

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 31 December 2015	Up to the Quarter ended 31 December 2015	For the Quarter ended 31 December 2014	Up to the Quarter ended 31 December 2014
Premiums earned – net					
(a) Premium	L4	4,788,736	13,130,445	4,802,618	12,748,370
(b) Reinsurance ceded		(65,128)	(195,383)	(23,751)	(71,252)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,401,826	4,152,438	1,266,906	3,738,818
(b) Profit on sale/redemption of investments		466,297	2,353,070	1,172,002	4,043,577
(c) (Loss) on sale/ redemption of investments		(205,865)	(686,109)	(70,280)	(242,236)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(198,636)	(1,970,989)	59,097	1,076,466
Other Income					
(a) Miscellaneous income		6,626	154,139	(13,918)	23,705
(b) Contribution from the shareholders' account		269,081	707,068	267,424	726,170
Total (A)		6,462,937	17,644,679	7,460,097	22,043,619
Commission	L5	359,101	1,017,527	312,926	841,315
Operating expenses relating to insurance business	L6	1,652,231	4,716,589	1,238,462	3,876,903
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)		2,011,332	5,734,116	1,551,387	4,718,219
Benefits paid (net)	L7	2,183,843	7,506,054	3,033,116	9,926,874
Interim bonuses paid		720	2,274	710	2,467
Change in valuation of liability against life policies					
(a) Gross		2,130,132	4,259,419	2,742,842	7,144,979
(i) Linked		(151,270)	(2,326,404)	(212,347)	(167,904)
(ii) Non-Linked		2,281,402	6,585,823	2,955,190	7,312,883
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		4,314,695	11,767,747	5,776,668	17,074,321
Surplus / (Deficit) (D) = (A)-(B)-(C)		136,911	142,816	132,042	251,080
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		47,464	142,829	131,684	317,372
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		89,446	(13)	358	(66,292)
Total (D)		136,911	142,816	132,042	251,080
Funds for Discontinued Policies					
Opening Balance		1,142,515	900,845	501,947	330,956
Add : Transfer to Funds for discontinued policies		53,878	295,548	95,885	266,876
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		1,196,393	1,196,393	597,833	597,833
Funds for Future Appropriation					
Opening Balance		96,366	90,460	192,834	73,797
Add: Surplus transferred to (from) balance sheet		47,464	142,829	131,684	317,372
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		89,446	(13)	358	(66,292)
Balance Carried forward to Balance Sheet		233,276	233,276	324,876	324,876

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 31 December 2015	Up to the Quarter ended 31 December 2015	For the Quarter ended 31 December 2014	Up to the Quarter ended 31 December 2014
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		141,922	398,871	121,098	298,424
(b) Profit on sale/redemption of investments		6,680	135,429	75,357	145,774
(c) (Loss) on sale/ redemption of investments		-	(128)	-	-
Other income		620	2,459	770	2,084
Total (B)		149,222	536,631	197,225	446,282
Expense other than those directly related to the insurance business		5,610	15,321	4,447	83,427
Corporate Social Responsibility		-	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		269,081	707,068	267,424	726,170
Total (C)		274,692	723,629	271,871	809,598
Profit / (loss) before tax (A) + (B) - (C)		(125,469)	(186,998)	(74,646)	(363,316)
Provision for wealth tax		-	-	-	-
Profit / (loss) after tax		(125,469)	(186,998)	(74,646)	(363,316)
Appropriations					
(a) Balance at beginning of the year		(10,149,368)	(10,087,839)	(11,029,101)	(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		(10,274,837)	(10,274,837)	(11,103,747)	(11,103,747)

Particulars	Schedule	As at 31 December 2015	As at 31 December 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)		29	5,960
Sub-total		17,500,029	17,505,960
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		(208,647)	242,160
Policy liabilities	L11	-	-
- Par		35,097,031	30,540,862
- Non Par		13,555,565	10,160,484
- Annuity		329,416	254,087
- Pension		9,692,509	10,468,616
- VIP Non Par Pension		4,053,393	2,464,953
Funds for discontinued policies		-	-
(i) Linked		946,443	528,407
(ii) Non-Linked		249,951	69,425
Insurance reserves		-	-
Provision for linked liabilities		20,194,125	20,596,567
Fair value change (linked)		1,219,749	3,735,919
Non-unit liabilities		93,726	105,771
Total linked liabilities		21,507,600	24,438,256
Sub-total		85,223,260	79,167,253
Funds for future appropriation - Non Participating		143,841	324,876
Funds for future appropriation - Participating		89,436	-
Total		102,956,566	96,998,089
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	7,407,025	7,247,266
Policyholders'	L13	61,637,197	52,990,454
Assets held to cover linked liabilities	L14	22,361,328	24,868,397
Loans	L15	1,957	84,817
Fixed Assets (Net)	L16	264,986	100,183
Current Assets			
Cash and bank balances	L17	705,824	607,361
Advances and other assets	L18	4,292,053	4,631,482
Sub-total (A)		4,997,878	5,238,843
Current liabilities	L19	3,912,533	4,564,826
Provisions	L20	76,108	70,791
Sub-total (B)		3,988,641	4,635,617
Net current assets (C) = ((A) - (B))		1,009,237	603,226
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		10,274,837	11,103,747
Total		102,956,566	96,998,089

Contingent Liabilities

Particulars	As at 31 December 2015	As at 31 December 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	2,468,056
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)	131,598	86,825
Total	2,599,654	2,554,881

(*)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
(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 period ended 31 December 2015



FORM L4-Premium Schedule

(₹ '000)

Particulars

	For the Quarter ended 31 December 2015	Up to the Quarter ended 31 December 2015	For the Quarter ended 31 December 2014	Up to the Quarter ended 31 December 2014
Premium (net of service tax)				
First year premiums	1,446,991	3,691,830	968,490	2,758,672
Renewal premiums	3,251,428	8,905,424	3,165,909	8,493,752
Single premiums	90,316	533,191	668,219	1,495,947
Total premium	4,788,736	13,130,445	4,802,618	12,748,370

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	253,938	729,761	208,987	591,784
- Renewal premium	100,794	280,216	94,785	228,723
- Single premium	4,369	7,550	9,153	20,808
Total	359,101	1,017,527	312,926	841,315
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	359,101	1,017,527	312,926	841,315

Break up of commission paid to intermediaries:

Agents	218,970	710,463	177,221	485,244
Brokers	114,329	251,141	59,614	116,110
Corporate agency	18,483	40,955	22,786	39,661
Referral	1,329	3,010	753	1,844
Bancassurance	5,990	11,960	52,552	198,456
Total	359,101	1,017,527	312,926	841,315

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FORM : L6-Operating Expenses Schedule

Operating expenses relating to insurance business

(₹ '000)

Particulars	For the Quarter ended 31 December 2015	Up to the Quarter ended 31 December 2015	For the Quarter ended 31 December 2014	Up to the Quarter ended 31 December 2014
Employees' remuneration, welfare benefits and other manpower costs	808,516	2,290,107	720,413	2,051,201
Travel, conveyance and vehicle running expenses	30,461	97,076	28,157	82,546
Rent, rates and taxes	118,340	373,154	78,423	389,979
Repairs, maintenance and office upkeep	47,389	139,044	41,750	132,489
Printing and stationery	10,331	27,819	7,459	23,664
Communication expenses	30,568	85,484	20,163	76,358
Legal expenses	4,822	9,714	9,486	30,989
Professional charges	101,879	239,965	32,756	106,608
Medical fees	4,178	10,956	2,465	7,054
Auditors' fees, expenses etc				
a) as auditor	638	2,363	638	2,363
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	113	38	113
d) Concurrent audit & Other certifications	415	825	413	1,238
e) Out of pocket reimbursement	172	424	82	430
Advertisement and publicity	59,845	200,031	61,366	316,201
Interest and bank charges	5,889	28,368	7,832	25,428
Agents training & Recruitment expenses	1,654	15,186	7,635	11,739
Electricity charges	30,063	70,964	21,372	67,144
Service tax on premium	1,126	2,833	400	1,990
Service tax expense	2,268	3,893	978	2,139
Sales and business promotion expenses	371,764	1,059,516	178,809	494,616
Exchange fluctuation loss / (gain)	-	-	-	-
Membership fees	893	6,770	1,886	8,305
Depreciation	18,974	46,720	12,378	36,609
Other expenses	2,008	5,265	3,565	7,702
Total	1,652,231	4,716,589	1,238,462	3,876,903

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	184,144	534,629	189,924	488,700
(b) Claims by maturity	608,958	1,705,681	755,102	2,110,605
(c) Annuities / pensions in payment	2,896	10,899	1,257	5,712
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,419,813	5,350,751	2,091,326	7,335,335
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(31,968)	(95,905)	(4,493)	(13,478)
(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	2,183,843	7,506,054	3,033,116	9,926,874

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 31 December 2015	As at 31 December 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:

* 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 period ended 31 December 2015



FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 31 December 2015	As at 31 December 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	-	-

Exide Life Insurance Company Limited
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Schedules forming part of Financial Statements for the period ended 31 December 2015



FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 31 December 2015	As at 31 December 2014
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,857,570	3,525,807
Other approved securities	169,518	50,018
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	429,104	469,141
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,142,715	645,254
(b) Other Investment	-	-
Other investments	-	-
Sub total (A)	5,598,907	4,690,221
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,389,876	1,087,157
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	986	611,208
(c) Derivative instruments	-	-
(d) Debentures/ bonds	4,414	-
(e) Other securities (CBLO)	352,830	687,350
(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)	60,012	167,230
Sub total (B)	1,808,117	2,557,046
Total (C) = (A) + (B)	7,407,025	7,247,266

- Note:**
- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 7,346,022 (Previous year: ₹ 6,468,827) as at 31 December 2015 is ₹ 7,393,860 (Previous year: ₹ 6,660,662).
 - Aggregate market value of mutual funds and shares, having a book value of ₹ 60,969 (Previous year: ₹ 772,478) as at 31 December 2015 is ₹ 60,998 (Previous year: ₹ 778,439).
 - Government securities having a Face Value ₹ 50,000 (Previous year : ₹ 50,000) as at 31 December 2015, having Market value ₹ 50,924 (Previous year : ₹ 50,105) 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 period ended 31 December 2015



FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 31 December 2015	As at 31 December 2014
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	32,099,127	26,371,425
Other approved securities	2,596,816	2,744,207
Other approved investments		
(a) Shares		
(aa) Equity	2,507,419	2,577,122
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,224,473	5,771,130
(e) Other securities (Policy Loan) *	1,297,726	624,179
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 15,667,446 and Equity ₹ 143,900)	15,811,346	13,579,274
(b) Other Investment (Equity)	12,032	32,292
Other investments (includes Bonds ₹ 410,217 and Equity ₹ 23,815)	434,032	-
Sub total (A)	59,982,973	51,699,629
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	398,056	116,050
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	393,263	122,165
(c) Derivative instruments	-	-
(d) Debentures / bonds	165,619	20,000
(e) Other securities(CBLO)	29,770	3,000
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	110,357	579,590
(b) Other Investment	-	-
Other investments (Mutual Funds ₹ 519,652 and Bonds ₹ 37,506)	557,158	450,019
Sub total (B)	1,654,224	1,290,825
Total (C) = (A) + (B)	61,637,197	52,990,454

Note:

- Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of ₹ 56,739,389 (Previous year: ₹ 49,076,166) as at 31 December 2015 is ₹ 58,255,321 (Previous year: ₹ 51,146,127).
- Aggregate market value of mutual funds and shares having a book value of ₹ 3,808,728 (Previous year: ₹ 3,047,949) as at 31 December 2015 is ₹ 3,600,081 (Previous year: ₹ 3,290,109).

* Policy Loan of ₹ 1,297,726 (Previous year : ₹ 624,179) is included in Form L13 by excluding the same from Form L15.

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Schedules forming part of Financial Statements for the period ended 31 December 2015



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

(₹ '000)

Particulars	As at 31 December 2015	As at 31 December 2014
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	4,120,230	3,404,582
Other approved securities	35,688	35,558
Other approved investments		
(a) Shares		
(aa) Equity *	11,432,813	14,565,101
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	803,059	1,131,994
(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 ₹ 1,043,006 and Equity ₹ 636,334)	1,679,340	2,467,556
(b) Other Investment (Equity)	158,498	324,222
Other investments (includes Bonds ₹ 100,830 and Equity ₹ 873,438)	974,268	579,885
Sub total (A)	19,203,895	22,508,899
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,947,168	1,172,772
Other approved securities	-	4,971
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	234,846	331,021
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	-
(d) Other securities (CBLO)	2,950	10,650
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 77,354 and Equity ₹ Nil)	77,354	146,453
(b) Other Investment	-	-
Other investments (Mutual Funds)	680,258	432,325
Net current assets	214,857	261,306
Sub total (B)	3,157,432	2,359,498
Total (C) = (A) + (B)	22,361,328	24,868,397

Note:

1. Aggregate market value of above investments, other than mutual funds and shares, having a book value of ₹ 8,016,130 (Previous year: ₹ 7,557,436) as at 31 December 2015 is ₹ 8,130,290 (Previous year: ₹ 7,744,282).

2. Aggregate market value of mutual funds and shares, having a book value of ₹ 12,876,225 (Previous year: ₹ 13,306,305) as at 31 December 2015 is ₹ 14,016,187 (Previous year: ₹ 16,862,809).

* Includes investment in holding company (Exide Industries Limited) having a market value of ₹ 103,183 and book value of ₹ 70,289 (previous year market value of ₹ 125,271 and book value of ₹ 70,289 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 period ended 31 December 2015



FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 31 December 2015	As at 31 December 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 *	-	83,776
(d) Others	-	-
Unsecured	1,957	1,042
Total	1,957	84,817
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholder's *	-	83,776
(f) Others - loans to employees	1,957	1,042
Total	1,957	84,817
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	1,957	84,817
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	1,957	84,817
Maturity-wise classification		
(a) Short term	1,473	859
(b) Long term	484	83,957
Total	1,957	84,817

* Policy Loan of ₹ 1,297,726 (Previous year : 624,179) is excluded from Form L15 and the same has been included in Form L13.

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 period ended 31 December 2015



FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-15	Additions	Deductions	As at 31 Dec-15	As at 1-Apr-15	For the period	On Sales/ Adjustments	As at 31 Dec-15	As at 31 Dec-15	As at 31 Dec-14
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	275,765	32,582	-	308,348	245,821	16,291	-	262,113	46,235	15,255
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	464,546	65,420	-	529,966	445,797	10,355	-	456,152	73,814	18,134
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	77,889	22,668	-	100,557	73,135	3,488	-	76,623	23,934	3,314
Information Technology Equipment	170,706	12,952	-	183,657	133,781	10,273	-	144,054	39,604	34,921
Vehicles	69,703	8,465	2,129	76,039	69,361	718	2,129	67,950	8,089	2,427
Office Equipment	144,655	20,369	-	165,023	129,554	5,595	-	135,149	29,875	13,723
Total	1,203,265	162,456	2,129	1,363,592	1,097,449	46,720	2,129	1,142,040	221,551	87,774
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	43,435	12,409
Grand Total	1,203,265	162,456	2,129	1,363,592	1,097,449	46,720	2,129	1,142,040	264,986	100,183
Previous Year	1,130,932	40,877	43	1,171,767	1,047,426	36,609	43	1,083,993	100,183	91,351

Exide Life Insurance Company Limited
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Schedules forming part of Financial Statements for the period ended 31 December 2015



FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 31 December 2015	As at 31 December 2014
Cash and bank balances		
Cash (includes cash & cheques in hand)	7,828	8,457
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	696,996	597,904
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	705,824	607,361
Balances with non-scheduled banks included in (a) and (b) above	11	11
Cash and bank balances		
In India	705,824	607,361
Outside India	-	-
Total	705,824	607,361

FORM : L18-Advances and other Assets Schedule

Advances and other assets

Advances

Prepayments	60,043	75,439
Advance tax paid and taxes deducted at source	7,199	2,132
Advances to suppliers	26,619	28,331
Advances to employees	36,325	18,995
Total (A)	130,187	124,898

Other assets

Income accrued on investments	1,627,426	1,500,763
Outstanding premiums	616,038	616,783
Agents' balances	10,529	6,951
Security and other deposits	440,611	406,391
Less : Provision for Security Deposit	<u>(12,798)</u>	<u>(8,826)</u>
Service tax - unutilised credit	23,391	1,003
Investment held to meet policyholder dues / claims	725,450	1,530,652
Others (including debtors)	731,218	452,867
Total (B)	4,161,867	4,506,585
Total (A+B)	4,292,053	4,631,482

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

FORM : L19-Current Liabilities Schedule

(₹ '000)

Particulars	As at 31 December 2015	As at 31 December 2014
Current liabilities		
Agents' balances	403,788	302,219
Balances due to other insurance companies	117,857	72,487
Premiums received in advance	95,062	59,774
Sundry creditors	427,816	398,545
Claims outstanding	94,127	139,854
Maturity / Annuities / Foreclosures due	26,030	260,582
Accrued expenses	1,184,090	795,033
Proposal / policy deposits	661,374	204,932
Unclaimed amount of policyholder's	652,647	2,015,419
Cash bonus payable	2,576	1,114
Statutory dues payable	24,862	22,932
Tax Deducted at Source payable	31,090	29,549
Salary payable	21,555	27,162
Service tax / VAT payable	14,097	28,062
Other Liabilities (last day unit to be created)	155,560	207,163
Total	3,912,533	4,564,826

FORM : L20-Provisions Schedule

Provisions

For wealth tax	-	-
For Other provisions (Gratuity and Leave Encashment)	76,108	70,791
Total	76,108	70,791

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 31 December 2015	Up to the quarter ended 31 December 2015	For the quarter ended 31 December 2014	Up to the quarter ended 31 December 2014
1	New business premium income growth:				
	Participating	19.4%	17.4%	-21.2%	-28.0%
	Non Participating	13.5%	29.4%	-22.0%	4.4%
	Pension- Individual	-31.3%	-47.2%	74.1%	66.5%
	VIP Non Par Pension	-87.4%	-60.7%	202.2%	391.6%
	Annuity	-93.7%	-95.6%	241.7%	289.8%
	Unit - Linked - Individual Pension	na	na	na	na
	Unit - Linked - Individual	198.9%	111.4%	8.8%	-12.7%
	Unit - Linked - Group	na	na	na	na
2	Net retention ratio	98.6%	98.5%	99.5%	99.4%
3	Ratio of expenses of management	42.0%	43.7%	32.3%	37.0%
4	Commission ratio	7.5%	7.7%	6.5%	6.6%
5	Ratio of policy holders' liabilities to shareholders' funds	1182.8%	1182.8%	1241.6%	1241.6%
6	Growth rate of shareholders' fund (over previous year same quarter)	-2.5%	-2.5%	38.4%	38.4%
7	Ratio of policyholders' surplus to policy holders' liability	-0.7%	-0.7%	-0.6%	-0.6%
8	Change in net worth - (Rs. Mn)	(125)	(187)	(106)	1,776
9	Profit / (loss) after tax / total income	-2.0%	-1.1%	-1.0%	-1.7%
10	(Total real estate + loans)/ cash and invested assets	1.4%	1.4%	0.8%	0.8%
11	Total investments/ (capital + total surplus) *	1265.1%	1265.1%	1330.6%	1330.6%
12	Total affiliated investments/ (capital + total surplus)	2.4%	2.4%	1.1%	1.1%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.2%	6.6%	2.1%	6.8%
	Non Participating	2.6%	8.1%	2.1%	6.6%
	Pension	1.8%	6.6%	2.2%	7.1%
	Unit Linked Funds	1.6%	8.0%	5.4%	19.7%
	Shareholders	1.8%	7.7%	3.0%	7.3%
	Without realized gains / (losses)				
	Participating	2.0%	5.6%	2.3%	7.5%
	Non Participating	2.2%	7.7%	2.2%	6.7%
	Pension	2.0%	5.9%	2.3%	7.5%
	Unit Linked Funds	0.7%	-1.3%	4.9%	22.2%
	Shareholders	2.0%	7.9%	2.4%	6.8%
14	Conservation Ratio	78.6%	79.1%	82.5%	79.7%
	Linked	79.7%	73.1%	65.0%	63.1%
	Non Linked	79.2%	80.1%	84.9%	83.9%
	Pension	69.4%	76.8%	87.3%	69.5%
15	Persistence Ratio **				
	For 13th month	60.7%	60.7%	65.1%	65.1%
	For 25th month	59.3%	59.3%	61.4%	61.4%
	For 37th month	60.1%	60.1%	52.8%	52.8%
	For 49th Month	51.5%	51.5%	41.6%	41.6%
	for 61st month	34.8%	34.8%	23.6%	23.6%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,750,000,000	1,750,000,000	1,750,000,000	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)	(0.11)	(0.11)	(0.04)	(0.22)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.11)	(0.11)	(0.04)	(0.22)
6	(iv) Book value per share (Rs 10 Paid Up)	4.13	4.13	3.66	3.66

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

**

1) Persistence ratios have been calculated based on the data as at 31 December 2015 for those policies where premiums are due and are based on APE.

2) Persistence ratios given above are to be read as follows: for e.g., 25th month's 59.3% for 2015 is based on the new business written from 31 December 2012 to 30 November 2013 and 25th month's 61.4% for 2014 is based on the new business written from 31 December 2011 to 30 November 2012 and so on.

3) Group policies are not included in the persistence ratio.

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

(₹ Lacs)

Sl.No.	Particular	As on 31 December 2015	As on 31 December 2014
1	<u>Linked</u>		
a	Life	196,799	219,817
b	General Annuity	-	-
c	Funds for discontinued policies	9,464	5,284
d	Pension	18,277	24,565
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	486,526	407,013
b	General Annuity	3,294	2,541
c	Funds for discontinued policies	2,500	694
d	Pension	137,459	129,336
e	Health	-	-

FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Dec-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	3,968	3,847	8.42	92.52	7,995	7,731	21.62	210.67	11,963	11,578	30.05	303.20
2	Arunachal Pradesh	1	1	0.00	0.01	7	6	0.03	0.20	8	7	0.03	0.20
3	Assam	258	242	0.56	6.18	1,726	1,659	4.80	44.67	1,984	1,901	5.36	50.86
4	Bihar	507	490	1.00	8.85	2,158	2,090	4.73	46.17	2,665	2,580	5.73	55.02
5	Chattisgarh	1	1	0.00	0.03	390	364	1.30	10.65	391	365	1.30	10.68
6	Goa	203	189	3.44	7.41	198	190	0.69	6.76	401	379	4.13	14.17
7	Gujarat	1,643	1,608	3.59	23.51	5,002	4,756	12.19	97.55	6,645	6,364	15.78	121.06
8	Haryana	1,097	1,015	3.32	39.14	2,058	1,903	6.79	71.92	3,155	2,918	10.11	111.06
9	Himachal Pradesh	236	235	0.38	3.40	517	505	1.03	10.66	753	740	1.41	14.06
10	Jammu & Kashmir	275	269	0.55	7.20	481	457	0.92	10.49	756	726	1.47	17.69
11	Jharkhand	403	385	0.75	7.87	1,679	1,594	4.05	37.81	2,082	1,979	4.81	45.68
12	Karnataka	4,394	4,318	12.63	92.92	11,836	11,475	41.87	363.77	16,230	15,793	54.50	456.69
13	Kerala	220	218	0.65	4.87	2,560	2,519	8.59	62.95	2,780	2,737	9.25	67.81
14	Madhya Pradesh	(1)	-	0.00	(0.01)	3,190	3,108	7.58	67.17	3,189	3,108	7.58	67.16
15	Maharashtra	1,838	1,772	3.35	27.46	6,544	6,160	21.33	213.15	8,382	7,932	24.68	240.61
16	Manipur	13	12	0.05	0.37	12	12	0.00	0.09	25	24	0.05	0.45
17	Meghalaya	-	-	-	-	4	17	0.07	1.29	4	17	0.07	1.29
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	11	10	0.05	0.55	11	10	0.05	0.55
20	Orissa	2,018	1,959	4.24	34.65	5,431	5,270	11.13	100.20	7,449	7,229	15.37	134.85
21	Punjab	423	405	0.84	9.77	3,095	2,914	7.36	91.69	3,518	3,319	8.19	101.46
22	Rajasthan	903	856	1.38	22.89	3,816	3,643	8.35	116.60	4,719	4,499	9.72	139.50
23	Sikkim	2	2	0.00	0.03	18	18	0.05	0.44	20	20	0.06	0.47
24	Telangana	4,095	4,026	6.79	112.30	4,390	4,149	18.41	164.87	8,485	8,175	25.20	277.17
25	Tamil Nadu	1,496	1,448	3.21	35.30	12,019	11,620	43.82	356.37	13,515	13,068	47.03	391.67
26	Tripura	6	6	0.01	0.17	16	15	0.05	0.41	22	21	0.06	0.58
27	Uttar Pradesh	2,579	2,498	5.44	54.02	7,908	7,565	20.42	199.11	10,487	10,063	25.86	253.13
28	Uttrakhand	794	780	1.80	15.78	1,785	1,752	3.85	36.48	2,579	2,532	5.65	52.26
29	West Bengal	2,035	1,562	4.48	39.21	10,015	8,070	32.40	230.00	12,050	9,632	36.88	269.21
30	Andaman & Nicobar Islands	7	6	0.02	0.17	12	9	0.03	0.30	19	15	0.05	0.46
31	Chandigarh	-	-	0.00	-	456	418	0.75	9.19	456	418	0.75	9.19
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	(1)	(1)	(0.01)	(0.06)	8	8	0.02	0.19	7	7	0.01	0.13
34	Delhi	(2)	-	(0.01)	(0.04)	2,970	2,686	11.14	114.95	2,968	2,686	11.13	114.90
35	Lakshadweep	-	-	-	-	-	-	0.02	-	-	-	0.02	-
36	Pondicherry	3	3	0.01	0.15	163	161	0.37	4.33	166	164	0.38	4.48
Total		29,414	28,152	66.90	646.04	98,470	92,854	295.80	2,681.66	127,884	121,006	362.70	3,327.71

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 Dec-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	8,522	0.48	1,805.00	14	8,522	0.48	1,805.00
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	-	-	-	-	4	16,954	1.53	3,644.82	4	16,954	1.53	3,644.82
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	40	60,540	12.24	9,854.26	40	60,540	12.24	9,854.26
13	Kerala	-	-	-	-	2	3,297	0.31	1,257.03	2	3,297	0.31	1,257.03
14	Madhya Pradesh	-	-	-	-	1	31	0.00	0.56	1	31	0.00	0.56
15	Maharashtra	-	-	-	-	148	316,619	41.05	18,519.44	148	316,619	41.05	18,519.44
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	3	1,703	0.04	68.42	3	1,703	0.04	68.42
25	Tamil Nadu	-	-	-	-	29	62,734	2.23	2,570.91	29	62,734	2.23	2,570.91
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	2	2,094	0.10	169.24	2	2,094	0.10	169.24
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	1	99	0.01	22.40	1	99	0.01	22.40
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Naqar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	1	3,699	0.08	110.97	1	3,699	0.08	110.97
34	Delhi	-	-	-	-	18	21,586	1.72	2,613.58	18	21,586	1.72	2,613.58
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	263	497,897	59.80	40,637.32	263	497,897	59.80	40,637.32

Total Application as per balance sheet (A)

Add(B)		1,029,566	
Provisions	L20	761	
Current Liabilities	L19	39,125	
		39,886	
Less(C)			
Debit balance in P & L a/c		102,748	
Loans	L15	20	
Advances and other Assets	L18	42,921	
Cash and bank balance	L17	7,058	
Fixed Assets	L16	2,650	
Misc Exp Not written off	L21	-	
Fund available for Investments		155,397	914,055

Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)	914,055
	914,055

Balance Sheet Value of:

A. Life Fund	549,667
B. Pension & General Annuity and Group Business	140,775
C. Unit Linked Funds	223,613

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)					
1 Central Govt Securities	Not less than 25%	21,734	30,740	949	191,092	69,825	314,339	56%	-	314,339	320,394
2 Central Govt Sec, State Govt Sec or Other approved Securities (incl 1 above)	Not less than 50%	21,734	32,435	949	206,550	70,439	332,107	60%	-	332,107	338,510
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-
a Housing and Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not less than 15%	4,538	6,889	-	76,234	39,085	126,745	23%	(107)	126,638	130,127
2. Other investments		-	-	-	151	-	151	0%	(31)	120	120
b i) Approved Investments	Not exceeding 35%	3,538	4,335	120	53,509	20,304	81,806	15%	(1,516)	80,290	81,843
ii) Other Investments not to exceed 15%		5	595	122	8,081	1,742	10,544	2%	(32)	10,512	10,399
TOTAL LIFE FUND	100%	29,816	44,254	1,190	344,523	131,569	551,352	100%	(1,685)	549,667	560,999

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%	-	63,107	63,107	45%	-	63,107	64,906
2 Central Govt Sec , State Govt Sec or Other Approved Securities (including (1) above)	Not less than 40%	-	73,003	73,003	52%	-	73,003	74,976
3 Balance in Approved Investment	Not exceeding 60%	-	68,173	68,173	48%	(401)	67,772	70,105
4 Other Investment		-	-	-	0%	-	-	-
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS	100%	-	141,176	141,176	100%	(401)	140,775	145,081

C. Linked Business	PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1 Approved investments	Not less than 75%	-	205,483	205,483	92%
2 Other investments	Not more than 25%	-	18,130	18,130	8%
TOTAL LINKED INSURANCE FUND	100%	-	223,613	223,613	100%

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to item C of Form 3A Part A

Statement as on : 31 December 2015

(₹ Lacs)

PARTICULARS	ULGF00124804EBBALANCE114 - Group Balanced Fund	ULGF00224804EBDEBT114 -Group Debt Fund	ULGF00324804EBGROWTH114 -Group Growth Fund	ULGF00424804EBLIQUID114 -Group Liquid Fund	ULGF00524804EBSECURE114 -Group Secure Fund	ULIF001181004BALANCEE114 -Individual Balanced Fund	ULIF002181004DEBT114 - Individual Debt Fund	ULIF003181004GROWTH114-Individual Growth Fund	ULIF004181004SECUREE114-Individual Secure Fund	ULIF005141005EQUITY114 - Individual Equity Fund
Opening Balance(Market Value)	422	23	290	4	49	7,230	3,556	75,681	2,810	53,755
Add : Inflows During the quarter	0	0	0	0	2,643	22	22	1	168	17
Increase/(Decrease) Value Of Inv(net)	2	0	(1)	0	13	44	9	429	12	488
Less: Outflow During the quarter	8	-	270	(0)	5	180	156	2,368	133	1,756
TOTAL INVESTIBLE FUNDS (MKT VALUE)	416	23	18	4	2,699	7,117	3,432	73,744	2,857	52,504

Investment of Unit Fund	ULGF00124804EBBALANCE114 -Group Balanced Fund		ULGF00224804EBDEBT114 -Group Debt Fund		ULGF00324804EBGROWTH114 -Group Growth Fund		ULGF00424804EBLIQUID114 -Group Liquid Fund		ULGF00524804EBSECURE114 -Group Secure Fund		ULIF001181004BALANCEE114 -Individual Balanced Fund		ULIF002181004DEBT114 - Individual Debt Fund		ULIF003181004GROWTH114-Individual Growth Fund		ULIF004181004SECUREE114-Individual Secure Fund		ULIF005141005EQUITY114 - Individual Equity Fund		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investment(>=75%)																					
A Central Government Securities	189	45	20	86	6	32	0	0	1,844	68	3,004	42	2,529	74	19,290	26	1,492	52	0	0	
B State Government securities	5	1	0	0	0	0	0	0	0	0	0	0	71	2	145	0	22	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	0	0	0	0	17	1	253	4	390	11	7,657	10	335	12	0	0	
E Infrastructure Bonds	88	21	0	0	0	0	0	0	319	12	745	10	179	5	3,562	5	268	9	0	0	
F Equity	123	30	0	0	9	50	0	0	458	17	2,600	37	0	0	37,574	51	505	18	44,704	85	
G Money Market Investment	1	0	3	12	3	14	4	95	2	0	0	0	0	0	0	0	0	0	0	0	
H Mutual Funds	0	0	0	0	0	0	0	0	0	0	0	0	1	0	13	0	0	0	1,920	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)	407	98	23	97	18	95	4	95	2,639	98	6,602	93	3,171	92	68,240	93	2,622	92	46,623	89	
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Accrued Interest	7	2	1	2	0	1	0	0	34	1	70	1	61	2	785	1	34	1	0	0	
Dividend Receivable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank Balance	0	0	0	1	1	3	0	5	0	0	1	0	1	0	9	0	1	0	5	0	
Receivable for Sale of investments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52	0	0	0	645	1	
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	20	1	(0)	(0)	0	0	0	0	6	0	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)	0	0	0	0	0	0	0	0	(122)	(0)	
Fund Management of Charges Payable	(0)	(0)	(0)	(0)	0	0	(0)	(0)	(2)	(0)	(9)	(0)	(3)	(0)	(89)	(0)	(3)	(0)	(76)	(0)	
Other current liabilities (for Investments)	0	0	0	0	0	0	0	0	0	(19)	(0)	(1)	(0)	(65)	(0)	0	0	(81)	(0)	(0)	
SUB TOTAL (B)	7	2	1	3	1	4	0	5	53	2	43	1	59	2	692	1	39	1	372	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	121	2	0	0	827	1	50	2	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	2	1	0	0	0	0	0	8	0	0	190	3	0	0	3,094	4	37	1	4,479	9	
D Mutual Funds	0	0	0	0	0	0	0	0	0	0	161	2	203	6	891	1	108	4	1,030	2	
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)	2	1	0	0	0	1	0	8	0	0	471	7	203	6	4,812	7	196	7	5,509	10	
Total A + B + C	416	100	23	100	18	100	4	100	2,699	100	7,117	100	3,432	100	73,744	100	2,857	100	52,504	100	
Funds Carried Forward (As Per LB2)	416		23		18		4		2,699		7,117		3,432		73,744		2,857		52,504		

FORM : L27-UNIT LINKED BUSINESS - 3A

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

Statement as on : **31 December 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	ULIF01161209PRIM 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)	2,469	3,923	6,783	306	9,694	14,513	3,208	4,901	21,123	5,106	9,307	225,155
Add : Inflows During the quarter	0	8	8	1	68	263	21	4	1,105	634	1,068	6,054
Increase/(Decrease) Value Of Inv/net)	30	10	92	5	11	117	5		84	51	165	3,609
Less: Outflow During the quarter	56	216	327	17	441	486	176	300	1,137	96	1,075	9,205
TOTAL INVESTIBLE FUNDS(MKT VALUE)	2,443	3,725	6,555	295	9,332	14,407	3,056	4,650	21,175	5,695	9,464	223,613

	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	ULIF01161209PRIM 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	2,579	69	0	0	269	91	6,577	70	0	0	2,240	73	0	0	9,693	46	1,142	20	9,438	100	60,674	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	345	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	898	37	524	14	0	0	0	0	1,093	12	0	0	539	18	0	0	0	0	17	0	0	0	0	11,722	5	
E Infrastructure Bonds	879	36	341	9	0	0	0	0	818	9	0	0	31	0	0	0	0	0	284	5	0	0	0	7,512	3	
F Equity	222	9	0	0	5,778	88	0	0	0	0	12,182	85	0	0	4,028	87	9,215	44	3,292	58	0	0	0	120,691	54	
G Money Market Investment	3	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	10	0	0	0	0	0	30	0	
H Mutual Funds	0	0	2	0	0	0	0	0	2	0	0	0	1	0	0	0	305	1	103	2	0	0	0	2,348	1	
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)	2,365	97	3,481	93	5,778	88	269	91	8,552	92	12,183	85	2,827	92	4,033	87	19,212	91	4,848	85	9,438	100	203,335	91		
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	76	3	77	2	0	0	0	0	170	2	0	0	57	2	0	0	0	24	0	0	0	0	0	0	1,397	1
Dividend Receivable	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
Bank Balance	3	0	1	0	1	0	0	0	1	0	1	0	1	0	1	0	1	0	1	0	7	0	0	0	38	0
Receivable for Sale of investments	0	0	0	0	46	1	0	0	0	0	172	1	0	0	58	1	0	0	42	1	0	0	0	0	1,015	0
Other Current Assets (for Investments)	0	0	0	0	2	0	0	0	26	0	84	1	0	0	(0)	(0)	125	1	73	1	24	0	0	0	361	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	0	0	(7)	(0)	0	0	0	0	(34)	(0)	0	0	(12)	(0)	(13)	(0)	(6)	(0)	0	0	0	0	(195)	(0)
Fund Management of Charoes Pivable	(31)	(0)	(3)	(0)	(9)	(0)	(0)	(0)	(9)	(0)	(18)	(0)	(3)	(0)	(6)	(0)	(23)	(0)	(7)	(0)	(5)	(0)	0	0	(268)	(0)
Other current liabilities (for Investments)	(2)	(0)	0	0	(8)	(0)	(0)	(0)	(0)	0	0	0	(6)	(0)	(9)	(0)	(9)	(0)	0	0	0	0	0	0	(199)	(0)
SUB TOTAL (B)	74	3	75	2	25	0	(0)	(0)	188	2	205	1	49	2	33	1	81	0	125	2	26	0	0	0	2,149	1
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	1,008	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	630	10	0	0	0	0	1,109	8	0	354	8	144	1	270	5	0	0	0	0	0	10,319	5
D Mutual Funds	0	0	168	5	122	2	27	9	592	6	910	6	181	6	230	5	1,736	8	442	8	0	0	0	0	6,803	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)	4	0	168	5	752	11	27	9	592	6	2,019	14	181	6	584	13	1,882	9	722	13	0	0	0	0	18,130	8
Total A + B + C	2,443	100	3,725	100	6,555	100	295	100	9,332	100	14,407	100	3,056	100	4,650	100	21,175	100	5,695	100	9,464	100	0	0	223,613	100
Funds Carried Forward (As Per LB2)	2,443		3,725		6,555		295		9,332		14,407		3,056		4,650		21,175		5,695		9,464		0	0	223,613	

Detail Regarding debt securities (ULIP)								
	MARKET VALUE				Book Value			
	As at 31 December 2015	as % of total for this class	As at 31 December 2014	as % of total for this class	As at 31 December 2015	as % of total for this class	As at 31 December 2014	as % of total for this class
Break down by credit rating								
AAA rated	18,714	23%	29,621	38%	17,944	22%	28,670	38%
AA or better	520	1%	1,537	2%	500	1%	1,489	2%
Rated below AA but above A	1,008	0	-	-	989	0	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	61,031	75%	46,179	60%	60,699	76%	45,309	60%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	20,245	25%	13,242	17%	19,733	25%	13,180	17%
more than 1 year and upto 3years	6,056	7%	5,854	8%	5,731	7%	5,474	7%
More than 3 years and up to 7years	12,126	15%	24,748	32%	11,869	15%	24,176	32%
More than 7 years and up to 10 years	3,187	4%	3,864	5%	3,144	4%	3,701	5%
More than 10 years and up to 15 years	20,375	25%	12,115	16%	20,373	25%	11,931	16%
More than 15 years and up to 20 years	5,715	7%	10,263	13%	5,806	7%	10,129	13%
Above 20 years	13,568	17%	7,250	9%	13,475	17%	6,876	9%
Breakdown by type of the issuer								
a. Central Government	60,686	75%	45,786	59%	60,358	75%	44,921	60%
b. State Government	345	0%	393	1%	341	0%	388	1%
c. Corporate Securities	20,242	25%	31,157	40%	19,433	24%	30,159	40%

(₹ Lacs)

Detail Regarding debt securities (NON ULIP)								
	MARKET VALUE				Book Value			
	As at 31 December 2015	as % of total for this class	As at 31 December 2014	as % of total for this class	As at 31 December 2015	as % of total for this class	As at 31 December 2014	as % of total for this class
Break down by credit rating								
AAA rated	224,130	34%	200,857	35%	217,309	34%	195,109	36%
AA or better	12,528	2%	14,975	3%	12,122	2%	14,491	3%
Rated below AA but above A	2,521	0.00	-	0%	2,487.90	0.00	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	413,486	63%	355,332	62%	405,110	64%	338,947	62%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	21,068	3%	18,129	3%	21,058	3%	18,069	3%
more than 1 year and upto 3years	11,652	2%	11,563	2%	11,487	2%	11,462	2%
More than 3 years and up to 7years	95,793	15%	91,359	16%	92,772	15%	89,673	16%
More than 7 years and up to 10 years	126,070	19%	118,630	21%	123,122	19%	114,786	21%
More than 10 years and up to 15 years	195,509	30%	124,203	22%	190,830	30%	118,923	22%
More than 15 years and up to 20 years	42,421	6%	66,852	12%	42,332	7%	64,326	12%
Above 20 years	160,153	25%	140,428	25%	155,426	24%	131,307	24%
Breakdown by type of the issuer								
a. Central Government	411,431	63%	351,735	62%	403,105	63%	335,429	61%
b. State Government	2,056	0%	3,597	1%	2,005	0%	3,518	1%
c. Corporate Securities	239,180	37%	215,832	38%	231,919	36%	209,600	38%

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 31 December 2015	Up to the Quarter ended 31 December 2015	For the Quarter ended 31 December 2014	Up to the Quarter ended 31 December 2014
Exide Industries Ltd	Premium Income	-	48	-	50
	Benefits paid (Claims during the year)	-	50	-	-
	Investment	-	703	(450)	703
	Dividend / Income from Investment	11	16	-	26
	Share capital as on 31 December 2015	175,000	175,000	175,000	175,000
	Contribution to Share capital (Inc Share App Money)	-	-	-	15,000
Raheja QBE General Insurance Company Limited	Premium Income	-	2	-	3
	Premium paid	-	7	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	(0)	20	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
H & R Johnson (India) A Division of Prism Cement Limited	Premium Income	(0)	46	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 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 31 December 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Asianet Satellite Communication Private Limited	Premium Income	16	16	-	-
	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	1	6	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Outlook Publishing (India) Pvt Ltd	Premium Income	1	1	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Cable & Datacom Limited	Premium Income	281	281	-	-
	Benefits paid (Claims during the year)	-	18	-	-
	Investment	-	1,017	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2015	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income	-	0	-	-
	Benefits paid (Claims during the year)	-	69	-	-
	Contribution made to Gratuity Trust	-	873	-	-
	Expenses incurred on behalf of the company	-	-	-	-
Key Management Personnel	Managerial Remuneration	97	369	177	412
	Premium Income	0	6	-	-

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

Board of Directors and Key Personnel

Sl. No.	Name of person	Role / Designation	Details of change in the period
1	Mr. Rajan Raheja	Director	
2	Mr. Kshitij Jain	Managing Director & CEO	
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. Vijay Aggarwal	Director	Appointed effective November 4, 2015
9	Mr. Parag Mathur	General Counsel & Company Secretary	Resigned effective November 4, 2015
10	Mr. Anil Kumar C	Chief Financial Officer	Appointed effective April 1, 2015
11	Mr. Shyam Sunder Bhat	Chief Investment Officer	
12	Mr. Rahul Agarwal	Chief Distribution Officer	
13	Mr. Ashwin B	Chief Operating Officer	
14	Mr. Rangarajan B N	Appointed Actuary & Chief Risk Officer	
15	Mr. Srinivasan Seshadri	Head - Internal Audit	
16	Ms Priya Gopalakrishnan	Director - Human Resources *	

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

* Does not represent a Board position

Item	Description	Amount
1	Available Assets in Policyholders' Fund	854,565
	Deduct:	
2	Mathematical Reserves	854,319
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	246
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	71,041
7	Excess in Shareholders' funds	71,041
8	Total ASM (4) + (7)	71,288
9	Required Solvency Margin (RSM)	29,493
10	Solvency Ratio (8) / (9)	242%

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

Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	As on 31 December 2015 (Current Quarter)				As on 31 December 2015 (Year To Date)				As on 31 December 2014 (Year to Date)			
			Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %	Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %	Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %
1	A Central Government Securities													
	A1 Central Government Bonds	CGSB	288,582	6,266	2.17	2.17	270,399	19,187	7.10	7.10	228,958	14,807	6.47	6.47
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	1,194	10	0.87	0.87	1,192	76	6.37	6.37
	A4 Treasury Bills	CTRB	16,361	295	1.81	1.81	11,303	626	5.54	5.54	11,519	728	6.32	6.32
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGBB	1,503	33	2.19	2.19	1,698	127	7.48	7.48	3,017	194	6.42	6.42
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	15,820	335	2.12	2.12	15,636	995	6.36	6.36	14,559	929	6.38	6.38
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	24,213	670	2.77	2.77	25,702	1,744	6.79	6.79	20,086	1,388	6.91	6.91
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	406	50	12.26	12.26	387	(1)	(0.33)	(0.33)	362	75	20.73	20.73
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	560	(26)	(4.65)	(4.65)	355	(93)	(26.07)	(26.07)	257	32	12.35	12.35
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	2,215	93	4.21	4.21
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	87,636	1,826	2.08	2.08	85,911	5,742	6.68	6.68	58,478	3,917	6.70	6.70
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	9,064	222	2.45	2.45	9,068	663	7.31	7.31	8,083	599	7.41	7.41
	D15 Infrastructure - Equity (including unlisted)	IOEO	118	(5)	(4.14)	(4.14)	237	(32)	(13.67)	(13.67)	340	(18)	(5.19)	(5.19)
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAE0	1,783	(20)	(1.13)	(1.13)	1,937	(238)	(12.27)	(12.27)	1,781	516	29.00	29.00
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	15,770	47	0.30	0.30	15,599	(644)	(4.13)	(4.13)	13,353	3,078	23.05	23.05
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	11,171	236	2.11	2.11	10,411	738	7.09	7.09	7,241	491	6.78	6.78
	E9 Corporate Securities -Debentures	ECOS	30,476	721	2.37	2.37	31,867	2,553	8.01	8.01	37,820	2,793	7.39	7.39
	E14 Loans - Policy Loans	ELPL	11,593	289	2.49	2.49	8,999	727	8.08	8.08	5,188	387	7.46	7.46
	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	4,069	69	1.69	1.69	2,869	130	4.55	4.55	2,269	42	1.85	1.85
	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	254	7.34	7.34	3,459	254	7.34	7.34
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	352	6	1.83	1.83	2,647	166	6.27	6.27	5,949	387	6.50	6.50
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	243	(1)	(0.53)	(0.53)	254	(28)	(10.83)	(10.83)	285	50	17.62	17.62
	F5 Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	F6 Debentures	OLDB	2,488	60	2.43	2.43	2,488	99	3.99	3.99	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	4,648	89	1.92	1.92	6,346	383	6.03	6.03	24,290	1,599	6.58	6.58
	F17 Securitised Assets	OPSA	2,005	28	1.40	1.40	2,085	87	4.19	4.19	-	-	-	-
	TOTAL		532,321	11,275	2.12	2.12	510,878	33,197	6.50	6.50	452,212	32,426	7.17	7.17

No.	Category of Investment	CAT Code	As on 31 December 2015 (Current Quarter)				As on 31 December 2015 (Year To Date)				As on 31 December 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	41,031	(3)	(0.01)	(0.01)	37,717	1,704	4.52	4.52	33,715	5,331	15.81	15.81
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	0	0	0	0	0	0	0	0	0	0	0	
	A4 Treasury Bills	CTRB	20,466	375	1.83	1.83	17,140	967	5.64	5.64	9,308	589	6.32	6.32
B Government Securities / Other Approved Securities														
	B2 State Government Bonds/ Development Loans	SGGB	1,090	10	0.89	0.89	680	30	4.40	4.40	403	38	9.37	9.37
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	12	0	0.87	0.87	12	1	5.04	5.04	12	2	14.81	14.81
C Housing and Loans to State Govt for housing and fire fighting equipment														
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	3,741	64	1.70	1.70	4,783	281	5.87	5.87	7,040	655	9.30	9.30
D Infrastructure Investments														
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	3,370	141	4.18	4.18	2,818	(73)	(2.58)	(2.58)	2,831	1,194	42.18	42.18
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	3,000	(10)	(0.34)	(0.34)	2,680	(470)	(17.55)	(17.55)	3,814	651	17.08	17.08
	D5 Infrastructure - Securitised Assets	IESA	0	0	-	-	-	-	-	-	192	22	11.37	11.37
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	5,467	89	1.63	1.63	8,592	466	5.43	5.43	12,550	1,232	9.82	9.82
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,685	43	1.60	1.60	2,677	163	6.08	6.08	2,980	339	11.39	11.39
	D15 Infrastructure - Equity (including unlisted)	IOEQ	1,185	(16)	(1.31)	(1.31)	1,672	(98)	(5.88)	(5.88)	3,979	(365)	(9.16)	(9.16)
E Approved Investment Subject To Exposure Norms														
	E1 PSU - Equity Shares - Quoted	EAEQ	13,302	(170)	(1.28)	(1.28)	14,216	(1,419)	(9.98)	(9.98)	17,076	4,916	28.79	28.79
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	100,499	978	0.97	0.97	107,520	(3,945)	(3.67)	(3.67)	128,541	31,947	24.85	24.85
	E4 Equity Shares - Promoter Group	EEPG	1,045	(54)	(5.13)	(5.13)	1,088	(204)	(18.78)	(18.78)	1,751	656	37.48	37.48
	E5 Corporate Securities - Bonds - Taxable	EPBT	739	11	1.44	1.44	938	42	4.51	4.51	1,275	127	9.99	9.99
	E9 Corporate Securities -Debentures	ECOS	6,186	110	1.78	1.78	6,827	412	6.03	6.03	8,080	883	10.93	10.93
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	0	0	-	-	705	2	0.26	0.26	253	1	0.50	0.50
	E18 Deposits - CDs with Scheduled Banks	EDCD	0	0	-	-	-	-	-	-	2,499	12	0.47	0.47
	E22 CCIL - CBLO	ECBO	990	17	1.71	1.71	1,131	60	5.26	5.26	627	38	6.11	6.11
	E23 Commercial Papers	ECCP	0	0	-	-	-	-	-	-	-	-	-	
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,545	28	1.84	1.84	1,540	93	6.06	6.06	1,484	209	14.05	14.05
	E24 Application Money	ECAM	0	0	-	-	329	-	-	-	222	-	-	
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	3,049	58	1.90	1.90	3,750	224	5.96	5.96	2,880	190	6.61	6.61
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0	0	-	-	-	-	-	-	-	-	-	
	E32 Net Current Assets (Only in respect of ULIP Business)	ENCA	2,149	0	-	-	2,149	-	-	-	2,613	-	-	
F Other than Approved Securities														
	F3 Equity Shares (Incl. Co-op Societies)	OESH	7,321	522	7.13	7.13	7,166	1,057	14.75	14.75	6,388	2,551	39.94	39.94
	F4 Equity Shares (PSUs & Unlisted)	OEPU	0	0	-	-	479	(2)	(0.40)	(0.40)	-	-	-	
	F5 Equity Shares - Promoter Group	OEPG	893	164	18.39	18.39	980	(95)	(9.73)	(9.73)	2,260	891	39.43	39.43
	F6 Debentures	OLDB	1,014	16	1.59	1.59	1,012	25	2.43	2.43	-	-	-	
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	3,478	66	1.89	1.89	4,835	294	6.09	6.09	6,797	445	6.55	6.55
	F17 Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			224,255	2,440	1.09	1.09	233,432	(486)	(0.21)	(0.21)	259,568	52,555	20.25	20.25

No.	Category of Investment	CAT Code	As on 31 December 2015 (Current Quarter)				As on 31 December 2015 (Year To Date)				As on 31 December 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	60,227	1,239	2.06	2.06	58,892	3,670	6.23	6.23	47,232	2,986	6.32	6.32
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	
	A4 Treasury Bills	CTRB	2,393	44	1.83	1.83	1,747	98	5.60	5.60	197	12	6.18	6.18
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	502	11	2.21	2.21	502	33	6.62	6.62	502	33	6.61	6.61
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,580	200	2.09	2.09	9,776	619	6.34	6.34	9,834	629	6.40	6.40
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	13,854	329	2.37	2.37	14,210	1,001	7.05	7.05	13,535	947	7.00	7.00
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	176	22	12.42	12.42	174	(1)	(0.53)	(0.53)	131	27	20.56	20.56
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	247	(10)	(4.20)	(4.20)	157	(31)	(19.39)	(19.39)	126	14	10.92	10.92
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	24,176	543	2.25	2.25	24,148	1,613	6.68	6.68	20,731	1,318	6.36	6.36
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	5,728	142	2.49	2.49	5,813	431	7.41	7.41	6,753	491	7.28	7.28
	D15 Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	67	5	7.84	7.84	-	-	-	-
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAEQ	748	(12)	(1.56)	(1.56)	807	(111)	(13.79)	(13.79)	826	255	30.84	30.84
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	6,743	40	0.60	0.60	6,739	(281)	(4.17)	(4.17)	5,476	1,187	21.68	21.68
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	
	E5 Corporate Securities - Bonds - Taxable	EPBT	767	16	2.11	2.11	647	41	6.31	6.31	250	16	6.40	6.40
	E9 Corporate Securities -Debentures	ECOS	11,776	297	2.52	2.52	12,841	952	7.41	7.41	14,118	1,002	7.10	7.10
	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	158	3	1.71	1.71	197	10	5.27	5.27	134	7	4.93	4.93
	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	37	6.95	6.95	539	37	6.95	6.95
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,675	32	1.89	1.89	2,048	120	5.85	5.85	2,054	142	6.89	6.89
	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	-	-	-	
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	
	F17 Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		139,291	2,908	2.09	2.09	139,815	8,207	5.87	5.87	122,946	9,105	7.41	7.41

Sl. No	Particulars	For the quarter ended 31 December 2015				For the quarter ended 31 December 2014				Up to the quarter ended 31 December 2015				Up to the quarter ended 31 December 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	25.67	26	26	29.56	28.46	29	29	33.52	88.16	89	88	102.32	62.95	64	64	73.96
	From 1,00,001-1,25,000	5.56	5	5	6.77	5.51	5	5	6.53	7.64	7	7	9.22	14.72	13	13	17.36
	Above Rs. 1,25,000	507.01	107	103	484.47	332.39	90	88	291.82	1,376.89	289	281	1,388.90	617.58	171	167	534.45
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	0.79	1.00	1.00	0.04	-	-	-	-	0.79	1	1	0.04	-	-	-	-
	From 50,001-100,000	6.74	9	9	0.37	87.30	119	119	4.57	47.21	63	63	2.53	326.28	463	463	16.09
	From 1,00,001-150,000	12.83	10	10	0.71	107.63	87	87	5.45	54.72	44	43	2.95	340.38	275	275	16.70
	From 150,001- 2,00,000	8.53	5	5	0.45	41.20	24	24	2.15	28.75	17	17	1.54	108.77	63	63	5.42
	From 2,00,001-250,000	5.39	2	2	0.32	14.50	6	6	0.79	2.08	1	1	0.11	42.21	19	19	2.25
	From 2,50,001-3,00,000	33.73	5	5	1.75	26.01	10	10	1.42	21.20	8	7	1.17	63.47	24	24	3.29
	Above Rs. 3,00,000	-	-	-	-	181.22	17	17	9.77	89.90	15	15	4.79	390.73	56	56	20.52
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	0.20	-	1	8.22
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	0.65	-	2	29.08
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	1.37	-	2	35.83
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	0.92	-	1	25.03
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	1.22	-	1	36.37
	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	1,701.15	46,358	44,995	111,360.06	505.64	8,277	7,949	19,816.20	4,187.10	103,809	100,842	243,317.36	2,584.37	66,195	64,593	248,310.77
	From 10,000-25,000	2,896.60	22,717	22,258	74,259.93	2,123.82	20,889	20,361	54,533.61	7,950.24	64,453	62,625	188,021.99	6,531.12	52,880	51,827	160,743.27
	From 25001-50,000	2,409.01	7,443	7,138	35,868.00	1,753.16	5,823	5,560	25,736.19	6,488.46	22,543	21,619	100,381.02	5,349.36	15,636	15,092	69,582.71
	From 50,001- 75,000	847.11	1,433	1,402	9,764.76	799.80	1,396	1,352	7,187.82	2,232.12	4,211	4,109	27,642.87	1,792.38	3,032	2,952	18,795.05
	From 75,000-100,000	1,203.82	1,271	1,229	10,316.85	875.04	931	891	6,276.65	3,065.99	3,307	3,195	27,087.59	2,540.12	2,650	2,564	20,369.75
	From 1,00,001-1,25,000	200.62	175	172	1,965.98	218.36	204	199	2,100.11	539.49	518	511	5,993.61	524.65	480	469	5,296.21
	Above Rs. 1,25,000	813.24	390	376	8,129.00	823.07	409	374	6,910.30	2,314.26	1,143	1,092	24,718.31	1,936.22	923	876	18,947.38
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	141.39	1,490	1,473	1.60	115.68	331	313	(1.62)	415.64	4,080	4,018	1.78	639.23	7,375	7,128	5.26
	From 50,001-100,000	80.97	112	112	-	101.54	195	188	(0.67)	225.38	389	386	-	312.21	504	487	1.54
	From 1,00,001-150,000	21.01	19	19	-	33.90	33	33	0.57	69.93	66	65	-	93.43	87	84	2.07
	From 150,001- 2,00,000	25.40	13	13	-	27.95	18	18	(4.50)	60.78	36	36	-	79.07	48	46	2.60
	From 2,00,001-250,000	17.24	7	7	-	12.14	6	6	(0.22)	24.74	10	10	-	53.76	24	19	0.50
	From 2,50,001-3,00,000	8.61	3	3	-	15.98	7	7	4.00	25.74	19	19	-	36.69	14	14	4.00
	Above Rs. 3,00,000	20.85	5	5	-	43.14	7	5	7.00	52.37	12	12	-	212.23	37	32	20.50
	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	3,295.53	68	152,928	1,136,769.45	211.40	47	28,388	251,902.13	5,979.92	263	497,897	4,063,731.51	439.67	93,000	58,584	589,333.63
	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	6,106.11	132,172	127,710	300,784.71	4,576.07	70,141	67,183	102,645.35	15,615.23	312,413	301,860	649,437.09	16,374.43	320,182	309,322	629,473.72
	From 10,000-25,000	8,303.55	57,728	56,323	192,688.53	7,585.57	58,487	56,582	169,340.45	23,009.10	169,609	165,169	535,918.68	21,670.41	151,227	147,405	474,056.43
	From 25001-50,000	5,301.02	15,204	14,824	82,093.86	4,521.63	14,031	13,593	76,947.51	14,917.81	44,755	43,572	236,871.41	13,219.21	37,724	36,703	203,094.13
	From 50,001- 75,000	2,574.20	4,594	4,531	21,752.61	3,058.31	5,606	5,516	21,778.38	6,175.95	11,587	11,421	58,492.60	7,718.90	13,869	13,682	53,393.01
	From 75,000-100,000	2,307.01	2,517	2,461	26,627.40	2,102.75	2,291	2,251	18,285.54	6,381.99	7,074	6,885	60,917.32	6,199.36	6,678	6,538	52,911.67
	From 1,00,001-1,25,000	1,080.96	1,047	1,033	6,212.02	1,454.19	1,394	1,378	6,482.03	2,705.90	2,687	2,648	17,882.17	3,670.80	3,478	3,439	18,749.04
	Above Rs. 1,25,000	2,163.14	1,074	1,044	17,747.46	2,256.49	1,091	1,037	15,923.20	6,038.46	3,031	2,940	52,403.01	6,824.69	3,142	3,022	46,550.19
	ii Individual- Annuity																
	From 0-10000	217.98	2,224	2,210	42.81	284.90	1,395	1,389	43.52	492.12	4,241	4,217	83.81	712.78	4,258	4,244	106.12
	From 10,000-25,000	1,539.36	4,869	4,806	16.91	2,245.11	5,331	5,221	15.68	4,125.41	11,084	10,915	37.65	5,475.89	11,432	11,181	32.67
	From 25001-50,000	450.15	936	919	6.75	342.31	716	701	3.44	1,182.44	2,749	2,701	14.00	961.15	1,874	1,846	13.42
	From 50,001- 75,000	111.28	189	183	1.95	69.52	121	117	0.10	276.59	516	508	3.89	171.27	275	271	2.60
	From 75,000-100,000	148.92	141	140	1.00	100.21	108	108</									

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

₹ Crores

SI.No.	Channels	For the quarter ended 31 December 2015			For the quarter ended 31 December 2014			Up to the quarter ended 31 December 2015			Up to the quarter ended 31 December 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	-	-	-	6	8,995	0.56	-	-	-	12	11,625	0.72
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	56	108,657	5.80	34	13,747	1.18	214	392,843	18.24	65	36,110	3.16
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	12	44,271	27.16	7	5,646	0.37	49	105,054	41.56	16	10,856	0.57
	Total (A)	68	152,928	32.96	47	28,388	2.11	263	497,897	59.80	93	58,591	4.44
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	68	152,928	32.96	47	28,388	2.11	263	497,897	59.80	93	58,591	4.44

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 31 December 2015		For the quarter ended 31 December 2014		Up to the quarter ended 31 December 2015		Up to the quarter ended 31 December 2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	28,666	77.09	25,313	126.53	83,962	253.89	70,429	312.59
2	Corporate Agents-Banks	761	1.53	1,856	7.98	2,158	4.49	14,253	50.74
3	Corporate Agents -Others	1,041	4.35	398	1.38	2,813	11.80	1,446	3.79
4	Brokers	11,750	33.18	5,530	21.44	32,075	80.78	11,715	42.56
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	484	1.50	1,518	3.13	1,479	3.81	3,647	6.13
	Total (A)	42,702	117.64	34,615	160.46	122,487	354.78	101,490	415.81
1	Referral (B)	2,142	3.14	697	1.10	5,397	7.92	3,434	5.21
	Grand Total (A+B)	44,844	120.78	35,312	161.56	127,884	362.70	104,924	421.02

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 #	1,928	2,220	4,171	1,784	384	1,942	12,429	49.45
2	Survival Benefit	684	19,237	21,845	1,095	1,060	1,473	45,394	104.78
3	For Annuities / Pension	-	2,191	-	-	-	-	2,191	1.59
4	For Surrender (Incl Foreclosures)	-	26,787	18,045	2,329	1,914	5,754	54,829	518.31
5	Other benefits (rider)	-	771	20	5	1	-	797	1.53
		-	-	-	-	-	-	-	-
1	Death Claims *	-	1,640	237	112	15	-	2,004	35.84

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 ***	242	-	-	-	-	-	242	0.41
5	Other benefits - Death	-	-	-	-	-	-	-	-
6	Other benefits - GRTY / SUPN **	-	201	-	-	-	-	201	2.04
		-	-	-	-	-	-	-	-
1	Death Claims *	-	488	4	-	1	-	493	13.77

* 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 Dec-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)	48	13,392	7,045	192	12,088	6
2	Claims reported during the period	2,356	5,979	40,552	2,064	46,467	827
3	Claims Settled during the period	2,004	12,429	45,394	2,191	54,829	797
4	Claims Repudiated during the period	227	-	-	-	-	3
a	Less than 2 years from the date of acceptance of risk	220	-	-	-	-	3
b	Grater than 2 year from the date of acceptance of risk	7	-	-	-	-	-
5	Claims Written Back / Rejection	-	-	-	-	-	27
6	Claims O/S at End of the period	173	6,942	2,203	65	3,726	6
	Less than 3 months	123	46	872	65	1,449	6
	3 months to 6 months	50	67	171	-	437	-
	6 months to 1 year	-	1,026	283	-	351	-
	1 year and above	-	5,803	877	-	1,489	-

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	493	-	-	-	242	201
3	Claims Settled during the period	493	-	-	-	242	201
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	-	-	-	-	-	-
	Less than 3 months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

FORM : L41 - Grievance Disposal

SI No.	Particulars	Opening Balance as on 1 Oct 2015	Additions during the quarter	Complaints Resolved / settled during the quarter			Complaints Pending at as on 31 December 2015	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	3	1		2	-	49
b)	Policy Servicing	16	126	73	37	25	7	756
c)	Proposal Processing	13	111	43	44	29	8	673
d)	Survival Claims	9	91	62	18	17	3	928
e)	ULIP Related	4	16	10	7	2	1	153
f)	Unfair Buisness Practices	166	1,401	375	241	777	174	4,753
g)	Others	13	58	24	12	26	9	325
	Total Number of complaints	221	1,806	588	359	878	202	7,637

2	Total No. of policies during previous year	104,924
3	Total No. of claims during previous year	2,419
4	Total No. of policies during current year	127,884
5	Total No. of claims during current year	2,356
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	59
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	208

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	125	-	125
b)	7-15 Days	77	-	77
c)	15 - 30 Days	-	-	-
d)	30 - 90 Days	-	-	-
e)	90 Days & above	-	-	-
	Total Number of complaints	202	-	202

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.

		Mar-15		Jun-15		Sep-15		Dec-15	
		Min	Max	Min	Max	Min	Max	Min	Max
The Valuation Bases:									
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									
2) 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 (Term Assurance)									
1.	Life- Participating policies	447.36	685.05	451.76	691.80	456.22	698.62	460.71	705.50
2.	Life- Non-participating Policies	69.32	685.05	70.00	691.80	70.69	698.62	71.39	705.50
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	316.18	316.18	319.29	319.29	322.44	322.44	325.62	325.62
5.	Annuities- Individual Pension Plan	685.05	685.05	691.80	691.80	698.62	698.62	705.50	705.50
6.	Unit Linked ³	659.26	659.26	665.76	665.76	672.32	672.32	678.94	678.94
7.	Health Insurance	685.05	685.05	691.80	691.80	698.62	698.62	705.50	705.50
ii. Group Business (Term Assurance)									
		20.18	70.64	20.38	71.33	20.58	72.03	20.78	72.74

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).

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).

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

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

6) Taxation and Shareholder Transfers Both allowed for in the valuation of participating business. Taxes charged were at 12.5% Base Rate + applicable Surcharge + Education Cess

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

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

i. Individuals Assurances

		Dec-15	
		Min	Max
1. Interest			
Participating		No Change	No Change
Non participating		No Change	No Change
2. Expenses			
Inflation		No change other than allowing for implied inflation	No Change
ii. Annuities			
1. Interest			
No Change		No Change	No Change
No Change		No Change	No Change
No Change		No Change	No Change
c. Pension : All Plans			
No Change		No Change	No Change
2. Expenses			
No change other than allowing for implied inflation		No Change	No Change
3. Inflation			
No Change		No Change	No Change
iii. Unit Linked			
1. Interest			
No Change		No Change	No Change
2. Expenses			
No change other than allowing for implied inflation		No Change	No Change
3. Inflation			
No Change		No Change	No Change
iv. Health			
1. Interest			
No Change		No Change	No Change
2. Expenses			
No change other than allowing for implied inflation		No Change	No Change
3. Inflation			
No Change		No Change	No Change
v. Group			
1. Interest			
No Change		No Change	No Change
2. Expenses			
No change other than allowing for implied inflation		No Change	No Change
3. Inflation			
No Change		No Change	No Change