

Exide Life Insurance Company Limited
(Formerly known as ING Vysya Life Insurance Company Limited)
(Registration No: 114; Date of registration: 2 August 2001)
Unaudited Revenue Account for the half year ended 30 September 2014



Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2014	Up to the Quarter ended 30 September 2014	For the Quarter ended 30 September 2013	Up to the Quarter ended 30 September 2013
Premiums earned – net					
(a) Premium	L4	4,894,305	7,945,752	4,183,754	6,878,065
(b) Reinsurance ceded		(31,997)	(47,501)	(15,641)	(29,752)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,271,183	2,471,913	1,068,139	2,103,218
(b) Profit on sale/redemption of investments		1,508,531	2,871,575	616,556	1,336,162
(c) (Loss) on sale/ redemption of investments		(125,989)	(171,956)	(783,858)	(1,144,459)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(367,566)	1,017,370	(642,339)	(389,956)
Other Income					
(a) Miscellaneous income		22,324	37,623	20,417	30,798
(b) Contribution from the shareholders' account		217,090	458,746	(1,654)	261,597
Total (A)		7,387,881	14,583,522	4,445,374	9,045,674
Commission	L5	325,992	528,390	341,334	514,036
Operating expenses relating to insurance business	L6	1,393,727	2,638,442	1,189,135	2,413,785
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)		1,719,719	3,166,832	1,530,469	2,927,821
Benefits paid (net)	L7	3,671,082	6,893,758	2,228,608	5,037,512
Interim bonuses paid		768	1,757	604	1,549
Change in valuation of liability against life policies					
(a) Gross		1,896,511	4,402,137	657,818	984,270
(i) Linked		(898,315)	44,443	(1,721,152)	(2,847,265)
(ii) Non-Linked		2,794,826	4,357,694	2,378,970	3,831,534
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		5,568,361	11,297,653	2,887,030	6,023,331
Surplus / (Deficit) (D) = (A)-(B)-(C)		99,801	119,038	27,875	94,521
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to Balance Sheet (FFA)		99,532	185,688	28,019	133,184
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		270	(66,650)	(144)	(38,663)
Total (D)		99,801	119,038	27,875	94,521
Funds for Discontinued Policies					
Opening Balance		452,577	330,956	178,960	152,069
Add : Transfer to Funds for discontinued policies		49,371	170,991	41,494	68,384
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		501,947	501,947	220,453	220,453
Funds for Future Appropriation					
Opening Balance		93,033	73,797	110,864	44,218
Add: Surplus transferred to (from) balance sheet		99,532	185,688	28,019	133,184
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		270	(66,650)	(144)	(38,663)
Balance Carried forward to Balance Sheet		192,834	192,834	138,739	138,739

Particulars	Schedule	For the Quarter ended 30 September 2014	Up to the Quarter ended 30 September 2014	For the Quarter ended 30 September 2013	Up to the Quarter ended 30 September 2013
Amount transferred from policyholders' account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		97,392	177,326	73,407	132,390
(b) Profit on sale/redemption of investments		42,774	70,417	28,961	65,228
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		654	1,314	695	1,393
Total (B)		140,820	249,057	103,063	199,011
Expense other than those directly related to the insurance business		2,026	78,980	3,627	7,265
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		217,090	458,746	(1,654)	261,597
Total (C)		219,116	537,726	1,973	268,862
Profit / (loss) before tax (A) + (B) - (C)		(78,296)	(288,669)	101,090	(69,851)
Provision for wealth tax		-	-	-	-
Profit / (loss) after tax		(78,296)	(288,669)	101,090	(69,851)
Appropriations					
(a) Balance at beginning of the year		(10,950,805)	(10,740,432)	(11,441,660)	(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		(11,029,101)	(11,029,101)	(11,340,570)	(11,340,570)

Particulars	Schedule	As at 30 September 2014	As at 30 September 2013
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L8, L9	17,500,000	16,000,000
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		37,702	14,280
Sub-total		17,537,702	16,014,280
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		171,252	(180,850)
Policy liabilities	L11	-	-
- Par		29,223,166	23,344,573
- Non Par		9,258,726	5,676,194
- Annuity		212,257	107,340
- Pension		10,505,331	10,997,100
- VIP Non Par Pension		1,789,255	87,767
Funds for discontinued policies			
(i) Linked (previous year non-linked)		487,444	-
(ii) Non-Linked		14,504	220,454
Insurance reserves		-	-
Provision for linked liabilities		20,903,416	23,841,410
Fair value change (linked)		3,676,822	1,218,783
Non-unit liabilities		111,330	131,235
Total linked liabilities		24,691,568	25,191,428
Sub-total		76,353,503	65,444,006
Funds for future appropriation - Unit Linked		192,834	138,739
Funds for future appropriation - Participating		0	-
Total		94,084,039	81,597,025
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	6,973,882	4,465,525
Policyholders'	L13	49,749,707	39,428,682
Assets held to cover linked liabilities	L14	25,074,828	25,198,932
Loans	L15	621,673	381,669
Fixed Assets (Net)	L16	86,946	91,884
Current Assets			
Cash and bank balances	L17	864,306	609,747
Advances and other assets	L18	4,044,770	3,494,518
Sub-total (A)		4,909,076	4,104,265
Current liabilities	L19	4,300,519	3,353,649
Provisions	L20	60,655	60,853
Sub-total (B)		4,361,174	3,414,502
Net current assets (C) = ((A) – (B))		547,903	689,763
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		11,029,101	11,340,571
Total		94,084,039	81,597,025

Contingent Liabilities

Particulars	As at 30 September 2014	As at 30 September 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)	85,402	62,456
Total	2,429,970	2,407,476

(*) 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 has filed the appeal before the Appellate Tribunal (CESTAT) against the order on 04 August 2014.

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Schedules forming part of Financial Statements for the half year ended 30 September 2014



FORM L4-Premium Schedule

(₹ '000)

Particulars

	For the quarter ended 30 September 2014	Up to the quarter ended 30 September 2014	For the quarter ended 30 September 2013	Up to the quarter ended 30 September 2013
Premium (net of service tax)				
First year premiums	1,031,388	1,790,182	1,186,859	1,989,458
Renewal premiums	3,404,673	5,327,842	2,966,463	4,836,016
Single premiums	458,245	827,728	30,432	52,591
Total premium	4,894,305	7,945,752	4,183,754	6,878,065

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	221,021	382,797	225,478	378,688
- Renewal premium	98,700	133,938	115,351	134,662
- Single premium	6,271	11,654	504	686
Total	325,992	528,390	341,334	514,036
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	325,992	528,390	341,334	514,036

Break up of commission paid to intermediaries:

Agents	178,359	308,023	208,247	316,465
Brokers	38,778	56,496	27,117	44,492
Corporate agency	8,754	16,875	7,263	11,803
Referral	595	1,091	1,418	2,068
Bancassurance	99,506	145,904	97,288	139,208
Total	325,992	528,390	341,334	514,036

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Schedules forming part of Financial Statements for the half year ended 30 September 2014

FORM : L6-Operating Expenses Schedule

Operating expenses relating to insurance business

(₹ '000)



Particulars	For the quarter ended 30 September 2014	Up to the quarter ended 30 September 2014	For the quarter ended 30 September 2013	Up to the quarter ended 30 September 2013
Employees' remuneration, welfare benefits and other manpower costs	675,072	1,330,788	671,402	1,367,910
Travel, conveyance and vehicle running expenses	23,784	54,389	24,103	46,069
Rent, rates and taxes	152,184	311,556	151,346	309,139
Repairs, maintenance and office upkeep	49,660	90,740	39,684	77,428
Printing and stationery	8,225	16,205	8,398	18,379
Communication expenses	32,646	56,195	32,701	60,969
Legal expenses	16,006	21,503	11,422	16,714
Professional charges	43,882	73,852	26,330	63,963
Medical fees	2,609	4,589	8,588	10,094
Auditors' fees, expenses etc				
a) as auditor	925	1,725	725	1,450
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	37	75	38	75
d) Concurrent audit & Other certifications	350	825	325	750
e) Out of pocket reimbursement	89	348	54	134
Advertisement and publicity	175,369	254,835	2,689	30,937
Interest and bank charges	7,865	17,596	5,354	19,317
Agents training & Recruitment expenses	2,290	4,104	15,383	25,352
Electricity charges	22,669	45,772	17,051	38,939
GST on premium - J&K	928	1,590	2,704	2,764
Service tax expense	589	1,162	6,762	6,762
Sales and business promotion expenses	160,524	315,807	146,009	285,134
Exchange fluctuation loss / (gain)	-	-	-	(15)
Membership fees	4,106	6,419	571	1,649
Depreciation	11,912	24,231	16,020	27,443
Other expenses	2,005	4,137	1,476	2,430
Total	1,393,727	2,638,442	1,189,135	2,413,785

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	161,683	298,776	81,427	209,415
(b) Claims by maturity	779,735	1,355,502	408,577	793,091
(c) Annuities / pensions in payment	1,061	4,455	597	3,586
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	2,733,095	5,244,009	1,737,130	4,037,364
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(4,493)	(8,985)	878	(5,945)
(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	3,671,082	6,893,758	2,228,608	5,037,512

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 30 September 2014	As at 30 September 2013
Share capital		
<u>Authorised capital</u>		
1,900,000,000 (Previous Year: 1,615,000,000) Equity shares of ₹ 10 each	19,000,000	16,150,000
<u>Issued capital</u>		
1,750,000,000 (Previous Year: 1,600,000,000) Equity shares of ₹ 10 each	17,500,000	16,000,000
<u>Subscribed capital</u>		
1,750,000,000 (Previous Year: 1,600,000,000) Equity shares of ₹ 10 each	17,500,000	16,000,000
<u>Called-up capital</u>		
1,750,000,000 (Previous Year: 1,600,000,000) Equity shares of ₹ 10 each	17,500,000	16,000,000
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	17,500,000	16,000,000

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	1,750,000,000	100 *	1,600,000,000	100
- Foreign	-	-	-	-
Others				
- Indian	-	-	-	-
Total	1,750,000,000	100	1,600,000,000	100

Note:

1. During the Financial Year 2013-14, Rights issue of 35,117,000 equity shares of ₹ 10 each on May 29, 2013 and 100,000,000 equity shares of ₹ 10/- each on July 4, 2013 were made to the existing equity shareholders of the Company.

2. During the Financial Year 2014-15, Rights issue of 150,000,000 equity shares of ₹ 10 each on July 26, 2014 were made to the existing equity shareholders of the Company.

* The shares held by Exide Industries Limited (EIL) include 66 shares jointly held with six individual nominee shareholders of EIL.

FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 30 September 2014	As at 30 September 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	-	-

FORM : L11-Borrowings Schedule

Borrowings

Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 September 2014	As at 30 September 2013
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,566,622	2,105,639
Other approved securities	50,019	50,023
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	465,517	178,416
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)		
(a) Approved Investment (Bonds ₹ 593,033 and Equity NIL)	593,033	879,653
(b) Other Investment	-	-
Other investments	-	-
Sub total (A)	4,675,191	3,213,732
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	867,189	248,382
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	217,665	242,544
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	50,000
(e) Other securities(Certificate Of Deposit/CBLO)	22,000	263,750
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)		
(a) Approved Investment (Bonds)	4,100	-
(b) Other Investment	-	-
Other investments (Mutual Funds)	1,187,737	447,116
Others	-	-
Sub total (B)	2,298,691	1,251,794
Total (C) = (A) + (B)	6,973,882	4,465,525

Note:

- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 5,568,474 (Previous year: ₹ 3,775,861) as at 30 September 2014 is ₹ 5,521,848 (Previous year: ₹ 3,590,917). This also includes investments having book value of ₹ 119,258 (Previous year ₹ 119,062) and face value of ₹ 121,091 (Previous year: ₹ 121,091) and having a market value of ₹ 115,549 (Previous year: ₹ 111,574), pursuant to Section 7 of the Insurance Act, 1938.
- Aggregate market value of mutual funds and shares, having a book value of ₹ 1,367,700 (Previous year: ₹ 675,381) as at 30 September 2014 is ₹ 1,405,402 (Previous year: ₹ 689,661)
- Government securities of ₹ 50,679 (Market value ₹ 49,682) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the collateralized Borrowing and Lending Obligation (CBLO) segment

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Schedules forming part of Financial Statements for the half year ended 30 September 2014



FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 30 September 2014	As at 30 September 2013
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	25,575,255	17,732,926
Other approved securities	2,742,180	2,434,169
Other approved investments		
(a) Shares		
(aa) Equity	2,117,957	1,675,804
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	6,265,389	4,876,890
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector		
(a) Approved Investment (includes Bond ₹ 12,270,298 and Equity ₹ 84,952)	12,355,250	11,549,483
(b) Other Investment (includes Bond ₹ NIL and equity ₹ 35,508)	35,508	-
Other investments	-	163,381
Sub total (A)	49,091,539	38,432,651
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	11,460	181,745
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	196,109	167,287
(c) Derivative instruments	-	-
(d) Debentures/ bonds	20,000	199,902
(e) Other securities (Certificate of deposit/CBLO)	7,000	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector		
(a) Approved Investment (includes Bond ₹ 69,204 and Equity ₹ NIL)	69,204	25,003
(b) Other Investment	-	-
Other investments (Mutual Funds)	354,395	422,095
Sub total (B)	658,168	996,031
Total (C) = (A) + (B)	49,749,707	39,428,682

Note:

1) Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of ₹ 46,960,785 (Previous year: ₹ 37,061,240) as at 30 September 2014 is ₹ 46,575,839 (Previous year: ₹ 34,984,931)

2) Aggregate market value of mutual funds and shares having a book value of ₹ 2,617,669 (Previous year: ₹ 2,548,293) as at 30 September 2014 is ₹ 2,788,922 (Previous year: ₹ 2,367,443)

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Schedules forming part of Financial Statements for the half year ended 30 September 2014



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

(₹ '000)

Particulars	As at 30 September 2014	As at 30 September 2013
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	2,785,729	3,586,973
Other approved securities	34,370	37,827
Other approved investments		
(a) Shares		
(aa) Equity *	14,783,936	13,831,387
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	1,153,410	1,117,432
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector		
(a) Approved Investment (includes Bond ₹ 1,988,425 and Equity ₹ 623,971)	2,612,396	2,998,256
(b) Other Investment (includes Bond ₹ NIL and Equity ₹ 396,134)	396,134	-
Other investments (Equity)	595,440	1,081,942
Sub total (A)	22,361,416	22,653,817
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	965,642	401,460
Other approved securities	4,940	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	105,688	131,096
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	50,172
(e) Other securities (CBLO / Certificate of deposit)	67,000	806,114
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (Bonds)		
(a) Approved Investment (includes Bonds ₹ 212,620 and Equity ₹ NIL)	212,620	428,205
(b) Other Investment	-	-
Other investments (Mutual Funds)	872,020	200,012
Net current assets	485,501	528,056
Sub total (B)	2,713,412	2,545,114
Total (C) = (A) + (B)	25,074,828	25,198,932

Note:

1) Aggregate market value of above investments, other than mutual funds and shares, having a book value of ₹ 7,167,093 (Previous year: ₹ 9,219,428) as at 30 September 2014 is ₹ 7,212,144 (Previous year: ₹ 9,017,129)

2) Aggregate market value of mutual funds and shares, having a book value of ₹ 13,739,585 (Previous year: ₹ 14,214,584) as at 30 September 2014 is ₹ 17,377,190 (Previous year: ₹ 15,653,754)

* Includes investment in holding company (Exide Industries Limited) having a market value of ₹ 196,714 and book value of ₹ 115,312 (previous year ₹ 149,798 and books value of ₹ 115,312 respectively)

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 half year ended 30 September 2014



FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 September 2014	As at 30 September 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	620,479	380,480
(d) Others	-	-
Unsecured	1,194	1,189
Total	621,673	381,669
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	620,479	380,480
(f) Others - loans to employees	1,194	1,189
Total	621,673	381,669
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	621,673	381,669
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	621,673	381,669
Maturity-wise classification		
(a) Short term	1,096	1,059
(b) Long term	620,577	380,610
Total	621,673	381,669

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 half year ended 30 September 2014

FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-14	Additions	Deductions	As at 30 Sep-14	As at 1-Apr-14	For the year	On Sales/ Adjustments	As at 30 Sep-14	As at 30 Sep-14	As at 30 Sep-13
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	254,988	679	-	255,666	224,466	11,202	-	235,668	19,998	28,119
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	457,320	904	-	458,224	432,221	7,537	-	439,758	18,466	25,312
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	75,026	88	-	75,114	71,812	596	-	72,408	2,706	1,244
Information Technology Equipment	137,939	7,738	38	145,638	124,013	3,264	38	127,239	18,400	16,478
Vehicles	70,198	-	-	70,198	69,112	-	-	69,112	1,085	1,085
Office Equipment	135,462	3,587	-	139,048	125,802	1,633	-	127,435	11,613	8,932
Total	1,130,932	12,994	38	1,143,888	1,047,426	24,231	38	1,071,619	72,269	81,172
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	14,677	10,712
Grand Total	1,130,932	12,994	38	1,143,888	1,047,426	24,231	38	1,071,619	86,946	91,884
Previous Year	1,201,511	31,913	8,419	1,225,006	1,124,071	27,443	7,680	1,143,833	91,884	94,434

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 half year ended 30 September 2014



FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 September 2014	As at 30 September 2013
Cash and bank balances		
Cash (includes cash & cheques in hand)	157,621	189,805
Bank balances		
(a) Deposit Accounts (Short-term (due within 12 months from the date of Balance Sheet) *	1,000	-
(b) Current Accounts	705,685	419,942
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	864,306	609,747
Balances with non-scheduled banks included in (a) and (b) above	11	10
Cash and bank balances		
In India	864,306	609,747
Outside India	-	-
Total	864,306	609,747

FORM : L18-Advances and other Assets Schedule

Advances and other assets

Advances

Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	73,286	78,129
Advances to officers/ directors	-	-
Advance tax paid and taxes deducted at source (net of provision for taxation)	2,132	2,170
Advances to suppliers	38,099	6,634
Advances to employees	18,703	9,444
Total (A)	132,220	96,378

Other assets

Income accrued on investments	1,300,801	1,090,136
Outstanding premiums	552,839	433,251
Agents' balances	5,910	2,972
Foreign agencies' balances	-	-
Due from entities carrying on insurance business (including reinsurers)	-	-
Security and other deposits (Net of provisions)	354,257	193,495
Service tax - unutilised credit	9	-
Investment held to meet policyholder dues / claims	1,393,955	1,658,468
Others (including debtors)	304,780	19,816
Total (B)	3,912,551	3,398,139

Total (A+B)

4,044,770 **3,494,518**

* Includes ₹ 900 with commercial tax department (Govt. of J&K) as security under GST and ₹ 100 with ING Vysya Bank as margin money for Bank Guarantee.

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 half year ended 30 September 2014



FORM : L19-Current Liabilities Schedule

(₹ '000)

Particulars	As at 30 September 2014	As at 30 September 2013
Current liabilities		
Agents' balances	226,041	179,124
Balances due to other insurance companies	74,968	47,372
Premiums received in advance	25	105
Sundry creditors	372,915	349,174
Claims outstanding	87,475	59,686
Maturity / Annuities / Foreclosures due	219,126	1,055,227
Accrued expenses	864,753	584,180
Proposal / policy deposits	299,782	192,669
Unclaimed amount of policyholder's	2,044,166	681,290
Cash bonus payable	1,681	1,974
Statutory dues payable	22,953	23,451
Tax Deducted at Source payable	29,242	47,687
Salary payable	27,572	23,770
Service tax payable	29,821	36,309
Other Liabilities	-	-
Temporary overdraft (as per books of account only)	-	71,630
Total	4,300,519	3,353,649

FORM : L20-Provisions Schedule

Provisions

For wealth tax	-	-
For Other provisions	60,655	60,853
Total	60,655	60,853

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 September 2014	Up to the quarter ended 30 September 2014	For the quarter ended 30 September 2013	Up to the quarter ended 30 September 2013
1	New business premium income growth:				
	<i>Participating</i>	-36.2%	-31.1%	18.1%	10.9%
	<i>Non Participating</i>	41.6%	32.0%	-40.6%	3.9%
	<i>Pension- Individual</i>	-302.8%	57.1%	-92.4%	-91.4%
	<i>VIP Non Par Pension #</i>	593.7%	836.9%	na	na
	<i>Annuity</i>	1110.8%	321.7%	35.4%	-76.1%
	<i>Unit - Linked - Individual Pension</i>	112.3%	117.0%	50.6%	73.5%
	<i>Unit - Linked - Individual</i>	-20.0%	-20.2%	-20.2%	-23.2%
	<i>Unit - Linked - Group</i>	0.0%	0.0%	0.0%	0.0%
2	Net retention ratio	99.3%	99.4%	99.6%	99.6%
3	Ratio of expenses of management	35.1%	39.9%	36.6%	42.6%
4	Commission ratio	6.7%	6.6%	8.2%	7.5%
5	Ratio of policy holders' liabilities to shareholders' funds	1176.1%	1176.1%	1403.2%	1403.2%
6	Growth rate of shareholders' fund (over previous year same quarter)	22.8%	22.8%	56.4%	56.4%
7	Ratio of policyholders' surplus to policy holders' liability	-0.4%	-0.4%	-0.3%	-0.3%
8	Change in net worth - (Rs. Mn)	1,418.9	1,208.4	1,098.4	1,685.4
9	Profit / (loss) after tax / total income	-1.1%	-2.0%	2.2%	-0.8%
10	(Total real estate + loans)/ cash and invested assets	0.8%	0.8%	0.5%	0.5%
11	Total investments/ (capital + total surplus) *	1264.1%	1264.1%	1482.9%	1482.9%
12	Total affiliated investments/ (capital + total surplus)	1.8%	1.8%	2.5%	2.5%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	1.4%	4.6%	2.0%	4.5%
	Non Participating	2.2%	4.4%	1.9%	3.9%
	Pension	2.4%	4.8%	2.1%	4.4%
	Unit Linked Funds	6.6%	13.5%	0.1%	2.1%
	Shareholders	2.0%	4.1%	1.9%	3.9%
	Without realized gains / (losses)				
	Participating	2.3%	5.1%	1.9%	4.0%
	Non Participating	2.2%	4.5%	2.2%	4.3%
	Pension	2.3%	5.1%	2.0%	4.2%
	Unit Linked Funds	4.1%	16.3%	-2.3%	0.5%
	Shareholders	2.1%	4.3%	2.1%	4.3%
14	Conservation Ratio ***				
	Linked	82.0%	78.1%	81.6%	77.4%
	Non Linked	64.7%	62.3%	67.5%	64.7%
	Pension	85.7%	83.3%	84.0%	82.7%
		78.7%	59.6%	128.3%	76.6%
15	Persistence Ratio **				
	For 13th month	65.5%	65.5%	66.6%	66.6%
	For 25th month	53.4%	53.4%	57.4%	57.4%
	For 37th month	39.2%	39.2%	47.1%	47.1%
	For 49th Month	31.9%	31.9%	36.3%	36.3%
	for 61st month	20.1%	20.1%	24.8%	24.8%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	No. of shares	1,750,000,000	1,750,000,000	1,600,000,000	1,600,000,000
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)	(0.05)	(0.18)	0.07	(0.05)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.05)	(0.18)	0.07	(0.05)
6	Book value per share (Rs 10 Paid Up)	3.70	3.70	2.92	2.92

launched in FY 2013-14

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

**

- Persistence ratios have been calculated based on the data as at 30 September 2014 for those policies where premiums are due and are based on APE.
- Persistence ratios given above are to be read as follows: for e.g., 25th month's 53.4% for 2014 is based on the new business written from 1st October 2011 to 30th September 2012 and 25th month's 57.4% for 2013 is based on the new business written from 1st October 2010 to 30th September 2011 and so on.
- For September 2014 persistence ratio are as per IRDA/ACT/CIR/MISC/035/01/2014 circular dated 23 Jan 2014.
- Group policies are not included in the persistence ratio.

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



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

(₹ Lacs)

Sl.No.	Particular	As on 30 September 2014	As on 30 September 2013
1	<u>Linked</u>		
a	Life	221,586	224,854
b	General Annuity	-	-
c	Funds for discontinued policies *	4,874	-
d	Pension	25,330	27,060
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	384,819	290,208
b	General Annuity	2,123	1,073
c	Funds for discontinued policies	145	2,205
d	Pension	122,946	110,849
e	Health	-	-

* previous year classified under non-linked

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

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	4,241	4,172	12.89	124.12	6,177	6,058	22.47	219.64	10,418	10,230	35.35	343.76
2	Arunachal Pradesh	3	3	0.01	0.08	7	5	0.03	0.24	10	8	0.04	0.32
3	Assam	62	57	0.16	1.04	543	521	1.91	12.86	605	578	2.07	13.90
4	Bihar	87	84	0.26	2.81	421	399	2.29	12.03	508	483	2.56	14.84
5	Chattisgarh	-	-	-	-	183	175	0.71	12.66	183	175	0.71	12.66
6	Goa	122	119	0.39	3.10	139	136	0.52	4.91	261	255	0.92	8.01
7	Gujarat	966	955	2.03	15.57	2,834	2,738	7.31	79.00	3,800	3,693	9.34	94.57
8	Haryana	311	296	0.95	15.26	1,117	1,072	2.98	45.77	1,428	1,368	3.93	61.03
9	Himachal Pradesh	105	103	0.19	3.22	242	237	0.59	9.92	347	340	0.78	13.14
10	Jammu & Kashmir	133	127	0.30	4.34	147	143	0.37	3.94	280	270	0.67	8.28
11	Jharkhand	56	55	0.15	2.29	381	371	1.23	8.64	437	426	1.38	10.93
12	Karnataka	2,108	2,085	9.84	52.07	9,291	9,123	51.08	337.40	11,399	11,208	60.92	389.47
13	Kerala	161	161	0.48	3.92	1,712	1,690	8.90	48.01	1,873	1,851	9.38	51.93
14	Madhya Pradesh	2	2	0.00	0.03	1,208	1,173	5.58	32.36	1,210	1,175	5.59	32.39
15	Maharashtra	603	588	1.32	19.95	3,780	3,645	16.48	181.88	4,383	4,233	17.80	201.83
16	Manipur	8	8	0.04	0.28	9	9	0.06	0.59	17	17	0.09	0.87
17	Meghalaya	-	-	-	-	(4)	(3)	(0.01)	0.07	(4)	(3)	(0.01)	0.07
18	Mizoram	1	1	0.01	0.05	-	-	-	-	1	1	0.01	0.05
19	Naqaland	-	-	-	-	17	12	0.11	0.57	17	12	0.11	0.57
20	Orissa	1,241	1,224	2.41	22.72	2,838	2,804	5.91	51.27	4,079	4,028	8.31	74.00
21	Punjab	334	322	0.85	10.02	1,745	1,664	5.56	67.47	2,079	1,986	6.41	77.49
22	Rajasthan	456	441	0.72	13.75	2,395	2,336	4.59	83.98	2,851	2,777	5.30	97.73
23	Sikkim	1	1	0.00	0.01	19	18	0.07	0.51	20	19	0.07	0.52
24	Telangana	969	947	2.43	39.73	1,661	1,595	7.91	82.16	2,630	2,542	10.34	121.88
25	Tamil Nadu	1,061	1,048	2.43	31.03	8,721	8,525	33.46	277.91	9,782	9,573	35.89	308.94
26	Tripura	1	1	(0.01)	0.05	8	7	0.03	0.44	9	8	0.02	0.49
27	Uttar Pradesh	830	804	1.75	20.51	3,454	3,325	8.73	108.30	4,284	4,129	10.48	128.81
28	Uttrakhand	655	650	1.15	8.28	864	858	1.85	14.05	1,519	1,508	3.00	22.32
29	West Bengal	412	352	1.76	10.38	2,592	2,324	16.34	73.41	3,004	2,676	18.10	83.79
30	Andaman & Nicobar Islands	-	-	-	-	3	3	0.01	0.07	3	3	0.01	0.07
31	Chandigarh	16	16	0.04	1.33	255	243	0.68	13.06	271	259	0.72	14.40
32	Dadra & Nagar Haveli	-	-	-	-	1	1	0.00	0.25	1	1	0.00	0.25
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	1,763	1,684	8.14	76.25	1,763	1,684	8.14	76.25
35	Lakshadweep	-	-	-	-	1	1	0.01	0.04	1	1	0.01	0.04
36	Pondicherry	19	19	0.04	0.44	124	119	1.00	3.43	143	138	1.04	3.87
Total		14,964	14,641	42.57	406.38	54,648	53,011	216.90	1,863.07	69,612	67,652	259.46	2,269.45

Exide Life Insurance Company Limited

(Formerly known as ING Vysya Life Insurance Company Limited)

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

**FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Sep-14)****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	-	-	-	-	8	2,351	0.19	323.82	8.00	2,351	0.19	323.82
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	162	0.01	12.45	2.00	162	0.01	12.45
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	16	18,634	1.21	2,210.81	16.00	18,634	1.21	2,210.81
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	9	6,108	0.75	652.48	9.00	6,108	0.75	652.48
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	-	-	-	-	-	-	-
25	Tamil Nadu	-	-	-	-	11	2,948	0.16	176.10	11.00	2,948	0.16	176.10
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	46	30,203	2.33	3,375.66	46.00	30,203	2.33	3,375.66

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B
 Link to Item C of Form 3A Part A

Statement as on : 30 September 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)	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
Add : Inflows During the quarter	-	(0.00)	0.00	(0.00)	27.76	0.07	16.73	-	51.94	-
Increase/(Decrease) Value Of Inv(net)	10.23	0.45	23.26	0.06	23.20	248.04	114.91	3,445.71	76.27	3,302.04
Less: Outflow During the quarter	0.39	92.30	355.44	0.00	48.95	516.27	504.59	8,370.08	145.29	6,717.92
TOTAL INVESTIBLE FUNDS (MKT VALUE)	338.69	12.02	340.68	3.53	922.93	7,833.20	4,965.71	89,000.51	2,867.72	65,850.21

Investment of Unit Fund	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		
	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	58.83	17.37	9.70	80.69	0.00	0.00	0.00	0.00	144.26	15.63	1,775.46	22.67	2,109.12	42.47	14,978.41	16.83	835.49	29.13	0.00	0.00	
B State Government securities	39.05	11.53	0.00	0.00	7.03	2.06	0.00	0.00	0.00	0.00	0.00	0.00	110.38	2.22	85.90	0.10	31.03	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	50.16	14.72	0.00	0.00	133.62	14.48	1,014.65	12.95	1,103.88	22.23	10,896.75	12.24	594.62	20.73	0.00	0.00	
E Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101.21	10.97	1,739.97	22.21	770.77	15.52	6,668.99	7.49	601.93	20.99	0.00	0.00	
F Equity	123.68	36.52	0.00	0.00	191.27	56.14	0.00	0.00	153.53	16.64	2,198.93	28.07	0.00	0.00	49,183.38	55.26	400.25	13.96	60,305.96	91.58	
G Money Market Investment	60.00	17.72	1.70	14.14	0.00	0.00	3.40	96.32	208.00	22.54	0.00	0.00	0.00	0.00	206.90	0.23	0.00	0.00	0.00	0.00	
H Mutual Funds	15.47	4.57	0.00	0.00	10.86	3.19	0.00	0.00	35.91	3.89	0.42	0.01	1.40	0.03	87.19	0.10	2.13	0.07	31.61	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	0.00	0.00	0.00	0.00	0.00	0.00	
SUB TOTAL (A)	297.03	87.70	11.40	94.83	259.33	76.12	3.40	96.32	776.54	84.14	6,729.43	85.91	4,095.57	82.48	82,107.51	92.26	2,465.44	85.97	60,337.57	91.63	
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	0.65	0.19	0.11	0.88	0.12	0.03	0.00	0.00	9.70	1.05	196.46	2.51	127.81	2.57	1,194.66	1.34	77.91	2.72	0.00	0.00	
Dividend Receivable	0.03	0.01	0.00	0.00	0.09	0.03	0.00	0.00	0.03	0.00	0.81	0.01	0.00	0.00	18.91	0.02	0.15	0.01	21.23	0.03	
Bank Balance	1.19	0.35	0.14	1.17	4.24	1.24	0.13	3.75	0.96	0.10	5.28	0.07	0.58	0.01	3.01	0.00	9.21	0.32	7.10	0.01	
Receivable for Sale of investments	0.00	0.00	0.00	0.00	179.73	52.76	0.00	0.00	0.00	0.00	741.38	9.46	572.03	11.52	1,692.17	1.90	282.58	9.85	589.52	0.90	
Other Current Assets (for Investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.76	3.01	2.26	0.03	0.00	0.00	28.57	0.03	0.45	0.02	60.13	0.09	
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	(0.77)	(0.23)	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00	(1.02)	(0.11)	(10.28)	(0.13)	(222.63)	(4.48)	(154.69)	(0.17)	(2.18)	(0.08)	(995.46)	(1.51)	
Fund Management of Charges Payable	(0.25)	(0.07)	(0.01)	(0.07)	(0.47)	(0.14)	(0.00)	(0.07)	(0.66)	(0.07)	(9.20)	(0.12)	(3.49)	(0.07)	(105.30)	(0.12)	(2.66)	(0.09)	(94.12)	(0.14)	
Other current liabilities (for Investments)	(0.00)	(0.00)	(0.00)	(0.00)	(144.75)	(42.49)	(0.00)	(0.00)	(0.00)	(0.00)	(9.71)	(0.12)	(21.00)	(0.42)	(277.32)	(0.31)	(0.24)	(0.01)	(261.84)	(0.40)	
SUB TOTAL (B)	0.85	0.25	0.24	1.98	38.96	11.44	0.13	3.68	36.78	3.98	917.01	11.71	453.29	9.13	2,400.01	2.70	365.23	12.74	(673.44)	(1.02)	
Other Investment(<=25%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
A Corporate bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
B Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
C Equity	3.06	0.90	0.00	0.00	4.90	1.44	0.00	0.00	3.57	0.39	142.11	1.81	0.00	0.00	3,433.79	3.86	25.48	0.89	4,364.12	6.63	
D Mutual Funds	37.75	11.15	0.38	3.19	37.49	11.01	0.00	0.00	106.04	11.49	44.66	0.57	416.85	8.39	1,059.20	1.19	11.57	0.40	1,821.97	2.77	
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)	40.81	12.05	0.38	3.19	42.39	12.44	0.00	0.00	109.61	11.88	186.77	2.38	416.85	8.39	4,493.00	5.05	37.05	1.29	6,186.08	9.39	
Total A + B + C	338.69	100.00	12.02	100.00	340.68	100.00	3.53	100.00	922.93	100.00	7,833.20	100.00	4,965.71	100.00	89,000.51	100.00	2,867.72	100.00	65,850.21	100.00	
Funds Carried Forward (As Per LB2)	338.69		12.02		340.68		3.53		922.93		7,833.20		4,965.71		89,000.51		2,867.72		65,850.21		

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FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B
Link to Item C of Form 3A Part A

Statement as on : 30 September 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)	2,733.97	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
Add : Inflows During the quarter	0.00	55.36	2.16	2.09	83.17	116.03	145.13	62.36	800.63	280.53	416.35	2,060.32
Increase/(Decrease) Value Of Inv/net)	57.98	101.75	494.44	8.63	221.23	736.24	88.11	359.95	628.41	133.70	92.55	10,167.16
Less: Outflow During the quarter	148.83	420.44	1,177.07	51.67	400.14	650.22	449.02	994.50	34.79	72.25	4.70	21,154.96
TOTAL INVESTIBLE FUNDS/(MKT VALUE)	2,643.12	4,681.29	9,572.50	412.81	9,311.24	15,103.28	3,902.83	6,788.48	17,907.88	3,415.22	4,874.44	250,748.29

	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	
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
Approved Investment(>=75%)														
A Central Government Securities	353.61	13.38	1,829.11	39.07	0.00	0.00	390.79	94.67	3,795.01	40.76	0.00	0.00	1,668.31	42.75
B State Government Securities	0.00	0.00	24.52	0.52	0.00	0.00	0.00	0.00	54.19	0.58	0.00	0.00	29.55	0.76
C Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.73	0.06	0.00	0.00	5.23	0.15
D Corporate bonds	987.60	37.36	1,470.04	31.40	0.00	0.00	0.00	0.00	1,637.84	17.59	0.00	0.00	648.42	16.61
E Infrastructure Bonds	972.25	36.78	450.74	9.63	0.00	0.00	0.00	0.00	2,300.47	24.71	0.00	0.00	873.83	22.39
F Equity	251.67	9.52	0.00	0.00	8,890.17	92.87	0.00	0.00	0.00	0.00	13,851.17	91.71	0.00	0.00
G Money Market Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
H Mutual Funds	0.05	0.00	0.40	0.01	0.00	0.00	0.00	0.00	3.52	0.04	0.00	0.00	2.71	0.07
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)	2,565.18	97.05	3,774.81	80.64	8,890.17	92.87	390.79	94.67	7,796.77	83.73	13,851.17	91.71	3,228.54	82.72
Current Assets														
Accrued Interest	79.08	2.99	130.28	2.78	0.00	0.00	0.00	0.00	297.35	3.19	0.00	0.00	122.81	3.27
Dividend Receivable	0.07	0.00	0.00	0.00	3.18	0.03	0.00	0.00	0.00	0.00	5.15	0.03	0.00	0.00
Bank Balance	5.51	0.21	5.92	0.13	6.26	0.07	0.45	0.11	8.94	0.10	7.89	0.05	9.30	0.24
Receivable for Sale of Investments	0.00	0.00	579.32	12.38	93.06	0.97	0.00	0.00	850.55	9.13	130.33	0.86	785.75	20.13
Other Current Assets (for Investments)	0.00	0.00	0.00	0.00	8.54	0.09	0.00	0.00	14.32	0.15	26.33	0.17	13.78	0.35
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	(345.51)	(7.38)	(144.22)	(1.51)	0.00	0.00	(460.18)	(4.94)	(257.02)	(1.70)	(519.62)	(13.31)
Fund Management of Charges Payable	(3.58)	(0.14)	(3.25)	(0.07)	(13.81)	(0.14)	(0.20)	(0.05)	(8.63)	(0.09)	(19.18)	(0.13)	(3.84)	(0.10)
Other current liabilities (for Investments)	(10.48)	(0.40)	(22.90)	(0.46)	(83.60)	(0.87)	(3.75)	(0.91)	(0.03)	(0.00)	(0.06)	(0.00)	(577.61)	(8.51)
SUB TOTAL (B)	70.60	2.67	343.85	7.35	(130.60)	(1.36)	(0.85)	702.31	7.54	(106.55)	(0.71)	413.16	10.59	(185.66)
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	7.09	0.27	0.00	0.00	551.24	5.76	0.00	0.00	698.69	4.63	0.00	0.00	306.81	4.52
D Mutual Funds	0.26	0.01	562.63	12.02	261.69	2.73	25.51	6.18	812.16	8.72	659.96	4.37	261.14	6.69
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	324.30	4.78
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)	7.35	0.28	562.63	12.02	812.93	8.49	25.51	6.18	812.16	8.72	1,358.65	9.00	261.14	6.69
Total A + B + C	2,643.12	100.00	4,681.29	100.00	9,572.50	100.00	412.81	100.00	9,311.24	100.00	15,103.28	100.00	3,902.83	100.00
Funds Carried Forward (As Per LB2)	2,643.12		4,681.29		9,572.50		412.81		9,311.24		15,103.28		3,902.83	

FORM : L-29 - Detail regarding debt securities

Statement as on : 30 September 2014

(₹ Lacs)

Detail Regarding debt securities(ULIP)								
	MARKET VALUE				Book Value			
	As at 30 September, 2014	as % of total for this class	As at 30 September, 2013	as % of total for this class	As at 30 September, 2014	as % of total for this class	As at 30 September, 2013	as % of total for this class
Break down by credit rating								
AAA rated	32,055	45%	43,594	52%	31,593	44%	44,102	51%
AA or better	1,490	2%	495	1%	1,489	0	500	1%
Rated below AA but above A	-	-	-	-	-	-	-	0%
Rated below A but above B	-	-	-	-	-	-	-	0%
Any other (Sovereign)	37,907	53%	40,263	48%	37,919	53%	41,774	48%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	11,832	17%	11,040	13%	11,783	17%	10,811	13%
more than 1 year and upto 3years	4,720	7%	6,916	8%	4,392	6%	6,861	8%
More than 3years and up to 7years	30,194	42%	27,645	33%	30,119	42%	28,184	33%
More than 7 years and up to 10 years	6,649	9%	20,896	25%	6,624	9%	21,653	25%
More than 10 years and up to 15 years	8,363	12%	11,634	14%	8,414	12%	12,121	14%
More than 15 years and up to 20 years	3,942	6%	4,346	5%	4,039	6%	4,735	5%
Above 20 years	5,752	8%	1,875	2%	5,629	8%	2,012	2%
Breakdown by type of the issuer								
a. Central Government	37,525	53%	39,884	47%	37,531	53%	41,377	48%
b. State Government	382	1%	378	0%	388	1%	396	0%
c. Corporate Securities	33,545	47%	44,089	52%	33,082	47%	44,602	52%

(₹ Lacs)

Detail Regarding debt securities (NON ULIP)								
	MARKET VALUE				Book Value			
	As at 30 September, 2014	as % of total for this class	As at 30 September, 2013	as % of total for this class	As at 30 September, 2014	as % of total for this class	As at 30 September, 2013	as % of total for this class
Break down by credit rating								
AAA rated	178,684	35%	154,593	40%	179,007	35%	160,182	40%
AA or better	16,444	3%	14,132	4%	16,414	3%	14,414	4%
Rated below AA but above A	-	0%	1,166	0%	-	0%	1,200	0%
Rated below A but above B	-	0%	-	-	-	0%	-	0%
Any other (Sovereign)	313,775	62%	212,744	56%	317,732	62%	229,311	57%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	8,842	2%	11,949	3%	8,851	2%	11,986	3%
more than 1 year and upto 3years	11,524	2%	6,229	2%	11,557	2%	6,371	2%
More than 3years and up to 7years	91,271	18%	66,465	17%	92,138	18%	68,971	17%
More than 7 years and up to 10 years	106,656	21%	98,933	26%	107,213	21%	102,366	25%
More than 10 years and up to 15 years	106,535	21%	79,665	21%	107,353	21%	84,668	21%
More than 15 years and up to 20 years	59,162	12%	35,624	9%	60,577	12%	38,779	10%
Above 20 years	124,913	25%	83,768	22%	125,464	24%	91,964	23%
Breakdown by type of the issuer								
a. Central Government	310,307	61%	189,433	50%	314,213	61%	204,469	50%
b. State Government	3,469	1%	23,311	6%	3,519	1%	24,842	6%
c. Corporate Securities	195,128	38%	169,891	44%	195,420	38%	175,796	43%

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 September 2014	Up to the Quarter ended 30 September 2014	for the Quarter ended 30 September 2013	Up to the Quarter ended 30 September 2013
Exide Industries Ltd	Promoters	Premium Income	2	50	-	44
		Benefits paid (Claims during the year)	-	-	-	-
		Investment	-	1,153	-	1,153
		Dividend / Income from Investment	26	26	-	7
		Share capital as on 30 September 2014	175,000	175,000	160,000	160,000
		Contribution to Share capital (Inc Share App Money)	15,000	15,000	10,000	13,512
Raheja QBE General Insurance Company Limited		Premium Income	-	3	-	4
		Benefits paid (Claims during the year)	-	-	-	-
		Investment	-	-	-	-
		Dividend / Income from Investment	-	-	-	-
		Share capital as on 30 September 2014	-	-	-	-
		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	117	235	72	144

* as per requirements of The Companies Act, 2013

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	
2	Mr. Kshitij Jain	Managing Director & CEO	Reappointed as MD & CEO w.e.f. July 1, 2014 for a period of 3 years
3	Mr. A.K Mukherjee	Director	
4	Mr. N. N Joshi	Director	
5	Mr. Rajesh Kapadia	Director	
6	Mr. Satish Raheja	Director	Resigned from the Board w.e.f May 28, 2014
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	763,751
	Deduct:	
2	Mathematical Reserves	761,822
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	1,928
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	64,472
7	Excess in Shareholders' funds	64,472
8	Total ASM (4) + (7)	66,401
9	Required Solvency Margin (RSM)	23,938
10	Solvency Ratio (8) / (9)	277%

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

Name of the Fund LIFE FUND

No.	Category of Investment	CAT Code	As on 30 September 2014				As on 30 September 2014				As on 30 September 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	226,208.19	4,849.92	2.14	2.14	219,647.72	9,405.29	4.28	4.28	138,344.25	5,622.46	4.06	4.06
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,192.33	25.32	2.12	2.12	1,192.09	50.63	4.25	4.25	1,190.13	50.63	4.25	4.25
	A4 Treasury Bills	CTRB	13,809.58	292.19	2.12	2.12	10,336.30	439.12	4.25	4.25	8,209.55	217.36	2.65	2.65
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGBB	3,016.88	64.55	2.14	2.14	3,017.28	129.11	4.28	4.28	3,020.50	129.11	4.27	4.27
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	14,558.70	309.65	2.13	2.13	14,554.06	619.20	4.25	4.25	13,240.67	561.80	4.24	4.24
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	19,836.87	457.50	2.31	2.31	19,778.28	907.64	4.59	4.59	18,733.76	862.38	4.60	4.60
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	370.64	(23.09)	(6.23)	(6.23)	331.33	61.85	18.67	18.67	226.94	(1.22)	(0.54)	(0.54)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	260.48	(27.54)	(10.57)	(10.57)	242.68	12.44	5.12	5.12	218.79	(50.55)	(23.11)	(23.11)
	D5 Infrastructure - Securitised Assets (Approved)	IESA	2,214.68	31.23	1.41	1.41	2,199.23	62.12	2.82	2.82	2,048.82	107.17	5.23	5.23
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	56,424.90	1,265.18	2.24	2.24	56,262.58	2,505.47	4.45	4.45	48,828.97	2,186.26	4.48	4.48
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	8,083.39	200.27	2.48	2.48	8,085.33	398.36	4.93	4.93	6,957.98	343.72	4.94	4.94
	D15 Infrastructure - Equity (including unlisted)	IOEO	343.16	28.20	8.22	8.22	343.16	28.20	8.22	8.22	-	-	-	-
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares quoted	EAE0	1,692.35	(102.23)	(6.04)	(6.04)	1,645.42	346.23	21.04	21.04	1,147.60	(185.38)	(16.15)	(16.15)
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	13,071.10	960.65	7.35	7.35	12,494.89	2,343.79	18.76	18.76	9,634.07	240.55	2.50	2.50
	E5 Corporate Securities - Bonds - Taxable	EPBT	6,588.02	152.45	2.31	2.31	6,577.33	302.86	4.60	4.60	2,715.10	121.06	4.46	4.46
	E9 Corporate Securities -Debentures	ECOS	39,930.52	944.55	2.37	2.37	37,498.23	1,769.46	4.72	4.72	33,533.50	1,475.42	4.40	4.40
	E14 Loans - Policy Loans	ELPL	5,155.64	124.47	2.41	2.41	4,878.21	242.72	4.98	4.98	3,215.53	162.09	5.04	5.04
	E 17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment). CCIL. RBI	ECDB	-	-	-	-	9.36	0.03	0.30	0.30	-	-	-	-
	E18 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	E22 CCIL - CBLO	ECBO	4,757.57	10.06	0.21	0.21	2,071.86	11.55	0.56	0.56	1,761.76	7.39	0.42	0.42
	E24 Application Money	ECAM	500.00	0.63	0.13	0.13	500.00	0.63	0.13	0.13	1,000.00	2.17	0.22	0.22
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,458.93	84.89	2.45	2.45	3,458.91	168.86	4.88	4.88	3,458.71	168.86	4.88	4.88
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	6,091.36	131.43	2.16	2.16	5,634.73	246.01	4.37	4.37	970.96	42.59	4.39	4.39
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	308.51	34.66	11.23	11.23	285.43	50.30	17.62	17.62	389.10	43.78	11.25	11.25
	F6 Other than Approved Investments -Debentures	OLDB	-	-	-	-	1,000.00	8.49	0.85	0.85	1,200.00	58.91	4.91	4.91
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	27,773.29	598.63	2.16	2.16	26,635.14	1,174.89	4.41	4.41	8,700.12	380.22	4.37	4.37
	TOTAL		455,647.10	10,413.56	2.29	2.29	438,679.53	21,285.24	4.85	4.85	308,746.82	12,546.80	4.06	4.06

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 September 2014)

Name of the Fund LINKED FUND

₹ Lacs

No.	Category of Investment	CAT Code	As on 30 September 2014				As on 30 September 2014				As on 30 September 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	30,298.54	794.38	2.62	2.62	32,992.36	2,648.51	8.03	8.03	30,681.66	(1,484.28)	(4.84)	(4.84)
	A4 Treasury Bills	CTRB	9,073.82	191.63	2.11	2.11	8,901.10	379.24	4.26	4.26	3,096.39	66.82	2.16	2.16
B Government Securities / Other Approved Securities														
	B2 State Government Bonds/ Development Loans	SGGB	382.00	7.91	2.07	2.07	388.33	15.04	3.87	3.87	585.10	47.83	8.17	8.17
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	11.43	0.32	2.81	2.81	11.34	0.82	7.27	7.27	8.97	(0.24)	(2.65)	(2.65)
C Housing and Loans to State Govt for housing and fire fighting equipment														
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	7,050.48	170.54	2.42	2.42	7,010.16	394.92	5.63	5.63	11,242.90	275.34	2.45	2.45
D Infrastructure Investments														
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	2,363.23	(270.54)	(11.45)	(11.45)	2,947.53	927.19	31.46	31.46	2,748.96	103.98	3.78	3.78
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	4,661.05	(117.15)	(2.51)	(2.51)	4,141.35	366.71	8.85	8.85	2,876.91	(816.96)	(28.40)	(28.40)
	D5 Infrastructure - Securitised Assets	IESA	194.38	17.53	9.02	9.02	192.20	21.86	11.37	11.37	612.80	23.87	3.90	3.90
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	13,819.63	343.38	2.48	2.48	14,148.80	828.77	5.86	5.86	19,032.30	97.65	0.51	0.51
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,816.33	64.42	2.29	2.29	3,146.13	205.11	6.52	6.52	3,981.11	47.79	1.20	1.20
	D15 Infrastructure - Equity (including unlisted)	IOEQ	4,025.01	182.53	4.53	4.53	4,025.01	182.53	4.53	4.53	-	-	-	-
E Approved Investment Subject To Exposure Norms														
	E1 PSU - Equity Shares quoted	EAEQ	17,137.56	(1,172.42)	(6.84)	(6.84)	17,003.11	3,166.11	18.62	18.62	15,628.58	(2,054.53)	(13.15)	(13.15)
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	129,696.65	9,546.34	7.36	7.36	128,392.54	25,864.53	20.14	20.14	130,908.22	5,795.93	4.43	4.43
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,884.59	310.85	16.49	16.49	1,707.84	587.48	34.40	34.40	1,495.56	6.38	0.43	0.43
	E5 Corporate Securities - Bonds - Taxable	EPBT	1,161.29	27.43	2.36	2.36	1,215.16	64.42	5.30	5.30	2,320.25	12.15	0.52	0.52
	E9 Corporate Securities -Debentures	ECOS	8,346.23	192.80	2.31	2.31	7,851.56	484.42	6.17	6.17	11,488.04	75.54	0.66	0.66
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment). CCIL. RBI	ECDB	0.00	-	-	-	176.67	0.53	0.30	0.30	-	-	-	-
	E18 Deposits - CDs with Scheduled Banks	EDCD	2,498.88	11.65	0.47	0.47	2,498.88	11.65	0.47	0.47	4,506.26	230.24	5.11	5.11
	E22 CCIL - CBLO	ECBO	878.75	18.05	2.05	2.05	687.39	28.07	4.08	4.08	5,506.70	214.40	3.89	3.89
	E23 Commercial Papers	ECCP	0.00	-	-	-	-	-	-	-	291.11	5.72	1.97	1.97
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,474.56	35.79	2.43	2.43	1,464.34	132.44	9.04	9.04	1,500.94	(45.20)	(3.01)	(3.01)
	E24 Application Money	ECAM	500.76	-	-	-	500.76	-	-	-	550.00	-	-	-
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,975.41	64.11	2.15	2.15	2,612.81	117.01	4.48	4.48	1,251.54	51.85	4.14	4.14
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	-	-	-	-	-	-	-	-	-	-	-
	E32 Net Current Assets (Only in respect of ULIP Business)	ENCA	4,854.96	-	-	-	4,854.96	-	-	-	4,470.52	-	-	-
F Other than Approved Securities														
	F3 Equity Shares (incl Co-op Societies)	OESH	7,347.36	739.75	10.07	10.07	7,940.37	2,585.90	32.57	32.57	8,706.71	157.30	1.81	1.81
	F5 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	2,394.19	(202.31)	(8.45)	(8.45)	2,304.20	395.74	17.17	17.17	2,182.61	135.68	6.22	6.22
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	7,770.55	166.69	2.15	2.15	6,985.38	305.81	4.38	4.38	5,877.23	254.13	4.32	4.32
TOTAL			263,617.63	11,123.66	4.22	4.22	264,100.28	39,714.81	15.04	15.04	271,551.36	3,201.39	1.18	1.18

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 September 2014)

Name of the Fund **PENSION FUND**

₹ Lacs

No.	Category of Investment	CAT Code	As on 30 September 2014				As on 30 September 2014				As on 30 September 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	47,927.93	1,014.68	2.12	2.12	46,279.13	1,954.00	4.22	4.22	39,007.52	1,625.97	4.17	4.17
	A4 Treasury Bills	CTRB	96.08	1.94	2.02	2.02	111.87	4.74	4.24	94.77	1.72	1.82	1.82	
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	502.21	11.07	2.20	2.20	502.25	22.14	4.41	4.41	502.52	22.14	4.41	4.41
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,834.18	209.75	2.13	2.13	9,828.36	419.38	4.27	4.27	8,069.25	343.32	4.25	4.25
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	13,492.47	310.72	2.30	2.30	13,231.69	614.30	4.64	4.64	12,970.45	610.51	4.71	4.71
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	131.19	(8.09)	(6.17)	(6.17)	121.39	22.83	18.81	18.81	99.94	(0.44)	(0.44)	(0.44)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	130.96	(15.63)	(11.94)	(11.94)	123.24	5.80	4.71	4.71	115.49	(23.64)	(20.47)	(20.47)
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	20,495.66	407.40	1.99	1.99	20,890.76	866.21	4.15	4.15	20,713.51	916.94	4.43	4.43
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,752.57	164.43	2.44	2.44	6,754.98	327.07	4.84	4.84	6,274.31	302.25	4.82	4.82
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	815.35	(52.50)	(6.44)	(6.44)	803.30	169.11	21.05	21.05	572.70	(93.31)	(16.29)	(16.29)
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	5,586.75	436.02	7.80	7.80	5,242.61	922.10	17.59	17.59	4,590.78	191.20	4.16	4.16
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	250.00	5.36	2.14	2.14	250.00	10.65	4.26	4.26	250.00	4.83	1.93	1.93
	E9 Corporate Securities (Approved Investment) -Debentures	ECOS	14,270.62	338.46	2.37	2.37	13,932.74	654.45	4.70	4.70	13,571.23	623.47	4.59	4.59
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment). CCIL. RBI	ECDB	-	-	-	-	5.15	0.02	0.30	0.30	-	-	-	-
	E23 CCIL (Approved Investment) - CBLO	ECBO	37.09	0.57	1.54	1.54	173.91	5.26	3.03	3.03	111.87	0.26	0.23	0.23
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	539.47	12.54	2.32	2.32	539.45	24.94	4.62	4.62	539.36	24.94	4.62	4.62
	E24 Application Money	ECAM	500.00	0.63	0.13	0.13	500.00	0.63	0.13	0.13	-	-	-	-
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,685.49	36.66	2.18	2.18	2,323.18	108.85	4.69	4.69	968.78	39.53	4.08	4.08
6	F Other than Approved Securities													
	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)		-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		123,048.02	2,874.00	2.34	2.34	121,614.02	6,132.48	5.04	5.04	108,452.47	4,589.69	4.23	4.23

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									
	NIL								
B. As on Date									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	ECOS	1988.41	11-May-12	CRISIL	AA+	AA	20-Jun-14	NA
2	9.90% The Indian Hotels Company Ltd. 24-Feb-2017	ECOS	1000.64	24-Feb-12	ICRA	LAA+	LAA	18-Sep-12	NA

Note:

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									
	Nil								
B. As on Date									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	ECOS	496.61	20-Jun-12	CRISIL	AA+	AA	20-Jun-14	NA

FORM : L-36 - Premium and number of lives covered by policy type

₹ in lacs

Sl. No	Particulars	For the quarter ended 30 September 2014				For the quarter ended 30 September 2013				Up to the quarter ended 30 September 2014				Up to the quarter ended 30 September 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	-	-	-	-	8.92	18	18	72.74	-	-	-	-	20.23	41	41	129.59
	From 50,001-75,000	-	-	-	-	17.48	28	28	11.37	-	-	-	-	33.42	50	50	50.20
	From 75,000-100,000	19.73	20	20	23.32	23.06	25	25	53.93	34.48	35	35	40.44	40.56	44	44	106.13
	From 1,00,001-1,25,000	5.57	5	5	6.47	3.43	3	3	0.16	9.20	8	8	10.83	4.47	4	4	1.30
	Above Rs. 1,25,000	231.45	67	66	196.91	119.42	24	24	71.37	285.19	81	79	242.62	160.65	36	34	138.93
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	198.77	288	288	9.66	6.68	10	10	0.32	238.97	344	344	11.52	56.74	83	83	2.67
	From 1,00,001-150,000	190.90	154	154	9.26	9.80	8	8	0.46	232.74	188	188	11.25	58.54	49	49	2.73
	From 150,001-2,00,000	50.00	29	29	2.45	3.13	2	2	0.14	67.57	39	39	3.27	15.15	9	9	0.71
	From 2,00,001-250,000	26.20	12	12	1.38	-	-	-	-	27.71	13	13	1.46	26.19	11	11	1.22
	From 2,50,001-3,00,000	26.82	10	10	1.34	-	-	-	-	37.46	14	14	1.86	11.51	4	4	0.54
	Above Rs. 3,00,000	167.52	32	32	8.53	8.52	2	2	0.41	209.51	39	39	10.76	21.80	5	5	1.06
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	0.09	1	1	5.10	-	-	-	-	0.17	-	2.00	10.20
	From 10,000-25,000	-	-	-	-	0.22	1	1	5.36	0.20	1	1	8.22	0.78	-	4.00	28.50
	From 25001-50,000	-	-	-	-	1.57	5	5	58.79	0.65	2	2	29.08	3.37	-	10.00	134.73
	From 50,001-75,000	-	-	-	-	1.85	3	3	50.04	1.37	2	2	35.83	4.52	-	2.00	124.80
	From 75,000-100,000	-	-	-	-	0.82	1	1	36.92	0.92	1	1	25.03	2.54	-	3.00	80.54
	From 1,00,001-1,25,000	1.22	1	1	36.37	-	-	-	-	1.22	1	1	36.37	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	15.33	2	2	313.67	-	-	-	19.66	-	-	4.00	419.84
	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	1,065.00	29,750	29,094	114,933.16	2,145.04	42,036	41,143	178,482.63	2,078.73	57,918	56,644	228,494.58	3,879.83	79,979	78,317	328,819.85
	From 10,000-25,000	2,313.12	17,086	16,754	56,225.93	2,747.46	19,224	18,995	75,033.29	4,407.30	31,991	31,466	108,209.66	4,610.88	32,598	32,198	133,445.96
	From 25001-50,000	2,060.14	5,638	5,453	24,367.52	1,523.10	4,119	4,027	23,888.88	3,596.21	9,813	9,532	43,846.52	2,460.49	6,692	6,565	40,233.17
	From 50,001-75,000	688.99	1,140	1,107	6,190.73	1,306.22	2,233	2,221	6,341.06	992.58	1,636	1,600	11,607.22	2,319.95	3,971	3,948	11,898.35
	From 75,000-100,000	1,040.66	1,078	1,045	8,395.95	848.07	874	860	6,498.84	1,665.08	1,719	1,673	14,093.09	1,487.16	1,536	1,514	11,882.90
	From 1,00,001-1,25,000	177.39	158	154	1,597.19	615.08	557	547	2,578.06	306.29	276	270	3,198.09	1,190.51	1,080	1,066	5,175.07
	Above Rs. 1,25,000	692.28	324	314	7,163.98	1,103.31	472	462	6,092.00	1,113.15	514	502	12,037.08	2,111.47	921	900	11,521.97
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	238.67	3,289	3,179	2.27	0.20	1	1	-	523.55	7,044	6,815	6.88	0.60	3	3	0.25
	From 50,001-100,000	110.58	165	160	-	-	-	-	-	210.67	309	299	2.20	-	-	-	-
	From 1,00,001-150,000	32.78	31	31	1.00	-	-	-	-	95.83	54	51	1.50	-	-	-	-
	From 150,001-2,00,000	26.32	15	13	4.50	-	-	-	-	51.12	30	28	7.10	-	-	-	-
	From 2,00,001-250,000	21.60	9	7	-	-	-	-	-	41.62	18	13	0.72	-	-	-	-
	From 2,50,001-3,00,000	9.00	3	3	-	-	-	-	-	20.70	7	7	-	-	-	-	-
	Above Rs. 3,00,000	91.64	16	15	-	-	-	-	-	169.09	30	27	13.50	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	0.06	1.00	40	58.00	-	-	-	-	0.06	1.00	40.00	58.00
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	0.78	29	29	401.00	-	-	-	-	0.78	29.00	401.00	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	117.51	23	12,179	97,735.08	16.11	1.00	3,580	6,230.00	228.27	46.00	30,196	337,431.50	20.06	2.00	3,612	7,845.02
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	6,572.21	136,044	131,715	286,720.11	6,521.65	134,412	130,074	237,594.53	11,798.36	250,041	242,139	526,828.37	12,107.41	252,649	244,507	446,841.37
	From 10,000-25,000	7,922.23	52,156	51,041	171,841.48	7,546.02	47,085	46,123	140,131.03	14,084.84	92,740	90,823	304,715.99	14,268.24	88,115	86,280	254,270.97
	From 25001-50,000	4,980.78	13,466	13,165	73,729.92	4,623.00	12,075	11,789	62,465.99	8,697.58	23,693	23,110	126,146.61	8,647.86	22,696	22,107	111,553.36
	From 50,001-75,000	3,140.42	5,556	5,489	19,393.16	2,357.62	4,127	4,072	16,005.59	4,660.59	8,263	8,166	31,614.63	2,928.77	5,134	5,055	24,707.01
	From 75,000-100,000	2,574.10	2,770	2,697	21,532.30	2,186.99	2,329	2,282	17,955.49	4,096.61	4,387	4,287	36,626.13	3,548.91	3,768	3,697	29,709.54
	From 1,00,001-1,25,000	1,459.63	1,373	1,355	7,451.39	977.61	912	906	4,737.26	2,216.62	2,084	2,061	12,267.00	1,180.52	1,107	1,098	7,367.36
	Above Rs. 1,25,000	2,732.67	1,241	1,198	16,701.46	2,215.17	965	930	13,699.48	4,568.20	2,051	1,985	30,626.99	3,523.42	1,491	1,435	25,048.01
	ii Individual- Annuity																
	From 0-10000	265.57	1,734	1,729	35.27	306.41	1,273	1,268	37.20	427.88	2,863	2,855	62.60	510.78	2,518	2,509	62.71
	From 10,000-25,000	2,313.57	4,135	4,032	9.69	2,668.25	4,623	4,486	6.00	3,230.78	6,101	5,960	16.99	3,956.65	7,106	6,920	14.33
	From 25001-50,000	434.06	809	797	6.48	427.73	668	653	5.50	618.84	1,158	1,145	9.98	597.99	966	949	7.75
	From 50,001-75,000	66.86	112	112	1.50	42.02	54	54	0.25	101.75	154	154	2.50	66.05	94	94	0.25
	From 75,000-100,000	202.07	140	136	1.65	120.28	103	101	1.00	269.54	206	202	3.65	167.07	151	148	2.00
	From 1,00,001-1,25,000																

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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 September 2014			For the quarter ended 30 September 2013			Up to the quarter ended 30 September 2014			Up to the quarter ended 30 September 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	5.00	1,678	0.08	-	13	0.20	6.00	2,630	0.16	-	30	0.31
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	16.00	8,383	1.02	2.00	275	0.02	31.00	22,363	1.98	3.00	307	0.06
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	2.00	2,119	0.09	-	3,374	0.15	9.00	5,210	0.19	-	3,374	0.15
	Total (A)	23.00	12,180	1.19	2.00	3,662	0.37	46.00	30,203	2.33	3.00	3,711	0.52
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	23.00	12,180	1.19	2.00	3,662	0.37	46.00	30,203	2.33	3.00	3,711	0.52

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 September 2014		For the quarter ended 30 September 2013		Up to the quarter ended 30 September 2014		Up to the quarter ended 30 September 2013	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	22,457	99.86	33,857	76.77	45,116	186.06	56,114	133.09
2	Corporate Agents-Banks	7,631	27.54	9,655	28.05	12,397	42.77	14,993	44.20
3	Corporate Agents -Others	523	1.12	479	0.76	1,048	2.41	890	1.38
4	Brokers	3,777	14.86	5,198	10.04	6,185	21.12	8,562	16.37
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,781	2.30	1,185	1.79	2,129	3.00	2,034	3.03
	Total (A)	36,169	145.67	50,374	117.41	66,875	255.35	82,593	198.07
1	Referral (B)	1,141	2.11	1,906	3.95	2,737	4.11	2,925	5.62
	Grand Total (A+B)	37,310	147.78	52,280	121.36	69,612	259.46	85,518	203.69

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 #	-	2,000	1,998	4,380	2,519	-	10,897	41.99
2	Survival Benefit	-	18,892	9,975	-	-	-	28,867	82.56
3	For Annuities / Pension	-	919	-	-	-	-	919	0.45
4	For Surrender (Incl Foreclosures) §	-	46,944	1,329	1,400	2,337	7,043	59,053	490.85
5	Other benefits (rider)	-	759	12	8	1	-	780	0.78
1	Death Claims *	-	1,109	180	127	8	4	1,428	30.78

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 ***	277	-	-	-	-	-	277	0.37
5	Other benefits - Death	-	-	-	-	-	-	-	-
6	Other benefits - GRTY / SUPN **	-	192	-	-	-	-	192	1.09
1	Death Claims *	-	128	-	-	-	-	128	0.67

* 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 Sep-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 (rider)
1	Claims O/S at the beginning of the period (Apr-14)	207	16,787	5,977	-	80,710	18
2	Claims reported during the period	1,579	8,646	32,893	923	56,770	787
3	Claims Settled during the period	1,439	10,897	28,867	919	59,053	780
4	Claims Repudiated during the period	171	-	-	-	-	16
a	Less than 2 years from the date of acceptance of risk	162	-	-	-	-	2
b	Grater than 2 year from the date of acceptance of risk	9	-	-	-	-	12
5	Claims Written Back	17	-	-	-	-	-
6	Claims O/S at End of the period	159	14,536	10,003	4	78,427	9
	Less than 3 months	122	1,556	10,003	4	8,825	1
	3 months to 6 months	35	1,829	-	-	3,382	5
	6 months to 1 year	2	5,028	-	-	13,666	3
	1 year and above	-	6,123	-	-	52,554	-

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	126	-	-	-	277	192
3	Claims Settled during the period	128	-	-	-	277	192
4	Claims Repudiated during the period	1	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	1	-	-	-	-	-
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	-	-	-	-	-	-
	Less than 3 months	-	-	-	-	-	-
	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 July 2014	Additions during the quarter	Complaints Resolved / settled during the quarter			Complaints Pending at as on 30 September 2014	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	4	2		2	-	19
b)	Policy Servicing	14	150	102	44	3	15	430
c)	Proposal Processing	8	109	80	27	1	9	284
d)	Survival Claims	41	317	212	92	7	47	842
e)	ULIP Related	1	16	8	6	2	1	49
f)	Unfair Buisness Practices	101	666	345	243	76	103	1,668
g)	Others	3	26	19	7	-	3	67
	Total Number of complaints	168	1,288	768	419	91	178	3,359

2	Total No. of policies during previous year	85,518
3	Total No. of claims during previous year	1,595
4	Total No. of policies during current year	69,612
5	Total No. of claims during current year	1,579
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	62
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	120

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	147	-	147
b)	7-15 Days	29	-	29
c)	15 - 30 Days	2	-	2
d)	30 - 90 Days	-	-	-
e)	90 Days & above	-	-	-
	Total Number of complaints	178	-	178

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.

		The Valuation Bases:							
		Dec-13		Mar-14		Jun-14		Sep-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%	6.75%	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%	6.75%	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%	99.00%	217.50%	99.00%	217.50%	99.00%	217.50%
2.	Life- Non-participating Policies	90.00%	135.00%	51.00%	217.50%	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%	99.00%	145.00%	99.00%	145.00%	99.00%	145.00%
7.	Health Insurance ²	50.00%	90.00%	54.00%	145.00%	54.00%	145.00%	54.00%	145.00%
ii. Group Business									
3)	Expense : (all are per policy unless otherwise mentioned)								
1.	Life- Participating policies	425.95	652.27	430.15	658.70	434.39	665.19	438.67	671.75
2.	Life- Non-participating Policies	66.19	652.27	66.84	658.70	67.50	665.19	68.16	671.75
3.	Annuities- Participating policies	-	-	-	-	-	-	-	-
4.	Annuities – Non-participating policies	301.05	301.05	304.02	304.02	307.01	307.01	310.04	310.04
5.	Annuities- Individual Pension Plan	652.27	652.27	658.70	658.70	665.19	665.19	671.75	671.75
6.	Unit Linked ³	627.72	627.72	633.91	633.91	640.15	640.15	646.46	646.46
7.	Health Insurance	652.27	652.27	658.70	658.70	665.19	665.19	671.75	671.75
ii. Group Business (Term Assurance)									
		19.22	67.26	19.41	67.92	19.60	68.59	19.79	69.26

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 in line with the bonus rates illustrated at the time of sale based on rates prescribed by the Life Council/IRDA Regulations.

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 30 Jun 2014)

		Sep-14	
		Min	Max
1. Interest			
	Participating	No Change	No Change
	Non participating	No Change	No Change
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
		No Change	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	No Change
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
		No Change	No Change
iii. Unit Linked			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
		No Change	No Change
iv. Health			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
		No Change	No Change
v. Group			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
		No Change	No Change