

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2015	Up to the Quarter ended 30 June 2015	For the Quarter ended 30 June 2014	Up to the Quarter ended 30 June 2014
Premiums earned – net					
(a) Premium	L4	3,153,424	3,153,424	3,051,447	3,051,447
(b) Reinsurance ceded		(33,172)	(33,172)	(15,504)	(15,504)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,346,263	1,346,263	1,200,729	1,200,729
(b) Profit on sale/redemption of investments		1,098,673	1,098,673	1,363,044	1,363,044
(c) (Loss) on sale/ redemption of investments		(182,873)	(182,873)	(45,967)	(45,967)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(881,311)	(881,311)	1,384,936	1,384,936
Other Income					
(a) Miscellaneous income		4,183	4,183	15,299	15,299
(b) Contribution from the shareholders' account		228,464	228,464	241,657	241,657
Total (A)		4,733,652	4,733,652	7,195,641	7,195,641
Commission	L5	231,043	231,043	202,398	202,398
Operating expenses relating to insurance business	L6	1,432,078	1,432,078	1,244,715	1,244,715
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax (Fringe benefit tax)		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,663,121	1,663,121	1,447,113	1,447,113
Benefits paid (net)	L7	2,628,402	2,628,402	3,222,676	3,222,676
Interim bonuses paid		977	977	989	989
Change in valuation of liability against life policies					
(a) Gross		514,227	514,227	2,505,627	2,505,627
(i) Linked		(1,060,185)	(1,060,185)	942,758	942,758
(ii) Non-Linked		1,574,412	1,574,412	1,562,868	1,562,868
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		3,143,606	3,143,606	5,729,292	5,729,292
Surplus / (Deficit) (D) = (A)-(B)-(C)		(73,075)	(73,075)	19,236	19,236
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		16,365	16,365	86,156	86,156
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		(89,440)	(89,440)	(66,920)	(66,920)
Total (D)		(73,075)	(73,075)	19,236	19,236
Funds for Discontinued Policies					
Opening Balance		900,845	900,845	330,956	330,956
Add : Transfer to Funds for discontinued policies		192,205	192,205	121,621	121,621
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		1,093,050	1,093,050	452,577	452,577
Funds for Future Appropriation					
Opening Balance		90,460	90,460	73,797	73,797
Add: Surplus transferred to (from) balance sheet		16,365	16,365	86,156	86,156
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		(89,440)	(89,440)	(66,920)	(66,920)
Balance Carried forward to Balance Sheet		17,385	17,385	93,033	93,033

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2015	Up to the Quarter ended 30 June 2015	For the Quarter ended 30 June 2014	Up to the Quarter ended 30 June 2014
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		126,611	126,611	79,934	79,934
(b) Profit on sale/redemption of investments		67,825	67,825	27,643	27,643
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		1,167	1,167	660	660
Total (B)		195,603	195,603	108,237	108,237
Expense other than those directly related to the insurance business		4,835	4,835	76,954	76,954
Corporate Social Responsibility		-	-	-	-
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		228,464	228,464	241,657	241,657
Total (C)		233,299	233,299	318,610	318,610
Profit / (loss) before tax (A) + (B) - (C)		(37,695)	(37,695)	(210,373)	(210,373)
Provision for wealth tax		-	-	-	-
Profit / (loss) after tax		(37,695)	(37,695)	(210,373)	(210,373)
Appropriations					
(a) Balance at beginning of the year		(10,087,839)	(10,087,839)	(10,740,432)	(10,740,432)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
Profit / (loss) carried forward to the balance sheet		(10,125,534)	(10,125,534)	(10,950,805)	(10,950,805)

Particulars	Schedule	As at 30 June 2015	As at 30 June 2014
SOURCES OF FUNDS			
Shareholders' Funds:			
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)		8,199	40,511
Sub-total		17,508,199	16,040,511
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		(66,048)	219,676
Policy liabilities	L11	-	-
- Par		32,216,879	27,757,465
- Non Par		11,805,280	8,288,001
- Annuity		322,625	150,710
- Pension		9,969,418	10,702,123
- VIP Non Par Pension		3,496,433	1,301,316
Funds for discontinued policies		-	-
(i) Linked		937,232	443,779
(ii) Non-Linked		155,818	8,798
Insurance reserves		-	-
Provision for linked liabilities		20,379,333	21,472,532
Fair value change (linked)		2,309,427	4,044,388
Non-unit liabilities		94,270	116,627
Total linked liabilities		22,783,030	25,633,547
Sub-total		81,620,667	74,505,415
Funds for future appropriation - Non Participating		17,385	93,033
Funds for future appropriation - Participating		-	-
Total		99,146,251	90,638,960
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	6,748,873	5,037,995
Policyholders'	L13	55,930,908	47,664,729
Assets held to cover linked liabilities	L14	23,627,012	25,967,577
Loans	L15	234,794	531,041
Fixed Assets (Net)	L16	199,457	90,035
Current Assets			
Cash and bank balances	L17	399,256	341,680
Advances and other assets	L18	5,151,090	3,973,630
Sub-total (A)		5,550,347	4,315,310
Current liabilities	L19	3,214,169	3,866,339
Provisions	L20	56,504	52,193
Sub-total (B)		3,270,672	3,918,532
Net current assets (C) = ((A) - (B))		2,279,674	396,779
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		10,125,534	10,950,805
Total		99,146,251	90,638,960

Contingent Liabilities

Particulars	As at 30 June 2015	As at 30 June 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	2,344,568
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)	110,616	73,391
Total	2,578,673	2,417,959

(*)a) The company had received three demand orders on 28th December 2012 from the Office of the Commissioner of Service tax with respect to excess utilization of CENVAT credit for payments of service tax liability for the financial years 2008-09, 2009-10 & 2010-11 amounting to ₹ 2,312,311 along with interest and penalty. The company has made a deposit of ₹ 170,000 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.

b) 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. Stay application has been accepted for waiver of pre-deposit however, the main matter is yet to be heard.

c) 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)

Particulars	For the quarter ended 30 June 2015	Up to the quarter ended 30 June 2015	For the quarter ended 30 June 2014	Up to the quarter ended 30 June 2014
Premium (net of service tax)				
First year premiums	805,750	805,750	758,794	758,794
Renewal premiums	2,106,917	2,106,917	1,923,169	1,923,169
Single premiums	240,757	240,757	369,483	369,483
Total premium	3,153,424	3,153,424	3,051,447	3,051,447

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	168,845	168,845	161,776	161,776
- Renewal premium	57,358	57,358	35,238	35,238
- Single premium	4,840	4,840	5,383	5,383
Total	231,043	231,043	202,398	202,398
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	231,043	231,043	202,398	202,398

Break up of commission paid to intermediaries:

Agents	162,441	162,441	129,664	129,664
Brokers	55,805	55,805	17,718	17,718
Corporate agency	9,893	9,893	8,122	8,122
Referral	476	476	496	496
Bancassurance	2,428	2,428	46,398	46,398
Total	231,043	231,043	202,398	202,398

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

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2015

FORM : L6-Operating Expenses Schedule



Operating expenses relating to insurance business

(₹ '000)

Particulars	For the quarter ended 30 June 2015	Up to the quarter ended 30 June 2015	For the quarter ended 30 June 2014	Up to the quarter ended 30 June 2014
Employees' remuneration, welfare benefits and other manpower costs	722,098	722,098	655,716	655,716
Travel, conveyance and vehicle running expenses	32,095	32,095	30,605	30,605
Rent, rates and taxes	129,644	129,644	159,372	159,372
Repairs, maintenance and office upkeep	53,257	53,257	41,079	41,079
Printing and stationery	8,388	8,388	7,980	7,980
Communication expenses	28,915	28,915	23,549	23,549
Legal expenses	3,031	3,031	5,497	5,497
Professional charges	45,347	45,347	29,970	29,970
Medical fees	2,777	2,777	1,980	1,980
Auditors' fees, expenses etc				
a) as auditor	800	800	800	800
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	38	38	38
d) Concurrent audit & Other certifications	258	258	475	475
e) Out of pocket reimbursement	240	240	259	259
Advertisement and publicity	97,217	97,217	79,466	79,466
Interest and bank charges	10,502	10,502	9,731	9,731
Agents training & Recruitment expenses	7,144	7,144	1,814	1,814
Electricity charges	20,717	20,717	23,103	23,103
Service tax on premium	400	400	662	662
Service tax expense	399	399	573	573
Sales and business promotion expenses	249,979	249,979	155,283	155,283
Exchange fluctuation loss / (gain)	-	-	-	-
Membership fees	3,115	3,115	2,313	2,313
Depreciation	13,398	13,398	12,320	12,320
Other expenses	2,319	2,319	2,132	2,132
Total	1,432,078	1,432,078	1,244,715	1,244,715

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	204,297	204,297	137,093	137,093
(b) Claims by maturity	385,456	385,456	575,767	575,767
(c) Annuities / pensions in payment	5,229	5,229	3,395	3,395
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	2,067,212	2,067,212	2,510,914	2,510,914
2. (Amount ceded in reinsurance) :	-	-	-	-
(a) Claims by death	(33,792)	(33,792)	(4,493)	(4,493)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
Total	2,628,402	2,628,402	3,222,676	3,222,676

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 30 June 2015	As at 30 June 2014
Share capital		
Authorised capital		
1,900,000,000 (Previous Year: 1,615,000,000) Equity shares of ₹ 10 each	19,000,000	16,150,000
Issued capital		
1,750,000,000 (Previous Year: 1,600,000,000) Equity shares of ₹ 10 each	17,500,000	16,000,000
Subscribed capital		
1,750,000,000 (Previous Year: 1,600,000,000) Equity shares of ₹ 10 each	17,500,000	16,000,000
Called-up capital		
1,750,000,000 (Previous Year: 1,600,000,000) Equity shares of ₹ 10 each	17,500,000	16,000,000
Less : Calls unpaid	-	-
Add : Shares forfeited (amount originally paid up)	-	-
Less: Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
Less: Expenses on underwriting or subscription of shares	-	-
Total	17,500,000	16,000,000

FORM : L9-Pattern of Shareholding Schedule

Pattern of Shareholding
(As Certified by the Management)

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

Note:

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

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

FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 30 June 2015	As at 30 June 2014
Reserves and surplus		
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	-	-
Revaluation reserve	-	-
General reserves	-	-
Less: debit balance in profit and loss Account, if any	-	-
Less: Amount utilized for buy - back	-	-
Catastrophe reserve	-	-
Other reserves (to be specified)	-	-
Balance of profit in profit and loss account	-	-
Total	<u>-</u>	<u>-</u>

FORM : L11-Borrowings Schedule

Borrowings

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

FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 June 2015	As at 30 June 2014
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,615,503	2,693,813
Other approved securities	169,421	50,020
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	426,270	268,415
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	729,110	786,458
(b) Other Investment	-	-
Other investments	-	-
Sub total (A)	4,940,304	3,798,707
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	773,011	-
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	370,326	198,974
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	-
(e) Other securities (CBLO)	47,000	64,000
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	299,956	4,100
(b) Other Investment	-	-
Other investments (Mutual Funds)	318,276	972,213
Sub total (B)	1,808,569	1,239,288
Total (C) = (A) + (B)	6,748,873	5,037,995

- Note:**
- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 6,060,266 (Previous year: ₹ 3,866,803) as at 30 June 2015 is ₹ 6,110,239 (Previous year: ₹ 3,808,389).
 - Aggregate market value of mutual funds and shares, having a book value of ₹ 680,403 (Previous year: ₹ 1,130,676) as at 30 June 2015 is ₹ 688,602 (Previous year: ₹ 1,171,188).
 - Government securities having a Face Value ₹ 50,000 (Previous year : ₹ 50,000) as at 30 June 2015, having Market value ₹ 50,210 (Previous year : ₹ 49,688) 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
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(Registration No: 114; Date of registration: 2 August 2001)

Schedules forming part of Financial Statements for the quarter ended 30 June 2015



FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 30 June 2015	As at 30 June 2014
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	27,939,243	24,192,184
Other approved securities	2,647,265	2,740,153
Other approved investments		
(a) Shares		
(aa) Equity	2,041,534	2,215,637
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,704,101	5,958,685
(e) Other securities (Policy Loan) *	729,592	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 14,754,349 and Equity ₹ 71,072)	14,825,421	11,896,347
(b) Other Investment (Equity)	34,056	-
Other investments (includes Bonds ₹ 174,680 and Equity ₹ 27,688)	202,368	50,895
Sub total (A)	54,123,580	47,053,901
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	296,018	5,987
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	343,724	193,498
(c) Derivative instruments	-	-
(d) Debentures / bonds	70,021	20,000
(e) Other securities(CBLO)	11,210	192,220
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	630,830	44,171
(b) Other Investment	-	-
Other investments (Mutual Funds ₹ 417,648 and Bonds ₹ 37,878)	455,526	154,952
Sub total (B)	1,807,328	610,829
Total (C) = (A) + (B)	55,930,908	47,664,729

Note:

1. Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of ₹ 52,265,595 (Previous year: ₹ 44,956,784) as at 30 June 2015 is ₹ 53,357,488 (Previous year: ₹ 44,393,028).

2. Aggregate market value of mutual funds and shares having a book value of ₹ 3,001,770 (Previous year: ₹ 2,488,270) as at 30 June 2015 is ₹ 2,935,721 (Previous year: ₹ 2,707,946).

* Policy Loan (Par) of ₹ 729,592 is excluded from Schedule 15 and disclosed under Schedule 13.

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2015



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

(₹ '000)

Particulars	As at 30 June 2015	As at 30 June 2014
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,925,645	3,323,793
Other approved securities	65,532	39,330
Other approved investments		
(a) Shares		
(aa) Equity *	12,274,851	14,962,514
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	947,236	952,489
(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 ₹ 1,604,923 and Equity ₹ 428,543)	2,033,466	3,000,066
(b) Other Investment (Equity)	247,223	-
Other investments (Equity)	882,570	1,323,402
Sub total (A)	20,376,522	23,601,594
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,534,605	916,970
Other approved securities	4,996	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	674,658	86,404
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	-
(d) Other securities (CBLO)	125,790	210,780
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 108,096 and Equity ₹ Nil)	108,096	356,993
(b) Other Investment	-	-
Other investments (Mutual Funds)	599,546	403,291
Net current assets	202,798	391,545
Sub total (B)	3,250,489	2,365,983
Total (C) = (A) + (B)	23,627,012	25,967,577

Note:

1. Aggregate market value of above investments, other than mutual funds and shares, having a book value of ₹ 8,238,571 (Previous year: ₹ 7,930,020) as at 30 June 2015 is ₹ 8,316,828 (Previous year: ₹ 7,985,910).

2. Aggregate market value of mutual funds and shares, having a book value of ₹ 12,864,943 (Previous year: ₹ 13,595,234) as at 30 June 2015 is ₹ 15,107,391 (Previous year: ₹ 17,590,128).

* Includes investment in holding company (Exide Industries Limited) having a market value of ₹ 104,487 and book value of ₹ 70,289 (previous year ₹ 168,182 and books value of ₹ 115,312).

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

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2015



FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 June 2015	As at 30 June 2014
Loans		
Security-wise classification		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On shares, bonds, Government securities	-	-
(c) Loans against policies *	232,781	529,965
(d) Others	-	-
Unsecured	2,013	1,077
Total	234,794	531,042
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholder's *	232,781	529,965
(f) Others - loans to employees	2,013	1,077
Total	234,794	531,042
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	234,794	531,042
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	234,794	531,042
Maturity-wise classification		
(a) Short term	1,398	945
(b) Long term	233,395	530,097
Total	234,794	531,042

* Policy Loan (Par) of ₹ 729,592 is excluded from Schedule 15 and disclosed under Schedule 13

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

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2015



FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-15	Additions	Deductions	As at 30 Jun-15	As at 1-Apr-15	For the period	On Sales/ Adjustments	As at 30 Jun-15	As at 30 Jun-15	As at 30 Jun-14
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	275,765	7,140	-	282,905	245,821	5,740	-	251,562	31,343	25,057
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	464,546	7,446	-	471,992	445,797	2,894	-	448,691	23,301	22,142
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	77,889	1,477	-	79,366	73,135	373	-	73,508	5,858	3,049
Information Technology Equipment	170,706	5,962	-	176,667	133,781	3,054	-	136,835	39,832	14,393
Vehicles	69,703	-	-	69,703	69,361	97	-	69,458	245	1,085
Office Equipment	144,655	3,370	-	148,025	129,554	1,240	-	130,794	17,230	9,443
Total	1,203,265	25,394	-	1,228,659	1,097,449	13,398	-	1,110,848	117,811	75,169
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	81,646	14,867
Grand Total	1,203,265	25,394	-	1,228,659	1,097,449	13,398	-	1,110,848	199,457	90,035
Previous Year	1,130,932	3,983	-	1,134,915	1,047,426	12,320	-	1,059,746	90,035	93,239

Exide Life Insurance Company Limited
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Schedules forming part of Financial Statements for the quarter ended 30 June 2015



FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 June 2015	As at 30 June 2014
Cash and bank balances		
Cash (includes cash & cheques in hand)	9,452	8,913
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	388,804	331,767
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	399,256	341,680
Balances with non-scheduled banks included in (a) and (b) above	11	10
Cash and bank balances		
In India	399,256	341,680
Outside India	-	-
Total	399,256	341,680

FORM : L18-Advances and other Assets Schedule

Advances and other assets

Advances

Prepayments	86,821	89,039
Advance tax paid and taxes deducted at source	7,199	2,132
Advances to suppliers	28,443	44,497
Advances to employees	19,776	10,481
Total (A)	142,240	146,149

Other assets

Income accrued on investments	1,709,013	1,361,917
Outstanding premiums	477,628	409,586
Agents' balances	30,031	2,584
Security and other deposits	394,299	361,172
Less : Provision for Security Deposit	<u>(12,822)</u>	<u>(13,132)</u>
Service tax - unutilised credit	14,607	-
Investment held to meet policyholder dues / claims	1,012,552	1,514,358
Others (including debtors)	1,383,543	190,998
Total (B)	5,008,851	3,827,482

Total (A+B)

5,151,090 **3,973,630**

FORM : L19-Current Liabilities Schedule

(₹ '000)

Particulars	As at 30 June 2015	As at 30 June 2014
Current liabilities		
Agents' balances	263,164	122,660
Balances due to other insurance companies	49,473	56,467
Premiums received in advance	69,024	34,930
Sundry creditors	136,109	328,905
Claims outstanding	115,525	116,484
Maturity / Annuities / Foreclosures due	1,179	286,537
Accrued expenses	1,012,654	724,879
Proposal / policy deposits	194,873	166,814
Unclaimed amount of policyholder's	1,264,598	1,919,673
Cash bonus payable	3,706	1,607
Statutory dues payable	23,655	21,783
Tax Deducted at Source payable	44,654	26,986
Salary payable	21,645	26,613
Service tax / VAT payable	13,912	32,002
Total	3,214,169	3,866,339

FORM : L20-Provisions Schedule

Provisions

For wealth tax	-	-
For Other provisions (Gratuity and Leave Encashment)	56,504	52,193
Total	56,504	52,193

FORM : L21-Misc Expenditure Schedule

Miscellaneous Expenditure

(To the extent not written off or adjusted)

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

FORM : L22-Analytical Ratios

Sl No	Ratios	For the quarter ended 30 June 2015	Up to the quarter ended 30 June 2015	For the quarter ended 30 June 2014	Up to the quarter ended 30 June 2014
1	New business premium income growth:				
	Participating	1.2%	1.2%	-23.2%	-23.2%
	Non Participating	33.5%	33.5%	18.6%	18.6%
	Pension- Individual	59825.5%	59825.5%	111.4%	111.4%
	VIP Non Par Pension	-42.1%	-42.1%	1423.4%	1423.4%
	Annuity	-109.1%	-109.1%	5.2%	5.2%
	Unit - Linked - Individual Pension	-200.0%	-200.0%	-37.9%	-37.9%
	Unit - Linked - Individual	22.2%	22.2%	-20.3%	-20.3%
	Unit - Linked - Group	0.0%	0.0%	0.0%	0.0%
2	Net retention ratio	98.9%	98.9%	99.5%	99.5%
3	Ratio of expenses of management	52.7%	52.7%	47.4%	47.4%
4	Commission ratio	7.3%	7.3%	6.6%	6.6%
5	Ratio of policy holders' liabilities to shareholders' funds	1105.8%	1105.8%	1465.7%	1465.7%
6	Growth rate of shareholders' fund (over previous year same quarter)	45.1%	45.1%	42.4%	42.4%
7	Ratio of policyholders' surplus to policy holders' liability	-0.4%	-0.4%	-0.3%	-0.3%
8	Change in net worth - (Rs. Mn)	2,293	2,293	(210)	(210)
9	Profit / (loss) after tax / total income	-0.8%	-0.8%	-3.0%	-3.0%
10	(Total real estate + loans)/ cash and invested assets	1.1%	1.1%	0.7%	0.7%
11	Total investments/ (capital + total surplus) *	1170.3%	1170.3%	1558.1%	1558.1%
12	Total affiliated investments/ (capital + total surplus)	2.3%	2.3%	2.3%	2.3%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.3%	2.3%	3.2%	3.2%
	Non Participating	3.4%	3.4%	2.2%	2.2%
	Pension	2.5%	2.5%	2.3%	2.3%
	Unit Linked Funds	3.5%	3.5%	6.4%	6.4%
	Shareholders	3.0%	3.0%	2.1%	2.1%
	Without realized gains / (losses)				
	Participating	1.9%	1.9%	2.8%	2.8%
	Non Participating	3.3%	3.3%	2.2%	2.2%
	Pension	1.9%	1.9%	2.7%	2.7%
	Unit Linked Funds	-0.6%	-0.6%	11.4%	11.4%
	Shareholders	3.0%	3.0%	2.2%	2.2%
14	Conservation Ratio	78.6%	78.6%	72.0%	72.0%
	Linked	68.3%	68.3%	59.4%	59.4%
	Non Linked	81.1%	81.1%	79.1%	79.1%
	Pension	67.9%	67.9%	38.9%	38.9%
15	Persistency Ratio **				
	For 13th month	62.5%	62.5%	68.3%	68.3%
	For 25th month	60.2%	60.2%	62.4%	62.4%
	For 37th month	58.0%	58.0%	53.6%	53.6%
	For 49th Month	49.6%	49.6%	39.7%	39.7%
	for 61st month	30.9%	30.9%	22.1%	22.1%
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)	(0.02)	(0.02)	(0.13)	(0.13)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.02)	(0.02)	(0.13)	(0.13)
6	(iv) Book value per share (Rs 10 Paid Up)	4.21	4.21	3.16	3.16

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

**

- Persistency ratios have been calculated based on the data as at 30 June 2015 for those policies where premiums are due and are based on APE.
- Persistency ratios given above are to be read as follows: for e.g., 25th month's 60.2% for 2015 is based on the new business written from 01 July 2012 to 30 June 2013 and 25th month's 62.4% for 2014 is based on the new business written from 01 July 2011 to 30 June 2012 and so on.
- Group policies are not included in the persistency ratio.

Exide Life Insurance Company Limited
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FORM L24 : Valuation of Net Liabilities
As on 30 June 2015

(₹ Lacs)

Sl.No.	Particular	As on 30 June 2015	As on 30 June 2014
1	<u>Linked</u>		
a	Life	206,607	229,229
b	General Annuity	-	-
c	Funds for discontinued policies	9,372	4,438
d	Pension	21,223	27,107
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	440,222	360,455
b	General Annuity	3,226	1,507
c	Funds for discontinued policies	1,558	88
d	Pension	134,659	120,034
e	Health	-	-

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

Geographical Distribution of Total Business													
Sl. No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	939	925	2.19	17.79	1,931	1,890	6.91	49.82	2,870	2,815	9.10	67.61
2	Arunachal Pradesh	-	-	-	-	2	2	0.01	0.05	2	2	0.01	0.05
3	Assam	36	36	0.12	0.90	421	409	1.20	9.10	457	445	1.33	10.00
4	Bihar	133	123	0.30	2.62	458	448	0.82	8.87	591	571	1.12	11.49
5	Chattisgarh	-	-	-	-	96	87	0.31	2.29	96	87	0.31	2.29
6	Goa	54	54	0.22	2.99	47	46	0.16	1.23	101	100	0.38	4.22
7	Gujarat	355	354	0.72	5.14	1,083	1,059	2.26	15.04	1,438	1,413	2.98	20.17
8	Haryana	305	293	0.75	9.53	517	495	1.68	17.10	822	788	2.44	26.63
9	Himachal Pradesh	49	48	0.05	0.46	133	131	0.22	2.00	182	179	0.27	2.46
10	Jammu & Kashmir	47	45	0.12	1.48	115	109	0.23	2.01	162	154	0.35	3.49
11	Jharkhand	104	103	0.18	1.72	406	396	1.05	9.33	510	499	1.23	11.05
12	Karnataka	993	978	5.97	19.41	2,750	2,704	14.60	71.80	3,743	3,682	20.56	91.21
13	Kerala	63	62	0.17	1.43	585	582	1.76	12.62	648	644	1.93	14.05
14	Madhya Pradesh	-	-	-	-	654	647	2.61	11.60	654	647	2.61	11.60
15	Maharashtra	323	320	0.53	6.02	1,402	1,335	4.19	44.08	1,725	1,655	4.73	50.10
16	Manipur	7	7	0.02	0.16	5	4	0.02	0.15	12	11	0.03	0.31
17	Meghalaya	-	-	-	-	3	3	0.01	0.06	3	3	0.01	0.06
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	0.00	-	-	-	0.00	-
20	Orissa	434	425	1.05	7.58	1,176	1,161	2.72	21.36	1,610	1,586	3.77	28.94
21	Punjab	83	82	0.15	1.26	788	756	1.71	19.15	871	838	1.85	20.42
22	Rajasthan	204	196	0.35	3.91	820	799	2.18	23.71	1,024	995	2.53	27.61
23	Sikkim	1	1	0.00	0.01	3	3	0.00	0.06	4	4	0.01	0.08
24	Telangana	1,039	1,029	1.70	26.23	1,090	1,045	6.66	35.77	2,129	2,074	8.35	62.01
25	Tamil Nadu	365	357	0.91	8.04	3,086	3,030	14.45	78.75	3,451	3,387	15.36	86.80
26	Tripura	1	1	0.01	0.01	3	3	0.01	0.14	4	4	0.02	0.15
27	Uttar Pradesh	575	565	1.11	11.63	1,872	1,808	5.40	45.23	2,447	2,373	6.51	56.85
28	Uttrakhand	181	181	0.45	3.84	430	428	1.06	8.45	611	609	1.51	12.29
29	West Bengal	543	483	0.36	6.81	2,298	2,025	3.87	30.17	2,841	2,508	4.23	36.98
30	Andaman & Nicobar Islands	1	1	0.00	0.01	5	5	0.01	0.09	6	6	0.01	0.10
31	Chandigarh	-	-	0.00	-	90	88	0.11	0.94	90	88	0.11	0.94
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	(2)	(2)	(0.01)	(0.09)	3	3	0.01	0.10	1	1	(0.00)	0.00
34	Delhi	(1)	(1)	(0.00)	(0.02)	768	724	3.04	25.54	767	723	3.03	25.52
35	Lakshadweep	-	-	-	-	-	-	0.01	-	-	-	0.01	-
36	Pondicherry	-	-	0.00	-	31	31	0.05	1.14	31	31	0.05	1.14
Total		6,832	6,666	17.40	138.87	23,071	22,256	79.33	547.76	29,903	28,922	96.74	686.63

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 Jun-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	-	-	-	-	6	3,037	0.12	999.22	6.00	3,037	0.12	999.22
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	19	0.00	0.69	-	19	0.00	0.69
8	Haryana	-	-	-	-	1	71	0.12	120.87	1.00	71	0.12	120.87
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	18	6,819	0.81	2,146.07	18.00	6,819	0.81	2,146.07
13	Kerala	-	-	-	-	-	(10)	(0.00)	(0.61)	-	(10)	(0.00)	(0.61)
14	Madhya Pradesh	-	-	-	-	1	31	0.00	0.56	1.00	31	0.00	0.56
15	Maharashtra	-	-	-	-	71	77,616	5.73	7,451.20	71.00	77,616	5.73	7,451.20
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	3	1,671	0.04	67.77	3.00	1,671	0.04	67.77
25	Tamil Nadu	-	-	-	-	10	25,780	0.74	954.67	10.00	25,780	0.74	954.67
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	1	1,627	0.05	91.73	1.00	1,627	0.05	91.73
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	1	99	0.01	22.40	1.00	99	0.01	22.40
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Naqar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	4	4,918	0.29	299.85	4.00	4,918	0.29	299.85
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	116	121,678	7.92	12,154.43	116.00	121,678	7.92	12,154.43

Total Application as per balance sheet (A)

Add(B)		991,463
Provisions	L20	565
Current Liabilities	L19	32,142
		32,707

Less(C)		
Debit balance in P & L a/c		101,255
Loans	L15	2,348
Advances and other Assets	L18	51,511
Cash and bank balance	L17	3,993
Fixed Assets	L16	1,995
Misc Exp Not written off	L21	-

Fund available for Investments **161,101** **863,068**

Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet) **863,068**

Balance Sheet Value of:

A. Life Fund	487,079
B. Pension & General Annuity and Group Business	139,719
C. Unit Linked Funds	236,270
	863,068

NON- Linked Business

A. LIFE FUND	PERCENTAGE AS PER REG.	SH		UL -Non Unit Res	PH		Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value
		Balance	FRSM+		PAR	NONPAR					
		(a)	(b)	(c)	(d)	(e)	(a+b+c+d+e)				
1 Central Govt Securities	Not less than 25%	15,427	28,458	652	165,513	56,733	266,783	54%	-	266,783	272,031
2 Central Govt Sec, State Govt Sec or Other approved Securities (incl 1 above)	Not less than 50%	15,427	30,152	652	180,495	57,847	284,573	58%	-	284,573	290,034
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-
a Housing and Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not less than 15%	3,959	6,332	250	73,294	36,689	120,524	25%	(55)	120,470	122,304
2. Other investments		-	-	-	322	-	322	0%	19	341	341
b i) Approved Investments		4,102	4,263	5	48,957	15,162	72,490	15%	(556)	71,934	73,069
ii) Other Investments not to exceed 15%	Not exceeding 35%	2,771	400	41	4,269	2,257	9,738	2%	23	9,762	9,582
TOTAL LIFE FUND	100%	26,259	41,147	948	307,337	111,955	487,647	100%	(569)	487,079	495,329

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%	-	59,455	59,455	0	-	59,455	60,836	
2 Central Govt Sec , State Govt Sec or Other Approved Securities (including (1) above)	Not less than 40%	-	69,832	69,832	0	-	69,832	71,295	
3 Balance in Approved Investment	Not exceeding 60%	-	69,898	69,898	1	(10)	69,888	71,593	
4 Other Investment		-	-	-	-	-	-	-	
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS	100%	-	139,729	139,729	100	(10)	139,719	142,888	

C. Linked Business		PERCENTAGE AS PER REG.	PH		Total Fund	ACTUAL %
			PAR	NON PAR		
1 Approved investments	Not less than 75%	-	218,977	218,977	92%	
2 Other investments	Not more than 25%	-	17,293	17,293	8%	
TOTAL LINKED INSURANCE FUND	100%	-	236,270	236,270	100%	

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 30 June 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)	428	13	348	4	990	7,756	4,997	83,804	2,948	61,714
Add : Inflows During the quarter	-	0	(0)	0	(0)	17	38	-	123	-
Increase/(Decrease) Value Of Inv(net)	(2)	0	(3)	0	(4)	(4)	(1)	(627)	1	(588)
Less: Outflow During the quarter	4	0	13	-	27	304	1,330	3,826	261	2,864
TOTAL INVESTIBLE FUNDS (MKT VALUE)	422	13	332	4	958	7,465	3,705	79,351	2,812	58,261

	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
Approved Investment(>=75%)																				
A Central Government Securities	156	37	8	64	85	26	0	0	470	49	3,072	41	2,321	63	20,237	26	1,408	50	0	0
B State Government securities	5	1	0	0	0	0	0	0	0	0	0	0	70	2	183	0	32	1	0	0
C Other Approved Securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Corporate bonds	0	0	0	0	47	14	0	0	98	10	650	9	388	10	10,138	13	409	15	0	0
E Infrastructure Bonds	88	21	0	0	10	3	0	0	216	23	1,366	18	289	8	5,527	7	479	17	0	0
F Equity	126	30	0	0	162	49	0	0	138	14	2,013	27	0	0	36,457	46	378	13	50,805	87
G Money Market Investment	6	1	4	34	2	1	4	97	1	0	0	0	140	4	0	0	0	0	0	0
H Mutual Funds	1	0	0	0	0	0	0	0	0	0	1	0	134	4	3,117	4	0	0	2,225	4
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (A)	382	91	12	97	306	92	4	97	923	96	7,101	95	3,342	90	75,659	95	2,706	96	53,030	91
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accrued Interest	3	1	0	2	1	0	0	0	11	1	109	1	35	1	922	1	47	2	0	0
Dividend Receivable	0	0	0	0	0	0	0	0	0	0	4	0	0	0	79	0	1	0	100	0
Bank Balance	0	0	0	1	0	0	0	3	0	0	7	0	1	0	44	0	0	0	47	0
Receivable for Sale of investments	0	0	0	0	0	0	0	0	0	0	199	3	136	4	1,004	1	100	4	1,252	2
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	0	0	25	0	0	0	0	0	4	0	63	0
Less:Current Liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payable for Investments	0	0	(0)	(0)	0	0	0	0	(0)	(0)	(282)	(4)	(208)	(6)	(1,525)	(2)	(112)	(4)	(796)	(1)
Fund Management of Charges Payable	(0)	(0)	(0)	(0)	0	0	(0)	(0)	(1)	(0)	(9)	(0)	(3)	(0)	(92)	(0)	(3)	(0)	(81)	(0)
Other current liabilities (for Investments)	(0)	(0)	0	0	0	0	0	0	(0)	(0)	(7)	(0)	(2)	(0)	(140)	(0)	(6)	(0)	(116)	(0)
SUB TOTAL (B)	3	1	0	3	1	0	0	3	11	1	47	1	(41)	(1)	291	0	31	1	469	1
Other Investment(<=25%)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
A Corporate bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Equity	5	1	0	0	5	1	0	0	4	0	223	3	0	0	3,385	4	43	2	4,757	8
D Mutual Funds	31	7	0	0	20	6	0	0	20	2	94	1	404	11	15	0	33	1	5	0
E Venture Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (C)	36	9	0	0	25	8	0	0	25	3	317	4	404	11	3,400	4	75	3	4,762	8
Total A + B + C	422	100	13	100	332	100	4	100	958	100	7,465	100	3,705	100	79,351	100	2,812	100	58,261	100
Funds Carried Forward (As Per LB2)	422		13		332		4		958		7,465		3,705		79,351		2,812		58,261	

FORM : L27-UNIT LINKED BUSINESS - 3A

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

Statement as on : 30 June 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)	2,569	4,378	8,353	360	9,748	15,683	3,768	6,425	20,264	4,373	7,957	246,880
Add : Inflows During the quarter	0	4	0	1	79	124	8	3	565	412	1,541	2,915
Increase/(Decrease) Value Of Inv/net)	18	(6)	(58)	6	(13)	(120)	(6)	(45)	9	(86)	148	(1,380)
Less: Outflow During the quarter	94	359	584	49	359	514	309	663	199	111	274	12,144
TOTAL INVESTIBLE FUNDS/(MKT VALUE)	2,492	4,017	7,712	319	9,456	15,173	3,460	5,720	20,639	4,588	9,372	236,270

	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													
Approved Investment(>= 75%)																											
A Central Government Securities	360	14	2,453	61	0	0	296	93	5,788	61	0	0	2,319	67	0	0	6,300	31	697	15	8,633	92	54,603	23			
B State Government securities	0	0	157	4	0	0	0	0	206	2	0	0	40	1	0	0	0	0	0	0	0	0	693	0			
C Other Approved Securities	0	0	0	0	0	0	0	0	6	0	0	0	6	0	0	0	0	0	0	0	0	0	12	0			
D Corporate bonds	925	37	519	13	0	0	0	0	1,089	12	0	0	558	16	0	0	0	0	78	2	0	0	14,899	6			
E Infrastructure Bonds	899	36	358	9	0	0	0	0	1,743	18	0	0	294	8	0	0	0	0	436	9	0	0	11,703	5			
F Equity	226	9	0	0	6,844	89	0	0	0	0	13,261	87	0	0	0	5,038	88	10,100	49	1,487	32	0	0	127,034	54		
G Money Market Investment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	370	2	630	14	100	1	1,258	1		
H Mutual Funds	0	0	132	3	0	0	0	0	1	0	0	0	1	0	0	0	0	963	5	171	4	0	0	6,747	3		
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
SUB TOTAL (A)	2,411	97	3,618	90	6,844	89	296	93	8,833	93	13,261	87	3,218	93	5,038	88	17,732	86	3,499	76	8,733	93	216,949	92			
Current Assets																											
Accrued Interest	70	3	41	1	0	0	0	0	188	2	0	0	48	1	0	0	0	0	36	1	0	0	0	0	1,511	1	
Dividend Receivable	1	0	0	0	14	0	0	0	0	0	26	0	0	0	0	10	0	24	0	5	0	0	0	0	264	0	
Bank Balance	5	0	8	0	11	0	0	0	9	3	9	0	14	0	11	0	12	0	13	0	5	0	0	0	196	0	
Receivable for Sale of investments	0	0	125	3	10	0	0	0	188	2	325	2	272	8	124	2	0	0	375	8	0	0	0	0	4,110	2	
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	0	0	17	0	3	0	2	0	45	0	34	1	639	7	0	0	830	0	
Less:Current Liabilities																											
Payable for Investments	0	0	(208)	(5)	0	0	0	0	(443)	(5)	(222)	(1)	(381)	(11)	(54)	(1)	(27)	(0)	(26)	(1)	0	0	0	0	0	(4,285)	(2)
Fund Management of Charoes Pivable	(3)	(0)	(3)	(0)	(13)	(0)	(0)	(0)	(9)	(0)	(19)	(0)	(3)	(0)	(7)	(0)	(22)	(0)	(6)	(0)	(4)	(0)	0	0	0	(275)	(0)
Other current liabilities (for Investments)	(1)	(0)	(9)	(0)	(19)	(0)	(1)	(0)	(1)	(0)	(0)	(0)	(0)	(0)	(14)	(0)	(8)	(0)	(0)	(0)	(0)	(0)	0	0	0	(324)	(0)
SUB TOTAL (B)	71	3	(46)	(1)	6	0	8	2	(67)	(1)	140	1	(60)	(2)	72	1	24	0	429	9	639	7	2,028	1			
Other Investment(<= 25%)																											
A Corporate bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
C Equity	10	0	0	0	768	10	0	0	0	1,132	7	0	0	0	437	8	385	2	144	3	0	0	0	0	11,298	5	
D Mutual Funds	0	0	445	11	94	1	15	5	690	7	640	4	302	9	174	3	2,496	12	516	11	0	0	0	0	5,995	3	
E Venture Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SUB TOTAL (C)	10	0	445	11	862	11	15	5	690	7	1,772	12	302	9	611	11	2,883	14	660	14	0	0	0	0	17,293	7	
Total A + B + C	2,492	100	4,017	100	7,712	100	319	100	9,456	100	15,173	100	3,460	100	5,720	100	20,639	100	4,588	100	9,372	100	236,270	100			
Funds Carried Forward (As Per LB2)	2,492		4,017		7,712		319		9,456		15,173		3,460		5,720		20,639		4,588		9,372		236,270				

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



FORM : L28-ULIP-NAV-3A

PART - C

Link to FORM 3A (Part B)

Statement as on : 30 June 2015

(₹ Lacs)

No	Name of the Scheme		Date of Launch	Par/Non Par	Assets Held as on 30 June 2015	NAV as on 30 June 2015	NAV as on 30 June 2015 (as per LB2)	NAV as on 31 March 2015	NAV as on 31 December 2014	NAV as on 30 September 2014	NAV as on 30 June 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	422	27.4897	27.4897	27.6282	26.9103	25.7031	24.9280	10.28%	11.02%	28.0119
2	ULGF00224/08/04EBDEBT114-Group Debt Fund	GDS	24-Aug-04	NON-PAR	13	22.5960	22.5960	22.5314	21.9206	20.5460	20.1309	12.25%	9.29%	22.6793
3	ULGF00324/08/04EBGROWTH114-Group Growth Fund	GGG	24-Aug-04	NON-PAR	332	33.0574	33.0574	33.2944	32.4083	30.9913	29.9197	10.49%	13.16%	34.2699
4	ULGF00424/08/04EBLIQUID114-Group Liquid Fund	GLS	24-Aug-04	NON-PAR	4	21.1852	21.1852	20.8832	20.5644	20.2115	19.8691	6.62%	7.58%	21.1852
5	ULGF00524/08/04EBSECURE114-Group Secure Fund	GSS	24-Aug-04	NON-PAR	958	23.9976	23.9976	24.1036	23.4417	22.3336	21.7690	10.24%	9.90%	24.2638
6	ULIF01620/09/13DISCONLIFE114-Discontinued Fund	DCF	20-Sep-13	NON-PAR	9,372	11.4483	11.4483	11.2395	11.0319	10.8161	10.6031	7.97%	NA	11.4483
7	ULIF01527/12/10ACTASSET114-Exide Life Active Asset Allocation Fund	DAAF	27-Dec-10	NON-PAR	4,588	14.9708	14.9708	15.2605	14.7151	13.9963	13.4136	11.61%	13.23%	15.7610
8	ULIF00118/10/04BALANCE114-Individual Balanced Fund	IBS	18-Oct-04	NON-PAR	7,465	26.4320	26.4320	26.4431	25.7954	24.4899	23.7479	11.30%	11.64%	26.8654
9	ULIF00218/10/04DEBT114-Individual Debt Fund	IDS	18-Oct-04	NON-PAR	3,705	22.5664	22.5664	22.5793	21.9421	20.6677	20.2096	11.66%	9.42%	22.6906
10	ULIF00514/10/05EQUITY114-Individual Equity Fund	IES	14-Oct-05	NON-PAR	58,261	24.9482	24.9482	25.1822	24.4446	23.3554	22.2632	12.06%	17.20%	26.4784
11	ULIF00318/10/04GROWTH114-Individual Growth Fund	IGS	18-Oct-04	NON-PAR	79,351	29.8992	29.8992	30.1235	29.2926	27.8228	26.8088	11.53%	13.13%	30.9948
12	ULIF00627/11/07GTDGROWTH114-Individual Guaranteed Growth Fund	IGGS	27-Nov-07	NON-PAR	2,492	16.7206	16.7206	16.6035	16.1908	15.6315	15.2984	9.30%	9.23%	16.7511
13	ULIF01016/12/09PRESERVER114-Individual Preserver Fund	IPS	16-Dec-09	NON-PAR	9,456	16.6282	16.6282	16.6500	16.1941	15.2638	14.9078	11.54%	9.12%	16.7202
14	ULIF01216/12/09PNPRESERV114-Individual Preserver Pension Fund	PPS	16-Dec-09	NON-PAR	3,460	16.7380	16.7380	16.7659	16.3025	15.3401	15.0175	11.46%	9.00%	16.8334
15	ULIF01116/12/09PRIMEEQU114-Individual Prime Equity Fund	IPES	16-Dec-09	NON-PAR	15,173	15.3680	15.3680	15.4848	14.9767	14.3760	13.6988	12.19%	17.64%	16.2794
16	ULIF01316/12/09PNPRIMEEQU114-Individual Prime Equity Pension Fund	IPPES	16-Dec-09	NON-PAR	5,720	15.2530	15.2530	15.3578	14.8428	14.2389	13.5685	12.41%	17.58%	16.1415
17	ULIF00418/10/04SECURE114-Individual Secure Fund	ISS	18-Oct-04	NON-PAR	2,812	24.6168	24.6168	24.6039	23.9911	22.7191	22.1238	11.27%	10.41%	24.7685
18	ULIF01403/12/10GTDNAV114-Market Shield	GRFD	3-Dec-10	NON-PAR	20,639	13.4533	13.4533	13.4472	13.2267	12.8762	12.4107	8.40%	11.15%	13.8940
19	ULIF00705/02/08PENDEBT114-Pension Debt Fund	PDS	5-Feb-08	NON-PAR	4,017	18.7173	18.7173	18.7457	18.2076	17.1288	16.7660	11.64%	9.20%	18.8258
20	ULIF00805/02/08PENLTI114-Pension Equity Fund	PES	5-Feb-08	NON-PAR	7,712	17.1659	17.1659	17.2821	16.8458	16.1036	15.3437	11.88%	17.26%	18.2436
21	ULIF00905/02/08PENLIQUID114-Pension Liquid Fund	PLS	5-Feb-08	NON-PAR	319	17.5596	17.5596	17.2356	16.9160	16.5848	16.2604	7.99%	8.47%	17.5596

TOTAL 236,270

Detail Regarding debt securities(ULIP)								
	MARKET VALUE				Book Value			
	As at 30 June, 2015	as % of total for this class	As at 30 June, 2014	as % of total for this class	As at 30 June, 2015	as % of total for this class	As at 30 June, 2014	as % of total for this class
Break down by credit rating								
AAA rated	25,073	31%	34,443	44%	24,496	30%	33,996	44%
AA or better	1,530	2%	507	1%	1,489	2%	500	1%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	55,308	68%	42,801	55%	55,143	68%	42,697	55%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	16,477	20%	12,740	16%	16,211	20%	12,647	16%
more than 1 year and upto 3years	6,210	8%	3,366	4%	5,973	7%	3,214	4%
More than 3 years and up to 7years	18,779	23%	29,568	38%	18,602	23%	29,442	38%
More than 7 years and up to 10 years	3,650	4%	5,105	7%	3,564	4%	4,971	6%
More than 10 years and up to 15 years	25,002	31%	11,615	15%	25,069	31%	11,647	15%
More than 15 years and up to 20 years	3,846	5%	7,550	10%	3,928	5%	7,669	10%
Above 20 years	7,946	10%	7,808	10%	7,780	10%	7,604	10%
Breakdown by type of the issuer								
a. Central Government	54,615	67%	42,419	55%	54,451	67%	42,310	55%
b. State Government	693	1%	382	0%	691	1%	388	1%
c. Corporate Securities	26,603	32%	34,950	45%	25,985	32%	34,496	45%

(₹ Lacs)

Detail Regarding debt securities(NON ULIP)								
	MARKET VALUE				Book Value			
	As at 30 June, 2015	as % of total for this class	As at 30 June, 2014	as % of total for this class	As at 30 June, 2015	as % of total for this class	As at 30 June, 2014	as % of total for this class
Break down by credit rating								
AAA rated	217,947	37%	171,041	35%	213,828	37%	171,554	35%
AA or better	14,819	2%	15,895	3%	14,444	2%	15,844	3%
Rated below AA but above A	-	-	-	0%	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	361,329	61%	296,007	61%	354,405	61%	301,721	62%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	21,281	4%	7,696	2%	21,077	4%	7,705	2%
more than 1 year and upto 3years	10,914	2%	10,470	2%	10,893	2%	10,566	2%
More than 3 years and up to 7years	86,474	15%	82,609	17%	84,717	15%	83,921	17%
More than 7 years and up to 10 years	113,894	19%	106,015	22%	111,946	19%	106,313	22%
More than 10 years and up to 15 years	138,997	23%	106,315	22%	136,745	23%	107,614	22%
More than 15 years and up to 20 years	76,197	13%	46,335	10%	75,247	13%	47,461	10%
Above 20 years	146,339	25%	123,503	26%	142,051	24%	125,539	26%
Breakdown by type of the issuer								
a. Central Government	358,759	60%	292,538	61%	351,898	60%	298,202	61%
b. State Government	2,570	0%	3,469	1%	2,507	0%	3,520	1%
c. Corporate Securities	232,766	39%	186,936	39%	228,272	39%	187,398	38%

FORM : L30-RELATED PARTY TRANSACTIONS

₹ Lacs

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 30 June 2015	Up to the Quarter ended 30 June 2015	For the Quarter ended 30 June 2014	Up to the Quarter ended 30 June 2014
Exide Industries Ltd	Premium Income	48	48	48	48
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	703	703	1,153	1,153
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2015	175,000	175,000	160,000	160,000
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Raheja OBE General Insurance Company Limited	Premium Income	2	2	3	3
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	19	19	19	19
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
H & R Johnson (India) A Division of Prism Cement Limited	Premium Income	46	46	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	0	0	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
RMC Readymix	Premium Income	-	-	11	11
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Asianet Satellite Communication Private Limited	Premium Income	(0)	(0)	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Development Credit Bank Limited	Premium Income	4	4	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Cable & Datacom Limited	Premium Income	(0)	(0)	0	0
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	1,017	1,017	1,938	1,938
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income	-	-	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Contribution made to Gratuity Trust	-	-	-	-
	Expenses incurred on behalf of the company	-	-	-	-
Key Management Personnel *	Managerial Remuneration	136	136	78	78
	Premium Income	-	-	-	-

* Current Year - 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	Appointed effective April 1, 2015
2	Mr. Kshitij Jain	Managing Director & CEO	
3	Mr. A. K Mukherjee	Director	
4	Ms. Mona Desai	Director	
5	Mr. N. N Joshi	Director	
6	Mr. Rajesh Kapadia	Director	
7	Mr. Vinayak Aggarwal	Director	
8	Mr. Parag Mathur	General Counsel & Company Secretary	
9	Mr. Anil Kumar C	Chief Financial Officer	
10	Mr. Shyam Sunder Bhat	Chief Investment Officer	
11	Mr. Rahul Agarwal	Chief Distribution Officer	
12	Mr. Ashwin B	Chief Operating Officer	
13	Mr. Rangarajan B N	Appointed Actuary & Chief Risk Officer	
14	Ms Priya Gopalakrishnan	Director - Human Resources *	

* Does not represent a Board position

Item	Description	Amount
1	Available Assets in Policyholders' Fund	816,381
	Deduct:	
2	Mathematical Reserves	816,867
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	(487)
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	72,794
7	Excess in Shareholders' funds	72,794
8	Total ASM (4) + (7)	72,307
9	Required Solvency Margin (RSM)	26,376
10	Solvency Ratio (8) / (9)	274%

FORM : L-34-Yield on Investments-1 (As on 30 June 2015)

Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	As on 30 June 2015 (Current Quarter)				As on 30 June 2015 (Year To Date)				As on 30 June 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	A Central Government Securities													
	A1 Central Government Bonds	CGSB	254,083	6,854	2.70	2.70	254,083	6,854	2.70	2.70	213,015	4,555	2.14	2.14
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	1,194	10	0.87	0.87	1,194	10	0.87	0.87	1,192	25	2.12	2.12
	A4 Treasury Bills	CTRB	7,569	145	1.92	1.92	7,569	145	1.92	1.92	6,825	147	2.15	2.15
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	2,005	44	2.20	2.20	2,005	44	2.20	2.20	3,018	65	2.14	2.14
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	15,295	324	2.12	2.12	15,295	324	2.12	2.12	14,549	310	2.13	2.13
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	27,555	552	2.00	2.00	27,555	552	2.00	2.00	19,719	450	2.28	2.28
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	468	(25)	(5.42)	(5.42)	468	(25)	(5.42)	(5.42)	292	85	29.13	29.13
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	251	(22)	(8.70)	(8.70)	251	(22)	(8.70)	(8.70)	225	40	17.79	17.79
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	2,184	31	1.41	1.41
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	83,237	2,021	2.43	2.43	83,237	2,021	2.43	2.43	56,098	1,240	2.21	2.21
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	9,072	220	2.42	2.42	9,072	220	2.42	2.42	8,087	198	2.45	2.45
	D15 Infrastructure - Equity (including unlisted)	IOEQ	367	4	1.14	1.14	367	4	1.14	1.14	-	-	-	-
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAEQ	2,194	51	2.33	2.33	2,194	51	2.33	2.33	1,598	448	28.06	28.06
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	16,097	(196)	(1.22)	(1.22)	16,097	(196)	(1.22)	(1.22)	11,736	1,363	11.61	11.61
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	9,019	262	2.91	2.91	9,019	262	2.91	2.91	6,567	150	2.29	2.29
	E9 Corporate Securities -Debentures	ECOS	34,098	1,090	3.20	3.20	34,098	1,090	3.20	3.20	35,039	825	2.35	2.35
	E14 Loans - Policy Loans	ELPL	6,843	169	2.47	2.47	6,843	169	2.47	2.47	4,598	118	2.57	2.57
	E 17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	27	0	0.26	0.26	27	0	0.26	0.26	9	0	0.30	0.30
	E18 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	E22 CCIL - CBLO	ECBO	1,845	23	1.24	1.24	1,845	23	1.24	1.24	393	1	0.38	0.38
	E23 Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	E24 Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,459	84	2.43	2.43	3,459	84	2.43	2.43	3,459	84	2.43	2.43
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	4,309	94	2.18	2.18	4,309	94	2.18	2.18	5,173	115	2.21	2.21
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	268	11	4.20	4.20	268	11	4.20	4.20	451	36	7.99	7.99
	F5 Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	F6 Debentures	OLDB	-	-	-	-	-	-	-	-	1,000	8	0.85	0.85
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	6,238	132	2.12	2.12	6,238	132	2.12	2.12	25,484	576	2.26	2.26
	F17 Securitised Assets	OPSA	2,111	30	1.40	1.40	2,111	30	1.40	1.40	-	-	-	-
	TOTAL		487,601	11,878	2.44	2.44	487,601	11,878	2.44	2.44	420,711	10,872	2.58	2.58

No.	Category of Investment	CAT Code	As on 30 June 2015 (Current Quarter)				As on 30 June 2015 (Year To Date)				As on 30 June 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)	%	%
A Central Government Securities														
	A1 Central Government Bonds	CGSB	32,270	(202)	(0.63)	(0.63)	32,270	(202)	(0.63)	(0.63)	35,716	1,854	5.19	5.19
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	0	0	-	-	-	-	-	-	-	-	-	-
	A4 Treasury Bills	CTRB	14,058	276	1.96	1.96	14,058	276	1.96	1.96	8,726	188	2.15	2.15
B Government Securities / Other Approved Securities														
	B2 State Government Bonds/ Development Loans	SGGB	467	6	1.35	1.35	467	6	1.35	1.35	395	7	1.81	1.81
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	12	(0)	(0.27)	(0.27)	12	(0)	(0.27)	(0.27)	11	1	4.48	4.48
C Housing and Loans to State Govt for housing and fire fighting equipment														
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,580	80	1.43	1.43	5,580	80	1.43	1.43	6,969	224	3.22	3.22
D Infrastructure Investments														
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	2,149	(185)	(8.58)	(8.58)	2,149	(185)	(8.58)	(8.58)	3,538	1,198	33.85	33.85
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,948	(179)	(9.20)	(9.20)	1,948	(179)	(9.20)	(9.20)	3,616	484	13.38	13.38
	D5 Infrastructure - Securitised Assets	IESA	0	0	-	-	-	-	-	-	191	4	2.28	2.28
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	12,151	100	0.82	0.82	12,151	100	0.82	0.82	14,482	485	3.35	3.35
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,674	18	0.67	0.67	2,674	18	0.67	0.67	3,480	141	4.04	4.04
	D15 Infrastructure - Equity (including unlisted)	IOEQ	2,493	67	2.69	2.69	2,493	67	2.69	2.69	-	-	-	-
E Approved Investment Subject To Exposure Norms														
	E1 PSU - Equity Shares - Quoted	EAEQ	15,833	203	1.28	1.28	15,833	203	1.28	1.28	16,867	4,339	25.72	25.72
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	115,207	(1,419)	(1.23)	(1.23)	115,207	(1,419)	(1.23)	(1.23)	125,885	16,194	12.86	12.86
	E4 Equity Shares - Promoter Group	EEPG	1,144	(207)	(18.13)	(18.13)	1,144	(207)	(18.13)	(18.13)	1,529	277	18.09	18.09
	E5 Corporate Securities - Bonds - Taxable	EPBT	1,356	8	0.63	0.63	1,356	8	0.63	0.63	1,270	37	2.91	2.91
	E9 Corporate Securities -Debentures	ECOS	7,684	67	0.87	0.87	7,684	67	0.87	0.87	7,351	292	3.97	3.97
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	705	2	0.26	0.26	705	2	0.26	0.26	177	1	0.30	0.30
	E18 Deposits - CDs with Scheduled Banks	EDCD	0	0	-	-	-	-	-	-	-	-	-	-
	E22 CCIL - CBLO	ECBO	1,352	24	1.77	1.77	1,352	24	1.77	1.77	494	10	2.03	2.03
	E23 Commercial Papers	ECCP	0	0	-	-	-	-	-	-	-	-	-	-
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,538	11	0.71	0.71	1,538	11	0.71	0.71	1,454	97	6.65	6.65
	E24 Application Money	ECAM	329	0	-	-	329	-	-	-	-	-	-	-
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	3,762	77	2.05	2.05	3,762	77	2.05	2.05	2,246	53	2.35	2.35
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0	0	-	-	-	-	-	-	-	-	-	-
	E32 Net Current Assets (Only in respect of ULIP Business)	ENCA	2,028	0	-	-	2,028	-	-	-	3,915	-	-	-
F Other than Approved Securities														
	F3 Equity Shares (Incl. Co-op Societies)	OESH	8,358	620	7.42	7.42	8,358	620	7.42	7.42	9,729	1,971	20.25	20.25
	F5 Equity Shares - Promoter Group	OEPG	1,097	5	0.48	0.48	1,097	5	0.48	0.48	2,213	598	27.02	27.02
	F6 Debentures	OLDB	0	0	-	-	-	-	-	-	-	-	-	-
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	0	0	-	-	-	-	-	-	-	-	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	5,594	120	2.14	2.14	5,594	120	2.14	2.14	6,192	139	2.25	2.25
	F17 Securitised Assets	OPSA	0	0	-	-	-	-	-	-	-	-	-	-
TOTAL			239,790	(509)	(0.21)	(0.21)	239,790	(509)	(0.21)	(0.21)	256,446	28,591	11.15	11.15

No.	Category of Investment	CAT Code	As on 30 June 2015 (Current Quarter)				As on 30 June 2015 (Year To Date)				As on 30 June 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	A Central Government Securities													
	A1 Central Government Bonds	CGSB	56,700	1,186	2.09	2.09	56,700	1,186	2.09	2.09	44,612	939	2.11	2.11
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	A4 Treasury Bills	CTRB	1,104	22	1.95	1.95	1,104	22	1.95	1.95	127	3	2.21	2.21
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	502	11	2.20	2.20	502	11	2.20	2.20	502	11	2.20	2.20
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,869	210	2.12	2.12	9,869	210	2.12	2.12	9,822	210	2.13	2.13
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	14,553	333	2.29	2.29	14,553	333	2.29	2.29	12,968	304	2.34	2.34
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	199	(11)	(5.44)	(5.44)	199	(11)	(5.44)	(5.44)	111	31	27.74	27.74
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	117	(9)	(7.90)	(7.90)	117	(9)	(7.90)	(7.90)	115	21	18.57	18.57
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	23,328	516	2.21	2.21	23,328	516	2.21	2.21	21,290	459	2.16	2.16
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	5,980	146	2.44	2.44	5,980	146	2.44	2.44	6,757	163	2.41	2.41
	D15 Infrastructure - Equity (including unlisted)	IOEQ	67	5	7.84	7.84	67	5	7.84	7.84	-	-	-	-
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAEQ	932	20	2.11	2.11	932	20	2.11	2.11	791	222	28.01	28.01
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	6,999	(97)	(1.39)	(1.39)	6,999	(97)	(1.39)	(1.39)	4,895	486	9.93	9.93
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	403	8	2.07	2.07	403	8	2.07	2.07	250	5	2.12	2.12
	E9 Corporate Securities -Debentures	ECOS	14,530	344	2.36	2.36	14,530	344	2.36	2.36	13,591	316	2.33	2.33
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	13	0	0.26	0.26	13	0	0.26	0.26	5	0	0.30	0.30
	E18 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	E22 CCIL - CBLO	ECBO	117	2	1.78	1.78	117	2	1.78	1.78	311	5	1.51	1.51
	E23 Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	E24 Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	540	12	2.30	2.30	540	12	2.30	2.30	539	12	2.30	2.30
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,357	28	2.05	2.05	1,357	28	2.05	2.05	2,968	72	2.43	2.43
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	F5 Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	F6 Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	F17 Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		137,309	2,725	1.98	1.98	137,309	2,725	1.98	1.98	119,657	3,258	2.72	2.72

Name of Fund LIFE FUND

Statement of Down Graded Investments

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
	NIL								
B. As on Date									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	ECOS	1990	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
A. During the Quarter									
	NIL								
B. As on Date									
	NIL								

Name of Fund PENSION & GENERAL ANNUITY AND GROUP BUSINESS

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
	Nil								
B. As on Date									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	ECOS	497	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
1	First Year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	30.86	31	30	36.48	14.75	15	15	17.12	30.86	31	30	36.48	14.75	15	15	17.12
	From 1,00,001-1,25,000	1.01	1	1	1.11	3.63	3	3	4.35	1.01	1	1	1.11	3.63	3	3	4.35
	Above Rs. 1,25,000	308.28	53	53	341.68	53.74	14	13	45.71	308.28	53	53	341.68	53.74	14	13	45.71
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	19.31	26	26	1.03	40.20	56	56	1.86	19.31	26	26	1.03	40.20	56	56	1.86
	From 1,00,001-150,000	17.39	14	14	0.90	42.75	34	34	2.03	17.39	14	14	0.90	42.75	34	34	2.03
	From 150,001- 2,00,000	6.99	4	4	0.36	17.57	10	10	0.82	6.99	4	4	0.36	17.57	10	10	0.82
	From 2,00,001-250,000	2.30	1	1	0.12	2.27	1	1	0.12	2.30	1	1	0.12	2.27	1	1	0.12
	From 2,50,001-3,00,000	5.40	2	2	0.27	10.64	4	4	0.52	5.40	2	2	0.27	10.64	4	4	0.52
	Above Rs. 3,00,000	40	6	6	2.14	41.99	7	7	2.22	39.66	6	6	2.14	41.99	7	7	2.22
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	0.20	-	1	8.22	-	-	-	-	0.20	-	1	8.22
	From 25001-50,000	-	-	-	-	0.65	-	2	29.08	-	-	-	-	0.65	-	2	29.08
	From 50,001- 75,000	-	-	-	-	1.37	-	2	35.83	-	-	-	-	1.37	-	2	35.83
	From 75,000-100,000	-	-	-	-	0.92	-	1	25.03	-	-	-	-	0.92	-	1	25.03
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual Non Single Premium- INSP																
	From 0-10000	1,416.14	39,020	37,932	106,613.56	1,012.79	28,168	27,550	113,609.66	1,416.14	39,020	37,932	106,613.56	1,012.79	28,168	27,550	113,609.66
	From 10,000-25,000	2,299.88	18,333	17,800	61,845.66	2,093.99	14,905	14,712	50,005.64	2,299.88	18,333	17,800	61,845.66	2,093.99	14,905	14,712	50,005.64
	From 25001-50,000	1,513.72	4,838	4,673	23,828.58	1,526.19	4,175	4,079	19,480.78	1,513.72	4,838	4,673	23,828.58	1,526.19	4,175	4,079	19,480.78
	From 50,001- 75,000	501.50	858	841	5,450.97	293.70	496	493	5,420.14	501.50	858	841	5,450.97	293.70	496	493	5,420.14
	From 75,000-100,000	656.89	697	676	5,775.73	624.32	641	628	5,702.38	656.89	697	676	5,775.73	624.32	641	628	5,702.38
	From 1,00,001-1,25,000	125.00	115	114	1,138.32	128.89	118	116	1,598.90	125.00	115	114	1,138.32	128.89	118	116	1,598.90
	Above Rs. 1,25,000	560.42	283	273	6,043.98	421.48	190	188	4,875.02	560.42	283	273	6,043.98	421.48	190	188	4,875.02
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	174.06	2,114	2,064	0.12	284.89	3,755	3,636	4.62	174.06	2,114	2,064	0.12	284.89	3,755	3,636	4.62
	From 50,001-100,000	60.16	99	99	-	99.74	144	139	2.20	60.16	99	99	-	99.74	144	139	2.20
	From 1,00,001-150,000	14.80	13	12	-	26.75	23	20	0.50	14.80	13	12	-	26.75	23	20	0.50
	From 150,001- 2,00,000	7.32	4	4	-	24.80	15	15	2.60	7.32	4	4	-	24.80	15	15	2.60
	From 2,00,001-250,000	5.00	2	2	-	20.02	9	6	0.72	5.00	2	2	-	20.02	9	6	0.72
	From 2,50,001-3,00,000	7.50	3	3	-	11.70	4	4	7.50	7.50	3	3	-	11.70	4	4	7.50
	Above Rs. 3,00,000	13.35	3	3	-	77.45	14	12	13.50	13.35	3	3	-	77.45	14	12	13.50
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	791.55	116.00	121,678.00	12,154.43	110.76	23	18,017	239,696.41	791.55	116.00	121,678.00	12,154.43	110.76	23	18,017	239,696.41
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	5,232.02	118,274	114,550	274,740.54	5,222.41	113,999	110,426	240,535.40	5,232.02	118,274	114,550	274,740.54	5,222.41	113,999	110,426	240,535.40
	From 10,000-25,000	6,270.45	42,564	41,718	151,498.51	6,162.58	40,584	39,282	133,139.17	6,270.45	42,564	41,718	151,498.51	6,162.58	40,584	39,282	133,139.17
	From 25001-50,000	3,783.61	10,538	10,327	57,785.23	3,716.77	10,227	9,945	52,558.53	3,783.61	10,538	10,327	57,785.23	3,716.77	10,227	9,945	52,558.53
	From 50,001- 75,000	1,478.74	2,676	2,650	13,971.59	1,520.15	2,707	2,677	12,234.99	1,478.74	2,676	2,650	13,971.59	1,520.15	2,707	2,677	12,234.99
	From 75,000-100,000	1,580.41	1,706	1,678	14,822.36	1,522.49	1,617	1,590	13,099.53	1,580.41	1,706	1,678	14,822.36	1,522.49	1,617	1,590	13,099.53
	From 1,00,001-1,25,000	743.57	705	698	5,014.42	756.98	711	706	4,822.05	743.57	705	698	5,014.42	756.98	711	706	4,822.05
	Above Rs. 1,25,000	1,720.99	802	788	16,036.21	1,835.45	810	787	13,931.49	1,720.99	802	788	16,036.21	1,835.45	810	787	13,931.49
	ii Individual- Annuity																
	From 0-10000	150.44	2,085	2,066	21.99	161.87	1,429	1,426	27.33	150.44	2,085	2,066	21.99	161.87	1,429	1,426	27.33
	From 10,000-25,000	833.58	2,923	2,487	12.51	917.21	1,966	1,928	7.30	833.58	2,923	2,487	12.51	917.21	1,966	1,928	7.30
	From 25001-50,000	256.79	558	555	0.44	184.78	349	348	3.50	256.79	558	555	0.44	184.78	349	348	3.50
	From 50,001- 75,000	44.09	93	92	1.45	34.90	42	42	1.00	44.09	93	92					

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

₹ Crores

SI.No.	Channels	Current Quarter			Same quarter previous year			Up to the quarter ended 30 June 2015			Up to the quarter ended 30 June 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	952	0.08	-	-	-	1	952	0.08
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	95	101,551	5.97	15	13,980	0.96	95	101,551	5.97	15	13,980	0.96
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	21	20,127	1.95	7	3,091	0.10	21	20,127	1.95	7	3,091	0.10
	Total (A)	116	121,678	7.92	23	18,023	1.14	116	121,678	7.92	23	18,023	1.14
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	116	121,678	7.92	23	18,023	1.14	116	121,678	7.92	23	18,023	1.14

Note:

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

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

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

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

₹ Crores

Sl.No.	Channels	Current Quarter		Same quarter previous year		Up to the quarter ended 30 June 2015		Up to the quarter ended 30 June 2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	20,168	79.09	22,659	86.20	20,168	79.09	22,659	86.20
2	Corporate Agents-Banks	459	0.86	4,766	15.23	459	0.86	4,766	15.23
3	Corporate Agents -Others	701	3.01	525	1.30	701	3.01	525	1.30
4	Brokers	7,091	11.10	2,408	6.27	7,091	11.10	2,408	6.27
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	524	1.25	348	0.70	524	1.25	348	0.70
	Total (A)	28,943	95.31	30,706	109.69	28,943	95.31	30,706	109.69
1	Referral (B)	960	1.42	1,596	2.00	960	1.42	1,596	2.00
	Grand Total (A+B)	29,903	96.74	32,302	111.69	29,903	96.74	32,302	111.69

Note:

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

Ageing of Claims (Individual)

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims #	1,599	280	473	1,707	377	1,933	6,369	17.28
2	Survival Benefit	59	9,460	2,305	1,058	1,060	1,473	15,415	31.46
3	For Annuities / Pension	-	920	-	-	-	-	920	0.47
4	For Surrender (Incl Foreclosures) §	-	-	17,423	1,752	487	2,055	21,717	206.33
5	Other benefits (rider)	-	245	7	-	-	-	252	0.29
		-	-	-	-	-	-	-	-
1	Death Claims *	-	601	70	12	3	-	686	12.02

The delay for the maturity payout is due to non receipt of the policy schedules on or before the maturity date.

§ Surrenders are processed based on the request received date.

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

Ageing of Claims (Group)

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender ***	23	-	-	-	-	-	23	0.16
5	Other benefits - Death	-	-	-	-	-	-	-	-
6	Other benefits - GRTY / SUPN **	-	56	-	-	-	-	56	0.33
		-	-	-	-	-	-	-	-
1	Death Claims *	-	107	-	-	-	-	107	2.34

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

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

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

FOR L-40 - : Claims data for Life (Apr to June-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-15) #	45	13,392	7,045	192	12,088	6
2	Claims reported during the period	905	808	12,729	1,042	18,254	269
3	Claims Settled during the period	686	6,369	15,415	920	21,717	252
4	Claims Repudiated during the period	29	-	-	-	-	2
a	Less than 2 years from the date of acceptance of risk	28	-	-	-	-	8
b	Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	8
6	Claims O/S at End of the period	235	7,831	4,359	314	8,625	13
	Less than 3 months	215	224	2,598	314	1,825	13
	3 months to 6 months	20	1,156	748	-	1,203	-
	6 months to 1 year	-	152	395	-	1,374	-
	1 year and above	-	6,299	618	-	4,223	-

: 3 cases, which were shown as claim outstanding during the previous quarter was investigated and found that LA had died prior to proposal date. Hence the same has been removed from opening balance as there is no valid contract

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-15)	-	-	-	-	-	-
2	Claims reported during the period	111	-	-	-	23	56
3	Claims Settled during the period	107	-	-	-	23	56
4	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	4	-	-	-	-	-
	Less than 3 months	4	-	-	-	-	-
	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 April 2015	Additions during the quarter	Complaints Resolved / settled during the quarter			Complaints Pending at as on 30 June 2015	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	1	28	15	4	5	5	28
b)	Policy Servicing	35	321	161	141	34	20	321
c)	Proposal Processing	16	328	127	170	32	15	328
d)	Survival Claims	53	553	339	181	60	26	553
e)	ULIP Related	5	82	43	28	9	7	82
f)	Unfair Buisness Practices	124	1,751	354	808	512	201	1,751
g)	Others	12	135	33	65	31	18	135
	Total Number of complaints	246	3,198	1,072	1,397	683	292	3,198

2	Total No. of policies during previous year	32,302
3	Total No. of claims during previous year	764
4	Total No. of policies during current year	29,903
5	Total No. of claims during current year	905
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	107
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	309

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	212	-	212
b)	7-15 Days	79	-	79
c)	15 - 30 Days	1	-	1
d)	30 - 90 Days	-	-	-
e)	90 Days & above	-	-	-
	Total Number of complaints	292	-	292

L-42- Valuation Basis (Life Insurance)

a. How the policy data needed for valuation is accessed: The IT department provides the data required for performing the valuation. IT extracts the data from the Policy Administration System by means of a query. Fields that are necessary for the purpose of valuation are extracted. Validation checks are performed on the data received from the Policy administration system. The download contains details of both base policies and riders. The data is then converted in to the requisite format, used for valuation purpose, using a Data Conversion System (DCS) package. The actuarial valuation process is done by means of the actuarial software – Prophet

b. How the valuation bases are supplied to the system: The valuation parameters are classified as:
Global: These are common across businesses and do not vary according to product, e.g., tax on surplus, inflation, etc.
Input: These are product-specific, e.g., expenses, commission, etc.
The non-variants are classified as constants and the individual modal points are generated from the policy download after validation checks. These inputs are fed into the Prophet System for generating the valuation output.

1) Interest : Maximum and minimum interest rate taken for each segment

i. Individual Business

1. Life- Participating policies
2. Life- Non-participating Policies
3. Annuities- Participating policies
4. Annuities – Non-participating policies
5. Annuities- Individual Pension Plan
6. Unit Linked
7. Health Insurance

ii. Group Business

2) Mortality Rates : the mortality rates used for each segment ¹

1. Life- Participating policies
2. Life- Non-participating Policies
3. Annuities- Participating policies
4. Annuities – Non-participating policies
5. Annuities- Individual Pension Plan
6. Unit Linked
7. Health Insurance ²

ii. Group Business

3) Expense : (all are per policy unless otherwise mentioned)

1. Life- Participating policies
2. Life- Non-participating Policies
3. Annuities- Participating policies
4. Annuities – Non-participating policies
5. Annuities- Individual Pension Plan
6. Unit Linked
7. Health Insurance

ii. Group Business (Term Assurance)

The Valuation Bases:

	Sep-14		Dec-14		Mar-15		Jun-15	
	Min	Max	Min	Max	Min	Max	Min	Max
1. Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2. Life- Non-participating Policies	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
3. Annuities- Participating policies								
4. Annuities – Non-participating policies	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
5. Annuities- Individual Pension Plan	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
6. Unit Linked	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
7. Health Insurance	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
ii. Group Business	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
1. Life- Participating policies	99.00%	217.50%	99.00%	217.50%	99.00%	217.50%	99.00%	217.50%
2. Life- Non-participating Policies	51.00%	217.50%	51.00%	217.50%	51.00%	217.50%	51.00%	217.50%
3. Annuities- Participating policies								
4. Annuities – Non-participating policies	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%
5. Annuities- Individual Pension Plan	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%
6. Unit Linked	99.00%	145.00%	99.00%	145.00%	99.00%	145.00%	99.00%	145.00%
7. Health Insurance ²	54.00%	145.00%	54.00%	145.00%	54.00%	145.00%	54.00%	145.00%
ii. Group Business	148.50%	217.50%	148.50%	217.50%	148.50%	217.50%	148.50%	217.50%
1. Life- Participating policies	438.67	671.75	442.99	678.37	447.36	685.05	451.76	691.80
2. Life- Non-participating Policies	68.16	671.75	68.84	678.37	69.32	685.05	70.00	691.80
3. Annuities- Participating policies	-	-	-	-	-	-	-	-
4. Annuities – Non-participating policies	310.04	310.04	313.09	313.09	316.18	316.18	319.29	319.29
5. Annuities- Individual Pension Plan	671.75	671.75	678.37	678.37	685.05	685.05	691.80	691.80
6. Unit Linked ³	646.46	646.46	652.83	652.83	659.26	659.26	665.76	665.76
7. Health Insurance	671.75	671.75	678.37	678.37	685.05	685.05	691.80	691.80
ii. Group Business (Term Assurance)	19.79	69.26	19.98	69.95	20.18	70.64	20.38	71.33

1) The percentages shown above refer to the adjustments made to the base tables. The base table used For Non-participating annuity products was 'Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates' and for all other assurance products both Indian Assured Lives Mortality (2006 -2008) (modified) Ult.

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

3) In addition to this in respect of Unit Linked policies, additional expenses varying from 0.3% to 0.8% to unit balance based on type of fund was also allowed. In respect of traditional paid up policies, expenses @40% of that of inforce policy expense was allowed for in the valuation as at 30 June 2015. In case of Individual Pension Plan where premium discontinued beyond a year, expense @ 75% of inforce policy expense has been used for valuation as on 31 March 2015.

4) Bonus Rates : Each year bonus rates are declared on 31st of March post annual actuarial valuation in accordance with section 49 of Insurance Act, 1938 and IRDA (Distribution of Surplus) Regulations, 2002.

5) Policyholders Reasonable Expectations

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

6) Taxation and Shareholder Transfers

Both allowed for in the valuation of participating business. Taxes charged were at 12.5% Base Rate + applicable Surcharge + Education Cess

7) Basis of provisions for Incurred But Not Reported (IBNR)

Set up assumed 2 - 3 month reporting delay in respect of death claims based on Line of Business

8) Change in Valuation Methods or Bases (comparison to valuation bases as at 31 March 2015)

i. Individuals Assurances

	Jun-15	
	Min	Max
1. Interest	No Change	No Change
Participating	No Change	No Change
Non participating	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No change other than allowing for implied inflation
3. Inflation	No Change	No Change
ii. Annuities		
1. Interest	No Change	No Change
a. Annuity in payment	No Change	No Change
b. Annuity during deferred period	No Change	No Change
c. Pension : All Plans	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No change other than allowing for implied inflation
3. Inflation	No Change	No Change
iii. Unit Linked		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No change other than allowing for implied inflation
3. Inflation	No Change	No Change
iv. Health		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No change other than allowing for implied inflation
3. Inflation	No Change	No Change
v. Group		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No change other than allowing for implied inflation
3. Inflation	No Change	No Change