

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2016	Up to the Quarter ended 30 September 2016	For the Quarter ended 30 September 2015	Up to the Quarter ended 30 September 2015
Premiums earned – net					
(a) Premium	L4	5,818,725	11,105,605	5,188,286	8,341,710
(b) Reinsurance ceded		(197,329)	(274,206)	(97,084)	(130,255)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,571,573	3,108,395	1,404,348	2,750,612
(b) Profit on sale/redemption of investments		845,937	1,460,949	788,100	1,886,773
(c) (Loss) on sale/ redemption of investments		(91,691)	(336,533)	(297,371)	(480,244)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		452,483	1,184,836	(891,041)	(1,772,352)
Other Income					
(a) Miscellaneous income		15,666	20,703	143,330	147,513
(b) Contribution from the shareholders' account		201,725	388,625	209,523	437,987
Total (A)		8,617,089	16,658,374	6,448,091	11,181,742
Commission	L5	472,209	809,758	427,383	658,426
Operating expenses relating to insurance business	L6	1,595,754	3,128,587	1,632,281	3,064,358
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)		2,067,963	3,938,345	2,059,663	3,722,785
Benefits paid (net)	L7	2,568,183	4,988,892	2,693,809	5,322,211
Interim bonuses paid		682	1,932	577	1,554
Change in valuation of liability against life policies					
(a) Gross		3,976,827	7,725,056	1,615,060	2,129,287
(i) Linked		301,556	651,384	(1,114,949)	(2,175,134)
(ii) Non-Linked		3,675,271	7,073,672	2,730,010	4,304,421
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		6,545,692	12,715,881	4,309,447	7,453,052
Surplus / (Deficit) (D) = (A)-(B)-(C)		3,435	4,148	78,981	5,906
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		3,435	4,148	79,000	95,365
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		0	-	(20)	(89,460)
Total (D)		3,435	4,148	78,981	5,906
Funds for Discontinued Policies					
Opening Balance		1,227,636	1,085,756	1,093,050	900,845
Add : Transfer to Funds for discontinued policies		(22,102)	119,778	49,465	241,670
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		1,205,533	1,205,533	1,142,515	1,142,515
Funds for Future Appropriation					
Opening Balance		300,980	300,266	17,385	90,460
Add: Surplus transferred to (from) balance sheet		3,435	4,148	79,000	95,365
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		0	-	(20)	(89,460)
Balance Carried forward to Balance Sheet		304,414	304,414	96,366	96,366

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2016	Up to the Quarter ended 30 September 2016	For the Quarter ended 30 September 2015	Up to the Quarter ended 30 September 2015
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		136,145	275,428	130,337	256,949
(b) Profit on sale/redemption of investments		161,806	175,880	60,924	128,749
(c) (Loss) on sale/ redemption of investments		(1,278)	(1,278)	(128)	(128)
Other income		16,956	23,322	672	1,839
Total (B)		313,628	473,352	191,805	387,409
Expense other than those directly related to the insurance business		4,684	9,509	4,875	9,710
Corporate Social Responsibility		-	-	1,240	1,240
Bad debts written off		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
Contribution to policyholders fund		201,725	388,625	209,523	437,987
Total (C)		206,409	398,134	215,639	448,937
Profit / (loss) before tax (A) + (B) - (C)		107,219	75,218	(23,833)	(61,529)
Provision for wealth tax		-	-	-	-
Profit / (loss) after tax		107,219	75,218	(23,833)	(61,529)
Appropriations					
(a) Balance at beginning of the year		(9,232,197)	(9,200,196)	(10,125,534)	(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		(9,124,978)	(9,124,978)	(10,149,368)	(10,149,368)

Particulars	Schedule	As at 30 September 2016	As at 30 September 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)	58
Sub-total		17,500,000	17,500,058
Borrowings			
	L11	-	-
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		(116,179)	(244,804)
Policy liabilities			
- Par		41,571,896	33,828,635
- Non Par		14,886,897	12,684,846
- Annuity		352,075	326,165
- Pension		9,184,696	9,781,765
- VIP Non Par Pension		6,781,457	3,863,249
Funds for discontinued policies			
(i) Linked		789,878	930,712
(ii) Non-Linked		415,656	211,802
Insurance reserves		-	-
Provision for linked liabilities		19,333,668	20,165,361
Fair value change (linked)		2,046,771	1,418,385
Non-unit liabilities		98,783	90,854
Total linked liabilities		21,479,222	21,674,600
Sub-total		95,345,597	83,056,972
Funds for future appropriation - Non Participating		4,148	96,367
Funds for future appropriation - Participating		300,266	-
Total		113,150,011	100,653,396
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	7,546,072	7,227,528
Policyholders'	L13	71,780,111	59,278,548
Assets held to cover linked liabilities	L14	22,170,317	22,515,459
Loans	L15	1,029	2,298
Fixed Assets (Net)	L16	291,002	223,997
Current Assets			
Cash and bank balances	L17	1,877,190	1,260,992
Advances and other assets	L18	4,444,237	3,441,444
Sub-total (A)		6,321,427	4,702,437
Current liabilities	L19	4,015,832	3,379,908
Provisions	L20	69,094	66,330
Sub-total (B)		4,084,925	3,446,238
Net current assets (C) = ((A) - (B))		2,236,502	1,256,200
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		9,124,978	10,149,368
Total		113,150,011	100,653,396

Contingent Liabilities

Particulars	As at 30 September 2016	As at 30 September 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)	183,398	118,021
Total	2,675,475	2,586,077

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

Schedules forming part of Financial Statement for the half year ended 30 September 2016



FORM L4-Premium Schedule

(₹ '000)

Particulars

	For the quarter ended 30 September 2016	Up to the quarter ended 30 September 2016	For the quarter ended 30 September 2015	Up to the quarter ended 30 September 2015
Premium (net of service tax)				
First year premiums	1,649,415	2,838,546	1,439,089	2,244,839
Renewal premiums	3,861,635	6,240,732	3,547,079	5,653,996
Single premiums	307,676	2,026,328	202,117	442,874
Total premium	5,818,725	11,105,605	5,188,286	8,341,710

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	351,582	595,381	306,978	475,823
- Renewal premium	123,545	191,457	122,064	179,423
- Single premium	(2,918)	22,920	(1,659)	3,181
Total	472,209	809,758	427,383	658,426
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	472,209	809,758	427,383	658,426

Break up of commission paid to intermediaries:

Agents	357,748	604,707	329,052	491,493
Brokers	82,182	153,971	81,006	136,811
Corporate agency	14,566	27,948	12,578	22,471
Referral	9,250	10,429	1,205	1,681
Bancassurance	8,034	12,274	3,542	5,970
IMF *	428	428	-	-
Total	472,209	809,758	427,383	658,426

* Included from current FY

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FORM : L6-Operating Expenses Schedule

Operating expenses relating to insurance business

(₹ '000)

Particulars	For the quarter ended 30 September 2016	Up to the quarter ended 30 September 2016	For the quarter ended 30 September 2015	Up to the quarter ended 30 September 2015
Employees' remuneration, welfare benefits and other manpower costs	575,863	1,287,299	759,493	1,481,591
Travel, conveyance and vehicle running expenses	29,020	56,703	34,519	66,614
Rent, rates and taxes	119,258	234,058	125,170	254,814
Repairs, maintenance and office upkeep	80,567	124,268	38,398	91,656
Printing and stationery	1,539	8,412	9,100	17,488
Communication expenses	13,170	41,187	26,001	54,916
Legal expenses	2,117	4,549	1,860	4,891
Professional charges	117,781	198,747	92,740	138,087
Medical fees	6,721	8,884	4,001	6,778
Auditors' fees, expenses etc				
a) as auditor	1,025	1,900	925	1,725
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	75	38	75
d) Concurrent audit & Other certifications	210	480	153	410
e) Out of pocket reimbursement	135	369	12	252
Advertisement and publicity	256,628	349,981	42,969	140,186
Interest and bank charges	8,173	17,397	11,977	22,478
Agents training & Recruitment expenses	4,834	4,272	6,388	13,532
Electricity charges	17,379	40,759	20,184	40,901
Service tax on premium	1,369	2,397	1,307	1,707
Service tax expense	7,278	16,092	1,225	1,625
Sales and business promotion expenses	327,974	681,609	437,773	687,752
Exchange fluctuation loss / (gain)	-	-	-	-
Membership fees	5,514	9,767	2,762	5,877
Depreciation	18,893	35,105	14,347	27,746
Other expenses	268	4,275	938	3,257
Total	1,595,754	3,128,587	1,632,281	3,064,358

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	237,073	509,171	146,188	350,485
(b) Claims by maturity	548,177	1,080,841	711,267	1,096,723
(c) Annuities / pensions in payment	3,161	8,903	2,773	8,003
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,888,712	3,530,757	1,863,726	3,930,937
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(108,940)	(140,780)	(30,145)	(63,937)
(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	2,568,183	4,988,892	2,693,809	5,322,211

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 30 September 2016	As at 30 September 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.

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Schedules forming part of Financial Statement for the half year ended 30 September 2016



FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 30 September 2016	As at 30 September 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	-	-

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Schedules forming part of Financial Statement for the half year ended 30 September 2016



FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 September 2016	As at 30 September 2015
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	4,554,968	3,777,566
Other approved securities	169,662	169,469
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	350,158	425,480
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,544,414	835,185
(b) Other Investment	-	-
Other investments	-	-
Sub total (A)	6,619,202	5,207,700
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	-	1,435,072
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	400,000	906
(c) Derivative instruments	-	-
(d) Debentures/ bonds	50,000	4,414
(e) Other securities (CBLO)	-	480,200
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	-	-
(b) Other Investment	-	-
Other investments (Mutual Funds)	476,870	99,236
Sub total (B)	926,870	2,019,828
Total (C) = (A) + (B)	7,546,072	7,227,528

- Note:**
- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 6,669,197 (Previous year: ₹ 7,127,382) as at 30 September 2016 is ₹ 7,025,796 (Previous year: ₹ 7,273,724).
 - Aggregate market value of mutual funds and shares, having a book value of ₹ 876,870 (Previous year: ₹ 100,084) as at 30 September 2016 is ₹ 876,870 (Previous year: ₹ 100,141).
 - Government securities having a Face Value ₹ 50,000 (Previous year : ₹ 50,000) as at 30 September 2016, having Market value ₹ 56,165 (Previous year : ₹ 50,385) 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 Statement for the half year ended 30 September 2016



FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 30 September 2016	As at 30 September 2015
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	40,056,074	30,094,555
Other approved securities	2,405,506	2,599,228
Other approved investments		
(a) Shares		
(aa) Equity	3,657,347	2,514,814
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,333,429	5,220,140
(e) Other securities (Policy Loan)	1,825,505	1,135,638
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 15,003,304 and Equity ₹ 180,144)	15,183,448	15,734,892
(b) Other Investment (Equity)	30,217	12,522
Other investments (includes Bonds ₹ 150,027)	150,027	449,967
Sub total (A)	68,641,553	57,761,756
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	481,236	381,391
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	588,800	216,478
(c) Derivative instruments	-	-
(d) Debentures / bonds	49,834	165,635
(e) Other securities(CBLO)	4,618	88,450
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	406,984	75,002
(b) Other Investment	-	-
Other investments (Mutual Funds ₹ 1,569,480 and Bonds ₹ 37,607)	1,607,087	589,836
Sub total (B)	3,138,559	1,516,792
Total (C) = (A) + (B)	71,780,111	59,278,548

Note:

- Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of ₹ 63,928,618 (Previous year: ₹ 54,710,841) as at 30 September 2016 is ₹ 69,706,698 (Previous year: ₹ 57,233,806).
- Aggregate market value of mutual funds and shares having a book value of ₹ 6,142,167 (Previous year: ₹ 3,676,873) as at 30 September 2016 is ₹ 6,025,988 (Previous year: ₹ 3,432,069).

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Schedules forming part of Financial Statement for the half year ended 30 September 2016



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

(₹ '000)

Particulars	As at 30 September 2016	As at 30 September 2015
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,964,809	4,114,622
Other approved securities	121,653	35,779
Other approved investments		
(a) Shares		
(aa) Equity *	11,892,666	11,725,171
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	691,656	857,051
(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 ₹ 1,821,544 and Equity ₹ 472,753)	2,294,297	1,858,288
(b) Other Investment (Equity)	107,027	88,461
Other investments (includes Bonds ₹ NIL and Equity ₹ 489,912)	489,912	714,931
Sub total (A)	19,562,021	19,394,303
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,423,628	2,069,249
Other approved securities	3,020	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	238,200	341,072
(c) Derivative instruments	-	-
(d) Debentures/ bonds	110,883	-
(d) Other securities (CBLO)	14,575	50,690
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 114,063 and Equity ₹ NIL)	114,063	109,842
(b) Other Investment	-	-
Other investments (Mutual Funds)	647,650	488,215
Net current assets	56,278	62,087
Sub total (B)	2,608,297	3,121,156
Total (C) = (A) + (B)	22,170,317	22,515,459

Note:

1. Aggregate market value of above investments, other than mutual funds and shares, having a book value of ₹ 7,964,803 (Previous year: ₹ 8,341,405) as at 30 September 2016 is ₹ 8,265,837 (Previous year: ₹ 8,545,522).

2. Aggregate market value of mutual funds and shares, having a book value of ₹ 12,072,878 (Previous year: ₹ 12,677,664) as at 30 September 2016 is ₹ 13,848,209 (Previous year: ₹ 13,907,856).

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

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(Formerly known as ING Vysya Life Insurance Company Limited)

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

Schedules forming part of Financial Statement for the half year ended 30 September 2016



FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 September 2016	As at 30 September 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	-	-
(d) Others	-	-
Unsecured	1,029	2,298
Total	1,029	2,298
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholder's	-	-
(f) Others - loans to employees	1,029	2,298
Total	1,029	2,298
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	1,029	2,298
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	1,029	2,298
Maturity-wise classification		
(a) Short term	820	1,487
(b) Long term	209	811
Total	1,029	2,298

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 Statement for the half year ended 30 September 2016



FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-16	Additions	Deductions	As at 30 Sep-16	As at 1-Apr-16	For the period	On Sales/ Adjustments	As at 30 Sep-16	As at 30 Sep-16	As at 30 Sep-15
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	325,272	13,355	-	338,627	268,358	10,801	-	279,160	59,467	31,354
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	549,889	4,127	-	554,017	462,228	6,376	-	468,604	85,413	31,813
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	104,909	1,445	-	106,354	78,241	3,108	-	81,349	25,005	23,812
Information Technology Equipment	200,442	1,778	-	202,220	148,533	6,437	-	154,970	47,250	40,477
Vehicles	76,039	451	-	76,490	68,615	1,742	-	70,357	6,133	149
Office Equipment	171,403	7,422	-	178,825	137,644	5,463	-	143,107	35,718	27,788
Total	1,427,955	28,578	-	1,456,533	1,163,618	33,928	-	1,197,546	258,987	155,393
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	32,015	68,603
Grand Total	1,427,955	28,578	-	1,456,533	1,163,618	33,928	-	1,197,546	291,002	223,997
Previous Year	1,203,265	77,324	-	1,280,588	1,097,449	27,746	-	1,125,195	223,997	86,946

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

Schedules forming part of Financial Statement for the half year ended 30 September 2016



FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 September 2016	As at 30 September 2015
Cash and bank balances		
Cash (includes cash & cheques in hand)	293,893	219,752
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet)	301,000	1,000
(bb) Others	-	-
(b) Current Accounts	1,282,296	1,040,240
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	1,877,190	1,260,992
Balances with non-scheduled banks included in (a) and (b) above	11	11
Cash and bank balances		
In India	1,877,190	1,260,992
Outside India	-	-
Total	1,877,190	1,260,992

FORM : L18-Advances and other Assets Schedule

Advances and other assets

Advances

Prepayments	72,098	73,148
Advance tax paid and taxes deducted at source	7,199	7,199
Advances to suppliers	23,554	24,190
Advances to employees	21,549	26,132
Total (A)	124,401	130,669

Other assets

Income accrued on investments	1,752,756	1,541,022
Outstanding premiums	573,876	657,703
Agents' balances	13,114	10,405
Security and other deposits	455,420	417,575
Less : Provision for Security Deposit	(16,724)	(12,798)
Security and other deposits	438,696	404,778
Service tax - unutilised credit	1,500	20,035
Investment held to meet policyholder dues / claims	-	78,715
Others (including debtors)	1,539,894	598,118
Total (B)	4,319,836	3,310,775
Total (A+B)	4,444,237	3,441,444

FORM : L19-Current Liabilities Schedule

(₹ '000)

Particulars	As at 30 September 2016	As at 30 September 2015
Current liabilities		
Agents' balances	455,183	342,714
Balances due to other insurance companies	214,253	90,225
Premiums received in advance	108,497	93,805
Sundry creditors	332,235	469,322
Claims outstanding	57,298	91,251
Maturity / Annuities / Foreclosures due	11,569	113,568
Accrued expenses	1,325,293	862,091
Proposal / policy deposits	364,584	328,538
Unclaimed amount of policyholder's	717,543	775,839
Cash bonus payable	7,430	3,712
Statutory dues payable	24,604	25,661
Tax Deducted at Source payable	46,987	31,382
Salary payable	15,734	21,907
Service tax / VAT payable	41,783	25,485
Other Liabilities (last day unit to be created)	292,838	104,408
Total	4,015,832	3,379,908

FORM : L20-Provisions Schedule

Provisions

For wealth tax	-	-
For Other provisions (Gratuity and Leave Encashment)	69,094	66,330
Total	69,094	66,330

FORM : L21-Misc Expenditure Schedule

Miscellaneous Expenditure

(To the extent not written off or adjusted)

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

FORM : L22-Analytical Ratios

Sl No	Ratios	For the quarter ended 30 September 2016	Up to the quarter ended 30 September 2016	For the quarter ended 30 September 2015	Up to the quarter ended 30 September 2015
1	New business premium income growth:				
	Participating	38.4%	44.4%	28.1%	16.3%
	Non Participating	-4.8%	1.6%	42.5%	39.1%
	Pension- Individual	137.4%	641.1%	-2119.3%	-59.1%
	VIP Non Par Pension	21.5%	298.3%	-38.8%	-40.4%
	Annuity	568.2%	1017.5%	-93.8%	-96.5%
	Unit - Linked - Individual Pension	-100.0%	-100.0%	-25.0%	-65.4%
	Unit - Linked - Individual	10.5%	36.5%	112.9%	70.2%
	Unit - Linked - Group	20.8%	1852.9%	0.0%	0.0%
2	Net retention ratio	96.6%	97.5%	98.1%	98.4%
3	Ratio of expenses of management	35.5%	35.5%	39.7%	44.6%
4	Commission ratio	8.1%	7.3%	8.2%	7.9%
5	Ratio of policy holders' liabilities to shareholders' funds	1142.1%	1142.1%	1131.2%	1131.2%
6	Growth rate of shareholders' fund (over previous year same quarter)	0.9%	0.9%	-0.8%	-0.8%
7	Ratio of policyholders' surplus to policy holders' liability	-0.4%	-0.4%	-0.5%	-0.5%
8	Change in net worth - (Rs. Mn)	107	75	(32)	(62)
9	Profit / (loss) after tax / total income	1.2%	0.4%	-0.4%	-0.5%
10	(Total real estate + loans)/ cash and invested assets	1.8%	1.8%	1.3%	1.3%
11	Total investments/ (capital + total surplus) *	1211.9%	1211.9%	1211.1%	1211.1%
12	Total affiliated investments/ (capital + total surplus)	1.2%	1.2%	2.3%	2.3%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.3%	4.4%	2.1%	4.5%
	Non Participating	2.4%	5.4%	2.2%	5.8%
	Pension	2.2%	4.3%	2.1%	4.7%
	Unit Linked Funds	3.1%	4.6%	2.7%	6.2%
	Shareholders	4.7%	7.0%	2.7%	5.7%
	Without realized gains / (losses)				
	Participating	2.3%	4.8%	1.7%	3.7%
	Non Participating	2.3%	5.4%	2.2%	5.7%
	Pension	2.2%	4.7%	1.8%	3.8%
	Unit Linked Funds	5.0%	10.1%	-1.4%	-1.9%
	Shareholders	3.9%	5.9%	2.6%	5.7%
14	Conservation Ratio				
	Linked	77.4%	79.0%	80.0%	79.4%
	Non Linked	75.7%	78.9%	72.1%	70.4%
	Pension	77.3%	78.8%	80.3%	80.6%
		81.4%	82.0%	90.1%	81.8%
15	Persistence Ratio **				
	For 13th month	60.0%	60.0%	61.9%	61.9%
	For 25th month	56.3%	56.3%	59.4%	59.4%
	For 37th month	57.5%	57.5%	59.7%	59.7%
	For 49th Month	58.6%	58.6%	52.1%	52.1%
	for 61st month	46.6%	46.6%	32.0%	32.0%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,750,000,000	1,750,000,000	1,750,000,000	1,750,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	100	100	100	100
	- Foreign	-	-	-	-
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.04	0.04	(0.04)	(0.04)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.04	0.04	(0.04)	(0.04)
6	(iv) Book value per share (Rs 10 Paid Up)	4.79	4.79	4.20	4.20

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

**

- Persistence ratios have been calculated based on the data as at 30 September 2016 for those policies where premiums are due and are based on APE.
- Persistence ratios given above are to be read as follows: for e.g., 25th month's 56.3% for 2016 is based on the new business written from 01 October 2013 to 30 September 2014 and 25th month's 59.4% for 2015 is based on the new business written from 01 October 2012 to 30 September 2013 and so on.
- Group policies are not included in the persistence 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 September 2016

(₹ Lacs)

SI.No.	Particular	As on 30 September 2016	As on 30 September 2015
1	<u>Linked</u>		
a	Life	198,256	197,633
b	General Annuity	-	-
c	Funds for discontinued policies	7,899	9,307
d	Pension	16,536	19,113
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	564,588	465,135
b	General Annuity	3,521	3,262
c	Funds for discontinued policies	4,157	2,118
d	Pension	159,662	136,450
e	Health	-	-

FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Sep-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	2,587	2,558	7.69	103.71	5,138	5,057	36.19	207.96	7,725	7,615	43.88	311.67
2	Arunachal Pradesh	-	-	-	-	4	4	0.01	0.09	4	4	0.01	0.09
3	Assam	169	167	0.55	3.17	1,171	1,161	4.59	28.75	1,340	1,328	5.14	31.93
4	Bihar	401	398	0.92	7.70	1,646	1,599	4.36	39.30	2,047	1,997	5.28	47.00
5	Chattisgarh	-	-	-	-	438	428	1.27	12.74	438	428	1.27	12.74
6	Goa	98	96	0.52	3.17	97	91	0.60	4.49	195	187	1.12	7.66
7	Gujarat	1,181	1,173	2.78	17.84	3,568	3,497	16.70	107.59	4,749	4,670	19.48	125.43
8	Haryana	383	365	1.74	21.88	1,145	1,087	4.40	62.48	1,528	1,452	6.14	84.36
9	Himachal Pradesh	156	156	0.36	2.77	326	319	0.98	8.17	482	475	1.34	10.94
10	Jammu & Kashmir	222	206	0.68	6.05	325	315	0.84	14.51	547	521	1.52	20.56
11	Jharkhand	255	251	0.74	4.55	1,105	1,093	3.13	24.16	1,360	1,344	3.87	28.71
12	Karnataka	2,549	2,526	6.65	81.48	6,889	6,723	97.07	289.86	9,438	9,249	103.72	371.34
13	Kerala	136	136	0.52	4.16	2,035	2,027	32.81	45.18	2,171	2,163	33.33	49.35
14	Madhya Pradesh	1	1	0.00	0.01	2,305	2,264	6.24	55.33	2,306	2,265	6.24	55.35
15	Maharashtra	1,297	1,285	2.66	20.74	6,690	6,564	29.34	207.15	7,987	7,849	32.00	227.89
16	Manipur	3	3	0.00	0.01	14	14	0.08	0.60	17	17	0.08	0.61
17	Meghalaya	-	-	-	-	10	9	0.04	0.18	10	9	0.04	0.18
18	Mizoram	1	1	0.01	0.08	3	3	0.00	0.05	4	4	0.01	0.13
19	Naqaland	-	-	-	-	9	8	0.04	0.20	9	8	0.04	0.20
20	Orissa	1,381	1,364	3.38	23.50	3,579	3,532	9.48	71.38	4,960	4,896	12.86	94.88
21	Punjab	345	340	0.96	13.54	1,711	1,626	6.51	83.14	2,056	1,966	7.46	96.68
22	Rajasthan	409	403	1.09	15.89	2,015	1,971	6.93	81.22	2,424	2,374	8.03	97.11
23	Sikkim	1	1	0.00	0.02	11	11	0.02	0.27	12	12	0.03	0.29
24	Telangana	2,362	2,339	6.39	126.18	2,824	2,739	35.12	189.80	5,186	5,078	41.51	315.99
25	Tamil Nadu	1,104	1,088	3.10	30.43	7,884	7,701	67.29	295.46	8,988	8,789	70.39	325.88
26	Tripura	74	73	0.16	1.16	86	80	0.28	2.16	160	153	0.43	3.32
27	Uttar Pradesh	1,432	1,400	3.85	43.04	5,308	5,156	16.37	202.36	6,740	6,556	20.22	245.40
28	Uttrakhand	509	506	1.29	13.56	1,306	1,295	3.46	38.48	1,815	1,801	4.75	52.04
29	West Bengal	762	658	2.39	18.02	4,153	3,632	15.84	107.78	4,915	4,290	18.23	125.81
30	Andaman & Nicobar Islands	3	2	0.01	0.10	3	3	0.01	0.06	6	5	0.02	0.16
31	Chandigarh	-	-	-	-	202	198	1.61	8.47	202	198	1.61	8.47
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	4	4	0.00	0.03	4	4	0.00	0.03
34	Delhi	-	-	0.00	-	1,936	1,813	10.56	95.33	1,936	1,813	10.56	95.33
35	Lakshadweep	-	-	-	-	2	2	0.01	0.04	2	2	0.01	0.04
36	Pondicherry	4	4	0.03	0.15	86	85	0.28	3.09	90	89	0.31	3.24
Total		17,825	17,500	48.48	562.91	64,028	62,111	412.45	2,287.87	81,853	79,611	460.93	2,850.79

Exide Life Insurance Company Limited

(Formerly known as ING Vysya Life Insurance Company Limited)

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



FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Sep-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	-	-	-	-	11	14,649	0.92	1,318.21	11	14,649	0.92	1,318.21
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	4	1,713	0.22	340.86	4	1,713	0.22	340.86
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	24	36,677	4.74	8,696.40	24	36,677	4.74	8,696.40
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	47	22,126	15.84	12,686.49	47	22,126	15.84	12,686.49
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	1	184	0.04	55.20	1	184	0.04	55.20
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	1,276	0.02	69.37	-	1,276	0.02	69.37
25	Tamil Nadu	-	-	-	-	9	14,597	1.25	583.12	9	14,597	1.25	583.12
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	(18)	0.02	4.92	-	(18)	0.02	4.92
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Naqar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	(115)	(0.00)	(3.45)	-	(115)	(0.00)	(3.45)
34	Delhi	-	-	-	-	17	29,745	2.51	3,233.86	17	29,745	2.51	3,233.86
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	113	120,834	25.56	26,984.98	113	120,834	25.56	26,984.98

Total Application as per balance sheet (A)

Add(B)		1,131,500
Provisions	L20	691
Current Liabilities	L19	40,158
		40,849

Less(C)		
Debit balance in P & L a/c		91,250
Loans	L15	10
Advances and other Assets	L18	44,442
Cash and bank balance	L17	18,772
Fixed Assets	L16	2,910
Misc Exp Not written off	L21	-

Fund available for Investments		157,384	1,014,965
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Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)	1,014,965
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Balance Sheet Value of:

A. Life Fund	628,861
B. Pension & General Annuity and Group Business	164,401
C. Unit Linked Funds	221,703
	1,014,965

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%	12,938	32,612	1,230	232,253	93,049	372,082	59%	-	372,082	406,740
2 Central Govt Sec, State Govt Sec or Other approved Securities (incl 1 above)	Not less than 50%	12,938	34,309	1,230	245,282	94,144	387,903	62%	-	387,903	423,682
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-
a Housing and Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not less than 15%	5,031	10,413	-	82,162	24,726	122,333	19%	(86)	122,247	131,009
2. Other investments		-	-	-	374	34	407	0%	(105)	302	302
b i) Approved Investments	Not exceeding 35%	4,000	4,002	51	64,139	24,567	96,758	15%	(688)	96,069	99,132
ii) Other Investments not to exceed 15%		2,811	1,957	-	15,843	1,728	22,340	3%	(0)	22,340	22,257
TOTAL LIFE FUND	100%	24,780	50,681	1,281	407,799	145,200	629,740	100%	(879)	628,861	676,382

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%	-	78,841	78,841	48%	-	78,841	86,922
2 Central Govt Sec , State Govt Sec or Other Approved Securities (including (i) above)	Not less than 40%	-	88,772	88,772	54%	-	88,772	97,503
3 Balance in Approved Investment	Not exceeding 60%	-	75,912	75,912	46%	(282)	75,629	80,723
4 Other Investment		-	-	-	0%	-	-	-
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS	100%	-	164,683	164,683	100%	(282)	164,401	178,226

C. Linked Business	PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1 Approved investments	Not less than 75%	-	209,257	209,257	94%
2 Other investments	Not more than 25%	-	12,446	12,446	6%
TOTAL LINKED INSURANCE FUND	100%	-	221,703	221,703	100%

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 30 September 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	536	18	4	3,501	7,125	3,367	71,920	2,945	50,014
Add : Inflows During the quarter	1	(0)	-	(0)	14	29	44	4	74	2
Increase/(Decrease) Value Of Inv(net)	0	28	1	0	176	383	178	3,618	152	2,767
Less: Outflow During the quarter	0	25	(0)	0	12	219	230	2,988	80	2,263
TOTAL INVESTIBLE FUNDS (MKT VALUE)	15	539	19	4	3,677	7,318	3,358	72,553	3,092	50,520

	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	10	68	451	84	7	36	0	0	2,144	58	2,901	40	1,958	58	19,066	26	1,449	47	0	0	
B State Government securities	0	0	0	0	0	0	0	0	0	0	266	4	73	2	352	0	76	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	244	3	198	6	7,738	11	231	7	0	0	
E Infrastructure Bonds	0	0	59	11	0	0	0	0	548	15	1,701	23	931	28	6,855	9	735	24	0	0	
F Equity	4	27	0	0	10	51	0	0	529	14	1,779	24	0	0	35,830	49	351	11	46,623	92	
G Money Market Investment	0	2	16	3	0	3	4	96	0	0	0	0	0	0	0	0	0	0	0	0	
H Mutual Funds	0	0	0	0	0	0	0	0	130	4	0	0	0	0	0	0	0	0	1,077	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)	15	98	526	98	17	90	4	96	3,380	92	6,891	94	3,159	94	69,841	96	2,843	92	47,700	94	
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	1	13	2	0	0	0	0	82	2	148	2	99	3	1,054	1	83	3	0	0	
Dividend Receivable	0	0	0	0	0	0	0	0	0	0	1	0	0	0	12	0	0	0	25	0	
Bank Balance	0	1	0	0	2	10	0	4	0	0	1	0	1	0	9	0	1	0	10	0	
Receivable for Sale of investments	0	0	0	0	0	0	0	0	0	0	6	0	0	0	707	1	3	0	705	1	
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	10	0	(0)	(0)	0	0	0	0	10	0	65	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)	(88)	(1)	(26)	(1)	(1,143)	(2)	(19)	(1)	(740)	(1)	
Fund Management of Charges Payable	(0)	(0)	(0)	(0)	0	0	(0)	(0)	(3)	(0)	(9)	(0)	(2)	(0)	(87)	(0)	(3)	(0)	(73)	(0)	
Other current liabilities (for Investments)	(0)	(0)	(0)	(0)	0	0	(0)	(0)	0	0	(1)	(0)	(2)	(0)	(162)	(0)	0	0	(132)	(0)	
SUB TOTAL (B)	0	2	12	2	2	10	0	4	90	2	58	1	69	2	389	1	75	2	(141)	(0)	
Other Investment(<=25%)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
A Corporate bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
C Equity	0	0	0	0	0	0	0	0	4	0	101	1	0	0	1,241	2	20	1	2,961	6	
D Mutual Funds	0	0	0	0	0	0	0	0	204	6	268	4	130	4	1,082	1	154	5	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	208	6	368	5	130	4	2,323	3	174	6	2,961	6	
Total A + B + C	15	100	539	100	19	100	4	100	3,677	100	7,318	100	3,358	100	72,553	100	3,092	100	50,520	100	
Funds Carried Forward (As Per LB2)	15		539		19		4		3,677		7,318		3,358		72,553		3,092		50,520		

FORM : L27-UNIT LINKED BUSINESS - 3A

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

Statement as on : **30 September 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)	2,412	3,658	5,915	278	9,402	14,447	2,866	4,004	20,959	7,076	8,183	218,643
Add : Inflows During the quarter	0	27	1	2	183	327	12	1	345	554	768	2,388
Increase/(Decrease) Value Of Inv/net)	62	197	365	4	496	833	143	230	559	396	128	10,715
Less: Outflow During the quarter	65	149	367	14	396	601	232	406	800	103	1,181	10,043
TOTAL INVESTIBLE FUNDS(MKT VALUE)	2,409	3,732	5,914	270	9,775	15,006	2,789	3,829	21,064	7,921	7,899	221,703

	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	296	12	1,899	51	0	0	222	82	6,076	62	0	0	1,761	63	0	0	5,896	28	1,722	22	8,026	102	53,884	24		
B State Government securities	0	0	109	3	0	0	0	0	112	1	0	0	140	5	0	0	0	0	106	1	0	0	1,234	1		
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	13	0	
D Corporate bonds	905	38	389	10	0	0	0	0	923	9	0	0	330	12	0	0	0	0	0	0	0	0	0	10,986	5	
E Infrastructure Bonds	879	36	1,106	30	0	0	0	0	2,092	21	0	0	442	16	0	0	0	0	1,047	13	0	0	0	16,396	7	
F Equity	247	10	0	0	5,419	92	0	0	0	0	13,712	91	0	0	3,567	93	11,536	55	4,048	51	0	0	0	123,654	56	
G Money Market Investment	17	1	0	0	0	0	14	5	0	0	0	0	0	0	0	94	0	0	0	0	0	0	0	146	0	
H Mutual Funds	0	0	0	0	0	0	5	2	0	0	0	0	0	0	0	950	5	220	3	0	0	0	0	2,382	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)	2,344	97	3,503	94	5,419	92	242	90	9,209	94	13,712	91	2,678	96	3,567	93	18,476	88	7,144	90	8,026	102	208,695	94		
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Accrued Interest	70	3	118	3	0	0	0	0	250	3	0	0	72	3	0	0	0	0	76	1	0	0	0	0	2,065	1
Dividend Receivable	0	0	0	0	3	0	0	0	0	0	7	0	0	0	0	2	0	0	2	0	0	0	0	0	54	0
Bank Balance	1	0	1	0	2	0	0	0	1	0	2	0	1	0	5	0	2	0	1	0	26	0	0	0	69	0
Receivable for Sale of investments	0	0	0	0	50	1	0	0	0	0	199	1	0	0	63	2	0	0	17	0	0	0	0	0	1,750	1
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	46	0	136	1	0	0	5	0	39	0	126	2	0	0	0	0	437	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	
Payable for Investments	0	0	(26)	(1)	(51)	(1)	0	0	(529)	(5)	(199)	(1)	(53)	(2)	(53)	(1)	(16)	(0)	(65)	(1)	0	0	0	0	(3,010)	(1)
Fund Management of Charges Payable	(31)	(0)	(3)	(0)	(9)	(0)	0	0	(9)	(0)	(19)	(0)	(3)	(0)	(5)	(0)	(24)	(0)	(10)	(0)	(4)	(0)	0	0	(265)	(0)
Other current liabilities (for Investments)	(4)	(0)	(14)	(0)	(31)	(1)	(2)	(1)	0	0	0	0	(12)	(0)	(18)	(0)	(9)	(0)	0	0	(150)	(2)	0	0	(537)	(0)
SUB TOTAL (B)	63	3	76	2	(35)	(1)	(2)	(1)	(240)	(2)	126	1	5	(0)	(2)	(0)	(4)	(0)	148	2	(127)	(2)	563	0		
Other Investment(<= 25%)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
A Corporate bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
C Equity	2	0	0	0	373	6	0	0	0	0	786	5	0	203	5	45	0	233	3	0	0	0	0	0	5,969	3
D Mutual Funds	0	0	153	4	157	3	30	11	806	8	381	3	105	4	62	2	2,548	12	396	5	0	0	0	0	6,476	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	
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	
SUB TOTAL (C)	2	0	153	4	530	9	30	11	806	8	1,167	8	105	4	265	7	2,593	12	629	8	0	0	0	0	12,446	6
Total A + B + C	2,409	100	3,732	100	5,914	100	270	100	9,775	100	15,006	100	2,789	100	3,829	100	21,064	100	7,921	100	7,899	100	221,703	100		
Funds Carried Forward (As Per LB2)	2,409		3,732		5,914		270		9,775		15,006		2,789		3,829		21,064		7,921		7,899		221,703			

FORM : L-29 - Detail regarding debt securities

Statement as on : 30 September 2016

(₹ Lacs)

Detail Regarding debt securities(ULIP)								
	MARKET VALUE				Book Value			
	As at 30 Sep , 2016	as % of total for this class	As at 30 Sep , 2015	as % of total for this class	As at 30 Sep , 2016	as % of total for this class	As at 30 Sep , 2015	as % of total for this class
Break down by credit rating								
AAA rated	26,328	32%	21,214	25%	25,334	32%	20,341	25%
AA or better	1,054	1%	522	1%	1,002	1%	500	1%
Rated below AA but above A	-	-	1,016	1%	-	1%	989	1%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	55,131	67%	62,197	73%	53,165	67%	61,077	74%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	16,516	20%	21,791	26%	16,017	20%	21,466	26%
more than 1 year and upto 3years	6,837	8%	6,056	7%	6,606	8%	5,788	7%
More than 3 years and up to 7years	14,395	17%	15,308	18%	13,870	17%	14,897	18%
More than 7 years and up to 10 years	18,432	22%	2,193	3%	17,943	23%	2,120	3%
More than 10 years and up to 15 years	13,887	17%	20,609	24%	13,549	17%	20,183	24%
More than 15 years and up to 20 years	5,096	6%	5,561	7%	4,844	6%	5,512	7%
Above 20 years	7,350	9%	13,431	16%	6,673	8%	12,942	16%
Breakdown by type of the issuer								
a. Central Government	53,897	65%	61,851	73%	51,997	65%	60,737	73%
b. State Government	1,234	1%	346	0%	1,169	1%	340	0%
c. Corporate Securities	27,381	33%	22,752	27%	26,337	33%	21,830	26%

(₹ Lacs)

Detail Regarding debt securities(NON ULIP)								
	MARKET VALUE				Book Value			
	As at 30 Sep , 2016	as % of total for this class	As at 30 Sep , 2015	as % of total for this class	As at 30 Sep , 2016	as % of total for this class	As at 30 Sep , 2015	as % of total for this class
Break down by credit rating								
AAA rated	228,787	30%	223,510	35%	212,869	30%	214,098	35%
AA or better	17,307	2%	12,077	2%	16,389	2%	11,538	2%
Rated below AA but above A	-	-	2,540	0%	-	-	2,487	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	521,185	68%	401,261	63%	476,674	68%	384,573	63%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	10,573	1%	20,554	3%	10,257	1%	20,531	3%
more than 1 year and upto 3years	20,472	3%	11,595	2%	19,931	3%	11,456	2%
More than 3 years and up to 7years	80,646	11%	100,331	16%	75,935	11%	96,599	16%
More than 7 years and up to 10 years	121,459	16%	119,297	19%	113,378	16%	114,782	19%
More than 10 years and up to 15 years	229,071	30%	147,504	23%	211,407	30%	141,662	23%
More than 15 years and up to 20 years	65,923	9%	81,470	13%	60,694	9%	78,307	13%
Above 20 years	239,135	31%	158,638	25%	214,330	30%	149,359	24%
Breakdown by type of the issuer								
a. Central Government	520,123	68%	399,183	62%	475,673	67%	382,568	62%
b. State Government	1,062	0%	2,078	0%	1,002	0%	2,005	0%
c. Corporate Securities	246,094	32%	238,128	37%	229,258	32%	228,123	37%

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 30 September 2016	Up to the Quarter ended 30 September 2016	For the Quarter ended 30 September 2015	Up to the Quarter ended 30 September 2015
Exide Industries Ltd	Premium Income	5.25	47.86	-	47.91
	Benefits paid (Claims during the year)	-	20.00	50.00	50.00
	Investment	(99.24)	-	-	702.89
	Dividend / Income from Investment	-	-	4.93	4.93
	Share capital as on 30 September 2016	175,000.00	175,000.00	175,000.00	175,000.00
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Raheja OBE General Insurance Company Limited	Premium Income	-	1.89	-	1.77
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Services provided by the company (Premium Paid)	-	3.72	-	-
	Share capital as on 30 September 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	2.89	23.13	0.33	19.66
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
H & R Johnson (India) A Division of Prism Cement Limited	Premium Income	-	6.16	0.37	46.54
	Benefits paid (Claims during the year)	3.00	3.00	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	(0.00)	0.01	0.01	0.02
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Prism Cement Limited	Premium Income	109.50	109.50	-	-
	Benefits paid (Claims during the year)	7.50	7.50	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Asianet Satellite Communication Private Limited	Premium Income	2.03	1.89	(0.01)	(0.02)
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Development Credit Bank Limited	Premium Income	0.00	0.20	0.51	4.74
	Benefits paid (Claims during the year)	6.00	6.00	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Outlook Publishing (India) Pvt Ltd	Premium Income	1.21	1.20	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Cable & Datacom Limited	Premium Income	0.15	0.36	0.85	0.72
	Benefits paid (Claims during the year)	5.74	20.62	17.72	17.72
	Investment	-	1,016.75	-	1,016.75
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income received from Grauity Trust	130.00	130.00	872.88	872.88
	Benefits paid (Claims during the year)	137.54	137.54	954.15	954.15
	Contribution made to Gratuity Trust by the Company	130.00	130.00	-	-
	Expenses incurred on behalf of the company	0.10	0.10	-	-
Key Management Personnel	Managerial Remuneration	191.54	340.69	135.76	271.51
	Premium Income	5.98	6.52	6.24	6.24

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

Board of Directors and Key Personnel

Sl. No.	Name of person	Role / Designation	Details of change in the period
1	Mr. Rajan Raheja	Director	Appointed effective August 12, 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. Vinayak Aggarwal	Director	
7	Mr. Vijay Aggarwal	Director	
8	Mr. R. Mahesh Kumar	Director - Legal, Compliance & Company Secretary*	
9	Mr. C Anil Kumar	Chief Financial Officer	
10	Mr. Shyam Sunder Bhat	Chief Investment Officer	
11	Mr. Rahul Agarwal	Chief Distribution Officer	
12	Mr. Ashwin B	Chief Operating Officer	
13	Mr. Rangarajan B N	Appointed Actuary & Chief Risk Officer	
14	Mr. Srinivasan Seshadri	Head - Internal Audit	
15	Ms Priya Gopalakrishnan	Director - Human Resources *	
16	Mr. Mohit Goel	Director - Marketing and Direct Channel *	

* Does not represent a Board position

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

Item	Description	Amount
1	Available Assets in Policyholders' Fund	956,443
	Deduct:	
2	Mathematical Reserves	954,618
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	1,826
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	82,441
7	Excess in Shareholders' funds	82,441
8	Total ASM (4) + (7)	84,267
9	Required Solvency Margin (RSM)	35,062
10	Solvency Ratio (8) / (9)	240%

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

Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	As on 30-September-2016 (Current Quarter)				As on 30-September-2016 (Year To Date)				As on 30 September 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	363,439	9,200	2.53	2.53	357,313	17,607	4.93	4.93	261,259	12,921	4.95	4.95
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	1,194	10	0.87	0.87
	A4 Treasury Bills	CTRB	1,165	20	1.70	1.70	4,050	140	3.45	3.45	8,759	331	3.78	3.78
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGBB	500	11	2.14	2.14	752	74	9.84	9.84	1,797	94	5.24	5.24
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	16,320	399	2.44	2.44	16,300	743	4.56	4.56	15,544	659	4.24	4.24
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	20,712	507	2.45	2.45	20,385	935	4.59	4.59	26,450	1,074	4.06	4.06
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	454	(5)	(1.05)	(1.05)	457	83	18.12	18.12	378	(51)	-13.51	-13.51
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	866	(7)	(0.76)	(0.76)	811	2	0.24	0.24	252	(67)	-26.39	-26.39
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	87,163	1,934	2.22	2.22	86,216	3,908	4.53	4.53	85,043	3,917	4.61	4.61
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	8,038	538	6.70	6.70	8,410	751	8.93	8.93	9,070	441	4.87	4.87
	D15 Infrastructure - Equity (including unlisted)	IOEO	313	(21)	(6.80)	(6.80)	285	(44)	(15.37)	(15.37)	296	(27)	-9.27	-9.27
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAE0	2,667	258	9.69	9.69	2,341	465	19.88	19.88	2,014	(218)	-10.81	-10.81
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	22,193	805	3.63	3.63	21,037	2,350	11.17	11.17	15,513	(691)	-4.45	-4.45
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	12,528	244	1.95	1.95	11,209	443	3.95	3.95	10,030	502	5.00	5.00
	E9 Corporate Securities -Debentures	ECOS	28,320	670	2.36	2.36	28,543	1,355	4.75	4.75	32,567	1,831	5.62	5.62
	E14 Loans - Policy Loans	ELPL	16,952	437	2.58	2.58	16,208	830	5.12	5.12	7,694	438	5.69	5.69
	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	49	1	1.54	1.54	233	6	2.38	2.38	2,122	62	2.91	2.91
	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	85	2.45	2.45	3,459	169	4.88	4.88	3,459	169	4.88	4.88
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	5,515	98	1.78	1.78	5,068	191	3.77	3.77	3,800	160	4.20	4.20
	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	260	(26)	-10.10	-10.10
	F5 Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	F6 Debentures	OLDB	1,963	178	9.07	9.07	2,232	238	10.67	10.67	2,487	39	1.56	1.56
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	17,278	306	1.77	1.77	13,817	513	3.71	3.71	7,200	294	4.08	4.08
	F17 Securitised Assets	OPSA	1,863	26	1.40	1.40	1,865	52	2.78	2.78	2,126	59	2.79	2.79
	TOTAL		611,758	15,684	2.56	2.56	601,228	30,854	5.13	5.13	499,339	21,921	4.39	4.39

No.	Category of Investment	CAT Code	As on 30-September-2016 (Current Quarter)				As on 30-September-2016 (Year To Date)				As on 30 September 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	39,727	2,589	6.52	6.52	40,036	3,932	9.82	9.82	36,051	1,707	4.74	4.74
	A4 Treasury Bills	CTRB	14,005	239	1.71	1.71	15,131	522	3.45	3.45	15,468	592	3.83	3.83
B Government Securities / Other Approved Securities														
	B2 State Government Bonds/ Development Loans	SGGB	1,216	66	5.41	5.41	1,202	102	8.49	8.49	475	20	4.26	4.26
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	13	1	5.58	5.58	12	1	8.17	8.17	12	1	4.18	4.18
C Housing and Loans to State Govt for housing and fire fighting equipment														
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	2,955	82	2.77	2.77	3,268	160	4.90	4.90	5,307	217	4.09	4.09
D Infrastructure Investments														
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	2,455	304	12.38	12.38	2,349	627	26.71	26.71	2,540	(214)	(8.41)	(8.41)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,879	197	6.86	6.86	2,972	234	7.87	7.87	2,519	(460)	(18.26)	(18.26)
	D5 Infrastructure - Securitised Assets	IESA	0	0	-	-	-	-	-	-	-	-	-	
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	12,617	546	4.32	4.32	10,537	727	6.90	6.90	10,163	377	3.71	3.71
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,729	115	4.20	4.20	2,710	184	6.80	6.80	2,673	120	4.48	4.48
	D15 Infrastructure - Equity (including unlisted)	IOEQ	1,249	(153)	(12.27)	(12.27)	1,267	(216)	(17.04)	(17.04)	1,917	(83)	(4.32)	(4.32)
E Approved Investment Subject To Exposure Norms														
	E1 PSU - Equity Shares - Quoted	EAEQ	12,299	1,343	10.92	10.92	11,134	2,210	19.85	19.85	14,675	(1,249)	(8.51)	(8.51)
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	106,185	5,231	4.93	4.93	102,847	12,163	11.83	11.83	111,049	(4,923)	(4.43)	(4.43)
	E4 Equity Shares - Promoter Group	EEPG	104	4	3.57	3.57	540	99	18.38	18.38	1,109	(151)	(13.59)	(13.59)
	E5 Corporate Securities - Bonds - Taxable	EPBT	957	49	5.12	5.12	864	64	7.40	7.40	1,038	32	3.05	3.05
	E9 Corporate Securities - Debentures	ECOS	5,158	181	3.51	3.51	5,028	294	5.85	5.85	7,149	302	4.22	4.22
	E10 Corporate Securities - Bonds - Tax free	EPBF	488	(51)	(10.38)	(10.38)	488	(51)	(10.38)	(10.38)	-	-	-	-
	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	669	10	1.50	1.50	722	23	3.13	3.13	1,203	43	3.54	3.54
	E23 Commercial Papers	ECCP	0	0	-	-	-	-	-	-	-	-	-	
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,567	54	3.44	3.44	1,558	90	5.79	5.79	1,537	65	4.23	4.23
	E24 Application Money	ECAM	3,204	0	-	-	2,488	-	-	-	329	-	-	
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,246	40	1.78	1.78	2,169	84	3.88	3.88	4,102	166	4.04	4.04
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0	0	-	-	-	-	-	-	-	-	-	
	E32 Net Current Assets (Only in respect of ULIP Business)	ENCA	563	0	-	-	563	-	-	-	621	-	-	
F Other than Approved Securities														
	F3 Equity Shares (Incl. Co-op Societies)	OESH	3,333	688	20.63	20.63	4,396	1,368	31.12	31.12	7,088	535	7.54	7.54
	F4 Equity Shares (PSUs & Unlisted)	OEPU	0	0	-	-	-	-	-	-	479	(2)	(0.40)	(0.40)
	F5 Equity Shares - Promoter Group	OEPG	636	(153)	(23.97)	(23.97)	689	(267)	(38.75)	(38.75)	1,024	(259)	(25.35)	(25.35)
	F6 Debentures	OLDB	1,028	37	3.57	3.57	1,020	62	6.11	6.11	1,008	8	0.84	0.84
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	7,435	133	1.79	1.79	7,294	279	3.83	3.83	5,518	228	4.14	4.14
	F17 Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			225,718	11,552	5.12	5.12	221,283	22,692	10.25	10.25	235,756	(2,926)	(1.24)	(1.24)

No.	Category of Investment	CAT Code	As on 30-September-2016 (Current Quarter)				As on 30-September-2016 (Year To Date)				As on 30 September 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	73,967	1,581	2.14	2.14	71,190	2,992	4.20	4.20	58,221	2,431	4.18	4.18
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	A4 Treasury Bills	CTRB	4,127	71	1.71	1.71	3,838	132	3.44	3.44	1,422	54	3.80	3.80
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	502	11	2.21	2.21	502	22	4.41	4.41	502	22	4.41	4.41
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,424	200	2.12	2.12	9,418	400	4.24	4.24	9,875	419	4.25	4.25
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	17,004	397	2.33	2.33	16,106	749	4.65	4.65	14,390	673	4.68	4.68
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	225	(4)	-1.65	-1.65	215	35	16.03	16.03	173	(23)	-13.18	-13.18
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	338	(1)	-0.34	-0.34	322	3	0.83	0.83	112	(20)	-17.94	-17.94
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	24,261	536	2.21	2.21	24,058	1,063	4.42	4.42	24,133	1,070	4.43	4.43
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	5,984	149	2.48	2.48	5,986	295	4.94	4.94	5,856	288	4.92	4.92
	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	923	91	9.83	9.83	844	164	19.41	19.41	836	(100)	-11.91	-11.91
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	7,783	250	3.21	3.21	7,762	850	10.95	10.95	6,737	(321)	-4.77	-4.77
	E4 Equity Shares - Promoter Group	EEPG	-	-	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	E5 Corporate Securities - Bonds - Taxable	EPBT	1,348	28	2.06	2.06	1,246	51	4.11	4.11	586	25	4.19	4.19
	E9 Corporate Securities -Debentures	ECOS	11,472	275	2.40	2.40	11,504	550	4.78	4.78	13,376	655	4.89	4.89
	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	173	3	1.53	1.53	200	6	2.99	2.99	216	8	3.54	3.54
	E23 Commercial Papers	ECCP	-	-	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	13	2.32	2.32	540	25	4.62	4.62	540	25	4.62	4.62
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	4,364	76	1.75	1.75	3,965	148	3.72	3.72	2,220	88	3.96	3.96
	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	0.30	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		162,432	3,673	2.26	2.26	157,696	7,485	4.75	4.75	139,773	5,299	3.79	3.79

Statement of Down Graded Investments

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
1	9.75% Punjab National Bank (Call - 14 Dec 2017)	EUPD	960	12/11/2007	CARE	CAREAA+	CAREAA	7/20/2016	NA
2	10.40% PUNJAB NATIONAL BANK 20-07-2017	EUPD	500	7/24/2007	CARE	CAREAA+	CAREAA	7/20/2016	NA
B. As on Date									
1	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
2	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
3	9.35 SAIL 09 Sep 2026	EPBT	1045	9/23/2015	CARE	AAA	INDAA	4/20/2016	Security was downgraded from AAA to CAREAA+ on 17-03-2016
4	9.75% Punjab National Bank (Call - 14 Dec 2017)	EUPD	960	12/11/2007	CARE	AAA	CAREAA	7/20/2016	Security was downgraded from AAA to CAREAA+ on 28-03-2016
5	10.40% PUNJAB NATIONAL BANK 20-07-2017	EUPD	500	7/24/2007	CARE	AAA	CAREAA	7/20/2016	Security was downgraded from AAA to CAREAA+ on 28-03-2016

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	9.20 Bank of Baroda Perpetual Bond 09-10-2019	EUPD	520	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	9.75% Punjab National Bank (Call - 14 Dec 2017)	EUPD	40	12/11/2007	CARE	CAREAA+	CAREAA	7/20/2016	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	7/20/2016	Security was downgraded from AAA to CAREAA+ on 28-03-2016

Sl. No	Particulars	For the quarter ended 30 September 2016				For the quarter ended 30 September 2015				Up to the quarter ended 30 September 2016				Up to the quarter ended 30 September 2015			
		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	40.45	41.00	41.00	52.17	31.63	32.00	32.00	36.27	78.08	79.00	77.00	96.67	63.49	64.00	63.00	74.01
	From 1,00,001-1,25,000	10.96	9.00	8.00	12.25	1.07	1.00	1.00	1.34	15.62	13.00	12.00	18.07	2.08	2.00	2.00	2.45
	Above Rs. 1,25,000	754.40	62.00	60.00	199.06	566.46	129.00	127.00	568.09	1,716.01	131.00	128.00	398.97	881.13	186.00	184.00	913.02
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	20.23	27.00	27.00	1.09	6.34	9.00	9.00	0.34	39.54	53.00	53.00	0.04
	From 1,00,001-150,000	-	-	-	-	25.44	21.00	20.00	1.39	10.09	8.00	8.00	0.56	42.83	35.00	34.00	2.29
	From 150,001-2,00,000	-	-	-	-	13.21	8.00	8.00	0.73	6.53	4.00	4.00	0.37	20.20	12.00	12.00	1.09
	From 2,00,001-250,000	9.59	4.00	4.00	0.55	2.08	1.00	1.00	0.11	11.80	5.00	5.00	0.68	4.38	2.00	2.00	0.23
	From 2,50,001-3,00,000	15.35	6.00	6.00	1.00	10.41	4.00	3.00	0.58	15.95	6.00	6.00	1.00	15.82	6.00	5.00	0.85
	Above Rs. 3,00,000	259.28	8.00	8.00	15.84	16.51	4.00	4.00	0.90	299.65	15.00	14.00	18.37	56.17	10.00	10.00	3.03
	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	1,633.45	38,940.00	38,095.00	105,323.61	1,872.83	47,880.00	46,554.00	119,475.77	3,131.40	80,319.00	78,324.00	198,969.93	3,439.63	90,845.00	88,315.00	236,519.01
	From 10,000-25,000	4,416.82	30,730.00	30,246.00	137,000.82	3,319.06	24,858.00	24,210.00	76,870.49	7,556.71	55,574.00	54,669.00	218,568.14	5,722.55	44,623.00	43,424.00	142,046.91
	From 25001-50,000	3,834.28	10,976.00	10,727.00	57,859.73	2,634.60	7,774.00	7,486.00	34,311.95	6,380.30	18,963.00	18,483.00	97,424.64	4,319.44	13,158.00	12,686.00	60,325.54
	From 50,001- 75,000	1,163.89	1,975.00	1,942.00	14,017.54	897.83	1,485.00	1,448.00	9,038.37	1,910.23	3,288.00	3,230.00	23,036.19	1,454.66	2,438.00	2,379.00	14,930.88
	From 75,000-100,000	1,690.66	1,765.00	1,733.00	14,488.45	1,289.93	1,347.00	1,311.00	10,752.21	2,739.19	2,878.00	2,831.00	23,227.44	2,017.30	2,123.00	2,061.00	17,194.88
	From 1,00,001-1,25,000	265.21	240.00	236.00	2,873.02	215.09	189.00	187.00	2,235.92	410.59	369.00	360.00	4,334.35	351.14	313.00	310.00	3,439.41
	Above Rs. 1,25,000	1,170.94	507.00	490.00	12,313.29	1,015.98	486.00	471.00	11,117.33	1,708.77	802.00	777.00	18,813.77	1,614.61	791.00	766.00	17,451.37
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	33.46	651.00	646.00	-	170.12	1,719.00	1,696.00	0.15	84.16	1,582.00	1,569.00	-	353.76	3,928.00	3,855.00	0.78
	From 50,001-100,000	6.88	33.00	33.00	-	84.82	123.00	123.00	-	20.06	77.00	76.00	-	151.36	228.00	228.00	-
	From 1,00,001-150,000	1.20	4.00	4.00	-	34.88	27.00	27.00	-	4.15	8.00	8.00	-	49.68	40.00	39.00	-
	From 150,001-2,00,000	-	-	-	-	24.36	13.00	13.00	-	8.93	5.00	5.00	-	35.48	19.00	19.00	-
	From 2,00,001-250,000	-	-	-	-	2.50	1.00	1.00	-	-	-	-	-	7.50	3.00	3.00	-
	From 2,50,001-3,00,000	-	-	-	-	9.63	4.00	4.00	-	-	-	-	-	17.13	7.00	7.00	-
	Above Rs. 3,00,000	-	-	-	-	21.52	5.00	5.00	-	4.00	1.00	1.00	-	42.36	10.00	10.00	-
	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	1,416.41	64.00	121,218.00	19,157.01	1,892.84	79.00	259,278.00	2,914,807.63	2,555.94	113.00	120,834.00	26,984.98	2,684.39	195.00	380,956.00	2,926,962.06
	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	6,581.25	145,311.00	140,491.00	332,271.14	6,252.52	134,676.00	130,259.00	303,810.45	12,018.28	270,686.00	261,753.00	623,260.78	11,833.64	258,510.00	250,231.00	586,577.95
	From 10,000-25,000	9,567.50	67,950.00	66,357.00	224,614.22	8,556.35	58,961.00	57,691.00	194,331.02	16,660.96	119,095.00	116,347.00	405,326.10	15,560.55	107,500.00	105,256.00	363,213.30
	From 25001-50,000	6,606.04	19,327.00	18,836.00	99,458.63	5,770.17	16,365.00	15,981.00	85,479.07	10,947.43	32,123.00	31,377.00	169,326.55	10,020.44	28,315.00	27,683.00	151,441.84
	From 50,001- 75,000	1,688.93	3,123.00	3,165.00	22,641.41	2,137.68	3,943.00	3,887.00	20,281.84	2,716.68	5,131.00	5,063.00	38,781.90	3,800.79	6,942.00	6,853.00	35,885.34
	From 75,000-100,000	2,674.97	2,967.00	2,894.00	26,747.09	2,333.95	2,820.00	2,737.00	24,329.74	4,275.31	4,691.00	4,585.00	42,898.03	4,275.92	4,705.00	4,585.00	40,712.47
	From 1,00,001-1,25,000	518.88	539.00	531.00	6,191.53	890.76	882.00	871.00	5,915.19	864.16	877.00	865.00	10,925.22	1,698.53	1,648.00	1,629.00	13,371.37
	Above Rs. 1,25,000	1,826.71	1,024.00	993.00	22,261.76	2,200.49	1,130.00	1,099.00	18,975.66	3,025.67	1,617.00	1,575.00	38,277.27	4,054.99	2,003.00	1,954.00	36,213.80
	ii Individual- Annuity																
	From 0-10000	203.55	2,068.00	2,058.00	26.91	199.74	2,058.00	2,045.00	26.55	330.64	4,025.00	4,005.00	47.43	360.70	4,247.00	4,215.00	49.08
	From 10,000-25,000	1,037.99	3,468.00	3,442.00	7.66	1,837.22	4,239.00	4,168.00	10.85	1,639.17	6,088.00	6,032.00	17.21	2,788.37	7,070.00	6,938.00	24.32
	From 25001-50,000	464.56	1,142.00	1,136.00	4.39	498.71	1,040.00	1,024.00	5.44	76							

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

₹ Crores

SI.No.	Channels	For the quarter ended 30 September 2016			For the quarter ended 30 September 2015			Up to the quarter ended 30 September 2016			Up to the quarter ended 30 September 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	53	71,598	7.25	63	182,635	6.48	94	82,023	10.77	158	284,186	12.45
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	11	49,620	6.91	16	40,656	12.45	19	38,811	14.79	37	60,783	14.40
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	64	121,218	14.16	79	223,291	18.93	113	120,834	25.56	195	344,969	26.84
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	64	121,218	14.16	79	223,291	18.93	113	120,834	25.56	195	344,969	26.84

Note:

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

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

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

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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 September 2016		For the quarter ended 30 September 2015		Up to the quarter ended 30 September 2016		Up to the quarter ended 30 September 2015	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	30,229	132.91	35,128	97.71	48,207	376.81	55,296	176.81
2	Corporate Agents-Banks	1,366	3.44	938	2.11	2,268	5.33	1,397	2.97
3	Corporate Agents -Others	1,595	5.11	1,071	4.44	2,873	9.51	1,772	7.45
4	Brokers	11,274	28.75	13,234	36.50	21,302	52.29	20,325	47.60
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,156	5.04	471	1.06	1,608	7.55	995	2.31
7	IMF	30	0.17	-	-	30	0.17	-	-
	Total (A)	45,650	175.41	50,842	141.83	76,288	451.65	79,785	237.14
1	Referral (B)	3,527	6.13	2,295	3.37	5,565	9.28	3,255	4.79
	Grand Total (A+B)	49,177	181.55	53,137	145.19	81,853	460.93	83,040	241.93

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	-	4,771	94	45	27	424	5,361	26.20
2	Survival Benefit	565	22,005	1,331	31	70	20	24,022	92.08
3	For Annuities / Pension **	-	1,486	-	-	-	-	1,486	1.07
4	For Surrender (Incl Foreclosures)	-	24,585	381	164	149	555	25,834	301.47
5	Other benefits (rider)	-	1,196	3	-	-	-	1,199	0.89
1	Death Claims *	-	1,143	178	71	1	-	1,393	26.17

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

** Based on payments

Ageing of Claims (Group)

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender ***	23	-	-	-	-	-	23	0.20
5	Other benefits - Death	-	-	-	-	-	-	-	-
6	Other benefits - GRTY / SUPN **	-	254	-	-	-	-	254	2.16
1	Death Claims *	-	686	-	-	-	-	686	21.97

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

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

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

FORM L-40 - : Claims data for Life (Apr to Sep-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	1,541	4,571	22,084	1,856	25,851	1,227
3	Claims Settled during the period	1,393	5,361	24,022	1,486	25,834	1,199
4	Claims Repudiated during the period	88	-	-	-	-	5
a	Less than 2 years from the date of acceptance of risk	69	-	-	-	-	5
b	Grater than 2 year from the date of acceptance of risk	19	-	-	-	-	-
5	Claims Rejected / Written Back	3	-	-	-	-	22
6	Claims O/S at End of the period	74	6,155	1,799	420	4,636	1
	Less than 3 months	57	23	375	420	2,411	1
	3 months to 6 months	17	-	74	-	158	-
	6 months to 1 year	-	3	234	-	588	-
	1 year and above	-	6,129	1,116	-	1,479	-

* Based on payments

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	690	-	-	-	23	254
3	Claims Settled during the period	686	-	-	-	23	254
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	1	-	-	-	-	-
6	Claims O/S at End of the period	3	-	-	-	-	-
	Less than 3 months	3	-	-	-	-	-
	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 July 2016	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 30 September 2016	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	Rejected		
1	Complaints made by customers								
a)	Death Claims	1	18	4	3	10	1	1	25
b)	Policy Servicing	23	175	108	31	51	2	6	292
c)	Proposal Processing	16	93	49	16	35	3	6	176
d)	Survival Claims	19	131	88	26	21	9	6	221
e)	ULIP Related	3	12	9	2	3	-	1	24
f)	Unfair Business Practices	140	1,595	327	68	1,115	107	118	2,934
g)	Others	4	38	7	2	21	10	2	89
	Total Number of complaints	206	2,062	592	148	1,256	132	140	3,761

2	Total No. of policies during previous year	83,040
3	Total No. of claims during previous year	1,656
4	Total No. of policies during current year	81,853
5	Total No. of claims during current year	1,541
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)	162

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	113	-	113
b)	7-15 Days	27	-	27
c)	15 - 30 Days	-	-	-
d)	30 - 90 Days	-	-	-
e)	90 Days & above	-	-	-
	Total Number of complaints	140	-	140

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

The Valuation Bases:		Dec-15		Mar-16		Jun-16		Sep-16	
Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
99.00%	217.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
51.00%	217.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
55.00%	75.00%	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%
70.00%	80.00%	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%
99.00%	145.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
54.00%	145.00%	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%
148.50%	217.50%	100.00%	123.75%	100.00%	123.75%	100.00%	123.75%	100.00%	123.75%
456.22	698.62	465.25	712.45	469.83	719.47	474.46	726.56	474.46	726.56
70.69	698.62	72.09	712.45	72.80	719.47	73.52	726.56	73.52	726.56
322.44	322.44	328.82	328.82	332.06	332.06	335.34	335.34	335.34	335.34
698.62	698.62	712.45	712.45	719.47	719.47	726.56	726.56	726.56	726.56
672.32	672.32	685.63	685.63	692.39	692.39	699.21	699.21	699.21	699.21
698.62	698.62	712.45	712.45	719.47	719.47	726.56	726.56	726.56	726.56
20.58	72.03	20.99	73.46	21.20	74.18	21.40	74.92	21.40	74.92

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**
- 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
- 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 ³
 - Health Insurance
- ii. Group Business (Term Assurance)**

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

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

i. Individuals Assurances

		Jun-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