22.90                            | 6,757.04         | 13,063          | 12,746       | 36.21                            | 7,860.88                         | 14,892          | 14,527       | 38.58                            |
|        | From 25001-50,000                                       | 374.82          | 615             | 607          | 1.35                             | 355.90                     | 718             | 703          | 2.35                             | 963.49           | 1,585           | 1,560        | 11.10                            | 879.27                           | 1,772           | 1,724        | 9.85                             |
|        | From 50,001- 75,000                                     | 35.17           | 60              | 60           | 40.63                            | 65                         | 63              | 0.50         | 105.65                           | 161              | 161             | 0.25         | 138.40                           |                                  |                 |              |                                  |

**ING Vysya Life Insurance Company Limited**

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

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

₹ Crores

| Sl.No. | Channels                 | Current Quarter                 |                      |             | Same quarter previous year      |                      |             | Up to the period                |                      |             | Same period of the previous year |                      |             |
|--------|--------------------------|---------------------------------|----------------------|-------------|---------------------------------|----------------------|-------------|---------------------------------|----------------------|-------------|----------------------------------|----------------------|-------------|
|        |                          | No. of Policies/ No. of Schemes | No. of Lives Covered | Premium     | No. of Policies/ No. of Schemes | No. of Lives Covered | Premium     | No. of Policies/ No. of Schemes | No. of Lives Covered | Premium     | No. of Policies/ No. of Schemes  | No. of Lives Covered | Premium     |
| 1      | Individual agents        | -                               | -                    | -           | -                               | -                    | -           | -                               | -                    | -           | -                                | -                    | -           |
| 2      | Corporate Agents-Banks   | -                               | 13                   | 0.11        | -                               | 26                   | 0.16        | -                               | 43                   | 0.42        | -                                | 114                  | 0.61        |
| 3      | Corporate Agents -Others | -                               | -                    | -           | -                               | -                    | -           | -                               | -                    | -           | -                                | -                    | -           |
| 4      | Brokers                  | 13.00                           | 11,697               | 0.29        | -                               | -                    | -           | 16.00                           | 12,004               | 0.35        | -                                | -                    | -           |
| 5      | Micro Agents             | -                               | -                    | -           | -                               | -                    | -           | -                               | -                    | -           | -                                | -                    | -           |
| 6      | Direct Business          | 6.00                            | 4,670                | 0.46        | -                               | -                    | -           | 6.00                            | 8,044                | 0.61        | -                                | -                    | -           |
|        | <b>Total (A)</b>         | <b>19.00</b>                    | <b>16,380</b>        | <b>0.86</b> | <b>-</b>                        | <b>26</b>            | <b>0.16</b> | <b>22.00</b>                    | <b>20,091</b>        | <b>1.38</b> | <b>-</b>                         | <b>114</b>           | <b>0.61</b> |
| 1      | Referral (B)             | -                               | -                    | -           | -                               | -                    | -           | -                               | -                    | -           | -                                | -                    | -           |
|        | <b>Grand Total (A+B)</b> | <b>19.00</b>                    | <b>16,380</b>        | <b>0.86</b> | <b>-</b>                        | <b>26</b>            | <b>0.16</b> | <b>22.00</b>                    | <b>20,091</b>        | <b>1.38</b> | <b>-</b>                         | <b>114</b>           | <b>0.61</b> |

**Note:**

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

**ING Vysya Life Insurance Company Limited**

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

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

₹ Crores

| 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        | 28,542          | 92.28         | 28,926                     | 80.18         | 84,656           | 225.37        | 87,661                           | 304.25        |
| 2      | Corporate Agents-Banks   | 8,761           | 29.68         | 9,961                      | 34.08         | 23,754           | 73.88         | 27,107                           | 92.22         |
| 3      | Corporate Agents -Others | 472             | 0.77          | 2,014                      | 13.89         | 1,362            | 2.14          | 4,619                            | 19.97         |
| 4      | Brokers                  | 5,283           | 12.02         | 2,799                      | 4.61          | 13,845           | 28.39         | 4,921                            | 7.85          |
| 5      | Micro Agents             | -               | -             | -                          | -             | -                | -             | -                                | -             |
| 6      | Direct Business          | 1,078           | 1.73          | 88                         | 0.18          | 3,112            | 4.76          | 88                               | 0.18          |
|        | <b>Total (A)</b>         | <b>44,136</b>   | <b>136.48</b> | <b>43,788</b>              | <b>132.94</b> | <b>126,729</b>   | <b>334.55</b> | <b>124,396</b>                   | <b>424.46</b> |
| 1      | Referral (B)             | 1,650           | 3.27          | 1,344                      | 3.50          | 4,575            | 8.89          | 3,904                            | 8.79          |
|        | <b>Grand Total (A+B)</b> | <b>45,786</b>   | <b>139.75</b> | <b>45,132</b>              | <b>136.44</b> | <b>131,304</b>   | <b>343.43</b> | <b>128,300</b>                   | <b>433.25</b> |

**Note:**

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

**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 # | -                     | 1,147   | 3,331        | 1,495        | 1,990             | 764      | 8,727                    | 77.90                       |
| 2      | Survival Benefit  | 22,018                | -       | -            | -            | -                 | -        | 22,018                   | 64.07                       |
| 3      | For Annuities     | 65                    | 867     | -            | -            | -                 | -        | 932                      | 0.37                        |
| 4      | For Surrender §   | -                     | 69,566  | 1,505        | 312          | 608               | 23       | 72,014                   | 560.33                      |
| 5      | Other benefits    | -                     | 12      | 7            | 1            | 2                 | 1        | 23                       | 0.37                        |
| 1      | Death Claims *    | -                     | 1,870   | 150          | 123          | 11                | 4        | 2,158                    | 27.64                       |

# 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 ***               | -                     | 779     | -            | -            | -                 | -        | 779                      | 1.29                        |
| 5      | Other benefits - Death          | -                     | 5       | -            | -            | -                 | -        | 5                        | 0.40                        |
| 6      | Other benefits - GRTY / SUPN ** | -                     | 391     | -            | -            | -                 | -        | 391                      | 3.18                        |
| 1      | Death Claims *                  | -                     | 179     | -            | -            | -                 | -        | 179                      | 0.87                        |

\* 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

\*\*\* Includes Surrender amount paid to the members under Mortgage Insurance Scheme

**ING Vysya Life Insurance Company Limited**

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

**FOR L-40 - : Claims data for Life (Apr to Dec-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                      | 2,572      | 8,059        | 22,018           | 932           | 70,388        | 45             |
| 3       | Claims Settled during the period                       | 2,158      | 8,727        | 22,018           | 932           | 72,014        | 23             |
| 4       | Claims Repudiated during the period                    | 236        | -            | -                | -             | -             | 12             |
| a       | Less than 2 years from the date of acceptance of risk  | 225        | -            | -                | -             | -             | 11             |
| b       | Grater than 2 year from the date of acceptance of risk | 11         | -            | -                | -             | -             | 1              |
| 5       | Claims Written Back                                    | 68         | -            | -                | -             | -             | -              |
| 6       | <b>Claims O/S at End of the period</b>                 | <b>289</b> | <b>9,809</b> | -                | -             | <b>724</b>    | <b>16</b>      |
|         | Less than 3 months                                     | 227        | 1,403        | -                | -             | 313           | 8              |
|         | 3 months to 6 months                                   | 62         | 1,061        | -                | -             | 139           | 7              |
|         | 6 months to 1 year                                     | -          | 5,721        | -                | -             | 116           | 1              |
|         | 1 year and above                                       | -          | 1,624        | -                | -             | 156           | -              |

**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                      | 181       | -            | -                | -                      | 779           | 396            |
| 3       | Claims Settled during the period                       | 179       | -            | -                | -                      | 779           | 396            |
| 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       | <b>Claims O/S at End of the period</b>                 | <b>2</b>  | -            | -                | -                      | -             | -              |
|         | Less than 3 months                                     | 2         | -            | -                | -                      | -             | -              |
|         | 3 months to 6 months                                   | -         | -            | -                | -                      | -             | -              |
|         | 6 months to 1 year                                     | -         | -            | -                | -                      | -             | -              |
|         | 1 year and above                                       | -         | -            | -                | -                      | -             | -              |

**ING Vysya Life Insurance Company Limited**

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

FORM : L41 - Grievance Disposal

| Sl No.   | Particulars                         | Opening Balance at the beginning of the quarter (01 Oct 2013) * | Additions during the quarter | Complaints Resolved / settled during the quarter |                  |            | Complaints Pending at the end of the quarter (31 December 2013) | Total complaints registered upto the quarter during the financial year |
|----------|-------------------------------------|---|------------------------------|--|------------------|------------|---|--|
|          |                                     |   |                              | Fully Accepted                                   | Partial Accepted | Rejected   |   |  |
| <b>1</b> | <b>Complaints made by customers</b> |   |                              |  |                  |            |   |  |
| a)       | Death Claims                        | 1   | 8                            | 4  | 2                | 3          | -   | 31   |
| b)       | Policy Servicing                    | 23  | 223                          | 162  | 51               | 11         | 22  | 782  |
| c)       | Proposal Processing                 | 14  | 176                          | 119  | 48               | 8          | 15  | 505  |
| d)       | Survival Claims                     | 14  | 226                          | 181  | 28               | 8          | 23  | 1,142  |
| e)       | ULIP Related                        | 1   | 33                           | 15   | 6                | 9          | 4   | 155  |
| f)       | Unfair Buisness Practices           | 58  | 614                          | 275  | 171              | 152        | 74  | 1,729  |
| g)       | Others                              | 10  | 105                          | 58   | 29               | 17         | 11  | 348  |
|          | <b>Total Number of complaints</b>   | <b>121</b>  | <b>1,385</b>                 | <b>814</b>                                       | <b>335</b>       | <b>208</b> | <b>149</b>  | <b>4,692</b>   |

|          |  |         |
|----------|--|---------|
| <b>2</b> | Total No. of policies during previous year   | 128,300 |
| <b>3</b> | Total No. of claims during previous year (Intimated)                                     | 2,277   |
| <b>4</b> | Total No. of policies during current year  | 131,304 |
| <b>5</b> | Total No. of claims during Current year (Intimated)                                      | 2,572   |
| <b>6</b> | Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)         | 60      |
| <b>7</b> | Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year) | 121     |

| <b>8</b> | Duration wise Pending Status      | Complaints made by customers | Complaints made by intermediaries | Total      |
|----------|-----------------------------------|------------------------------|-----------------------------------|------------|
| a)       | Up to 7 Days                      | 134                          | -                                 | 134        |
| b)       | 7-15 Days                         | 15                           | -                                 | 15         |
| c)       | 15 - 30 Days                      | -                            | -                                 | -          |
| d)       | 30 - 90 Days                      | -                            | -                                 | -          |
| e)       | 90 Days & above                   | -                            | -                                 | -          |
|          | <b>Total Number of complaints</b> | <b>149</b>                   | <b>-</b>                          | <b>149</b> |

\* excludes litigation cases of 137 nos. shown in the previous quarter's closing balance

- 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: |         |        |         |        |         |        |         |
|---|--|----------------------|---------|--------|---------|--------|---------|--------|---------|
|   |  | Mar-13               |         | Jun-13 |         | Sep-13 |         | Dec-13 |         |
|   |  | Min                  | Max     | Min    | Max     | Min    | Max     | Min    | Max     |
| <b>1) Interest : Maximum and minimum interest rate taken for each segment</b> |  |                      |         |        |         |        |         |        |         |
| <b>i. Individual Business</b>   |  |                      |         |        |         |        |         |        |         |
| 1.  | Life- Participating policies           | 6.50%                | 6.50%   | 6.50%  | 6.50%   | 6.50%  | 6.50%   | 6.50%  | 6.50%   |
| 2.  | Life- Non-participating Policies       | 4.50%                | 6.50%   | 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%                | 6.50%   | 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%   |
| <b>ii. Group Business</b>   |  |                      |         |        |         |        |         |        |         |
| 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% | 145.00% |
| 2.  | Life- Non-participating Policies       | 90.00%               | 135.00% | 90.00% | 135.00% | 90.00% | 135.00% | 90.00% | 145.00% |
| 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%  |
| <b>ii. Group Business (Term Assurance)</b>                                    |  |                      |         |        |         |        |         |        |         |
| 1.  | Life- Participating policies           | 413.61               | 633.37  | 417.68 | 639.61  | 421.80 | 645.91  | 425.95 | 652.27  |
| 2.  | Life- Non-participating Policies       | 64.27                | 633.37  | 64.90  | 639.61  | 65.54  | 645.91  | 66.19  | 652.27  |
| 3.  | Annuities- Participating policies      | -                    | -       | -      | -       | -      | -       | -      | -       |
| 4.  | Annuities – Non-participating policies | 292.32               | 292.32  | 295.20 | 295.20  | 298.11 | 298.11  | 301.05 | 301.05  |
| 5.  | Annuities- Individual Pension Plan     | 633.37               | 633.37  | 639.61 | 639.61  | 645.91 | 645.91  | 652.27 | 652.27  |
| 6.  | Unit Linked                            | 609.52               | 609.52  | 615.53 | 615.53  | 621.60 | 621.60  | 627.72 | 627.72  |
| 7.  | Health Insurance                       | 633.37               | 633.37  | 639.61 | 639.61  | 645.91 | 645.91  | 652.27 | 652.27  |
| <b>ii. Group Business (Term Assurance)</b>                                    |  |                      |         |        |         |        |         |        |         |
|   |  | 18.66                | 65.31   | 18.84  | 65.95   | 19.03  | 66.60   | 19.22  | 67.26   |

- 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 both Indian Assured Lives Mortality (1994 -96) (modified) Ult [effective 01/01/2005] or Indian Assured Lives Mortality (2006-08) (modified) Ult .mortality table was used.
- 2) The morbidity assumption used in valuation varies from 110% to 192.5% of CIBT 93 rates and 100% of K<sub>1</sub> factor (proportion of Post-CI deaths out of total deaths at age x in any year).
- 3) In addition to this in respect of Unit Linked policies, additional expenses varying from 0.3% to 0.8% to unit balance based on type of fund was also allowed. In respect of traditional paid up policies, expenses @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.
- 5) Policyholders Reasonable Expectations Bonus rates declared were above the bonus rates illustrated @6% and below that illustrated @10% (the lower and higher rates prescribed by Life Council)
- 6) Taxation and Shareholder Transfers Both allowed for in the valuation of participating business. Taxes charged were at 12.5% Base Rate + applicable Surcharge + Education Cess
- 7) Basis of provisions for Incurred But Not Reported (IBNR) Set up assumed 2 month reporting delay in respect of death claims
- 8) Change in Valuation Methods or Bases (comparison to valuation bases as at 30 Sep 2013)

**i. Individuals Assurances**

|                                   |  | Dec-13  |           |
|-----------------------------------|--|---|-----------|
|                                   |  | Min   | Max       |
| <b>1. Interest</b>                |  |   |           |
| Participating                     |  | No Change   | No Change |
| Non participating                 |  | No Change   | No Change |
| <b>2. Expenses</b>                |  | No change other than allowing for implied inflation |           |
| 3. Inflation                      |  | No Change   | No Change |
| <b>ii. Annuities</b>              |  |   |           |
| 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 |
| <b>iii. Unit Linked</b>           |  |   |           |
| 1. Interest                       |  | No Change   | No Change |
| 2. Expenses                       |  | No change other than allowing for implied inflation |           |
| 3. Inflation                      |  | No Change   | No Change |
| <b>iv. Health</b>                 |  |   |           |
| 1. Interest                       |  | No Change   | No Change |
| 2. Expenses                       |  | No change other than allowing for implied inflation |           |
| 3. Inflation                      |  | No Change   | No Change |
| <b>v. Group</b>                   |  |   |           |
| 1. Interest                       |  | No Change   | No Change |
| 2. Expenses                       |  | No change other than allowing for implied inflation |           |
| 3. Inflation                      |  | No Change   | No Change |