

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2016	Up to the Quarter ended 30 June 2016	For the Quarter ended 30 June 2015	Up to the Quarter ended 30 June 2015
Premiums earned – net					
(a) Premium	L4	5,286,880	5,286,880	3,153,424	3,153,424
(b) Reinsurance ceded		(76,877)	(76,877)	(33,172)	(33,172)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,536,822	1,536,822	1,346,263	1,346,263
(b) Profit on sale/redemption of investments		615,012	615,012	1,098,673	1,098,673
(c) (Loss) on sale/ redemption of investments		(244,842)	(244,842)	(182,873)	(182,873)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		732,353	732,353	(881,311)	(881,311)
Other Income					
(a) Miscellaneous income		5,037	5,037	4,183	4,183
(b) Contribution from the shareholders' account		186,900	186,900	228,464	228,464
Total (A)		8,041,284	8,041,284	4,733,652	4,733,652
Commission	L5	337,549	337,549	231,043	231,043
Operating expenses relating to insurance business	L6	1,532,833	1,532,833	1,432,078	1,432,078
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax (Fringe benefit tax)		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,870,382	1,870,382	1,663,121	1,663,121
Benefits paid (net)	L7	2,420,710	2,420,710	2,628,402	2,628,402
Interim bonuses paid		1,250	1,250	977	977
Change in valuation of liability against life policies					
(a) Gross		3,748,229	3,748,229	514,227	514,227
(i) Linked		349,829	349,829	(1,060,185)	(1,060,185)
(ii) Non-Linked		3,398,401	3,398,401	1,574,412	1,574,412
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		6,170,189	6,170,189	3,143,606	3,143,606
Surplus / (Deficit) (D) = (A)-(B)-(C)		714	714	(73,075)	(73,075)
Appropriations					
Transfer to shareholders' account		714	714	-	-
Surplus transferred to / (from) Balance Sheet		-	-	16,365	16,365
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		(0)	(0)	(89,440)	(89,440)
Total (D)		714	714	(73,075)	(73,075)
Funds for Discontinued Policies					
Opening Balance		1,085,756	1,085,756	900,845	900,845
Add : Transfer to Funds for discontinued policies		141,880	141,880	192,205	192,205
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		1,227,636	1,227,636	1,093,050	1,093,050
Funds for Future Appropriation					
Opening Balance		300,266	300,266	90,460	90,460
Add: Surplus transferred to (from) balance sheet		714	714	16,365	16,365
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		(0)	(0)	(89,440)	(89,440)
Balance Carried forward to Balance Sheet		300,980	300,980	17,385	17,385

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2016	Up to the Quarter ended 30 June 2016	For the Quarter ended 30 June 2015	Up to the Quarter ended 30 June 2015
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		139,283	139,283	126,611	126,611
(b) Profit on sale/redemption of investments		14,074	14,074	67,825	67,825
(c) (Loss) on sale/ redemption of investments		-	-	-	-
Other income		6,366	6,366	1,167	1,167
Total (B)		159,723	159,723	195,603	195,603
Expense other than those directly related to the insurance business		4,825	4,825	4,835	4,835
Corporate Social Responsibility		-	-	-	-
Bad debts written off		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
Contribution to policyholders fund		186,900	186,900	228,464	228,464
Total (C)		191,725	191,725	233,299	233,299
Profit / (loss) before tax (A) + (B) - (C)		(32,001)	(32,001)	(37,695)	(37,695)
Provision for wealth tax		-	-	-	-
Profit / (loss) after tax		(32,001)	(32,001)	(37,695)	(37,695)
Appropriations					
(a) Balance at beginning of the year		(9,200,196)	(9,200,196)	(10,087,839)	(10,087,839)
(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		(9,232,197)	(9,232,197)	(10,125,534)	(10,125,534)

Particulars	Schedule	As at 30 June 2016	As at 30 June 2015
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)		(0)	8,199
Sub-total		17,500,000	17,508,199
Borrowings			
	L11	-	-
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		(120,366)	(66,048)
Policy liabilities			
- Par		39,106,675	32,216,879
- Non Par		14,111,721	11,805,280
- Annuity		326,347	322,625
- Pension		9,340,141	9,969,418
- VIP Non Par Pension		6,223,199	3,496,433
Funds for discontinued policies			
(i) Linked		818,314	937,232
(ii) Non-Linked		409,321	155,818
Insurance reserves			
Provision for linked liabilities		19,451,630	20,379,333
Fair value change (linked)		1,594,366	2,309,427
Non-unit liabilities		103,235	94,270
Total linked liabilities		21,149,230	22,783,030
Sub-total		91,364,584	81,620,667
Funds for future appropriation - Unit Linked		714	17,385
Funds for future appropriation - Participating		300,266	-
Total		109,165,563	99,146,251
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	7,725,704	6,748,873
Policyholders'	L13	68,175,713	55,930,908
Assets held to cover linked liabilities	L14	21,864,310	23,627,012
Loans	L15	1,094	234,794
Fixed Assets (Net)	L16	283,700	199,457
Current Assets			
Cash and bank balances	L17	1,714,161	399,256
Advances and other assets	L18	3,952,610	5,151,090
Sub-total (A)		5,666,771	5,550,347
Current liabilities			
Provisions	L19	3,713,712	3,214,169
	L20	70,213	56,504
Sub-total (B)		3,783,926	3,270,672
Net current assets (C) = ((A) - (B))		1,882,845	2,279,674
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		9,232,197	10,125,534
Total		109,165,563	99,146,251

Contingent Liabilities

Particulars	As at 30 June 2016	As at 30 June 2015
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 (*)	2,492,077	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)	135,309	110,616
Total	2,627,386	2,578,673

FORM L4-Premium Schedule

(₹ '000)

Particulars	For the quarter ended 30 June 2016	Up to the quarter ended 30 June 2016	For the quarter ended 30 June 2015	Up to the quarter ended 30 June 2015
Premium (net of service tax)				
First year premiums	1,189,131	1,189,131	805,750	805,750
Renewal premiums	2,379,097	2,379,097	2,106,917	2,106,917
Single premiums	1,718,652	1,718,652	240,757	240,757
Total premium	5,286,880	5,286,880	3,153,424	3,153,424

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	243,799	243,799	168,845	168,845
- Renewal premium	67,911	67,911	57,358	57,358
- Single premium	25,838	25,838	4,840	4,840
Total	337,549	337,549	231,043	231,043
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	337,549	337,549	231,043	231,043

Break up of commission paid to intermediaries:

Agents	246,959	246,959	162,441	162,441
Brokers	71,789	71,789	55,805	55,805
Corporate agency	13,382	13,382	9,893	9,893
Referral	1,179	1,179	476	476
Bancassurance	4,240	4,240	2,428	2,428
Total	337,549	337,549	231,043	231,043

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

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2016



FORM : L6-Operating Expenses Schedule

Operating expenses relating to insurance business

(₹ '000)

Particulars	For the quarter ended 30 June 2016	Up to the quarter ended 30 June 2016	For the quarter ended 30 June 2015	Up to the quarter ended 30 June 2015
Employees' remuneration, welfare benefits and other manpower costs	711,436	711,436	722,098	722,098
Travel, conveyance and vehicle running expenses	27,683	27,683	32,095	32,095
Rent, rates and taxes	114,800	114,800	129,644	129,644
Repairs, maintenance and office upkeep	43,701	43,701	53,257	53,257
Printing and stationery	6,873	6,873	8,388	8,388
Communication expenses	28,017	28,017	28,915	28,915
Legal expenses	2,432	2,432	3,031	3,031
Professional charges	80,967	80,967	45,347	45,347
Medical fees	2,162	2,162	2,777	2,777
Auditors' fees, expenses etc				
a) as auditor	875	875	800	800
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	38	38	38
d) Concurrent audit & Other certifications	270	270	258	258
e) Out of pocket reimbursement	235	235	240	240
Advertisement and publicity	93,353	93,353	97,217	97,217
Interest and bank charges	9,224	9,224	10,502	10,502
Agents training & Recruitment expenses	(562)	(562)	7,144	7,144
Electricity charges	23,380	23,380	20,717	20,717
GST on premium - J&K	1,028	1,028	400	400
Service tax expense	8,815	8,815	399	399
Sales and business promotion expenses	353,635	353,635	249,979	249,979
Exchange fluctuation loss / (gain)	-	-	-	-
Membership fees	4,253	4,253	3,115	3,115
Depreciation	16,213	16,213	13,398	13,398
Other expenses	4,007	4,007	2,319	2,319
Total	1,532,833	1,532,833	1,432,078	1,432,078

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	272,097	272,097	204,297	204,297
(b) Claims by maturity	532,665	532,665	385,456	385,456
(c) Annuities / pensions in payment	5,742	5,742	5,229	5,229
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,642,045	1,642,045	2,067,212	2,067,212
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(31,840)	(31,840)	(33,792)	(33,792)
(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	2,420,710	2,420,710	2,628,402	2,628,402

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 30 June 2016	As at 30 June 2015
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.

FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 30 June 2016	As at 30 June 2015
Reserves and surplus		
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	-	-
Revaluation reserve	-	-
General reserves	-	-
Less: debit balance in profit and loss Account, if any	-	-
Less: Amount utilized for buy - back	-	-
Catastrophe reserve	-	-
Other reserves (to be specified)	-	-
Balance of profit in profit and loss account	-	-
Total	-	-

FORM : L11-Borrowings Schedule

Borrowings

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

FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 June 2016	As at 30 June 2015
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	4,811,958	3,615,503
Other approved securities	169,613	169,421
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	436,273	426,270
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,343,320	729,110
(b) Other Investment	-	-
Other investments	-	-
Sub total (A)	6,761,165	4,940,304
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	201,516	773,011
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	400,000	370,326
(c) Derivative instruments	-	-
(d) Debentures/ bonds	4,413	-
(e) Other securities(CBLO)	-	47,000
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	-	299,956
(b) Other Investment	-	-
Other investments (Mutual Funds)	358,610	318,276
Sub total (B)	964,540	1,808,569
Total (C) = (A) + (B)	7,725,704	6,748,873

- Note:**
- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 6,967,089 (Previous year: ₹ 6,060,266) as at 30 Jun 2016 is ₹ 7,161,111 (Previous year: ₹ 6,110,239).
 - Aggregate market value of mutual funds and shares, having a book value of ₹ 758,610 (Previous year: ₹ 680,043) as at 30 Jun 2016 is ₹ 758,610 (Previous year: ₹ 688,602)
 - Government securities having a Face Value ₹ 50,000 (Previous year : ₹ 50,000) as at 30 Jun 2016, having Market value ₹ 52,900 (Previous year : ₹ 50,210) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the collateralized Borrowing and Lending Obligation (CBLO) segment.

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2016



FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 30 June 2016	As at 30 June 2015
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	38,790,687	27,939,243
Other approved securities	2,500,901	2,647,265
Other approved investments		
(a) Shares		
(aa) Equity	3,533,188	2,041,534
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,170,224	5,704,101
(e) Other securities (Policy Loan) *	1,669,791	729,592
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bond ₹ 14,126,043 and Equity ₹ 200,133)	14,326,176	14,825,421
(b) Other Investment (Equity)	29,162	34,056
Other investments (Includes Bond ₹ 396,747)	396,747	202,368
Sub total (A)	66,416,876	54,123,580
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	428,715	296,018
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	217,930	343,724
(c) Derivative instruments	-	-
(d) Debentures / bonds	95,594	70,021
(e) Other securities(CBLO)	17,540	11,210
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	358,957	630,830
(b) Other Investment	-	-
Other investments (Mutual Funds ₹ 602,930 and Bonds ₹ 37,171)	640,101	455,526
Sub total (B)	1,758,837	1,807,328
Total (C) = (A) + (B)	68,175,713	55,930,908

Note:

1. Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of ₹ 61,922,579 (Previous year: ₹ 52,265,595) as at 30 Jun 2016 is ₹ 64,628,819 (Previous year: ₹ 53,357,488)

2. Aggregate market value of mutual funds and shares having a book value of ₹ 4,703,710 (Previous year: ₹ 3,001,770) as at 30 Jun 2016 is ₹ 4,583,344 (Previous year: ₹ 2,935,721)

* Policy Loan of ₹ 1,669,791 (Previous year : ₹ 729,592[#]) is included in Form L13 by excluding the same from Form L15.

For Participating policyholder's loan

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

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2016



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

(₹ '000)

Particulars	As at 30 June 2016	As at 30 June 2015
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	4,160,882	3,925,645
Other approved securities	117,470	65,532
Other approved investments		
(a) Shares		
(aa) Equity *	11,681,305	12,274,851
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	793,145	947,236
(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 ₹ 1,376,986 and Equity ₹ 610,218)	1,987,204	2,033,466
(b) Other Investment (Equity)	180,599	247,223
Other investments (includes Bonds ₹ 101,464 and Equity ₹ 402,093)	503,557	882,570
Sub total (A)	19,424,162	20,376,522
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,447,292	1,534,605
Other approved securities	3,026	4,996
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	204,070	674,658
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	-
(d) Other securities (CBLO)	38,180	125,790
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 114,299 and Equity ₹ Nil)	114,299	108,096
(b) Other Investment	-	-
Other investments (Mutual Funds)	551,460	599,546
Net current assets	81,821	202,798
Sub total (B)	2,440,148	3,250,489
Total (C) = (A) + (B)	21,864,310	23,627,012

Note:

1. Aggregate market value of above investments, other than mutual funds and shares, having a book value of ₹ 7,974,090 (Previous year: ₹ 8,238,571) as at 30 Jun 2016 is ₹ 8,152,751 (Previous year: ₹ 8,316,828)

2. Aggregate market value of mutual funds and shares, having a book value of ₹ 12,183,276 (Previous year: ₹ 12,864,943) as at 30 Jun 2016 is ₹ 13,629,745 (Previous year: ₹ 15,107,391)

* Includes investment in holding company (Exide Industries Limited) having a market value of ₹ 17,119 and book value of ₹ 9,924 (previous year ₹ 104,487 and books value of ₹ 70,289).

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2016



FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 June 2016	As at 30 June 2015
Loans		
Security-wise classification		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On shares, bonds, Government securities	-	-
(c) Loans against policies *	-	232,781
(d) Others	-	-
Unsecured	1,094	2,013
Total	1,094	234,794
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholder's *	-	232,781
(f) Others - loans to employees	1,094	2,013
Total	1,094	234,794
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	1,094	234,794
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	1,094	234,794
Maturity-wise classification		
(a) Short term	950	1,398
(b) Long term	144	233,395
Total	1,094	234,794

* Policy Loan of ₹ 1,669,791 (Previous year : ₹ 729,592*) is excluded from Form L15 and the same has been included in Form L13.

For Participating policyholder's loan

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

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2016



FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-16	Additions	Deductions	As at 30 June-16	As at 1-Apr-16	For the period	On Sales/ Adjustments	As at 30 June-16	As at 30 June-16	As at 30 June-15
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	325,272	3,550	-	328,822	268,358	4,753	-	273,111	55,711	31,343
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	549,889	2,773	-	552,662	462,228	2,823	-	465,051	87,611	23,301
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	104,909	473	-	105,382	78,241	1,426	-	79,667	25,716	5,858
Information Technology Equipment	200,442	1,750	-	202,192	148,533	2,248	-	150,780	51,412	39,832
Vehicles	76,039	451	-	76,490	68,615	1,114	-	69,729	6,761	245
Office Equipment	171,403	2,239	-	173,642	137,644	2,671	-	140,315	33,327	17,230
Total	1,427,955	11,235	-	1,439,190	1,163,618	15,035	-	1,178,653	260,537	117,811
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	23,162	81,646
Grand Total	1,427,955	11,235	-	1,439,190	1,163,618	15,035	-	1,178,653	283,700	199,457
Previous Year	1,203,265	25,394	-	1,228,659	1,097,449	13,398	-	1,110,848	199,457	90,035

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

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2016



FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 June 2016	As at 30 June 2015
Cash and bank balances		
Cash (includes cash & cheques in hand)	14,968	9,452
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet)	601,000	1,000
(bb) Others	-	-
(b) Current Accounts	1,098,193	388,804
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	1,714,161	399,256
Balances with non-scheduled banks included in (a) and (b) above	11	11
Cash and bank balances		
In India	1,714,161	399,256
Outside India	-	-
Total	1,714,161	399,256

FORM : L18-Advances and other Assets Schedule

Advances and other assets

Advances

Prepayments	87,933	86,821
Advance tax paid and taxes deducted at source	7,199	7,199
Advances to suppliers	25,156	28,443
Advances to employees	17,380	19,776
Total (A)	137,669	142,240

Other assets

Income accrued on investments	1,769,337	1,709,013
Outstanding premiums	489,317	477,628
Agents' balances	13,410	30,031
Security and other deposits	437,483	394,299
Less : Provision for Security Deposit	<u>(19,260)</u>	<u>(12,822)</u>
Service tax - unutilised credit	2,204	14,607
Others (including investment held to meet policyholder's dues / claims)	<u>1,122,451</u>	<u>2,396,095</u>
Total (B)	3,814,941	5,008,851

Total (A+B)

3,952,610 **5,151,090**

FORM : L19-Current Liabilities Schedule

(₹ '000)

Particulars	As at 30 June 2016	As at 30 June 2015
Current liabilities		
Agents' balances	357,517	263,164
Balances due to other insurance companies	180,830	49,473
Premiums received in advance	60,973	69,024
Sundry creditors	141,491	136,109
Claims outstanding	82,638	115,525
Maturity / Annuities / Foreclosures due	60,263	1,179
Accrued expenses	1,459,003	1,012,654
Proposal / policy deposits	547,610	194,873
Unclaimed amount of policyholder's	677,687	1,264,598
Cash bonus payable	348	3,706
Statutory dues payable	23,998	23,655
Tax Deducted at Source payable	22,221	44,654
Salary payable	19,030	21,645
Service tax / VAT payable	27,901	13,912
Other Liabilities (last day unit to be created)	52,200	-
Total	3,713,712	3,214,169

FORM : L20-Provisions Schedule

Provisions

For wealth tax	-	-
For Other provisions (Gratuity and Leave Encashment)	70,213	56,504
Total	70,213	56,504

FORM : L21-Misc Expenditure Schedule

Miscellaneous Expenditure

(To the extent not written off or adjusted)

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

FORM : L22-Analytical Ratios

Sl No	Ratios	For the quarter ended 30 June 2016	Up to the quarter ended 30 June 2016	For the quarter ended 30 June 2015	Up to the quarter ended 30 June 2015
1	New business premium income growth:				
	Participating	54.2%	54.2%	1.2%	1.2%
	Non Participating	12.8%	12.8%	33.5%	33.5%
	Pension- Individual	-99.9%	-99.9%	59825.5%	59825.5%
	VIP Non Par Pension	611.0%	611.0%	-42.1%	-42.1%
	Annuity	390.8%	390.8%	-109.1%	-109.1%
	Unit - Linked - Individual Pension	na	na	-200.0%	-200.0%
	Unit - Linked - Individual	87.4%	87.4%	22.2%	22.2%
	Unit - Linked - Group	na	na	0.0%	0.0%
2	Net retention ratio	98.5%	98.5%	98.9%	98.9%
3	Ratio of expenses of management	35.4%	35.4%	52.7%	52.7%
4	Commission ratio	6.4%	6.4%	7.3%	7.3%
5	Ratio of policy holders' liabilities to shareholders' funds	1108.7%	1108.7%	1105.8%	1105.8%
6	Growth rate of shareholders' fund (over previous year same quarter)	-0.4%	-0.4%	-0.4%	-0.4%
7	Ratio of policyholders' surplus to policy holders' liability	-0.2%	-0.2%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	(32)	(32)	(30)	(30)
9	Profit / (loss) after tax / total income	-0.4%	-0.4%	-0.8%	-0.8%
10	(Total real estate + loans)/ cash and invested assets	1.7%	1.7%	1.1%	1.1%
11	Total investments/ (capital + total surplus) *	1182.5%	1182.5%	1170.3%	1170.3%
12	Total affiliated investments/ (capital + total surplus)	1.3%	1.3%	2.3%	2.3%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.1%	2.1%	2.3%	2.3%
	Non Participating	2.9%	2.9%	3.4%	3.4%
	Pension	2.0%	2.0%	2.5%	2.5%
	Unit Linked Funds	1.5%	1.5%	3.5%	3.5%
	Shareholders	2.3%	2.3%	3.0%	3.0%
	Without realized gains / (losses)				
	Participating	2.4%	2.4%	1.9%	1.9%
	Non Participating	3.0%	3.0%	3.3%	3.3%
	Pension	2.5%	2.5%	1.9%	1.9%
	Unit Linked Funds	4.9%	4.9%	-0.6%	-0.6%
	Shareholders	2.0%	2.0%	3.0%	3.0%
14	Conservation Ratio				
	Linked	81.7%	81.7%	78.6%	78.6%
	Non Linked	83.6%	83.6%	68.3%	68.3%
	Pension	81.3%	81.3%	81.1%	81.1%
		83.6%	83.6%	67.9%	67.9%
15	Persistency Ratio **				
	For 13th month	61.1%	61.1%	62.5%	62.5%
	For 25th month	56.4%	56.4%	60.2%	60.2%
	For 37th month	59.0%	59.0%	58.0%	58.0%
	For 49th Month	56.2%	56.2%	49.6%	49.6%
	for 61st month	43.6%	43.6%	30.9%	30.9%
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)	(0.02)	(0.02)	(0.02)	(0.02)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.02)	(0.02)	(0.02)	(0.02)
6	(iv) Book value per share (Rs 10 Paid Up)	4.72	4.72	4.21	4.21

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

**

- Persistency ratios have been calculated based on the data as at 30 June 2016 for those policies where premiums are due and are based on APE.
- Persistency ratios given above are to be read as follows: for e.g., 25th month's 56.4% for 2016 is based on the new business written from 01 July 2013 to 30 June 2014 and 25th month's 60.2% for 2015 is based on the new business written from 01 July 2012 to 30 June 2013 and so on.
- Group policies are not included in the persistency ratio.

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



FORM L24 : Valuation of Net Liabilities
As on 30 June 2016

(₹ Lacs)

Sl.No.	Particular	As on 30 June 2016	As on 30 June 2015
1	<u>Linked</u>		
a	Life	194,767	206,607
b	General Annuity	-	-
c	Funds for discontinued policies	8,183	9,372
d	Pension	16,726	21,223
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	532,184	440,222
b	General Annuity	3,263	3,226
c	Funds for discontinued policies	4,093	1,558
d	Pension	155,633	134,659
e	Health	-	-

FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to June-16)

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	1,025	1,020	3.10	22.05	2,083	2,056	20.66	46.33	3,108	3,076	23.76	68.38
2	Arunachal Pradesh	-	-	-	-	4	4	0.01	0.09	4	4	0.01	0.09
3	Assam	55	54	0.24	1.07	455	453	2.13	10.10	510	507	2.37	11.17
4	Bihar	157	157	0.34	2.88	768	758	2.01	16.05	925	915	2.35	18.93
5	Chattisgarh	-	-	-	-	196	193	0.56	4.16	196	193	0.56	4.16
6	Goa	38	38	0.27	1.56	35	34	0.24	1.11	73	72	0.52	2.67
7	Gujarat	431	429	1.02	6.36	1,571	1,536	7.65	35.51	2,002	1,965	8.67	41.88
8	Haryana	152	140	0.79	4.45	469	449	1.95	15.60	621	589	2.74	20.05
9	Himachal Pradesh	78	78	0.18	1.17	107	106	0.31	1.80	185	184	0.49	2.97
10	Jammu & Kashmir	87	84	0.22	1.42	145	143	0.40	2.40	232	227	0.62	3.82
11	Jharkhand	123	119	0.35	1.97	462	458	1.40	8.31	585	577	1.74	10.27
12	Karnataka	909	905	2.59	18.65	2,414	2,363	71.37	74.26	3,323	3,268	73.97	92.92
13	Kerala	47	47	0.21	1.98	781	779	29.00	16.44	828	826	29.21	18.42
14	Madhya Pradesh	1	1	0.00	0.01	841	838	2.60	13.96	842	839	2.60	13.98
15	Maharashtra	571	567	1.15	7.37	2,472	2,443	16.36	59.73	3,043	3,010	17.51	67.10
16	Manipur	1	1	(0.01)	(0.04)	7	7	0.05	0.34	8	8	0.04	0.30
17	Meghalaya	-	-	-	-	3	2	0.01	0.07	3	2	0.01	0.07
18	Mizoram	1	1	0.01	0.08	1	1	0.00	0.01	2	2	0.01	0.09
19	Naqaland	-	-	-	-	2	2	0.01	0.02	2	2	0.01	0.02
20	Orissa	543	538	1.46	7.98	1,454	1,442	4.30	25.33	1,997	1,980	5.76	33.32
21	Punjab	146	144	0.41	2.52	698	659	3.11	17.68	844	803	3.52	20.20
22	Rajasthan	196	193	0.52	4.75	912	898	3.59	20.27	1,108	1,091	4.11	25.03
23	Sikkim	1	1	0.00	0.02	7	7	0.01	0.18	8	8	0.02	0.20
24	Telangana	953	949	2.73	27.41	1,001	974	23.51	32.39	1,954	1,923	26.24	59.81
25	Tamil Nadu	412	408	1.32	8.36	3,269	3,206	45.35	91.53	3,681	3,614	46.67	99.90
26	Tripura	16	16	0.03	0.23	36	31	0.15	1.27	52	47	0.18	1.50
27	Uttar Pradesh	606	596	1.75	13.62	2,100	2,064	6.90	49.05	2,706	2,660	8.65	62.67
28	Uttrakhand	242	240	0.60	4.90	572	571	1.43	11.20	814	811	2.04	16.10
29	West Bengal	336	301	0.88	5.92	1,768	1,596	6.86	40.14	2,104	1,897	7.74	46.06
30	Andaman & Nicobar Islands	-	-	0.00	0.01	2	2	0.00	0.04	2	2	0.01	0.04
31	Chandigarh	-	-	-	-	92	89	1.32	1.82	92	89	1.32	1.82
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	2	2	0.01	0.06	2	2	0.01	0.06
34	Delhi	-	-	0.00	-	785	753	5.79	25.28	785	753	5.79	25.28
35	Lakshadweep	-	-	-	-	2	2	0.00	0.04	2	2	0.00	0.04
36	Pondicherry	-	-	0.02	0.08	33	32	0.12	0.64	33	32	0.14	0.72
Total		7,127	7,027	20.21	146.80	25,549	24,953	259.17	623.21	32,676	31,980	279.38	770.01

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 Jun-16)**

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	-	-	-	-	3	7,736	0.34	572.95	3	7,736	0.34	572.95
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	405	0.01	67.02	-	405	0.01	67.02
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	10	12,540	0.78	2,271.30	10	12,540	0.78	2,271.30
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	29	(37,011)	9.83	4,176.71	29	(37,011)	9.83	4,176.71
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	459	0.01	19.49	-	459	0.01	19.49
25	Tamil Nadu	-	-	-	-	4	2,608	0.16	195.54	4	2,608	0.16	195.54
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	(17)	0.02	6.86	-	(17)	0.02	6.86
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	(115)	(0.00)	(3.45)	-	(115)	(0.00)	(3.45)
34	Delhi	-	-	-	-	3	13,011	0.25	521.55	3	13,011	0.25	521.55
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	49	(384)	11.40	7,827.97	49	(384)	11.40	7,827.97

Total Application as per balance sheet (A)

Add(B)		1,091,656
Provisions	L20	702
Current Liabilities	L19	37,137
		37,839

Less(C)		
Debit balance in P & L a/c		92,322
Loans	L15	11
Advances and other Assets	L18	39,526
Cash and bank balance	L17	17,142
Fixed Assets	L16	2,837
Misc Exp Not written off	L21	-

Fund available for Investments		151,838	977,657
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Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)	977,657
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Balance Sheet Value of:

A. Life Fund	599,526
B. Pension & General Annuity and Group Business	159,488
C. Unit Linked Funds	218,643
	977,657

NON- Linked Business

A. LIFE FUND	PERCENTAGE AS PER REG.	SH		UL -Non Unit Res	PH		Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value
		Balance	FRSM+		PAR	NONPAR					
		(a)	(b)	(c)	(d)	(e)	(a+b+c+d+e)				
1 Central Govt Securities	Not less than 25%	15,970	34,164	1,278	222,753	89,906	364,072	61%	-	364,072	379,886
2 Central Govt Sec, State Govt Sec or Other approved Securities (incl 1 above)	Not less than 50%	15,970	35,861	1,278	237,228	90,521	380,858	64%	-	380,858	397,200
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-
a Housing and Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not less than 15%	5,545	7,888	-	76,436	23,143	113,012	19%	(40)	112,972	117,045
2. Other investments		-	-	-	348	25	373	0%	(81)	292	292
b i) Approved Investments		4,000	4,407	17	60,639	23,217	92,279	15%	(829)	91,450	92,991
ii) Other Investments not to exceed 15%	Not exceeding 35%	2,393	1,193	-	8,690	1,678	13,955	2%	(0)	13,955	13,886
TOTAL LIFE FUND	100%	27,908	49,349	1,295	383,340	138,584	600,476	100%	(950)	599,526	621,412

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%	-	78,257	78,257	46%	-	78,257	82,197
2 Central Govt Sec , State Govt Sec or Other Approved Securities (including (i) above)	Not less than 40%	-	88,176	88,176	53%	-	88,176	92,400
3 Balance in Approved Investment	Not exceeding 60%	-	71,565	71,565	47%	(253)	71,312	74,204
4 Other Investment		-	-	-	0%	-	-	-
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS	100%	-	159,742	159,742	100%	(253)	159,488	166,605

C. Linked Business	PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1 Approved investments	Not less than 75%	-	206,287	206,287	94%
2 Other investments	Not more than 25%	-	12,356	12,356	6%
TOTAL LINKED INSURANCE FUND	100%	-	218,643	218,643	100%

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 30 June 2016

(₹ Lacs)

PARTICULARS	ULGF00124804EBBALA NCE114 - Group Balanced Fund	ULGF00224804EBDEBT 114 -Group Debt Fund	ULGF00324804EBGRO WTH114 -Group Growth Fund	ULGF00424804EBLIQU ID114 -Group Liquid Fund	ULGF00524804EBSECU RE114 -Group Secure Fund	ULIF001181004BALANCE11 4 -Individual Balanced Fund	ULIF002181004DEBT 114 - Individual Debt Fund	ULIF003181004GROW TH114-Individual Growth Fund	ULIF004181004SECU E114-Individual Secure Fund	ULIF005141005EQUITY11 4 - Individual Equity Fund
Opening Balance(Market Value)	13	533	18	4	2,735	7,030	3,404	71,097	2,872	48,731
Add : Inflows During the quarter	-	0	(0)	-	702	15	51	1	83	16
Increase/(Decrease) Value Of Inv(net)	0	13	1	0	89	260	92	3,468	90	3,074
Less: Outflow During the quarter	(0)	11	1	(0)	25	180	181	2,647	100	1,806
TOTAL INVESTIBLE FUNDS (MKT VALUE)	13	536	18	4	3,501	7,125	3,367	71,920	2,945	50,014

	ULGF00124804EBBALA NCE114 -Group Balanced Fund		ULGF00224804EBDEBT 114-Group Debt Fund		ULGF00324804EBGRO WTH114-Group Growth Fund		ULGF00424804EBLIQU ID114-Group Liquid Fund		ULGF00524804EBSECU RE114-Group Secure Fund		ULIF001181004BALANCE11 4-Individual Balanced Fund		ULIF002181004DEBT 114-Individual Debt Fund		ULIF003181004GROW TH114-Individual Growth Fund		ULIF004181004SECU E114-Individual Secure Fund		ULIF005141005EQUITY11 4-Individual Equity Fund	
Investment of Unit Fund	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investment(>=75%)																				
A Central Government Securities	6	46	452	84	6	35	0	0	1,794	51	2,982	42	2,271	67	20,191	28	1,580	54	0	0
B State Government securities	0	0	0	0	0	0	0	0	0	0	256	4	72	2	322	0	73	2	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	28	1	239	3	196	6	7,636	11	228	8	0	0
E Infrastructure Bonds	0	0	57	11	0	0	0	0	332	9	1,131	16	639	19	4,658	6	454	15	0	0
F Equity	4	29	0	0	10	52	0	0	417	12	2,036	29	0	0	35,509	49	418	14	46,611	93
G Money Market Investment	2	11	24	4	1	3	4	95	0	0	0	0	0	0	0	0	0	0	0	0
H Mutual Funds	0	0	0	0	0	0	0	0	70	2	0	0	0	0	0	0	0	0	1,166	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
SUB TOTAL (A)	12	86	533	99	16	90	4	95	2,641	75	6,643	93	3,177	94	68,317	95	2,753	93	47,776	96
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accrued Interest	0	0	3	1	0	1	0	0	32	1	113	2	55	2	715	1	58	2	0	0
Dividend Receivable	0	0	0	0	0	0	0	0	2	0	6	0	0	0	113	0	1	0	130	0
Bank Balance	2	13	0	0	2	9	0	5	0	0	1	0	1	0	5	0	1	0	5	0
Receivable for Sale of investments	0	0	0	0	0	0	0	0	0	0	8	0	0	0	363	1	2	0	0	0
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	700	20	(0)	(0)	0	0	37	0	10	0	121	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	(101)	(3)	(71)	(1)	(76)	(2)	(780)	(1)	(30)	(1)	(504)	(1)
Fund Management of Charges Payable	(0)	(0)	(0)	(0)	0	0	(0)	(0)	(2)	(0)	(8)	(0)	(2)	(0)	(85)	(0)	(3)	(0)	(71)	(0)
Other current liabilities (for Investments)	0	0	0	0	0	0	0	0	0	0	(4)	(0)	(2)	(0)	(53)	(0)	0	0	(55)	(0)
SUB TOTAL (B)	2	14	3	1	2	10	0	5	631	18	45	1	(24)	(1)	316	0	39	1	(373)	(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	832	1	51	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	0	0	0	0	0	0	0	0	4	0	122	2	0	0	1,629	2	25	1	2,611	5
D Mutual Funds	0	0	0	0	0	0	0	0	224	6	193	3	214	6	826	1	78	3	0	0
E Venture Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (C)	0	0	0	0	0	0	0	0	229	7	437	6	214	6	3,287	5	153	5	2,611	5
Total A + B + C	13	100	536	100	18	100	4	100	3,501	100	7,125	100	3,367	100	71,920	100	2,945	100	50,014	100
Funds Carried Forward (As Per LB2)	13		536		18		4		3,501		7,125		3,367		71,920		2,945		50,014	

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B
Link to Item C of Form 3A Part A
Statement as on : **30 June 2016**

(₹ 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)	2,423	3,675	5,903	281	9,568	14,082	2,919	4,136	21,448	6,479	7,853	215,206
Add : Inflows During the quarter	0	49	3	1	86	215	14	2	170	353	1,161	2,922
Increase/(Decrease) Value Of Inv/net)	55	99	338	4	248	908	74	254	838	307	128	10,344
Less: Outflow During the quarter	67	154	329	8	500	758	388	141	1,496	64	960	9,828
TOTAL INVESTIBLE FUNDS(MKT VALUE)	2,412	3,658	5,915	278	9,402	14,447	2,866	4,004	20,959	7,076	8,183	218,643

	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	344	14	2,344	64	0	0	218	79	6,217	66	0	0	1,807	63
B State Government securities	0	0	104	3	0	0	0	0	108	1	0	0	155	5
C Other Approved Securities	0	0	0	0	0	0	0	0	6	0	0	0	6	0
D Corporate bonds	891	37	383	10	0	0	0	0	920	10	0	0	349	12
E Infrastructure Bonds	869	36	757	21	0	0	0	0	1,860	20	0	0	436	15
F Equity	238	10	0	0	5,338	90	0	0	0	0	13,484	93	0	0
G Money Market Investment	3	0	0	0	0	0	25	9	0	0	0	0	0	0
H Mutual Funds	0	0	0	0	0	0	5	2	0	0	0	0	0	0
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (A)	2,345	97	3,587	98	5,338	90	248	89	9,112	97	13,484	93	2,752	96
Current Assets														
Accrued Interest	68	3	60	2	0	0	0	0	195	2	0	0	58	2
Dividend Receivable	1	0	0	0	15	0	0	0	0	0	38	0	0	0
Bank Balance	1	0	1	0	1	0	0	0	1	0	1	0	4	0
Receivable for Sale of investments	0	0	0	0	51	1	0	0	369	4	0	0	0	0
Other Current Assets (for Investments)	0	0	4	0	9	0	0	0	14	0	71	0	0	0
Less:Current Liabilities														
Payable for Investments	0	0	0	0	(44)	(1)	0	0	(507)	(5)	(144)	(1)	(76)	(3)
Fund Management of Charoes Pivable	(3)	(0)	(3)	(0)	(8)	(0)	(0)	(0)	(9)	(0)	(18)	(0)	(3)	(0)
Other current liabilities (for Investments)	(2)	(0)	0	0	(18)	(0)	(0)	0	0	0	0	0	(10)	(0)
SUB TOTAL (B)	64	3	63	2	6	0	(0)	(0)	64	1	(53)	(0)	(19)	(1)
Other Investment(<= 25%)														
A Corporate bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Equity	2	0	0	0	379	6	0	0	0	0	655	5	0	0
D Mutual Funds	0	0	8	0	192	3	30	11	226	2	361	2	133	5
E Venture Funds	0	0	0	0	0	0	0	0	0	0	0	0	5	0
F Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (C)	2	0	8	0	571	10	30	11	226	2	1,016	7	133	5
Total A + B + C	2,412	100	3,658	100	5,915	100	278	100	9,402	100	14,447	100	2,866	100
Funds Carried Forward (As Per LB2)	2,412		3,658		5,915		278		9,402		14,447		2,866	

FORM : L-29 - Detail regarding debt securities

Statement as on : 30 June 2016

(₹ Lacs)

Detail Regarding debt securities(ULIP)								
	MARKET VALUE				Book Value			
	As at 30 June , 2016	as % of total for this class	As at 30 June , 2015	as % of total for this class	As at 30 June , 2016	as % of total for this class	As at 30 June , 2015	as % of total for this class
Break down by credit rating								
AAA rated	21,807	27%	25,073	31%	21,144	27%	24,496	30%
AA or better	1,037	1%	1,530	2%	1,002	1%	1,489	2%
Rated below AA but above A	1,015	0	-	-	989	0	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	57,287	71%	55,308	68%	56,223	71%	55,143	68%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	15,646	19%	16,477	20%	15,337	19%	16,211	20%
more than 1 year and upto 3years	8,405	10%	6,210	8%	8,014	10%	5,973	7%
More than 3 years and up to 7years	13,626	17%	18,779	23%	13,317	17%	18,602	23%
More than 7 years and up to 10 years	15,306	19%	3,650	4%	15,200	19%	3,564	4%
More than 10 years and up to 15 years	12,520	15%	25,002	31%	12,388	16%	25,069	31%
More than 15 years and up to 20 years	4,826	6%	3,846	5%	4,753	6%	3,928	5%
Above 20 years	10,816	13%	7,946	10%	10,350	13%	7,780	10%
Breakdown by type of the issuer								
a. Central Government	56,094	69%	54,615	67%	55,055	69%	54,451	67%
b. State Government	1,193	1%	693	1%	1,169	1%	691	1%
c. Corporate Securities	23,859	29%	26,603	32%	23,136	29%	25,985	32%

(₹ Lacs)

Detail Regarding debt securities(NON ULIP)								
	MARKET VALUE				Book Value			
	As at 30 June , 2016	as % of total for this class	As at 30 June , 2015	as % of total for this class	As at 30 June , 2016	as % of total for this class	As at 30 June , 2015	as % of total for this class
Break down by credit rating								
AAA rated	208,803	29%	217,947	37%	200,885	29%	213,828	37%
AA or better	16,784	2%	14,819	2%	16,314	2%	14,444	2%
Rated below AA but above A	2,537	0	-	-	2,489	0	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	489,600	68%	361,329	61%	469,034	68%	354,405	61%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	11,310	2%	21,281	4%	11,264	2%	21,077	4%
more than 1 year and upto 3years	16,518	2%	10,914	2%	16,200	2%	10,893	2%
More than 3 years and up to 7years	88,695	12%	86,474	15%	85,351	12%	84,717	15%
More than 7 years and up to 10 years	107,933	15%	113,894	19%	104,683	15%	111,946	19%
More than 10 years and up to 15 years	218,184	30%	138,997	23%	209,262	30%	136,745	23%
More than 15 years and up to 20 years	54,664	8%	76,197	13%	52,713	8%	75,247	13%
Above 20 years	220,420	31%	146,339	25%	209,249	30%	142,051	24%
Breakdown by type of the issuer								
a. Central Government	488,565	68%	358,759	60%	468,032	68%	351,898	60%
b. State Government	1,035	0%	2,570	0%	1,002	0%	2,507	0%
c. Corporate Securities	228,124	32%	232,766	39%	219,687	32%	228,272	39%

FORM : L30-RELATED PARTY TRANSACTIONS

₹ Lacs

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016*	For the quarter ended 30 June 2015	Upto the quarter ended 30 June 2015#
Exide Industries Ltd	Premium Income	42.61	42.61	47.91	47.91
	Benefits paid (Claims during the year)	20.00	20.00	-	-
	Investment	99.24	99.24	702.89	702.89
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2016	175,000	175,000	175,000	175,000
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Raheja QBE General Insurance Company Limited	Premium Income	1.89	1.89	1.77	1.77
	Premium paid	3.72	3.72	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	20.23	20.23	19.33	19.33
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
H & R Johnson (India) A Division of Prism Cement Limited	Premium Income	6.16	6.16	46.17	46.17
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	0.01	0.01	0.01	0.01
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Asianet Satellite Communication Private Limited	Premium Income	(0.13)	(0.13)	(0.02)	(0.02)
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Development Credit Bank Limited	Premium Income	0.20	0.20	4.23	4.23
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Outlook Publishing (India) Pvt Ltd	Premium Income	(0.01)	(0.01)	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Cable & Datacom Limited	Premium Income	0.21	0.21	(0.14)	(0.14)
	Benefits paid (Claims during the year)	14.89	14.89	-	-
	Investment	1,016.75	1,016.75	1,016.75	1,016.75
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income	-	-	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Contribution made to Gratuity Trust	-	-	-	-
	Expenses incurred on behalf of the company	-	-	-	-
Key Management Personnel	Managerial Remuneration	149.15	149.15	135.75	135.75
	Premium Income	0.55	0.55	0.11	0.11

* Key Management Personnel includes MD & CEO, CFO, Company Secretary and Appointed Actuary & CRO.

Key Management Personnel includes MD & CEO, CFO & Company Secretary.

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	Mr. Rajesh Kapadia, Independent Director has submitted his resignation effective from July 15, 2016.
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 (Resigned w.e.f. 15/07/2016)	Director	
7	Mr. Vinayak Aggarwal	Director	
8	Mr. Vijay Aggarwal	Director	
9	Mr. Anil Kumar C	Chief Financial Officer	
10	Mr. Shyam Sunder Bhat	Chief Investment Officer	
11	Mr. Rahul Agarwal	Chief Distribution Officer	
12	Mr. Ashwin B	Chief Operating Officer	
13	Mr. Rangarajan B N	Appointed Actuary & Chief Risk Officer	
14	Mr. Srinivasan Seshadri	Head - Internal Audit	

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

Item	Description	Amount
1	Available Assets in Policyholders' Fund	916,656
	Deduct:	
2	Mathematical Reserves	914,849
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	1,806
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	81,354
7	Excess in Shareholders' funds	81,354
8	Total ASM (4) + (7)	83,160
9	Required Solvency Margin (RSM)	32,960
10	Solvency Ratio (8) / (9)	252%

FORM : L-34-Yield on Investments-1 (As on 30 June 2016)

Name of the Fund **LIFE FUND**

₹ Lacs

No.	Category of Investment	CAT Code	As on 30 June 2016 (Current Quarter)				As on 30 June 2016 (Year To Date)				As on 30 June 2015 (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	351,120	8,407	2.39	2.39	351,120	8,407	2.39	2.39	254,083	6,854	2.70	2.70
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	1,194	10	0.87	0.87
	A4 Treasury Bills	CTRB	6,902	120	1.74	1.74	6,902	120	1.74	1.74	7,569	145	1.92	1.92
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	1,007	63	6.29	6.29	1,007	63	6.29	6.29	2,005	44	2.20	2.20
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	16,280	344	2.12	2.12	16,280	344	2.12	2.12	15,295	324	2.12	2.12
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	20,054	429	2.14	2.14	20,054	429	2.14	2.14	27,555	552	2.00	2.00
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	460	88	19.03	19.03	460	88	19.03	19.03	468	(25)	-5.42	-5.42
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	754	9	1.13	1.13	754	9	1.13	1.13	251	(22)	-8.70	-8.70
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	85,259	1,974	2.32	2.32	85,259	1,974	2.32	2.32	83,237	2,021	2.43	2.43
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	8,786	212	2.42	2.42	8,786	212	2.42	2.42	9,072	220	2.42	2.42
	D15 Infrastructure - Equity (Including unlisted)	IOEQ	257	(23)	(8.78)	(8.78)	257	(23)	(8.78)	(8.78)	367	4	1.14	1.14
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAE0	2,011	207	10.30	10.30	2,011	207	10.30	10.30	2,194	51	2.33	2.33
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	19,869	1,545	7.77	7.77	19,869	1,545	7.77	7.77	16,097	(196)	-1.22	-1.22
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	9,876	199	2.01	2.01	9,876	199	2.01	2.01	9,019	262	2.91	2.91
	E9 Corporate Securities -Debentures	ECOS	28,769	686	2.38	2.38	28,769	686	2.38	2.38	34,098	1,090	3.20	3.20
	E14 Loans - Policy Loans	ELPL	15,457	393	2.54	2.54	15,457	393	2.54	2.54	6,843	169	2.47	2.47
	E 17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	27	0	0.26	0.26
	E18 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	E22 CCIL - CBLO	ECBO	551	5	0.87	0.87	551	5	0.87	0.87	1,845	23	1.24	1.24
	E23 Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	E24 Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,459	84	2.43	2.43	3,459	84	2.43	2.43	3,459	84	2.43	2.43
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	4,617	93	2.02	2.02	4,617	93	2.02	2.02	4,309	94	2.18	2.18
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	235	42	17.84	17.84	235	42	17.84	17.84	268	11	4.20	4.20
	F5 Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	F6 Debentures	OLDB	2,489	60	2.41	2.41	2,489	60	2.41	2.41	-	-	0.00	0.00
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	10,318	208	2.01	2.01	10,318	208	2.01	2.01	6,238	132	2.12	2.12
	F17 Securitised Assets	OPSA	1,867	26	1.38	1.38	1,867	26	1.38	1.38	2,111	30	1.40	1.40
	TOTAL		590,398	15,170	2.57	2.57	590,398	15,170	2.57	2.57	487,601	11,878	2.44	2.44

No.	Category of Investment	CAT Code	As on 30 June 2016 (Current Quarter)				As on 30 June 2016 (Year To Date)				As on 30 June 2015 (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	40,349	1,342	3.33	3.33	40,349	1,342	3.33	3.33	32,270	(202)	(0.63)	(0.63)
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	
	A4 Treasury Bills	CTRB	16,270	282	1.73	1.73	16,270	282	1.73	1.73	14,058	276	1.96	1.96
B Government Securities / Other Approved Securities														
	B2 State Government Bonds/ Development Loans	SGGB	1,188	36	3.05	3.05	1,188	36	3.05	3.05	467	6	1.35	1.35
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	12	0	2.56	2.56	12	0	2.56	2.56	12	(0)	(0.27)	(0.27)
C Housing and Loans to State Govt for housing and fire fighting equipment														
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	3,585	78	2.18	2.18	3,585	78	2.18	2.18	5,580	80	1.43	1.43
D Infrastructure Investments														
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	2,241	323	14.43	14.43	2,241	323	14.43	14.43	2,149	(185)	(8.58)	(8.58)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	3,066	37	1.19	1.19	3,066	37	1.19	1.19	1,948	(179)	(9.20)	(9.20)
	D5 Infrastructure - Securitised Assets	IESA	0	0	-	-	-	-	-	-	-	-	-	
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	8,433	182	2.16	2.16	8,433	182	2.16	2.16	12,151	100	0.82	0.82
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,691	70	2.59	2.59	2,691	70	2.59	2.59	2,674	18	0.67	0.67
	D15 Infrastructure - Equity (Including unlisted)	IOEO	1,285	(63)	(4.88)	(4.88)	1,285	(63)	(4.88)	(4.88)	2,493	67	2.69	2.69
E Approved Investment Subject To Exposure Norms														
	E1 PSU - Equity Shares - Quoted	EAEQ	9,957	867	8.70	8.70	9,957	867	8.70	8.70	15,833	203	1.28	1.28
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	99,471	6,932	6.97	6.97	99,471	6,932	6.97	6.97	115,207	(1,419)	(1.23)	(1.23)
	E4 Equity Shares - Promoter Group	EEPG	560	96	17.09	17.09	560	96	17.09	17.09	1,144	(207)	(18.13)	(18.13)
	E5 Corporate Securities - Bonds - Taxable	EPBT	769	15	1.94	1.94	769	15	1.94	1.94	1,356	8	0.63	0.63
	E9 Corporate Securities - Debentures	ECOS	4,898	113	2.31	2.31	4,898	113	2.31	2.31	7,684	67	0.87	0.87
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	0	0	-	-	-	-	-	-	705	2	0.26	0.26
	E18 Deposits - CDs with Scheduled Banks	EDCD	0	0	-	-	-	-	-	-	-	-	-	
	E22 CCIL - CBLO	ECBO	775	13	1.62	1.62	775	13	1.62	1.62	1,352	24	1.77	1.77
	E23 Commercial Papers	ECCP	0	0	-	-	-	-	-	-	-	-	-	
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,550	36	2.35	2.35	1,550	36	2.35	2.35	1,538	11	0.71	0.71
	E24 Application Money	ECAM	2,201	0	-	-	2,201	-	-	-	329	-	-	
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,090	44	2.12	2.12	2,090	44	2.12	2.12	3,762	77	2.05	2.05
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0	0	-	-	-	-	-	-	-	-	-	
	E32 Net Current Assets (Only in respect of ULIP Business)	ENCA	818	0	-	-	818	-	-	-	2,028	-	-	
F Other than Approved Securities														
	F3 Equity Shares (Incl. Co-op Societies)	OESH	5,469	680	12.44	12.44	5,469	680	12.44	12.44	8,358	620	7.42	7.42
	F4 Equity Shares (PSUs & Unlisted)	OEPU	0	0	-	-	-	-	-	-	-	-	-	
	F5 Equity Shares - Promoter Group	OEPG	742	(114)	(15.42)	(15.42)	742	(114)	(15.42)	(15.42)	1,097	5	0.48	0.48
	F6 Debentures	OLDB	1,017	26	2.53	2.53	1,017	26	2.53	2.53	-	-	-	
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	7,151	146	2.04	2.04	7,151	146	2.04	2.04	5,594	120	2.14	2.14
	F17 Securitised Assets	QPSA	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			216,588	11,141	5.14	5.14	216,588	11,141	5.14	5.14	239,790	(509)	(0.21)	(0.21)

No.	Category of Investment	CAT Code	As on 30 June 2016 (Current Quarter)				As on 30 June 2016 (Year To Date)				As on 30 June 2015 (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	68,384	1,412	2.06	2.06	68,384	1,412	2.06	2.06	56,700	1,186	2.09	2.09
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	A4 Treasury Bills	CTRB	3,546	61	1.73	1.73	3,546	61	1.73	1.73	1,104	22	1.95	1.95
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	502	11	2.21	2.21	502	11	2.21	2.21	502	11	2.20	2.20
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,412	200	2.12	2.12	9,412	200	2.12	2.12	9,869	210	2.12	2.12
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	15,198	353	2.32	2.32	15,198	353	2.32	2.32	14,553	333	2.29	2.29
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	206	38	18.62	18.62	206	38	18.62	18.62	199	(11)	-5.44	-5.44
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	307	4	1.24	1.24	307	4	1.24	1.24	117	(9)	-7.90	-7.90
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	23,852	527	2.21	2.21	23,852	527	2.21	2.21	23,328	516	2.21	2.21
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	5,989	147	2.45	2.45	5,989	147	2.45	2.45	5,980	146	2.44	2.44
	D15 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00	0.00	-	-	0.00	0.00	67	5	7.84	7.84
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAEQ	764	73	9.57	9.57	764	73	9.57	9.57	932	20	2.11	2.11
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	7,740	600	7.75	7.75	7,740	600	7.75	7.75	6,999	(97)	-1.39	-1.39
	E4 Equity Shares - Promoter Group	EEPG	-	-	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	E5 Corporate Securities - Bonds - Taxable	EBPT	1,143	23	2.05	2.05	1,143	23	2.05	2.05	403	8	2.07	2.07
	E9 Corporate Securities -Debentures	ECOS	11,537	275	2.38	2.38	11,537	275	2.38	2.38	14,530	344	2.36	2.36
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment). CCIL. RBI	ECDB	-	-	0.00	0.00	-	-	0.00	0.00	13	0	0.26	0.26
	E18 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	E22 CCIL - CBLO	ECBO	229	3	1.45	1.45	229	3	1.45	1.45	117	2	1.78	1.78
	E23 Commercial Papers	ECPP	-	-	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	E24 Application Money	ECAM	-	-	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	540	12	2.30	2.30	540	12	2.30	2.30	540	12	2.30	2.30
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	3,562	71	2.00	2.00	3,562	71	2.00	2.00	1,357	28	2.05	2.05
	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	-	-	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	F17 Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		152,909	3,811	2.49	2.49	152,909	3,811	2.49	2.49	137,309	2,725	1.98	1.98

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
1	8.75% SAIL 23-April-2020.	ECOS	495	1/3/2012	CARE	CAREAA+	INDAA	4/20/2016	NA
2	8.90% SAIL 01-05-2019	ECOS	500	7/24/2009	CARE	CAREAA+	INDAA	4/20/2016	NA
3	9.35 SAIL 09 Sep 2026	EPBT	1046	9/23/2015	CARE	CAREAA+	INDAA	4/20/2016	NA
B. As on Date									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	OLDB	1991	5/11/2012	CRISIL	AA+	AA-	8/3/2015	Security was downgraded from AA+ to AA on 20-06-2014
2	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	OLDB	498	7/16/2014	CRISIL	AA	AA-	8/3/2015	NA
3	8.75% SAIL 23-April-2020.	ECOS	495	1/3/2012	CARE	AAA	INDAA	4/20/2016	Security was downgraded from AAA to CAREAA+ on 17-03-2016
4	8.90% SAIL 01-05-2019	ECOS	500	7/24/2009	CARE	AAA	INDAA	4/20/2016	Security was downgraded from AAA to CAREAA+ on 17-03-2016
5	9.35 SAIL 09 Sep 2026	EPBT	1046	9/23/2015	CARE	AAA	INDAA	4/20/2016	Security was downgraded from AAA to CAREAA+ on 17-03-2016
6	9.75% Punjab National Bank (Call - 14 Dec 2017)	EUPD	960	12/11/2007	CARE	AAA	CAREAA+	3/28/2016	NA
7	10.40% PUNJAB NATIONAL BANK 20-07-2017	EUPD	500	7/24/2007	CARE	AAA	CAREAA+	3/28/2016	NA

Name of Fund INKED FUND

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
1	NIL								
B. As on Date									
1	9.55 HINDALCO INDUSTRIES Ltd 25-Apr-2022	OLDB	1015	7/2/2014	CRISIL	AA	AA-	8/3/2015	NA
2	9.20 Bank of Baroda Perpetual Bond 09-10-2019	EUPD	514	5/12/2010	CARE	AAA	CAREAA+	3/28/2016	NA

Name of Fund PENSION & GENERAL ANNUITY AND GROUP BUSINESS

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
1	8.80% SAIL 26-10-2018.	ECOS	500	10/30/2009	CARE	CAREAA+	INDAA	4/20/2016	NA
B. As on Date									
1	8.80% SAIL 26-10-2018.	ECOS	500	10/30/2009	CARE	CAREAAA	INDAA	4/20/2016	Security was downgraded from AAA to CAREAA+ on 17-03-2016
2	9.75% Punjab National Bank (Call - 14 Dec 2017)	EUPD	40	12/11/2007	CARE	CAREAAA	CAREAA+	3/28/2016	NA

Sl. No	Particulars	Current Quarter				Same Quarter previous year				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First Year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	37.63	38.00	36.00	44.51	30.86	31.00	30.00	36.48	37.63	38.00	36.00	44.51	30.86	31.00	30.00	36.48
	From 1,00,001-1,25,000	4.66	4.00	4.00	5.82	1.01	1.00	1.00	1.11	4.66	4.00	4.00	5.82	1.01	1.00	1.00	1.11
	Above Rs. 1,25,000	983.27	72.00	70.00	201.34	308.28	53.00	53.00	341.68	983.27	72.00	70.00	201.34	308.28	53.00	53.00	341.68
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	6.34	9.00	9.00	0.34	19.31	26.00	26.00	1.03	6.34	9.00	9.00	0.34	19.31	26.00	26.00	1.03
	From 1,00,001-150,000	10.09	8.00	8.00	0.56	17.39	14.00	14.00	0.90	10.09	8.00	8.00	0.56	17.39	14.00	14.00	0.90
	From 150,001-2,00,000	6.53	4.00	4.00	0.37	6.99	4.00	4.00	0.36	6.53	4.00	4.00	0.37	6.99	4.00	4.00	0.36
	From 2,00,001-250,000	2.22	1.00	1.00	0.13	2.30	1.00	1.00	0.12	2.22	1.00	1.00	0.13	2.30	1.00	1.00	0.12
	From 2,50,001-3,00,000	-	-	-	-	5.40	2.00	2.00	0.27	-	-	-	-	5.40	2.00	2.00	0.27
	Above Rs. 3,00,000	18.72	4.00	4.00	1.09	39.66	6.00	6.00	2.14	18.72	4.00	4.00	1.09	39.66	6.00	6.00	2.14
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	1,495.77	41,379.00	40,230.00	94,133.00	1,416.14	39,020.00	37,932.00	106,613.56	1,495.77	41,379.00	40,230.00	94,133.00	1,416.14	39,020.00	37,932.00	106,613.56
	From 10,000-25,000	3,134.98	29,844.00	24,423.00	81,938.47	2,209.88	18,333.00	17,800.00	61,845.66	3,134.98	29,844.00	24,423.00	81,938.47	2,209.88	18,333.00	17,800.00	61,845.66
	From 25001-50,000	2,541.17	7,987.00	7,756.00	39,716.56	1,513.72	4,838.00	4,673.00	23,828.58	2,541.17	7,987.00	7,756.00	39,716.56	1,513.72	4,838.00	4,673.00	23,828.58
	From 50,001-75,000	744.79	1,313.00	1,288.00	9,029.65	501.50	858.00	841.00	5,450.97	744.79	1,313.00	1,288.00	9,029.65	501.50	858.00	841.00	5,450.97
	From 75,000-100,000	1,048.95	1,113.00	1,088.00	8,774.90	656.89	697.00	676.00	5,725.73	1,048.95	1,113.00	1,088.00	8,774.90	656.89	697.00	676.00	5,725.73
	From 1,00,001-1,25,000	145.33	129.00	124.00	1,461.33	125.00	115.00	114.00	1,138.32	145.33	129.00	124.00	1,461.33	125.00	115.00	114.00	1,138.32
	Above Rs. 1,25,000	538.99	295.00	287.00	6,524.19	560.42	283.00	273.00	6,043.98	538.99	295.00	287.00	6,524.19	560.42	283.00	273.00	6,043.98
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	50.15	931.00	923.00	-	174.06	2,114.00	2,064.00	0.12	50.15	931.00	923.00	-	174.06	2,114.00	2,064.00	0.12
	From 50,001-100,000	13.18	44.00	43.00	-	60.16	99.00	99.00	-	13.18	44.00	43.00	-	60.16	99.00	99.00	-
	From 1,00,001-150,000	2.95	4.00	4.00	-	14.80	13.00	12.00	-	2.95	4.00	4.00	-	14.80	13.00	12.00	-
	From 150,001-2,00,000	8.93	5.00	5.00	-	7.32	4.00	4.00	-	8.93	5.00	5.00	-	7.32	4.00	4.00	-
	From 2,00,001-250,000	-	-	-	-	5.00	2.00	2.00	-	-	-	-	-	5.00	2.00	2.00	-
	From 2,50,001-3,00,000	-	-	-	-	7.50	3.00	3.00	-	-	-	-	-	7.50	3.00	3.00	-
	Above Rs. 3,00,000	4.00	1.00	1.00	-	13.35	3.00	3.00	-	4.00	1.00	1.00	-	13.35	3.00	3.00	-
	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	1,139.53	49.00	(384.00)	782,796.69	791.55	116.00	121,628.00	12,154.43	1,139.53	49.00	(384.00)	782,796.69	791.55	116.00	121,628.00	12,154.43
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	5,430.99	125,375.00	121,262.00	292,476.50	5,237.02	118,274.00	114,550.00	274,740.54	5,430.99	125,375.00	121,262.00	292,476.50	5,237.02	118,274.00	114,550.00	274,740.54
	From 10,000-25,000	7,090.24	51,145.00	49,990.00	182,327.09	6,270.45	42,564.00	41,718.00	151,498.51	7,090.24	51,145.00	49,990.00	182,327.09	6,270.45	42,564.00	41,718.00	151,498.51
	From 25001-50,000	4,340.68	12,796.00	12,541.00	70,346.53	3,783.61	10,538.00	10,327.00	57,285.23	4,340.68	12,796.00	12,541.00	70,346.53	3,783.61	10,538.00	10,327.00	57,285.23
	From 50,001-75,000	1,027.67	1,918.00	1,898.00	16,283.65	1,478.74	2,676.00	2,650.00	13,971.59	1,027.67	1,918.00	1,898.00	16,283.65	1,478.74	2,676.00	2,650.00	13,971.59
	From 75,000-100,000	1,603.97	1,724.00	1,691.00	16,243.89	1,580.41	1,706.00	1,678.00	14,822.36	1,603.97	1,724.00	1,691.00	16,243.89	1,580.41	1,706.00	1,678.00	14,822.36
	From 1,00,001-1,25,000	345.30	338.00	334.00	4,740.91	743.57	705.00	698.00	5,014.42	345.30	338.00	334.00	4,740.91	743.57	705.00	698.00	5,014.42
	Above Rs. 1,25,000	1,197.52	593.00	582.00	16,203.58	1,720.99	802.00	788.00	16,036.21	1,197.52	593.00	582.00	16,203.58	1,720.99	802.00	788.00	16,036.21
	ii Individual- Annuity																
	From 0-10000	126.65	1,957.00	1,947.00	20.51	150.44	2,085.00	2,066.00	21.99	126.65	1,957.00	1,947.00	20.51	150.44	2,085.00	2,066.00	21.99
	From 10,000-25,000	600.74	2,620.00	2,590.00	9.55	833.58	2,523.00	2,487.00	12.51	600.74	2,620.00	2,590.00	9.55	833.58	2,523.00	2,487.00	12.51
	From 25001-50,000	296.33	756.00	744.00	1.60	256.79	558.00	555.00	0.44	296.33	756.00	744.00	1.60	256.79	558.00	555.00	0.44
	From 50,001-75,000	49.28	120.00	117.00	1.45	44.09	93.00	92.									

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

₹ Crores

SI.No.	Channels	Current Quarter			Same quarter previous year			Up to the quarter ended 30 June 2016			Up to the quarter ended 30 June 2015		
		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	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	41	10,425	3.51	95	101,551	5.97	41	10,425	3.51	95	101,551	5.97
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	8	(10,809)	7.88	21	20,127	1.95	8	(10,809)	7.88	21	20,127	1.95
	Total (A)	49	(384)	11.40	116	121,678	7.92	49	(384)	11.40	116	121,678	7.92
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	49	(384)	11.40	116	121,678	7.92	49	(384)	11.40	116	121,678	7.92

Note:

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

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

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

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

₹ Crores

Sl.No.	Channels	Current Quarter		Same quarter previous year		Up to the quarter ended 30 June 2016		Up to the quarter ended 30 June 2015	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	17,978	243.89	20,168	79.09	17,978	243.89	20,168	79.09
2	Corporate Agents-Banks	902	1.89	459	0.86	902	1.89	459	0.86
3	Corporate Agents -Others	1,278	4.40	701	3.01	1,278	4.40	701	3.01
4	Brokers	10,028	23.54	7,091	11.10	10,028	23.54	7,091	11.10
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	452	2.51	524	1.25	452	2.51	524	1.25
	Total (A)	30,638	276.23	28,943	95.31	30,638	276.23	28,943	95.31
1	Referral (B)	2,038	3.15	960	1.42	2,038	3.15	960	1.42
	Grand Total (A+B)	32,676	279.38	29,903	96.74	32,676	279.38	29,903	96.74

Note:

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

Ageing of Claims (Individual)

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	2,401	50	13	7	208	2,679	13.13
2	Survival Benefit	9,568	2,794	212	8	7	12	12,601	29.62
3	For Annuities / Pension	-	639	-	-	-	-	639	0.40
4	For Surrender (Incl Foreclosures)	-	12,047	60	33	102	434	12,676	141.72
5	Other benefits (rider)	-	311	-	-	-	-	311	0.39
1	Death Claims *	-	570	101	3	-	-	674	11.30

* 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 ***	14	-	-	-	-	-	14	0.02
5	Other benefits - Death	-	-	-	-	-	-	-	-
6	Other benefits - GRTY / SUPN **	-	130	-	-	-	-	130	1.00
1	Death Claims *	-	277	-	-	-	-	277	10.98

* 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

FORM L-40 - : Claims data for Life (Apr to Jun-16)

No. of claims only

Individual Business

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities / Pension	For Surrender (Incl Foreclosure)	Other Benefits
1	Claims O/S at the beginning of the period (Apr-16)	17	6,945	3,737	50	4,619	-
2	Claims reported during the period	843	2,164	11,739	642	11,617	326
3	Claims Settled during the period	674	2,679	12,601	639	12,676	311
4	Claims Repudiated during the period	32	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	31	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-
5	Claims Rejected / Written Back	-	-	-	-	-	6
6	Claims O/S at End of the period	154	6,430	2,875	53	3,560	9
	Less than 3 months	136	64	1,720	53	1,497	9
	3 months to 6 months	18	27	157	-	78	-
	6 months to 1 year	-	14	280	-	532	-
	1 year and above	-	6,325	718	-	1,453	-

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-16)	-	-	-	-	-	-
2	Claims reported during the period	277	-	-	-	14	130
3	Claims Settled during the period	277	-	-	-	14	130
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 April 2016	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 30 June 2016	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	Duplicate		
1	Complaints made by customers								
a)	Death Claims	-	7	2	-	4	-	1	7
b)	Policy Servicing	11	117	56	22	26	1	23	117
c)	Proposal Processing	1	83	27	17	24	-	16	83
d)	Survival Claims	-	90	48	12	10	1	19	90
e)	ULIP Related	1	12	6	-	4	-	3	12
f)	Unfair Buisness Practices	102	1,339	276	89	921	15	140	1,339
g)	Others	-	51	19	6	22	-	4	51
	Total Number of complaints	115	1,699	434	146	1,011	17	206	1,699

2	Total No. of policies during previous year	29,903
3	Total No. of claims during previous year	905
4	Total No. of policies during current year	32,676
5	Total No. of claims during current year	843
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	36
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	83

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	146	-	146
b)	7-15 Days	60	-	60
c)	15 - 30 Days	-	-	-
d)	30 - 90 Days	-	-	-
e)	90 Days & above	-	-	-
	Total Number of complaints	206	-	206

L-42- Valuation Basis (Life Insurance)

- a. How the policy data needed for valuation is accessed:** The IT department provides the data required for performing the valuation. IT extracts the data from the Policy Administration System by means of a query. Fields that are necessary for the purpose of valuation are extracted. Validation checks are performed on the data received from the Policy administration system. The download contains details of both base policies and riders. The data is then converted in to the requisite format, used for valuation purpose, using a Data Conversion System (DCS) package. The actuarial valuation process is done by means of the actuarial software – Prophet
- b. How the valuation bases are supplied to the system:** The valuation parameters are classified as:
 Global: These are common across businesses and do not vary according to product, e.g., tax on surplus, inflation, etc.
 Input: These are product-specific, e.g., expenses, commission, etc.
 The non-variants are classified as constants and the individual modal points are generated from the policy download after validation checks. These inputs are fed into the Prophet System for generating the valuation output.

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

i. Individual Business

- Life- Participating policies
- Life- Non-participating Policies
- Annuities- Participating policies
- Annuities – Non-participating policies
- Annuities- Individual Pension Plan
- Unit Linked
- Health Insurance

ii. Group Business

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

- Life- Participating policies
- Life- Non-participating Policies
- Annuities- Participating policies
- Annuities – Non-participating policies
- Annuities- Individual Pension Plan
- Unit Linked
- Health Insurance ²

ii. Group Business

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

- Life- Participating policies
- Life- Non-participating Policies
- Annuities- Participating policies
- Annuities – Non-participating policies
- Annuities- Individual Pension Plan
- Unit Linked
- Health Insurance

ii. Group Business (Term Assurance)

The Valuation Bases:

	Sep-15		Dec-15		Mar-16		Jun-16	
	Min	Max	Min	Max	Min	Max	Min	Max
1. Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2. Life- Non-participating Policies	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
3. Annuities- Participating policies								
4. Annuities – Non-participating policies	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
5. Annuities- Individual Pension Plan	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
6. Unit Linked	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
7. Health Insurance	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
ii. Group Business	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
1. Life- Participating policies	99.00%	217.50%	99.00%	217.50%	100.00%	148.50%	100.00%	148.50%
2. Life- Non-participating Policies	51.00%	217.50%	51.00%	217.50%	100.00%	148.50%	100.00%	148.50%
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%	100.00%	100.00%	100.00%	100.00%
7. Health Insurance ²	54.00%	145.00%	54.00%	145.00%	60.80%	100.00%	60.80%	100.00%
ii. Group Business	148.50%	217.50%	148.50%	217.50%	100.00%	123.75%	100.00%	123.75%
1. Life- Participating policies	451.76	691.80	456.22	698.62	465.25	712.45	469.83	719.47
2. Life- Non-participating Policies	70.00	691.80	70.69	698.62	72.09	712.45	72.80	719.47
3. Annuities- Participating policies	-	-	-	-	-	-	-	-
4. Annuities – Non-participating policies	319.29	319.29	322.44	322.44	328.82	328.82	332.06	332.06
5. Annuities- Individual Pension Plan	691.80	691.80	698.62	698.62	712.45	712.45	719.47	719.47
6. Unit Linked ³	665.76	665.76	672.32	672.32	685.63	685.63	692.39	692.39
7. Health Insurance	691.80	691.80	698.62	698.62	712.45	712.45	719.47	719.47
ii. Group Business (Term Assurance)	20.38	71.33	20.58	72.03	20.99	73.46	21.20	74.18

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

3) In addition to this in respect of Unit Linked policies, additional expenses varying from 0.3% to 0.8% to unit balance based on type of fund was also allowed. In respect of traditional paid up policies, expenses @40% of that of inforce policy expense was allowed for in the valuation as at 30 June 2016. 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 June 2016.

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 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 31st March 2016)

i. Individuals Assurances

	Mar-16	
	Min	Max
1. Interest	No Change	No Change
Participating	No Change	No Change
Non participating	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	
3. Inflation	No Change	No Change
ii. Annuities		
1. Interest	No Change	No Change
a. Annuity in payment	No Change	No Change
b. Annuity during deferred period	No Change	No Change
c. Pension : All Plans	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	
3. Inflation	No Change	No Change
iii. Unit Linked		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	
3. Inflation	No Change	No Change
iv. Health		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	
3. Inflation	No Change	No Change
v. Group		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	
3. Inflation	No Change	No Change