

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

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

**Revenue Account for the year ended 31 March 2015**



Form : L1-A-RA

**Policyholders' Account (Technical Account)**

(₹ '000)

Particulars	Schedule	Quarter ended 31 Mar 2015	Year ended 31 Mar 2015	Quarter ended 31 Mar 2014	Year ended 31 Mar 2014
<b>Premiums earned – net</b>					
(a) Premium	L4	7,526,382	20,274,752	7,405,668	18,306,713
(b) Reinsurance ceded		(61,435)	(132,686)	(17,386)	(62,014)
(c) Reinsurance accepted		-	-	-	-
<b>Income from Investments</b>					
(a) Interest, dividends and rent – gross		1,283,356	5,022,174	1,092,569	4,228,169
(b) Profit on sale/redemption of investments		1,669,525	5,713,102	812,792	3,045,958
(c) (Loss) on sale/ redemption of investments		(131,153)	(373,388)	(225,172)	(1,580,676)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(545,181)	531,285	382,645	1,049,298
<b>Other Income</b>					
(a) Miscellaneous income		13,417	37,122	25,222	73,046
(b) Contribution from the shareholders' account		(250,347)	475,823	147,395	552,302
<b>Total (A)</b>		<b>9,504,564</b>	<b>31,548,184</b>	<b>9,623,733</b>	<b>25,612,797</b>
Commission	L5	415,955	1,257,270	491,982	1,311,544
Operating expenses relating to insurance business	L6	1,324,566	5,201,469	1,296,299	4,867,554
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax (Fringe benefit tax)		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>1,740,520</b>	<b>6,458,739</b>	<b>1,788,281</b>	<b>6,179,098</b>
Benefits paid (net)	L7	5,144,049	15,070,924	3,594,018	11,530,569
Interim bonuses paid		577	3,044	608	3,478
Change in valuation of liability against life policies					
(a) Gross		2,268,408	9,413,388	3,662,112	7,140,498
(i) Linked		(187,489)	(355,393)	(411,249)	(3,124,411)
(ii) Non-Linked		2,455,897	9,768,781	4,073,362	10,264,909
(b) (Amount ceded in reinsurance)		(21,012)	(21,012)	(972)	(972)
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
<b>Total (C)</b>		<b>7,392,023</b>	<b>24,466,344</b>	<b>7,255,766</b>	<b>18,673,573</b>
<b>Surplus / (Deficit) (D) = (A)-(B)-(C)</b>		<b>372,021</b>	<b>623,100</b>	<b>579,686</b>	<b>760,127</b>
<b>Appropriations</b>					
Transfer to shareholders' account		432,906	432,906	730,548	730,548
Surplus transferred to / (from) Balance Sheet		(317,372)	-	(218,730)	-
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		256,487	190,194	67,869	29,579
<b>Total (D)</b>		<b>372,021</b>	<b>623,100</b>	<b>579,686</b>	<b>760,127</b>
<b>Funds for Discontinued Policies</b>					
Opening Balance		597,833	330,956	277,305	152,069
<b>Add</b> : Transfer to Funds for discontinued policies		303,013	569,889	53,650	178,886
<b>Less</b> : Refunded to policyholders		-	-	-	-
<b>Balance Carried forward to Balance Sheet</b>		<b>900,845</b>	<b>900,845</b>	<b>330,956</b>	<b>330,956</b>
<b>Funds for Future Appropriation</b>					
Opening Balance		324,876	73,797	224,658	44,218
Add: Surplus transferred to (from) balance sheet		(317,372)	-	(218,730)	-
Less: Transfer to shareholders' account		173,532	173,532	-	-
Add: Current year appropriations		256,487	190,194	67,869	29,579
<b>Balance Carried forward to Balance Sheet</b>		<b>90,459</b>	<b>90,459</b>	<b>73,797</b>	<b>73,797</b>

**Profit and Loss Account for the year ended 31 March 2015**

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	Quarter ended 31 Mar 2015	Year ended 31 Mar 2015	Quarter ended 31 Mar 2014	Year ended 31 Mar 2014
<b>Amount transferred from policyholders account (Technical account) (A)</b>		<b>606,438</b>	<b>606,438</b>	<b>730,548</b>	<b>730,548</b>
<b>Income from Investments</b>					
(a) Interest, dividends and rent - Gross		134,645	433,069	71,488	278,338
(b) Profit on sale/redemption of investments		38,370	184,144	26,484	96,908
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		671	2,755	579	2,405
<b>Total (B)</b>		<b>173,686</b>	<b>619,968</b>	<b>98,550</b>	<b>377,651</b>
Expense other than those directly related to the insurance business		12,805	96,233	13,110	25,610
Corporate Social Responsibility		1,757	1,757	-	-
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		(250,347)	475,823	147,395	552,302
<b>Total (C)</b>		<b>(235,785)</b>	<b>573,812</b>	<b>160,505</b>	<b>577,912</b>
<b>Profit / (loss) before tax (A) + (B) - (C)</b>		<b>1,015,909</b>	<b>652,593</b>	<b>668,593</b>	<b>530,287</b>
Provision for wealth tax		-	-	-	-
<b>Profit / (loss) after tax</b>		<b>1,015,909</b>	<b>652,593</b>	<b>668,593</b>	<b>530,287</b>
<b>Appropriations</b>					
(a) Balance at beginning of the year		(11,103,747)	(10,740,432)	(11,409,026)	(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		-	-	-	-
<b>Profit / (loss) carried forward to the balance sheet</b>		<b>(10,087,839)</b>	<b>(10,087,839)</b>	<b>(10,740,432)</b>	<b>(10,740,432)</b>

Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 31 March 2015	As at 31 March 2014
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' Funds:</b>			
Share Capital	L8	17,500,000	16,000,000
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		79	40,637
<b>Sub-total</b>		<b>17,500,079</b>	<b>16,040,637</b>
<b>Borrowings</b>			
<b>Policyholders' funds:</b>			
Credit / (debit) balance in fair value change account (net)		137,276	48,230
Policy liabilities	L11	-	-
- Par		31,182,259	26,919,265
- Non Par		11,369,164	7,903,878
- Annuity		324,251	139,307
- Pension		10,242,185	10,793,338
- VIP Non Par Pension		3,169,072	884,534
Funds for discontinued policies			
(i) Linked (previous year non-linked)		795,734	325,734
(ii) Non-Linked		105,111	5,222
Insurance reserves		-	-
Provision for linked liabilities		20,700,503	22,019,091
Fair value change (linked)		3,190,738	2,659,452
Non-unit liabilities		93,472	130,290
<b>Total linked liabilities</b>		<b>23,984,713</b>	<b>24,808,834</b>
<b>Sub-total</b>		<b>81,309,764</b>	<b>71,828,342</b>
Funds for future appropriation - Unit Linked		1,024	6,198
Funds for future appropriation - Participating		89,436	67,599
<b>Total</b>		<b>98,900,303</b>	<b>87,942,776</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
Shareholders'	L12	6,577,672	4,850,924
Policyholders'	L13	54,969,209	45,049,623
Assets held to cover linked liabilities	L14	24,688,000	25,010,477
Loans	L15	155,634	468,350
Fixed Assets (Net)	L16	163,586	90,386
<b>Current Assets</b>			
Cash and bank balances	L17	1,695,759	1,599,373
Advances and other assets	L18	4,514,264	4,513,322
<b>Sub-total (A)</b>		<b>6,210,023</b>	<b>6,112,695</b>
Current liabilities	L19	3,904,960	4,336,219
Provisions	L20	46,698	43,890
<b>Sub-total (B)</b>		<b>3,951,658</b>	<b>4,380,109</b>
<b>Net current assets (C) = ((A) – (B))</b>		<b>2,258,365</b>	<b>1,732,586</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		10,087,839	10,740,432
<b>Total</b>		<b>98,900,303</b>	<b>87,942,776</b>

**Contingent Liabilities**

Particulars	As at 31 March 2015	As at 31 March 2014
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 (*)	2,468,056	2,312,311
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)	98,276	56,774
<b>Total</b>	<b>2,566,332</b>	<b>2,369,085</b>

(\*) 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 on 26 May 2014 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.

The service tax department has issued a demand order on 03 June 2014 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.

The company has received a demand order of ₹ 123,489 along with interest & penalty on 24 December 2014 from DGCEI with respect to sales promotion and agent training expenses from the FY 2008 to 2013. The company has made a pre-deposit of ₹ 9,262 (7.5%) along with the appeal filed before the Appellate Tribunal (CESTAT) against the order on 20 March 2015.

**FORM L4-Premium Schedule**

(₹ '000)

<b>Particulars</b>	<b>Quarter ended 31 Mar 2015</b>	<b>Year ended 31 Mar 2015</b>	<b>Quarter ended 31 Mar 2014</b>	<b>Year ended 31 Mar 2014</b>
<b>Premium (net of service tax)</b>				
First year premiums	1,532,180	4,290,853	1,728,466	4,938,987
Renewal premiums	5,333,481	13,827,233	5,175,703	12,628,626
Single premiums	660,720	2,156,666	501,499	739,100
<b>Total premium</b>	<b>7,526,382</b>	<b>20,274,752</b>	<b>7,405,668</b>	<b>18,306,713</b>

**FORM : L5-Commission Schedule**

<b>Commission</b>				
Commission paid				
Direct - First year premium	264,224	856,009	356,010	966,874
- Renewal premium	142,371	371,095	140,142	345,640
- Single premium	9,359	30,167	6,847	10,047
<b>Total</b>	<b>415,955</b>	<b>1,257,270</b>	<b>502,999</b>	<b>1,322,561</b>
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	11,018	11,018
<b>Net Commission</b>	<b>415,955</b>	<b>1,257,270</b>	<b>491,982</b>	<b>1,311,544</b>

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

Agents	284,195	<b>769,439</b>	231,290	<b>721,920</b>
Brokers	132,797	<b>248,907</b>	48,114	<b>125,817</b>
Corporate agency	(26,285)	<b>13,376</b>	3,732	<b>22,138</b>
Referral	697	<b>2,541</b>	2,591	<b>5,890</b>
Bancassurance	24,551	<b>223,007</b>	217,273	<b>446,797</b>
<b>Total</b>	<b>415,955</b>	<b>1,257,270</b>	<b>502,999</b>	<b>1,322,561</b>

**FORM : L6-Operating Expenses Schedule**

**Operating expenses relating to insurance business**

(₹ '000)

Particulars	Quarter ended 31 Mar 2015	Year ended 31 Mar 2015	Quarter ended 31 Mar 2014	Year ended 31 Mar 2014
Employees' remuneration, welfare benefits and other manpower costs	794,615	2,845,816	634,667	2,634,642
Travel, conveyance and vehicle running expenses	24,712	107,258	24,510	90,168
Rent, rates and taxes	23,354	413,333	161,113	649,174
Repairs, maintenance and office upkeep	35,679	168,169	41,504	159,722
Printing and stationery	11,448	35,112	7,740	34,415
Communication expenses	6,398	82,756	28,950	98,391
Legal expenses	(27,307)	3,682	1,325	2,500
Professional charges	29,666	136,274	52,566	154,597
Medical fees	4,288	11,342	2,129	15,139
Auditors' fees, expenses etc				
a) as auditor	388	2,750	525	2,500
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	150	38	150
d) Concurrent audit & Other certifications	843	2,080	575	1,720
e) Out of pocket reimbursement	122	553	117	304
Advertisement and publicity	52,022	368,222	40,341	99,931
Interest and bank charges	11,228	36,656	7,744	37,293
Agents training & Recruitment expenses	25,088	36,827	7,754	38,108
Electricity charges	12,374	79,517	22,384	80,061
Service tax on premium	1,868	3,858	22	3,635
Service tax expense	1,614	3,753	2,443	9,438
Sales and business promotion expenses	299,342	793,958	244,993	691,422
Exchange fluctuation loss / (gain)	-	-	0	(14)
Membership fees	566	8,871	2,411	6,535
Depreciation	15,504	52,114	13,850	55,100
Other expenses	718	8,420	(1,401)	2,622
<b>Total</b>	<b>1,324,566</b>	<b>5,201,469</b>	<b>1,296,299</b>	<b>4,867,554</b>

**FORM : L7-Benefits Paid Schedule**

Benefits Paid (Net)	Quarter ended 31 Mar 2015	Year ended 31 Mar 2015	Quarter ended 31 Mar 2014	Year ended 31 Mar 2014
1. Insurance Claims:				
(a) Claims by death	84,183	572,883	143,337	488,625
(b) Claims by maturity	2,833,126	4,943,731	810,028	2,155,597
(c) Annuities / pensions in payment	1,405	7,117	668	4,559
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	2,291,345	9,626,681	2,649,038	8,899,759
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(66,010)	(79,488)	(9,053)	(17,970)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
<b>Total</b>	<b>5,144,049</b>	<b>15,070,924</b>	<b>3,594,018</b>	<b>11,530,569</b>

**FORM : L8-Share Capital Schedule**

(₹ '000)

Particulars	As at 31 Mar 2015	As at 31 Mar 2014
<b>Share capital</b>		
<b>Authorised capital</b>		
1,900,000,000 (Previous Year: 1,615,000,000) Equity shares of ₹ 10 each	19,000,000	16,150,000
<b>Issued capital</b>		
1,750,000,000 (Previous Year: 1,600,000,000) Equity shares of ₹ 10 each	17,500,000	16,000,000
<b>Subscribed capital</b>		
1,750,000,000 (Previous Year: 1,600,000,000) Equity shares of ₹ 10 each	17,500,000	16,000,000
<b>Called-up capital</b>		
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	-	-
<b>Total</b>	<b>17,500,000</b>	<b>16,000,000</b>

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

**Pattern of Shareholding**  
**(As Certified by the Management)**

Shareholders	Current year		Previous year	
	No. of shares	% of holding	No. of shares	% of holding
Promoters				
- Indian	1,750,000,000	100 *	1,600,000,000	100
- Foreign	-	-	-	-
Others				
- Indian	-	-	-	-
<b>Total</b>	<b>1,750,000,000</b>	<b>100</b>	<b>1,600,000,000</b>	<b>100</b>

**Note:**

1. 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 31 Mar 2015	As at 31 Mar 2014
<b>Reserves and surplus</b>		
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	-	-
Revaluation reserve	-	-
General reserves	-	-
Less: debit balance in profit and loss Account, if any	-	-
Less: Amount utilized for buy - back	-	-
Catastrophe reserve	-	-
Other reserves (to be specified)	-	-
Balance of profit in profit and loss account	-	-
<b>Total</b>	<u>-</u>	<u>-</u>

**FORM : L11-Borrowings Schedule**

**Borrowings**

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

**FORM : L12-Investment Shareholders Schedule**

(₹ '000)

Particulars	As at 31 Mar 2015	As at 31 Mar 2014
<b>Investments - Shareholders'</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	3,277,336	2,468,502
Other approved securities	50,018	50,021
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	472,686	178,416
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	826,230	791,023
(b) Other Investment	-	-
Other investments	-	-
<b>Sub total (A)</b>	<b>4,626,270</b>	<b>3,487,962</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	807,110	26,971
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	464,420	194,379
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	-
(e) Other securities(Certificate Of Deposit)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment ( Bonds )	303,774	1,141,612
(b) Other Investment	-	-
Other investments (Mutual Funds)	376,098	-
<b>Sub total (B)</b>	<b>1,951,402</b>	<b>1,362,962</b>
<b>Total (C) = (A) + (B)</b>	<b>6,577,672</b>	<b>4,850,924</b>

- Note:**
- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 5,737,153 (Previous year: ₹ 3,514,928) as at 31 March 2015 is ₹ 5,966,674 (Previous year: ₹ 3,368,958). This also includes investments having book value of ₹ 119,355 (Previous year: ₹ 119,160) and face value of ₹ 121,091 (Previous year: ₹ 121,091) and having a market value of ₹ 123,182 (Previous year: ₹ 113,477), pursuant to Section 7 of the Insurance Act, 1938.
  - Aggregate market value of mutual funds and shares, having a book value of ₹ 840,439 (Previous year: ₹ 1,295,353) as at 31 March 2015 is ₹ 840,518 (Previous year: ₹ 1,335,991).
  - Government securities having a Face Value ₹ 50,000 (Previous year : ₹ 50,000) as at 31 March 2015, having Market value ₹ 50,248 (Previous year : ₹ 49,228) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the collateralized Borrowing and Lending Obligation (CBLO) segment.

**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 year ended 31 March 2015



**FORM : L13-Investment Policyholders Schedule**

(₹ '000)

Particulars	As at 31 Mar 2015	As at 31 Mar 2014
<b>Investment - Policyholders'</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	27,274,348	21,548,452
Other approved securities	2,645,198	2,738,148
Other approved investments		
(a) Shares		
(aa) Equity	2,594,868	1,927,847
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,677,716	5,562,424
(e) Other securities (Policy Loan) *	672,011	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 14,387,386 and Equity ₹ 112,227)	14,499,613	12,189,674
(b) Other Investment (Equity)	38,630	-
Other investments (includes Bonds ₹ 190,552 and Equity ₹ 24,272)	214,824	144,172
<b>Sub total (A)</b>	<b>53,617,209</b>	<b>44,110,717</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	143,846	9,808
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	203,605	489,879
(c) Derivative instruments	-	-
(d) Debentures / bonds	20,000	149,968
(e) Other securities(CBLO)	6,992	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	639,113	25,001
(b) Other Investment	-	-
Other investments (Mutual Funds ₹ 319,389 and Bonds ₹ 19,054)	338,443	264,250
<b>Sub total (B)</b>	<b>1,352,000</b>	<b>938,906</b>
<b>Total (C) = (A) + (B)</b>	<b>54,969,209</b>	<b>45,049,623</b>

**Note:**

1. Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of ₹ 51,004,205 (Previous year: ₹ 42,260,443) as at 31 March 2015 is ₹ 53,586,196 (Previous year: ₹ 40,572,817).

2. Aggregate market value of mutual funds and shares having a book value of ₹ 3,155,716 (Previous year: ₹ 2,740,950) as at 31 March 2015 is ₹ 3,292,992 (Previous year: ₹ 2,789,180).

\* Policy Loan (Par) of ₹ 672,011 (current Financial Year) is excluded from Schedule 15 and disclosed under Schedule 13.

3. The non-linked policyholder's liability in the Balance sheet (including fair value change) amounting to ₹ 56,618,720 (Previous year: ₹ 46,761,375).

**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 year ended 31 March 2015



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

(₹ '000)

Particulars	As at 31 Mar 2015	As at 31 Mar 2014
<b>Assets held to cover linked liabilities</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	3,311,861	3,656,467
Other approved securities	35,764	187,577
Other approved investments		
(a) Shares		
(aa) Equity *	13,617,778	14,204,978
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	1,144,051	1,134,469
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 2,213,904 and Equity ₹ 493,573)	2,707,477	2,749,932
(b) Other Investment (Equity)	308,332	-
Other investments (Equity)	890,583	920,036
<b>Sub total (A)</b>	<b>22,015,846</b>	<b>22,853,459</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	1,291,228	789,473
Other approved securities	4,984	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	99,957	262,258
(c) Derivative instruments	-	-
(d) Debentures/ bonds	50,669	-
(d) Other securities (CBLO)	216,758	18,994
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 33,944 and Equity ₹ Nil )	33,944	356,075
(b) Other Investment	-	-
Other investments (Mutual Funds)	696,469	577,567
Net current assets	278,144	152,651
<b>Sub total (B)</b>	<b>2,672,153</b>	<b>2,157,018</b>
<b>Total (C) = (A) + (B)</b>	<b>24,688,000</b>	<b>25,010,477</b>

**Note:**

1. Aggregate market value of above investments, other than mutual funds and shares, having a book value of ₹ 8,107,323 (Previous year: ₹ 8,458,614) as at 31 March 2015 is ₹ 8,303,171 (Previous year: ₹ 8,396,539).

2. Aggregate market value of mutual funds and shares, having a book value of ₹ 13,104,426 (Previous year: ₹ 13,729,129) as at 31 March 2015 is ₹ 16,106,691 (Previous year: ₹ 16,461,293).

\* Includes investment in holding company (Exide Industries Limited) having a market value of ₹ 125,236 and book value of ₹ 70,289 (previous year ₹ 140,519 and books value of ₹ 115,312).

**FORM : L15-Loans Schedule**

(₹ '000)

Particulars	As at 31 Mar 2015	As at 31 Mar 2014
<b>Loans</b>		
<b>Security-wise classification</b>		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On shares, bonds, Government securities	-	-
(c) Loans against policies *	154,319	466,960
(d) Others	-	-
Unsecured	1,316	1,390
<b>Total</b>	<b>155,634</b>	<b>468,350</b>
<b>Borrower-wise classification</b>		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholder's *	154,319	466,960
(f) Others - loans to employees	1,316	1,390
<b>Total</b>	<b>155,634</b>	<b>468,350</b>
<b>Performance-wise classification</b>		
(a) Loans classified as standard		
(aa) In India	155,634	468,350
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	<b>155,634</b>	<b>468,350</b>
<b>Maturity-wise classification</b>		
(a) Short term	840	1,128
(b) Long term	154,795	467,222
<b>Total</b>	<b>155,634</b>	<b>468,350</b>

\* Policy Loan (Par) of ₹ 672,011 (current Financial Year) is excluded from Schedule 15 and disclosed under Schedule 13

**Exide Life Insurance Company Limited**  
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Schedules forming part of Financial Statements for the year ended 31 March 2015



**FORM : L16 - Fixed Assets**

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-14	Additions	Deductions	As at 31 Mar-15	As at 1-Apr-14	For the year	On Sales/ Adjustments	As at 31 Mar-15	As at 31 Mar-15	As at 31 Mar-14
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	254,988	20,778	-	275,765	224,466	21,356	-	245,821	29,944	30,522
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	457,320	7,226	-	464,546	432,221	13,577	-	445,797	18,749	25,100
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	75,026	2,863	-	77,889	71,812	1,323	-	73,135	4,754	3,214
Information Technology Equipment	137,939	32,816	49	170,706	124,013	9,817	49	133,781	36,925	13,926
Vehicles	70,198	1,547	2,042	69,703	69,112	2,290	2,042	69,361	342	1,085
Office Equipment	135,462	9,193	-	144,655	125,802	3,752	-	129,554	15,101	9,659
<b>Total</b>	<b>1,130,932</b>	<b>74,423</b>	<b>2,091</b>	<b>1,203,265</b>	<b>1,047,426</b>	<b>52,114</b>	<b>2,091</b>	<b>1,097,449</b>	<b>105,815</b>	<b>83,506</b>
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	57,771	6,880
<b>Grand Total</b>	<b>1,130,932</b>	<b>74,423</b>	<b>2,091</b>	<b>1,203,265</b>	<b>1,047,426</b>	<b>52,114</b>	<b>2,091</b>	<b>1,097,449</b>	<b>163,586</b>	<b>90,386</b>
Previous Year	1,201,511	63,623	134,202	1,130,932	1,124,070	55,100	131,745	1,047,426	90,386	84,980

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Schedules forming part of Financial Statements for the year ended 31 March 2015



**FORM : L17-Cash and Bank Balance Schedule**

(₹ '000)

Particulars	As at 31 Mar 2015	As at 31 Mar 2014
<b>Cash and bank balances</b>		
Cash (includes cash & cheques in hand) (Refer note 1 below)	384,344	319,011
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet) *	1,000	1,000
(bb) Others	-	-
(b) Current Accounts	1,310,414	1,279,362
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
<b>Total</b>	<b>1,695,759</b>	<b>1,599,373</b>
Balances with non-scheduled banks included in (a) and (b) above	11	10
<b>Cash and bank balances</b>		
In India	1,695,759	1,599,373
Outside India	-	-
<b>Total</b>	<b>1,695,759</b>	<b>1,599,373</b>

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

**Advances and other assets**

**Advances**

Prepayments	68,134	77,920
Advance tax paid and taxes deducted at source	7,199	2,132
Advances to suppliers	22,692	19,466
Advances to employees	25,261	10,874
<b>Total (A)</b>	<b>123,285</b>	<b>110,392</b>

**Other assets**

Income accrued on investments	1,514,031	1,278,447
Outstanding premiums	682,429	620,675
Agents' balances	6,215	2,258
Security and other deposits	418,141	193,978
Less : Provision for Security Deposit	<u>(12,822)</u>	<u>(14,351)</u>
Service tax - unutilised credit	425	1,958
Investment held to meet policyholder dues / claims	1,255,823	1,799,530
Others (including debtors)	526,736	520,435
<b>Total (B)</b>	<b>4,390,979</b>	<b>4,402,930</b>

**Total (A+B)**

**4,514,264**                      **4,513,322**

**Note:**

1. Cash includes cheques in hand amounting to ₹ 291,442 (Previous year ₹ 232,487) and stamps in hand amounting to ₹ 4,115 (Previous year: ₹ 2,780).

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

**FORM : L19-Current Liabilities Schedule**

(₹ '000)

Particulars	As at 31 Mar 2015	As at 31 Mar 2014
<b>Current liabilities</b>		
Agents' balances	305,156	292,975
Balances due to other insurance companies	67,389	41,342
Premiums received in advance	39,855	124,241
Sundry creditors	146,457	366,144
Claims outstanding	52,327	110,172
Maturity / Annuities / Foreclosures due	249,000	580,702
Accrued expenses	903,414	710,672
Proposal / policy deposits	282,608	254,089
Unclaimed amount of policyholder's	1,455,303	1,591,959
Cash bonus payable	2,434	3,370
Statutory dues payable	23,626	23,539
Tax Deducted at Source payable	37,036	48,460
Salary payable	24,227	26,042
Service tax / VAT payable	83	9,509
Other Liabilities (last day unit to be created)	316,044	153,003
<b>Total</b>	<b>3,904,960</b>	<b>4,336,219</b>

**FORM : L20-Provisions Schedule**

**Provisions**

For wealth tax	-	-
For Other provisions (Gratuity and Leave Encashment)	46,698	43,890
<b>Total</b>	<b>46,698</b>	<b>43,890</b>

**FORM : L21-Misc Expenditure Schedule**

**Miscellaneous Expenditure**

(To the extent not written off or adjusted)

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

**FORM : L22-Analytical Ratios**

Sl No	Ratios	Quarter ended 31 Mar 2015	Year ended 31 Mar 2015	Quarter ended 31 Mar 2014	Year ended 31 Mar 2014
1	New business premium income growth:				
	Participating	-18.5%	-25.1%	-18.9%	-3.8%
	Non Participating	0.2%	2.8%	-9.9%	12.1%
	Pension- Individual	66.9%	66.6%	-96.3%	-100.1%
	VIP Non Par Pension #	4.3%	138.0%	na	na
	Annuity	241.2%	270.4%	185.8%	-41.9%
	Unit - Linked - Individual Pension	-91.5%	103.9%	-78.9%	0.0%
	Unit - Linked - Individual	42.8%	6.3%	-62.3%	-45.8%
	Unit - Linked - Group	0.0%	0.0%	0.0%	0.0%
2	Net retention ratio	99.2%	99.3%	99.8%	99.7%
3	Ratio of expenses of management	23.1%	31.9%	24.3%	33.8%
4	Commission ratio	5.5%	6.2%	6.8%	7.2%
5	Ratio of policy holders' liabilities to shareholders' funds	1098.2%	1098.2%	1356.6%	1356.6%
6	Growth rate of shareholders' fund (over previous year same quarter)	39.8%	39.8%	56.3%	56.3%
7	Ratio of policyholders' surplus to policy holders' liability	0.4%	0.4%	0.3%	0.3%
8	Change in net worth - (Rs. Mn)	1,010	2,112	674	1,910
9	Profit / (loss) after tax / total income	10.2%	2.1%	7.0%	2.1%
10	(Total real estate + loans)/ cash and invested assets	0.9%	0.9%	0.6%	0.6%
11	Total investments/ (capital + total surplus) *	1163.4%	1163.4%	1424.3%	1424.3%
12	Total affiliated investments/ (capital + total surplus)	0.9%	0.9%	2.2%	2.2%
13	<b>Investment Yield (Gross and Net)</b> <b>With realized gains / (losses)</b>				
	Participating	3.1%	10.2%	1.9%	8.8%
	Non Participating	2.1%	8.8%	2.2%	8.6%
	Pension	2.1%	9.3%	-0.8%	5.9%
	Unit Linked Funds	6.1%	27.1%	3.1%	8.3%
	Shareholders	2.3%	9.7%	2.1%	8.1%
	<b>Without realized gains / (losses)</b>				
	Participating	2.8%	10.5%	2.3%	9.1%
	Non Participating	2.1%	9.0%	2.2%	8.9%
	Pension	2.2%	9.8%	-0.5%	6.4%
	Unit Linked Funds	2.9%	26.2%	4.3%	11.9%
	Shareholders	2.3%	9.4%	2.1%	8.8%
14	Conservation Ratio				
	Linked	77.3%	78.7%	78.3%	78.7%
	Non Linked	80.1%	69.0%	66.3%	65.3%
	Pension	75.2%	80.4%	83.9%	83.5%
		103.3%	81.1%	50.0%	73.4%
15	Persistency Ratio **				
	For 13th month	64.6%	64.6%	67.5%	67.5%
	For 25th month	59.6%	59.6%	59.8%	59.8%
	For 37th month	55.1%	55.1%	50.8%	50.8%
	For 49th Month	46.6%	46.6%	35.3%	35.3%
	for 61st month	26.5%	26.5%	22.6%	22.6%
16	NPA Ratio	NIL	NIL	NIL	NIL

**Equity Holding Pattern for Life Insurers**

1	(a) No. of shares	1,750,000,000	1,750,000,000	1,600,000,000	1,600,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	100	100	100	100
	- Foreign	-	-	-	-
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.58	0.38	0.42	0.34
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.58	0.38	0.42	0.34
6	(iv) Book value per share (Rs 10 Paid Up)	4.24	4.24	3.29	3.29

# Launched during the financial year 2013-14 hence comparable numbers are not available

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

\*\*

1) Persistency ratios have been calculated based on the data as at 31 March 2015 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 59.6% for 2015 is based on the new business written from 01 April 2012 to 31 March 2013 and 25th month's 59.8% for 2014 is based on the new business written from 01 April 2011 to 31 March 2012 and so on.

3) For March 2015 persistency ratio are as per IRDA/ACT/CIR/MISC/035/01/2014 circular dated 23 Jan 2014.

4) Group policies are not included in the persistency ratio.

**Direct method Cash Flow Statement**

**Form L23-Receipts and payments schedule for the year ended 31 March 2015**

₹ '000

Particulars	Current Year	Previous Year
<b>Cash flows from operating activities</b>		
Premium and deposits from policyholders	20,157,131	18,453,423
Reinsurance premium ceded	(106,640)	(59,577)
Operating expenses	(4,790,313)	(4,841,343)
Commission / Brokerage paid	(1,245,090)	(1,207,391)
Benefits paid	(15,600,978)	(11,074,472)
Deposits, advances and Staff Loan	(345,310)	108,185
Other income received	21,137	53,458
<b>Cash generated from operations</b>	<b>(1,910,063)</b>	<b>1,432,283</b>
Taxes paid	(5,067)	38
<b>Net cash generated by operating activities (A)</b>	<b>(1,915,130)</b>	<b>1,432,321</b>
<b>Cash flows from investing activities</b>		
Purchase of fixed assets	(125,155)	(65,347)
Proceeds from sale of equipment	1,938	5,609
Purchase of investments	(68,383,395)	(60,444,740)
Loan against policies	(359,370)	(170,104)
Sale of investments	64,677,164	53,883,008
Rent / Interest / Dividends received	4,991,428	4,086,207
Investment in money market instruments and in liquid mutual fund (net)	(288,209)	233,081
<b>Net cash used in investing activities (B)</b>	<b>514,401</b>	<b>(2,472,288)</b>
<b>Cash flows from financing activities</b>		
Proceeds from issuance of share capital	1,500,000	1,351,170
Proceeds from borrowings	-	-
Repayment of borrowings	-	-
Proceeds on account of share application money	-	-
Interest / dividend paid	-	-
<b>Net cash generated by financing activities (C)</b>	<b>1,500,000</b>	<b>1,351,170</b>
<b>Net (decrease)/increase in cash and cash equivalents (A+B+C)</b>	<b>99,272</b>	<b>311,203</b>
<b>Cash and cash equivalents at beginning of period</b>	<b>1,616,297</b>	<b>1,305,094</b>
<b>Cash and cash equivalents at end of period</b>	<b>1,715,568</b>	<b>1,616,297</b>
<b>Note:</b>		
<b>Details of cash and cash equivalents</b>		
Cash (including cheques, drafts & stamps)	384,344	319,011
Balance in current accounts	1,331,224	1,297,286
	<b>1,715,568</b>	<b>1,616,297</b>

**Exide Life Insurance Company Limited**  
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**FORM L24 : Valuation of Net Liabilities**  
**As on 31 March 2015**

(₹ Lacs)

Sl.No.	Particular	As on 31 March 2015	As on 31 March 2014
<b>1</b>	<b><u>Linked</u></b>		
a	Life	216,569	221,169
b	General Annuity	-	-
c	Funds for discontinued policies	7,957	3,257
d	Pension	23,278	26,919
e	Health	-	-
<b>2</b>	<b><u>Non-Linked</u></b>		
a	Life	425,514	348,231
b	General Annuity	3,243	1,393
c	Funds for discontinued policies	1,051	52
d	Pension	134,113	116,779
e	Health	-	-

**FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Mar-15)**

<b>Geographical Distribution of Total Business</b>													
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	7,615	7,479	22.55	216.08	13,032	12,735	49.45	424.67	20,647	20,214	72.01	640.75
2	Arunachal Pradesh	11	10	0.05	0.45	23	17	0.07	0.60	34	27	0.13	1.05
3	Assam	185	177	0.42	3.50	1,495	1,421	4.88	34.73	1,680	1,598	5.30	38.23
4	Bihar	240	232	0.64	6.34	1,444	1,375	4.72	37.62	1,684	1,607	5.35	43.96
5	Chattisgarh	-	-	-	-	349	330	1.47	20.65	349	330	1.47	20.65
6	Goa	142	139	0.54	4.24	205	201	0.78	7.32	347	340	1.32	11.56
7	Gujarat	2,163	2,124	4.89	35.47	6,513	6,277	18.02	168.83	8,676	8,401	22.90	204.30
8	Haryana	898	822	2.92	45.27	2,643	2,448	7.68	115.48	3,541	3,270	10.60	160.75
9	Himachal Pradesh	201	196	0.44	5.78	559	538	1.30	19.17	760	734	1.74	24.95
10	Jammu & Kashmir	266	254	0.66	8.09	438	417	1.16	13.09	704	671	1.82	21.18
11	Jharkhand	279	261	0.53	7.14	1,252	1,206	2.91	27.93	1,531	1,467	3.44	35.07
12	Karnataka	5,506	5,407	17.84	145.85	19,358	19,011	117.59	650.95	24,864	24,418	135.43	796.80
13	Kerala	361	357	1.01	10.11	3,644	3,588	19.49	95.64	4,005	3,945	20.50	105.75
14	Madhya Pradesh	6	5	0.02	0.13	3,057	2,949	10.78	82.14	3,063	2,954	10.80	82.27
15	Maharashtra	1,581	1,536	5.65	53.90	8,954	8,529	38.51	418.06	10,535	10,065	44.16	471.96
16	Manipur	10	10	0.05	0.37	21	19	0.12	1.06	31	29	0.17	1.43
17	Meghalaya	-	-	-	-	5	5	0.02	0.15	5	5	0.02	0.15
18	Mizoram	1	1	0.01	0.05	-	-	-	-	1	1	0.01	0.05
19	Naqaland	-	-	-	-	30	20	0.22	1.01	30	20	0.22	1.01
20	Orissa	2,704	2,668	5.63	51.48	6,975	6,840	15.17	138.38	9,679	9,508	20.80	189.86
21	Punjab	606	582	1.60	18.67	3,888	3,665	12.36	150.97	4,494	4,247	13.96	169.64
22	Rajasthan	1,090	1,066	1.88	31.56	5,813	5,630	10.88	197.77	6,903	6,696	12.75	229.32
23	Sikkim	2	2	0.01	0.10	38	35	0.16	1.08	40	37	0.17	1.18
24	Telangana	3,155	3,096	7.97	119.24	5,683	5,417	32.49	252.26	8,838	8,513	40.45	371.50
25	Tamil Nadu	2,395	2,341	7.90	65.83	19,409	18,952	88.79	610.47	21,804	21,293	96.69	676.30
26	Tripura	8	6	0.02	0.25	19	16	0.07	0.90	27	22	0.09	1.16
27	Uttar Pradesh	2,557	2,473	5.58	64.16	9,089	8,690	23.81	281.63	11,646	11,163	29.39	345.79
28	Uttrakhand	906	899	1.59	11.78	1,286	1,265	2.75	21.26	2,192	2,164	4.33	33.04
29	West Bengal	1,320	1,128	7.21	49.85	7,328	6,383	44.19	247.46	8,648	7,511	51.41	297.32
30	Andaman & Nicobar Islands	2	2	0.01	0.04	4	4	0.02	0.09	6	6	0.02	0.13
31	Chandigarh	19	19	0.04	1.34	474	456	1.34	19.47	493	475	1.39	20.81
32	Dadra & Nagar Haveli	-	-	-	-	2	2	0.00	0.27	2	2	0.00	0.27
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	18	15	0.03	0.57	4,153	3,860	24.03	181.79	4,171	3,875	24.06	182.35
35	Lakshadweep	-	-	-	-	7	7	0.02	0.14	7	7	0.02	0.14
36	Pondicherry	29	28	0.06	0.65	243	234	1.34	6.86	272	262	1.40	7.51
<b>Total</b>		<b>34,276</b>	<b>33,335</b>	<b>97.74</b>	<b>958.29</b>	<b>127,433</b>	<b>122,542</b>	<b>536.58</b>	<b>4,229.90</b>	<b>161,709</b>	<b>155,877</b>	<b>634.32</b>	<b>5,188.19</b>

**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 Mar-15)**

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	-	-	-	-	19	81,552	0.93	882.80	19.00	81,552	0.93	882.80
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	4	270	0.07	44.16	4.00	270	0.07	44.16
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	36	41,548	2.71	5,143.58	36.00	41,548	2.71	5,143.58
13	Kerala	-	-	-	-	-	(6)	(0.00)	(0.31)	-	(6)	(0.00)	(0.31)
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	80	98,907	5.26	6,437.79	80.00	98,907	5.26	6,437.79
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	-	-	-	-	-	-	-
25	Tamil Nadu	-	-	-	-	28	13,163	1.25	965.17	28.00	13,163	1.25	965.17
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	4	1,657	0.17	214.41	4.00	1,657	0.17	214.41
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	1	123	0.04	12.87	1.00	123	0.04	12.87
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	-	-	<b>172</b>	<b>237,214</b>	<b>10.43</b>	<b>13,700.46</b>	<b>172.00</b>	<b>237,214</b>	<b>10.43</b>	<b>13,700.46</b>

**Total Application as per balance sheet (A)**

<b>Add(B)</b>		989,003
Provisions	L20	467
Current Liabilities	L19	39,050
		<b>39,517</b>

<b>Less(C)</b>		
Debit balance in P & L a/c		100,878
Loans	L15	1,556
Advances and other Assets	L18	45,143
Cash and bank balance	L17	16,958
Fixed Assets	L16	1,636
Misc Exp Not written off	L21	-

**Fund available for Investments**

		<b>166,171</b>	<b>862,349</b>
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**Reconciliation of Investment Assets**

Total Investment Assets (As per the balance Sheet)	<b>862,349</b>
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**Balance Sheet Value of:**

A. Life Fund	478,863
B. Pension & General Annuity and Group Business	136,606
C. Unit Linked Funds	246,880
	<b>862,349</b>

**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	NON PAR					
		(a)	(b)	(c)	(d)	(e)	(a+b+c+d+e)				
1 Govt Securities	Not Less than 25%	13,204.39	27,640.03	651.20	161,557.02	54,646.51	257,699.14	53.94%	-	257,699.14	272,113.03
2 Central Govt Sec, State Govt Sec or Other approved Securities (incl 1 above)	Not less than 50%	13,204.39	28,140.20	651.20	176,529.62	55,760.60	274,286.01	57.59%	-	274,286.01	289,277.67
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-
a Housing and Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not less than 15%	3,954.59	7,345.44	250.23	70,733.22	35,486.91	117,770.40	25.11%	14.16	117,784.56	122,341.23
2. Other investments		-	-	-	285.09	-	285.09	0.06%	37.77	322.87	322.87
b i) Approved Investments		4,643.54	4,727.11	4.76	52,407.64	14,833.11	76,616.17	15.88%	559.36	77,175.54	79,528.90
ii) Other Investments not to exceed 15%	Not exceeding 35%	3,132.90	627.71	7.62	3,680.74	1,838.61	9,287.57	1.36%	6.09	9,293.66	9,121.47
<b>TOTAL LIFE FUND</b>	<b>100%</b>	<b>24,935.42</b>	<b>40,840.46</b>	<b>913.81</b>	<b>303,636.32</b>	<b>107,919.23</b>	<b>478,245.2</b>	<b>100.00%</b>	<b>617.39</b>	<b>478,862.63</b>	<b>500,592.12</b>

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		PERCENTAGE AS PER REG.		PH		Book Value	ACTUAL %	FVC Amount	Total Fund	Market Value
				PAR	NON PAR					
1	Central Government Securities	Not less than 20%	-	57,327.20	57,327.20	42.20%	0.00	57,327.20	60,507.90	
2	Central Govt Sec , State Govt Sec or Other Approved Securities (Including (i) above)	Not less than 40%	-	67,692.50	67,692.50	49.83%	0.00	67,692.50	71,195.61	
3	Balance in Approved Investment	Not exceeding 60%	-	68,095.58	68,095.58	50.13%	754.61	68,850.20	71,732.77	
4	Other Investment		-	61.89	61.89	0.05%	1.55	63.44	63.44	
	<b>TOTAL PENSION &amp; GENERAL ANNUITY AND GROUP BUSINESS</b>	<b>100%</b>	-	<b>135,849.97</b>	<b>135,849.97</b>	<b>100.00</b>	<b>756.16</b>	<b>136,606.13</b>	<b>142,991.81</b>	

C. Linked Business		PERCENTAGE AS PER REG.		PH		Total Fund	ACTUAL %
				PAR	NON PAR		
1	Approved investments	Not less than 75%	-	227,926.16	227,926.16	92.32%	
2	Other investments	Not more than 25%	-	18,953.84	18,953.84	7.68%	
	<b>TOTAL LINKED INSURANCE FUND</b>	<b>100%</b>	-	<b>246,880.00</b>	<b>246,880.00</b>	<b>100.00%</b>	

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 31 March 2015

( ₹ Lacs)

PARTICULARS	ULGF00124804EBBALA NCE114 - Group Balanced Fund	ULGF00224804EBDEBT 114 -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)	426.81	12.82	352.12	3.59	896.88	7,762.27	4,906.30	87,127.37	2,943.08	63,827.14
Add : Inflows During the quarter	0.00	(0.00)	(0.00)	(0.00)	140.00	128.60	994.95	-	122.74	9.18
Increase/(Decrease) Value Of Inv(net)	11.45	0.35	9.72	0.06	25.01	195.56	141.48	2,507.39	74.67	1,986.00
Less: Outflow During the quarter	10.07	0.33	14.33	-	72.37	330.15	1,045.54	5,831.13	192.10	4,108.16
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>428.19</b>	<b>12.85</b>	<b>347.52</b>	<b>3.65</b>	<b>989.52</b>	<b>7,756.29</b>	<b>4,997.19</b>	<b>83,803.63</b>	<b>2,948.40</b>	<b>61,714.16</b>

	ULGF00124804EBBALA NCE114 -Group Balanced Fund		ULGF00224804EBDEBT 114-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	
<b>Approved Investment(&gt;=75%)</b>																					
A Central Government Securities	135.63	31.67	10.42	81.06	82.36	23.70	0.00	0.00	463.62	46.85	2,913.24	37.56	2,680.22	53.63	15,473.02	18.46	1,376.08	46.67	0.00	0.00	
B State Government securities	71.58	16.72	0.00	0.00	7.39	2.13	0.00	0.00	0.00	0.00	0.00	0.00	71.34	1.43	110.75	0.13	32.24	1.09	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	53.87	15.50	0.00	0.00	111.94	11.31	892.73	11.51	518.06	10.37	12,048.64	14.38	464.86	15.77	0.00	0.00	
E Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103.44	10.45	1,193.00	15.38	1,491.83	29.85	7,085.15	8.45	405.45	13.75	0.00	0.00	
F Equity	128.90	30.10	0.00	0.00	183.91	52.92	0.00	0.00	141.12	14.26	2,208.03	28.47	0.00	0.00	43,865.48	52.34	411.00	13.94	54,306.69	88.00	
G Money Market Investment	19.98	4.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	699.22	13.99	0.00	0.00	0.00	0.00	0.00	0.00	
H Mutual Funds	20.55	4.80	0.00	0.00	0.20	0.06	0.00	0.00	0.10	0.01	0.53	0.01	2.37	0.05	8.00	0.01	0.38	0.01	10.91	0.02	
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	
<b>SUB TOTAL (A)</b>	<b>376.65</b>	<b>87.96</b>	<b>10.42</b>	<b>81.06</b>	<b>327.73</b>	<b>94.30</b>	<b>0.00</b>	<b>0.00</b>	<b>820.22</b>	<b>82.89</b>	<b>7,207.52</b>	<b>92.92</b>	<b>5,463.05</b>	<b>109.32</b>	<b>78,591.04</b>	<b>93.78</b>	<b>2,690.02</b>	<b>91.74</b>	<b>54,317.60</b>	<b>88.01</b>	
<b>Current Assets</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	3.95	0.92	0.11	0.83	2.31	0.66	0.00	0.00	15.33	1.55	146.97	1.89	173.75	3.48	1,070.22	1.28	54.42	1.85	0.00	0.00	
Dividend Receivable	0.01	0.00	0.00	0.00	0.02	0.01	0.00	0.00	0.01	0.00	0.06	0.00	0.00	0.00	2.23	0.00	0.02	0.00	2.81	0.00	
Bank Balance	3.51	0.82	2.12	16.51	4.98	1.43	3.65	100.08	9.79	0.99	7.10	0.09	10.07	0.20	45.48	0.05	1.30	0.04	25.23	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	56.70	0.73	0.00	0.00	395.43	0.47	8.57	0.29	1,736.11	2.81	
Other Current Assets (for Investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140.00	14.15	20.21	0.26	0.00	0.00	0.00	0.00	88.01	2.98	123.15	0.20	
<b>Less: Current Liabilities</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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)	(148.71)	(1.92)	(335.58)	(6.72)	(614.85)	(0.73)	(24.69)	(0.84)	(1,007.98)	(1.63)	
Fund Management of Charges Payable	(0.33)	(0.08)	(0.01)	(0.08)	(0.27)	(0.08)	(0.00)	(0.08)	(0.67)	(0.07)	(9.22)	(0.12)	(3.43)	(0.07)	(102.33)	(0.12)	(2.76)	(0.09)	(91.04)	(0.15)	
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)	(0.03)	(0.00)	(674.05)	(13.49)	(174.82)	(0.21)	(0.01)	(0.00)	(201.17)	(0.33)	
<b>SUB TOTAL (B)</b>	<b>7.14</b>	<b>1.67</b>	<b>2.22</b>	<b>17.26</b>	<b>7.04</b>	<b>2.02</b>	<b>3.65</b>	<b>100.00</b>	<b>164.45</b>	<b>16.62</b>	<b>73.08</b>	<b>0.94</b>	<b>(829.24)</b>	<b>(16.59)</b>	<b>621.35</b>	<b>0.74</b>	<b>124.86</b>	<b>4.23</b>	<b>587.12</b>	<b>0.95</b>	
<b>Other Investment(&lt;=25%)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	3.04	0.71	0.00	0.00	4.47	1.29	0.00	0.00	3.18	0.32	167.18	2.16	0.00	0.00	3,077.97	3.67	31.44	1.07	5,656.63	9.17	
D Mutual Funds	41.36	9.66	0.22	1.68	8.29	2.38	0.00	0.00	1.67	0.17	308.51	3.98	363.39	7.27	1,513.26	1.81	102.08	3.46	1,152.81	1.87	
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	
<b>SUB TOTAL (C)</b>	<b>44.41</b>	<b>10.37</b>	<b>0.22</b>	<b>1.68</b>	<b>12.76</b>	<b>3.67</b>	<b>0.00</b>	<b>0.00</b>	<b>4.84</b>	<b>0.49</b>	<b>475.69</b>	<b>6.13</b>	<b>363.39</b>	<b>7.27</b>	<b>4,591.24</b>	<b>5.48</b>	<b>133.52</b>	<b>4.53</b>	<b>6,809.44</b>	<b>11.03</b>	
<b>Total A + B + C</b>	<b>428.19</b>	<b>100.00</b>	<b>12.85</b>	<b>100.00</b>	<b>347.52</b>	<b>100.00</b>	<b>3.65</b>	<b>100.00</b>	<b>989.52</b>	<b>100.00</b>	<b>7,756.29</b>	<b>100.00</b>	<b>4,997.19</b>	<b>100.00</b>	<b>83,803.63</b>	<b>100.00</b>	<b>2,948.40</b>	<b>100.00</b>	<b>61,714.16</b>	<b>100.00</b>	
<b>Funds Carried Forward ( As Per LB2)</b>	<b>428.19</b>		<b>12.85</b>		<b>347.52</b>		<b>3.65</b>		<b>989.52</b>		<b>7,756.29</b>		<b>4,997.19</b>		<b>83,803.63</b>		<b>2,948.40</b>		<b>61,714.16</b>		

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 31 March 2015

( ₹ 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)	2,616.01	4,563.88	9,055.84	394.64	9,664.69	15,333.15	3,923.87	6,654.59	19,114.05	3,820.79	5,284.07	248,683.98
Add : Inflows During the quarter	0.70	9.71	0.13	0.34	170.38	466.11	15.87	4.87	2,520.65	684.34	2,707.41	7,975.96
Increase/(Decrease) Value Of Inv/net)	65.85	131.87	249.56	7.08	269.25	527.28	109.20	236.43	325.93	140.22	109.95	7,124.31
Less: Outflow During the quarter	113.89	326.98	952.35	42.23	356.15	643.75	281.25	470.91	1,696.45	272.03	144.10	16,904.25
<b>TOTAL INVESTIBLE FUNDS/(MKT VALUE)</b>	<b>2,568.67</b>	<b>4,378.48</b>	<b>8,353.18</b>	<b>359.82</b>	<b>9,748.16</b>	<b>15,682.79</b>	<b>3,767.69</b>	<b>6,424.98</b>	<b>20,264.17</b>	<b>4,373.32</b>	<b>7,957.34</b>	<b>246,880.00</b>

	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	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
<b>Approved Investment( &gt;=75%)</b>														
A Central Government Securities	360.58	14.04	2,154.61	49.21	0.00	0.00	295.29	82.07	5,163.20	52.97	0.00	0.00	1,908.84	50.66
B State Government Securities	0.00	0.00	35.81	0.82	0.00	0.00	0.00	0.00	55.91	0.57	0.00	0.00	10.23	0.27
C Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.12	0.06	0.00	0.00	6.12	0.16
D Corporate bonds	955.74	37.21	792.45	18.10	0.00	0.00	0.00	0.00	1,212.14	12.43	0.00	0.00	615.14	16.33
E Infrastructure Bonds	931.58	36.27	1,206.93	27.57	0.00	0.00	0.00	0.00	2,846.29	29.20	0.00	0.00	1,082.91	28.74
F Equity	230.21	8.96	0.00	0.00	7,645.75	91.53	0.00	0.00	13,654.86	87.07	0.00	0.00	5,656.97	88.05
G Money Market Investment	29.97	1.17	0.00	0.00	0.00	0.00	9.99	2.78	0.00	0.00	0.00	0.00	1,408.43	6.95
H Mutual Funds	0.06	0.00	0.98	0.02	0.04	0.00	10.03	2.79	1.21	0.01	0.23	0.00	0.64	0.02
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
<b>SUB TOTAL (A)</b>	<b>2,508.14</b>	<b>97.64</b>	<b>4,190.78</b>	<b>95.71</b>	<b>7,645.79</b>	<b>91.53</b>	<b>315.31</b>	<b>87.63</b>	<b>9,284.87</b>	<b>95.25</b>	<b>13,655.10</b>	<b>87.07</b>	<b>3,623.87</b>	<b>96.18</b>
<b>Current Assets</b>														
Accrued Interest	57.87	2.25	145.48	3.32	0.00	0.00	0.00	0.00	328.44	3.37	0.00	0.00	138.69	3.68
Dividend Receivable	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.35	0.01
Bank Balance	5.43	0.21	6.03	0.14	12.51	0.15	4.42	1.23	7.69	0.08	10.11	0.06	4.72	0.13
Receivable for Sale of investments	0.00	0.00	0.00	0.00	69.72	0.83	0.00	0.00	0.00	0.00	458.85	2.93	0.00	0.00
Other Current Assets (for Investments)	0.00	0.00	5.31	0.12	9.31	0.11	0.00	0.00	81.74	0.84	218.96	1.40	2.93	0.08
<b>Less:Current Liabilities</b>														
Payable for Investments	0.00	0.00	0.00	0.00	(34.50)	(0.41)	0.00	0.00	(104.87)	(1.08)	(281.84)	(1.80)	0.00	0.00
Fund Management of Charges Payable	(3.57)	(0.14)	(3.16)	(0.07)	(12.49)	(0.15)	(0.17)	(0.05)	(9.24)	(0.09)	(20.42)	(0.13)	(3.64)	(0.10)
Other current liabilities (for Investments)	(5.85)	(0.23)	(0.02)	(0.00)	(39.83)	(0.48)	(0.20)	(0.06)	(0.04)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
<b>SUB TOTAL (B)</b>	<b>53.90</b>	<b>2.10</b>	<b>153.64</b>	<b>3.51</b>	<b>5.09</b>	<b>0.06</b>	<b>4.05</b>	<b>1.12</b>	<b>303.72</b>	<b>3.12</b>	<b>386.39</b>	<b>2.46</b>	<b>142.69</b>	<b>3.79</b>
<b>Other Investment(&lt;=25%)</b>														
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	5.87	0.23	0.00	0.00	616.58	7.38	0.00	0.00	1,278.80	8.15	0.00	0.00	536.28	8.35
D Mutual Funds	0.77	0.03	34.07	0.78	85.72	1.03	40.47	11.25	159.57	1.64	362.50	2.31	1.13	6.03
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	116.00	1.81
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
<b>SUB TOTAL (C)</b>	<b>6.64</b>	<b>0.26</b>	<b>34.07</b>	<b>0.78</b>	<b>702.30</b>	<b>8.41</b>	<b>40.47</b>	<b>11.25</b>	<b>159.57</b>	<b>1.64</b>	<b>1,641.30</b>	<b>10.47</b>	<b>1.13</b>	<b>6.03</b>
<b>Total A + B + C</b>	<b>2568.67</b>	<b>100.00</b>	<b>4378.48</b>	<b>100.00</b>	<b>8353.18</b>	<b>100.00</b>	<b>359.82</b>	<b>100.00</b>	<b>9748.16</b>	<b>100.00</b>	<b>15682.79</b>	<b>100.00</b>	<b>3767.69</b>	<b>100.00</b>
<b>Funds Carried Forward ( As Per LB2)</b>	<b>2,568.67</b>		<b>4,378.48</b>		<b>8,353.18</b>		<b>359.82</b>		<b>9,748.16</b>		<b>15,682.79</b>		<b>3,767.69</b>	

**FORM : L28-ULIP-NAV-3A**  
PART - C  
[Link to FORM 3A \(Part B\)](#)  
**Statement as on : 31 March 2015**

( ₹ Lacs)

No	Name of the Scheme		Date of Launch	Par/Non Par	Assets Held as on 31 March 2015	NAV as on 31 March 2015	NAV as on 31 March 2015 (as per LB2)	NAV as on 31 December 2014	NAV as on 30 September 2014	NAV as on 30 June 2014	NAV as on 31 March 2014	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV Since Inception
1	ULGF00124/08/04EBBALANCE114-Group Balanced Fund	GBS	24-Aug-04	NON-PAR	428.19	27.6282	27.6282	26.9103	25.7031	24.9280	23.4653	17.74%	11.93%	28.0119
2	ULGF00224/08/04EBDEBT114-Group Debt Fund	GDS	24-Aug-04	NON-PAR	12.85	22.5314	22.5314	21.9206	20.5460	20.1309	19.6655	14.57%	10.06%	22.5314
3	ULGF00324/08/04EBGROWTH114-Group Growth Fund	GGS	24-Aug-04	NON-PAR	347.52	33.2944	33.2944	32.4083	30.9913	29.9197	27.5277	20.95%	13.85%	34.2699
4	ULGF00424/08/04EBLIQUID114-Group Liquid Fund	GLS	24-Aug-04	NON-PAR	3.65	20.8832	20.8832	20.5644	20.2115	19.8691	19.5299	6.93%	7.79%	20.8837
5	ULGF00524/08/04EBSECURE114-Group Secure Fund	GSS	24-Aug-04	NON-PAR	989.52	24.1036	24.1036	23.4417	22.3336	21.7690	20.9261	15.18%	10.78%	24.2560
6	ULIF01620/09/13DISCONLIFE114-Discontinued Fund	DCF	20-Sep-13	NON-PAR	7,957.34	11.2395	11.2395	11.0319	10.8161	10.6031	10.3938	8.14%	NA	11.2395
7	ULIF01527/12/10ACTASSET114-Exide Life Active Asset Allocation Fund	DAAF	27-Dec-10	NON-PAR	4,373.32	15.2605	15.2605	14.7151	13.9963	13.4136	12.0347	26.80%	14.38%	15.7280
8	ULIF00118/10/04BALANCE114-Individual Balanced Fund	IBS	18-Oct-04	NON-PAR	7,756.29	26.4431	26.4431	25.7954	24.4899	23.7479	21.8836	20.84%	12.13%	26.8654
9	ULIF00218/10/04DEBT114-Individual Debt Fund	IDS	18-Oct-04	NON-PAR	4,997.19	22.5793	22.5793	21.9421	20.6677	20.2096	19.4458	16.11%	10.47%	22.5793
10	ULIF00514/10/05EQUITY114-Individual Equity Fund	IES	14-Oct-05	NON-PAR	61,714.16	25.1822	25.1822	24.4446	23.3554	22.2632	19.1782	31.31%	16.98%	26.4784
11	ULIF00318/10/04GROWTH114-Individual Growth Fund	IGS	18-Oct-04	NON-PAR	83,803.63	30.1235	30.1235	29.2926	27.8228	26.8088	24.2741	24.10%	13.53%	30.9948
12	ULIF00627/11/07GTDGROWTH114-Individual Guaranteed Growth Fund	IGGS	27-Nov-07	NON-PAR	2,568.67	16.6035	16.6035	16.1908	15.6315	15.2984	14.6868	13.05%	9.82%	16.6360
13	ULIF01016/12/09PRESERVER114-Individual Preserver Fund	IPS	16-Dec-09	NON-PAR	9,748.16	16.6500	16.6500	16.1941	15.2638	14.9078	14.3491	16.04%	10.20%	16.6500
14	ULIF01216/12/09PNPRESERVR114-Individual Preserver Pension Fund	IPPS	16-Dec-09	NON-PAR	3,767.69	16.7659	16.7659	16.3025	15.3401	15.0175	14.4679	15.88%	10.10%	16.7659
15	ULIF01116/12/09PRIMEEQU114-Individual Prime Equity Fund	IPES	16-Dec-09	NON-PAR	15,682.79	15.4848	15.4848	14.9767	14.3760	13.6988	11.8292	30.90%	17.38%	16.2794
16	ULIF01316/12/09PNPRIMEEQU114-Individual Prime Equity Pension Fund	IPPEP	16-Dec-09	NON-PAR	6,424.98	15.3578	15.3578	14.8428	14.2389	13.5685	11.7288	30.94%	17.30%	16.1415
17	ULIF00418/10/04SECURE114-Individual Secure Fund	ISS	18-Oct-04	NON-PAR	2,948.40	24.6039	24.6039	23.9911	22.7191	22.1238	20.7878	18.36%	11.08%	24.7685
18	ULIF01403/12/10GTDNAV114-Market Shield	GRFD	3-Dec-10	NON-PAR	20,264.17	13.4472	13.4472	13.2267	12.8762	12.4107	11.4585	17.36%	11.63%	13.8940
19	ULIF00705/02/08PENDEBT114-Pension Debt Fund	PDS	5-Feb-08	NON-PAR	4,378.48	18.7457	18.7457	18.2076	17.1288	16.7660	16.1326	16.20%	10.28%	18.7457
20	ULIF00805/02/08PENEQUITY114-Pension Equity Fund	PES	5-Feb-08	NON-PAR	8,353.18	17.2821	17.2821	16.8458	16.1036	15.3437	13.2540	30.39%	16.95%	18.2436
21	ULIF00905/02/08PENLIQUID114-Pension Liquid Fund	PLS	5-Feb-08	NON-PAR	359.82	17.2356	17.2356	16.9160	16.5848	16.2604	15.9254	8.23%	8.63%	17.2356
<b>TOTAL</b>					<b>246,880.00</b>									

<b>Detail Regarding debt securities(ULIP)</b>								
	<b>MARKET VALUE</b>				<b>Book Value</b>			
	<b>As at 31 March, 2015</b>	<b>as % of total for this class</b>	<b>As at 31 March, 2014</b>	<b>as % of total for this class</b>	<b>As at 31 March, 2015</b>	<b>as % of total for this class</b>	<b>As at 31 March, 2014</b>	<b>as % of total for this class</b>
<b>Break down by credit rating</b>								
AAA rated	32,870	41%	36,942	44%	31,699	40%	36,937	44%
AA or better	1,556	2%	498	1%	1,489	2%	500	1%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	46,438	57%	46,335	55%	45,719	58%	46,960	56%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	13,808	17%	11,455	14%	13,740	17%	11,329	13%
more than 1 year and upto 3years	7,495	9%	1,824	2%	6,989	9%	1,707	2%
More than 3 years and up to 7years	22,481	28%	39,789	47%	21,854	28%	39,991	47%
More than 7 years and up to 10 years	4,939	6%	13,227	16%	4,743	6%	13,418	16%
More than 10 years and up to 15 years	17,636	22%	10,760	13%	17,462	22%	10,931	13%
More than 15 years and up to 20 years	9,413	12%	4,810	6%	9,327	12%	5,008	6%
Above 20 years	5,092	6%	1,909	2%	4,792	6%	2,012	2%
<b>Breakdown by type of the issuer</b>								
a. Central Government	46,043	57%	44,471	53%	45,330	57%	45,069	53%
b. State Government	395	0%	1,865	2%	389	0%	1,891	2%
c. Corporate Securities	34,426	43%	37,440	45%	33,188	42%	37,437	44%

**( ₹ Lacs)**

<b>Detail Regarding debt securities(NON ULIP)</b>								
	<b>MARKET VALUE</b>				<b>Book Value</b>			
	<b>As at 31 March, 2015</b>	<b>as % of total for this class</b>	<b>As at 31 March, 2014</b>	<b>as % of total for this class</b>	<b>As at 31 March, 2015</b>	<b>as % of total for this class</b>	<b>As at 31 March, 2014</b>	<b>as % of total for this class</b>
<b>Break down by credit rating</b>								
AAA rated	219,747	37%	167,715	38%	210,798	37%	172,115	37%
AA or better	15,238	3%	14,547	3%	14,567	3%	14,767	3%
Rated below AA but above A	-	-	979	0%	-	-	1,000	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	360,473	61%	258,781	59%	341,979	60%	272,350	59%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	19,554	3%	8,082	2%	19,329	3%	8,109	2%
more than 1 year and upto 3years	13,751	2%	9,227	2%	13,639	2%	9,416	2%
More than 3 years and up to 7years	86,125	14%	75,490	17%	83,193	15%	77,995	17%
More than 7 years and up to 10 years	123,032	21%	105,801	24%	117,903	21%	108,557	24%
More than 10 years and up to 15 years	137,168	23%	101,463	23%	130,236	23%	105,526	23%
More than 15 years and up to 20 years	75,668	13%	43,966	10%	72,222	13%	46,452	10%
Above 20 years	140,163	24%	97,992	22%	130,822	23%	104,178	23%
<b>Breakdown by type of the issuer</b>								
a. Central Government	357,877	60%	255,399	58%	339,471	61%	268,830	58%
b. State Government	2,596	0%	3,382	1%	2,507	1%	3,520	1%
c. Corporate Securities	234,986	39%	183,240	41%	225,365	38%	187,882	41%

**FORM : L30-RELATED PARTY TRANSACTIONS**

₹ Lacs

Name of Related Parties	Nature of Relationship with the Company	Description of transactions / Categories	Consideration paid / received			
			Quarter ended 31 Mar 2015	Year ended 31 Mar 2015	Quarter ended 31 Mar 2014	Year ended 31 Mar 2014
Exide Industries Ltd	Promoters	Premium Income	-	50	-	44
		Benefits paid (Claims during the year)	-	-	-	-
		Investment	-	703	-	1,153
		Dividend / Income from Investment	-	26	-	20
		Share capital as on 31 March 2015	175,000	175,000	160,000	160,000
		Contribution to Share capital (Inc Share App Money)	-	15,000	-	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 31 March 2015	-	-	-	-
		Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Gratuity Trust	Premium Income	144	144	169	177
		Benefits paid (Claims during the year)	109	211	66	172
		Contribution made to Gratuity Trust	144	144	169	177
		Expenses incurred on behalf of the company	0	0	1	1
Key Management Personnel *	Key Management Personnel	Managerial Remuneration	196	608	172	387
		Premium Income	6	8	1	2

\* 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	Ms. Mona Desai	Director	Appointed effective February 12, 2015
5	Mr. N. N Joshi	Director	
6	Mr. Rajesh Kapadia	Director	
7	Mr. Satish Raheja	Director	Resigned from the Board w.e.f May 28, 2014
8	Mr. Vinayak Aggarwal	Director	Appointed effective February 12, 2015
9	Mr. Parag Mathur	General Counsel & Company Secretary	
10	Mr. Uco Vegter	Chief Financial Officer	Resigned w.e.f December 19, 2014
11	Mr. Shyam Sunder Bhat	Chief Investment Officer	
12	Mr. Rahul Agarwal	Chief Distribution Officer	
13	Mr. Ashwin B	Chief Operating Officer	
14	Mr. Rangarajan B N	Appointed Actuary & Chief Risk Officer	
15	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	812,629
	Deduct:	
2	Mathematical Reserves	811,725
3	Other Liabilities	-
4	<b>Excess in Policyholders' funds (1) - (2) - (3)</b>	<b>905</b>
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	73,363
7	<b>Excess in Shareholders' funds</b>	<b>73,363</b>
8	Total ASM (4) + (7)	74,268
9	Required Solvency Margin (RSM)	25,649
10	<b>Solvency Ratio (8) / (9)</b>	<b>290%</b>



FORM : L-34-Yield on Investments-1 (As on 31 March 2015)

Name of the Fund **LIFE FUND**

₹ Lacs

No.	Category of Investment	CAT Code	As on 31 March 2015 (Current Quarter)				As on 31 March 2015 (Year To Date)				As on 31 March 2014 (Year to Date)			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	<b>A Central Government Securities</b>													
	A1 Central Government Bonds	CGSB	246,091.23	7,430.94	3.02	3.02	233,182.75	22,237.64	9.54	9.54	153,391.93	12,666.88	8.26	8.26
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,193.31	25.31	2.12	2.12	1,192.58	101.25	8.49	8.49	1,190.62	101.25	8.50	8.50
	A4 Treasury Bills	CTRB	16,076.48	324.96	2.02	2.02	12,642.48	1,053.15	8.33	8.33	7,047.73	482.33	6.84	6.84
2	<b>B Government Securities / Other Approved Securities</b>													
	B2 State Government Bonds/ Development Loans	SGGB	2,005.05	42.03	2.10	2.10	2,767.39	235.70	8.52	8.52	3,019.70	258.23	8.55	8.55
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	14,577.36	309.45	2.12	2.12	14,563.34	1,238.30	8.50	8.50	14,526.13	1,238.30	8.52	8.52
3	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	25,776.10	515.32	2.00	2.00	21,489.19	1,903.24	8.86	8.86	19,217.07	1,762.66	9.17	9.17
4	<b>D Infrastructure Investments</b>													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	468.14	18.73	4.00	4.00	387.99	93.72	24.16	24.16	227.03	(16.10)	(7.09)	(7.09)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	315.13	2.15	0.68	0.68	271.61	33.95	12.50	12.50	198.34	(13.24)	(6.68)	(6.68)
	D5 Infrastructure - Securitised Assets (Approved)	IESA	2,261.23	45.28	2.00	2.00	2,226.19	138.63	6.23	6.23	2,092.97	172.89	8.26	8.26
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	76,310.50	1,651.50	2.16	2.16	62,875.04	5,568.01	8.86	8.86	51,411.22	4,575.01	8.90	8.90
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	9,008.96	215.99	2.40	2.40	8,311.60	814.62	9.80	9.80	7,217.83	709.89	9.84	9.84
	D15 Infrastructure - Equity (including unlisted)	IOEQ	222.08	30.71	13.83	13.83	294.17	13.06	4.44	4.44	-	-	-	-
5	<b>E Approved Investment Subject To Exposure Norms</b>													
	E1 PSU - Equity Shares quoted	EAEQ	2,093.96	(252.05)	(12.04)	(12.04)	1,858.11	264.42	14.23	14.23	1,174.36	92.00	7.83	7.83
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	15,775.17	500.50	3.17	3.17	13,950.43	3,578.35	25.65	25.65	10,304.57	2,010.12	19.51	19.51
	E5 Corporate Securities - Bonds - Taxable	EPBT	8,597.03	185.46	2.16	2.16	7,575.34	676.71	8.93	8.93	3,640.65	326.18	8.96	8.96
	E9 Corporate Securities -Debentures	ECOS	34,297.48	820.65	2.39	2.39	36,951.51	3,613.94	9.78	9.78	32,179.68	2,892.37	8.99	8.99
	E14 Loans - Policy Loans	ELPL	6,354.27	156.01	2.46	2.46	5,475.88	543.17	9.92	9.92	3,622.83	348.16	9.61	9.61
	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	2,318.33	29.48	1.27	1.27	2,289.23	71.52	3.12	3.12	1,252.99	8.43	0.67	0.67
	E24 Application Money	ECAM	-	-	-	-	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	3,459.03	83.05	2.40	2.40	3,458.96	336.80	9.74	9.74	3,458.76	336.80	9.74	9.74
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	6,730.47	141.48	2.10	2.10	6,141.47	528.30	8.60	8.60	1,025.15	92.54	9.03	9.03
6	<b>F Other than Approved Securities</b>													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	243.80	(2.88)	(1.18)	(1.18)	284.81	47.42	16.65	16.65	412.65	51.70	12.53	12.53
	F6 Other than Approved Investments -Debentures	OLDB	-	-	-	-	1,000.00	8.49	0.85	0.85	1,189.01	116.54	9.80	9.80
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	28,252.57	590.91	2.09	2.09	25,267.43	2,190.17	8.67	8.67	11,634.61	1,046.57	9.00	9.00
	F17 Securitised Assets	OPSA	2,096.06	0.32	0.02	0.02	2,096.06	0.32	0.02	0.02	-	-	-	-
	<b>TOTAL</b>		<b>504,523.73</b>	<b>12,865.29</b>	<b>2.55</b>	<b>2.55</b>	<b>467,062.91</b>	<b>45,291.55</b>	<b>9.70</b>	<b>9.70</b>	<b>330,435.84</b>	<b>29,261.69</b>	<b>8.86</b>	<b>8.86</b>

No.	Category of Investment	CAT Code	As on 31 March 2015 (Current Quarter)				As on 31 March 2015 (Year To Date)				As on 31 March 2014 (Year To Date)			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
<b>A Central Government Securities</b>														
	A1 Central Government Bonds	CGSB	34,201.55	1,090.60	3.19	3.19	33,835.33	6,421.99	18.98	18.98	32,990.21	453.84	1.38	1.38
	A4 Treasury Bills	CTRB	11,829.98	235.28	1.99	1.99	9,930.20	823.85	8.30	8.30	5,983.18	386.87	6.47	6.47
<b>B Government Securities / Other Approved Securities</b>														
	B2 State Government Bonds/ Development Loans	SGGB	517.13	12.72	2.46	2.46	431.22	50.51	11.71	11.71	940.03	97.90	10.41	10.41
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	12.22	0.39	3.21	3.21	11.68	2.10	17.94	17.94	11.53	0.17	1.49	1.49
<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>														
	C7 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,961.64	170.63	2.86	2.86	6,774.22	825.39	12.18	12.18	9,354.00	671.35	7.18	7.18
<b>D Infrastructure Investments</b>														
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	2,536.31	30.46	1.20	1.20	2,758.40	1,224.66	44.40	44.40	2,515.44	(65.76)	(2.61)	(2.61)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	3,038.27	115.28	3.79	3.79	3,622.42	766.72	21.17	21.17	2,448.02	(587.26)	(23.99)	(23.99)
	D5 Infrastructure - Securitised Assets	IESA	0.00	0.00	-	-	192.20	21.86	11.37	11.37	498.72	16.86	3.38	3.38
	D7 Infrastructure - PSU - Debentures/ Bonds	IPTD	13,107.94	449.22	3.43	3.43	12,687.91	1,681.47	13.25	13.25	17,580.69	980.40	5.58	5.58
	D9 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,693.03	88.84	3.30	3.30	2,909.02	428.21	14.72	14.72	3,712.49	233.53	6.29	6.29
	D15 Infrastructure - Equity (including unlisted)	IOEQ	2,546.27	293.79	11.54	11.54	3,423.27	(70.80)	(2.07)	(2.07)	-	-	-	-
<b>E Approved Investment Subject To Exposure Norms</b>														
	E1 PSU - Equity Shares quoted	EAEQ	17,921.81	(1,343.87)	(7.50)	(7.50)	17,284.30	3,571.90	20.67	20.67	13,881.32	665.95	4.80	4.80
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	125,792.14	6,421.31	5.10	5.10	127,863.04	38,367.85	30.01	30.01	129,912.48	28,866.57	22.22	22.22
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,301.06	(0.35)	(0.03)	(0.03)	1,639.68	655.79	39.99	39.99	1,422.74	(73.65)	(5.18)	(5.18)
	E5 Corporate Securities - Bonds - Taxable	EPBT	1,533.52	38.10	2.48	2.48	1,338.58	165.42	12.36	12.36	2,350.79	115.88	4.93	4.93
	E9 Corporate Securities -Debentures	ECOS	8,655.48	277.80	3.21	3.21	8,221.81	1,161.02	14.12	14.12	9,596.42	491.90	5.13	5.13
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	0.00	0.00	-	-	252.54	1.27	0.50	0.50	-	-	-	-
	E18 Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	-	-	2,498.88	11.65	0.47	0.47	3,060.36	283.04	9.25	9.25
	E22 CCIL - CBLO	ECBO	294.17	5.28	1.80	1.80	545.28	43.60	8.00	8.00	3,900.42	311.83	7.99	7.99
	E23 Commercial Papers	ECCP	0.00	0.00	-	-	-	-	-	-	294.16	11.79	4.01	4.01
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,546.69	50.40	3.26	3.26	1,499.51	258.97	17.27	17.27	1,461.40	43.44	2.97	2.97
	E24 Application Money	ECAM	200.00	0.00	-	-	215.77	-	-	-	550.00	-	-	-
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	3,992.62	83.85	2.10	2.10	3,154.39	274.09	8.69	8.69	1,674.37	147.87	8.83	8.83
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	-	-	-	-	-	-	-	-	-	-
	E32 Net Current Assets (Only in respect of ULIP Business)	ENCA	2,225.90	0.00	-	-	2,225.90	-	-	-	1,526.44	-	-	-
<b>F Other than Approved Securities</b>														
	F3 Equity Shares (incl Co-op Societies)	OESH	6,136.60	363.58	5.92	5.92	6,325.70	2,914.52	46.07	46.07	8,364.27	552.60	6.61	6.61
	F5 Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	1,258.99	(444.61)	(35.32)	(35.32)	2,012.82	446.24	22.17	22.17	2,142.69	(214.42)	(10.01)	(10.01)
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	4,892.53	101.81	2.08	2.08	6,327.38	547.17	8.65	8.65	6,275.63	553.82	8.82	8.82
<b>TOTAL</b>			<b>252,195.87</b>	<b>8,040.50</b>	<b>3.19</b>	<b>3.19</b>	<b>257,981.46</b>	<b>60,595.42</b>	<b>23.49</b>	<b>23.49</b>	<b>262,447.79</b>	<b>33,944.49</b>	<b>12.93</b>	<b>12.93</b>

**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 31 March 2015)

Name of the Fund **PENSION FUND**

₹ Lacs

No.	Category of Investment	CAT Code	As on 31 March 2015 (Current Quarter)				As on 31 March 2015 (Year To Date)				As on 31 March 2014 (Year to Date)			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	<b>A Central Government Securities</b>													
	A1 Central Government Bonds	CGSB	54,399.09	1,140.91	2.10	2.10	48,999.56	4,126.80	8.42	8.42	38,426.67	3,202.45	8.33	8.33
	A4 Treasury Bills	CTRB	805.39	15.78	1.96	1.96	348.88	27.98	8.02	8.02	97.40	6.39	6.56	6.56
2	<b>B Government Securities / Other Approved Securities</b>													
	B2 State Government Bonds/ Development Loans	SGGB	502.07	11.07	2.20	2.20	502.18	44.28	8.82	8.82	502.45	44.28	8.81	8.81
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,857.57	209.50	2.13	2.13	9,839.99	838.62	8.52	8.52	9,793.35	838.62	8.56	8.56
3	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	14,561.05	331.76	2.28	2.28	13,788.25	1,279.19	9.28	9.28	12,969.76	1,217.68	9.39	9.39
4	<b>D Infrastructure Investments</b>													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	198.37	6.97	3.52	3.52	147.98	34.00	22.98	22.98	98.40	(6.19)	(6.29)	(6.29)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	151.88	0.64	0.42	0.42	132.59	14.43	10.88	10.88	102.35	(5.99)	(5.85)	(5.85)
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	22,254.67	499.74	2.25	2.25	21,106.81	1,818.23	8.61	8.61	21,100.29	1,865.34	8.84	8.84
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	6,742.88	160.98	2.39	2.39	6,750.16	652.48	9.67	9.67	6,346.40	610.45	9.62	9.62
	D15 Infrastructure - Equity (including unlisted)	IOEQ	63.26	1.55	2.45	2.45	63.26	1.55	2.45	2.45	-	-	-	-
5	<b>E Approved Investment Subject To Exposure Norms</b>													
	E1 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	914.52	(109.85)	(12.01)	(12.01)	847.61	144.83	17.09	17.09	575.37	42.90	7.46	7.46
	E2 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	7,163.11	274.71	3.84	3.84	5,892.20	1,462.20	24.82	24.82	4,736.80	1,017.89	21.49	21.49
	E4 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	250.00	5.24	2.10	2.10	250.00	21.25	8.50	8.50	250.00	15.43	6.17	6.17
	E9 Corporate Securities (Approved Investment) -Debentures	ECOS	14,509.17	339.80	2.34	2.34	14,214.79	1,341.96	9.44	9.44	13,527.79	1,252.40	9.26	9.26
	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	91.43	1.62	1.77	1.77	122.16	8.23	6.74	6.74	122.50	0.34	0.28	0.28
	E23 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	539.52	12.27	2.27	2.27	539.48	49.75	9.22	9.22	539.38	49.75	9.22	9.22
	E24 Application Money	ECAM	-	-	-	-	500.00	0.63	0.13	0.13	-	-	-	-
	E28 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,506.27	31.63	2.10	2.10	1,919.05	173.18	9.02	9.02	1,970.11	172.81	8.77	8.77
6	<b>F Other than Approved Securities</b>													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>134,510.26</b>	<b>2,934.31</b>	<b>2.18</b>	<b>2.18</b>	<b>125,970.10</b>	<b>12,039.61</b>	<b>9.56</b>	<b>9.56</b>	<b>111,159.02</b>	<b>10,324.54</b>	<b>9.29</b>	<b>9.29</b>

Name of Fund LIFE FUND

Statement of Down Graded Investments

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A. <u>During the Quarter</u></b>									
	NIL								
<b>B. <u>As on Date</u></b>									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	ECOS	1989.17	11-May-12	CRISIL	AA+	AA	20-Jun-14	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
<b>A. <u>During the Quarter</u></b>									
	NIL								
<b>B. <u>As on Date</u></b>									
	NIL								

Name of Fund PENSION FUND

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A. <u>During the Quarter</u></b>									
	Nil								
<b>B. <u>As on Date</u></b>									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	ECOS	496.83	20-Jun-12	CRISIL	AA+	AA	20-Jun-14	NA

Sl. No	Particulars	Current Quarter				Same Quarter previous year				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
<b>1</b>	<b>First Year Premium</b>																
	<b>i Individual Single Premium- (ISP)</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	40.08	66	65	2.86	-	-	-	-	-	-	-	-
	From 75,000-100,000	37.50	38	38	43.48	49.05	53	53	34.48	101.44	103	102	118.54	131.20	143	143	167.81
	From 1,00,001-1,25,000	2.40	2	2	2.81	28.28	25	25	9.22	17.12	15	15	20.17	57.52	51	50	117.71
	Above Rs. 1,25,000	847.03	141	137	828.52	309.79	72	72	72.27	1,457.13	310	300	1,360.71	620.64	144	142	262.13
	<b>ii Individual Single Premium (ISPA)- Annuity</b>																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	251.68	343	343	12.92	0.48	3	3	69.69	569.88	794	794	28.61	48.79	70	70	2.30
	From 1,00,001-150,000	175.97	140	140	9.02	-	-	-	-	500.71	402	402	24.93	53.55	44	44	2.50
	From 150,001- 2,00,000	99.18	58	58	5.06	-	-	-	-	206.72	121	121	10.41	16.77	10	10	0.78
	From 2,00,001-250,000	26.29	12	12	1.38	-	-	-	-	65.65	30	30	3.48	23.78	10	10	1.11
	From 2,50,001-3,00,000	42.10	16	16	2.23	-	-	-	-	107.36	41	41	5.63	8.59	3	3	0.39
	Above Rs. 3,00,000	184	39	39	9.86	-	-	-	-	551.94	92	92	29.11	18.17	4	4	0.88
	<b>iii Group Single Premium (GSP)</b>																
	From 0-10000	-	-	-	-	0.14	-	2	3.38	-	-	-	-	0.31	-	4	15.58
	From 10,000-25,000	-	-	-	-	0.48	-	3	69.69	0.20	-	1.00	8.22	1.66	-	10	122.55
	From 25001-50,000	-	-	-	-	1.87	-	5	201.33	0.65	-	2.00	29.08	6.57	-	19	383.26
	From 50,001- 75,000	-	-	-	-	0.54	-	1	141.56	1.37	-	2.00	35.83	7.26	-	12	328.68
	From 75,000-100,000	-	-	-	-	-	-	-	-	0.92	-	1.00	25.03	3.49	-	4	104.60
	From 1,00,001-1,25,000	-	-	-	-	1.01	-	1	19.29	1.22	-	1.00	36.37	1.01	-	1	19.29
	Above Rs. 1,25,000	-	-	-	-	1.31	-	1	31.09	-	-	-	27.26	-	-	7	578.00
	<b>iv Group Single Premium- Annuity- GSPA</b>																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>v Individual Non Single Premium- INSP</b>																
	From 0-10000	1,914.47	49,242	47,648	139,660.30	1,458.11	35,425	34,593	148,567.01	3,881.12	91,746	89,098	304,545.94	5,641.69	102,475	100,121	413,777.24
	From 10,000-25,000	3,187.48	24,473	23,978	79,645.45	4,382.43	29,917	29,430	89,074.87	10,016.17	80,725	78,905	230,794.23	11,234.53	85,500	84,014	279,269.83
	From 25001-50,000	2,491.50	7,199	6,912	33,138.92	3,556.64	9,298	9,048	36,746.36	8,283.83	26,116	25,129	109,880.45	7,365.41	22,102	21,547	106,531.18
	From 50,001- 75,000	1,179.49	1,942	1,870	10,603.53	1,091.22	1,853	1,812	9,671.52	3,093.25	5,560	5,399	32,957.52	5,076.53	8,884	8,761	30,228.44
	From 75,000-100,000	1,594.41	1,660	1,563	12,663.89	1,902.25	1,951	1,899	16,005.19	4,286.85	4,545	4,334	34,940.80	4,274.92	4,574	4,477	35,665.34
	From 1,00,001-1,25,000	353.26	310	305	3,117.46	503.24	452	441	4,609.04	893.75	832	812	9,044.29	2,523.50	2,302	2,267	13,077.87
	Above Rs. 1,25,000	2,084.97	898	820	16,649.19	2,075.43	827	794	18,836.99	4,020.52	1,872	1,739	35,981.24	5,200.96	2,254	2,160	35,672.58
	<b>vi Individual non Single Premium- Annuity- INSPA</b>																
	From 0-50000	316.53	3,224	3,108	0.56	0.25	3	3	0.50	852.97	8,276	7,999	4.97	6.10	7	7	0.75
	From 50,001-100,000	169.41	235	234	1.00	-	-	-	-	475.27	831	805	2.04	-	-	-	-
	From 1,00,001-150,000	52.93	44	44	-	-	-	-	-	148.84	161	157	1.07	-	-	-	-
	From 150,001- 2,00,000	62.80	32	31	-	-	-	-	-	140.52	85	82	2.60	-	-	-	-
	From 2,00,001-250,000	15.15	7	7	-	-	-	-	-	69.04	32	27	-	-	-	-	-
	From 2,50,001-3,00,000	26.33	9	9	-	-	-	-	-	63.10	23	23	3.00	-	-	-	-
	Above Rs. 3,00,000	84.77	16	16	-	-	-	-	-	287.96	57	52	22.00	-	-	-	-
	<b>vii Group Non Single Premium (GNSP)</b>																
	From 0-10000	-	-	-	-	0.02	-	(258)	(237.94)	-	-	-	-	0.10	1	58	107.20
	From 10,000-25,000	-	-	-	-	0.64	3	3	629.00	-	-	-	-	0.50	6	161	519.00
	From 25001-50,000	-	-	-	-	3.11	5	5	2,247.89	-	-	-	-	2.34	5	887	1,972.98
	From 50,001- 75,000	-	-	-	-	1.25	2	851	1,339.42	-	-	-	-	1.25	2	851	1,339.42
	From 75,000-100,000	-	-	-	-	0.99	2	1,043	1,723.79	-	-	-	-	2.49	3	1,082	2,383.79
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	2.25	2	196	638.00
	Above Rs. 1,25,000	598.90	79,00	178,623.00	780,497.63	76.32	5	71,760	39,387.65	1,038.61	172	237,207	1,369,911.22	170.31	20	91,259	121,663.35
	<b>viii Group Non Single Premium- Annuity- GNSPA</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>Renewal Premium</b>																
	<b>i Individual</b>																
	From 0-10000	8,082.69	159,718	154,180	337,304.43	8,322.65	162,234	156,765	299,064.01	21,131.01	391,206	377,334	738,994.46	21,687.25	405,456	390,945	664,554.44
	From 10,000-25,000	12,573.77	81,120	79,151	247,960.40	12,486.70	78,414	76,482	220,678.89	33,789.67	234,662	227,930	684,644.30	33,827.71	226,813	220,094	610,116.48
	From 25001-50,000	8,887.31	24,449	23,856	119,807.84	9,244.82	25,189	24,498	109,119.72	22,195.12	66,684	64,722	337,039.00	22,053.93	61,947	59,967	290,329.44
	From 50,001- 75,000	4,440.06	7,979	7,876	31,489.41	3,917.03	6,929	6,854	25,859.54	12,151.25	22,197	21,854	86,494.49	8,568.24	15,274	15,274	67,624.12
	From 75,000-100,000	4,354.07	4,744	4,625	38,172.74	4,661.44	4,931	4,814	34,419.41	10,544.06	11,689	11,397	93,390.49	9,856.79	10,621	10,360	79,997.91
	From 1,00,001-1,25,000	2,098.32	1,995	1,961	11,471.86	1,925.13	1,803	1,767	8,266.72	5,764.08	5,493	5,414	30,220.88	3,783.60	3,580	3,522	19,620.97
	Above Rs. 1,25,000	4,866.28	2,266	2,177	37,585.64	5,479.92	2,270	2,194	31,047.85	11,634.89	5,481	5,240	84,212.86	10,474.98	4,539	4,329	69,502.29
	<b>ii Individual- Annuity</b>																
	From 0-10000	430.77	4,000	3,982	115.14	447.57	3,470	3,466	133.02	1,075.31	7,201	7,173	210.52	1,451.04	6,988	6,975	240.23
	From 10,000-25,000	2,577.10	6,165	6,064	39.36	3,093.73	6,516	6,386	38.97	7,847.77	17,258	16,885	71.61	9,494.40	19,343	18,853	71.67
	From 25001-50,000	772.58	1,468	1,445	12.09	508.49	857	845	12.75	1,747.25	3,461	3,401	23.66	1,548.79	2,440	2,397	21.35
	From 50,001- 75,000	324.55	428	427	3.20	56.42	75	74	1.50	491.78	716	711	6.60	162.29	250	249	4.25
	From 75,000-100,000	334.74	328	322													

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

₹ Crores

SI.No.	Channels	Current Quarter			Same quarter previous year			Year ended 31 Mar 2015			Year ended 31 Mar 2014		
		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	55	0.06	12	11,625	0.72	1	98	0.48
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	69	79,242	4.14	6	4,926	0.12	134	115,352	7.30	22	16,930	0.47
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	10	99,381	1.85	10	69,479	0.71	26	110,237	2.41	16	77,523	1.32
	<b>Total (A)</b>	<b>79</b>	<b>178,623</b>	<b>5.99</b>	<b>17</b>	<b>74,460</b>	<b>0.89</b>	<b>172</b>	<b>237,214</b>	<b>10.43</b>	<b>39</b>	<b>94,551</b>	<b>2.28</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>79</b>	<b>178,623</b>	<b>5.99</b>	<b>17</b>	<b>74,460</b>	<b>0.89</b>	<b>172</b>	<b>237,214</b>	<b>10.43</b>	<b>39</b>	<b>94,551</b>	<b>2.28</b>

**Note:**

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

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

₹ Crores

Sl.No.	Channels	Current Quarter		Same quarter previous year		Year ended 31 Mar 2015		Year ended 31 Mar 2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	43,584	162.48	39,673	135.52	114,013	475.07	124,329	360.65
2	Corporate Agents-Banks	908	1.78	14,019	58.08	15,161	52.53	37,773	132.02
3	Corporate Agents -Others	494	1.81	751	1.56	1,940	5.61	2,113	3.88
4	Brokers	7,919	39.24	6,386	17.06	19,634	81.80	20,231	45.45
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	2,045	4.60	1,748	3.98	5,692	10.73	4,860	8.75
	<b>Total (A)</b>	<b>54,950</b>	<b>209.92</b>	<b>62,577</b>	<b>216.21</b>	<b>156,440</b>	<b>625.73</b>	<b>189,306</b>	<b>550.75</b>
1	Referral (B)	1,835	3.38	3,499	5.89	5,269	8.59	8,074	14.78
	<b>Grand Total (A+B)</b>	<b>56,785</b>	<b>213.30</b>	<b>66,076</b>	<b>222.10</b>	<b>161,709</b>	<b>634.32</b>	<b>197,380</b>	<b>565.53</b>

**Note:**

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

**Ageing of Claims (Individual)**

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims #	1,110	4,662	6,602	8,463	3,913	1,000	25,750	222.49
2	Survival Benefit	-	55,245	1,906	-	-	-	57,151	168.24
3	For Annuities / Pension	-	1,361	-	-	-	-	1,361	0.98
4	For Surrender (Incl Foreclosures) §	741	96,209	7,167	6,068	18,118	39,169	167,472	918.52
5	Other benefits (rider)	-	1,126	18	11	1	-	1,156	1.29
1	Death Claims *	-	2,349	362	213	16	15	2,955	60.14

# 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 ***	500	-	-	-	-	-	500	0.70
5	Other benefits - Death	-	-	-	-	-	-	-	-
6	Other benefits - GRTY / SUPN **	-	392	-	-	-	-	392	2.74
1	Death Claims *	-	305	2	1	-	-	308	2.97

\* 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 Mar-15)**

**No. of claims only**

**Individual Business**

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities / Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period (Apr-14)	206	16,787	5,977	-	80,710	18
2	Claims reported during the period	3,226	22,355	58,219	1,553	98,850	1,176
3	Claims Settled during the period	2,955	25,750	57,151	1,361	167,472	1,156
4	Claims Repudiated during the period	395	-	-	-	-	22
a	Less than 2 years from the date of acceptance of risk	382	-	-	-	-	7
b	Grater than 2 year from the date of acceptance of risk	13	-	-	-	-	15
5	Claims Written Back	34	-	-	-	-	10
6	<b>Claims O/S at End of the period</b>	<b>48</b>	<b>13,392</b>	<b>7,045</b>	<b>192</b>	<b>12,088</b>	<b>6</b>
	Less than 3 months	31	3,539	3,493	192	3,889	5
	3 months to 6 months	17	322	1,168	-	890	1
	6 months to 1 year	-	441	448	-	896	-
	1 year and above	-	9,090	1,936	-	6,413	-

**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	306	-	-	-	500	392
3	Claims Settled during the period	308	-	-	-	500	392
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	<b>Claims O/S at End of the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	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 1 January 2015	Additions during the quarter	Complaints Resolved / settled during the quarter			Complaints Pending at as on 31 March 2015	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Death Claims	-	17	3	8	5	1	51
b)	Policy Servicing	34	388	238	131	18	35	1,127
c)	Proposal Processing	20	243	143	89	15	16	716
d)	Survival Claims	58	660	457	186	22	53	2,019
e)	ULIP Related	2	96	55	25	13	5	187
f)	Unfair Buisness Practices	135	1,297	364	518	426	124	4,049
g)	Others	14	127	56	57	16	12	298
	<b>Total Number of complaints</b>	<b>263</b>	<b>2,828</b>	<b>1,316</b>	<b>1,014</b>	<b>515</b>	<b>246</b>	<b>8,447</b>

<b>2</b>	Total No. of policies during previous year	197,380
<b>3</b>	Total No. of claims during previous year	3,623
<b>4</b>	Total No. of policies during current year	161,709
<b>5</b>	Total No. of claims during current year	3,226
<b>6</b>	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	70
<b>7</b>	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	158

<b>8</b>	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	195	-	195
b)	7-15 Days	51	-	51
c)	15 - 30 Days	-	-	-
d)	30 - 90 Days	-	-	-
e)	90 Days & above	-	-	-
	<b>Total Number of complaints</b>	<b>246</b>	<b>-</b>	<b>246</b>

