

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2015	Up to the Quarter ended 30 September 2015	For the Quarter ended 30 September 2014	Up to the Quarter ended 30 September 2014
Premiums earned – net					
(a) Premium	L4	5,188,286	8,341,710	4,894,305	7,945,752
(b) Reinsurance ceded		(97,084)	(130,255)	(31,997)	(47,501)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,404,348	2,750,612	1,271,183	2,471,913
(b) Profit on sale/redemption of investments		788,100	1,886,773	1,508,531	2,871,575
(c) (Loss) on sale/ redemption of investments		(297,371)	(480,244)	(125,989)	(171,956)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(891,041)	(1,772,352)	(367,566)	1,017,370
Other Income					
(a) Miscellaneous income		143,330	147,513	22,324	37,623
(b) Contribution from the shareholders' account		209,523	437,987	217,090	458,746
Total (A)		6,448,091	11,181,742	7,387,881	14,583,522
Commission	L5	427,383	658,426	325,992	528,390
Operating expenses relating to insurance business	L6	1,632,281	3,064,358	1,393,727	2,638,442
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)		2,059,663	3,722,785	1,719,719	3,166,832
Benefits paid (net)	L7	2,693,809	5,322,211	3,671,082	6,893,758
Interim bonuses paid		577	1,554	768	1,757
Change in valuation of liability against life policies					
(a) Gross		1,615,060	2,129,287	1,896,511	4,402,137
(i) Linked		(1,114,949)	(2,175,134)	(898,315)	44,443
(ii) Non-Linked		2,730,010	4,304,421	2,794,826	4,357,694
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		4,309,447	7,453,052	5,568,361	11,297,653
Surplus / (Deficit) (D) = (A)-(B)-(C)		78,981	5,906	99,801	119,038
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		79,000	95,365	99,532	185,688
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		(20)	(89,460)	270	(66,650)
Total (D)		78,981	5,906	99,801	119,038
Funds for Discontinued Policies					
Opening Balance		1,093,050	900,845	452,577	330,956
Add : Transfer to Funds for discontinued policies		49,465	241,670	49,371	170,991
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		1,142,515	1,142,515	501,947	501,947
Funds for Future Appropriation					
Opening Balance		17,385	90,460	93,033	73,797
Add: Surplus transferred to (from) balance sheet		79,000	95,365	99,532	185,688
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		(20)	(89,460)	270	(66,650)
Balance Carried forward to Balance Sheet		96,366	96,366	192,834	192,834

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2015	Up to the Quarter ended 30 September 2015	For the Quarter ended 30 September 2014	Up to the Quarter ended 30 September 2014
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		130,337	256,949	97,392	177,326
(b) Profit on sale/redemption of investments		60,924	128,749	42,774	70,417
(c) (Loss) on sale/ redemption of investments		(128)	(128)	-	-
Other income		672	1,839	654	1,314
Total (B)		191,805	387,409	140,820	249,057
Expense other than those directly related to the insurance business		4,875	9,710	2,026	78,980
Corporate Social Responsibility		1,240	1,240	-	-
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		209,523	437,987	217,090	458,746
Total (C)		215,639	448,937	219,116	537,726
Profit / (loss) before tax (A) + (B) - (C)		(23,833)	(61,529)	(78,296)	(288,669)
Provision for wealth tax		-	-	-	-
Profit / (loss) after tax		(23,833)	(61,529)	(78,296)	(288,669)
Appropriations					
(a) Balance at beginning of the year		(10,125,534)	(10,087,839)	(10,950,805)	(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		(10,149,368)	(10,149,368)	(11,029,101)	(11,029,101)

Particulars	Schedule	As at 30	
		September 2015	September 2014
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L8	17,500,000	17,500,000
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		58	37,702
Sub-total		17,500,058	17,537,702
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		(244,804)	171,252
Policy liabilities	L11	-	-
- Par		33,828,635	29,223,166
- Non Par		12,684,846	9,258,726
- Annuity		326,165	212,257
- Pension		9,781,765	10,505,331
- VIP Non Par Pension		3,863,249	1,789,255
Funds for discontinued policies		-	-
(i) Linked		930,712	487,444
(ii) Non-Linked		211,802	14,504
Insurance reserves		-	-
Provision for linked liabilities		20,165,361	20,903,416
Fair value change (linked)		1,418,385	3,676,822
Non-unit liabilities		90,854	111,330
Total linked liabilities		21,674,600	24,691,568
Sub-total		83,056,972	76,353,503
Funds for future appropriation - Non Participating		96,367	192,834
Funds for future appropriation - Participating		-	-
Total		100,653,396	94,084,039
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	7,227,528	6,973,882
Policyholders'	L13	59,278,548	49,749,707
Assets held to cover linked liabilities	L14	22,515,459	25,074,828
Loans	L15	2,298	621,673
Fixed Assets (Net)	L16	223,997	86,946
Current Assets			
Cash and bank balances	L17	1,260,992	864,306
Advances and other assets	L18	3,441,444	4,044,770
Sub-total (A)		4,702,437	4,909,076
Current liabilities	L19	3,379,908	4,300,519
Provisions	L20	66,330	60,655
Sub-total (B)		3,446,238	4,361,174
Net current assets (C) = ((A) - (B))		1,256,200	547,903
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		10,149,368	11,029,101
Total		100,653,396	94,084,039

Contingent Liabilities

Particulars	As at 30	
	September 2015	September 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)	118,021	85,402
Total	2,586,077	2,429,970

(*)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.

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

Schedules forming part of Financial Statements for the half year ended 30 September 2015



FORM L4-Premium Schedule

(₹ '000)

Particulars

	For the quarter ended 30 September 2015	Up to the quarter ended 30 September 2015	For the quarter ended 30 September 2014	Up to the quarter ended 30 September 2014
Premium (net of service tax)				
First year premiums	1,439,089	2,244,839	1,031,388	1,790,182
Renewal premiums	3,547,079	5,653,996	3,404,673	5,327,842
Single premiums	202,117	442,874	458,245	827,728
Total premium	5,188,286	8,341,710	4,894,305	7,945,752

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	306,978	475,823	221,021	382,797
- Renewal premium	122,064	179,423	98,700	133,938
- Single premium	(1,659)	3,181	6,271	11,654
Total	427,383	658,426	325,992	528,390
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	427,383	658,426	325,992	528,390

Break up of commission paid to intermediaries:

Agents	329,052	491,493	178,359	308,023
Brokers	81,006	136,811	38,778	56,496
Corporate agency	12,578	22,471	8,754	16,875
Referral	1,205	1,681	595	1,091
Bancassurance	3,542	5,970	99,506	145,904
Total	427,383	658,426	325,992	528,390

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FORM : L6-Operating Expenses Schedule

Operating expenses relating to insurance business

(₹ '000)

Particulars	For the quarter ended 30 September 2015	Up to the quarter ended 30 September 2015	For the quarter ended 30 September 2014	Up to the quarter ended 30 September 2014
Employees' remuneration, welfare benefits and other manpower costs	759,493	1,481,591	675,072	1,330,788
Travel, conveyance and vehicle running expenses	34,519	66,614	23,784	54,389
Rent, rates and taxes	125,170	254,814	152,184	311,556
Repairs, maintenance and office upkeep	38,398	91,656	49,660	90,740
Printing and stationery	9,100	17,488	8,225	16,205
Communication expenses	26,001	54,916	32,646	56,195
Legal expenses	1,860	4,891	16,006	21,503
Professional charges	92,740	138,087	43,882	73,852
Medical fees	4,001	6,778	2,609	4,589
Auditors' fees, expenses etc				
a) as auditor	925	1,725	925	1,725
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	75	37	75
d) Concurrent audit & Other certifications	153	410	350	825
e) Out of pocket reimbursement	12	252	89	348
Advertisement and publicity	42,969	140,186	175,369	254,835
Interest and bank charges	11,977	22,478	7,865	17,596
Agents training & Recruitment expenses	6,388	13,532	2,290	4,104
Electricity charges	20,184	40,901	22,669	45,772
Service tax on premium	1,307	1,707	928	1,590
Service tax expense	1,225	1,625	589	1,162
Sales and business promotion expenses	437,773	687,752	160,524	315,807
Exchange fluctuation loss / (gain)	-	-	-	-
Membership fees	2,762	5,877	4,106	6,419
Depreciation	14,347	27,746	11,912	24,231
Other expenses	938	3,257	2,005	4,137
Total	1,632,281	3,064,358	1,393,727	2,638,442

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	146,188	350,485	161,683	298,776
(b) Claims by maturity	711,267	1,096,723	779,735	1,355,502
(c) Annuities / pensions in payment	2,773	8,003	1,061	4,455
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,863,726	3,930,937	2,733,095	5,244,009
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(30,145)	(63,937)	(4,493)	(8,985)
(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	2,693,809	5,322,211	3,671,082	6,893,758

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 30 September 2015	As at 30 September 2014
Share capital		
Authorised capital		
1,900,000,000 (Previous Year: 1,900,000,000) Equity shares of ₹ 10 each	19,000,000	19,000,000
Issued capital		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	17,500,000	17,500,000
Subscribed capital		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	17,500,000	17,500,000
Called-up capital		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	17,500,000	17,500,000
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	17,500,000

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 *	1,750,000,000	100
- Foreign	-	-	-	-
Others				
- Indian	-	-	-	-
Total	1,750,000,000	100	1,750,000,000	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 60 shares jointly held with six individual nominee shareholders of EIL.

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Schedules forming part of Financial Statements for the half year ended 30 September 2015



FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 30 September 2015	As at 30 September 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	-	-

FORM : L11-Borrowings Schedule

Borrowings

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

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Schedules forming part of Financial Statements for the half year ended 30 September 2015



FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 September 2015	As at 30 September 2014
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,777,566	3,566,622
Other approved securities	169,469	50,019
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	425,480	465,517
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	835,185	593,033
(b) Other Investment	-	-
Other investments	-	-
Sub total (A)	5,207,700	4,675,191
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,435,072	867,189
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	906	217,665
(c) Derivative instruments	-	-
(d) Debentures/ bonds	4,414	-
(e) Other securities (CBLO)	480,200	22,000
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	-	4,100
(b) Other Investment	-	-
Other investments (Mutual Funds)	99,236	1,187,737
Sub total (B)	2,019,828	2,298,691
Total (C) = (A) + (B)	7,227,528	6,973,882

- Note:**
- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 7,127,382 (Previous year: ₹ 5,568,474) as at 30 September 2015 is ₹ 7,273,724 (Previous year: ₹ 5,521,848).
 - Aggregate market value of mutual funds and shares, having a book value of ₹ 100,084 (Previous year: ₹ 1,367,700) as at 30 September 2015 is ₹ 100,141 (Previous year: ₹ 1,405,402).
 - Government securities having a Face Value ₹ 50,000 (Previous year : ₹ 50,000) as at 30 September 2015, having Market value ₹ 50,385 (Previous year : ₹ 49,682) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the collateralized Borrowing and Lending Obligation (CBLO) segment.

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Schedules forming part of Financial Statements for the half year ended 30 September 2015



FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 30 September 2015	As at 30 September 2014
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	30,094,555	25,575,255
Other approved securities	2,599,228	2,742,180
Other approved investments		
(a) Shares		
(aa) Equity	2,514,814	2,117,957
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,220,140	6,265,389
(e) Other securities (Policy Loan) *	1,135,638	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 15,622,156 and Equity ₹ 112,736)	15,734,892	12,355,250
(b) Other Investment (Equity)	12,522	35,508
Other investments (includes Bonds ₹ 426,024 and Equity ₹ 23,943)	449,967	-
Sub total (A)	57,761,756	49,091,539
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	381,391	11,460
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	216,478	196,109
(c) Derivative instruments	-	-
(d) Debentures / bonds	165,635	20,000
(e) Other securities(CBLO)	88,450	7,000
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	75,002	69,204
(b) Other Investment	-	-
Other investments (Mutual Funds ₹ 551,576 and Bonds ₹ 38,260)	589,836	354,395
Sub total (B)	1,516,792	658,168
Total (C) = (A) + (B)	59,278,548	49,749,707

Note:

- Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of ₹ 54,710,841 (Previous year: ₹ 46,960,785) as at 30 September 2015 is ₹ 57,233,806 (Previous year: ₹ 46,575,839).
- Aggregate market value of mutual funds and shares having a book value of ₹ 3,676,873 (Previous year: ₹ 2,617,669) as at 30 September 2015 is ₹ 3,432,069 (Previous year: ₹ 2,788,922).

* Policy Loan of ₹ 1,135,638 is included in Form L13 by excluding the same from Form L15 during the current Financial Year.

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Schedules forming part of Financial Statements for the half year ended 30 September 2015



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

(₹ '000)

Particulars	As at 30 September 2015	As at 30 September 2014
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	4,114,622	2,785,729
Other approved securities	35,779	34,370
Other approved investments		
(a) Shares		
(aa) Equity *	11,725,171	14,783,936
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	857,051	1,153,410
(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 ₹ 1,206,667 and Equity ₹ 651,621)	1,858,288	2,612,396
(b) Other Investment (Equity)	88,461	396,134
Other investments (includes Bonds ₹ 101,616 and Equity ₹ 613,315)	714,931	595,440
Sub total (A)	19,394,303	22,361,416
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	2,069,249	965,642
Other approved securities	-	4,940
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	341,072	105,688
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	-
(d) Other securities (CBLO)	50,690	67,000
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 109,842 and Equity ₹ Nil)	109,842	212,620
(b) Other Investment	-	-
Other investments (Mutual Funds)	488,215	872,020
Net current assets	62,087	485,501
Sub total (B)	3,121,156	2,713,412
Total (C) = (A) + (B)	22,515,459	25,074,828

Note:

1. Aggregate market value of above investments, other than mutual funds and shares, having a book value of ₹ 8,341,405 (Previous year: ₹ 7,167,093) as at 30 September 2015 is ₹ 8,545,522 (Previous year: ₹ 7,212,144).

2. Aggregate market value of mutual funds and shares, having a book value of ₹ 12,677,664 (Previous year: ₹ 13,739,585) as at 30 September 2015 is ₹ 13,907,856 (Previous year: ₹ 17,377,190).

* Includes investment in holding company (Exide Industries Limited) having a market value of ₹ 109,665 and book value of ₹ 70,289 (previous year market value of ₹ 196,714 and book value of ₹ 115,312 respectively).

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

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

Schedules forming part of Financial Statements for the half year ended 30 September 2015



FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 September 2015	As at 30 September 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 *	-	620,479
(d) Others	-	-
Unsecured	2,298	1,194
Total	2,298	621,673
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholder's *	-	620,479
(f) Others - loans to employees	2,298	1,194
Total	2,298	621,673
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	2,298	621,673
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	2,298	621,673
Maturity-wise classification		
(a) Short term	1,487	1,096
(b) Long term	811	620,577
Total	2,298	621,673

* Policy Loan of ₹ 1,135,638 is excluded from Form L15 and the same has been included in Form L13 during current Financial Year.

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

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

Schedules forming part of Financial Statements for the half year ended 30 September 2015



FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-15	Additions	Deductions	As at 30 Sep-15	As at 1-Apr-15	For the period	On Sales/ Adjustments	As at 30 Sep-15	As at 30 Sep-15	As at 30 Sep-14
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	275,765	11,611	-	287,376	245,821	10,201	-	256,022	31,354	19,998
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	464,546	18,358	-	482,905	445,797	5,294	-	451,091	31,813	18,466
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	77,889	21,108	-	98,997	73,135	2,050	-	75,185	23,812	2,706
Information Technology Equipment	170,706	10,187	-	180,892	133,781	6,635	-	140,415	40,477	18,400
Vehicles	69,703	-	-	69,703	69,361	193	-	69,555	149	1,085
Office Equipment	144,655	16,060	-	160,715	129,554	3,373	-	132,927	27,788	11,613
Total	1,203,265	77,324	-	1,280,588	1,097,449	27,746	-	1,125,195	155,393	72,269
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	68,603	14,677
Grand Total	1,203,265	77,324	-	1,280,588	1,097,449	27,746	-	1,125,195	223,997	86,946
Previous Year	1,130,932	12,994	38	1,143,888	1,047,426	24,231	38	1,071,619	86,946	91,884

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Schedules forming part of Financial Statements for the half year ended 30 September 2015



FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 September 2015	As at 30 September 2014
Cash and bank balances		
Cash (includes cash & cheques in hand)	219,752	157,621
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	1,040,240	705,685
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	1,260,992	864,306
Balances with non-scheduled banks included in (a) and (b) above	11	11
Cash and bank balances		
In India	1,260,992	864,306
Outside India	-	-
Total	1,260,992	864,306

FORM : L18-Advances and other Assets Schedule

Advances and other assets

Advances

Prepayments	73,148	73,286
Advance tax paid and taxes deducted at source	7,199	2,132
Advances to suppliers	24,190	38,099
Advances to employees	26,132	18,703
Total (A)	130,669	132,220

Other assets

Income accrued on investments	1,541,022	1,300,801
Outstanding premiums	657,703	552,839
Agents' balances	10,405	5,910
Security and other deposits	417,575	363,083
Less : Provision for Security Deposit	(12,798)	(8,826)
Service tax - unutilised credit	20,035	9
Investment held to meet policyholder dues / claims	78,715	1,393,955
Others (including debtors)	598,118	304,780
Total (B)	3,310,775	3,912,551
Total (A+B)	3,441,444	4,044,770

* 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 30 September 2015	As at 30 September 2014
Current liabilities		
Agents' balances	342,714	226,041
Balances due to other insurance companies	90,225	74,968
Premiums received in advance	93,805	124,663
Sundry creditors	469,322	372,915
Claims outstanding	91,251	87,475
Maturity / Annuities / Foreclosures due	113,568	219,126
Accrued expenses	862,091	864,753
Proposal / policy deposits	328,538	175,144
Unclaimed amount of policyholder's	775,839	2,044,166
Cash bonus payable	3,712	1,681
Statutory dues payable	25,661	22,953
Tax Deducted at Source payable	31,382	29,242
Salary payable	21,907	27,572
Service tax / VAT payable	25,485	29,821
Other Liabilities (last day unit to be created)	104,408	-
Total	3,379,908	4,300,519

FORM : L20-Provisions Schedule

Provisions

For wealth tax	-	-
For Other provisions (Gratuity and Leave Encashment)	66,330	60,655
Total	66,330	60,655

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 September 2015	Up to the quarter ended 30 September 2015	For the quarter ended 30 September 2014	Up to the quarter ended 30 September 2014
1	New business premium income growth:				
	Participating	28.1%	16.3%	-36.2%	-31.1%
	Non Participating	42.5%	39.1%	41.6%	32.0%
	Pension- Individual	-2119.3%	-59.1%	-302.8%	57.1%
	VIP Non Par Pension	-38.8%	-40.4%	593.7%	836.9%
	Annuity	-93.8%	-96.5%	1110.8%	321.7%
	Unit - Linked - Individual Pension	-25.0%	-65.4%	112.3%	117.0%
	Unit - Linked - Individual	112.9%	70.2%	-20.0%	-20.2%
	Unit - Linked - Group	0.0%	0.0%	0.0%	0.0%
2	Net retention ratio	98.1%	98.4%	99.3%	99.4%
3	Ratio of expenses of management	39.7%	44.6%	35.1%	39.9%
4	Commission ratio	8.2%	7.9%	6.7%	6.6%
5	Ratio of policy holders' liabilities to shareholders' funds	1131.2%	1131.2%	1176.1%	1176.1%
6	Growth rate of shareholders' fund (over previous year same quarter)	-0.8%	-0.8%	22.8%	22.8%
7	Ratio of policyholders' surplus to policy holders' liability	-0.5%	-0.5%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	(32)	(62)	1,419	1,208
9	Profit / (loss) after tax / total income	-0.4%	-0.5%	-1.1%	-2.0%
10	(Total real estate + loans)/ cash and invested assets	1.3%	1.3%	0.8%	0.8%
11	Total investments/ (capital + total surplus) *	1211.1%	1211.1%	1264.1%	1264.1%
12	Total affiliated investments/ (capital + total surplus)	2.3%	2.3%	1.8%	1.8%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.1%	4.5%	1.4%	4.6%
	Non Participating	2.2%	5.8%	2.2%	4.4%
	Pension	2.1%	4.7%	2.4%	4.8%
	Unit Linked Funds	2.7%	6.2%	6.6%	13.5%
	Shareholders	2.7%	5.7%	2.0%	4.1%
	Without realized gains / (losses)				
	Participating	1.7%	3.7%	2.3%	5.1%
	Non Participating	2.2%	5.7%	2.2%	4.5%
	Pension	1.8%	3.8%	2.3%	5.1%
	Unit Linked Funds	-1.4%	-1.9%	4.1%	16.3%
	Shareholders	2.6%	5.7%	2.1%	4.3%
14	Conservation Ratio				
	Linked	80.0%	79.4%	82.0%	78.1%
	Non Linked	72.1%	70.4%	64.7%	62.3%
	Pension	80.3%	80.6%	85.7%	83.3%
		90.1%	81.8%	78.7%	59.6%
15	Persistency Ratio **				
	For 13th month	61.9%	61.9%	65.5%	65.5%
	For 25th month	59.4%	59.4%	61.6%	61.6%
	For 37th month	59.7%	59.7%	53.2%	53.2%
	For 49th Month	52.1%	52.1%	39.8%	39.8%
	for 61st month	32.0%	32.0%	22.4%	22.4%
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	1,750,000,000	1,750,000,000
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)	(0.04)	(0.04)	(0.05)	(0.18)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.04)	(0.04)	(0.05)	(0.18)
6	(iv) Book value per share (Rs 10 Paid Up)	4.20	4.20	3.70	3.70

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

**

1) Persistency ratios have been calculated based on the data as at 30 September 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 59.4% for 2015 is based on the new business written from 01 October 2012 to 30 September 2013 and 25th month's 61.6% for 2014 is based on the new business written from 01 October 2011 to 30 September 2012 and so on.

3) 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 September 2015

(₹ Lacs)

SI.No.	Particular	As on 30 September 2015	As on 30 September 2014
1	<u>Linked</u>		
a	Life	197,633	221,586
b	General Annuity	-	-
c	Funds for discontinued policies	9,307	4,874
d	Pension	19,113	25,330
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	465,135	384,819
b	General Annuity	3,262	2,123
c	Funds for discontinued policies	2,118	145
d	Pension	136,450	122,946
e	Health	-	-

FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Sep-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	2,602	2,546	5.55	58.80	5,071	4,961	14.45	133.78	7,673	7,507	20.00	192.57
2	Arunachal Pradesh	-	-	-	-	6	6	0.02	0.18	6	6	0.02	0.18
3	Assam	135	131	0.31	3.24	1,091	1,062	2.95	26.40	1,226	1,193	3.26	29.64
4	Bihar	346	333	0.67	6.09	1,381	1,359	2.76	28.17	1,727	1,692	3.43	34.26
5	Chattisgarh	-	-	-	-	236	222	0.80	6.53	236	222	0.80	6.53
6	Goa	147	140	3.23	5.82	127	124	0.41	4.11	274	264	3.64	9.93
7	Gujarat	1,064	1,048	2.29	16.29	3,178	3,088	7.36	57.95	4,242	4,136	9.65	74.24
8	Haryana	754	720	2.05	24.37	1,354	1,284	4.45	46.24	2,108	2,004	6.50	70.61
9	Himachal Pradesh	145	144	0.23	2.16	327	322	0.62	6.08	472	466	0.85	8.24
10	Jammu & Kashmir	150	143	0.33	4.14	285	277	0.54	6.36	435	420	0.87	10.50
11	Jharkhand	262	256	0.46	5.26	1,084	1,045	2.56	25.33	1,346	1,301	3.02	30.59
12	Karnataka	2,866	2,828	9.37	59.43	7,811	7,668	32.18	248.62	10,677	10,496	41.55	308.05
13	Kerala	153	152	0.42	3.29	1,649	1,634	5.16	39.57	1,802	1,786	5.57	42.86
14	Madhya Pradesh	-	-	0.00	-	2,025	1,997	5.26	43.78	2,025	1,997	5.26	43.78
15	Maharashtra	1,058	1,038	1.90	16.73	4,017	3,825	12.73	133.66	5,075	4,863	14.63	150.39
16	Manipur	13	13	0.05	0.37	11	10	0.02	0.29	24	23	0.07	0.66
17	Meghalaya	-	-	-	-	(4)	(4)	(0.01)	0.40	(4)	(4)	(0.01)	0.40
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	6	6	0.01	0.15	6	6	0.01	0.15
20	Orissa	1,263	1,242	2.76	22.37	3,483	3,407	7.40	64.19	4,746	4,649	10.16	86.56
21	Punjab	246	242	0.44	5.34	2,048	1,970	4.56	57.87	2,294	2,212	5.00	63.21
22	Rajasthan	591	564	0.81	14.92	2,517	2,433	5.56	78.15	3,108	2,997	6.37	93.07
23	Sikkim	1	1	0.00	0.01	16	16	0.05	0.39	17	17	0.05	0.40
24	Telangana	2,668	2,640	4.32	71.59	2,861	2,763	12.86	109.33	5,529	5,403	17.18	180.92
25	Tamil Nadu	1,012	991	2.11	22.90	8,213	8,025	31.43	237.83	9,225	9,016	33.54	260.73
26	Tripura	1	1	(0.00)	(0.09)	9	9	0.04	0.28	10	10	0.03	0.20
27	Uttar Pradesh	1,699	1,660	3.39	35.46	5,218	5,040	13.45	131.27	6,917	6,700	16.84	166.73
28	Uttrakhand	440	438	1.02	9.49	1,105	1,090	2.38	22.68	1,545	1,528	3.39	32.17
29	West Bengal	1,434	1,226	2.73	25.67	6,493	5,716	19.17	134.78	7,927	6,942	21.90	160.45
30	Andaman & Nicobar Islands	4	4	0.01	0.08	8	8	0.02	0.17	12	12	0.03	0.25
31	Chandigarh	-	-	0.00	-	275	262	0.45	4.99	275	262	0.45	4.99
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)	1,992	1,879	7.64	76.23	1,991	1,878	7.63	76.20
35	Lakshadweep	-	-	-	-	-	-	0.02	-	-	-	0.02	-
36	Pondicherry	2	2	0.00	0.14	91	90	0.21	2.60	93	92	0.21	2.74
Total		19,053	18,500	44.42	413.73	63,987	61,597	197.50	1,728.46	83,040	80,097	241.93	2,142.19

Exide Life Insurance Company Limited

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

**FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Sep-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	-	-	-	-	14.00	7,681.00	0.39	1,702.67	14.00	7,681	0.39	1,702.67
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	19.00	0.00	0.69	-	19	0.00	0.69
8	Haryana	-	-	-	-	3.00	16,575.00	1.48	3,580.15	3.00	16,575	1.48	3,580.15
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	31.00	44,865.00	10.98	6,259.06	31.00	44,865	10.98	6,259.06
13	Kerala	-	-	-	-	2.00	3,134.00	0.30	1,197.58	2.00	3,134	0.30	1,197.58
14	Madhya Pradesh	-	-	-	-	1.00	31.00	0.00	0.56	1.00	31	0.00	0.56
15	Maharashtra	-	-	-	-	120.00	219,782.00	12.02	14,506.72	120.00	219,782	12.02	14,506.72
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	3.00	1,698.00	0.04	67.63	3.00	1,698	0.04	67.63
25	Tamil Nadu	-	-	-	-	11.00	43,235.00	1.16	1,388.72	11.00	43,235	1.16	1,388.72
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	2.00	1,993.00	0.09	153.33	2.00	1,993	0.09	153.33
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	1.00	99.00	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	-	-	-	-	7.00	5,857.00	0.36	390.12	7.00	5,857	0.36	390.12
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	195	344,969	26.84	29,269.62	195.00	344,969	26.84	29,269.62

Total Application as per balance sheet (A)

Add(B)		1,006,534
Provisions	L20	663
Current Liabilities	L19	33,799
		34,462
Less(C)		
Debit balance in P & L a/c		101,494
Loans	L15	23
Advances and other Assets	L18	34,414
Cash and bank balance	L17	12,610
Fixed Assets	L16	2,240
Misc Exp Not written off	L21	-
Fund available for Investments		150,781

Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)	890,215
Balance Sheet Value of:	
A. Life Fund	523,051
B. Pension & General Annuity and Group Business	142,010
C. Unit Linked Funds	225,155
	890,215

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%	22,585	29,542	653	180,750	60,658	294,187	55%	-	294,187	306,804
2 Central Govt Sec, State Govt Sec or Other approved Securities (incl 1 above)	Not less than 50%	22,585	31,237	653	195,740	61,272	311,485	58%	-	311,485	324,665
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-
a Housing and Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not less than 15%	1,460	6,891	250	75,287	37,694	121,583	24%	(131)	121,452	126,570
2. Other investments		-	-	-	151	-	151	0%	(26)	125	125
b i) Approved Investments	Not exceeding 35%	4,811	4,299	5	51,800	19,447	80,362	15%	(1,764)	78,598	80,589
ii) Other Investments not to exceed 15%		23	969	48	7,650	2,721	11,411	2%	(21)	11,390	11,296
TOTAL LIFE FUND	100%	28,878	43,396	955	330,628	121,134	524,992	100%	(1,941)	523,051	543,246

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	PERCENTAGE AS PER REG.	PH PAR	NON PAR	Book Value	ACTUAL %	FVC Amount	Total Fund	Market Value
1 Central Government Securities	Not less than 20%	-	62,699	62,699	44%	-	62,699	65,910
2 Central Govt Sec , State Govt Sec or Other Approved Securities (including (i) above)	Not less than 40%	-	73,088	73,088	51%	-	73,088	76,596
3 Balance in Approved Investment	Not exceeding 60%	-	69,429	69,429	49%	(507)	68,922	71,912
4 Other Investment		-	-	-	0%	-	-	-
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS	100%	-	142,516	142,516	100%	(507)	142,010	148,507

C. Linked Business	PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1 Approved investments	Not less than 75%	-	212,239	212,239	94%
2 Other investments	Not more than 25%	-	12,916	12,916	6%
TOTAL LINKED INSURANCE FUND	100%	-	225,155	225,155	100%

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to item C of Form 3A Part A

Statement as on : 30 September 2015

(₹ Lacs)

PARTICULARS	ULGF00124804EBBALA NCE114 - Group Balanced Fund	ULGF00224804EBDE BT114 -Group Debt Fund	ULGF00324804EBGRO WTH114 -Group Growth Fund	ULGF00424804EBLIQU ID114 -Group Liquid Fund	ULGF00524804EBSECU RE114 -Group Secure Fund	ULIF001181004BALANCE 114 -Individual Balanced Fund	ULIF002181004DEB T114 - Individual Debt Fund	ULIF003181004GROW TH114-Individual Growth Fund	ULIF004181004SECU R114-Individual Secure Fund	ULIF005141005EQUITY11 4 - Individual Equity Fund
Opening Balance(Market Value)	422	13	332	4	958	7,465	3,705	79,351	2,812	58,261
Add : Inflows During the quarter	14	11	(0)	(0)	12	19	26	-	61	-
Increase/(Decrease) Value Of Inv(net)	4	0	(2)	0	5	97	150	(383)	76	(2,402)
Less: Outflow During the quarter	17	1	40	0	926	351	325	3,287	140	2,104
TOTAL INVESTIBLE FUNDS (MKT VALUE)	422	23	290	4	49	7,230	3,556	75,681	2,810	53,755

	ULGF00124804EBBALA NCE114 -Group Balanced Fund		ULGF00224804EBDE BT114 -Group Debt Fund		ULGF00324804EBGRO WTH114 -Group Growth Fund		ULGF00424804EBLIQU ID114 -Group Liquid Fund		ULGF00524804EBSECU RE114 -Group Secure Fund		ULIF001181004BALANCE 114 -Individual Balanced Fund		ULIF002181004DEB T114 -Individual Debt Fund		ULIF003181004GROW TH114-Individual Growth Fund		ULIF004181004SECU R114-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	160	38	12	52	100	34	0	0	39	80	2,870	40	2,764	78	20,175	27	1,426	51	0	0
B State Government securities	5	1	0	0	0	0	0	0	0	0	0	0	71	2	135	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	17	6	0	0	0	0	535	7	393	11	8,085	11	364	13	0	0
E Infrastructure Bonds	89	21	0	0	10	4	0	0	0	0	968	13	180	5	4,546	6	312	11	0	0
F Equity	123	29	0	0	158	54	0	0	9	18	2,387	33	0	0	37,647	50	458	16	47,856	89
G Money Market Investment	1	0	11	46	1	0	4	96	2	4	0	0	0	0	0	0	0	0	0	0
H Mutual Funds	1	0	0	0	0	0	0	0	0	0	1	0	1	0	1,195	2	0	0	1,789	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
SUB TOTAL (A)	379	90	23	98	285	98	4	96	50	101	6,761	94	3,409	96	71,783	95	2,594	92	49,644	92
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accrued Interest	8	2	0	1	3	1	0	0	1	2	153	2	92	3	970	1	69	2	0	0
Dividend Receivable	0	0	0	0	0	0	0	0	0	0	1	0	0	0	12	0	0	0	15	0
Bank Balance	0	0	0	1	0	0	0	4	0	1	1	0	1	0	7	0	1	0	8	0
Receivable for Sale of investments	0	0	0	0	0	0	0	0	0	0	316	4	122	3	88	0	175	6	169	0
Other Current Assets (for Investments)	2	0	0	0	0	0	0	0	0	0	71	1	0	0	60	0	16	1	0	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)	(607)	(8)	(122)	(3)	(241)	(0)	(224)	(8)	(674)	(1)
Fund Management of Charges Payable	(0)	(0)	(0)	(0)	0	0	(0)	(0)	(0)	(0)	(8)	(0)	(3)	(0)	(88)	(0)	(3)	(0)	(75)	(0)
Other current liabilities (for Investments)	0	0	0	0	0	0	(0)	(0)	(2)	(4)	(0)	(0)	(41)	(1)	(57)	(0)	(0)	(0)	(35)	(0)
SUB TOTAL (B)	10	2	0	2	3	1	0	4	(1)	(2)	(73)	(1)	50	1	752	1	33	1	(592)	(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	122	2	0	0	833	1	51	2	0	0
B Infrastructure Bonds	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Equity	2	1	0	0	1	0	0	0	0	0	136	2	0	0	2,294	3	27	1	2,890	5
D Mutual Funds	31	7	0	1	1	0	0	0	0	0	285	4	98	3	19	0	105	4	1,813	3
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)	34	8	0	1	2	1	0	0	1	1	543	8	98	3	3,145	4	183	7	4,703	9
Total A + B + C	422	100	23	100	290	100	4	100	49	100	7,230	100	3,556	100	75,681	100	2,810	100	53,755	100
Funds Carried Forward (As Per LB2)	422		23		290		4		49		7,230		3,556		75,681		2,810		53,755	

FORM : L27-UNIT LINKED BUSINESS - 3A

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

Statement as on : 30 September 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)	2,492	4,017	7,712	319	9,456	15,173	3,460	5,720	20,639	4,588	9,372	236,270
Add : Inflows During the quarter	0	11	3	4	130	291	8	1	1,007	653	(18)	2,232
Increase/(Decrease) Value Of Inv/net)	46	162	(355)	5	376	(608)	133	(221)	(411)	(111)	160	(3,277)
Less: Outflow During the quarter	69	267	576	21	267	343	394	598	113	24	207	10,070
TOTAL INVESTIBLE FUNDS/(MKT VALUE)	2,469	3,923	6,783	306	9,694	14,513	3,208	4,901	21,123	5,106	9,307	225,155

	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	363	15	2,838	72	0	0	194	63	6,842	71	0	0	2,487	78	0	0	11,345	54	1,073	21	9,152	98	61,839	27			
B State Government securities	0	0	36	1	0	0	0	0	56	1	0	0	10	0	0	0	0	0	0	0	0	0	0	346	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	0	12	0		
D Corporate bonds	908	37	577	13	0	0	0	0	1,099	11	0	0	563	18	0	0	0	0	0	0	0	0	0	17	0	12,509	6
E Infrastructure Bonds	885	36	362	9	0	0	0	0	1,371	14	0	0	61	2	0	0	0	0	0	0	0	0	0	443	9	9,227	4
F Equity	222	9	0	0	6,336	93	0	0	0	0	12,723	88	0	0	4,465	91	8,323	39	3,063	60	0	0	0	123,768	55		
G Money Market Investment	20	1	0	0	0	0	88	29	0	0	0	0	0	0	4	0	317	1	0	0	61	1	0	507	0		
H Mutual Funds	0	0	2	0	0	0	0	1	0	0	0	0	1	0	0	0	417	2	3	0	0	0	0	3,411	2		
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	0	
SUB TOTAL (A)	2,397	97	3,764	96	6,336	93	282	92	9,375	97	12,724	88	3,128	98	4,468	91	20,401	97	4,599	90	9,213	99	211,618	94			
Current Assets	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	
Accrued Interest	73	3	99	3	0	0	0	0	248	3	0	0	84	3	0	0	0	0	0	42	1	0	0	0	1,842	1	
Dividend Receivable	0	0	0	0	3	0	0	0	0	0	4	0	0	0	2	0	2	0	0	0	0	0	0	0	40	0	
Bank Balance	1	0	1	0	1	0	0	0	1	0	2	0	1	0	1	0	2	0	1	0	0	0	0	0	32	0	
Receivable for Sale of investments	0	0	102	3	58	1	0	0	153	2	46	0	81	3	21	0	0	0	57	1	0	0	0	0	1,387	1	
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	33	0	67	0	0	0	(0)	(0)	127	1	118	2	98	1	0	0	591	0	
Less: Current Liabilities	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	
Payable for Investments	0	0	(102)	(3)	(10)	(0)	0	0	(203)	(2)	(187)	(1)	(81)	(3)	(60)	(1)	(31)	(0)	(14)	(2)	0	0	0	0	(2,655)	(1)	
Fund Management of Charoes Pivable	(3)	(0)	(3)	(0)	(10)	(0)	0	0	(9)	(0)	(18)	(0)	(3)	(0)	(6)	(0)	(22)	(0)	(6)	(0)	(4)	(0)	0	0	(261)	(0)	
Other current liabilities (for Investments)	(3)	(0)	(34)	(1)	(162)	(2)	(2)	(1)	(0)	(0)	(7)	(0)	(6)	(0)	(8)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	0	0	(357)	(0)	
SUB TOTAL (B)	68	3	64	2	(119)	(2)	(2)	(1)	222	2	(85)	(1)	75	2	(48)	(1)	69	0	99	2	94	1	0	0	621	0	
Other Investment(<= 25%)	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	
A Corporate bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	1,016	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	4	0	0	0	468	7	0	0	0	0	671	5	0	234	5	136	1	155	3	0	0	0	0	0	7,018	3	
D Mutual Funds	0	0	95	2	99	1	27	9	97	1	1,203	8	5	247	5	516	2	243	5	0	0	0	0	0	0	4,882	2
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)	4	0	95	2	567	8	27	9	97	1	1,874	13	5	0	481	10	652	3	408	8	0	0	0	0	12,916	6	
Total A + B + C	2,469	100	3,923	100	6,783	100	306	100	9,694	100	14,513	100	3,208	100	4,901	100	21,123	100	5,106	100	9,307	100	0	0	225,155	100	
Funds Carried Forward (As Per LB2)	2,469		3,923		6,783		306		9,694		14,513		3,208		4,901		21,123		5,106		9,307		0	0	225,155		

FORM : L-29 - Detail regarding debt securities

Statement as on : 30 September 2015

(₹ Lacs)

Detail Regarding debt securities(ULIP)								
	MARKET VALUE				Book Value			
	As at 30 September, 2015	as % of total for this class	As at 30 September, 2014	as % of total for this class	As at 30 September, 2015	as % of total for this class	As at 30 September, 2014	as % of total for this class
Break down by credit rating								
AAA rated	21,214	25%	32,055	45%	20,341	25%	31,593	44%
AA or better	522	1%	1,490	2%	500	1%	1,489	2%
Rated below AA but above A	1,016	1%	-	-	989	1%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	62,197	73%	37,907	53%	61,077	74%	37,919	53%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	21,791	26%	11,832	17%	21,466	26%	11,783	17%
more than 1 year and upto 3years	6,056	7%	4,720	7%	5,788	7%	4,392	6%
More than 3 years and up to 7years	15,308	18%	30,194	42%	14,897	18%	30,119	42%
More than 7 years and up to 10 years	2,193	3%	6,649	9%	2,120	3%	6,624	9%
More than 10 years and up to 15 years	20,609	24%	8,363	12%	20,183	24%	8,414	12%
More than 15 years and up to 20 years	5,561	7%	3,942	6%	5,512	7%	4,039	6%
Above 20 years	13,431	16%	5,752	8%	12,942	16%	5,629	8%
Breakdown by type of the issuer								
a. Central Government	61,851	73%	37,525	53%	60,737	73%	37,531	53%
b. State Government	346	0%	382	1%	340	0%	388	1%
c. Corporate Securities	22,752	27%	33,545	47%	21,830	26%	33,082	47%

(₹ Lacs)

Detail Regarding debt securities(NON ULIP)								
	MARKET VALUE				Book Value			
	As at 30 September, 2015	as % of total for this class	As at 30 September, 2014	as % of total for this class	As at 30 September, 2015	as % of total for this class	As at 30 September, 2014	as % of total for this class
Break down by credit rating								
AAA rated	223,510	35%	178,684	35%	214,098	35%	179,007	35%
AA or better	12,077	2%	16,444	3%	11,538	2%	16,414	3%
Rated below AA but above A	2,540	0%	-	0%	2,487.42	0%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	401,261	63%	313,775	62%	384,573	63%	317,732	62%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	20,554	3%	8,842	2%	20,531	3%	8,851	2%
more than 1 year and upto 3years	11,595	2%	11,524	2%	11,456	2%	11,557	2%
More than 3 years and up to 7years	100,331	16%	91,271	18%	96,599	16%	92,138	18%
More than 7 years and up to 10 years	119,297	19%	106,656	21%	114,782	19%	107,213	21%
More than 10 years and up to 15 years	147,504	23%	106,535	21%	141,662	23%	107,353	21%
More than 15 years and up to 20 years	81,470	13%	59,162	12%	78,307	13%	60,577	12%
Above 20 years	158,638	25%	124,913	25%	149,359	24%	125,464	24%
Breakdown by type of the issuer								
a. Central Government	399,183	62%	310,307	61%	382,568	62%	314,213	61%
b. State Government	2,078	0%	3,469	1%	2,005	0%	3,519	1%
c. Corporate Securities	238,128	37%	195,128	38%	228,123	37%	195,420	38%

FORM : L30-RELATED PARTY TRANSACTIONS

₹ Lacs

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 30 September 2015	Up to the Quarter ended 30 September 2015	For the Quarter ended 30 September 2014	Up to the Quarter ended 30 September 2014
Exide Industries Ltd	Premium Income	-	47.91	2.23	50.43
	Benefits paid (Claims during the year)	50.00	50.00	-	-
	Investment	-	702.89	-	1,153.12
	Dividend / Income from Investment	4.93	4.93	25.52	25.52
	Share capital as on 30 September 2015	175,000.00	175,000.00	175,000.00	175,000.00
	Contribution to Share capital (Inc Share App Money)	-	-	15,000.00	15,000.00
Raheja OBE General Insurance Company Limited	Premium Income	-	1.77	-	3.10
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	0.33	19.66	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
H & R Johnson (India) A Division of Prism Cement Limited	Premium Income	0.37	46.54	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	0.01	0.02	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Asianet Satellite Communication Private Limited	Premium Income	(0.01)	(0.02)	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Development Credit Bank Limited	Premium Income	0.51	4.74	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Cable & Datacom Limited	Premium Income	0.85	0.72	-	-
	Benefits paid (Claims during the year)	17.72	17.72	-	-
	Investment	-	1,016.75	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income	0.06	0.06	-	-
	Benefits paid (Claims during the year)	69.21	69.21	-	-
	Contribution made to Gratuity Trust	872.82	872.82	-	-
	Expenses incurred on behalf of the company	-	-	-	-
Key Management Personnel	Managerial Remuneration	135.76	271.51	117.41	234.81
	Premium Income	6.24	6.24	-	-

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. C Anil Kumar	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	Mr. Srinivasan Seshadri	Head - Internal Audit	
15	Ms Priya Gopalakrishnan	Director - Human Resources *	

* Does not represent a Board position

Key persons as defined in IRDA Registration of Companies Regulations, 2000

Item	Description	Amount
1	Available Assets in Policyholders' Fund	831,533
	Deduct:	
2	Mathematical Reserves	833,018
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	(1,484)
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	72,417
7	Excess in Shareholders' funds	72,417
8	Total ASM (4) + (7)	70,933
9	Required Solvency Margin (RSM)	28,117
10	Solvency Ratio (8) / (9)	252%

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

Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	As on 30 September 2015 (Current Quarter)				As on 30 September 2015 (Year To Date)				As on 30 September 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	268,357	6,067	2.26	2.26	261,259	12,921	4.95	4.95	219,648	9,405	4.28	4.28
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	1,194	10	0.87	0.87	1,192	51	4.25	4.25
	A4 Treasury Bills	CTRB	9,937	186	1.87	1.87	8,759	331	3.78	3.78	10,336	439	4.25	4.25
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	1,591	50	3.15	3.15	1,797	94	5.24	5.24	3,017	129	4.28	4.28
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	15,790	335	2.12	2.12	15,544	659	4.24	4.24	14,554	619	4.25	4.25
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	25,357	523	2.06	2.06	26,450	1,074	4.06	4.06	19,778	908	4.59	4.59
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	289	(26)	(8.89)	(8.89)	378	(51)	(13.51)	(13.51)	331	62	18.67	18.67
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	254	(45)	(17.63)	(17.63)	252	(67)	(26.39)	(26.39)	243	12	5.12	5.12
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	2,199	62	2.82	2.82
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	86,831	1,895	2.18	2.18	85,043	3,917	4.61	4.61	56,263	2,505	4.45	4.45
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	9,068	222	2.45	2.45	9,070	441	4.87	4.87	8,085	398	4.93	4.93
	D15 Infrastructure - Equity (including unlisted)	IOEQ	226	(32)	(13.98)	(13.98)	296	(27)	(9.27)	(9.27)	343	28	8.22	8.22
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAEQ	1,835	(269)	(14.64)	(14.64)	2,014	(218)	(10.81)	(10.81)	1,645	346	21.04	21.04
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	14,935	(495)	(3.32)	(3.32)	15,513	(691)	(4.45)	(4.45)	12,495	2,344	18.76	18.76
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	11,029	240	2.17	2.17	10,030	502	5.00	5.00	6,577	303	4.60	4.60
	E9 Corporate Securities -Debentures	ECOS	31,053	741	2.39	2.39	32,567	1,831	5.62	5.62	37,498	1,769	4.72	4.72
	E14 Loans - Policy Loans	ELPL	8,536	268	3.15	3.15	7,694	438	5.69	5.69	4,878	243	4.98	4.98
	E 17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	27	0	0.26	0.26	9	0	0.30	0.30
	E18 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	E22 CCIL - CBLO	ECBO	2,314	39	1.68	1.68	2,122	62	2.91	2.91	2,072	12	0.56	0.56
	E23 Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	E24 Application Money	ECAM	-	-	-	-	-	-	-	-	500	1	0.13	0.13
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,459	85	2.45	2.45	3,459	169	4.88	4.88	3,459	169	4.88	4.88
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	3,297	66	1.99	1.99	3,800	160	4.20	4.20	5,635	246	4.37	4.37
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	252	(37)	(14.88)	(14.88)	260	(26)	(10.10)	(10.10)	285	50	17.62	17.62
	F5 Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	F6 Debentures	OLDB	2,487	39	1.56	1.56	2,487	39	1.56	1.56	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	8,151	161	1.98	1.98	7,200	294	4.08	4.08	26,635	1,175	4.41	4.41
	F17 Securitised Assets	OPSA	2,141	30	1.39	1.39	2,126	59	2.79	2.79	-	-	-	-
	TOTAL		507,188	10,043	1.98	1.98	499,339	21,921	4.39	4.39	438,680	21,285	4.85	4.85

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

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

Name of the Fund **LINKED FUND**

₹ Lacs

No.	Category of Investment	CAT Code	As on 30 September 2015 (Current Quarter)				As on 30 September 2015 (Year To Date)				As on 30 September 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	39,791	1,910	4.80	4.80	36,051	1,707	4.74	4.74	32,992	2,649	8.03	8.03
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSB	0	0	0	0	0	0	0	0	0	0	0	0
	A4 Treasury Bills	CTRB	16,862	316	1.88	1.88	15,468	592	3.83	3.83	8,901	379	4.26	4.26
	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	483	14	2.88	2.88	475	20	4.26	4.26	388	15	3.87	3.87
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	12	1	4.46	4.46	12	1	4.18	4.18	11	1	7.27	7.27
	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,037	137	2.72	2.72	5,307	217	4.09	4.09	7,010	395	5.63	5.63
	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	2,926	(29)	(1.00)	(1.00)	2,540	(214)	(8.41)	(8.41)	2,948	927	31.46	31.46
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	3,083	(281)	(9.11)	(9.11)	2,519	(460)	(18.26)	(18.26)	4,141	367	8.85	8.85
	D5 Infrastructure - Securitised Assets	IESA	0	0	-	-	-	-	-	-	192	22	11.37	11.37
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	8,196	277	3.38	3.38	10,163	377	3.71	3.71	14,149	829	5.86	5.86
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,671	102	3.82	3.82	2,673	120	4.48	4.48	3,146	205	6.52	6.52
	D15 Infrastructure - Equity (including unlisted)	IOEO	1,347	(150)	(11.12)	(11.12)	1,917	(83)	(4.32)	(4.32)	4,025	183	4.53	4.53
	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAEQ	13,530	(1,452)	(10.73)	(10.73)	14,675	(1,249)	(8.51)	(8.51)	17,003	3,166	18.62	18.62
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	106,937	(3,503)	(3.28)	(3.28)	111,049	(4,923)	(4.43)	(4.43)	128,393	25,865	20.14	20.14
	E4 Equity Shares - Promoter Group	EEPG	1,075	57	5.28	5.28	1,109	(151)	(13.59)	(13.59)	1,708	587	34.40	34.40
	E5 Corporate Securities - Bonds - Taxable	EPBT	723	23	3.20	3.20	1,038	32	3.05	3.05	1,215	64	5.30	5.30
	E9 Corporate Securities - Debentures	ECOS	6,620	235	3.55	3.55	7,149	302	4.22	4.22	7,852	484	6.17	6.17
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	0	0	-	-	705	2	0.26	0.26	177	1	0.30	0.30
	E18 Deposits - CDs with Scheduled Banks	EDCD	0	0	-	-	-	-	-	-	2,499	12	0.47	0.47
	E22 CCIL - CBLO	ECBO	1,057	19	1.77	1.77	1,203	43	3.54	3.54	687	28	4.08	4.08
	E23 Commercial Papers	ECCP	0	0	-	-	-	-	-	-	-	-	-	-
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,536	54	3.52	3.52	1,537	65	4.23	4.23	1,464	132	9.04	9.04
	E24 Application Money	ECAM	0	0	-	-	329	-	-	-	501	-	-	-
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	4,438	88	1.99	1.99	4,102	166	4.04	4.04	2,613	117	4.48	4.48
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0	0	-	-	-	-	-	-	-	-	-	-
	E32 Net Current Assets (Only in respect of ULIP Business)	ENCA	1,556	0	-	-	1,556	-	-	-	4,855	-	-	-
	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	5,832	(85)	(1.46)	(1.46)	7,088	535	7.54	7.54	7,940	2,586	32.57	32.57
	F4 Equity Shares (PSUs & Unlisted)	OEPJ	479	(2)	(0.40)	(0.40)	479	(2)	(0.40)	(0.40)	-	-	-	-
	F5 Equity Shares - Promoter Group	OEPG	951	(265)	(27.84)	(27.84)	1,024	(259)	(25.35)	(25.35)	2,304	396	17.17	17.17
	F6 Debentures	OLDB	1,008	8	0.84	0.84	1,008	8	0.84	0.84	-	-	-	-
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	5,442	109	2.00	2.00	5,518	228	4.14	4.14	6,985	306	4.38	4.38
	F17 Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		231,591	(2,417)	(1.04)	(1.04)	236,692	(2,926)	(1.24)	(1.24)	264,100	39,715	15.04	15.04

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

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

Name of the Fund **PENSION & GENERAL ANNUITY AND GROUP BUSINESS**

₹ Lacs

No.	Category of Investment	CAT Code	As on 30 September 2015 (Current Quarter)				As on 30 September 2015 (Year To Date)				As on 30 September 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	59,727	1,245	2.09	2.09	58,221	2,431	4.18	4.18	46,279	1,954	4.22	4.22
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSB	-	-	-	-	-	-	-	-	-	-	-	-
	A4 Treasury Bills	CTRB	1,737	33	1.88	1.88	1,422	54	3.80	3.80	112	5	4.24	4.24
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	502	11	2.21	2.21	502	22	4.41	4.41	502	22	4.41	4.41
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,881	210	2.12	2.12	9,875	419	4.25	4.25	9,828	419	4.27	4.27
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	14,228	339	2.38	2.38	14,390	673	4.68	4.68	13,232	614	4.64	4.64
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	148	(12)	(8.13)	(8.13)	173	(23)	(13.18)	(13.18)	121	23	18.81	18.81
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	108	(11)	(10.13)	(10.13)	112	(20)	(17.94)	(17.94)	123	6	4.71	4.71
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	24,930	554	2.22	2.22	24,133	1,070	4.43	4.43	20,891	866	4.15	4.15
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	5,733	142	2.48	2.48	5,856	288	4.92	4.92	6,755	327	4.84	4.84
	D15 Infrastructure - Equity (including unlisted)	IOEO	-	-	-	-	67	5	7.84	7.84	-	-	-	-
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAEQ	742	(119)	(16.07)	(16.07)	836	(100)	(11.91)	(11.91)	803	169	21.05	21.05
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	6,478	(224)	(3.46)	(3.46)	6,737	(321)	(4.77)	(4.77)	5,243	922	17.59	17.59
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	767	16	2.11	2.11	586	25	4.19	4.19	250	11	4.26	4.26
	E9 Corporate Securities -Debentures	ECOS	12,233	311	2.54	2.54	13,376	655	4.89	4.89	13,933	654	4.70	4.70
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	13	0	0.26	0.26	5	0	0.30	0.30
	E18 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	E22 CCIL - CBLO	ECBO	313	6	1.78	1.78	216	8	3.54	3.54	174	5	3.03	3.03
	E23 Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	E24 Application Money	ECAM	-	-	-	-	-	-	-	-	500	1	0.13	0.13
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	540	13	2.32	2.32	540	25	4.62	4.62	539	25	4.62	4.62
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	3,045	60	1.98	1.98	2,220	88	3.96	3.96	2,323	109	4.69	4.69
	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	497	0	0.06	0.06	497	0	0.06	0.06	-	-	-	-
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	F17 Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		141,607	2,574	1.82	1.82	139,773	5,299	3.79	3.79	121,614	6,132	5.04	5.04

Sl. No	Particulars	For the quarter ended 30 September 2015				For the quarter ended 30 September 2014				Up to the quarter ended 30 September 2015				Up to the quarter ended 30 September 2014			
		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	31.63	32	32	36.27	19.73	20	20	23.32	63.49	64	63	74.01	34.48	35	35	40.44
	From 1,00,001-1,25,000	1.07	1	1	1.34	5.57	5	5	6.47	2.08	2	2	2.45	9.20	8	8	10.83
	Above Rs. 1,25,000	566.46	129	127	568.09	231.45	67	66	196.91	881.13	186	184	913.02	285.19	81	79	242.62
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	0.79	1	1	0.04	-	-	-	-
	From 50,001-100,000	20.23	27	27	1.09	198.77	288	288	9.66	39.54	53	53	2.11	238.97	344	344	11.52
	From 1,00,001-150,000	25.44	21	20	1.39	190.90	154	154	9.26	42.83	35	34	2.29	232.74	188	188	11.25
	From 150,001- 2,00,000	13.21	8	8	0.73	50.00	29	29	2.45	20.20	12	12	1.09	87.57	39	39	3.27
	From 2,00,001-250,000	2.08	1	1	0.11	26.20	12	12	1.38	4.38	2	2	0.23	27.71	13	13	1.46
	From 2,50,001-3,00,000	10.41	4	3	0.58	26.82	10	10	1.34	15.82	6	5	0.85	37.46	14	14	1.86
	Above Rs. 3,00,000	16.51	4	4	0.90	167.52	32	32	8.53	56.17	10	10	3.03	209.51	39	39	10.76
	iii Group Single Premium (GSP)																
	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	-	-	-	-	1.22	-	1	36.37	-	-	-	-	0.92	-	1	25.03
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	1.22	-	1	36.37
	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	1,872.83	47,880	46,554	119,475.77	1,065.00	29,750	29,094	114,933.16	3,439.63	90,845	88,315	236,519.01	2,078.73	57,918	56,644	228,494.58
	From 10,000-25,000	3,319.06	24,858	24,210	76,870.49	2,313.12	17,086	16,754	56,225.93	5,722.55	44,623	43,424	142,046.91	4,407.30	31,991	31,466	106,209.66
	From 25001-50,000	2,634.60	7,774	7,488	34,311.95	2,060.14	5,638	5,453	24,367.52	4,319.44	13,158	12,686	60,325.54	3,596.21	9,813	9,532	43,846.52
	From 50,001- 75,000	897.83	1,486	1,448	9,038.37	686.99	1,140	1,107	6,190.73	1,454.66	2,434	2,379	14,930.88	992.58	1,636	1,600	11,607.22
	From 75,000-100,000	1,289.93	1,347	1,311	10,752.21	1,040.66	1,078	1,045	8,395.95	2,017.30	2,123	2,061	17,184.88	1,665.08	1,719	1,673	14,093.09
	From 1,00,001-1,25,000	215.09	189	187	2,235.92	177.39	158	154	1,597.19	351.14	313	310	3,439.41	306.29	276	270	3,196.09
	Above Rs. 1,25,000	1,015.98	486	471	11,117.33	692.28	324	314	7,163.98	1,614.61	791	766	17,451.37	1,113.15	514	502	12,037.08
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	170.12	1,719	1,696	0.15	238.67	3,289	3,179	2.27	353.76	3,928	3,855	0.78	523.55	7,044	6,815	6.88
	From 50,001-100,000	84.82	123	123	-	110.58	165	160	-	151.36	228	228	-	210.67	309	299	2.20
	From 1,00,001-150,000	34.88	27	27	-	32.78	31	31	1.00	49.68	40	39	-	59.53	54	51	1.50
	From 150,001- 2,00,000	24.36	13	13	-	26.32	15	13	4.50	35.48	19	19	-	51.12	30	28	7.10
	From 2,00,001-250,000	2.50	1	1	-	21.60	9	7	-	7.50	3	3	-	41.62	18	13	0.72
	From 2,50,001-3,00,000	9.63	4	4	-	9.00	3	3	-	17.13	7	7	-	20.70	7	7	-
	Above Rs. 3,00,000	21.52	5	5	-	91.64	16	15	-	42.36	10	10	-	169.09	30	27	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	1,892.84	79	259,278	2,914,807.63	117.51	23	12,179	97,735.08	2,684.39	195	380,956	2,926,962.06	228.27	46.00	30,196	337,431.50
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	6,252.52	134,676	130,259	303,810.45	6,572.21	136,044	131,715	286,720.11	11,833.64	258,510	250,231	586,577.95	11,798.36	250,041	242,139	526,828.37
	From 10,000-25,000	8,556.35	58,961	57,691	194,331.02	7,922.23	52,156	51,041	171,841.48	15,560.55	107,500	105,256	363,213.30	14,084.84	92,740	90,823	304,715.99
	From 25001-50,000	5,770.17	16,365	15,981	85,479.07	4,980.78	13,466	13,165	73,729.92	10,020.44	28,315	27,683	151,441.84	8,697.58	23,693	23,110	126,146.61
	From 50,001- 75,000	2,137.68	3,943	3,887	20,281.84	3,140.42	5,556	5,489	19,393.16	3,800.79	6,942	6,853	35,885.34	4,660.59	8,263	8,166	31,614.63
	From 75,000-100,000	2,533.95	2,820	2,737	26,329.74	2,574.10	2,770	2,697	23,532.30	4,275.92	4,705	4,585	40,712.47	4,996.61	4,387	4,287	34,626.13
	From 1,00,001-1,25,000	890.76	882	871	5,915.19	1,459.63	1,373	1,355	7,451.39	1,698.53	1,648	1,629	11,371.37	2,216.62	2,084	2,061	12,657.00
	Above Rs. 1,25,000	2,200.49	1,130	1,099	18,975.66	2,732.67	1,241	1,198	16,701.46	4,054.99	2,003	1,954	36,213.80	4,568.20	2,051	1,985	30,626.99
	ii Individual- Annuity																
	From 0-10000	199.74	2,058	2,045	26.55	265.57	1,734	1,729	35.27	360.70	4,247	4,215	49.08	427.88	2,863	2,855	62.60
	From 10,000-25,000	1,837.22	4,239	4,168	10.85	2,313.57	4,135	4,032	9.69	2,788.37	7,070	6,958	24.32	3,230.78	6,101	5,960	16.99
	From 25001-50,000	496.71	1,040	1,024	5.44	434.06	809	797	6.48	789.61	1,677	1,655	7.29				

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

₹ Crores

SI.No.	Channels	For the quarter ended 30 September 2015			For the quarter ended 30 September 2014			Up to the quarter ended 30 September 2015			Up to the quarter ended 30 September 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	-	-	-	5	1,678	0.08	-	-	-	6	2,630	0.16
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	63	182,635	6.48	16	8,383	1.02	158	284,186	12.45	31	22,363	1.98
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	16	40,656	12.45	2	2,119	0.09	37	60,783	14.40	9	5,210	0.19
	Total (A)	79	223,291	18.93	23	12,180	1.19	195	344,969	26.84	46	30,203	2.33
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	79	223,291	18.93	23	12,180	1.19	195	344,969	26.84	46	30,203	2.33

Note:

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

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

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



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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 September 2015		For the quarter ended 30 September 2014		Up to the quarter ended 30 September 2015		Up to the quarter ended 30 September 2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	35,128	97.71	22,457	99.86	55,296	176.81	45,116	186.06
2	Corporate Agents-Banks	938	2.11	7,631	27.54	1,397	2.97	12,397	42.77
3	Corporate Agents -Others	1,071	4.44	523	1.12	1,772	7.45	1,048	2.41
4	Brokers	13,234	36.50	3,777	14.86	20,325	47.60	6,185	21.12
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	471	1.06	1,781	2.30	995	2.31	2,129	3.00
	Total (A)	50,842	141.83	36,169	145.67	79,785	237.14	66,875	255.35
1	Referral (B)	2,295	3.37	1,141	2.11	3,255	4.79	2,737	4.11
	Grand Total (A+B)	53,137	145.19	37,310	147.78	83,040	241.93	69,612	259.46

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 #	1,740	1,265	2,737	1,736	377	1,933	9,788	34.11
2	Survival Benefit	386	15,842	11,276	1,095	1,060	1,473	31,132	68.04
3	For Annuities / Pension	-	1,759	-	-	-	-	1,759	1.20
4	For Surrender (Incl Foreclosures)	-	15,136	17,922	2,154	981	4,257	40,450	382.29
5	Other benefits (rider)	-	494	15	5	-	-	514	0.83
		-	-	-	-	-	-	-	-
1	Death Claims *	-	1,145	149	58	10	-	1,362	23.57

The delay for the maturity payout is due to non receipt of the policy schedules on or before the maturity 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 ***	185	-	-	-	-	-	185	0.75
5	Other benefits - Death	-	-	-	-	-	-	-	-
6	Other benefits - GRTY / SUPN **	-	115	-	-	-	-	115	0.84
		-	-	-	-	-	-	-	-
1	Death Claims *	-	209	3	-	-	-	212	7.68

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

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

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

FOR L-40 - : Claims data for Life (Apr to Sep-15)

No. of claims only

Individual Business

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities / Pension	For Surrender (Incl Foreclosures)	Other Benefits (rider)
1	Claims O/S at the beginning of the period (Apr-15) #	45	13,392	7,045	192	12,088	6
2	Claims reported during the period	1,639	3,743	27,569	1,602	34,303	534
3	Claims Settled during the period	1,362	9,788	31,132	1,759	40,450	514
4	Claims Repudiated during the period	129	-	-	-	-	3
a	Less than 2 years from the date of acceptance of risk	124	-	-	-	-	3
b	Grater than 2 year from the date of acceptance of risk	5	-	-	-	-	-
5	Claims Written Back / Rejection	-	-	-	-	-	19
6	Claims O/S at End of the period	193	7,347	3,482	35	5,941	4
	Less than 3 months	147	145	1,867	35	1,677	4
	3 months to 6 months	46	60	273	-	504	-
	6 months to 1 year	-	1,063	646	-	1,180	-
	1 year and above	-	6,079	696	-	2,580	-

: 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	213	-	-	-	185	115
3	Claims Settled during the period	212	-	-	-	185	115
4	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	1	-	-	-	-	-
	Less than 3 months	-	-	-	-	-	-
	3 months to 6 months	1	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

FORM : L41 - Grievance Disposal

SI No.	Particulars	Opening Balance as on 1 July 2015	Additions during the quarter	Complaints Resolved / settled during the quarter			Complaints Pending at as on 30 September 2015	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	5	18	8	8	7	-	46
b)	Policy Servicing	20	309	160	104	49	16	630
c)	Proposal Processing	15	234	106	80	50	13	562
d)	Survival Claims	26	284	190	72	39	9	837
e)	ULIP Related	7	55	34	17	7	4	137
f)	Unfair Buisness Practices	201	1,601	310	692	634	166	3,352
g)	Others	18	132	36	49	52	13	267
	Total Number of complaints	292	2,633	844	1,022	838	221	5,831

2	Total No. of policies during previous year	69,612
3	Total No. of claims during previous year	1,579
4	Total No. of policies during current year	83,040
5	Total No. of claims during current year	1,652
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	76
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	278

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	38	-	38
b)	7-15 Days	183	-	183
c)	15 - 30 Days	-	-	-
d)	30 - 90 Days	-	-	-
e)	90 Days & above	-	-	-
	Total Number of complaints	221	-	221

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.

		Dec-14		Mar-15		Jun-15		Sep-15	
		Min	Max	Min	Max	Min	Max	Min	Max
1) Interest : Maximum and minimum interest rate taken for each segment									
i. Individual Business									
1.	Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2.	Life- Non-participating Policies	4.50%	6.75%	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									
1.	Mortality Rates : the mortality rates used for each segment ¹								
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									
1.	Expense : (all are per policy unless otherwise mentioned)								
1.	Life- Participating policies	442.99	678.37	447.36	685.05	451.76	691.80	456.22	698.62
2.	Life- Non-participating Policies	68.84	678.37	69.32	685.05	70.00	691.80	70.69	698.62
3.	Annuities- Participating policies	-	-	-	-	-	-	-	-
4.	Annuities – Non-participating policies	313.09	313.09	316.18	316.18	319.29	319.29	322.44	322.44
5.	Annuities- Individual Pension Plan	678.37	678.37	685.05	685.05	691.80	691.80	698.62	698.62
6.	Unit Linked ³	652.83	652.83	659.26	659.26	665.76	665.76	672.32	672.32
7.	Health Insurance	678.37	678.37	685.05	685.05	691.80	691.80	698.62	698.62
ii. Group Business (Term Assurance)									
1.		19.98	69.95	20.18	70.64	20.38	71.33	20.58	72.03

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 K₁ factor (proportion of Post-CI deaths out of total deaths at age x in any year).

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

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

6) Taxation and Shareholder Transfers Set up assumed 2 - 3 month reporting delay in respect of death claims based on Line of Business

7) Basis of provisions for Incurred But Not Reported (IBNR) Set up assumed 2 - 3 month reporting delay in respect of death claims based on Line of Business

8) Change in Valuation Methods or Bases (comparison to valuation bases as at 30 Jun 2015)

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