

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2014	Up to the Quarter ended 30 June 2014	For the Quarter ended 30 June 2013	Up to the Quarter ended 30 June 2013
Premiums earned – net					
(a) Premium	L4	3,051,447	3,051,447	2,694,311	2,694,311
(b) Reinsurance ceded		(15,504)	(15,504)	(14,112)	(14,112)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,200,729	1,200,729	1,035,079	1,035,079
(b) Profit on sale/redemption of investments		1,363,044	1,363,044	719,606	719,606
(c) (Loss) on sale/ redemption of investments		(45,967)	(45,967)	(360,601)	(360,601)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		1,384,936	1,384,936	252,383	252,383
Other Income					
(a) Miscellaneous income		15,299	15,299	10,381	10,381
(b) Contribution from the shareholders' account		241,657	241,657	263,251	263,251
Total (A)		7,195,641	7,195,641	4,600,299	4,600,299
Commission	L5	202,398	202,398	172,702	172,702
Operating expenses relating to insurance business	L6	1,244,715	1,244,715	1,224,650	1,224,650
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax (Fringe benefit tax)		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,447,113	1,447,113	1,397,353	1,397,353
Benefits paid (net)	L7	3,222,676	3,222,676	2,808,904	2,808,904
Interim bonuses paid		989	989	945	945
Change in valuation of liability against life policies					
(a) Gross		2,505,627	2,505,627	326,452	326,452
(i) Linked		942,758	942,758	(1,126,113)	(1,126,113)
(ii) Non-Linked		1,562,868	1,562,868	1,452,565	1,452,565
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		5,729,292	5,729,292	3,136,300	3,136,300
Surplus / (Deficit) (D) = (A)-(B)-(C)		19,236	19,236	66,646	66,646
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to Balance Sheet (FFA)		86,156	86,156	105,165	105,165
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		(66,920)	(66,920)	(38,519)	(38,519)
Total (D)		19,236	19,236	66,646	66,646
Funds for Discontinued Policies					
Opening Balance		330,956	330,956	152,069	152,069
Add : Transfer to Funds for discontinued policies		121,621	121,621	26,890	26,890
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		452,577	452,577	178,960	178,960
Funds for Future Appropriation					
Opening Balance		73,797	73,797	44,218	44,218
Add: Surplus transferred to (from) balance sheet		86,156	86,156	105,165	105,165
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		(66,920)	(66,920)	(38,519)	(38,519)
Balance Carried forward to Balance Sheet		93,033	93,033	110,864	110,864

Particulars	Schedule	For the Quarter ended 30 June 2014	Up to the Quarter ended 30 June 2014	For the Quarter ended 30 June 2013	Up to the Quarter ended 30 June 2013
Amount transferred from policyholders' account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		79,934	79,934	58,983	58,983
(b) Profit on sale/redemption of investments		27,643	27,643	36,267	36,267
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		660	660	698	698
Total (B)		108,237	108,237	95,948	95,948
Expense other than those directly related to the insurance business		76,954	76,954	3,638	3,638
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		241,657	241,657	263,251	263,251
Total (C)		318,610	318,610	266,889	266,889
Profit / (loss) before tax (A) + (B) - (C)		(210,373)	(210,373)	(170,941)	(170,941)
Provision for wealth tax		-	-	-	-
Profit / (loss) after tax		(210,373)	(210,373)	(170,941)	(170,941)
Appropriations					
(a) Balance at beginning of the year		(10,740,432)	(10,740,432)	(11,270,719)	(11,270,719)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
Profit / (loss) carried forward to the balance sheet		(10,950,805)	(10,950,805)	(11,441,660)	(11,441,660)

Particulars	Schedule	As at 30 June 2014	As at 30 June 2013
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L8, L9	16,000,000	15,000,000
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		40,511	16,943
Sub-total		16,040,511	15,016,943
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		219,676	(134,830)
Policy liabilities	L11	-	-
- Par		27,757,465	21,876,446
- Non Par		8,288,001	5,006,043
- Annuity		150,710	102,027
- Pension		10,702,123	10,849,488
- VIP Non Par Pension		1,301,316	-
Funds for discontinued policies			
(i) Linked (previous year non-linked)		443,779	-
(ii) Non-Linked		8,798	178,960
Insurance reserves		-	-
Provision for linked liabilities		21,472,532	24,979,390
Fair value change (linked)		4,044,388	1,861,122
Non-unit liabilities		116,627	113,561
Total linked liabilities		25,633,547	26,954,073
Sub-total		74,505,415	64,832,208
Funds for future appropriation - Unit Linked		93,033	110,864
Funds for future appropriation - Participating		-	-
Total		90,638,960	79,960,015
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	5,037,995	3,869,900
Policyholders'	L13	47,664,729	36,994,923
Assets held to cover linked liabilities	L14	25,967,577	26,951,376
Loans	L15	531,041	333,505
Fixed Assets (Net)	L16	90,035	93,239
Current Assets			
Cash and bank balances	L17	341,680	339,823
Advances and other assets	L18	3,986,762	3,234,031
Sub-total (A)		4,328,442	3,573,854
Current liabilities	L19	3,879,471	3,245,977
Provisions	L20	52,193	52,462
Sub-total (B)		3,931,664	3,298,440
Net current assets (C) = ((A) - (B))		396,778	275,414
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		10,950,805	11,441,660
Total		90,638,960	79,960,015

Contingent Liabilities

Particulars	As at 30 June 2014	As at 30 June 2013
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	2,345,020
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)	69,909	65,657
Total	2,414,476	2,410,677

(*) A) The company had 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 along with interest and penalty. The company has made a deposit of ₹ 170,000 in respect of the above demands based on the stay order passed by CESTAT on 01 April 2014. The main matter is pending for hearing.

B) b) The service tax department has issued a demand order for ₹ 32,257 for the month of April 2011 along with applicable interest & penalty, with respect to availment of CENVAT credit and taxability of life insurance services. The company is in process of filing an appeal before the Appellate Tribunal (CESTAT) against the order.

FORM L4-Premium Schedule

(₹ '000)

Particulars	For the quarter ended 30 June 2014	Up to the quarter ended 30 June 2014	For the quarter ended 30 June 2013	Up to the quarter ended 30 June 2013
Premium (net of service tax)				
First year premiums	758,794	758,794	802,599	802,599
Renewal premiums	1,923,169	1,923,169	1,869,553	1,869,553
Single premiums	369,483	369,483	22,159	22,159
Total premium	3,051,447	3,051,447	2,694,311	2,694,311

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	161,776	161,776	153,210	153,210
- Renewal premium	35,238	35,238	19,311	19,311
- Single premium	5,383	5,383	182	182
Total	202,398	202,398	172,702	172,702
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	202,398	202,398	172,702	172,702

Break up of commission paid to intermediaries:

Agents	129,664	129,664	108,218	108,218
Brokers	17,718	17,718	17,374	17,374
Corporate agency	8,122	8,122	4,541	4,541
Referral	496	496	650	650
Bancassurance	46,398	46,398	41,920	41,920
Total	202,398	202,398	172,703	172,703

FORM : L6-Operating Expenses Schedule

Operating expenses relating to insurance business

(₹ '000)

Particulars	For the quarter ended 30 June 2014	Up to the quarter ended 30 June 2014	For the quarter ended 30 June 2013	Up to the quarter ended 30 June 2013
Employees' remuneration, welfare benefits and other manpower costs	655,716	655,716	696,508	696,508
Travel, conveyance and vehicle running expenses	30,605	30,605	21,966	21,966
Rent, rates and taxes	159,372	159,372	157,793	157,793
Repairs, maintenance and office upkeep	41,079	41,079	37,745	37,745
Printing and stationery	7,980	7,980	9,981	9,981
Communication expenses	23,549	23,549	28,268	28,268
Legal expenses	5,497	5,497	5,292	5,292
Professional charges	29,970	29,970	37,633	37,633
Medical fees	1,980	1,980	1,506	1,506
Auditors' fees, expenses etc				
a) as auditor	800	800	725	725
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	38	38	38
d) Concurrent audit & Other certifications	475	475	425	425
e) Out of pocket reimbursement	259	259	79	79
Advertisement and publicity	79,466	79,466	28,248	28,248
Interest and bank charges	9,731	9,731	13,964	13,964
Agents training & Recruitment expenses	1,814	1,814	9,968	9,968
Electricity charges	23,103	23,103	21,888	21,888
GST on premium - J&K	662	662	60	60
Service tax expense	573	573	-	-
Sales and business promotion expenses	155,283	155,283	139,125	139,125
Exchange fluctuation loss / (gain)	-	-	(15)	(15)
Membership fees	2,313	2,313	1,078	1,078
Depreciation	12,320	12,320	11,422	11,422
Other expenses	2,132	2,132	954	954
Total	1,244,715	1,244,715	1,224,650	1,224,650

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	137,093	137,093	127,989	127,989
(b) Claims by maturity	575,767	575,767	384,515	384,515
(c) Annuities / pensions in payment	3,395	3,395	2,989	2,989
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	2,510,914	2,510,914	2,300,234	2,300,234
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(4,493)	(4,493)	(6,823)	(6,823)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
Total	3,222,676	3,222,676	2,808,904	2,808,904

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 30 June 2014	As at 30 June 2013
Share capital		
<u>Authorised capital</u>		
1,615,000,000 (Previous Year: 1,615,000,000) Equity shares of ₹ 10 each	16,150,000	16,150,000
<u>Issued capital</u>		
1,600,000,000 (Previous Year: 1,500,000,000) Equity shares of ₹ 10 each	16,000,000	15,000,000
<u>Subscribed capital</u>		
1,600,000,000 (Previous Year: 1,500,000,000) Equity shares of ₹ 10 each	16,000,000	15,000,000
<u>Called-up capital</u>		
1,600,000,000 (Previous Year: 1,500,000,000) Equity shares of ₹ 10 each	16,000,000	15,000,000
Less : Calls unpaid	-	-
Add : Shares forfeited (amount originally paid up)	-	-
Less: Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
Less: Expenses on underwriting or subscription of shares	-	-
Total	16,000,000	15,000,000

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 *	1,500,000,000	100
- Foreign	-	-	-	-
Others				
- Indian	-	-	-	-
Total	1,600,000,000	100	1,500,000,000	100

Note:

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

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

FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 30 June 2014	As at 30 June 2013
Reserves and surplus		
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	-	-
Revaluation reserve	-	-
General reserves	-	-
Less: debit balance in profit and loss Account, if any	-	-
Less: Amount utilized for buy - back	-	-
Catastrophe reserve	-	-
Other reserves (to be specified)	-	-
Balance of profit in profit and loss account	-	-
Total	<u>-</u>	<u>-</u>

FORM : L11-Borrowings Schedule

Borrowings		
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	<u>-</u>	<u>-</u>

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2014



FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 June 2014	As at 30 June 2013
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	2,693,813	1,772,481
Other approved securities	50,020	50,024
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	268,415	168,417
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	786,458	635,189
Other investments	-	-
Sub total (A)	3,798,707	2,626,111
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	-	1,345
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	198,974	622,213
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	50,000
(e) Other securities(Certificate Of Deposit)	64,000	47,126
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	4,100	-
Other investments (Mutual Funds)	972,213	523,106
Others	-	-
Sub total (B)	1,239,288	1,243,789
Total (C) = (A) + (B)	5,037,995	3,869,900

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Schedules forming part of Financial Statements for the quarter ended 30 June 2014



FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 30 June 2014	As at 30 June 2013
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	24,192,184	16,111,594
Other approved securities	2,740,153	2,433,264
Other approved investments		
(a) Shares		
(aa) Equity	2,215,637	1,731,267
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,958,685	4,880,157
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (includes Bond ₹ 11,803,383 and equity ₹ 92,963)	11,896,347	10,854,233
Other investments	50,895	160,566
Sub total (A)	47,053,901	36,171,082
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	5,987	25,466
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	193,498	109,718
(c) Derivative instruments	-	-
(d) Debentures/ bonds	20,000	199,869
(e) Other securities (Certificate of deposit)	192,220	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	44,171	-
Other investments (Mutual Funds)	154,952	488,789
Sub total (B)	610,829	823,841
Total (C) = (A) + (B)	47,664,729	36,994,923

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Schedules forming part of Financial Statements for the quarter ended 30 June 2014



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

(₹ '000)

Particulars	As at 30 June 2014	As at 30 June 2013
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,323,793	3,525,990
Other approved securities	39,330	40,704
Other approved investments		
(a) Shares		
(aa) Equity	14,962,514	14,974,200
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	952,489	1,506,460
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (includes Bond ₹ 2,185,549 and equity ₹ 814,517)	3,000,066	3,648,191
Other investments (Equity)	<u>1,323,402</u>	<u>1,121,747</u>
Sub total (A)	<u>23,601,594</u>	<u>24,817,292</u>
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	916,970	3,356
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	86,404	153,007
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	50,381
(e) Other securities (CBLO / Certificate of deposit)	210,780	926,456
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)	356,993	304,469
Other investments (Mutual Funds)	403,291	739,315
Net current assets	<u>391,545</u>	<u>(42,901)</u>
Sub total (B)	<u>2,365,983</u>	<u>2,134,084</u>
Total (C) = (A) + (B)	<u>25,967,577</u>	<u>26,951,376</u>

FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 June 2014	As at 30 June 2013
Loans		
Security-wise classification		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On shares, bonds, Government securities	-	-
(c) Loans against policies	529,965	332,021
(d) Others	-	-
Unsecured	1,077	1,484
Total	531,042	333,505
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	529,965	332,021
(f) Others - loans to employees	1,077	1,484
Total	531,042	333,505
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	531,042	333,505
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	531,042	333,505
Maturity-wise classification		
(a) Short term	945	1,223
(b) Long term	530,097	332,282
Total	531,042	333,505

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Schedules forming part of Financial Statements for the quarter ended 30 June 2014

FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation			Net Block		
	As at 1-Apr-14	Additions	Deductions	As at 30 Jun-14	As at 1-Apr-14	For the year	On Sales/ Adjustments	As at 30 Jun-14	As at 30 Jun-14	As at 30 Jun-13
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	254,988	402	-	255,390	224,466	5,867	-	230,333	25,057	25,713
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	457,320	904	-	458,224	432,221	3,862	-	436,082	22,142	28,283
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	75,026	65	-	75,091	71,812	230	-	72,042	3,049	1,146
Information Technology Equipment	137,939	2,078	-	140,017	124,013	1,611	-	125,624	14,393	16,818
Vehicles	70,198	-	-	70,198	69,112	-	-	69,112	1,085	1,171
Office Equipment	135,462	533	-	135,995	125,802	750	-	126,552	9,443	7,225
Total	1,130,932	3,983	-	1,134,915	1,047,426	12,320	-	1,059,746	75,169	80,356
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	14,867	12,882
Grand Total	1,130,932	3,983	-	1,134,915	1,047,426	12,320	-	1,059,746	90,035	93,239
Previous Year	1,201,511	14,339	-	1,215,850	1,124,071	11,422	-	1,135,493	93,239	99,988

Exide Life Insurance Company Limited
(Formerly known as ING Vysya Life Insurance Company Limited)

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2014



FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 June 2014	As at 30 June 2013
Cash and bank balances		
Cash (includes cash & cheques in hand)	8,913	7,158
Bank balances		
(a) Deposit Accounts	1,000	-
(b) Current Accounts	331,767	332,665
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	341,680	339,823
Balances with non-scheduled banks included in (a) and (b) above	10	10
Cash and bank balances		
In India	341,680	339,823
Outside India	-	-
Total	341,680	339,823

FORM : L18-Advances and other Assets Schedule

Advances and other assets

Advances

Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	89,039	93,988
Advances to officers/ directors	-	-
Advance tax paid and taxes deducted at source (net of provision for taxation)	2,132	2,132
Advances to suppliers	44,497	31,833
Advances to employees	10,481	9,803
Total (A)	146,149	137,757

Other assets

Income accrued on investments	1,361,917	1,165,535
Outstanding premiums	409,586	344,948
Agents' balances	2,584	2,385
Foreign agencies' balances	-	-
Due from entities carrying on insurance business (including reinsurers)	-	-
Security and other deposits (Net of provisions)	361,172	182,598
Investment held to meet policyholder dues / claims	1,514,358	1,300,985
Others (including debtors)	190,998	99,823
Total (B)	3,840,614	3,096,274

Total (A+B)

3,986,762 **3,234,031**

FORM : L19-Current Liabilities Schedule

(₹ '000)

Particulars	As at 30 June 2014	As at 30 June 2013
Current liabilities		
Agents' balances	122,660	56,813
Balances due to other insurance companies	56,467	43,565
Premiums received in advance	-	89
Sundry creditors	328,905	390,229
Claims outstanding	116,484	92,854
Maturity / Annuities / Foreclosures due	286,537	1,012,639
Accrued expenses	738,011	717,323
Proposal / policy deposits	201,744	143,844
Unclaimed amount of policyholder's	1,919,673	684,072
Cash bonus payable	1,607	2,447
Statutory dues payable	21,783	22,072
Tax Deducted at Source payable	26,986	32,996
Salary payable	26,613	25,801
Service tax payable	32,002	21,235
Other Liabilities	-	-
Temporary overdraft (as per books of account only)	-	-
Total	3,879,471	3,245,977

FORM : L20-Provisions Schedule

Provisions

For wealth tax	-	-
For Other provisions	52,193	52,462
Total	52,193	52,462

FORM : L21-Misc Expenditure Schedule

Miscellaneous Expenditure

(To the extent not written off or adjusted)

Discount allowed in issue of shares/ debentures	-	-
Others	-	-
Total	-	-

FORM : L22-Analytical Ratios

SI No	Ratios	For the quarter ended 30 June 2014	Up to the quarter ended 30 June 2014	For the quarter ended 30 June 2013	Up to the quarter ended 30 June 2013
1	New business premium income growth:				
	<i>Participating</i>	-23.2%	-23.2%	1.4%	1.4%
	<i>Non Participating</i>	18.6%	18.6%	3763.5%	3763.5%
	<i>Pension- Individual</i>	-111.4%	-111.4%	-87.8%	-87.8%
	<i>VIP Non Par Pension</i>	1423.4%	1423.4%	na	na
	<i>Annuity</i>	5.2%	5.2%	-82.0%	-82.0%
	<i>Unit - Linked - Individual Pension</i>	0.0%	0.0%	103.9%	103.9%
	<i>Unit - Linked - Individual</i>	-20.3%	-20.3%	-26.3%	-26.3%
	<i>Unit - Linked - Group</i>	0.0%	0.0%	0.0%	0.0%
2	Net retention ratio	99.5%	99.5%	99.5%	99.5%
3	Ratio of expenses of management	47.4%	47.4%	51.9%	51.9%
4	Commission ratio	6.6%	6.6%	6.4%	6.4%
5	Ratio of policy holders' liabilities to shareholders' funds	1465.7%	1465.7%	1816.4%	1816.4%
6	Growth rate of shareholders' fund (over previous year same quarter)	42.4%	42.4%	16.0%	16.0%
7	Ratio of policyholders' surplus to policy holders' liability	-0.3%	-0.3%	-0.3%	-0.3%
8	Change in net worth - (Rs. Mn)	(210.5)	(210.5)	184.6	184.6
9	Profit / (loss) after tax / total income	-3.0%	-3.0%	-3.8%	-3.8%
10	(Total real estate + loans)/ cash and invested assets	0.7%	0.7%	0.5%	0.5%
11	Total investments/ (capital + total surplus) *	1558.1%	1558.1%	1905.8%	1905.8%
12	Total affiliated investments/ (capital + total surplus)	2.3%	2.3%	3.2%	3.2%
13	Investment Yield (Gross and Net)				
	With realized gains / (losses)				
	Participating	3.2%	3.2%	2.5%	2.5%
	Non Participating	2.2%	2.2%	2.0%	2.0%
	Pension	2.3%	2.3%	2.3%	2.3%
	Unit Linked Funds	6.4%	6.4%	1.9%	1.9%
	Shareholders	2.1%	2.1%	2.0%	2.0%
	Without realized gains / (losses)				
	Participating	2.8%	2.8%	2.1%	2.1%
	Non Participating	2.2%	2.2%	2.1%	2.1%
	Pension	2.7%	2.7%	2.2%	2.2%
	Unit Linked Funds	11.4%	11.4%	2.7%	2.7%
	Shareholders	2.2%	2.2%	2.1%	2.1%
14	Conservation Ratio ***	72.0%	72.0%	71.5%	71.5%
	Linked	59.4%	59.4%	61.7%	61.7%
	Non Linked	79.1%	79.1%	80.5%	80.5%
	Pension	38.9%	38.9%	54.8%	54.8%
15	Persistency Ratio **				
	For 13th month	66.9%	66.9%	66.0%	66.0%
	For 25th month	46.6%	46.6%	58.0%	58.0%
	For 37th month	37.9%	37.9%	46.0%	46.0%
	For 49th Month	31.0%	31.0%	35.0%	35.0%
	for 61st month	20.7%	20.7%	25.0%	25.0%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

	1,600,000,000	1,600,000,000	1,500,000,000	1,500,000,000
1 No. of shares				
2 Percentage of shareholding (Indian / Foreign)				
- Indian	100	100	100	100
- Foreign	-	-	-	-
3 % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.13)	(0.13)	(0.12)	(0.12)
5 Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.13)	(0.13)	(0.12)	(0.12)
6 Book value per share (Rs 10 Paid Up)	3.16	3.16	2.38	2.38

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

**

1) Persistency ratios have been calculated based on the data as at 30 June 2014 for those policies where premiums are due and are based on APE.

2) Persistency ratios given above are to be read as follows: for e.g., 25th month's 46.6% for 2014 is based on the new business written from 1st July 2011 to 30th June 2012 and 25th month's 58% for 2013 is based on the new business written from 1st July 2010 to 30th June 2011 and so on.

3) Single / policies with flexibility in paying premiums are included for arriving at persistency ratios, however group policies are excluded

*** Without considering Single premium

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



FORM L24 : Valuation of Net Liabilities
As on 30 June 2014

(₹ Lacs)

Sl.No.	Particular	As on 30 June 2014	As on 30 June 2013
1	<u>Linked</u>		
a	Life	229,229	241,107
b	General Annuity	-	-
c	Funds for discontinued policies *	4,438	-
d	Pension	27,107	28,434
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	360,455	268,825
b	General Annuity	1,507	1,020
c	Funds for discontinued policies	88	1,790
d	Pension	120,034	108,495
e	Health	-	-

* previous year classified under non-linked

FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Jun-14)

Geographical Distribution of Total Business													
SI. No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	2,459	2,426	6.33	77.24	3,534	3,461	14.68	138.45	5,993	5,887	21.01	215.69
2	Arunachal Pradesh	3	3	0.01	0.08	5	3	0.02	0.11	8	6	0.03	0.18
3	Assam	29	25	0.09	0.56	264	254	0.74	5.43	293	279	0.83	5.99
4	Bihar	34	34	0.07	0.89	194	186	0.41	3.40	228	220	0.47	4.29
5	Chattisgarh	-	-	-	-	84	81	0.22	7.31	84	81	0.22	7.31
6	Goa	71	71	0.21	1.55	72	71	0.21	2.39	143	142	0.42	3.94
7	Gujarat	404	400	0.76	7.35	1,224	1,193	2.78	34.56	1,628	1,593	3.55	41.91
8	Haryana	163	154	0.30	8.45	577	558	1.33	22.62	740	712	1.62	31.07
9	Himachal Pradesh	49	47	0.08	2.07	132	128	0.26	3.74	181	175	0.34	5.81
10	Jammu & Kashmir	67	63	0.11	1.79	75	72	0.15	1.72	142	135	0.26	3.50
11	Jharkhand	31	31	0.09	0.81	188	183	0.48	3.21	219	214	0.58	4.02
12	Karnataka	1,032	1,019	7.20	24.87	4,430	4,356	23.35	147.46	5,462	5,375	30.55	172.33
13	Kerala	66	66	0.21	1.70	839	832	3.48	22.64	905	898	3.70	24.33
14	Madhya Pradesh	-	-	-	-	499	481	2.20	13.52	499	481	2.20	13.52
15	Maharashtra	251	246	0.47	7.83	1,875	1,829	6.35	86.78	2,126	2,075	6.81	94.61
16	Manipur	2	2	0.01	0.07	(1)	(1)	(0.01)	(0.04)	1	1	(0.00)	0.03
17	Meghalaya	-	-	-	-	(1)	(1)	0.00	0.11	(1)	(1)	0.00	0.11
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	10	7	0.05	0.31	10	7	0.05	0.31
20	Orissa	523	515	0.97	9.79	1,175	1,158	2.37	21.92	1,698	1,673	3.34	31.71
21	Punjab	165	158	0.36	5.51	779	752	1.89	31.07	944	910	2.26	36.57
22	Rajasthan	247	241	0.37	6.73	1,283	1,251	2.16	45.19	1,530	1,492	2.52	51.92
23	Sikkim	1	1	0.00	0.01	5	5	0.03	0.25	6	6	0.03	0.27
24	Tamil Nadu	507	503	1.01	14.82	4,267	4,158	14.25	130.35	4,774	4,661	15.27	145.17
25	Tripura	1	1	(0.01)	0.05	3	3	0.01	0.06	4	4	0.01	0.11
26	Uttar Pradesh	359	349	0.66	9.12	1,606	1,555	3.59	50.87	1,965	1,904	4.24	60.00
27	Uttrakhand	290	289	0.43	3.95	368	367	0.67	5.52	658	656	1.10	9.47
28	West Bengal	130	119	0.41	1.58	964	890	6.44	25.56	1,094	1,009	6.85	27.14
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	6	6	0.02	0.18	113	102	0.38	6.38	119	108	0.40	6.55
31	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	768	738	2.18	29.31	768	738	2.18	29.31
34	Lakshadweep	-	-	-	-	-	-	0.00	-	-	-	0.00	-
35	Pondicherry	6	6	0.01	0.12	75	73	0.84	2.54	81	79	0.85	2.66
Total		6,896	6,775	20.18	187.12	25,406	24,745	91.51	842.75	32,302	31,520	111.69	1,029.87

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	-	-	-	-	7	2,150	0.18	309.52	7.00	2,150	0.18	309.52
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	12	0.00	-	1.00	12	0.00	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	6	13,529	0.84	1,947.89	6.00	13,529	0.84	1,947.89
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	9	0.00	1.31	-	9	0.00	1.31
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	9	2,323	0.12	139.23	9.00	2,323	0.12	139.23
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	23	18,023	1.14	2,397.95	23.00	18,023	1.14	2,397.95

Total Application as per balance sheet (A)

Add(B)		906,390
Provisions	L20	522
Current Liabilities	L19	38,795
		39,317

Less(C)		
Debit balance in P & L a/c		109,508
Loans	L15	5,310
Advances and other Assets	L18	39,868
Cash and bank balance	L17	3,417
Fixed Assets	L16	900
Misc Exp Not written off	L21	-

Fund available for Investments

		159,003	786,703
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Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)	786,703
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Balance Sheet Value of:

A. Life Fund	425,001
B. Pension, General Annuity Fund	122,236
C. Unit Linked Funds	259,676
	806,913
Less Policy Holders Cash Flow Fund	(15,144)
Less Policy Loans	(5,066)
	786,703

NON- Linked Business

A. LIFE FUND	PERCENTAGE AS PER REG.	SH		UL -Non Unit Res	PH		Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value
		Balance	FRSM+		PAR	NONPAR					
		(a)	(b)	(c)	(d)	(e)	(b+c+d+e)				
1 Govt Securities	Not Less than 25%	2,062.88	24,875.22	817.05	154,022.89	46,523.31	228,301.34	55%	-	228,301.34	224,601.90
2 Central Govt Sec, State Govt Sec or Other approved Securities (incl 1 above)	Not less than 50%	2,062.88	25,375.42	817.05	169,981.25	47,636.00	245,872.59	60%	-	245,872.59	241,602.47
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-			-	-
a Housing and Infrastructure											
1. Approved Investments	Not less than 15%	1,454.00	6,451.58	500.55	53,420.09	24,684.82	86,511.04	21%	21.78	86,532.82	85,564.69
2. Other investments											
b i) Approved Investments		1,888.40	3,326.88	7.20	51,002.86	16,509.91	72,735.24	17%	1,576.83	74,312.07	74,734.59
ii) Other Investments not to exceed 15%	Not exceeding 35%	9,387.90	27.75	42.76	1,405.19	7,010.55	17,874.15	2%	409.03	18,283.19	18,283.18
TOTAL LIFE FUND	100%	14,793.18	35,181.63	1,367.56	275,809.39	95,841.27	422,993.0	100%	2,007.64	425,000.67	420,184.93

B. PENSION GENERAL ANNUITY FUND

1	Central Government Securities	PERCENTAGE AS PER REG.	PH		Book Value	ACTUAL %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
		Not less than 20%	-	47,581.26	47,581.26	39%	0.00	47,581.26	46,496.87
2	Central Govt Sec , State Govt Sec or Other Approved Securities (Including (i) above)	Not less than 40%	-	57,911.74	57,911.74	48%	0.00	57,911.74	56,417.43
3	Balance in Approved Investment	Not exceeding 60%	-	63,670.21	63,670.21	52%	654.33	64,324.54	64,412.86
	TOTAL PENSION GENERAL ANNUITY FUND	100%	-	121,581.95	121,581.95	100%	654.33	122,236.29	120,830.29

C. Linked Business

1	Approved investments	PERCENTAGE AS PER REG.	PH		Total Fund	ACTUAL %
			PAR	NON PAR		
		Not less than 75%	-	242,408.84	242,408.84	93%
2	Other investments	Not more than 25%	-	17,266.93	17,266.93	7%
	TOTAL LINKED INSURANCE FUND	100%	-	259,675.77	259,675.77	100%

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 30 June 2014

(₹ Lacs)

PARTICULARS	ULGF00124804EBBALA NCE114 - Group Balanced Fund	ULGF00224804EBDEB T114 -Group Debt Fund	ULGF00324804EBGRO WTH114 -Group Growth Fund	ULGF00424804EBLIQU ID114 -Group Liquid Fund	ULGF00524804EBSECU RE114 -Group Secure Fund	ULIF001181004BALANCE11 4 - Individual Balanced Fund	ULIF002181004DEBT 114 - Individual Debt Fund	ULIF003181004GROW TH114-Individual Growth Fund	ULIF004181004SECU E114-Individual Secure Fund	ULIF005141005EQUITY11 4 - Individual Equity Fund
Opening Balance(Market Value)	318.62	101.48	625.35	3.41	917.69	7,983.34	5,484.42	92,449.40	2,927.37	65,884.71
Add : Inflows During the quarter		(0.00)	-	(0.00)	(0.11)	-	24.07	36.59	50.51	-
Increase/(Decrease) Value Of Inv(net)	19.53	2.40	54.09	0.06	36.43	658.69	210.51	9,292.61	178.33	10,139.81
Less: Outflow During the quarter	9.30	-	6.58	-	33.09	540.66	380.35	7,853.73	271.41	6,758.42
TOTAL INVESTIBLE FUNDS (MKT VALUE)	328.85	103.88	672.87	3.47	920.91	8,101.37	5,338.66	93,924.87	2,884.80	69,266.10

	ULGF00124804EBBALA NCE114 -Group Balanced Fund		ULGF00224804EBDEB T114-Group Debt Fund		ULGF00324804EBGRO WTH114-Group Growth Fund		ULGF00424804EBLIQU ID114-Group Liquid Fund		ULGF00524804EBSECU RE114-Group Secure Fund		ULIF001181004BALANCE11 4-Individual Balanced Fund		ULIF002181004DEBT 114-Individual Debt Fund		ULIF003181004GROW TH114-Individual Growth Fund		ULIF004181004SECU E114-Individual Secure Fund		ULIF005141005EQUITY11 4-Individual Equity Fund		
Investment of Unit Fund	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investment(>=75%)																					
A Central Government Securities	83.56	25.41	83.30	80.19	93.28	13.86	0.00	0.00	389.99	42.35	2,289.33	28.26	2,139.02	40.07	19,076.45	20.31	1,060.95	36.78	0.00	0.00	
B State Government securities	38.97	11.85	0.00	0.00	7.01	1.04	0.00	0.00	0.00	0.00	0.00	0.00	110.61	2.07	85.96	0.09	31.13	1.08	0.00	0.00	
C Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
D Corporate bonds	0.00	0.00	0.00	0.00	47.17	7.01	0.00	0.00	87.92	9.55	896.12	11.06	1,104.12	20.68	9,236.94	9.83	601.21	20.84	0.00	0.00	
E Infrastructure Bonds	0.00	0.00	9.92	9.55	44.96	6.68	0.00	0.00	101.10	10.98	1,768.46	21.83	1,327.89	24.87	8,410.74	8.95	570.91	19.79	0.00	0.00	
F Equity	116.73	35.50	0.00	0.00	377.60	56.12	0.00	0.00	144.51	15.69	2,744.73	33.88	0.00	0.00	50,848.58	54.14	492.00	17.06	61,896.44	89.36	
G Money Market Investment	38.90	11.83	9.70	9.34	1.60	0.24	3.40	97.98	39.20	4.26	0.00	0.00	340.00	6.37	480.00	0.51	10.00	0.35	0.00	0.00	
H Mutual Funds	10.30	3.13	0.00	0.00	11.00	1.63	0.00	0.00	37.18	4.04	0.31	0.00	0.74	0.01	1.55	0.00	1.68	0.06	0.40	0.00	
I Deposits with Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SUB TOTAL (A)	288.46	87.72	102.92	99.08	582.63	86.59	3.40	97.98	799.90	86.86	7,698.95	95.03	5,022.38	94.08	88,140.21	93.84	2,767.89	95.95	61,896.84	89.36	
Current Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Accrued Interest	1.51	0.46	0.57	0.55	0.27	0.04	0.00	0.00	9.11	0.99	148.55	1.83	189.35	3.55	1,113.65	1.19	65.13	2.26	0.00	0.00	
Dividend Receivable	0.40	0.12	0.00	0.00	1.25	0.19	0.00	0.00	0.48	0.05	8.67	0.11	0.00	0.00	147.73	0.16	1.45	0.05	175.91	0.25	
Bank Balance	0.18	0.05	0.09	0.09	0.25	0.04	0.07	2.09	0.15	0.02	39.06	0.48	9.19	0.17	29.32	0.03	2.87	0.10	25.21	0.04	
Receivable for Sale of investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.02	0.33	140.55	2.63	1,131.15	1.20	6.53	0.23	1,275.88	1.84	
Other Current Assets (for Investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84.69	0.09	0.13	0.00	121.77	0.18	
Less:Current Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Payable for Investments	0.00	0.00	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	0.00	0.00	0.00	(645.33)	(0.69)	(0.43)	(0.01)	(593.10)	(0.86)	
Fund Management of Charges Payable	(0.24)	(0.07)	(0.08)	(0.07)	(0.49)	(0.07)	(0.00)	(0.07)	(0.68)	(0.07)	(9.45)	(0.12)	(3.77)	(0.07)	(109.67)	(0.12)	(2.69)	(0.09)	(96.85)	(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)	(34.20)	(0.42)	(32.18)	(0.60)	(383.93)	(0.41)	(7.46)	(0.26)	(428.52)	(0.62)	
SUB TOTAL (B)	1.84	0.56	0.59	0.56	1.27	0.19	0.07	2.02	9.06	0.98	179.65	2.22	303.14	5.68	1,367.62	1.46	65.53	2.27	480.29	0.69	
Other Investment(<=25%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
A Corporate bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
B Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
C Equity	4.48	1.36	0.00	0.00	13.43	2.00	0.00	0.00	5.18	0.56	207.74	2.56	0.00	0.00	4,389.08	4.67	37.48	1.30	5,821.38	8.40	
D Mutual Funds	34.06	10.36	0.38	0.36	75.53	11.23	0.00	0.00	106.77	11.59	15.02	0.19	13.14	0.25	27.96	0.03	13.90	0.48	1,067.58	1.54	
E Venture Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
F Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SUB TOTAL (C)	38.54	11.72	0.38	0.36	88.96	13.22	0.00	0.00	111.95	12.16	222.77	2.75	13.14	0.25	4,417.04	4.70	51.38	1.78	6,888.96	9.95	
Total A + B + C	328.85	100.00	103.88	100.00	672.87	100.00	3.47	100.00	920.91	100.00	8,101.37	100.00	5,338.66	100.00	93,924.87	100.00	2,884.80	100.00	69,266.10	100.00	
Funds Carried Forward (As Per LB2)	328.85		103.88		672.87		3.47		920.91		8,101.37		5,338.66		93,924.87		2,884.80		69,266.10		

Contd...

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 30 June 2014

(₹ Lacs)

PARTICULARS	ULIF006271107GTDGR OWTH114 - Individual Guaranteed Growth Fund	ULIF00705208PENDEB T114 - Pension Debt Fund	ULIF00805208PENEQU ITY114 - Pension Equity Fund	ULIF00905208PENLIQ UID114 - Pension Liquid Fund	ULIF010161209PRESER VER114 - Individual Preserver Fund	ULIF011161209PRIM EEQU114 - Individual Prime Equity Fund	ULIF012161209PNPRESER VR114 - Individual Preserver Pension Fund	ULIF013161209PNPRIM EEQU114 - Individual Prime Equity Pension Fund	ULIF014031210GTDNA V114 - Market Shield	ULIF015271210ACTASSET11 4 - Exide Life Active Asset Allocation Fund	ULIF01620/09/13DIS CONLIFE114 - Discontinued Fund	Total For all Funds
Openino Balance/Market Value)	2,806.56	5,383.77	10,087.08	512.73	9,277.34	13,159.94	4,141.34	6,818.17	15,455.37	2,509.36	3,257.34	250,104.76
Add : Inflows During the quarter	0.00	11.79	4.75	0.08	62.03	70.97	55.78	23.41	501.63	218.97	1,135.58	2,196.06
Increase/(Decrease) Value Of Inv/net)	113.28	196.26	1,513.41	10.24	357.15	2,052.55	155.43	1,037.59	1,254.31	293.60	77.86	27,654.15
Less: Outflow During the quarter	185.87	647.20	1,352.27	69.28	289.55	233.94	382.24	518.42	697.67	16.24	32.99	20,279.21
TOTAL INVESTIBLE FUNDS/(MKT VALUE)	2,733.97	4,944.62	10,252.97	453.76	9,406.98	14,901.23	4,118.61	7,360.75	16,513.63	3,005.69	4,437.79	259,675.77

	ULIF006271107GTDGR OWTH114 - Individual Guaranteed Growth Fund	ULIF00705208PENDEB T114 - Pension Debt Fund	ULIF00805208PENEQU ITY114 - Pension Equity Fund	ULIF00905208PENLIQ UID114 - Pension Liquid Fund	ULIF010161209PRESER VER114 - Individual Preserver Fund	ULIF011161209PRIM EEQU114 - Individual Prime Equity Fund	ULIF012161209PNPRESER VR114 - Individual Preserver Pension Fund	ULIF013161209PNPRIM EEQU114 - Individual Prime Equity Pension Fund	ULIF014031210GTDNA V114 - Market Shield	ULIF015271210ACTASSET11 4 - ING Active Asset Allocation Fund	ULIF01620/09/13DIS CONLIFE114 - Discontinued Fund	Total For all Funds	Total For all Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Investment of Unit Fund														
Approved Investment(>=75%)														
A Central Government Securities	351.81	12.87	1,932.85	39.09	0.00	0.00	441.97	97.40	4,196.96	44.62	0.00	0.00	1,699.59	41.27
B State Government Securities	0.00	0.00	24.53	0.50	0.00	0.00	0.00	0.00	54.16	0.58	0.00	0.00	29.53	0.72
C Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.69	0.06	0.00	0.00	0.00	0.14
D Corporate bonds	764.41	27.96	1,520.13	30.74	0.00	0.00	0.00	0.00	1,487.18	15.81	0.00	0.00	708.81	17.21
E Infrastructure Bonds	1,254.88	45.90	1,017.29	20.57	0.00	0.00	0.00	0.00	2,678.03	28.47	0.00	0.00	953.18	23.14
F Equity	255.98	9.36	0.00	0.00	9,319.32	90.89	0.00	0.00	0.00	0.00	13,516.89	90.71	0.00	0.00
G Money Market Investment	20.00	0.73	130.00	2.63	0.00	0.00	2.00	0.44	550.00	5.85	0.00	0.00	420.00	10.20
H Mutual Funds	1.02	0.04	0.00	0.00	0.00	0.00	2.01	0.44	3.45	0.04	0.00	0.00	2.02	0.05
I Deposits with Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUB TOTAL (A)	2,648.10	96.86	4,624.80	93.53	9,319.32	90.89	445.98	98.28	8,975.47	95.41	13,516.89	90.71	3,818.82	92.72
Current Assets														
Accrued Interest	77.22	2.82	155.12	3.14	0.00	0.00	0.00	0.00	299.00	3.18	0.00	0.00	129.29	3.14
Dividend Receivable	0.93	0.03	0.00	0.00	28.33	0.28	0.00	0.00	0.00	0.00	37.46	0.25	0.00	0.00
Bank Balance	1.89	0.07	4.90	0.10	4.27	0.04	6.83	1.50	3.45	0.04	9.00	0.06	3.01	0.07
Receivable for Sale of Investments	10.10	0.37	160.63	3.25	181.38	1.77	0.00	0.00	80.31	0.85	211.38	1.42	120.47	2.93
Other Current Assets (for Investments)	0.00	0.00	0.00	0.00	14.77	0.14	0.00	0.00	28.81	0.31	57.25	0.38	27.30	0.66
Less:Current Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Payable for Investments	0.00	0.00	0.00	0.00	(81.45)	(0.79)	0.00	0.00	0.00	0.00	(146.66)	(0.98)	0.00	0.00
Fund Management of Charges Payable	(3.71)	(0.14)	(3.48)	(0.07)	(14.54)	(0.14)	(0.21)	(0.05)	(8.70)	(0.09)	(18.35)	(0.12)	(3.82)	(0.09)
Other current liabilities (for Investments)	(11.30)	(0.41)	(13.40)	(0.27)	(144.45)	(1.41)	(5.80)	(1.28)	(0.03)	(0.00)	(0.05)	(0.00)	(12.46)	(0.17)
SUB TOTAL (B)	75.13	2.75	303.79	6.14	(11.69)	(0.11)	0.81	0.18	402.84	4.28	150.02	1.01	276.24	6.71
Other Investment(<=25%)														
A Corporate bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C Equity	10.49	0.38	0.00	0.00	765.56	7.47	0.00	0.00	0.00	0.00	979.82	6.58	0.00	0.00
D Mutual Funds	0.25	0.01	16.04	0.32	179.78	1.75	6.97	1.54	26.67	0.30	254.49	1.71	23.55	0.57
E Venture Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUB TOTAL (C)	10.73	0.39	16.04	0.32	945.34	9.22	6.97	1.54	28.67	0.30	1,234.31	8.28	23.55	0.57
Total A + B + C	2,733.97	100.00	4,944.62	100.00	10,252.97	100.00	453.76	100.00	9,406.98	100.00	14,901.23	100.00	4,118.61	100.00
Funds Carried Forward (As Per LB2)	2,733.97		4,944.62		10,252.97		453.76		9,406.98		14,901.23		4,118.61	

Detail Regarding debt securities(ULIP)								
	MARKET VALUE				Book Value			
	As at 30 June, 2014	as % of total for this class	As at 30 June, 2013	as % of total for this class	As at 30 June, 2014	as % of total for this class	As at 30 June, 2013	as % of total for this class
Break down by credit rating								
AAA rated	34,443	44%	49,508	57%	33,996	44%	48,175	56%
AA or better	507	1%	2,090	2%	500	1%	2,074	2%
Rated below AA but above A	-	-	-	0%	-	-	-	0%
Rated below A but above B	-	-	-	0%	-	-	-	0%
Any other (Sovereign)	42,801	55%	35,701	41%	42,697	55%	35,783	42%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	12,740	16%	5,488	6%	12,647	16%	5,412	6%
more than 1 year and upto 3years	3,366	4%	9,426	11%	3,214	4%	9,150	11%
More than 3years and up to 7years	29,568	38%	28,777	33%	29,442	38%	28,099	33%
More than 7 years and up to 10 years	5,105	7%	21,201	24%	4,971	6%	20,922	24%
More than 10 years and up to 15 years	11,615	15%	12,059	14%	11,647	15%	12,030	14%
More than 15 years and up to 20 years	7,550	10%	6,012	7%	7,669	10%	6,165	7%
Above 20 years	7,808	10%	4,336	5%	7,604	10%	4,254	5%
Breakdown by type of the issuer								
a. Central Government	42,419	55%	35,294	40%	42,310	55%	35,387	41%
b. State Government	382	0%	407	0%	388	1%	396	0%
c. Corporate Securities	34,950	45%	51,598	59%	34,496	45%	50,248	58%

(₹ Lacs)

Detail Regarding debt securities(NON ULIP)								
	MARKET VALUE				Book Value			
	As at 30 June, 2014	as % of total for this class	As at 30 June, 2013	as % of total for this class	As at 30 June, 2014	as % of total for this class	As at 30 June, 2013	as % of total for this class
Break down by credit rating								
AAA rated	171,041	35%	157,816	40%	171,554	35%	152,831	41%
AA or better	15,895	3%	15,148	4%	15,844	3%	14,336	4%
Rated below AA but above A	-	0%	1,219	0%	-	-	1,200	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	296,007	61%	218,038	56%	301,721	62%	208,842	55%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	7,696	2%	7,685	2%	7,705	2%	7,667	2%
more than 1 year and upto 3years	10,470	2%	4,620	1%	10,566	2%	4,614	1%
More than 3years and up to 7years	82,609	17%	67,918	17%	83,921	17%	66,923	18%
More than 7 years and up to 10 years	106,015	22%	105,178	27%	106,313	22%	100,912	27%
More than 10 years and up to 15 years	106,315	22%	76,442	19%	107,614	22%	73,196	19%
More than 15 years and up to 20 years	46,335	10%	38,476	10%	47,461	10%	36,814	10%
Above 20 years	123,503	26%	91,901	23%	125,539	26%	87,084	23%
Breakdown by type of the issuer								
a. Central Government	292,538	61%	192,153	49%	298,202	61%	184,009	49%
b. State Government	3,469	1%	25,885	7%	3,520	1%	24,833	7%
c. Corporate Securities	186,936	39%	174,182	44%	187,398	38%	168,367	45%

FORM : L30-RELATED PARTY TRANSACTIONS

₹ Lacs

Name of Related Parties	Nature of Relationship with the Company	Description of transactions / Categories	Consideration paid / received			
			for the Quarter ended 30 June 2014	Up to the Quarter ended 30 June 2014	for the Quarter ended 30 June 2013	Up to the Quarter ended 30 June 2013
Exide Industries Ltd	Promoters	Premium Income	48.20	48.20	44.24	44.24
		Benefits paid (Claims during the year)	-	-	-	-
		Investment	1,153.12	1,153.12	1,153.12	1,153.12
		Dividend / Income from Investment	-	-	6.96	6.96
		Share capital as on 30 June 2014	160,000.00	160,000.00	150,000.00	150,000.00
		Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees 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	-	-	-	-
Key Management Personnel	Key Management Personnel	Managerial Remuneration	77.54	77.54	72.12	72.12

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

Board of Directors and Key Personnel

Sl. No.	Name of person	Role / Designation	Details of change in the period
1	Mr. Rajan Raheja	Director	Resigned from the Board w.e.f May 28, 2014
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	
9	Mr. Shyam Sunder Bhat	Chief Investment Officer	
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

Item	Description	Amount
1	Available Assets in Policyholders' Fund	743,788
	Deduct:	
2	Mathematical Reserves	742,857
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	930
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	50,196
7	Excess in Shareholders' funds	50,196
8	Total ASM (4) + (7)	51,127
9	Required Solvency Margin (RSM)	22,836
10	Solvency Ratio (8) / (9)	224%

FORM : L-34-Yield on Investments-1 (As on 30 June 2014)

Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	As on 30 June 2014				As on 30 June 2014				As on 30 June 2013			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	A Central Government Securities													
	A1 Central Government Bonds	CGSB	213,015.16	4,555.38	2.14	2.14	213,015.16	4,555.38	2.14	2.14	138,899.37	2,691.58	2.02	2.02
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,191.84	25.31	2.12	2.12	1,191.84	25.31	2.12	2.12	1,190.13	25.31	2.13	2.13
	A4 Treasury Bills	CTRB	6,824.84	146.93	2.15	2.15	6,824.84	146.93	2.15	2.15	4,900.24	31.19	-	-
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	3,017.69	64.56	2.14	2.14	3,017.69	64.56	2.14	2.14	3,020.51	64.56	2.14	2.14
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	14,549.37	309.55	2.13	2.13	14,549.37	309.55	2.13	2.13	13,240.64	280.88	2.12	2.12
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	19,719.04	450.14	2.28	2.28	19,719.04	450.14	2.28	2.28	19,202.10	417.36	2.30	2.30
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	291.59	84.94	29.13	29.13	291.59	84.94	29.13	29.13	272.50	4.66	1.95	1.95
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	224.69	39.97	17.79	17.79	224.69	39.97	17.79	17.79	310.31	(20.57)	(7.40)	(7.40)
	D5 Infrastructure - Securitised Assets (Approved)	IESA	2,183.62	30.89	1.41	1.41	2,183.62	30.89	1.41	1.41	2,048.40	53.29	2.64	2.64
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	56,098.48	1,240.29	2.21	2.21	56,098.48	1,240.29	2.21	2.21	46,295.48	1,061.48	2.25	2.25
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	8,087.28	198.09	2.45	2.45	8,087.28	198.09	2.45	2.45	7,100.87	168.06	2.47	2.47
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares quoted	EAE0	1,597.97	448.46	28.06	28.06	1,597.97	448.46	28.06	28.06	1,542.26	(19.39)	(1.47)	(1.47)
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	11,735.71	1,362.70	11.61	11.61	11,735.71	1,362.70	11.61	11.61	11,173.19	157.36	1.68	1.68
	E5 Corporate Securities - Bonds - Taxable	EPBT	6,566.52	150.40	2.29	2.29	6,566.52	150.40	2.29	2.29	2,118.94	46.84	2.21	2.21
	E9 Corporate Securities -Debentures	ECOS	35,039.20	824.92	2.35	2.35	35,039.20	824.92	2.35	2.35	33,296.35	772.58	2.27	2.27
	E13 Loans - Policy Loans	ELPL	4,597.74	118.25	2.57	2.57	4,597.74	118.25	2.57	2.57	3,320.21	78.47	2.60	2.60
	E 16 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment). CCIL. RBI	ECDB	9.36	0.03	0.30	0.30	9.36	0.03	0.30	0.30	-	-	-	-
	E17 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	E20 CCIL - CBLO	ECBO	393.29	1.48	0.38	0.38	393.29	1.48	0.38	0.38	-	1.96	0.04	0.04
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,458.88	83.97	2.43	2.43	3,458.88	83.97	2.43	2.43	3,458.71	83.97	2.43	2.43
	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	5,173.08	114.58	2.21	2.21	5,173.08	114.58	2.21	2.21	1,190.88	5.16	1.79	1.79
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	451.41	36.09	7.99	7.99	451.41	36.09	7.99	7.99	434.28	11.74	3.07	3.07
	F5 Other than Approved Investments -Debentures	QLDB	1,000.00	8.49	0.85	0.85	1,000.00	8.49	0.85	0.85	1,200.00	29.29	2.44	2.44
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	25,484.48	576.26	2.26	2.26	25,484.48	576.26	2.26	2.26	11,777.85	161.24	2.01	2.01
	TOTAL		420,711.23	10,871.68	2.58	2.58	420,711.23	10,871.68	2.58	2.58	305,993.23	6,107.04	2.11	2.11

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

FORM : L-34-Yield on Investments-1 (As on 30 June 2014)

Name of the Fund LINKED FUND

₹ Lacs

No.	Category of Investment	CAT Code	As on 30 June 2014				As on 30 June 2014				As on 30 June 2013			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
	A Central Government Securities													
	A1 Central Government Bonds	CGSB	35,715.79	1,854.13	5.19	5.19	35,715.79	1,854.13	5.19	5.19	35,386.68	1,160.85	4.36	4.36
	A4 Treasury Bills	CTRB	8,726.48	187.61	2.15	2.15	8,726.48	187.61	2.15	2.15	-	-	-	-
	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	394.73	7.13	1.81	1.81	394.73	7.13	1.81	1.81	387.60	59.73	8.17	8.17
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	11.25	0.50	4.48	4.48	11.25	0.50	4.48	4.48	8.72	0.49	5.61	5.61
	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	6,969.39	224.39	3.22	3.22	6,969.39	224.39	3.22	3.22	9,667.92	366.38	3.03	3.03
	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	3,538.25	1,197.73	33.85	33.85	3,538.25	1,197.73	33.85	33.85	2,323.10	144.36	4.21	4.21
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	3,615.95	483.86	13.38	13.38	3,615.95	483.86	13.38	13.38	3,739.98	(322.05)	(8.38)	(8.38)
	D5 Infrastructure - Securitised Assets	IESA	190.52	4.33	2.28	2.28	190.52	4.33	2.28	2.28	485.81	14.33	2.16	2.16
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	14,481.60	485.40	3.35	3.35	14,481.60	485.40	3.35	3.35	19,469.70	529.79	2.80	2.80
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,479.55	140.69	4.04	4.04	3,479.55	140.69	4.04	4.04	3,424.22	160.81	3.77	3.77
	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares quoted	EAEQ	16,867.19	4,338.54	25.72	25.72	16,867.19	4,338.54	25.72	25.72	18,685.45	(349.03)	(1.87)	(1.87)
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	125,884.67	16,193.69	12.86	12.86	125,884.67	16,193.69	12.86	12.86	112,422.85	5,567.96	4.78	4.78
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,529.16	276.63	18.09	18.09	1,529.16	276.63	18.09	18.09	1,153.12	(88.73)	(7.69)	(7.69)
	E5 Corporate Securities - Bonds - Taxable	EPBT	1,269.63	36.99	2.91	2.91	1,269.63	36.99	2.91	2.91	2,123.24	107.82	4.29	4.29
	E9 Corporate Securities -Debentures	ECOS	7,351.45	291.62	3.97	3.97	7,351.45	291.62	3.97	3.97	11,669.45	407.54	3.11	3.11
	E16 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment). CCIL. RBI	ECDB	176.67	0.53	0.30	0.30	176.67	0.53	0.30	0.30	-	-	-	-
	E17 Deposits - CDs with Scheduled Banks	EDCD	0.00	-	-	-	-	-	-	-	1,905.82	188.85	2.43	2.43
	E20 CCIL - CBLO	ECBO	493.92	10.02	2.03	2.03	493.92	10.02	2.03	2.03	7,358.74	79.99	1.65	1.65
	E21 Commercial Papers	ECCP	0.00	-	-	-	-	-	-	-	-	-	-	-
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,454.01	96.66	6.65	6.65	1,454.01	96.66	6.65	6.65	1,502.32	54.85	3.65	3.65
	Application Money	ECAM	0.00	-	-	-	-	-	-	-	-	-	-	-
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,246.22	52.89	2.35	2.35	2,246.22	52.89	2.35	2.35	1,519.48	29.06	2.10	2.10
	E29 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	-	-	-	-	-	-	-	-	-	-	-
	Net Current Assets (Only in respect of ULIP Business)	ENCA	3,915.39	-	-	-	3,915.39	-	-	-	-	-	-	-
	F Other than Approved Securities													
	F3 Equity Shares (incl Co-op Societies)	OESH	9,729.33	1,970.64	20.25	20.25	9,729.33	1,970.64	20.25	20.25	8,794.25	204.44	2.54	2.54
	F5 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	2,213.23	598.05	27.02	27.02	2,213.23	598.05	27.02	27.02	1,938.30	65.42	3.38	3.38
	F13 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	6,191.58	139.12	2.25	2.25	6,191.58	139.12	2.25	2.25	7,359.69	159.16	2.09	2.09
	TOTAL		256,445.94	28,591.15	11.15	11.15	256,445.94	28,591.15	11.15	11.15	251,326.46	8,542.01	3.34	3.34

Exide Life Insurance Company Limited
(Formerly known as ING Vysya Life Insurance Company Limited)
(Registration No: 114; Date of registration: 2 August 2001)
FORM : L-34-Yield on Investments-1 (As on 30 June 2014)

Name of the Fund **PENSION FUND**

₹ Lacs

No.	Category of Investment	CAT Code	As on 30 June 2014				As on 30 June 2014				As on 30 June 2013			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	A Central Government Securities													
	A1 Central Government Bonds	CGSB	44,612.21	939.32	2.11	2.11	44,612.21	939.32	2.11	2.11	39,019.30	803.68	2.08	2.08
	A4 Treasury Bills	CTRB	127.13	2.81	2.21	2.21	127.13	2.81	2.21	-	-	-	-	
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	502.28	11.07	2.20	2.20	502.28	11.07	2.20	2.20	502.52	11.07	2.20	2.20
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,822.48	209.62	2.13	2.13	9,822.48	209.62	2.13	2.13	8,069.21	171.63	2.13	2.13
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	12,968.05	303.58	2.34	2.34	12,968.05	303.58	2.34	2.34	12,970.45	303.58	2.34	2.34
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	111.49	30.92	27.74	27.74	111.49	30.92	27.74	27.74	114.55	2.44	2.29	2.29
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	115.43	21.43	18.57	18.57	115.43	21.43	18.57	18.57	156.59	(10.51)	(7.13)	(7.13)
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	21,290.21	458.81	2.16	2.16	21,290.21	458.81	2.16	2.16	20,291.24	445.55	2.20	2.20
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,757.41	162.64	2.41	2.41	6,757.41	162.64	2.41	2.41	6,274.35	150.30	2.39	2.39
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	791.12	221.61	28.01	28.01	791.12	221.61	28.01	28.01	708.31	(9.76)	(1.55)	(1.55)
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	4,894.69	486.08	9.93	9.93	4,894.69	486.08	9.93	9.93	5,146.04	150.84	3.36	3.36
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - Taxable	EPBT	250.00	5.30	2.12	2.12	250.00	5.30	2.12	2.12	-	-	-	-
	E9 Corporate Securities (Approved Investment) -Debentures	ECOS	13,591.15	316.00	2.33	2.33	13,591.15	316.00	2.33	2.33	13,571.06	308.81	2.28	2.28
	E16 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment). CCIL. RBI	ECDB	5.15	0.02	0.30	0.30	5.15	0.02	0.30	0.30	-	-	-	-
	E23 CCIL (Approved Investment) - CBLO	ECBO	310.73	4.69	1.51	1.51	310.73	4.69	1.51	1.51	-	0.11	0.04	0.04
	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	539.44	12.40	2.30	2.30	539.44	12.40	2.30	2.30	539.36	12.40	2.30	2.30
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,967.88	72.18	2.43	2.43	2,967.88	72.18	2.43	2.43	1,080.37	19.07	2.10	2.10
6	F Other than Approved Securities													
	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)		-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		119,656.86	3,258.48	2.72	2.72	119,656.86	3,258.48	2.72	2.72	108,443.35	2,359.22	2.20	2.20

Name of Fund **LIFE FUND**

₹ Lacs

Statement of Down Graded Investments

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	ECOS	1993.24	11-May-12	CRISIL	AA+	AA	20-Jun-14	NA
B. As on Date									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	ECOS	1993.24	11-May-12	CRISIL	AA+	AA	20-Jun-14	NA
2	9.90% The Indian Hotels Company Ltd. 24-Feb-2017	ECOS	1000.71	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
A. During the Quarter									
	NIL								
B. As on Date									
	NIL								

Name of Fund **PENSION FUND**

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	ECOS	496.50	20-Jun-12	CRISIL	AA+	AA	20-Jun-14	NA
B. As on Date									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	ECOS	496.50	20-Jun-12	CRISIL	AA+	AA	20-Jun-14	NA

Sl. No	Particulars	For the quarter ended 30 June 2014				For the quarter ended 30 June 2013				Up to the quarter ended 30 June 2014				Up to the quarter ended 30 June 2013			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First Year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	11.31	23	23	56.85	-	-	-	-	11.31	23	23	56.85
	From 50,001-75,000	-	-	-	-	15.95	22	22	38.83	-	-	-	-	15.95	22	22	38.83
	From 75,000-100,000	14.75	15	15	17.12	17.90	19	19	52.20	14.75	15	15	17.12	17.90	19	19	52.20
	From 1,00,001-1,25,000	3.63	3	3	4.35	1.04	1	1	1.14	3.63	3	3	4.35	1.04	1	1	1.14
	Above Rs. 1,25,000	53.74	14	13	45.71	41.23	12	10	67.56	53.74	14	13	45.71	41.23	12	10	67.56
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	40.20	56	56	1.86	50.35	73	73	2.36	40.20	56	56	1.86	50.35	73	73	2.36
	From 1,00,001-150,000	42.75	34	34	2.03	49.54	41	41	2.30	42.75	34	34	2.03	49.54	41	41	2.30
	From 150,001-2,00,000	17.57	10	10	0.82	12.02	7	7	0.57	17.57	10	10	0.82	12.02	7	7	0.57
	From 2,00,001-250,000	2.27	1	1	0.12	26.19	11	11	1.22	2.27	1	1	0.12	26.19	11	11	1.22
	From 2,50,001-3,00,000	10.64	4	4	0.52	11.51	4	4	0.54	10.64	4	4	0.52	11.51	4	4	0.54
	Above Rs. 3,00,000	41.99	7	7	2.22	13.28	3	3	0.65	41.99	7	7	2.22	13.28	3	3	0.65
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	0.08	-	1.00	5.09	-	-	-	-	0.08	-	1.00	5.09
	From 10,000-25,000	0.20	-	1	8.22	0.56	-	3.00	23.14	0.20	-	1	8.22	0.56	-	3.00	23.14
	From 25001-50,000	0.65	2	2	29.08	1.80	-	5.00	75.94	0.65	2	2	29.08	1.80	-	5.00	75.94
	From 50,001-75,000	1.37	-	2	35.83	2.67	-	4.00	74.76	1.37	-	2	44.54	2.67	-	4.00	74.76
	From 75,000-100,000	0.92	-	1	25.03	1.72	-	2.00	43.62	0.92	-	1	25.03	1.72	-	2.00	43.62
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	4.33	-	2.00	106.17	-	-	-	-	4.33	-	2.00	106.17
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual Non Single Premium- INSP																
	From 0-10000	1,012.79	28,168	27,550	113,609.66	1,732.25	37,953	37,176	150,364.74	1,012.79	28,168	27,550	113,609.66	1,732.25	37,953	37,176	150,364.74
	From 10,000-25,000	2,093.99	14,905	14,712	50,005.64	1,861.65	13,374	13,203	58,502.83	2,093.99	14,905	14,712	50,005.64	1,861.65	13,374	13,203	58,502.83
	From 25001-50,000	1,526.19	4,175	4,079	19,480.78	937.15	2,573	2,538	16,363.14	1,526.19	4,175	4,079	19,480.78	937.15	2,573	2,538	16,363.14
	From 50,001-75,000	293.70	496	493	5,420.14	1,012.13	1,738	1,727	5,557.24	293.70	496	493	5,420.14	1,012.13	1,738	1,727	5,557.24
	From 75,000-100,000	624.32	641	628	5,702.38	637.23	662	654	5,382.50	624.32	641	628	5,702.38	637.23	662	654	5,382.50
	From 1,00,001-1,25,000	128.89	118	116	1,598.90	574.97	523	519	2,597.01	128.89	118	116	1,598.90	574.97	523	519	2,597.01
	Above Rs. 1,25,000	421.48	190	188	4,875.02	1,007.31	449	439	5,431.43	421.48	190	188	4,875.02	1,007.31	449	439	5,431.43
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	284.89	3,755	3,636	4.62	0.40	2	2	0.25	284.89	3,755	3,636	4.62	0.40	2	2	0.25
	From 50,001-100,000	99.74	144	139	2.20	-	-	-	99.74	144	139	2.20	-	-	-	-	-
	From 1,00,001-150,000	26.75	23	20	0.50	-	-	-	26.75	23	20	0.50	-	-	-	-	-
	From 150,001-2,00,000	24.80	15	15	2.60	-	-	-	24.80	15	15	2.60	-	-	-	-	-
	From 2,00,001-250,000	20.02	9	6	0.72	-	-	-	20.02	9	6	0.72	-	-	-	-	-
	From 2,50,001-3,00,000	11.70	4	4	-	-	-	-	11.70	4	4	-	-	-	-	-	-
	Above Rs. 3,00,000	77.45	14	12	13.50	-	-	-	77.45	14	12	13.50	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	110.76	23.00	18,017	239,696.41	3.95	1.00	32.00	1,615.02	110.76	23.00	18,017	239,696.41	3.95	1.00	32.00	1,615.02
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	5,222.41	113,999	110,426	240,535.40	5,583.00	118,238	114,434	209,898.73	5,222.41	113,999	110,426	240,535.40	5,583.00	118,238	114,434	209,898.73
	From 10,000-25,000	6,162.58	40,584	39,782	133,139.17	6,721.28	41,029	40,156	114,288.27	6,162.58	40,584	39,782	133,139.17	6,721.28	41,029	40,156	114,288.27
	From 25001-50,000	3,716.77	10,227	9,945	52,558.53	4,024.75	10,621	10,318	49,223.47	3,716.77	10,227	9,945	52,558.53	4,024.75	10,621	10,318	49,223.47
	From 50,001-75,000	1,520.15	2,707	2,677	12,234.99	571.15	1,007	983	8,703.04	1,520.15	2,707	2,677	12,234.99	571.15	1,007	983	8,703.04
	From 75,000-100,000	1,522.49	1,617	1,590	13,099.53	1,361.88	1,439	1,415	11,755.81	1,522.49	1,617	1,590	13,099.53	1,361.88	1,439	1,415	11,755.81
	From 1,00,001-1,25,000	756.98	711	706	4,822.05	202.91	195	192	2,634.05	756.98	711	706	4,822.05	202.91	195	192	2,634.05
	Above Rs. 1,25,000	1,835.45	810	787	13,931.49	1,308.23	526	505	11,348.54	1,835.45	810	787	13,931.49	1,308.23	526	505	11,348.54
	ii Individual- Annuity																
	From 0-10000	161.87	1,129	1,126	27.33	204.37	1,245	1,241	25.51	161.87	1,129	1,126	27.33	204.37	1,245	1,241	25.51
	From 10,000-25,000	917.21	1,966	1,928	7.30	1,288.40	2,483	2,434	7.53	917.21	1,966	1,928	7.30	1,288.40	2,483	2,434	7.53
	From 25001-50,000	184.78	349	348	3.50	170.26	298	296	2.25	184.78	349	348	3.50	170.26	298	296	2.25
	From 50,001-75,000	34.90	42	42	1.00	24.03	40	40	34.90	42	42	1.00	24.03				

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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 June 2014			For the quarter ended 30 June 2013			Up to the quarter ended 30 June 2014			Up to the quarter ended 30 June 2013		
		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	1.00	952	0.08	-	17	0.11	1.00	952	0.08	-	17	0.11
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	15.00	13,980	0.96	1.00	32	0.04	15.00	13,980	0.96	1.00	32	0.04
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	7.00	3,091	0.10	-	-	-	7.00	3,091	0.10	-	-	-
	Total (A)	23.00	18,023	1.14	1.00	49	0.15	23.00	18,023	1.14	1.00	49	0.15
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	23.00	18,023	1.14	1.00	49	0.15	23.00	18,023	1.14	1.00	49	0.15

Note:

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

Exide Life Insurance Company Limited
(Formerly known as ING Vysya Life Insurance Company Limited)

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



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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 June 2014		For the quarter ended 30 June 2013		Up to the quarter ended 30 June 2014		Up to the quarter ended 30 June 2013	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	22,659	86.20	22,257	56.32	22,659	86.20	22,257	56.32
2	Corporate Agents-Banks	4,766	15.23	5,338	16.15	4,766	15.23	5,338	16.15
3	Corporate Agents -Others	525	1.30	411	0.62	525	1.30	411	0.62
4	Brokers	2,408	6.27	3,364	6.33	2,408	6.27	3,364	6.33
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	348	0.70	849	1.24	348	0.70	849	1.24
	Total (A)	30,706	109.69	32,219	80.66	30,706	109.69	32,219	80.66
1	Referral (B)	1,596	2.00	1,019	1.67	1,596	2.00	1,019	1.67
	Grand Total (A+B)	32,302	111.69	33,238	82.32	32,302	111.69	33,238	82.32

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 #	-	442	465	2,266	2,519	-	5,692	21.13
2	Survival Benefit	-	7,173	3,060	-	-	-	10,233	40.11
3	For Annuities / Pension	-	673	-	-	-	-	673	0.34
4	For Surrender (Incl Foreclosures) §	-	24,880	1,318	419	554	2,459	29,630	245.70
5	Other benefits (rider)	-	4	6	6	1	-	17	0.28
1	Death Claims *	-	490	105	76	5	3	679	12.09

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. The ageing data wrt policies foreclosed have been considered effective Q1 2014-15

* 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 ***	97	-	-	-	-	-	97	0.16
5	Other benefits - Death	-	-	-	-	-	-	-	-
6	Other benefits - GRTY / SUPN **	-	60	-	-	-	-	60	0.35
1	Death Claims *	-	79	-	-	-	-	79	0.40

* 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

FOR L-40 - : Claims data for Life (Apr to June-14)

No. of claims only

Individual Business

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities / Pension	For Surrender (Incl Foreclosures)	Other Benefits
1	Claims O/S at the beginning of the period (Apr-14)	207	16,787	5,977	-	80,710	17
2	Claims reported during the period	764	6,361	12,318	677	27,891	15
3	Claims Settled during the period	679	5,692	10,233	673	29,630	17
4	Claims Repudiated during the period	69	-	-	-	-	2
a	Less than 2 years from the date of acceptance of risk	63	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	6	-	-	-	-	-
5	Claims Written Back	5	-	-	-	-	-
6	Claims O/S at End of the period	218	17,456	8,062	4	78,971	13
	Less than 3 months	180	3,777	8,062	4	5,667	3
	3 months to 6 months	38	6,077	-	-	16,201	10
	6 months to 1 year	-	2,015	-	-	6,684	-
	1 year and above	-	5,587	-	-	50,419	-

The data wrt policies foreclosed have been included in the aforesaid ageing schedule beginning from Q1 2014-15

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-14)	3	-	-	-	-	-
2	Claims reported during the period	77	-	-	-	97	60
3	Claims Settled during the period	79	-	-	-	97	60
4	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	1	-	-	-	-	-
	Less than 3 months	1	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

FORM : L41 - Grievance Disposal

SI No.	Particulars	Opening Balance as on 01 Apr 2014	Additions during the quarter	Complaints Resolved / settled during the quarter			Complaints Pending at as on 30 June 2014	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	2	15	10	7	-	-	15
b)	Policy Servicing	32	280	211	74	13	14	280
c)	Proposal Processing	13	175	145	29	6	8	175
d)	Survival Claims	34	525	420	90	8	41	525
e)	ULIP Related	4	33	16	19	1	1	33
f)	Unfair Buisness Practices	100	1,002	460	392	149	101	1,002
g)	Others	10	41	26	15	7	3	41
	Total Number of complaints	195	2,071	1,288	626	184	168	2,071

2	Total No. of policies during previous year	33,238
3	Total No. of claims during previous year	819
4	Total No. of policies during current year	32,302
5	Total No. of claims during current year	764
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	87
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	196

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	139	-	139
b)	7-15 Days	29	-	29
c)	15 - 30 Days	-	-	-
d)	30 - 90 Days	-	-	-
e)	90 Days & above	-	-	-
	Total Number of complaints	168	-	168

L-42- Valuation Basis (Life Insurance)

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.

		Sep-13		Dec-13		Mar-14		Jun-14	
		Min	Max	Min	Max	Min	Max	Min	Max
1) Interest : Maximum and minimum interest rate taken for each segment									
i. Individual Business									
1.	Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2.	Life- Non-participating Policies	4.50%	6.50%	4.50%	6.50%	4.50%	6.75%	4.50%	6.75%
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%	6.75%	4.50%	6.75%
6.	Unit Linked	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
7.	Health Insurance	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
ii. Group Business									
2)	Mortality Rates : the mortality rates used for each segment ¹								
1.	Life- Participating policies	90.00%	135.00%	90.00%	135.00%	99.00%	217.50%	99.00%	217.50%
2.	Life- Non-participating Policies	90.00%	135.00%	90.00%	135.00%	51.00%	217.50%	51.00%	217.50%
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%	99.00%	145.00%	99.00%	145.00%
7.	Health Insurance ²	50.00%	90.00%	50.00%	90.00%	54.00%	145.00%	54.00%	145.00%
ii. Group Business (Term Assurance)									
3)	Expense : (all are per policy unless otherwise mentioned)								
1.	Life- Participating policies	421.80	645.91	425.95	652.27	430.15	658.70	434.39	665.19
2.	Life- Non-participating Policies	65.54	645.91	66.19	652.27	66.84	658.70	67.50	665.19
3.	Annuities- Participating policies	-	-	-	-	-	-	-	-
4.	Annuities – Non-participating policies	298.11	298.11	301.05	301.05	304.02	304.02	307.01	307.01
5.	Annuities- Individual Pension Plan	645.91	645.91	652.27	652.27	658.70	658.70	665.19	665.19
6.	Unit Linked ³	621.60	621.60	627.72	627.72	633.91	633.91	640.15	640.15
7.	Health Insurance	645.91	645.91	652.27	652.27	658.70	658.70	665.19	665.19
ii. Group Business (Term Assurance)									
		19.03	66.60	19.22	67.26	19.41	67.92	19.60	68.59

1) Till December 2013 - 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.

1) March 2014 onwards - 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 (2006 -2008) (modified) Ult.

2) The morbidity assumption used in valuation varies from 110% to 192.5% of CiBT 93 rates and 100% of K₁ factor (proportion of Post-CI deaths out of total deaths at age x in any year).

3) In addition to this in respect of Unit Linked policies, additional expenses varying from 0.3% to 0.8% to unit balance based on type of fund was also allowed. In respect of traditional paid up policies, expenses @40% of that of inforce policy expense was allowed for in the valuation as at 30 June 2014. 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 31 March 2014.

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 - 3 month reporting delay in respect of death claims based on Line of Business

8) Change in Valuation Methods or Bases (comparison to valuation bases as at 31 Mar 2014)

		Jun-14	
		Min	Max
i. Individuals Assurances			
1. Interest			
	Participating	No Change	No Change
	Non participating	No Change	Change
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
No Change			
ii. Annuities			
1. Interest			
a.	Annuity in payment	No Change	No Change
b.	Annuity during deferred period	No Change	No Change
c.	Pension : All Plans	No Change	Change
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
No Change			
iii. Unit Linked			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
No Change			
iv. Health			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
No Change			
v. Group			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
No Change			