

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2017	Up to the Quarter ended 30 September 2017	For the Quarter ended 30 September 2016	Up to the Quarter ended 30 September 2016
<b>Premiums earned – net</b>					
(a) Premium	L4	5,790,111	10,284,207	5,818,725	11,105,605
(b) Reinsurance ceded		(334,508)	(458,413)	(197,329)	(274,206)
(c) Reinsurance accepted		-	-	-	-
<b>Income from Investments</b>					
(a) Interest, dividends and rent – gross		1,753,664	3,401,713	1,571,573	3,108,395
(b) Profit on sale/redemption of investments		913,577	1,675,318	845,937	1,460,949
(c) (Loss) on sale/ redemption of investments		(152,398)	(363,756)	(91,691)	(336,533)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(179,037)	(106,700)	452,483	1,184,836
<b>Other Income</b>					
(a) Miscellaneous income		51,289	74,963	15,666	20,703
(b) Contribution from the shareholders' account		152,535	410,741	201,725	388,625
<b>Total (A)</b>		<b>7,995,233</b>	<b>14,918,071</b>	<b>8,617,089</b>	<b>16,658,374</b>
Commission	L5	386,989	658,025	472,209	809,758
Operating expenses relating to insurance business	L6	1,655,059	3,371,714	1,595,754	3,128,587
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		-	-	-	-
<b>Total (B)</b>		<b>2,042,048</b>	<b>4,029,739</b>	<b>2,067,963</b>	<b>3,938,345</b>
Benefits paid (net)	L7	2,991,737	5,612,642	2,568,183	4,988,892
Interim bonuses paid		1,652	3,246	682	1,932
Change in valuation of liability against life policies					
(a) Gross		3,035,695	5,343,214	3,976,827	7,725,056
(i) Linked		(452,708)	(570,076)	301,556	651,384
(ii) Non-Linked		3,488,404	5,913,290	3,675,271	7,073,672
(b) (Amount ceded in reinsurance)		(82,954)	(82,954)	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
<b>Total (C)</b>		<b>5,946,130</b>	<b>10,876,148</b>	<b>6,545,692</b>	<b>12,715,881</b>
<b>Surplus / (Deficit) (D) = (A)-(B)-(C)</b>		<b>7,055</b>	<b>12,184</b>	<b>3,435</b>	<b>4,148</b>
<b>Appropriations</b>					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		7,055	12,184	3,435	4,148
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		0	-	(0)	(0)
<b>Total (D)</b>		<b>7,055</b>	<b>12,184</b>	<b>3,435</b>	<b>4,148</b>
<b>Funds for Discontinued Policies</b>					
Opening Balance		1,379,795	1,248,858	1,227,636	1,085,756
<b>Add</b> : Transfer to Funds for discontinued policies		(638)	130,299	(22,102)	119,778
<b>Less</b> : Refunded to policyholders		-	-	-	-
<b>Balance Carried forward to Balance Sheet</b>		<b>1,379,157</b>	<b>1,379,157</b>	<b>1,205,533</b>	<b>1,205,533</b>
<b>Funds for Future Appropriation</b>					
Opening Balance		420,736	415,607	300,980	300,266
Add: Surplus transferred to (from) balance sheet		7,055	12,184	3,435	4,148
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		-	-	0	-
<b>Balance Carried forward to Balance Sheet</b>		<b>427,791</b>	<b>427,791</b>	<b>304,414</b>	<b>304,414</b>

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2017	Up to the Quarter ended 30 September 2017	For the Quarter ended 30 September 2016	Up to the Quarter ended 30 September 2016
<b>Amount transferred from policyholders account (Technical account) (A)</b>		-	-	-	-
<b>Income from Investments</b>					
(a) Interest, dividends and rent - Gross		148,238	281,093	136,145	275,428
(b) Profit on sale/redemption of investments		12,384	28,865	161,806	175,880
(c) (Loss) on sale/ redemption of investments		-	-	(1,278)	(1,278)
Other income		-	-	16,956	23,322
<b>Total (B)</b>		<b>160,622</b>	<b>309,958</b>	<b>313,628</b>	<b>473,352</b>
Expense other than those directly related to the insurance business	6A	9,033	18,024	4,684	9,509
Corporate Social Responsibility		-	-	-	-
Expense transferred from Policyholders' Account		-	-	-	-
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		152,535	410,741	201,725	388,625
<b>Total (C)</b>		<b>161,568</b>	<b>428,764</b>	<b>206,409</b>	<b>398,134</b>
<b>Profit / (loss) before tax (A) + (B) - (C)</b>		<b>(946)</b>	<b>(118,806)</b>	<b>107,219</b>	<b>75,218</b>
Provision for tax		-	-	-	-
- Current Tax Credit / (Charge)		-	-	-	-
- Deferred Tax Credit / (Charge)		-	-	-	-
<b>Profit / (loss) after tax</b>		<b>(946)</b>	<b>(118,806)</b>	<b>107,219</b>	<b>75,218</b>
<b>Appropriations</b>					
(a) Balance at beginning of the year		(8,128,519)	(8,010,659)	(9,232,197)	(9,200,196)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
<b>Profit / (loss) carried forward to the balance sheet</b>		<b>(8,129,465)</b>	<b>(8,129,465)</b>	<b>(9,124,978)</b>	<b>(9,124,978)</b>

Particulars	Schedule	As at 30	
		September 2017	September 2016
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' Funds:</b>			
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)		100	(0)
<b>Sub-total</b>		<b>17,500,100</b>	<b>17,500,000</b>
<b>Borrowings</b>			
<b>Policyholders' funds:</b>			
Credit / (debit) balance in fair value change account (net)	L11	-	-
Policy liabilities		244,046	(116,179)
- Par		50,696,997	41,571,896
- Non Par		17,883,547	14,886,897
- Annuity		435,348	352,075
- Pension		8,622,138	9,184,696
- VIP Non Par Pension		7,796,076	6,781,457
Funds for discontinued policies			
(i) Linked		832,369	789,878
(ii) Non-Linked		546,789	415,656
Insurance reserves		-	-
Provision for linked liabilities		18,973,556	19,333,668
Fair value change (linked)		1,977,079	2,046,771
Non-unit liabilities		97,623	98,783
<b>Total linked liabilities</b>		<b>21,048,257</b>	<b>21,479,222</b>
<b>Sub-total</b>		<b>108,105,566</b>	<b>95,345,597</b>
Funds for future appropriation - Non Participating		12,184	4,148
Funds for future appropriation - Participating		415,607	300,266
<b>Total</b>		<b>126,033,457</b>	<b>113,150,011</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
Shareholders'	L12	8,689,943	7,546,072
Policyholders'	L13	84,045,507	71,780,111
Assets held to cover linked liabilities	L14	21,783,003	22,170,317
Loans	L15	1,362	1,029
Fixed Assets (Net)	L16	364,625	291,002
Deferred Tax Assets		64,458	-
<b>Current Assets</b>			
Cash and bank balances	L17	2,309,765	1,877,190
Advances and other assets	L18	5,732,920	4,444,237
<b>Sub-total (A)</b>		<b>8,042,684</b>	<b>6,321,427</b>
Current liabilities	L19	4,979,863	4,015,832
Provisions	L20	107,728	69,094
<b>Sub-total (B)</b>		<b>5,087,591</b>	<b>4,084,925</b>
<b>Net current assets (C) = ((A) - (B))</b>		<b>2,955,093</b>	<b>2,236,502</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		8,129,465	9,124,978
<b>Total</b>		<b>126,033,457</b>	<b>113,150,011</b>

**Contingent Liabilities**

Particulars	As at 30	
	September 2017	September 2016
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	2,821,473	2,492,077
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	197,126	183,398
- Claims under arbitration	375,700	-
<b>Total</b>	<b>3,394,299</b>	<b>2,675,475</b>

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

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

Schedules forming part of Financial Statements for the half year ended 30 September 2017



**FORM L4-Premium Schedule**

(₹ '000)

**Particulars**

	For the quarter ended 30 September 2017	Up to the quarter ended 30 September 2017	For the quarter ended 30 September 2016	Up to the quarter ended 30 September 2016
<b>Premium (net of service tax)</b>				
First year premiums	1,532,686	2,918,150	1,649,415	2,838,546
Renewal premiums	4,179,811	7,214,635	3,861,635	6,240,732
Single premiums	77,614	151,422	307,676	2,026,328
<b>Total premium</b>	<b>5,790,111</b>	<b>10,284,207</b>	<b>5,818,725</b>	<b>11,105,605</b>

**FORM : L5-Commission Schedule**

<b>Commission</b>				
Commission paid				
Direct - First year premium	277,657	479,098	351,582	595,381
- Renewal premium	108,713	177,437	123,545	191,457
- Single premium	618	1,491	(2,918)	22,920
<b>Total</b>	<b>386,989</b>	<b>658,025</b>	<b>472,209</b>	<b>809,758</b>
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
<b>Net Commission</b>	<b>386,989</b>	<b>658,025</b>	<b>472,209</b>	<b>809,758</b>

**Break up of commission paid to intermediaries:**

Agents	256,748	<b>425,958</b>	357,748	<b>604,707</b>
Brokers	86,967	<b>160,699</b>	82,182	<b>153,971</b>
Corporate agency	28,226	<b>47,879</b>	14,566	<b>27,948</b>
Referral	2,494	<b>4,099</b>	9,250	<b>10,429</b>
Bancassurance	12,549	<b>19,032</b>	8,034	<b>12,274</b>
IMF	5	<b>356</b>	428	<b>428</b>
<b>Total</b>	<b>386,989</b>	<b>658,025</b>	<b>472,209</b>	<b>809,758</b>

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**FORM : L6-Operating Expenses Schedule**

**Operating expenses relating to insurance business**

(₹ '000)

Particulars	For the quarter ended 30 September 2017	Up to the quarter ended 30 September 2017	For the quarter ended 30 September 2016	Up to the quarter ended 30 September 2016
Employees' remuneration, welfare benefits and other manpower costs	749,836	1,497,385	575,863	1,287,299
Travel, conveyance and vehicle running expenses	29,543	57,479	29,020	56,703
Rent, rates and taxes	130,942	355,359	119,258	234,058
Repairs, maintenance and office upkeep	83,552	166,914	80,567	124,268
Printing and stationery	7,354	16,743	1,539	8,412
Communication expenses	14,951	33,207	13,170	41,187
Legal expenses / Settlement cost	17,056	19,469	2,117	4,549
Professional charges	95,259	172,691	117,781	198,747
Medical fees	10,026	18,089	6,721	8,884
Auditors' fees, expenses etc				
a) as auditor	1,125	2,000	1,025	1,900
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	75	38	75
d) Concurrent audit & Other certifications	268	767	210	480
e) Out of pocket reimbursement	124	275	135	369
Advertisement and publicity	121,245	191,059	256,628	349,981
Interest and bank charges	15,119	30,156	8,173	17,397
Agents training & Recruitment expenses	4,446	10,799	4,834	4,272
Electricity charges	22,926	43,464	17,379	40,759
GST on premium - J&K	372	1,556	1,369	2,397
Service tax / GST expense	2,328	8,613	7,278	16,092
Sales and business promotion expenses	319,537	686,944	327,974	681,609
Exchange fluctuation loss / (gain)	-	-	-	-
Less : Expense transferred to Shareholders' Account	-	-	-	-
Membership fees	4,608	11,453	5,514	9,767
Depreciation	23,007	45,288	18,893	35,105
Other expenses	1,397	1,928	268	4,275
<b>Total</b>	<b>1,655,059</b>	<b>3,371,714</b>	<b>1,595,754</b>	<b>3,128,587</b>

**Schedule - 6A**

**Expenses other than those directly related to the insurance business**

Particulars	Current Year	Previous Year
Director sitting fees	320	480
Board meeting / Other expenses	82	135
Managerial Remuneration in excess of ₹ 15,000	17,622	8,894
<b>Total</b>	<b>18,024</b>	<b>9,509</b>

**FORM : L7-Benefits Paid Schedule**

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	781,593	1,162,765	237,073	509,171
(b) Claims by maturity	1,046,203	1,745,413	548,177	1,080,841
(c) Annuities / pensions in payment	3,654	9,950	3,161	8,903
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,434,805	3,034,648	1,888,712	3,530,757
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(274,518)	(340,135)	(108,940)	(140,780)
(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	-	-	-	-
<b>Total</b>	<b>2,991,737</b>	<b>5,612,642</b>	<b>2,568,183</b>	<b>4,988,892</b>

**FORM : L8-Share Capital Schedule**

(₹ '000)

Particulars	As at 30 September 2017	As at 30 September 2016
<b>Share capital</b>		
<b>Authorised capital</b>		
1,900,000,000 (Previous Year: 1,900,000,000) Equity shares of ₹ 10 each	<u>19,000,000</u>	<u>19,000,000</u>
<b>Issued capital</b>		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	<u>17,500,000</u>	<u>17,500,000</u>
<b>Subscribed capital</b>		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	<u>17,500,000</u>	<u>17,500,000</u>
<b>Called-up capital</b>		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	<u>17,500,000</u>	<u>17,500,000</u>
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	-	-
<b>Total</b>	<b><u>17,500,000</u></b>	<b><u>17,500,000</u></b>

**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	-	-	-	-
<b>Total</b>	<b><u>1,750,000,000</u></b>	<b><u>100</u></b>	<b><u>1,750,000,000</u></b>	<b><u>100</u></b>

**Note:**

\* The shares held by Exide Industries Limited (EIL), the holding Company, include 60 shares jointly held with six individual nominee shareholders of EIL.

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

Schedules forming part of Financial Statements for the half year ended 30 September 2017



**FORM : L10-Reserve and Surplus Schedule**

(₹ '000)

<b>Particulars</b>	<b>As at 30 September 2017</b>	<b>As at 30 September 2016</b>
<b>Reserves and surplus</b>		
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	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**FORM : L11-Borrowings Schedule**

**Borrowings**

Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

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Schedules forming part of Financial Statements for the half year ended 30 September 2017



**FORM : L12-Investment Shareholders Schedule**

(₹ '000)

Particulars	As at 30 September 2017	As at 30 September 2016
<b>Investments - Shareholders'</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	5,332,424	4,554,968
Other approved securities	174,588	169,662
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	175,692	350,158
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,491,079	1,544,414
(b) Other Investment	-	-
Other investments	-	-
<b>Sub total (A)</b>	<b>7,173,783</b>	<b>6,619,202</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	541,769	-
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	546,780	400,000
(c) Derivative instruments	-	-
(d) Debentures/ bonds	64,000	50,000
(e) Other securities (CBLO)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	363,611	-
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	476,870
<b>Sub total (B)</b>	<b>1,516,160</b>	<b>926,870</b>
<b>Total (C) = (A) + (B)</b>	<b>8,689,943</b>	<b>7,546,072</b>

**Note:**

1. Aggregate market value of Investments other than listed equity securities (Including Equity ETF) and derivative instruments, having a book value of ₹ 8,689,839 (Previous Year: ₹ 7,546,067) as at 30 September, 2017 is ₹ 8,829,347 (Previous Year: ₹ 7,902,666)

2. Government securities having a Face Value ₹ 53,000 (Previous year : ₹ 50,000) as at 30 September 2017, having Market value ₹ 61,254 (Previous year : ₹ 56,165) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the Collateralized Borrowing and Lending Obligation (CBLO) segment.

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Schedules forming part of Financial Statements for the half year ended 30 September 2017



**FORM : L13-Investment Policyholders Schedule**

(₹ '000)

Particulars	As at 30 September 2017	As at 30 September 2016
<b>Investment - Policyholders'</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	49,990,362	40,056,074
Other approved securities	2,466,696	2,405,506
Other approved investments		
(a) Shares		
(aa) Equity (Including ETF ₹ 100,615)	4,876,964	3,657,347
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,197,989	5,333,429
(e) Other securities (Policy Loan)	2,422,788	1,825,505
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bond ₹ 14,982,013 and Equity ₹ 118,643)	15,100,656	15,183,448
(b) Other Investment (Equity)	-	30,217
Other investments (includes Bonds ₹ 325,044 and Equity ₹ 390,706)	715,750	150,027
<b>Sub total (A)</b>	<b>80,771,206</b>	<b>68,641,553</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	626,217	481,236
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	2,152,408	588,800
(c) Derivative instruments	-	-
(d) Debentures / bonds	171,648	49,834
(e) Other securities(CBLO)	114,884	4,618
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	172,107	406,984
(b) Other Investment	-	-
Other investments	37,038	1,607,087
<b>Sub total (B)</b>	<b>3,274,302</b>	<b>3,138,559</b>
<b>Total (C) = (A) + (B)</b>	<b>84,045,507</b>	<b>71,780,111</b>

**Note:**

1. Aggregate market value of Investments other than listed equity securities (Including Equity ETF) and derivative instruments, having a book value of ₹ 78,908,796 (Previous Year : ₹ 67,912,403) as at 30 September, 2017 is ₹ 83,650,943 (Previous Year : ₹ 73,690,483)

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

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

Schedules forming part of Financial Statements for the half year ended 30 September 2017



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

(₹ '000)

Particulars	As at 30 September 2017	As at 30 September 2016
<b>Assets held to cover linked liabilities</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	3,137,398	3,964,809
Other approved securities	322,435	121,653
Other approved investments		
(a) Shares		
(aa) Equity (Including EFT ₹ 27,618)	11,520,388	11,892,666
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	568,436	691,656
(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 ₹ 1,347,867 and Equity ₹ 231,050)	1,578,917	2,294,297
(b) Other Investment (Equity)	-	107,027
Other investments (Includes ₹ 659,232 and ETF ₹ 235,065)	894,297	489,912
<b>Sub total (A)</b>	<b>18,021,870</b>	<b>19,562,021</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	1,534,255	1,423,628
Other approved securities	-	3,020
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	1,515,585	238,200
(c) Derivative instruments	-	-
(d) Debentures/ bonds	42,057	110,883
(d) Other securities (CBLO)	211,984	14,575
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment	298,233	114,063
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	647,650
Net current assets	159,019	56,278
<b>Sub total (B)</b>	<b>3,761,133</b>	<b>2,608,297</b>
<b>Total (C) = (A) + (B)</b>	<b>21,783,003</b>	<b>22,170,317</b>

**Note:**  
1. Aggregate market value of Investments other than listed equity securities (Including Equity ETF) and derivative instruments, having a book value of ₹ 8,913,208 (Previous Year : ₹ 8,880,239) as at 30 September, 2017 is ₹ 8,978,257 (Previous Year : ₹ 9,151,687)

**Exide Life Insurance Company Limited**  
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Schedules forming part of Financial Statements for the half year ended 30 September 2017



**FORM : L15-Loans Schedule**

(₹ '000)

Particulars	As at 30 September 2017	As at 30 September 2016
<b>Loans</b>		
<b>Security-wise classification</b>		
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	1,362	1,029
<b>Total</b>	<b>1,362</b>	<b>1,029</b>
<b>Borrower-wise classification</b>		
(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	1,362	1,029
<b>Total</b>	<b>1,362</b>	<b>1,029</b>
<b>Performance-wise classification</b>		
(a) Loans classified as standard		
(aa) In India	1,362	1,029
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	<b>1,362</b>	<b>1,029</b>
<b>Maturity-wise classification</b>		
(a) Short term	886	820
(b) Long term	476	209
<b>Total</b>	<b>1,362</b>	<b>1,029</b>

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

Schedules forming part of Financial Statements for the half year ended 30 September 2017



**FORM : L16 - Fixed Assets**

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-17	Additions	Deductions	As at 30 Sep-17	As at 1-Apr-17	For the period	On Sales/ Adjustments	As at 30 Sep-17	As at 30 Sep-17	As at 30 Sep-16
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	358,751	9,253	-	368,004	291,513	11,537	-	303,050	64,954	59,467
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	556,219	10,125	-	566,344	475,273	6,830	-	482,103	84,241	85,413
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	110,199	3,202	-	113,402	84,951	3,558	-	88,508	24,893	25,005
Information Technology Equipment	250,165	32,569	-	282,734	166,738	15,404	-	182,141	100,592	47,250
Vehicles	76,039	-	-	76,039	71,162	1,256	-	72,418	3,621	6,133
Office Equipment	185,073	5,383	120	190,336	146,736	6,600	59	153,277	37,059	35,718
<b>Total</b>	<b>1,536,446</b>	<b>60,532</b>	<b>120</b>	<b>1,596,858</b>	<b>1,236,373</b>	<b>45,184</b>	<b>59</b>	<b>1,281,498</b>	<b>315,360</b>	<b>258,987</b>
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	49,265	32,015
<b>Grand Total</b>	<b>1,536,446</b>	<b>60,532</b>	<b>120</b>	<b>1,596,858</b>	<b>1,236,373</b>	<b>45,184</b>	<b>59</b>	<b>1,281,498</b>	<b>364,625</b>	<b>291,002</b>
Previous Year	1,427,955	28,578	-	1,456,533	1,163,618	33,928	-	1,197,546	291,002	223,997

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Schedules forming part of Financial Statements for the half year ended 30 September 2017



**FORM : L17-Cash and Bank Balance Schedule**

(₹ '000)

Particulars	As at 30 September 2017	As at 30 September 2016
<b>Cash and bank balances</b>		
Cash (includes cash & cheques in hand)	169,616	293,893
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet)	1,733,291	301,000
(bb) Others	-	-
(b) Current Accounts	406,858	1,282,296
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
<b>Total</b>	<b>2,309,765</b>	<b>1,877,190</b>
Balances with non-scheduled banks included in (a) and (b) above	11	11
<b>Cash and bank balances</b>		
In India	2,309,765	1,877,190
Outside India	-	-
<b>Total</b>	<b>2,309,765</b>	<b>1,877,190</b>

**FORM : L18-Advances and other Assets Schedule**

**Advances and other assets**

**Advances**

Prepayments	53,359	72,098
Advance tax paid and taxes deducted at source	7,199	7,199
Advances to suppliers	31,146	23,554
Advances to employees	37,567	21,549
<b>Total (A)</b>	<b>129,270</b>	<b>124,401</b>

**Other assets**

Income accrued on investments	2,166,542	1,752,756
Outstanding premiums	608,286	573,876
Agents' balances	15,644	13,114
Security and other deposits	459,085	455,420
Less : Provision for Security Deposit	(15,092)	(16,724)
Service tax / GST - unutilised credit	133,448	1,500
Unclaimed Fund (Investment held for Unclaimed policyholders' amount)	676,341	-
Others (including Debtors)	1,559,396	1,539,894
<b>Total (B)</b>	<b>5,603,650</b>	<b>4,319,836</b>
<b>Total (A+B)</b>	<b>5,732,920</b>	<b>4,444,237</b>

**FORM : L19-Current Liabilities Schedule**

(₹ '000)

Particulars	As at 30 September 2017	As at 30 September 2016
<b>Current liabilities</b>		
Agents' balances	299,745	455,183
Balances due to other insurance companies	193,385	214,253
Premiums received in advance	233,251	108,497
Sundry creditors	273,895	332,235
Claims outstanding	483,076	57,298
Maturity / Annuities / Foreclosures due	13,911	11,569
Accrued expenses	1,292,662	1,325,293
Proposal / policy deposits	427,377	364,584
Unclaimed amount of policyholder's	690,465	717,543
Cash bonus payable	3,354	7,430
Statutory dues payable	24,987	24,604
Tax Deducted at Source payable	29,587	46,987
Salary payable	13,163	15,734
GST / Service tax / VAT payable	170,730	41,783
Other Liabilities (last day unit to be created)	830,276	292,838
<b>Total</b>	<b>4,979,863</b>	<b>4,015,832</b>

**FORM : L20-Provisions Schedule**

**Provisions**

For wealth tax	-	-
For Rent / lease equalisation	31,079	-
For Other provisions (Gratuity and Leave Encashment)	76,649	69,094
<b>Total</b>	<b>107,728</b>	<b>69,094</b>

**FORM : L21-Misc Expenditure Schedule**

**Miscellaneous Expenditure**

(To the extent not written off or adjusted)

Discount allowed in issue of shares/ debentures	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**FORM : L22-Analytical Ratios**

SI No	Ratios	For the quarter ended 30 September 2017	Up to the quarter ended 30 September 2017	For the quarter ended 30 September 2016	Up to the quarter ended 30 September 2016
1	New business premium income growth:				
	Participating	-10.0%	-2.5%	38.4%	44.4%
	Non Participating	-4.8%	15.2%	-4.8%	1.6%
	Pension- Individual	na	na	137.4%	641.1%
	VIP Non Par Pension	-74.7%	-91.5%	21.5%	298.3%
	Annuity	25.3%	9.9%	568.2%	1017.5%
	Unit - Linked - Individual Pension	na	na	-100.0%	-100.0%
	Unit - Linked - Individual	11.2%	-4.0%	10.5%	36.5%
	Unit - Linked - Group	-87.1%	-23.5%	20.8%	1852.9%
2	Net retention ratio	94.2%	95.5%	96.6%	97.5%
3	Ratio of expenses of management	35.3%	39.2%	35.5%	35.5%
4	Commission ratio	6.7%	6.4%	8.1%	7.3%
5	Ratio of policy holders' liabilities to shareholders' funds	1158.2%	1158.2%	1142.1%	1142.1%
6	Growth rate of shareholders' fund (over previous year same quarter)	-1.3%	-1.3%	0.9%	0.9%
7	Ratio of policyholders' surplus to policy holders' liability	-0.4%	-0.4%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	(0.8)	(118.7)	107.2	75.2
9	Profit / (loss) after tax / total income	0.0%	-0.8%	1.2%	0.4%
10	(Total real estate + loans)/ cash and invested assets	2.1%	2.1%	1.8%	1.8%
11	Total investments/ (capital + total surplus) *	1222.1%	1222.1%	1211.9%	1211.9%
12	Total affiliated investments/ (capital + total surplus)	1.1%	1.1%	1.2%	1.2%
13	<b>Investment Yield (Gross and Net)</b> <b>With realized gains / (losses)</b>				
	Participating	2.2%	4.3%	2.3%	4.4%
	Non Participating	2.6%	4.7%	2.4%	5.4%
	Pension	2.2%	4.2%	2.2%	4.3%
	Unit Linked Funds	2.9%	6.1%	3.1%	4.6%
	Shareholders	1.9%	3.8%	4.7%	7.0%
	<b>Without realized gains / (losses)</b>				
	Participating	2.1%	4.3%	2.3%	4.8%
	Non Participating	2.6%	4.7%	2.3%	5.4%
	Pension	2.1%	4.3%	2.2%	4.7%
	Unit Linked Funds	1.8%	5.0%	5.0%	10.1%
	Shareholders	1.8%	3.7%	3.9%	5.9%
14	Conservation Ratio	75.8%	79.5%	77.4%	79.0%
	Linked	69.0%	69.2%	75.7%	78.9%
	Non Linked	78.3%	81.5%	77.3%	78.8%
	Pension	51.3%	65.6%	81.4%	82.0%
15	Persistency Ratio **				
	For 13th month	61.7%	61.7%	60.0%	60.0%
	For 25th month	51.3%	51.3%	56.3%	56.3%
	For 37th month	52.1%	52.1%	57.5%	57.5%
	For 49th Month	56.3%	56.3%	58.6%	58.6%
	for 61st month	54.6%	54.6%	46.6%	46.6%
16	NPA Ratio	NIL	NIL	NIL	NIL

**Equity Holding Pattern for Life Insurers**

1	(a) No. of shares	1,750,000,000	1,750,000,000	1,750,000,000	1,750,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	100	100	100	100
	- Foreign	-	-	-	-
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.07)	(0.07)	0.04	0.04
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.07)	(0.07)	0.04	0.04
6	(iv) Book value per share (Rs 10 Paid Up)	5.35	5.35	4.79	4.79

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

1) Persistency ratios have been calculated based on the data as at 30 Sep 2017 for those policies where premiums are due and are based on APE.

2) Persistency ratios given above are to be read as follows: for e.g., 25th month's 51.3% for 2017 is based on the new business written from 01 October 2014 to 30 September 2015 and 25th month's 56.3% for 2016 is based on the new business written from 01 October 2013 to 30 September 2014 and so on.

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

**Exide Life Insurance Company Limited**  
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**FORM L24 : Valuation of Net Liabilities**  
**As on 30 September 2017**

(₹ Lacs)

Sl.No.	Particular	As on 30 September 2017	As on 30 September 2016
<b>1</b>	<b><u>Linked</u></b>		
a	Life	194,820	198,256
b	General Annuity	-	-
c	Funds for discontinued policies	8,324	7,899
d	Pension	15,663	16,536
e	Health	-	-
<b>2</b>	<b><u>Non-Linked</u></b>		
a	Life	685,649	564,588
b	General Annuity	4,353	3,521
c	Funds for discontinued policies	5,468	4,157
d	Pension	164,182	159,662
e	Health	156	-

**FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Sep-17)**

<b>Geographical Distribution of Total Business</b>													
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	2,950	2,886	7.49	166.07	5,524	5,328	16.66	378.41	8,474	8,214	24.15	544.48
2	Arunachal Pradesh	1	1	0.00	0.01	3	3	0.01	0.07	4	4	0.02	0.08
3	Assam	197	180	0.49	6.51	1,058	960	3.45	36.47	1,255	1,140	3.94	42.98
4	Bihar	521	514	1.14	12.78	1,821	1,795	4.30	54.60	2,342	2,309	5.43	67.38
5	Chattisgarh	(1)	(1)	0.01	0.03	543	526	1.35	24.55	542	525	1.35	24.58
6	Goa	75	70	0.44	3.92	85	78	0.40	6.22	160	148	0.83	10.14
7	Gujarat	891	877	2.18	21.04	4,740	4,584	13.54	163.19	5,631	5,461	15.72	184.23
8	Haryana	422	385	1.93	33.92	1,079	995	4.00	96.00	1,501	1,380	5.92	129.93
9	Himachal Pradesh	138	135	0.35	3.01	264	251	0.69	9.76	402	386	1.04	12.77
10	Jammu & Kashmir	169	168	0.40	3.91	186	185	0.47	10.17	355	353	0.87	14.08
11	Jharkhand	303	296	0.81	10.20	1,180	1,135	3.26	43.73	1,483	1,431	4.07	53.93
12	Karnataka	1,962	1,901	5.27	96.91	6,374	6,091	26.51	402.66	8,336	7,992	31.78	499.57
13	Kerala	152	149	0.56	8.80	2,202	2,115	7.06	64.53	2,354	2,264	7.62	73.33
14	Madhya Pradesh	3	5	0.03	0.01	2,252	2,082	7.60	80.71	2,255	2,087	7.63	80.72
15	Maharashtra	2,052	2,019	4.59	49.61	8,830	8,611	23.32	396.99	10,882	10,630	27.90	446.60
16	Manipur	1	1	0.01	0.01	9	9	0.04	0.27	10	10	0.05	0.28
17	Meghalaya	-	-	0.00	-	17	13	0.06	0.35	17	13	0.06	0.35
18	Mizoram	1	1	0.00	0.01	1	1	0.00	0.01	2	2	0.00	0.03
19	Naqaland	-	-	-	-	12	10	0.05	1.24	12	10	0.05	1.24
20	Orissa	1,428	1,387	2.70	32.64	3,910	3,722	8.45	107.69	5,338	5,109	11.16	140.33
21	Punjab	279	267	0.80	14.55	1,517	1,396	4.37	107.00	1,796	1,663	5.17	121.55
22	Rajasthan	346	329	0.79	25.67	1,569	1,493	5.04	142.52	1,915	1,822	5.83	168.19
23	Sikkim	5	5	0.02	0.11	46	40	0.14	1.14	51	45	0.16	1.24
24	Telangana	2,292	2,195	5.61	173.97	3,240	3,065	12.87	304.66	5,532	5,260	18.48	478.62
25	Tamil Nadu	1,150	1,048	2.81	35.73	7,811	7,280	26.89	327.45	8,961	8,328	29.70	363.18
26	Tripura	94	94	0.26	2.11	87	87	0.24	1.84	181	181	0.50	3.96
27	Uttar Pradesh	1,569	1,520	3.92	67.42	5,851	5,560	16.42	292.40	7,420	7,080	20.34	359.82
28	Uttrakhand	461	452	1.55	12.48	1,234	1,214	3.37	43.73	1,695	1,666	4.92	56.21
29	West Bengal	552	512	1.43	13.23	3,798	3,554	11.27	107.20	4,350	4,066	12.70	120.43
30	Andaman & Nicobar Islands	-	-	-	-	4	4	0.01	0.08	4	4	0.01	0.08
31	Chandigarh	-	-	-	-	82	78	0.36	4.94	82	78	0.36	4.94
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	3	3	0.00	0.04	3	3	0.00	0.04
34	Delhi	(2)	(2)	(0.03)	(0.45)	1,898	1,779	7.31	129.23	1,896	1,777	7.28	128.78
35	Lakshadweep	-	-	0.00	-	-	-	0.00	-	-	-	0.00	-
36	Pondicherry	5	5	0.01	0.08	90	84	0.23	4.39	95	89	0.25	4.47
<b>Total</b>		<b>18,016</b>	<b>17,399</b>	<b>45.55</b>	<b>794.27</b>	<b>67,320</b>	<b>64,131</b>	<b>209.73</b>	<b>3,344.26</b>	<b>85,336</b>	<b>81,530</b>	<b>255.28</b>	<b>4,138.53</b>

**Exide Life Insurance Company Limited**

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


**FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Sep-17)**

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	-	-	-	-	-	497	0.02	47.90	-	497	0.02	47.90
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	(11)	(0.00)	(3.73)	-	(11)	(0.00)	(3.73)
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	207	0.11	92.43	1	207	0.11	92.43
8	Haryana	-	-	-	-	11	59,859	8.33	16,129.22	11	59,859	8.33	16,129.22
9	Himachal Pradesh	-	-	-	-	-	58	0.00	27.85	-	58	0.00	27.85
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	2	32,974	0.32	197.53	2	32,974	0.32	197.53
12	Karnataka	-	-	-	-	34	350,646	18.49	35,276.66	34	350,646	18.49	35,276.66
13	Kerala	-	-	-	-	-	559	0.00	148.99	-	559	0.00	148.99
14	Madhya Pradesh	-	-	-	-	-	213	0.04	52.45	-	213	0.04	52.45
15	Maharashtra	-	-	-	-	35	580,322	18.48	50,777.86	35	580,322	18.48	50,777.86
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	101,559	0.75	272.15	1	101,559	0.75	272.15
21	Punjab	-	-	-	-	-	14	0.06	121.87	-	14	0.06	121.87
22	Rajasthan	-	-	-	-	-	(33)	(0.00)	(3.45)	-	(33)	(0.00)	(3.45)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	11	19,282	0.71	1,139.51	11	19,282	0.71	1,139.51
25	Tamil Nadu	-	-	-	-	7	26,391	1.58	3,033.29	7	26,391	1.58	3,033.29
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	2	1,991	0.46	784.95	2	1,991	0.46	784.95
28	UttraKhand	-	-	-	-	1	372	0.06	24.60	1	372	0.06	24.60
29	West Bengal	-	-	-	-	2	1,265	0.33	29.64	2	1,265	0.33	29.64
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	657	0.08	135.62	1	657	0.08	135.62
32	Dadra & Naqar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	(37)	(0.00)	(1.11)	-	(37)	(0.00)	(1.11)
34	Delhi	-	-	-	-	7	14,149	1.81	3,136.32	7	14,149	1.81	3,136.32
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	1	271	0.04	31.72	1	271	0.04	31.72
<b>Total</b>		-	-	-	-	<b>116</b>	<b>1,191,205</b>	<b>51.67</b>	<b>111,452.27</b>	<b>116</b>	<b>1,191,205</b>	<b>51.67</b>	<b>111,452.27</b>

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	86,899
	Investments (Policyholders)	8A	840,455
	Investments (Linked Liabilities)	8B	217,830
2	Loans	9	14
3	Fixed Assets	10	3,646
4	Current Assets		
	a. Cash & Bank Balance	11	23,098
	b. Advances & Other Assets	12	49,026
5	Current Liabilities		
	a. Current Liabilities	13	(41,496)
	b. Provisions	14	(1,077)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		81,295
	Deferred Tax Assets		645
<b>Application of Funds as per Balance Sheet (A)</b>			<b>1,260,335</b>

Reconciliation of Investment Assets	
<b>Total Investment Assets ( As per Balance Sheet)</b>	<b>1,145,184</b>

Balance Sheet Value of:	
A. Life Fund	756,087
B. Pension , General Annuity Fund & Group Business	171,268
C. Unit Linked Funds	217,830
	<b>1,145,184</b>

Less: Other Assets		SCH	Amount
1	Loans (if any)	9	14
2	Fixed Assets (if any)	10	3,646
3	Cash & Bank Balance (if any)	11	23,098
4	Advances & Other Assets (if any)	12	49,026
5	Current Liabilities	13	(41,496)
6	Provisions	14	(1,077)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		81,295
	Deferred Tax Assets		645
<b>TOTAL (B)</b>			<b>115,150</b>
<b>Investment Assets(A-B)</b>			<b>1,145,184</b>

NON- Linked Business

A. LIFE FUND	PERCENTAGE AS PER REG.	SH		UL -Non Unit Res (c)	PH		Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value		
		Balance (a)	FRSM+ (b)		PAR (d)	NONPAR (e)							
1	Central Govt Securities	Not less than 25%	15,179	43,563	1,197	300,872	114,236	475,046	62.91%	-	475,046	500,170	
2	Central Govt Sec, State Govt Sec or Other approved Securities	Not less than 50%	15,179	45,309	1,197	314,466	115,331	491,481	65.16%	-	491,481	517,492	
3	INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	
a	Infrastructure/Social/Housing Sector		-	-	-	-	-	-	-	-	-	-	
	1. Approved Investments		5,526	13,021	-	79,447	26,650	124,643	16.30%	65	124,709	132,254	
	2. Other investments	Not less than 15%	-	-	-	-	-	-	0.00%	-	-	-	
b	i) Approved Investments		2,434	5,430	55	92,847	29,544	130,309	17.49%	2,060	132,370	135,088	
	ii) Other Investments not to exceed 15%	Not exceeding 35%	0	0	-	4,283	3,416	7,699	1.05%	(171)	7,528	7,502	
<b>TOTAL LIFE FUND</b>			<b>100%</b>	<b>23,139</b>	<b>63,760</b>	<b>1,252</b>	<b>491,043</b>	<b>174,940</b>	<b>754,133</b>	<b>100.00%</b>	<b>1,954</b>	<b>756,087</b>	<b>792,336</b>

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%	-	89,862	89,862	53%	-	89,862	97,179
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not less than 40%	-	99,840	99,840	58%	-	99,840	107,736
3	Balance in Approved Investment	Not exceeding 60%	-	70,941	70,941	42%	487	71,428	76,094
4	Other Investment		-	-	-	0%	-	-	-
<b>TOTAL PENSION &amp; GENERAL ANNUITY AND GROUP BUSINESS</b>			<b>100%</b>	<b>170,780</b>	<b>170,780</b>	<b>100%</b>	<b>487</b>	<b>171,268</b>	<b>183,830</b>

C. Linked Business		PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1	Approved investments	Not less than 75%	-	208,887	208,887	96%
2	Other investments	Not more than 25%	-	8,943	8,943	4%
<b>TOTAL LINKED INSURANCE FUND</b>			<b>100%</b>	<b>217,830</b>	<b>217,830</b>	<b>100%</b>

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 30 September 2017

( ₹ 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)	16	671	4	-	6,270	7,265	3,209	67,972	3,262	47,650
Add : Inflows During the quarter	1	1	3	-	2	20	38	1	113	-
Increase/(Decrease) Value Of Inv(net)	0	5	0	-	69	107	32	1,204	40	970
Less: Outflow During the quarter	0	28	(0)	-	27	187	183	3,556	75	3,534
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>17</b>	<b>649</b>	<b>7</b>	<b>-</b>	<b>6,313</b>	<b>7,205</b>	<b>3,097</b>	<b>65,621</b>	<b>3,340</b>	<b>45,086</b>

	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
<b>Approved Investment(&gt;=75%)</b>																				
A Central Government Securities	8	46	442	68	2	30	0	0	2,571	41	2,054	29	1,465	47	14,140	22	1,285	38	0	0
B State Government securities	0	0	0	0	0	0	0	0	0	0	569	8	384	12	319	0	279	8	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	110	2	24	0	175	6	6,492	10	177	5	0	0
E Infrastructure Bonds	0	0	47	7	0	0	0	0	1,223	19	1,214	17	523	17	5,681	9	519	16	0	0
F Equity	5	27	0	0	4	57	0	0	913	14	1,900	26	0	0	31,868	49	440	13	40,291	89
G Money Market Investment	1	9	26	4	0	0	0	0	308	5	460	6	29	1	0	0	80	2	0	0
H Mutual Funds	0	0	94	14	0	0	0	0	907	14	740	10	449	14	4,630	7	412	12	774	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
<b>SUB TOTAL (A)</b>	<b>14</b>	<b>83</b>	<b>610</b>	<b>94</b>	<b>6</b>	<b>87</b>	<b>0</b>	<b>0</b>	<b>6,032</b>	<b>96</b>	<b>6,961</b>	<b>97</b>	<b>3,025</b>	<b>98</b>	<b>63,130</b>	<b>96</b>	<b>3,192</b>	<b>96</b>	<b>41,065</b>	<b>91</b>
<b>Current Assets</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accrued Interest	0	1	10	2	0	0	0	0	90	1	82	1	65	2	745	1	61	2	0	0
Dividend Receivable	0	0	0	0	0	0	0	0	0	0	1	0	0	0	6	0	0	0	18	0
Bank Balance	1	4	0	0	1	11	0	0	107	2	1	0	1	0	12	0	1	0	9	0
Receivable for Sale of investments	2	12	30	5	0	0	0	0	53	1	115	2	70	2	158	0	60	2	1,042	2
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	2	0	23	0	0	0	0	0	28	1	150	0
<b>Less:Current Liabilities</b>	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	(8)	(0)	(87)	(1)	(50)	(2)	0	0	(27)	(1)	(825)	(2)
Fund Management of Charges Payable	(0)	(0)	(1)	(0)	0	0	0	0	(5)	(0)	(9)	(0)	(2)	(0)	(81)	(0)	(3)	(0)	(68)	(0)
Other current liabilities (for Investments)	0	0	0	0	0	0	0	0	0	0	(8)	(0)	(13)	(0)	(161)	(0)	(0)	(0)	(170)	(0)
<b>SUB TOTAL (B)</b>	<b>3</b>	<b>17</b>	<b>39</b>	<b>6</b>	<b>1</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>240</b>	<b>4</b>	<b>117</b>	<b>2</b>	<b>71</b>	<b>2</b>	<b>679</b>	<b>1</b>	<b>119</b>	<b>4</b>	<b>157</b>	<b>0</b>
<b>Other Investment(&lt;=25%)</b>	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	1	0	0	0	2	0	0	41	1	127	2	0	0	1,812	3	29	1	3,864	9
D Mutual 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
<b>SUB TOTAL (C)</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>41</b>	<b>1</b>	<b>127</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>1,812</b>	<b>3</b>	<b>29</b>	<b>1</b>	<b>3,864</b>	<b>9</b>
<b>Total A + B + C</b>	<b>17</b>	<b>100</b>	<b>649</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>6,313</b>	<b>100</b>	<b>7,205</b>	<b>100</b>	<b>3,097</b>	<b>100</b>	<b>65,621</b>	<b>100</b>	<b>3,340</b>	<b>100</b>	<b>45,086</b>	<b>100</b>
<b>Funds Carried Forward ( As Per LB2)</b>	<b>17</b>		<b>649</b>		<b>7</b>		<b>0</b>		<b>6,313</b>		<b>7,205</b>		<b>3,097</b>		<b>65,621</b>		<b>3,340</b>		<b>45,086</b>	

PARTICULARS	ULIF006271107GTDR OWTH114 -Individual Guaranteed Growth Fund	ULIF00705208PENDEB T114 -Pension Debt Fund	ULIF00805208PENEQU ITY114 -Pension Equity Fund	ULIF00905208PENLIQ UID114 -Pension Liquid Fund	ULIF010161209PRESER ER114 -Individual Preserver Fund	ULIF011161209PRIME EQU114 -Individual Prime Equity Fund	ULIF012161209PNPRESER VR114 - Individual Preserver Pension Fund	ULIF013161209PNPRIM EEQU114 -Individual Prime Equity Pension Fund	ULIF014031210GTDNAV 114 -Market Shield	ULIF015271210ACTASSET11 4 - Exide Life Active Asset Allocation Fund	ULIF01620/09/13DIS CONLIFE114- Discontinued Fund	ULIF01701/01/17MID CAP114-Exide Life Midcap Fund	Total For all Funds
Opening Balance/Market Value)	2,351	3,520	5,682	351	10,191	16,887	2,682	3,701	21,927	9,816	8,710	188	222,326
Add : Inflows During the quarter	0	18	1	53	258	551	38	8	59	466	438	123	2,192
Increase/(Decrease) Value Of Inv/net)	36	33	131	5	95	376	22	92	425	189	121	7	3,958
Less: Outflow During the quarter	44	145	286	11	132	134	92	146	959	166	945	41	10,646
<b>TOTAL INVESTIBLE FUNDS(MKT VALUE)</b>	<b>2,344</b>	<b>3,425</b>	<b>5,527</b>	<b>398</b>	<b>10,412</b>	<b>17,684</b>	<b>2,655</b>	<b>3,654</b>	<b>21,452</b>	<b>10,305</b>	<b>8,324</b>	<b>314</b>	<b>217,830</b>

	ULIF006271107GTDR OWTH114-Individual Guaranteed Growth Fund	ULIF00705208PENDEB T114-Pension Debt Fund	ULIF00805208PENEQU ITY114-Pension Equity Fund	ULIF00905208PENLIQ UID114-Pension Liquid Fund	ULIF010161209PRESER ER114-Individual Preserver Fund	ULIF011161209PRIME EQU114-Individual Prime Equity Fund	ULIF012161209PNPRESER VR114-Individual Preserver Pension Fund	ULIF013161209PNPRIM EEQU114-Individual Prime Equity Pension Fund	ULIF014031210GTDNAV 114-Market Shield	ULIF015271210ACTASSET11 4 - Exide Life Active Asset Allocation Fund	ULIF01620/09/13DIS CONLIFE114- Discontinued Fund	ULIF01701/01/17MID CAP114-Exide Life Midcap Fund	Total For all Funds	Total For all Funds
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Investment of Unit Fund</b>														
Approved Investment(>=75%)	0.00													
A Central Government Securities	283	12	1,613	47	0	0	292	73	4,771	46	0	0	1,228	46
B State Government securities	0	0	199	6	0	0	0	0	966	9	0	0	390	15
C Other Approved Securities	0	0	0	0	0	0	0	0	6	0	0	0	0	0
D Corporate bonds	647	28	355	10	0	0	0	0	411	4	0	0	175	7
E Infrastructure Bonds	852	36	611	18	0	0	0	0	2,435	23	0	0	363	14
F Equity	267	11	0	0	4,857	88	0	0	0	0	15,290	86	0	0
G Money Market Investment	220	9	100	3	0	0	50	13	100	1	0	0	100	4
H Mutual Funds	0	0	483	14	142	3	43	11	1,509	14	761	4	349	13
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>SUB TOTAL (A)</b>	<b>2,270</b>	<b>97</b>	<b>3,361</b>	<b>98</b>	<b>4,999</b>	<b>90</b>	<b>385</b>	<b>97</b>	<b>10,198</b>	<b>98</b>	<b>16,051</b>	<b>91</b>	<b>2,610</b>	<b>98</b>
<b>Current Assets</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accrued Interest	69	3	77	2	0	0	0	0	183	2	0	0	45	2
Dividend Receivable	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Bank Balance	1	0	1	0	2	0	0	0	1	0	0	0	0	0
Receivable for Sale of Investments	5	0	101	3	108	2	0	0	272	3	311	2	60	2
Other Current Assets (for Investments)	0	0	0	0	22	0	13	3	65	1	207	1	0	0
<b>Less:Current Liabilities</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payable for Investments	0	0	(99)	(3)	(98)	(2)	0	0	(297)	(3)	(352)	(2)	(50)	(2)
Fund Management of Charges Payable	(3)	(0)	(3)	(0)	(8)	(0)	(0)	(0)	(10)	(0)	(23)	(0)	(3)	(0)
Other current liabilities (for Investments)	(4)	(0)	(13)	(0)	(11)	(0)	(0)	(0)	0	0	0	0	(9)	(0)
<b>SUB TOTAL (B)</b>	<b>68</b>	<b>3</b>	<b>64</b>	<b>2</b>	<b>18</b>	<b>0</b>	<b>13</b>	<b>3</b>	<b>214</b>	<b>2</b>	<b>153</b>	<b>1</b>	<b>45</b>	<b>2</b>
<b>Other Investment(&lt;=25%)</b>	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
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Equity	6	0	0	0	510	9	0	0	0	0	1,479	8	0	0
D Mutual Funds	0	0	0	0	0	0	0	0	0	0	0	0	340	9
F Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>SUB TOTAL (C)</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>510</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,479</b>	<b>8</b>	<b>0</b>	<b>0</b>
<b>Total A + B + C</b>	<b>2,344</b>	<b>100</b>	<b>3,425</b>	<b>100</b>	<b>5,527</b>	<b>100</b>	<b>398</b>	<b>100</b>	<b>10,412</b>	<b>100</b>	<b>17,684</b>	<b>100</b>	<b>2,655</b>	<b>100</b>
<b>Funds Carried Forward ( As Per LB2)</b>	<b>2,344</b>		<b>3,425</b>		<b>5,527</b>		<b>398</b>		<b>10,412</b>		<b>17,684</b>		<b>2,655</b>	

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

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



**FORM : L28-ULIP-NAV-3A**

PART - C

[Link to FORM 3A \(Part B\)](#)

Statement as on : 30 September 2017

( ₹ Lacs)

No	Name of the Scheme	Date of Launch	Par/Non Par	Assets Held as on 30 September 2017	NAV as on 30 September 2017	NAV as on 30 September 2017 (as per LB2)	NAV as on 30 June 2017	NAV as on 31 March 2017	NAV as on 31 December 2016	NAV as on 30 September 2016	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV Since Inception
1	ULGF00124/08/04EBBALANCE114-Group Balanced Fund	24-Aug-04	NON-PAR	16.56	31.8916	31.8916	31.6502	30.5249	29.5434	29.5812	7.81%	7.46%	32.3402
2	ULGF00224/08/04EBDEBT114-Group Debt Fund	24-Aug-04	NON-PAR	648.70	27.8163	27.8163	27.6164	26.6206	26.6594	26.1813	6.24%	10.63%	27.9444
3	ULGF00324/08/04EBGROWTH114-Group Growth Fund	24-Aug-04	NON-PAR	6.74	40.9409	40.9409	40.2857	38.6930	35.3201	35.8793	14.11%	9.73%	41.9048
4	ULGF00524/08/04EBSECURE114-Group Secure Fund	24-Aug-04	NON-PAR	6,313.42	29.5524	29.5524	29.2325	28.3233	27.8008	27.4530	7.65%	9.79%	29.7913
5	ULGF00424/08/04EBLIQUID114-Group Liquid Fund#	24-Aug-04	NON-PAR	0.00	10.0000	10.0000	10.0000	10.0000	10.0000	22.6354	NA	NA	22.7810
6	ULIF01620/09/13DISCONLIFE114-Discontinued Fund	20-Sep-13	NON-PAR	8,323.69	13.1682	13.1682	12.9855	12.8054	12.6259	12.4363	5.89%	6.78%	13.1682
7	ULIF01527/12/10ACTASSET114-Exide Life Active Asset Allocation Fund	27-Dec-10	NON-PAR	10,305.39	17.7673	17.7673	17.4258	16.8511	15.5266	15.9140	11.65%	8.28%	18.2580
8	ULIF00118/10/04BALANCE114-Individual Balanced Fund	18-Oct-04	NON-PAR	7,205.13	32.0544	32.0544	31.5918	30.6004	29.5929	29.4624	8.80%	9.39%	32.4262
9	ULIF00218/10/04DEBT114-Individual Debt Fund	18-Oct-04	NON-PAR	3,096.80	28.3303	28.3303	28.0499	27.1639	27.0089	26.3876	7.36%	11.08%	28.4226
10	ULIF00514/10/05EQUITY114-Individual Equity Fund	14-Oct-05	NON-PAR	45,086.08	29.1948	29.1948	28.6422	27.8557	24.5776	25.8811	12.80%	7.72%	30.3382
11	ULIF00318/10/04GROWTH114-Individual Growth Fund	18-Oct-04	NON-PAR	65,620.73	35.8527	35.8527	35.2411	34.0847	32.0706	32.6412	9.84%	8.82%	36.6039
12	ULIF00627/11/07GTDGROWTH114-Individual Guaranteed Growth Fund	27-Nov-07	NON-PAR	2,343.71	19.6355	19.6355	19.3363	18.9956	18.6053	18.3830	6.81%	7.90%	19.7031
13	ULIF01016/12/09PRESERVER114-Individual Preserver Fund	16-Dec-09	NON-PAR	10,412.46	20.7636	20.7636	20.5717	19.9008	19.7664	19.3298	7.42%	10.80%	20.8446
14	ULIF01216/12/09PNPRESERV114-Individual Preserver Pension Fund	16-Dec-09	NON-PAR	2,655.12	20.7787	20.7787	20.6050	19.9153	19.8762	19.4193	7.00%	10.64%	20.8663
15	ULIF01116/12/09PRIMEEQU114-Individual Prime Equity Fund	16-Dec-09	NON-PAR	17,683.52	18.1069	18.1069	17.7071	17.2061	15.1829	16.0359	12.91%	7.99%	18.7916
16	ULIF01316/12/09PNPRIMEEQU114-Individual Prime Equity Pension Fund	16-Dec-09	NON-PAR	3,654.35	18.0011	18.0011	17.5728	17.0624	15.0415	15.8731	13.41%	8.13%	18.6989
17	ULIF00418/10/04SECURE114-Individual Secure Fund	18-Oct-04	NON-PAR	3,340.46	30.2457	30.2457	29.8797	28.9352	28.4118	27.9881	8.07%	10.01%	30.4573
18	ULIF01403/12/10GTDNAV114-Market Shield	3-Dec-10	NON-PAR	21,451.77	15.3154	15.3154	15.0278	14.6123	13.7139	14.0352	9.12%	5.95%	15.6492
19	ULIF01701/01/17MIDCAP114-Exide Life Midcap Fund	16-Mar-17	NON-PAR	314.49	10.8854	10.8854	10.4776	10.0094	NA	NA	NA	NA	11.2423
20	ULIF00705/02/08PENDEBT114-Pension Debt Fund	5-Feb-08	NON-PAR	3,425.39	23.4640	23.4640	23.2450	22.4888	22.3657	21.8730	7.27%	11.06%	23.5652
21	ULIF00805/02/08PENEQUITY114-Pension Equity Fund	5-Feb-08	NON-PAR	5,527.06	20.0807	20.0807	19.6442	19.1097	16.8446	17.6376	13.85%	7.63%	20.8632
22	ULIF00905/02/08PENLIQUID114-Pension Liquid Fund	5-Feb-08	NON-PAR	398.47	20.1790	20.1790	19.9020	19.6324	19.3611	19.0676	5.83%	6.76%	20.1790
	<b>TOTAL</b>			<b>217,830</b>									

# Note that there has been complete redemption of units from Group Liquid Fund effective Nov 18, 2016

<b>Detail Regarding debt securities(ULIP)</b>								
	<b>MARKET VALUE</b>				<b>Book Value</b>			
	<b>As at 30 September, 2017</b>	<b>as % of total for this class</b>	<b>As at 30 September, 2016</b>	<b>as % of total for this class</b>	<b>As at 30 September, 2017</b>	<b>as % of total for this class</b>	<b>As at 30 September, 2016</b>	<b>as % of total for this class</b>
<b>Break down by credit rating</b>								
AAA rated	21,369	29%	26,328	32%	20,841	29%	25,334	32%
AA or better	1,197	2%	1,054	1%	1,153	2%	1,002	1%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	49,941	69%	55,131	67%	49,516	69%	53,165	67%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	18,745	26%	16,516	20%	18,387	26%	16,017	20%
more than 1 year and upto 3years	5,953	8%	6,837	8%	5,670	8%	6,606	8%
More than 3 years and up to 7years	11,074	15%	14,395	17%	10,862	15%	13,870	17%
More than 7 years and up to 10 years	16,288	22%	18,432	22%	16,194	23%	17,943	23%
More than 10 years and up to 15 years	12,160	17%	13,887	17%	12,190	17%	13,549	17%
More than 15 years and up to 20 years	2,154	3%	5,096	6%	2,168	3%	4,844	6%
Above 20 years	6,132	8%	7,350	9%	6,039	8%	6,673	8%
<b>Breakdown by type of the issuer</b>								
a. Central Government	46,729	64%	53,897	65%	46,374	65%	51,997	65%
b. State Government	3,212	4%	1,234	1%	3,142	4%	1,169	1%
c. Corporate Securities	22,566	31%	27,381	33%	21,995	31%	26,337	33%

<b>Detail Regarding debt securities(NON ULIP)</b>								
	<b>MARKET VALUE</b>				<b>Book Value</b>			
	<b>As at 30 September, 2017</b>	<b>as % of total for this class</b>	<b>As at 30 September, 2016</b>	<b>as % of total for this class</b>	<b>As at 30 September, 2017</b>	<b>as % of total for this class</b>	<b>As at 30 September, 2016</b>	<b>as % of total for this class</b>
<b>Break down by credit rating</b>								
AAA rated	232,554	27%	228,787	30%	218,417	27%	212,869	30%
AA or better	10,092	1%	17,307	2%	9,350	1%	16,389	2%
Rated below AA but above A	2,060	0	-	-	2,035	0	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	625,228	72%	521,185	68%	591,321	72%	476,674	68%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	19,858	2%	10,573	1%	19,764	2%	10,257	1%
more than 1 year and upto 3years	21,669	2%	20,472	3%	20,874	3%	19,931	3%
More than 3 years and up to 7years	100,200	12%	80,646	11%	93,525	11%	75,935	11%
More than 7 years and up to 10 years	153,953	18%	121,459	16%	144,937	18%	113,378	16%
More than 10 years and up to 15 years	229,092	26%	229,071	30%	216,633	26%	211,407	30%
More than 15 years and up to 20 years	76,356	9%	65,923	9%	72,316	9%	60,694	9%
Above 20 years	268,806	31%	239,135	31%	253,075	31%	214,330	30%
<b>Breakdown by type of the issuer</b>								
a. Central Government	624,173	72%	520,123	68%	590,319	72%	475,673	67%
b. State Government	1,055	0%	1,062	0%	1,001	0%	1,002	0%
c. Corporate Securities	244,706	28%	246,094	32%	229,802	28%	229,258	32%

**FORM : L30-RELATED PARTY TRANSACTIONS**

₹ Lacs

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 30 September 2017	Upto the Quarter ended 30 September 2017	For the Quarter ended 30 September 2016	Upto the Quarter ended 30 September 2016
Exide Industries Ltd	Premium Income	-	53.10	5.25	47.86
	Benefits paid (Claims during the year)	26.02	26.02	-	20.00
	Investment	-	-	(99.24)	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2017	175,000.00	175,000.00	175,000.00	175,000.00
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Raheja QBE General Insurance Company Limited	Premium Income	-	1.97	-	1.89
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Services provided by the company (Premium Paid)	-	3.64	-	3.72
	Share capital as on 30 September 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	0.09	24.57	2.89	23.13
	Benefits paid (Claims during the year)	10.00	15.00	-	-
	Investment	-	-	-	-
	Services provided by the company	71.81	141.17	-	-
	Share capital as on 30 September 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	0.01	0.01	(0.00)	0.01
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Prism Cement Limited	Premium Income	3.18	92.46	109.50	115.66
	Benefits paid (Claims during the year)	58.61	73.11	10.50	10.50
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Asianet Satellite Communication Private Limited	Premium Income	-	(0.17)	2.03	1.89
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Outlook Publishing (India) Pvt Ltd	Premium Income	0.00	0.04	1.21	1.20
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Cable & Datacom Limited	Premium Income	0.13	(3.78)	0.15	0.36
	Benefits paid (Claims during the year)	11.07	51.72	5.74	20.62
	Investment	-	1,016.75	-	1,016.75
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income received from Gratuity Trust	-	-	130.00	130.00
	Benefits paid (Claims during the year)	46.54	92.93	137.54	137.54
	Contribution made to Gratuity Trust by the Company	-	-	130.00	130.00
	Expenses incurred on behalf of the company	0.01	0.01	0.10	0.10
	Managerial Remuneration	221.04	442.08	191.54	340.69
Key Management Personnel *	Premium Income	8.12	8.62	5.98	6.52

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

**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	Resigned effective August 10, 2017
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. Atanu Sen	Director	
9	Mr. R. Mahesh Kumar	Director - Legal, Compliance & Company Secretary *	
10	Mr. C Anil Kumar	Chief Financial Officer	
11	Mr. Shyam Sunder Bhat	Chief Investment Officer	
12	Mr. Rahul Agarwal	Chief Distribution Officer	
13	Mr. Ashwin B	Chief Operating Officer	
14	Mr. Rangarajan B N	Appointed Actuary & Chief Risk Officer	
15	Ms. Meenakshi Suresh	Head - Internal Audit	
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	1,082,893
	Deduct:	
2	Mathematical Reserves	1,078,615
3	Other Liabilities	-
4	<b>Excess in Policyholders' funds (1) - (2) - (3)</b>	<b>4,278</b>
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	90,547
7	<b>Excess in Shareholders' funds</b>	<b>90,547</b>
8	Total ASM (4) + (7)	94,825
9	Required Solvency Margin (RSM)	44,926
10	<b>Solvency Ratio (8) / (9)</b>	<b>211%</b>



FORM : L-34-Yield on Investments-1 (As on 30 September 2017)

Name of the Fund **LIFE FUND**

₹ Lacs

No.	Category of Investment	CAT Code	As on 30-September-2017 (Current Quarter)				As on 30-September -2017 (Year To Date)				As on 30-September- 2016 (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	<b>A Central Government Securities</b>													
	Central Government Bonds	CGSB	460,824	10,121	2.20	2.20	451,116	18,801	4.17	4.17	357,313	17,607	4.93	4.93
	Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	
	Treasury Bills	CTRB	4,543	69	1.53	1.53	3,795	95	2.49	2.49	4,050	140	3.45	3.45
2	<b>B Government Securities / Other Approved Securities</b>													
	State Government Bonds/ Development Loans	SGGB	500	11	2.14	2.14	500	21	4.29	4.29	752	74	9.84	9.84
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	15,931	331	2.08	2.08	15,927	661	4.15	4.15	16,300	743	4.56	4.56
3	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	22,950	725	3.16	3.16	22,444	1,188	5.29	5.29	20,385	935	4.59	4.59
4	<b>D Infrastructure Investments</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	439	18	4.00	4.00	387	21	5.32	5.32	457	83	18.12	18.12
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	556	38	6.86	6.86	704	77	10.89	10.89	811	2	0.24	0.24
	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - PSU - Debentures/ Bonds	IPTD	99,957	2,328	2.33	2.33	100,555	4,476	4.45	4.45	86,216	3,908	4.53	4.53
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,730	87	2.32	2.32	3,730	172	4.62	4.62	8,410	751	8.93	8.93
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	285	(44)	(15.37)	(15.37)
5	<b>E Approved Investment Subject To Exposure Norms</b>													
	PSU - Equity Shares - Quoted	EAEQ	3,916	163	4.15	4.15	3,824	(96)	(2.51)	(2.51)	2,341	465	19.88	19.88
	Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	30,473	515	1.69	1.69	29,231	2,082	7.12	7.12	21,037	2,350	11.17	11.17
	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	
	Corporate Securities - Bonds - Taxable	EPBT	17,180	347	2.02	2.02	17,073	687	4.03	4.03	11,209	443	3.95	3.95
	Corporate Securities -Debentures	ECOS	24,698	577	2.34	2.34	25,039	1,164	4.65	4.65	28,543	1,355	4.75	4.75
	Loans - Policy Loans	ELPL	22,570	444	1.97	1.97	21,741	401	1.84	1.84	16,208	830	5.12	5.12
	CCIL - CBLO	ECBO	353	1	0.16	0.16	302	1	0.39	0.39	233	6	2.38	2.38
	Application Money	ECAM	915	-	-	-	1,368	-	-	-	-	-	-	
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	3,063	74	2.43	2.43	3,260	158	4.86	4.86	3,459	169	4.88	4.88
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	23,338	379	1.63	1.63	21,730	711	3.27	3.27	5,068	191	3.77	3.77
	Passively Managed Equity ETF (Non Promoter Group)	EETF	915	80	8.79	8.79	915	(2)	(0.20)	(0.20)	-	-	-	-
6	<b>F Other than Approved Securities</b>													
	Equity Shares (Incl. Co-op Societies)	OESH	1,400	(42)	(2.98)	(2.98)	1,234	(42)	(3.44)	(3.44)	235	42	17.84	17.84
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	591	(57)	(9.65)	(9.65)	596	(57)	(9.56)	(9.56)	-	-	-	-
	Equity Shares (PSU & Unlisted)	OEPU	2,500	(0)	(0.00)	(0.00)	2,500	(0)	(0.00)	(0.00)	-	-	-	-
	Bonds - PSU – Taxable	OBPT	2,035	29	1.40	1.40	2,035	29	1.40	1.40	-	-	-	-
	Debentures	OLDB	-	-	-	-	-	-	-	-	2,232	238	10.67	10.67
	Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	-	-	-	0	-	-	-	13,817	513	3.71	3.71
	Securitised Assets	OPSA	1,575	22	1.37	1.37	1,579	39	2.48	2.48	1,865	52	2.78	2.78
	<b>TOTAL</b>		<b>744,952</b>	<b>16,260</b>	<b>2</b>	<b>2</b>	<b>731,587</b>	<b>30,587</b>	<b>4</b>	<b>4</b>	<b>601,228</b>	<b>30,854</b>	<b>5</b>	<b>5</b>

No.	Category of Investment	CAT Code	As on 30-September-2017 (Current Quarter)				As on 30-September -2017 (Year To Date)				As on 30-September- 2016 (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)	%	%
<b>A Central Government Securities</b>														
	Central Government Bonds	CGSB	33,620	208	0.62	0.62	33,223	1,700	5.12	5.12	40,036	3,932	9.82	9.82
	Treasury Bills	CTRB	15,002	231	1.54	1.54	15,500	474	3.06	3.06	15,131	522	3.45	3.45
<b>B Government Securities / Other Approved Securities</b>														
	State Government Bonds/ Development Loans	SGGB	5,174	97	1.87	1.87	5,688	266	4.68	4.68	1,202	102	8.49	8.49
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	13	0	0.83	0.83	13	1	4.24	4.24	12	1	8.17	8.17
<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>														
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	2,447	46	1.89	1.89	2,736	103	3.76	3.76	3,268	160	4.90	4.90
<b>D Infrastructure Investments</b>														
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,416	106	7.51	7.51	1,556	28	1.80	1.80	2,349	627	26.71	26.71
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,286	137	10.65	10.65	1,812	369	20.39	20.39	2,972	234	7.87	7.87
	Infrastructure - PSU - Debentures/ Bonds	IPTD	11,577	195	1.68	1.68	12,940	566	4.37	4.37	10,537	727	6.90	6.90
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,731	57	2.10	2.10	2,725	123	4.52	4.52	2,710	184	6.80	6.80
	Infrastructure - Equity (including unlisted)	IOEQ	80	3	3.99	3.99	78	3	3.39	3.39	1,267	(216)	(17.04)	(17.04)
<b>E Approved Investment Subject To Exposure Norms</b>														
	PSU - Equity Shares - Quoted	EAEO	10,209	752	7.37	7.37	11,123	236	2.12	2.12	11,134	2,210	19.85	19.85
	Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	107,458	2,597	2.42	2.42	106,734	7,749	7.26	7.26	102,847	12,163	11.83	11.83
	Equity Shares - Promoter Group	EEPG	0	0	-	-	-	-	-	-	540	99	18.38	18.38
	Corporate Securities - Bonds - Taxable	EPBT	602	19	3.22	3.22	1,263	98	7.77	7.77	864	64	7.40	7.40
	Corporate Securities - Bonds - Tax free	EPBF	0	0	-	-	-	-	-	-	488	(51)	(10.38)	(10.38)
	Corporate Securities -Debentures	ECOS	4,752	96	2.02	2.02	4,942	200	4.04	4.04	5,028	294	5.85	5.85
	CCIL - CBLO	ECBO	1,373	20	1.48	1.48	1,063	31	2.93	2.93	722	23	3.13	3.13
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,569	33	2.10	2.10	1,566	66	4.20	4.20	1,558	90	5.79	5.79
	Application Money	ECAM	1,486	0	-	-	1,621	-	-	-	2,488	-	-	-
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	13,442	218	1.62	1.62	10,916	353	3.23	3.23	2,169	84	3.88	3.88
	Passively Managed Equity ETF (Non Promoter Group)	EETF	266	22	8.29	8.29	274	(0)	(0.18)	(0.18)	-	-	-	-
	Net Current Assets (Only in respect of ULIP Business)	ENCA	1,590	0	-	-	1,590	-	-	-	563	-	-	-
<b>F Other than Approved Securities</b>														
	Equity Shares (Incl. Co-op Societies)	OESH	7,530	133	1.77	1.77	6,637	210	3.16	3.16	4,396	1,368	31.12	31.12
	Equity Shares (PSUs & Unlisted)	OEPU	30	3	10.15	10.15	70	(3)	(4.71)	(4.71)	-	-	-	-
	Equity Shares - Promoter Group	OEPG	696	(121)	(17.34)	(17.34)	772	(148)	(19.21)	(19.21)	689	(267)	(38.75)	(38.75)
	Debentures	QLDB	0	0	-	-	-	-	-	-	1,020	62	6.11	6.11
	Passively managed Equity ETF (Non Promoter Group)	OETF	1,780	(43)	(2.43)	(2.43)	1,780	(43)	(2.43)	(2.43)	-	-	-	-
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	0	-	-	-	-	-	-	7,294	279	3.83	3.83
<b>TOTAL</b>			<b>226,131</b>	<b>4,811</b>	<b>2.13</b>	<b>2.13</b>	<b>226,621</b>	<b>12,379</b>	<b>5.46</b>	<b>5.46</b>	<b>221,283</b>	<b>22,692</b>	<b>10.25</b>	<b>10.25</b>

No.	Category of Investment	CAT Code	As on 30-September-2017 (Current Quarter)				As on 30-September -2017 (Year To Date)				As on 30-September- 2016 (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	<b>A Central Government Securities</b>													
	Central Government Bonds	CGSB	83,635	1,699	2.03	2.03	82,968	3,369	4.06	4.06	71,190	2,992	4.20	4.20
	Treasury Bills	CTRB	5,166	79	1.53	1.53	4,893	149	3.05	3.05	3,838	132	3.44	3.44
2	<b>B Government Securities / Other Approved Securities</b>													
	State Government Bonds/ Development Loans	SGGB	501	11	2.21	2.21	501	22	4.41	4.41	502	22	4.41	4.41
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,471	200	2.11	2.11	9,465	400	4.22	4.22	9,418	400	4.24	4.24
3	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	16,822	400	2.38	2.38	16,862	790	4.68	4.68	16,106	749	4.65	4.65
4	<b>D Infrastructure Investments</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	138	6	4.70	4.70	131	7	5.28	5.28	215	35	16.03	16.03
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	163	6	3.83	3.83	201	6	3.10	3.10	322	3	0.83	0.83
	Infrastructure - PSU - Debentures/ Bonds	IPTD	25,251	630	2.49	2.49	26,015	1,211	4.65	4.65	24,058	1,063	4.42	4.42
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	4,797	120	2.50	2.50	4,798	239	4.98	4.98	5,986	295	4.94	4.94
	Infrastructure - Equity (including unlisted)	IOEQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
5	<b>E Approved Investment Subject To Exposure Norms</b>													
	PSU - Equity Shares - Quoted	EAEO	1,076	50	4.60	4.60	1,067	-29	-2.67	-2.67	844	164	19.41	19.41
	Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	7,854	171	2.18	2.18	7,732	598	7.74	7.74	7,762	850	10.95	10.95
	Corporate Securities - Bonds - Taxable	EPBT	2,272	45	1.97	1.97	2,272	89	3.92	3.92	1,246	51	4.11	4.11
	Corporate Securities -Debentures	ECOS	9,597	231	2.41	2.41	9,492	455	4.80	4.80	11,504	550	4.78	4.78
	Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment). CCIL. RBI	ECDB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	CCIL - CBLO	ECBO	1,135	17	1.48	1.48	1,359	40	2.94	2.94	200	6	2.99	2.99
	Application Money	ECAM	223	0	0.00	0.00	322	0	0.00	0.00	0	0	0.00	0.00
	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
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,287	21	1.62	1.62	1,473	48	3.26	3.26	3,965	148	3.72	3.72
	Passively Managed Equity ETF (Non Promoter Group)	EETF	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
6	<b>F Other than Approved Securities</b>													
	Equity Shares (Incl. Co-op Societies)	OESH	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Equity Shares - Promoter Group	OEPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Securitised Assets	OPSA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	<b>TOTAL</b>		<b>169,927</b>	<b>3,699</b>	<b>2.18</b>	<b>2.18</b>	<b>170,091</b>	<b>7,420</b>	<b>4.36</b>	<b>4.36</b>	<b>157,696</b>	<b>7,485</b>	<b>4.75</b>	<b>4.75</b>

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
<b>A. During the Quarter</b>									
1	8.75% SAIL 23-April-2020	OBPT	496	1/3/2012	FITCH	INDAA	INDAA-	8/3/2017	NA
2	8.90% SAIL 01-05-2019	OBPT	500	7/24/2009	FITCH	INDAA	INDAA-	8/3/2017	NA
3	9.35 SAIL 09 Sep 2026	OBPT	1038	9/23/2015	FITCH	INDAA	INDAA-	8/3/2017	NA
<b>B. As on Date</b>									
1	8.75% SAIL 23-April-2020	OBPT	496	1/3/2012	FITCH	AAA	INDAA-	4/20/2016	Security was downgraded from AAA to CAREAA+ on 17-03-2016 & further downgraded from CARE AA+ to FITCH INDAA on 20-04-2016 & subsequently further downgraded from FITCH IND AA to FITCH IND AA- on 03rd August 2017
2	8.90% SAIL 01-05-2019	OBPT	500	7/24/2009	FITCH	AAA	INDAA-	4/20/2016	Security was downgraded from AAA to CAREAA+ on 17-03-2016 & further downgraded from CARE AA+ to FITCH INDAA on 20-04-2016 & subsequently further downgraded from FITCH IND AA to FITCH IND AA- on 03rd August 2017
3	9.35 SAIL 09 Sep 2026	OBPT	1038	9/23/2015	FITCH	AAA	INDAA-	4/20/2016	Security was downgraded from AAA to CAREAA+ on 17-03-2016 & further downgraded from CARE AA+ to FITCH INDAA on 20-04-2016 & subsequently further downgraded from FITCH IND AA to FITCH IND AA- on 03rd August 2017
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 & subsequently further downgraded from CARE AA+ to AA on 20-07-2016

Name of Fund LINKED FUND

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A. During the Quarter</b>									
1	Nil								
<b>B. As on Date</b>									
1	9.20 Bank of Baroda Perpetual Bond 09-10-2019	EUPD	518	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
<b>A. During the Quarter</b>									
1	Nil								
<b>B. As on Date</b>									
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 & subsequently further downgraded from CARE AA+ to AA on 20-07-2016

Sl. No	Particulars	For the quarter ended 30 September 2017				For the quarter ended 30 September 2016				Up to the quarter ended 30 September 2017				Up to the quarter ended 30 September 2016			
		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
<b>1</b>	<b>First Year Premium</b>																
	<b>i Individual Single Premium- (ISP)</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	65.82	5	5	-	1,425.61	20	20	-	98.82	8	8	-	12,959.27	132	130	-
	From 25001-50,000	32.90	3	3	-	525.54	8	8	-	226.26	4	4	-	4,313.76	42	41	-
	From 50,001- 75,000	-	-	-	-	3.93	1.00	1.00	-	-	-	-	-	135.99	2	2	-
	From 75,000-100,000	31.37	33	33	46.54	123.28	44	44	54.51	73.48	76	76	271.80	716.70	89	86	100.27
	From 1,00,001 -1,25,000	14.23	12	12	16.19	10.96	9	8	12.25	29.01	25	25	82.10	32.38	14	13	18.07
	Above Rs. 1,25,000	212.61	71	70	316.88	752.04	65	63	207.59	619.09	147	146	1,044.72	1,812.08	149	139	546.33
	<b>ii Individual Single Premium (ISPA)- Annuity</b>																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	(0.62)	1	1	0.03	(6.40)	10	10	0.42	(3.26)	6	6	0.20	(10.49)	38	38	1.45
	From 1,00,001-150,000	(3.58)	3	3	0.19	(7.11)	7	7	0.45	(10.47)	8	8	0.52	(3.17)	20	20	1.33
	From 150,001 - 2,00,000	-	-	-	-	(1.51)	1	1	0.09	-	-	-	3.34	5	5	0.46	-
	From 2,00,001-250,000	-	-	-	-	(7.52)	5	5	0.67	2.53	3	3	0.41	5.24	9	8	1.18
	From 2,50,001 -3,00,000	-	-	-	-	12.99	8	8	1.36	2.58	1	1	0.16	12.99	8	8	1.36
	Above Rs. 3,00,000	332.02	6	6	22.31	256.14	10	10	16.95	335.99	14	14	24.37	290.04	20	17	20.79
	<b>iii Group Single Premium (GSP) **</b>																
	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	13.51	-	847	1,026.90	-	-	-	19.92	-	1,311	1,486.90	-	-	-	-	-
	<b>iv Group Single Premium- Annuity- GSPA **</b>																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>v Individual Non Single Premium- INSP</b>																
	From 0-10000	419.82	7,030	6,953	21,014.30	796.58	13,355	13,221	39,703.54	751.58	13,283	13,092	42,811.30	1,311.74	22,431	22,112	50,176.25
	From 10,000-25,000	4,604.18	33,124	31,963	117,093.72	4,365.21	44,654	43,768	132,836.60	8,025.44	57,080	55,079	207,538.86	7,641.65	70,379	68,754	177,260.44
	From 25001-50,000	3,698.32	13,685	13,286	64,698.30	4,061.53	21,152	20,651	79,488.10	6,700.08	24,260	23,397	114,639.24	7,029.21	31,977	31,068	112,340.88
	From 50,001- 75,000	1,535.70	3,819	3,745	24,627.07	1,838.38	8,167	8,025	41,951.60	2,658.22	6,310	6,208	41,326.74	3,410.12	11,860	11,623	58,840.83
	From 75,000-100,000	1,433.65	2,019	1,973	16,237.99	1,820.02	3,535	3,464	26,523.54	2,732.64	3,865	3,782	30,029.39	3,040.81	5,395	5,274	39,607.27
	From 1,00,001 -1,25,000	330.59	470	463	5,876.05	622.30	1,763	1,731	17,460.73	635.64	831	819	10,033.77	1,178.83	2,267	2,205	22,345.09
	Above Rs. 1,25,000	1,524.57	774	748	19,363.68	1,337.74	1,276	1,221	24,756.31	2,590.67	1,445	1,385	33,963.13	2,076.38	1,791	1,709	33,176.71
	<b>vi Individual non Single Premium- Annuity- INSPA</b>																
	From 0-50000	0.27	2	2	-	20.38	361	360	-	(1.89)	16	16	-	13.58	674	671	-
	From 50,001-100,000	(0.81)	3	3	-	30.51	273	273	-	(6.57)	17	17	-	70.80	427	427	-
	From 1,00,001-150,000	0.08	1	1	-	15.60	69	68	-	0.08	3	3	-	38.98	114	113	-
	From 150,001 - 2,00,000	-	-	-	-	7.16	14	14	-	-	-	-	-	15.92	27	27	-
	From 2,00,001-250,000	(2.40)	2	2	-	6.79	16	16	-	(2.40)	2	2	-	10.18	24	24	-
	From 2,50,001 -3,00,000	-	-	-	-	8.77	18	18	-	-	-	-	-	17.93	20	20	-
	Above Rs. 3,00,000	-	-	-	-	(37.81)	11	10	-	(7.05)	3	3	-	(66.27)	20	19	-
	<b>vii Group Non Single Premium (GNSP) **</b>																
	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	1,810.31	48	358,947	3,556,044.15	1,416.41	64	121,218	19,157.01	5,147.55	116	1,189,894	11,143,740.08	2,555.94	113	120,834	26,984.98
	<b>viii Group Non Single Premium- Annuity- GNSPA **</b>																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>Renewal Premium</b>																
	<b>i Individual</b>																
	From 0-10000	4,342.66	78,532	76,667	152,289.40	4,571.46	83,139	81,076	145,303.38	8,073.00	136,343	132,342	245,923.36	8,126.86	140,271	136,098	236,473.84
	From 10,000-25,000	12,073.36	110,261	107,794	308,428.46	11,050.93	99,813	97,433	253,378.42	21,828.87	169,189	164,783	454,507.70	19,031.75	148,219	144,104	380,799.57
	From 25001-50,000	9,681.87	49,238	48,029	203,650.74	8,664.20	43,327	42,232	177,707.36	17,308.91	67,696	65,776	281,260.44	14,523.07	56,959	55,330	239,562.36
	From 50,001- 75,000	3,992.52	16,036	15,674	87,163.10	3,231.66	13,171	12,866	70,397.46	7,222.46	19,994	19,533	110,736.33	5,462.14	15,904	15,519	87,639.09
	From 75,000-100,000	3,572.52	5,838	5,708	48,989.21	3,167.36	4,970	4,845	41,686.66	6,231.24	8,859	8,648	74,088.22	5,078.83	7,149	6,949	60,783.90
	From 1,00,001 -1,25,000	1,187.76	2,790	2,740	28,451.93	978.51	2,240	2,202	21,979.74	2,292.58	3,474	3,397	36,674.25	1,655.19	2,689	2,644	27,496.91
	Above Rs. 1,25,000	2,439.07	1,920	1,850	41,763.31	2,185.53	1,679	1,610	34,464.19	4,418.00	2,822	2,715	62,042.64	3,510.04	2,347	2,245	50,610.44
	<b>ii Individual- Annuity</b>																
	From 0-10000	79.29	490	490	24.15	135.81	759	759	33.90	165.79	959	959	37.90	197.16	1,344	1,344	52.85
	From 10,000-25,000	303.82	1,681	1,678	3.82	494.94	2,162	2,149	3.62	483.13	2,331	2,327	6.84	695.69	3,137	3,118	8.55
	From 25001-50,000	410.04	2,041	2,026	2.86	641.02	2,370	2,339	4.34	752.05	2,580	2,557	5.36	968.99	3,012	2,970	4.89
	From 50,001- 75,000	213.95	1,036	1,030	0.75	245.52	1,069	1,053	0.75	397.99	1,156	1,147	0.75	392.92	1,196	1,177	0.75
	From 75,000-100,000	200.41	410	410	-	298.77	543	540	1.00	362.68	619	619	-	447.87	817	813	2.00
	From 1,00,001 -1,25,000	95.31	282	279	0.10	121.74	305	302	0.10	195.21	350	347	0.10	197.14	366		

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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 September 2017			For the quarter ended 30 September 2016			Up to the quarter ended 30 September 2017			Up to the quarter ended 30 September 2016		
		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	29	259,878	9.74	53	71,598	7.25	85	545,145	24.53	94	82,023	10.77
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	19	99,916	8.50	11	49,620	6.91	31	646,060	27.14	19	38,811	14.79
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>48</b>	<b>359,794</b>	<b>18.24</b>	<b>64</b>	<b>121,218</b>	<b>14.16</b>	<b>116</b>	<b>1,191,205</b>	<b>51.67</b>	<b>113</b>	<b>120,834</b>	<b>25.56</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>48</b>	<b>359,794</b>	<b>18.24</b>	<b>64</b>	<b>121,218</b>	<b>14.16</b>	<b>116</b>	<b>1,191,205</b>	<b>51.67</b>	<b>113</b>	<b>120,834</b>	<b>25.56</b>

**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 2017		For the quarter ended 30 September 2016		Up to the quarter ended 30 September 2017		Up to the quarter ended 30 September 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	24,427	82.96	30,229	132.91	43,424	150.38	48,207	376.81
2	Corporate Agents-Banks	2,514	6.90	1,366	3.44	4,000	10.93	2,268	5.33
3	Corporate Agents -Others	4,069	8.89	1,595	5.11	6,800	16.11	2,873	9.51
4	Brokers	10,958	26.37	11,274	28.75	20,542	49.72	21,302	52.29
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,856	8.81	1,156	5.04	3,309	13.82	1,608	7.55
7	IMF	(5)	(0.03)	30	0.17	29	0.09	30	0.17
	<b>Total (A)</b>	<b>43,819</b>	<b>133.90</b>	<b>45,650</b>	<b>175.41</b>	<b>78,104</b>	<b>241.05</b>	<b>76,288</b>	<b>451.65</b>
1	Referral (B)	4,391	8.90	3,527	6.13	7,232	14.23	5,565	9.28
	<b>Grand Total (A+B)</b>	<b>48,210</b>	<b>142.79</b>	<b>49,177</b>	<b>181.55</b>	<b>85,336</b>	<b>255.28</b>	<b>81,853</b>	<b>460.93</b>

**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	-	9,881	125	2	4	3	10,015	102.74
2	Survival Benefit	9,118	13,852	331	132	128	63	23,624	86.19
3	For Annuities / Pension	-	1,909	-	-	-	-	1,909	1.26
4	For Surrender (Incl Foreclosures)	-	21,260	295	218	714	320	22,807	268.29
5	Other benefits (rider)	-	990	-	-	-	-	990	0.87
1	Death Claims	-	1,238	182	120	-	-	1,540	34.86

In the case of death claims, ageing has been computed from the date of intimation for investigative cases

In the case of death claims, ageing has been computed from the date of receipt of last requirement for non-investigative cases

Claims for which all documentation have been completed are shown here.

Claim Settlement includes refund of premium and payment of special surrender value as per terms and conditions

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 **	91	-	-	-	-	-	91	0.13
5	Other benefits - Death	-	6	-	-	-	-	6	0.61
6	Other benefits - GRTY / SUPN *	-	196	-	-	-	-	196	1.92
1	Death Claims ***	-	518	-	-	-	-	518	32.20

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

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

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

**FORM L-40 - : Claims data for Life (Apr to Sep-17)**

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-17)	-	673	2,218	505	2,521	-
2	Claims reported during the period	1,701	9,508	22,130	1,893	21,751	1,001
3	Claims Settled during the period	1,540	10,015	23,624	1,909	22,807	990
4	Claims Repudiated during the period	58	-	-	-	-	1
a	Less than 2 years from the date of acceptance of risk	50	-	-	-	-	1
b	Grater than 2 year from the date of acceptance of risk	8	-	-	-	-	-
5	Claims Rejected / Written Back	-	-	-	-	-	-
6	<b>Claims O/S at End of the period</b>	<b>103</b>	<b>166</b>	<b>724</b>	<b>489</b>	<b>1,465</b>	<b>10</b>
	Less than 3 months	99	102	260	489	92	8
	3 months to 6 months	4	13	77	-	48	2
	6 months to 1 year	-	24	182	-	168	-
	1 year and above	-	27	205	-	1,157	-

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-17)	-	-	-	-	-	-
2	Claims reported during the period	523	-	-	-	91	202
3	Claims Settled during the period	518	-	-	-	91	202
4	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	<b>Claims O/S at End of the period</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	Less than 3 months	5	-	-	-	-	-
	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 2017	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 30 September 2017	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	Duplicate		
<b>1</b>	<b>Complaints made by customers</b>								
a)	Death Claims	-	8	1	-	6	1	-	20
b)	Policy Servicing	-	11	8	2	1	-	-	25
c)	Proposal Processing	-	15	6	2	7	-	-	37
d)	Survival Claims	1	26	13	3	10	1	-	49
e)	ULIP Related	-	-	-	-	-	-	-	1
f)	Unfair Business Practices	18	1,023	158	167	690	26	-	2,126
g)	Others	-	28	7	5	14	2	-	67
	<b>Total Number of complaints</b>	<b>19</b>	<b>1,111</b>	<b>193</b>	<b>179</b>	<b>728</b>	<b>30</b>	<b>-</b>	<b>2,325</b>

<b>2</b>	Total No. of policies during previous year	81,853
<b>3</b>	Total No. of claims during previous year	1,541
<b>4</b>	Total No. of policies during current year	85,336
<b>5</b>	Total No. of claims during current year	1,701
<b>6</b>	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	3
<b>7</b>	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	118

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

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-16		Mar-17		Jun-17		Sep-17	
		Min	Max	Min	Max	Min	Max	Min	Max
<b>i. Individual Business</b>									
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	6.00%	6.75%	6.00%	6.75%	6.00%	6.75%	6.00%	6.75%
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
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	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>ii. Group Business</b>									
<b>Mortality Rates : the mortality rates used for each segment <sup>1</sup></b>									
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 <sup>2</sup>	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%
<b>Expense : (all are per policy unless otherwise mentioned)</b>									
1.	Life- Participating policies	479.14	733.71	483.86	740.94	488.70	748.35	493.59	755.83
2.	Life- Non-participating Policies	379.80	733.71	383.54	740.94	387.38	748.35	391.25	755.83
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	338.64	338.64	341.98	341.98	345.40	345.40	348.85	348.85
5.	Annuities- Individual Pension Plan	733.71	733.71	740.94	740.94	748.35	748.35	755.83	755.83
6.	Unit Linked <sup>3</sup>	706.10	706.10	713.06	713.06	720.19	720.19	727.39	727.39
7.	Health Insurance	733.71	733.71	740.94	740.94	748.35	748.35	755.83	755.83
<b>ii. Group Business (Term Assurance)</b>		21.61	74.27	21.82	75.00	22.04	75.75	22.26	76.51

- 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<sub>1</sub> 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 2017. 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 2017.
- 4) Bonus Rates :  
 Each year bonus rates are declared on 31st of March post annual actuarial valuation in accordance with section 49 of Insurance Act,1938 and IRDA ( Distribution of Surplus) Regulations, 2002.  
 Bonus rates declared were in line with the bonus rates illustrated at the time of sale based on rates prescribed by the Life Council/IRDA Regulations.  
 Both allowed for in the valuation of participating business. Taxes charged were at **12.5% Base Rate + applicable Surcharge + Education Cess**  
 Set up assumed 2 - 3 month reporting delay in respect of death claims based on Line of Business
- 5) Policyholders Reasonable Expectations  
 6) Taxation and Shareholder Transfers  
 7) Basis of provisions for Incurred But Not Reported (IBNR)  
 8) Change in Valuation Methods or Bases (comparison to valuation bases as at 30 June 2017)

**i. Individuals Assurances**

		Jun-17	
		Min	Max
<b>1. Interest</b>			
Participating		No Change	No Change
Non participating		No Change	No Change
<b>2. Expenses</b>			
3. Inflation		No change other than allowing for implied inflation	No Change
<b>ii. Annuities</b>			
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
<b>iii. Unit Linked</b>			
1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	
3. Inflation		No Change	No Change
<b>iv. Health</b>			
1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	
3. Inflation		No Change	No Change
<b>v. Group</b>			
1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	
3. Inflation		No Change	No Change