

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 31 December 2016	Up to the Quarter ended 31 December 2016	For the Quarter ended 31 December 2015	Up to the Quarter ended 31 December 2015
Premiums earned – net					
(a) Premium	L4	4,652,543	15,758,148	4,788,736	13,130,445
(b) Reinsurance ceded		(137,103)	(411,309)	(65,128)	(195,383)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,554,078	4,662,473	1,401,826	4,152,438
(b) Profit on sale/redemption of investments		644,000	2,104,949	466,297	2,353,070
(c) (Loss) on sale/ redemption of investments		(131,190)	(467,723)	(205,865)	(686,109)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(1,033,076)	151,759	(198,636)	(1,970,989)
Other Income					
(a) Miscellaneous income		13,008	33,711	6,626	154,139
(b) Contribution from the shareholders' account		394,919	783,544	269,081	707,068
Total (A)		5,957,179	22,615,553	6,462,937	17,644,679
Commission	L5	354,247	1,164,005	359,101	1,017,527
Operating expenses relating to insurance business	L6	1,616,182	4,744,769	1,652,231	4,716,589
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)		1,970,429	5,908,774	2,011,332	5,734,116
Benefits paid (net)	L7	2,472,552	7,461,444	2,183,843	7,506,054
Interim bonuses paid		1,147	3,080	720	2,274
Change in valuation of liability against life policies					
(a) Gross		1,501,272	9,226,328	2,130,132	4,259,419
(i) Linked		(941,975)	(290,591)	(151,270)	(2,326,404)
(ii) Non-Linked		2,443,247	9,516,919	2,281,402	6,585,823
(b) (Amount ceded in reinsurance)		-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		3,974,971	16,690,852	4,314,695	11,767,747
Surplus / (Deficit) (D) = (A)-(B)-(C)		11,779	15,927	136,911	142,816
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		11,779	15,927	47,464	142,829
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		-	-	89,446	(13)
Total (D)		11,779	15,927	136,911	142,816
Funds for Discontinued Policies					
Opening Balance		1,205,533	1,085,756	1,142,515	900,845
Add : Transfer to Funds for discontinued policies		44,111	163,889	53,878	295,548
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		1,249,645	1,249,645	1,196,393	1,196,393
Funds for Future Appropriation					
Opening Balance		304,414	300,266	96,366	90,460
Add: Surplus transferred to (from) balance sheet		11,779	15,927	47,464	142,829
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		-	-	89,446	(13)
Balance Carried forward to Balance Sheet		316,193	316,193	233,276	233,276

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 31 December 2016	Up to the Quarter ended 31 December 2016	For the Quarter ended 31 December 2015	Up to the Quarter ended 31 December 2015
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		131,486	406,914	141,922	398,871
(b) Profit on sale/redemption of investments		12,971	188,850	6,680	135,429
(c) (Loss) on sale/ redemption of investments		(1,259)	(2,538)	-	(128)
Other income		8,059	31,381	620	2,459
Total (B)		151,255	624,607	149,222	536,631
Expense other than those directly related to the insurance business		5,776	15,285	5,610	15,321
Corporate Social Responsibility		1,500	1,500	-	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		394,919	783,544	269,081	707,068
Total (C)		402,195	800,329	274,692	723,629
Profit / (loss) before tax (A) + (B) - (C)		(250,940)	(175,722)	(125,469)	(186,998)
Provision for wealth tax		-	-	-	-
Profit / (loss) after tax		(250,940)	(175,722)	(125,469)	(186,998)
Appropriations					
(a) Balance at beginning of the year		(9,124,978)	(9,200,196)	(10,149,368)	(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		(9,375,918)	(9,375,918)	(10,274,837)	(10,274,837)

Particulars	Schedule	As at 31 December 2016	As at 31 December 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)		64	29
Sub-total		17,500,064	17,500,029
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		(302,880)	(208,647)
Policy liabilities	L11	-	-
- Par		43,386,128	35,097,031
- Non Par		15,561,841	13,555,565
- Annuity		359,696	329,416
- Pension		8,845,672	9,692,509
- VIP Non Par Pension		7,055,835	4,053,393
Funds for discontinued policies		-	-
(i) Linked		822,895	946,443
(ii) Non-Linked		426,750	249,951
Insurance reserves		-	-
Provision for linked liabilities		19,382,687	20,194,125
Fair value change (linked)		1,013,695	1,219,749
Non-unit liabilities		107,849	93,726
Total linked liabilities		20,504,231	21,507,600
Sub-total		96,660,168	85,223,260
Funds for future appropriation - Non Participating		15,927	143,841
Funds for future appropriation - Participating		300,266	89,436
Total		114,476,426	102,956,566
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	7,146,171	7,407,025
Policyholders'	L13	74,080,057	61,637,197
Assets held to cover linked liabilities	L14	21,219,276	22,361,328
Loans	L15	912	1,957
Fixed Assets (Net)	L16	313,098	264,986
Current Assets			
Cash and bank balances	L17	2,144,476	705,824
Advances and other assets	L18	4,175,091	4,292,053
Sub-total (A)		6,319,567	4,997,878
Current liabilities	L19	3,893,424	3,912,533
Provisions	L20	85,149	76,108
Sub-total (B)		3,978,573	3,988,641
Net current assets (C) = ((A) - (B))		2,340,994	1,009,237
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		9,375,918	10,274,837
Total		114,476,426	102,956,566

Contingent Liabilities

Particulars	As at 31 December 2016	As at 31 December 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	2,728,425	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)	186,835	131,598
Total	2,915,261	2,599,654

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 period ended 31 December 2016



FORM L4-Premium Schedule

(₹ '000)

Particulars

	For the quarter ended 31 December 2016	Up to the quarter ended 31 December 2016	For the quarter ended 31 December 2015	Up to the quarter ended 31 December 2015
Premium (net of service tax)				
First year premiums	1,275,115	4,113,661	1,446,991	3,691,830
Renewal premiums	3,305,689	9,546,420	3,251,428	8,905,424
Single premiums	71,739	2,098,066	90,316	533,191
Total premium	4,652,543	15,758,148	4,788,736	13,130,445

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	253,556	848,938	253,938	729,761
- Renewal premium	100,025	291,482	100,794	280,216
- Single premium	665	23,585	4,369	7,550
Total	354,247	1,164,005	359,101	1,017,527
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	354,247	1,164,005	359,101	1,017,527

Break up of commission paid to intermediaries:

Agents	248,440	853,147	218,970	710,463
Brokers	82,263	236,234	114,329	251,141
Corporate agency	15,738	43,686	18,483	40,955
Referral	1,029	11,458	1,329	3,010
Bancassurance	6,191	18,466	5,990	11,960
IMF *	586	1,014	-	-
Total	354,247	1,164,005	359,101	1,017,527

* Included from current FY

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 period ended 31 December 2016



FORM : L6-Operating Expenses Schedule

Operating expenses relating to insurance business

(₹ '000)

Particulars	For the quarter ended 31 December 2016	Up to the quarter ended 31 December 2016	For the quarter ended 31 December 2015	Up to the quarter ended 31 December 2015
Employees' remuneration, welfare benefits and other manpower costs	747,361	2,034,660	808,516	2,290,107
Travel, conveyance and vehicle running expenses	32,156	88,859	30,461	97,076
Rent, rates and taxes	113,875	347,933	118,340	373,154
Repairs, maintenance and office upkeep	78,335	202,603	47,389	139,044
Printing and stationery	8,900	17,313	10,331	27,819
Communication expenses	14,442	55,628	30,568	85,484
Legal expenses	2,283	6,831	4,822	9,714
Professional charges	137,075	335,822	101,879	239,965
Medical fees	6,237	15,120	4,178	10,956
Auditors' fees, expenses etc				
a) as auditor	700	2,600	638	2,363
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	113	38	113
d) Concurrent audit & Other certifications	530	1,010	415	825
e) Out of pocket reimbursement	(59)	310	172	424
Advertisement and publicity	35,462	385,443	59,845	200,031
Interest and bank charges	8,719	26,116	5,889	28,368
Agents training & Recruitment expenses	5,302	9,574	1,654	15,186
Electricity charges	21,248	62,007	30,063	70,964
Service tax on premium	1,126	3,523	1,126	2,833
Service tax expense	4,758	20,850	2,268	3,893
Sales and business promotion expenses	370,217	1,051,826	371,764	1,059,516
Exchange fluctuation loss / (gain)	-	-	-	-
Membership fees	6,246	16,013	893	6,770
Depreciation	20,398	55,504	18,974	46,720
Other expenses	835	5,110	2,008	5,265
Total	1,616,182	4,744,769	1,652,231	4,716,589

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	302,589	811,760	184,144	534,629
(b) Claims by maturity	742,929	1,823,770	608,958	1,705,681
(c) Annuities / pensions in payment	3,217	12,120	2,896	10,899
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,494,207	5,024,964	1,419,813	5,350,751
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(70,390)	(211,170)	(31,968)	(95,905)
(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	2,472,552	7,461,444	2,183,843	7,506,054

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 31 December 2016	As at 31 December 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.

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 period ended 31 December 2016



FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 31 December 2016	As at 31 December 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	-	-

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 period ended 31 December 2016



FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 31 December 2016	As at 31 December 2015
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	4,873,610	3,857,570
Other approved securities	169,710	169,518
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	152,824	429,104
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,482,862	1,142,715
(b) Other Investment	-	-
Other investments	-	-
Sub total (A)	6,679,006	5,598,907
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	-	1,389,876
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	150,028	986
(c) Derivative instruments	-	-
(d) Debentures/ bonds	114,000	4,414
(e) Other securities (CBLO)	-	352,830
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	10,000	-
(b) Other Investment	-	-
Other investments (Mutual Funds)	193,136	60,012
Sub total (B)	467,164	1,808,117
Total (C) = (A) + (B)	7,146,171	7,407,025

Note:

- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 6,803,002 (Previous year: ₹ 7,346,022) as at 31 December 2016 is ₹ 7,173,398 (Previous year: ₹ 7,393,860).
- Aggregate market value of mutual funds and shares, having a book value of ₹ 343,100 (Previous year: ₹ 60,969) as at 31 December 2016 is ₹ 343,164 (Previous year: ₹ 60,998).
- Government securities having a Face Value ₹ 52,000 (Previous year : ₹ 50,000) as at 31 December 2016, having Market value ₹ 58,304 (Previous year : ₹ 50,924) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the collateralized Borrowing and Lending Obligation (CBLO) segment.

FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 31 December 2016	As at 31 December 2015
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	42,802,501	32,099,127
Other approved securities	2,407,655	2,596,816
Other approved investments		
(a) Shares		
(aa) Equity	4,497,958	2,507,419
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,013,376	5,224,473
(e) Other securities (Policy Loan)	1,836,553	1,297,726
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bond ₹ 15,005,717 and Equity ₹ 227,949)	15,233,666	15,811,346
(b) Other Investment (Equity)	28,383	12,032
Other investments (includes Bonds ₹ 134,052 and Equity NIL)	134,052	434,032
Sub total (A)	71,954,144	59,982,973
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	505,243	398,056
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	67,013	393,263
(c) Derivative instruments	-	-
(d) Debentures / bonds	136,182	165,619
(e) Other securities(CBLO)	11,228	29,770
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	307,275	110,357
(b) Other Investment	-	-
Other investments (Mutual Funds Mutual Funds ₹ 1,062,098 and Bonds ₹ 36,874)	1,098,972	557,158
Sub total (B)	2,125,913	1,654,224
Total (C) = (A) + (B)	74,080,057	61,637,197

Note:

- Aggregate market value of quoted investments, other than mutual funds and shares, having a book value of ₹ 66,360,104 (Previous year: ₹ 56,739,389) as at 31 December 2016 is ₹ 72,277,607 (Previous year: ₹ 58,255,321).
- Aggregate market value of mutual funds and shares having a book value of ₹ 6,186,210 (Previous year: ₹ 3,808,728) as at 31 December 2016 is ₹ 5,883,400 (Previous year: ₹ 3,600,081).

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 period ended 31 December 2016



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

(₹ '000)

Particulars	As at 31 December 2016	As at 31 December 2015
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,103,086	4,120,230
Other approved securities	172,855	35,688
Other approved investments		
(a) Shares		
(aa) Equity *	11,363,389	11,432,813
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	947,921	803,059
(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 ₹ 1,684,436 and Equity ₹ 364,509)	2,048,945	1,679,340
(b) Other Investment (Equity)	100,237	158,498
Other investments (includes Bonds NIL and Equity ₹ 469,149)	468,149	974,268
Sub total (A)	18,204,581	19,203,895
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,547,569	1,947,168
Other approved securities	3,012	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	234,846
(c) Derivative instruments	-	-
(d) Debentures/ bonds	111,960	-
(d) Other securities (CBLO)	894,229	2,950
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 204,898 and Equity ₹ NIL)	204,898	77,354
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	680,258
Net current assets	253,027	214,857
Sub total (B)	3,014,696	3,157,432
Total (C) = (A) + (B)	21,219,276	22,361,328

Note:

1. Aggregate market value of above investments, other than mutual funds and shares, having a book value of ₹ 8,485,028 (Previous year: ₹ 8,016,130) as at 31 December 2016 is ₹ 8,669,972 (Previous year: ₹ 8,130,290).

2. Aggregate market value of mutual funds and shares, having a book value of ₹ 11,436,161 (Previous year: ₹ 12,876,225) as at 31 December 2016 is ₹ 12,296,284 (Previous year: ₹ 14,016,187).

* Includes investment in holding company (Exide Industries Limited) having a market value of ₹ NIL and book value of ₹ NIL (previous year market value of ₹ 103,183 and book value of ₹ 70,289 respectively).

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

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

Schedules forming part of Financial Statement for the period ended 31 December 2016



FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 31 December 2016	As at 31 December 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	912	1,957
Total	912	1,957
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	912	1,957
Total	912	1,957
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	912	1,957
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	912	1,957
Maturity-wise classification		
(a) Short term	734	1,473
(b) Long term	178	484
Total	912	1,957

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 period ended 31 December 2016



FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-16	Additions	Deductions	As at 31 Dec-16	As at 1-Apr-16	For the period	On Sales/ Adjustments	As at 31 Dec-16	As at 31 Dec-16	As at 31 Dec-15
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	325,272	18,569	-	343,841	268,358	17,070	-	285,428	58,413	46,235
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	549,890	5,250	-	555,140	462,227	9,740	-	471,967	83,174	73,814
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	104,910	2,442	-	107,352	78,241	4,776	-	83,017	24,335	23,934
Information Technology Equipment	200,442	28,383	-	228,825	148,532	11,697	-	160,230	68,595	39,604
Vehicles	76,039	451	-	76,490	68,617	2,370	-	70,987	5,503	8,089
Office Equipment	171,403	8,577	-	179,980	137,643	6,346	-	143,990	35,990	29,875
Total	1,427,955	63,673	-	1,491,628	1,163,618	51,999	-	1,215,618	276,010	221,551
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	37,088	43,435
Grand Total	1,427,955	63,673	-	1,491,628	1,163,618	51,999	-	1,215,618	313,098	264,986
Previous Year	1,203,265	162,456	2,129	1,363,592	1,097,449	46,720	2,129	1,142,040	264,986	100,183

FORM : L19-Current Liabilities Schedule

(₹ '000)

Particulars	As at 31 December 2016	As at 31 December 2015
Current liabilities		
Agents' balances	488,868	403,788
Balances due to other insurance companies	279,091	117,857
Premiums received in advance	122,152	95,062
Sundry creditors	107,534	427,816
Claims outstanding	38,264	94,127
Maturity / Annuities / Foreclosures due	182,461	26,030
Accrued expenses	1,417,407	1,184,090
Proposal / policy deposits	383,603	661,374
Unclaimed amount of policyholder's	678,087	652,647
Cash bonus payable	7,212	2,576
Statutory dues payable	23,772	24,862
Tax Deducted at Source payable	30,312	31,090
Salary payable	18,620	21,555
Service tax / VAT payable	35,759	14,097
Other Liabilities (last day unit to be created)	80,281	155,560
Total	3,893,424	3,912,533

FORM : L20-Provisions Schedule

Provisions

For wealth tax	-	-
For Other provisions (Gratuity and Leave Encashment)	85,149	76,108
Total	85,149	76,108

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

SI No	Ratios	For the quarter ended 31 December 2016	Up to the quarter ended 31 December 2016	For the quarter ended 31 December 2015	Up to the quarter ended 31 December 2015
1	New business premium income growth:				
	Participating	30.8%	39.6%	19.4%	17.4%
	Non Participating	-13.6%	-3.5%	13.5%	29.4%
	Pension- Individual	1114.3%	822.6%	-31.3%	-47.2%
	VIP Non Par Pension	9.0%	258.3%	-87.4%	-60.7%
	Annuity	82.1%	554.8%	-93.7%	-95.6%
	Unit - Linked - Individual Pension	na	na	na	na
	Unit - Linked - Individual	-28.9%	6.9%	198.9%	111.4%
	Unit - Linked - Group	-100.3%	-72.1%	na	na
2	Net retention ratio	97.1%	97.4%	98.6%	98.5%
3	Ratio of expenses of management	42.4%	37.5%	42.0%	43.7%
4	Commission ratio	7.6%	7.4%	7.5%	7.7%
5	Ratio of policy holders' liabilities to shareholders' funds	1193.7%	1193.7%	1182.8%	1182.8%
6	Growth rate of shareholders' fund (over previous year same quarter)	-2.1%	-2.1%	-2.5%	-2.5%
7	Ratio of policyholders' surplus to policy holders' liability	-0.8%	-0.8%	-0.7%	-0.7%
8	Change in net worth - (Rs. Mn)	(251)	(176)	(125)	(187)
9	Profit / (loss) after tax / total income	-2.3%	-0.8%	-2.0%	-1.1%
10	(Total real estate + loans)/ cash and invested assets	1.8%	1.8%	1.4%	1.4%
11	Total investments/ (capital + total surplus) *	1261.0%	1261.0%	1265.1%	1265.1%
12	Total affiliated investments/ (capital + total surplus)	1.3%	1.3%	2.4%	2.4%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.2%	6.7%	2.2%	6.6%
	Non Participating	2.0%	7.5%	2.6%	8.1%
	Pension	2.3%	6.7%	1.8%	6.6%
	Unit Linked Funds	2.7%	7.4%	1.6%	8.0%
	Shareholders	3.0%	10.3%	1.8%	7.7%
	Without realized gains / (losses)				
	Participating	1.7%	6.5%	2.0%	5.6%
	Non Participating	1.8%	7.3%	2.2%	7.7%
	Pension	1.7%	6.6%	2.0%	5.9%
	Unit Linked Funds	-2.2%	7.9%	0.7%	-1.3%
	Shareholders	1.9%	8.0%	2.0%	7.9%
14	Conservation Ratio	70.4%	75.8%	78.6%	79.1%
	Linked	43.8%	62.2%	79.7%	73.1%
	Non Linked	73.8%	77.0%	79.2%	80.1%
	Pension	91.8%	85.1%	69.4%	76.8%
15	Persistence Ratio **				
	For 13th month	58.8%	58.8%	60.7%	60.7%
	For 25th month	54.3%	54.3%	59.3%	59.3%
	For 37th month	57.4%	57.4%	60.1%	60.1%
	For 49th Month	59.0%	59.0%	51.5%	51.5%
	for 61st month	46.1%	46.1%	34.8%	34.8%
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)	(0.10)	(0.10)	(0.11)	(0.11)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.10)	(0.10)	(0.11)	(0.11)
6	(iv) Book value per share (Rs 10 Paid Up)	4.64	4.64	4.13	4.13

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

**

1) Persistence ratios have been calculated based on the data as at 31 December 2016 for those policies where premiums are due and are based on APE.

2) Persistence ratios given above are to be read as follows: for e.g., 25th month's 54.3% for 2016 is based on the new business written from 31 December 2013 to 30 November 2014 and 25th month's 59.3% for 2015 is based on the new business written from 31 December 2012 to 30 November 2013 and so on.

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

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



FORM L24 : Valuation of Net Liabilities
As on 31 December 2016

(₹ Lacs)

Sl.No.	Particular	As on 31 December 2016	As on 31 December 2015
1	<u>Linked</u>		
a	Life	189,481	196,799
b	General Annuity	-	-
c	Funds for discontinued policies	8,229	9,464
d	Pension	15,562	18,277
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	589,311	486,526
b	General Annuity	3,597	3,294
c	Funds for discontinued policies	4,268	2,500
d	Pension	159,015	137,459
e	Health	168	-

FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Dec-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	3,997	3,922	11.24	188.60	7,635	7,500	43.75	361.49	11,632	11,422	54.99	550.09
2	Arunachal Pradesh	1	1	0.00	0.01	5	5	0.02	0.14	6	6	0.02	0.16
3	Assam	290	282	0.82	7.15	1,731	1,702	6.59	47.51	2,021	1,984	7.41	54.66
4	Bihar	598	593	1.35	12.07	2,502	2,431	6.36	60.06	3,100	3,024	7.70	72.13
5	Chattisgarh	-	-	-	-	619	601	1.76	18.24	619	601	1.76	18.24
6	Goa	144	140	0.76	5.87	135	130	0.80	6.94	279	270	1.57	12.81
7	Gujarat	1,682	1,665	4.13	27.41	5,188	5,052	22.13	175.31	6,870	6,717	26.26	202.73
8	Haryana	526	507	2.15	28.75	1,693	1,612	7.35	102.41	2,219	2,119	9.51	131.17
9	Himachal Pradesh	231	230	0.62	5.14	454	450	1.34	13.30	685	680	1.96	18.44
10	Jammu & Kashmir	310	290	0.90	9.75	456	442	1.19	18.81	766	732	2.08	28.56
11	Jharkhand	379	373	1.09	8.34	1,638	1,619	4.50	44.86	2,017	1,992	5.59	53.20
12	Karnataka	3,595	3,543	9.89	125.35	10,140	9,826	106.84	489.18	13,735	13,369	116.73	614.53
13	Kerala	199	199	0.70	6.22	3,117	3,106	35.99	82.20	3,316	3,305	36.69	88.42
14	Madhya Pradesh	1	1	0.00	0.01	3,557	3,488	9.61	101.34	3,558	3,489	9.61	101.35
15	Maharashtra	1,725	1,687	3.75	39.64	9,865	9,604	41.27	357.14	11,590	11,291	45.02	396.78
16	Manipur	3	3	0.01	0.01	22	22	0.11	0.87	25	25	0.12	0.88
17	Meghalaya	-	-	-	-	19	18	0.08	0.46	19	18	0.08	0.46
18	Mizoram	1	1	0.01	0.08	3	3	0.00	0.05	4	4	0.01	0.13
19	Nagaland	-	-	-	-	10	9	0.04	0.25	10	9	0.04	0.25
20	Orissa	1,985	1,955	4.79	38.49	5,365	5,269	14.02	130.62	7,350	7,224	18.81	169.11
21	Punjab	535	520	1.52	21.41	2,547	2,422	8.72	129.20	3,082	2,942	10.24	150.61
22	Rajasthan	599	585	1.46	26.76	2,905	2,841	9.39	145.71	3,504	3,426	10.85	172.47
23	Sikkim	1	1	0.00	0.02	13	13	0.04	0.38	14	14	0.05	0.40
24	Telangana	3,397	3,350	8.91	207.62	4,443	4,298	41.99	406.42	7,840	7,648	50.90	614.04
25	Tamil Nadu	1,659	1,624	4.57	54.68	11,321	11,001	81.01	466.93	12,980	12,625	85.58	521.61
26	Tripura	100	99	0.23	1.57	115	110	0.37	3.26	215	209	0.60	4.83
27	Uttar Pradesh	2,221	2,175	5.85	69.20	8,122	7,846	24.10	333.72	10,343	10,021	29.95	402.92
28	Uttarakhand	771	763	2.20	21.82	1,958	1,932	5.31	61.98	2,729	2,695	7.52	83.80
29	West Bengal	1,146	980	3.85	31.11	6,184	5,401	23.93	184.44	7,330	6,381	27.78	215.55
30	Andaman & Nicobar Islands	7	6	0.02	0.18	4	4	0.01	0.11	11	10	0.02	0.29
31	Chandigarh	-	-	-	-	251	249	1.73	9.93	251	249	1.73	9.93
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	5	5	0.01	0.05	5	5	0.01	0.05
34	Delhi	-	-	0.00	-	2,960	2,723	14.76	159.73	2,960	2,723	14.76	159.73
35	Lakshadweep	-	-	-	-	4	4	0.02	0.06	4	4	0.02	0.06
36	Pondicherry	7	7	0.04	0.26	137	133	0.52	6.63	144	140	0.56	6.89
Total		26,110	25,502	70.88	937.56	95,123	91,871	515.66	3,919.73	121,233	117,373	586.54	4,857.29

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 Dec-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	15,043	0.97	1,405.18	11	15,043	0.97	1,405.18
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	(4)	0.00	2.45	1	(4)	0.00	2.45
8	Haryana	-	-	-	-	8	6,510	1.52	2,763.98	8	6,510	1.52	2,763.98
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	40	68,353	7.13	12,966.73	40	68,353	7.13	12,966.73
13	Kerala	-	-	-	-	3	9,069	0.28	477.99	3	9,069	0.28	477.99
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	77	92,689	19.57	18,177.65	77	92,689	19.57	18,177.65
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	1	197	0.05	59.10	1	197	0.05	59.10
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	8	6,704	0.27	393.25	8	6,704	0.27	393.25
25	Tamil Nadu	-	-	-	-	10	16,418	1.28	863.19	10	16,418	1.28	863.19
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	2	2,682	0.38	507.12	2	2,682	0.38	507.12
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	3	6,750	0.19	435.26	3	6,750	0.19	435.26
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	-	-	-	-	24	35,505	3.00	3,738.58	24	35,505	3.00	3,738.58
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	188	259,801	34.63	41,787.03	188	259,801	34.63	41,787.03

Total Application as per balance sheet (A)

Add(B)		1,144,764
Provisions	L20	851
Current Liabilities	L19	38,934
		39,786

Less(C)		
Debit balance in P & L a/c		93,759
Loans	L15	9
Advances and other Assets	L18	41,751
Cash and bank balance	L17	21,445
Fixed Assets	L16	3,131
Misc Exp Not written off	L21	-

Fund available for Investments

		160,095	1,024,455
--	--	----------------	------------------

Reconciliation of Investment Assets

Total Investment Assets (As per the balance Sheet)	1,024,455
--	------------------

Balance Sheet Value of:

A. Life Fund	648,136
B. Pension & General Annuity and Group Business	164,127
C. Unit Linked Funds	212,193

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%	12,926	35,810	1,200	251,449	98,059	399,445	61%	-	399,445	434,838
2 Central Govt Sec, State Govt Sec or Other approved Securities (incl 1 above)	Not less than 50%	12,926	37,507	1,200	264,488	99,154	415,275	64%	-	415,275	451,897
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-
a Housing and Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investments	Not less than 15%	4,519	10,410	-	80,492	25,495	120,915	18%	(38)	120,878	129,907
2. Other investments		-	-	-	374	34	407	0%	(124)	284	284
b i) Approved Investments	Not exceeding 35%	1,500	2,668	26	70,989	24,436	99,620	16%	(2,183)	97,437	100,501
ii) Other Investments not to exceed 15%		1,261	670	-	9,256	3,072	14,259	2%	2	14,262	14,193
TOTAL LIFE FUND	100%	20,206	51,256	1,226	425,598	152,191	650,477	100%	(2,342)	648,136	696,783

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%	-	82,369	82,369	50%	-	82,369	90,644
2 Central Govt Sec , State Govt Sec or Other Approved Securities (including (1) above)	Not less than 40%	-	92,312	92,312	56%	-	92,312	101,293
3 Balance in Approved Investment	Not exceeding 60%	-	72,501	72,501	44%	(687)	71,815	77,066
4 Other Investment		-	-	-	0%	-	-	-
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS	100%	-	164,813	164,813	100%	(687)	164,127	178,359

C. Linked Business

	PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1 Approved investments	Not less than 75%	-	206,509	206,509	97%
2 Other investments	Not more than 25%	-	5,684	5,684	3%
TOTAL LINKED INSURANCE FUND	100%	-	212,193	212,193	100%

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 31 December 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)	15	539	19	4	3,677	7,318	3,358	72,553	3,092	50,520
Add : Inflows During the quarter	-	3	0	-	28	64	55	11	70	13
Increase/(Decrease) Value Of Inv(net)	(0)	10	(0)	0	47	33	79	(1,244)	47	(2,498)
Less: Outflow During the quarter	0	13	(0)	4	31	169	167	2,395	67	1,486
TOTAL INVESTIBLE FUNDS (MKT VALUE)	15	538	19	0	3,721	7,245	3,325	68,925	3,141	46,549

	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	69	362	67	7	37	0	0	1,857	50	2,124	29	1,758	53	14,207	21	1,201	38	0	0
B State Government securities	0	0	0	0	0	0	0	0	0	0	267	4	73	2	403	1	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	29	1	1,018	14	493	15	8,285	12	433	14	0	0
E Infrastructure Bonds	0	0	59	11	0	0	0	0	594	16	1,143	16	737	22	7,746	11	678	22	0	0
F Equity	4	26	0	0	9	50	0	0	591	16	2,031	28	0	0	33,749	49	438	14	43,061	93
G Money Market Investment	0	2	109	20	0	3	0	0	613	16	421	6	55	2	2,440	4	244	8	710	2
H Mutual Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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)	14	97	531	99	17	89	0	0	3,684	99	7,003	97	3,116	94	66,831	97	3,070	98	43,772	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	0	6	1	0	1	0	0	36	1	92	1	42	1	703	1	38	1	0	0
Dividend Receivable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Balance	0	2	0	0	2	10	0	100	1	0	1	0	1	0	6	0	1	0	5	0
Receivable for Sale of investments	0	0	0	0	0	0	0	0	0	0	0	0	170	5	558	1	0	0	567	1
Other Current Assets (for Investments)	0	0	1	0	0	0	0	0	0	0	10	0	0	0	0	0	2	0	90	0
Less:Current Liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payable for Investments	0	0	(0)	(0)	0	0	0	0	(0)	(0)	0	0	(0)	(0)	(0)	(0)	0	0	(586)	(1)
Fund Management of Charges Payable	(0)	(0)	(0)	(0)	0	0	0	0	(3)	(0)	(9)	(0)	(2)	(0)	(85)	(0)	(3)	(0)	(68)	(0)
Other current liabilities (for Investments)	(0)	(0)	(0)	(0)	0	0	0	0	(0)	(0)	(6)	(0)	(2)	(0)	(108)	(0)	0	0	(46)	(0)
SUB TOTAL (B)	0	3	7	1	2	11	0	100	33	1	89	1	209	6	1,074	2	38	1	(38)	(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	153	2	0	0	1,020	1	33	1	2,816	6
D Mutual Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	4	0	153	2	0	0	1,020	1	33	1	2,816	6
Total A + B + C	15	100	538	100	19	100	0	100	3,721	100	7,245	100	3,325	100	68,925	100	3,141	100	46,549	100
Funds Carried Forward (As Per LB2)	15		538		19		0		3,721		7,245		3,325		68,925		3,141		46,549	

FORM : L27-UNIT LINKED BUSINESS - 3A

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

Statement as on : 31 December 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)	2,409	3,732	5,914	270	9,775	15,006	2,789	3,829	21,064	7,921	7,899	221,703
Add : Inflows During the quarter	1	5	8	2	177	343	2	14	177	452	789	2,213
Increase/(Decrease) Value Of Inv/net)	29	84	(259)	4	219	(795)	65	(195)	(477)	(197)	121	(4,929)
Less: Outflow During the quarter	52	169	229	15	756	304	158	136	428	580	580	6,794
TOTAL INVESTIBLE FUNDS(MKT VALUE)	2,387	3,651	5,434	261	9,915	14,251	2,698	3,513	20,336	8,040	8,229	212,193

	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	1,920	53	0	0	221	85	5,280	53	0	0	1,357	50	0	0	7,153	35	677	8	8,075	98	46,507	22	
B State Government securities	0	0	160	4	0	0	0	0	417	4	0	0	242	9	0	0	0	0	107	1	0	0	1,746	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	917	38	380	10	0	0	0	0	1,296	13	0	0	408	15	0	0	0	0	309	4	0	0	13,568	6	
E Infrastructure Bonds	866	36	1,116	31	0	0	0	0	2,101	21	0	0	480	18	0	0	0	0	406	5	0	0	15,924	8	
F Equity	236	10	0	0	4,928	91	0	0	0	0	13,191	93	0	0	3,252	93	9,788	48	6,000	75	0	0	117,279	55	
G Money Market Investment	4	0	16	0	88	2	40	15	276	3	253	2	67	2	49	1	3,382	17	120	1	55	1	8,942	4	
H Mutual 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
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)	2,319	97	3,593	98	5,016	92	261	100	9,376	95	13,445	94	2,560	95	3,302	94	20,323	100	7,618	95	8,130	99	203,979	96	
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	
Accrued Interest	73	3	64	2	0	0	0	0	134	1	0	0	39	1	0	0	0	0	36	0	0	0	0	1,263	1
Dividend Receivable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Balance	1	0	0	0	1	0	0	0	1	0	1	0	1	0	1	0	3	0	1	0	0	0	0	30	0
Receivable for Sale of investments	0	0	0	0	0	0	0	0	413	4	202	1	104	4	70	2	0	0	129	2	0	0	0	2,213	1
Other Current Assets (for Investments)	0	0	0	0	1	0	0	0	23	0	91	1	0	0	9	0	7	0	59	1	103	1	395	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	
Payable for Investments	0	0	0	0	0	0	0	0	(0)	(0)	(199)	(1)	(0)	(0)	(48)	(1)	0	0	(66)	(1)	0	0	0	(898)	(0)
Fund Management of Charges Payable	(3)	(0)	(3)	(0)	(8)	(0)	(0)	(0)	(10)	(0)	(19)	(0)	(3)	(0)	(5)	(0)	(23)	(0)	(10)	(0)	(4)	(0)	0	(258)	(0)
Other current liabilities (for Investments)	(5)	(0)	(3)	(0)	(6)	(0)	0	0	(23)	(0)	0	0	(3)	(0)	(0)	(11)	(0)	0	0	0	0	0	0	(214)	(0)
SUB TOTAL (B)	66	3	58	2	(13)	(0)	0	0	539	5	77	1	138	5	27	1	(24)	(0)	149	2	99	1	2,530	1	
Other Investment(<= 25%)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
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	
C Equity	2	0	0	0	431	8	0	0	0	0	729	5	0	184	5	37	0	273	3	0	0	0	0	5,684	3
D Mutual 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	
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	
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	
SUB TOTAL (C)	2	0	0	0	431	8	0	0	0	0	729	5	0	184	5	37	0	273	3	0	0	0	0	5,684	3
Total A + B + C	2,387	100	3,651	100	5,434	100	261	100	9,915	100	14,251	100	2,698	100	3,513	100	20,336	100	8,040	100	8,229	100	212,193	100	
Funds Carried Forward (As Per LB2)	2,387		3,651		5,434		261		9,915		14,251		2,698		3,513		20,336		8,040		8,229		212,193		

Detail Regarding debt securities(ULIP)								
	MARKET VALUE				Book Value			
	As at 31 Dec , 2016	as % of total for this class	As at 31 Dec , 2015	as % of total for this class	As at 31 Dec , 2016	as % of total for this class	As at 31 Dec , 2015	as % of total for this class
Break down by credit rating								
AAA rated	28,432	37%	18,714	23%	27,598	36%	17,944	22%
AA or better	1,061	1%	520	1%	1,002	1%	500	1%
Rated below AA but above A	-	0%	1,008	1%	-	0	989	1%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	48,265	62%	61,031	75%	47,311	62%	60,699	76%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	18,674	24%	20,245	25%	18,127	24%	19,733	25%
more than 1 year and upto 3years	6,012	8%	6,056	7%	5,739	8%	5,731	7%
More than 3 years and up to 7years	11,441	15%	12,126	15%	10,979	14%	11,869	15%
More than 7 years and up to 10 years	11,981	15%	3,187	4%	11,776	16%	3,144	4%
More than 10 years and up to 15 years	13,295	17%	20,375	25%	13,336	18%	20,373	25%
More than 15 years and up to 20 years	5,578	7%	5,715	7%	5,560	7%	5,806	7%
Above 20 years	10,776	14%	13,568	17%	10,395	14%	13,475	17%
Breakdown by type of the issuer								
a. Central Government	46,519	60%	60,686	75%	45,621	60%	60,358	75%
b. State Government	1,746	2%	345	0%	1,690	2%	341	0%
c. Corporate Securities	29,492	38%	20,242	25%	28,600	38%	19,433	24%

(₹ Lacs)

Detail Regarding debt securities(NON ULIP)								
	MARKET VALUE				Book Value			
	As at 31 Dec , 2016	as % of total for this class	As at 31 Dec , 2015	as % of total for this class	As at 31 Dec , 2016	as % of total for this class	As at 31 Dec , 2015	as % of total for this class
Break down by credit rating								
AAA rated	228,305	29%	224,130	34%	211,890	29%	217,309	34%
AA or better	12,904	2%	12,528	2%	12,042	2%	12,122	2%
Rated below AA but above A	-	-	2,521	0	-	-	2,488	0.00
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	553,189	70%	413,486	63%	507,587	69%	405,110	64%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	11,327	1%	21,068	3%	11,096	2%	21,058	3%
more than 1 year and upto 3years	14,362	2%	11,652	2%	13,867	2%	11,487	2%
More than 3 years and up to 7years	78,056	10%	95,793	15%	72,932	10%	92,772	15%
More than 7 years and up to 10 years	141,268	18%	126,070	19%	131,469	18%	123,122	19%
More than 10 years and up to 15 years	228,194	29%	195,509	30%	209,968	29%	190,830	30%
More than 15 years and up to 20 years	74,405	9%	42,421	6%	69,339	9%	42,332	7%
Above 20 years	246,785	31%	160,153	25%	222,847	30%	155,426	24%
Breakdown by type of the issuer								
a. Central Government	552,124	70%	411,431	63%	506,585	69%	403,105	63%
b. State Government	1,065	0%	2,056	0%	1,002	0%	2,005	0%
c. Corporate Securities	241,208	30%	239,180	37%	223,932	31%	231,919	36%

FORM : L30-RELATED PARTY TRANSACTIONS

₹ Lacs

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 31 December 2016	Up to the Quarter ended 31 December 2016	For the Quarter ended 31 December 2015	Up to the Quarter ended 31 December 2015
Exide Industries Ltd	Premium Income	1.28	49.14	-	47.91
	Benefits paid (Claims during the year)	115.66	135.66	-	50.00
	Investment	-	-	-	702.89
	Dividend / Income from Investment	-	-	11.27	16.20
	Share capital as on 31 December 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)	-	-	-	6.88
	Investment	-	-	-	-
	Services provided by the company (Premium Paid)	-	3.72	-	-
	Share capital as on 31 December 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	0.04	23.16	(0.00)	19.66
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
H & R Johnson (India) A Division of Prism Cement Limited	Premium Income	-	6.16	(0.30)	46.24
	Benefits paid (Claims during the year)	2.00	5.00	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	(0.00)	0.00	(0.01)	0.01
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Prism Cement Limited	Premium Income	1.67	111.16	-	-
	Benefits paid (Claims during the year)	7.75	15.25	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Asianet Satellite Communication Private Limited	Premium Income	10.86	12.75	16.21	16.19
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Development Credit Bank Limited	Premium Income	2.07	2.27	0.79	5.53
	Benefits paid (Claims during the year)	1.00	7.00	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Outlook Publishing (India) Pvt Ltd	Premium Income	(0.02)	1.17	1.50	1.50
	Benefits paid (Claims during the year)	1.55	1.55	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2016	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Cable & Datacom Limited	Premium Income	24.36	24.73	280.56	281.28
	Benefits paid (Claims during the year)	7.85	28.47	-	17.72
	Investment	-	1,016.75	-	1,016.75
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 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	-	0.06
	Benefits paid (Claims during the year)	53.40	190.95	-	69.21
	Contribution made to Gratuity Trust by the Company	-	130.00	-	872.82
	Expenses incurred on behalf of the company	-	1.32	-	-
		-	-	-	-
Key Management Personnel	Managerial Remuneration	175.25	515.94	97.03	368.54
	Premium Income	0.41	6.94	0.25	6.49

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

Board of Directors and Key Personnel

Sl. No.	Name of person	Role / Designation	Details of change in the period
1	Mr. Rajan Raheja	Director	
2	Mr. Kshitij Jain	Managing Director & CEO	
3	Mr. A. K Mukherjee	Director	
4	Ms. Mona Desai	Director	
5	Mr. N. N Joshi	Director	
6	Mr. 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	Resigned with effect from November 30, 2016
15	Ms. Meenakshi Suresh	Head - Internal Audit	Appointed effective December 01, 2016
16	Ms Priya Gopalakrishnan	Director - Human Resources *	
17	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	969,764
	Deduct:	
2	Mathematical Reserves	969,630
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	133
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	79,817
7	Excess in Shareholders' funds	79,817
8	Total ASM (4) + (7)	79,950
9	Required Solvency Margin (RSM)	36,525
10	Solvency Ratio (8) / (9)	219%

FORM : L-34-Yield on Investments-1 (As on 31 December 2016)

Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	As on 31-December-2016 (Current Quarter)				As on 31-December-2016 (Year To Date)				As on 31 December 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	387,295	7,777	2.01	2.01	367,343	25,384	6.91	6.91	270,399	19,187	7.10	7.10
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	1,194	10	0.87	0.87
	A4 Treasury Bills	CTRB	-	-	-	-	4,050	140	3.45	3.45	11,303	626	5.54	5.54
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	500	11	2.14	2.14	668	85	12.69	12.69	1,698	127	7.48	7.48
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	15,326	323	2.11	2.11	15,974	1,067	6.68	6.68	15,636	995	6.36	6.36
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	21,355	520	2.43	2.43	20,710	1,455	7.03	7.03	25,702	1,744	6.79	6.79
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	646	48	7.37	7.37	520	130	25.06	25.06	387	(1)	-0.33	-0.33
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	937	1	0.08	0.08	853	3	0.31	0.31	355	(93)	-26.07	-26.07
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	94,844	2,113	2.23	2.23	89,103	6,021	6.76	6.76	85,911	5,742	6.68	6.68
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	4,307	138	3.20	3.20	7,037	889	12.63	12.63	9,068	663	7.31	7.31
	D15 Infrastructure - Equity (including unlisted)	IOEQ	294	(18)	(6.23)	(6.23)	288	(62)	(21.57)	(21.57)	237	(32)	-13.67	-13.67
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAEQ	3,256	97	2.97	2.97	2,647	562	21.24	21.24	1,937	(238)	-12.27	-12.27
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	28,285	(1,411)	(4.99)	(4.99)	23,462	939	4.00	4.00	15,599	(644)	-4.13	-4.13
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	13,109	258	1.97	1.97	11,845	702	5.92	5.92	10,411	738	7.09	7.09
	E9 Corporate Securities -Debentures	ECOS	25,748	602	2.34	2.34	27,608	1,957	7.09	7.09	31,867	2,553	8.01	8.01
	E14 Loans - Policy Loans	ELPL	18,175	368	2.02	2.02	16,866	1,198	7.10	7.10	8,999	727	8.08	8.08
	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	100	0	0.08	0.08	228	6	2.47	2.47	2,869	130	4.55	4.55
	E23 Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	E24 Application Money	ECAM	1,312	-	-	-	1,312	-	-	-	-	-	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	254	7.33	7.33	3,459	254	7.34	7.34
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	3,840	67	1.74	1.74	4,657	258	5.54	5.54	2,647	166	6.27	6.27
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	28	4	15.96	15.96	142	46	32.75	32.75	254	(28)	-10.83	-10.83
	F5 Equity Shares (PSU & Unlisted)	OEPD	37	4	11	11	37	4	11	11	-	-	-	-
	F6 Debentures	OLDB	-	-	-	-	2,232	238	10.67	10.67	2,488	99	3.99	3.99
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	12,992	221	1.70	1.70	13,541	734	5.42	5.42	6,346	383	6.03	6.03
	F17 Securitised Assets	OPSA	1,727	24	1.40	1.40	1,819	76	4.19	4.19	2,085	87	4.19	4.19
	TOTAL		637,572	11,231	1.76	1.76	616,401	42,084	6.83	6.83	510,878	33,197	6.50	6.50

No.	Category of Investment	CAT Code	As on 31-December-2016 (Current Quarter)				As on 31-December-2016 (Year To Date)				As on 31 December 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
	A Central Government Securities													
	A1 Central Government Bonds	CGSB	36,301	1,055	2.91	2.91	38,787	4,987	12.86	12.86	37,717	1,704	4.52	4.52
	A4 Treasury Bills	CTRB	14,417	235	1.63	1.63	14,892	757	5.08	5.08	17,140	967	5.64	5.64
	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	1,461	19	1.30	1.30	1,289	121	9.39	9.39	680	30	4.40	4.40
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	13	0	2.78	2.78	13	1	10.92	10.92	12	1	5.04	5.04
	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	2,970	68	2.29	2.29	3,168	228	7.20	7.20	4,783	281	5.87	5.87
	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	1,616	155	9.59	9.59	2,104	782	37.19	37.19	2,818	(73)	(2.58)	(2.58)
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,595	3	0.10	0.10	2,846	236	8.31	8.31	2,680	(470)	(17.55)	(17.55)
	D5 Infrastructure - Securitised Assets	IESA	0	0	-	-	-	-	-	-	-	-	-	-
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	13,468	280	2.08	2.08	11,517	1,008	8.75	8.75	8,592	466	5.43	5.43
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,762	74	2.67	2.67	2,727	258	9.46	9.46	2,677	163	6.08	6.08
	D15 Infrastructure - Equity (including unlisted)	IOEO	1,152	(65)	(5.66)	(5.66)	1,229	(281)	(22.88)	(22.88)	1,672	(98)	(5.88)	(5.88)
	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAE0	10,996	507	4.61	4.61	11,088	2,717	24.50	24.50	14,216	(1,419)	(9.98)	(9.98)
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	103,539	(6,512)	(6.29)	(6.29)	103,078	5,651	5.48	5.48	107,520	(3,945)	(3.67)	(3.67)
	E4 Equity Shares - Promoter Group	EEPG	0	0	-	-	540	99	18.38	18.38	1,088	(204)	(18.78)	(18.78)
	E5 Corporate Securities - Bonds - Taxable	EPBT	1,665	(53)	(3.21)	(3.21)	1,132	10	0.92	0.92	938	42	4.51	4.51
	E9 Corporate Securities -Debentures	ECOS	5,202	140	2.69	2.69	5,086	434	8.53	8.53	6,827	412	6.03	6.03
	E10 Corporate Securities - Bonds - Tax free	EPBF	498	11	2.15	2.15	495	(40)	(8.06)	(8.06)	-	-	-	-
	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	723	11	1.55	1.55	722	34	4.68	4.68	1,131	60	5.26	5.26
	E23 Commercial Papers	ECCP	0	0	-	-	-	-	-	-	-	-	-	-
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,582	45	2.87	2.87	1,566	136	8.67	8.67	1,540	93	6.06	6.06
	E24 Application Money	ECAM	1,424	0	-	-	2,012	-	-	-	329	-	-	-
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,619	27	1.69	1.69	1,988	112	5.61	5.61	3,750	224	5.96	5.96
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	0	0	-	-	-	-	-	-	-	-	-	-
	E32 Net Current Assets (Only in respect of ULIP Business)	ENCA	2,530	0	-	-	2,530	-	-	-	2,149	-	-	-
	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	3,988	(402)	(10.08)	(10.08)	4,259	966	22.68	22.68	7,166	1,057	14.75	14.75
	F4 Equity Shares (PSUs & Unlisted)	OEPD	747	(11)	(1.48)	(1.48)	747	(11)	(1.48)	(1.48)	479	(2)	(0.40)	(0.40)
	F5 Equity Shares - Promoter Group	OEPG	686	177	25.80	25.80	688	(90)	(13.09)	(13.09)	980	(95)	(9.73)	(9.73)
	F6 Debentures	OLDB	0	0	-	-	1,020	62	6.11	6.11	1,012	25	2.43	2.43
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	0	0	-	-	0	0	-	-	0	0	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	7,024	117	1.66	1.66	7,205	396	5.49	5.49	4,835	294	6.09	6.09
	F17 Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		218,977	(4,120)	(1.88)	(1.88)	222,728	18,573	8.34	8.34	233,432	(486)	(0.21)	(0.21)

No.	Category of Investment	CAT Code	As on 31-December-2016 (Current Quarter)				As on 31-December-2016 (Year To Date)				As on 31 December 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	76,540	1,566	2.05	2.05	72,980	4,558	6.25	6.25	58,892	3,670	6.23	6.23
	A4 Treasury Bills	CTRB	4,616	76	1.66	1.66	4,098	209	5.09	5.09	1,747	98	5.60	5.60
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	502	11	2.21	2.21	502	33	6.62	6.62	502	33	6.62	6.62
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,436	200	2.12	2.12	9,424	599	6.36	6.36	9,776	619	6.34	6.34
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	17,211	410	2.38	2.38	16,476	1,160	7.04	7.04	14,210	1,001	7.05	7.05
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	258	20	7.66	7.66	230	54	23.65	23.65	174	(1)	-0.53	-0.53
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	346	1	0.27	0.27	330	4	1.09	1.09	157	(31)	-19.39	-19.39
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	25,300	558	2.20	2.20	24,473	1,621	6.62	6.62	24,148	1,613	6.68	6.68
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	5,979	149	2.49	2.49	5,984	444	7.42	7.42	5,813	431	7.41	7.41
	D15 Infrastructure - Equity (including unlisted)	IOEO	-	-	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	EAE0	1,043	35	3.32	3.32	911	198	21.79	21.79	807	(111)	-13.79	-13.79
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	8,503	(424)	-4.98	-4.98	8,010	426	5.32	5.32	6,739	(281)	-4.17	-4.17
	E5 Corporate Securities - Bonds - Taxable	EPBT	1,681	34	2.01	2.01	1,392	85	6.11	6.11	647	41	6.31	6.31
	E9 Corporate Securities -Debentures	ECOS	9,676	239	2.47	2.47	10,893	789	7.24	7.24	12,841	952	7.41	7.41
	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
	E22 CCIL - CBLO	ECBO	81	1	1.55	1.55	159	7	4.55	4.55	197	10	5.27	5.27
	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	37	6.94	6.94	540	37	6.95	6.95
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	3,368	58	1.73	1.73	3,765	206	5.46	5.46	2,048	120	5.85	5.85
	E31 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	F5 Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	F6 Debentures	OLDB	-	-	-	-	-	-	-	-	497	0	0.06	0.06
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	F17 Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		165,078	2,947	1.79	1.79	160,164	10,431	6.51	6.51	139,815	8,207	5.87	5.87

Name of Fund **LIFE FUND**

Statement of Down Graded Investments

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
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	1043	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	523	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									
B. As on Date									
1	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 31 December 2016				For the quarter ended 31 December 2015				Up to the quarter ended 31 December 2016				Up to the quarter ended 31 December 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	46.45	49.00	46.00	86.04	-	-	-	-	122.50	130.00	125.00	185.12	-	-	-	-	-
	From 10,000-25,000	392.22	49.00	48.00	273.37	-	-	-	-	14,807.10	278.00	267.00	408.24	-	-	-	-	-
	From 25001-50,000	165.69	30.00	30.00	162.06	-	-	-	-	4,598.84	112.00	110.00	326.30	-	-	-	-	-
	From 50,001- 75,000	51.98	5.00	5.00	21.94	-	-	-	-	248.40	16.00	14.00	89.15	-	-	-	-	-
	From 75,000-100,000	18.28	2.00	2.00	22.85	25.67	26.00	26.00	29.56	694.63	14.00	13.00	71.75	88.16	7.64	89.00	88.00	102.32
	From 1,00,001 -1,25,000	-	-	-	-	5.56	5.00	5.00	6.77	48.55	4.00	4.00	35.06	7.00	7.00	7.00	7.00	9.22
	Above Rs. 1,25,000	-	-	-	-	507.01	107.00	103.00	484.47	124.89	3.00	3.00	110.00	1,376.89	289.00	281.00	1,388.90	-
	ii Individual Single Premium (ISPA)- Annuity																	
	From 0-50000	(1.43)	3.00	3.00	0.11	0.79	1.00	1.00	0.04	(11.92)	40.00	40.00	1.52	0.79	1.00	1.00	0.04	-
	From 50,001-100,000	(5.39)	7.00	7.00	0.61	6.74	9.00	9.00	0.37	0.02	39.00	38.00	3.36	47.21	63.00	63.00	2.53	-
	From 1,00,001-150,000	17.80	15.00	15.00	3.30	12.83	10.00	10.00	0.71	58.94	29.00	29.00	6.08	54.72	44.00	43.00	2.95	-
	From 150,001-2,00,000	12.95	4.00	4.00	1.45	8.55	5.00	5.00	0.45	29.55	10.00	9.00	3.57	28.75	17.00	17.00	1.54	-
	From 2,00,001-250,000	8.14	1.00	1.00	0.53	5.39	2.00	2.00	0.32	18.08	2.00	2.00	1.20	2.08	1.00	1.00	0.11	-
	From 2,50,001 -3,00,000	1.00	1.00	1.00	0.74	33.73	5.00	5.00	1.75	10.85	3.00	2.00	2.08	21.20	8.00	7.00	1.17	-
	Above Rs. 3,00,000	15.45	2.00	2.00	2.65	-	-	-	-	239.94	4.00	4.00	17.21	89.90	15.00	15.00	4.79	-
	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	537.75	10,993.00	10,869.00	46,373.64	1,701.15	46,358.00	44,995.00	111,360.06	1,849.58	32,504.00	31,854.00	93,643.03	4,187.10	103,809.00	100,842.00	243,317.36	-
	From 10,000-25,000	3,387.20	33,551.00	32,947.00	106,687.73	2,896.60	22,717.00	22,258.00	74,259.93	11,048.17	90,484.00	88,362.00	262,795.08	7,950.24	64,453.00	62,625.00	188,021.99	-
	From 25001-50,000	3,507.45	16,953.00	16,440.00	68,575.56	2,409.01	7,443.00	7,138.00	35,868.00	10,534.31	41,499.00	40,083.00	157,994.73	6,488.46	22,543.00	21,619.00	100,381.02	-
	From 50,001- 75,000	1,363.85	5,957.00	5,864.00	33,876.06	847.11	1,433.00	1,402.00	9,764.76	4,759.70	13,832.00	13,545.00	73,806.45	2,232.12	4,211.00	4,109.00	27,642.87	-
	From 75,000-100,000	1,549.32	2,849.00	2,791.00	21,605.41	1,203.82	1,271.00	1,229.00	10,316.85	4,611.72	7,205.00	7,023.00	54,758.89	3,065.99	3,307.00	3,195.00	27,087.59	-
	From 1,00,001 -1,25,000	422.26	1,189.00	1,164.00	12,970.76	206.22	175.00	172.00	1,965.98	1,581.27	2,511.00	2,436.00	26,248.07	539.49	518.00	511.00	5,993.61	-
	Above Rs. 1,25,000	1,179.19	1,046.00	1,011.00	28,011.92	813.24	390.00	376.00	8,129.00	3,250.41	2,337.00	2,222.00	52,338.69	2,314.26	1,143.00	1,092.00	24,718.31	-
	vi Individual non Single Premium- Annuity- INSPA																	
	From 0-50000	(0.05)	1.00	1.00	-	141.39	1,490.00	1,473.00	1.60	(0.05)	1.00	1.00	-	415.64	4,080.00	4,018.00	1.78	-
	From 50,001-100,000	2.81	75.00	75.00	-	80.97	112.00	112.00	-	(8.93)	293.00	293.00	-	225.38	389.00	386.00	-	-
	From 1,00,001-150,000	10.96	127.00	127.00	-	21.01	19.00	19.00	-	36.29	388.00	385.00	-	69.93	66.00	65.00	-	-
	From 150,001-2,00,000	14.23	122.00	122.00	-	25.40	13.00	13.00	-	80.38	335.00	335.00	-	60.78	36.00	36.00	-	-
	From 2,00,001-250,000	2.43	28.00	28.00	-	17.24	7.00	7.00	-	7.58	99.00	99.00	-	24.74	10.00	10.00	-	-
	From 2,50,001 -3,00,000	5.76	26.00	26.00	-	8.61	3.00	3.00	-	34.68	85.00	85.00	-	25.74	10.00	10.00	-	-
	Above Rs. 3,00,000	14.84	49.00	49.00	-	20.85	5.00	5.00	-	2.67	125.00	122.00	-	52.37	12.00	12.00	-	-
	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	906.96	75.00	138,967.00	1,480,204.86	3,295.53	68.00	152,928.00	1,136,769.45	3,462.90	188.00	259,801.00	4,178,702.83	5,979.92	263.00	497,897.00	4,063,731.51	-
	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	4,183.45	75,652.00	73,510.00	135,597.72	6,106.11	132,172.00	127,710.00	300,794.71	12,310.62	186,316.00	179,853.00	312,992.64	15,615.23	312,413.00	301,860.00	649,437.09	-
	From 10,000-25,000	9,942.73	93,841.00	91,502.00	242,160.67	8,303.55	57,728.00	56,323.00	192,688.53	28,974.69	198,030.00	191,643.00	512,993.79	23,009.10	169,609.00	165,169.00	535,918.68	-
	From 25001-50,000	7,561.03	41,571.00	40,559.00	171,637.83	5,310.90	15,204.00	14,824.00	82,093.86	22,085.93	73,301.00	70,868.00	315,790.79	14,917.81	44,755.00	43,522.00	236,871.41	-
	From 50,001- 75,000	3,290.18	13,750.00	13,449.00	74,332.86	2,574.20	4,594.00	4,531.00	21,252.61	8,748.94	20,039.00	19,530.00	112,629.39	6,175.95	11,587.00	11,421.00	58,492.60	-
	From 75,000-100,000	2,626.51	4,683.00	4,579.00	39,581.40	2,307.01	2,517.00	2,461.00	21,627.40	7,704.88	9,883.00	9,571.00	86,153.71	6,381.99	7,074.00	6,885.00	60,917.32	-
	From 1,00,001 -1,25,000	960.71	2,403.00	2,357.00	24,130.53	1,080.												

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

₹ Crores

SI.No.	Channels	For the quarter ended 31 December 2016			For the quarter ended 31 December 2015			Up to the quarter ended 31 December 2016			Up to the quarter ended 31 December 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	62	124,781	8.97	56	108,657	5.80	156	206,804	19.73	214	392,843	18.24
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	13	14,186	0.10	12	44,271	27.16	32	52,997	14.90	49	105,054	41.56
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	75	138,967	9.07	68	152,928	32.96	188	259,801	34.63	263	497,897	59.80
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	75	138,967	9.07	68	152,928	32.96	188	259,801	34.63	263	497,897	59.80

Note:

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

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

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



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

₹ Crores

Sl.No.	Channels	For the quarter ended 31 December 2016		For the quarter ended 31 December 2015		Up to the quarter ended 31 December 2016		Up to the quarter ended 31 December 2015	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	22,989	78.15	28,666	77.09	71,196	454.95	83,962	253.89
2	Corporate Agents-Banks	1,200	3.76	761	1.53	3,468	9.10	2,158	4.49
3	Corporate Agents -Others	1,622	5.00	1,041	4.35	4,495	14.51	2,813	11.80
4	Brokers	10,322	28.95	11,750	33.18	31,624	81.24	32,075	80.78
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,188	5.76	484	1.50	2,796	13.31	1,479	3.81
7	IMF	54	0.28	-	-	84	0.45	-	-
	Total (A)	37,375	121.91	42,702	117.64	113,663	573.55	122,487	354.78
1	Referral (B)	2,005	3.71	2,142	3.14	7,570	12.99	5,397	7.92
	Grand Total (A+B)	39,380	125.62	44,844	120.78	121,233	586.54	127,884	362.70

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	-	7,943	104	45	28	464	8,584	50.35
2	Survival Benefit	9,096	22,621	1,362	45	307	889	34,320	132.51
3	For Annuities / Pension **	-	1,996	-	-	-	-	1,996	1.60
4	For Surrender (Incl Foreclosures)	-	35,942	958	286	265	586	38,037	426.59
5	Other benefits (rider)	-	2,073	5	-	-	-	2,078	1.34
1	Death Claims *	-	1,751	210	91	1	-	2,053	41.34

* 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 ***	24	-	-	-	-	-	24	0.31
5	Other benefits - Death	-	-	-	-	-	-	-	-
6	Other benefits - GRTY / SUPN **	-	497	-	-	-	-	497	3.23
1	Death Claims *	-	1,078	-	-	-	-	1,078	36.19

* 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 Dec-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	2,210	7,787	31,705	2,437	43,188	2,116
3	Claims Settled during the period	2,053	8,584	34,320	1,996	38,037	2,078
4	Claims Repudiated during the period	120	-	-	-	-	5
a	Less than 2 years from the date of acceptance of risk	97	-	-	-	-	5
b	Grater than 2 year from the date of acceptance of risk	23	-	-	-	-	-
5	Claims Rejected / Written Back	6	-	-	-	-	33
6	Claims O/S at End of the period	48	6,148	1,122	491	9,770	-
	Less than 3 months	34	39	999	491	7,345	-
	3 months to 6 months	14	4	51	-	98	-
	6 months to 1 year	-	6	6	-	394	-
	1 year and above	-	6,099	66	-	1,933	-

* 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	1,084	-	-	-	24	497
3	Claims Settled during the period	1,078	-	-	-	24	497
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	2	-	-	-	-	-
6	Claims O/S at End of the period	4	-	-	-	-	-
	Less than 3 months	2	-	-	-	-	-
	3 months to 6 months	2	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

FORM : L41 - Grievance Disposal

SI No.	Particulars	Opening Balance as on 1 October 2016	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 31 December 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	3		1	3		-	28
b)	Policy Servicing	6	157	96	25	39	3	-	449
c)	Proposal Processing	6	63	27	12	27	3	-	239
d)	Survival Claims	6	66	46	6	14	6	-	287
e)	ULIP Related	1	8	2	1	6		-	32
f)	Unfair Buisness Practices	118	1,186	282	86	803	114	19	4,120
g)	Others	2	36	9	3	12	14	-	125
	Total Number of complaints	140	1,519	462	134	904	140	19	5,280

2	Total No. of policies during previous year	127,884
3	Total No. of claims during previous year	2,356
4	Total No. of policies during current year	121,233
5	Total No. of claims during current year	2,210
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	37
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	127

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	19	-	19
b)	7-15 Days	-	-	-
c)	15 - 30 Days	-	-	-
d)	30 - 90 Days	-	-	-
e)	90 Days & above	-	-	-
	Total Number of complaints	19	-	19

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:							
		Mar-16		Jun-16		Sep-16		Dec-16	
		Min	Max	Min	Max	Min	Max	Min	Max
1) Interest : Maximum and minimum interest rate taken for each segment									
i. Individual Business									
1.	Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2.	Life- Non-participating Policies	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
5.	Annuities- Individual Pension Plan	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
6.	Unit Linked	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
7.	Health Insurance	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
ii. Group Business									
2) Mortality Rates : the mortality rates used for each segment ¹									
1.	Life- Participating policies	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
2.	Life- Non-participating Policies	100.00%	148.50%	100.00%	148.50%	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	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
7.	Health Insurance ²	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%
ii. Group Business (Term Assurance)									
3) Expense : (all are per policy unless otherwise mentioned)									
1.	Life- Participating policies	465.25	712.45	469.83	719.47	474.46	726.56	479.14	733.72
2.	Life- Non-participating Policies	72.09	712.45	72.80	719.47	73.52	726.56	74.24	733.72
3.	Annuities- Participating policies	-	-	-	-	-	-	-	-
4.	Annuities – Non-participating policies	328.82	328.82	332.06	332.06	335.34	335.34	338.64	338.64
5.	Annuities- Individual Pension Plan	712.45	712.45	719.47	719.47	726.56	726.56	733.72	733.72
6.	Unit Linked ³	685.63	685.63	692.39	692.39	699.21	699.21	706.10	706.10
7.	Health Insurance	712.45	712.45	719.47	719.47	726.56	726.56	733.72	733.72
ii. Group Business (Term Assurance)		20.99	73.46	21.20	74.18	21.40	74.92	21.62	75.65

- 1) The percentages shown above refer to the adjustments made to the base tables. The base table used For Non-participating annuity products was "Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates" and for all other assurance products both Indian Assured Lives Mortality (2006 -2008) (modified) Ult.
- 2) The morbidity assumption used in valuation varies from 110% to 192.5% of CIBT 93 rates and 100% of K₁ factor (proportion of Post-CI deaths out of total deaths at age x in any year).
- 3) In addition to this in respect of Unit Linked policies, additional expenses varying from 0.3% to 0.8% to unit balance based on type of fund was also allowed. In respect of traditional paid up policies, expenses @40% of that of inforce policy expense was allowed for in the valuation as at 31 December 2016. In case of Individual Pension Plan where premium discontinued beyond a year, expense @ 75% of inforce policy expense has been used
- 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
- 6) Taxation and Shareholder Transfers Both allowed for in the valuation of participating business. Taxes charged were at 12.5% Base Rate + applicable Surcharge + Education Cess
- 7) Basis of provisions for Incurred But Not Reported (IBNR) Set up assumed 2 - 3 month reporting delay in respect of death claims based on Line of Business
- 8) Change in Valuation Methods or Bases (comparison to valuation bases as at 30 September 2016)

i. Individuals Assurances

1.	Interest	Sep-16	
	Participating	Min	Max
	Non participating	No Change	No Change
		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