

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 31 December 2017	Up to the Quarter ended 31 December 2017	For the Quarter ended 31 December 2016	Up to the Quarter ended 31 December 2016
Premiums earned – net					
(a) Premium	L4	5,688,663	15,972,870	4,652,543	15,758,148
(b) Reinsurance ceded		(91,988)	(550,401)	(137,103)	(411,309)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,717,525	5,119,238	1,554,078	4,662,473
(b) Profit on sale/redemption of investments		878,506	2,553,824	644,000	2,104,949
(c) (Loss) on sale/ redemption of investments		(218,749)	(582,505)	(131,190)	(467,723)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		594,833	488,132	(1,033,076)	151,759
Other Income					
(a) Miscellaneous income		31,020	105,983	13,008	33,711
(b) Contribution from the shareholders' account		188,435	599,176	394,919	783,544
Total (A)		8,788,246	23,706,317	5,957,179	22,615,553
Commission	L5	353,419	1,011,444	354,247	1,164,005
Operating expenses relating to insurance business	L6	1,738,801	5,110,515	1,616,182	4,744,769
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax (Fringe benefit tax)		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		2,092,220	6,121,959	1,970,429	5,908,774
Benefits paid (net)	L7	2,871,878	8,484,520	2,472,552	7,461,444
Interim bonuses paid		1,746	4,992	1,147	3,080
Change in valuation of liability against life policies					
(a) Gross		3,755,697	9,098,911	1,501,272	9,226,328
(i) Linked		240,528	(329,548)	(941,975)	(290,591)
(ii) Non-Linked		3,515,169	9,428,458	2,443,247	9,516,919
(b) (Amount ceded in reinsurance)		60,342	(22,612)	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		6,689,662	17,565,811	3,974,971	16,690,852
Surplus / (Deficit) (D) = (A)-(B)-(C)		6,363	18,547	11,779	15,927
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		6,363	18,547	11,779	15,927
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		-	-	-	-
Total (D)		6,363	18,547	11,779	15,927
Funds for Discontinued Policies					
Opening Balance		1,379,157	1,248,858	1,205,533	1,085,756
Add : Transfer to Funds for discontinued policies (net of refund)		122,174	252,473	44,111	163,889
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		1,501,331	1,501,331	1,249,645	1,249,645
Funds for Future Appropriation					
Opening Balance		427,791	415,607	304,414	300,266
Add: Surplus transferred to (from) balance sheet		6,363	18,547	11,779	15,927
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		-	-	-	-
Balance Carried forward to Balance Sheet		434,155	434,155	316,193	316,193

Form : L2-A-PL

Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 31 December 2017	Up to the Quarter ended 31 December 2017	For the Quarter ended 31 December 2016	Up to the Quarter ended 31 December 2016
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		151,444	432,537	131,486	406,914
(b) Profit on sale/redemption of investments		34,634	63,499	12,971	188,850
(c) (Loss) on sale/ redemption of investments		-	-	(1,259)	(2,538)
Other income		-	-	8,059	31,381
Total (B)		186,078	496,036	151,255	624,607
Expense other than those directly related to the insurance business	6A	9,100	27,124	5,776	15,285
Corporate Social Responsibility		11,650	11,650	1,500	1,500
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		188,435	599,176	394,919	783,544
Total (C)		209,186	637,950	402,195	800,329
Profit / (loss) before tax (A) + (B) - (C)		(23,108)	(141,914)	(250,940)	(175,722)
Provision for tax		-	-	-	-
- Current Tax Credit / (Charge)		-	-	-	-
- Deferred Tax Credit / (Charge)		-	-	-	-
Profit / (loss) after tax		(23,108)	(141,914)	(250,940)	(175,722)
Appropriations					
(a) Balance at beginning of the year		(8,129,465)	(8,010,659)	(9,124,978)	(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		-	-	-	-
Profit / (loss) carried forward to the balance sheet		(8,152,573)	(8,152,573)	(9,375,918)	(9,375,918)

Particulars	Schedule	As at 31	
		December 2017	December 2016
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L8	17,500,000	17,500,000
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		186	64
Sub-total		17,500,186	17,500,064
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)	L11	-	-
Policy liabilities		538,482	(302,880)
- Par		53,023,429	43,386,128
- Non Par		18,703,487	15,561,841
- Annuity		446,240	359,696
- Pension		8,666,534	8,845,672
- VIP Non Par Pension		8,021,719	7,055,835
Funds for discontinued policies			
(i) Linked		806,335	822,895
(ii) Non-Linked		694,996	426,750
Insurance reserves		-	-
Provision for linked liabilities		18,647,718	19,382,687
Fair value change (linked)		2,571,912	1,013,695
Non-unit liabilities		95,189	107,849
Total linked liabilities		21,314,819	20,504,231
Sub-total		112,216,042	96,660,168
Funds for future appropriation - Non Participating		18,547	15,927
Funds for future appropriation - Participating		415,607	300,266
Total		130,150,382	114,476,426
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	9,337,984	7,146,171
Policyholders'	L13	88,434,349	74,080,057
Assets held to cover linked liabilities	L14	22,025,965	21,219,276
Loans	L15	1,411	912
Fixed Assets (Net)	L16	396,493	313,098
Deferred Tax Assets		64,458	-
Current Assets			
Cash and bank balances	L17	1,111,328	2,144,476
Advances and other assets	L18	4,989,830	4,175,091
Sub-total (A)		6,101,158	6,319,567
Current liabilities	L19	4,236,873	3,893,424
Provisions	L20	127,134	85,149
Sub-total (B)		4,364,008	3,978,573
Net current assets (C) = ((A) - (B))		1,737,151	2,340,994
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		8,152,573	9,375,918
Total		130,150,382	114,476,426

Contingent Liabilities

Particulars	As at 31	
	December 2017	December 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	3,058,064	2,728,425
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 (net of provision)	160,040	186,835
- Claims under arbitration	427,523	-
Total	3,645,627	2,915,261

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

Schedules forming part of Financial Statements for the period ended 31 December 2017



FORM L4-Premium Schedule

(₹ '000)

Particulars

	For the quarter ended 31 December 2017	Up to the quarter ended 31 December 2017	For the quarter ended 31 December 2016	Up to the quarter ended 31 December 2016
Premium (net of service tax)				
First year premiums	1,750,577	4,668,727	1,275,115	4,113,661
Renewal premiums	3,870,403	11,085,038	3,305,689	9,546,420
Single premiums	67,684	219,105	71,739	2,098,066
Total premium	5,688,663	15,972,870	4,652,543	15,758,148

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	264,787	743,885	253,556	848,938
- Renewal premium	87,835	265,272	100,025	291,482
- Single premium	796	2,287	665	23,585
Total	353,419	1,011,444	354,247	1,164,005
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	353,419	1,011,444	354,247	1,164,005

Break up of commission paid to intermediaries:

Agents	228,619	654,577	248,440	853,147
Brokers	86,924	247,623	82,263	236,234
Corporate agency	28,179	76,058	15,738	43,686
Referral	1,876	5,975	1,029	11,458
Bancassurance	7,941	26,973	6,191	18,466
IMF	(119)	237	586	1,014
Total	353,419	1,011,444	354,247	1,164,005

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Schedules forming part of Financial Statements for the period ended 31 December 2017



FORM : L6-Operating Expenses Schedule

Operating expenses relating to insurance business

(₹ '000)

Particulars	For the quarter ended 31 December 2017	Up to the quarter ended 31 December 2017	For the quarter ended 31 December 2016	Up to the quarter ended 31 December 2016
Employees' remuneration, welfare benefits and other manpower costs	701,456	2,198,841	747,361	2,034,660
Travel, conveyance and vehicle running expenses	35,760	93,239	32,156	88,859
Rent, rates and taxes	116,910	472,269	113,875	347,933
Repairs, maintenance and office upkeep	113,441	280,355	78,335	202,603
Printing and stationery	6,901	23,644	8,900	17,313
Communication expenses	9,704	42,911	14,442	55,628
Legal expenses / Settlement cost	8,761	28,230	2,283	6,831
Professional charges	145,307	317,998	137,075	335,822
Medical fees	435	18,524	6,237	15,120
Auditors' fees, expenses etc				
a) as auditor	750	2,750	700	2,600
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	113	38	113
d) Concurrent audit & Other certifications	722	1,489	530	1,010
e) Out of pocket reimbursement	(37)	238	(59)	310
Advertisement and publicity	87,007	278,066	35,462	385,443
Interest and bank charges	11,915	42,071	8,719	26,116
Agents training & Recruitment expenses	5,904	16,703	5,302	9,574
Electricity charges	20,531	63,994	21,248	62,007
GST on premium - J&K	46	1,602	1,126	3,523
Service tax / GST expense	455	9,068	4,758	20,850
Sales and business promotion expenses	441,820	1,128,764	370,217	1,051,826
Exchange fluctuation loss / (gain)	-	-	-	-
Less : Expense transferred to Shareholders' Account	-	-	-	-
Membership fees	4,638	16,091	6,246	16,013
Depreciation	24,785	70,073	20,398	55,504
Other expenses	1,554	3,483	835	5,110
Total	1,738,801	5,110,515	1,616,182	4,744,769

Schedule - 6A

Expenses other than those directly related to the insurance business

Particulars	Current Year	Previous Year
Director sitting fees	560	800
Board meeting / Other expenses	131	645
Penalties (paid to IRDAI)	-	500
Managerial Remuneration in excess of ₹ 15,000	26,433	13,340
Total	27,124	15,285

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	403,809	1,566,575	302,589	811,760
(b) Claims by maturity	1,066,277	2,811,690	742,929	1,823,770
(c) Annuities / pensions in payment	4,249	14,200	3,217	12,120
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,508,578	4,543,227	1,494,207	5,024,964
2. (Amount ceded in reinsurance) :	-	-	-	-
(a) Claims by death	(111,037)	(451,171)	(70,390)	(211,170)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
Total	2,871,878	8,484,520	2,472,552	7,461,444

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 31 December 2017	As at 31 December 2016
Share capital		
Authorised capital		
1,900,000,000 (Previous Year: 1,900,000,000) Equity shares of ₹ 10 each	19,000,000	19,000,000
Issued capital		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	17,500,000	17,500,000
Subscribed capital		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	17,500,000	17,500,000
Called-up capital		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	17,500,000	17,500,000
Less : Calls unpaid	-	-
Add : Shares forfeited (amount originally paid up)	-	-
Less: Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
Less: Expenses on underwriting or subscription of shares	-	-
Total	17,500,000	17,500,000

FORM : L9-Pattern of Shareholding Schedule

Pattern of Shareholding
(As Certified by the Management)

Shareholders	Current year		Previous year	
	No. of shares	% of holding	No. of shares	% of holding
Promoters				
- Indian	1,750,000,000	100 *	1,750,000,000	100
- Foreign	-	-	-	-
Others				
- Indian	-	-	-	-
Total	1,750,000,000	100	1,750,000,000	100

Note:

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

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Schedules forming part of Financial Statements for the period ended 31 December 2017



FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 31 December 2017	As at 31 December 2016
Reserves and surplus		
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	-	-
Revaluation reserve	-	-
General reserves	-	-
Less: debit balance in profit and loss Account, if any	-	-
Less: Amount utilized for buy - back	-	-
Catastrophe reserve	-	-
Other reserves (to be specified)	-	-
Balance of profit in profit and loss account	-	-
Total	-	-

FORM : L11-Borrowings Schedule

Borrowings

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

Exide Life Insurance Company Limited
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Schedules forming part of Financial Statements for the period ended 31 December 2017



FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 31 December 2017	As at 31 December 2016
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	5,944,822	4,873,610
Other approved securities	174,449	169,710
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	225,394	152,824
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,540,291	1,482,862
(b) Other Investment	-	-
Other investments	-	-
Sub total (A)	7,884,956	6,679,006
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	247,574	-
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	853,117	150,028
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	114,000
(e) Other securities (CBLO)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	352,337	10,000
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	193,136
Sub total (B)	1,453,027	467,164
Total (C) = (A) + (B)	9,337,984	7,146,171

Note:

1. Aggregate market value of quoted Investments other than mutual fund and share listed, having a book value of ₹ 8,484,862 (Previous Year: ₹ 6,803,002) as at 31 December, 2017 is ₹ 8,350,469 (Previous Year: ₹ 7,173,398)

2) Aggregate market value of mutual funds and shares, having a book value of ₹ 8,52,930 (Previous year: ₹ 343,100) as at 31 December, 2017 is ₹ 8,53,117 (Previous year: 343,164)

3. Government securities having a Face Value ₹ 53,000 (Previous year : ₹ 52,000) as at 31 December 2017, having Market value ₹ 59,508 (Previous year : ₹ 58,304) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the collateralized Borrowing and Lending Obligation (CBLO) segment.

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

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

Schedules forming part of Financial Statements for the period ended 31 December 2017

**FORM : L13-Investment Policyholders Schedule****(₹ '000)**

Particulars	As at 31 December 2017	As at 31 December 2016
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	53,322,815	42,802,501
Other approved securities	2,585,835	2,407,655
Other approved investments		
(a) Shares		
(aa) Equity (Including ETF ₹ 107,833)	4,962,282	4,497,958
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,205,559	5,013,376
(e) Other securities (Policy Loan)	2,575,066	1,836,553
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bond ₹ 15,564,261 and Equity ₹ 161,537)	15,725,798	15,233,666
(b) Other Investment (Equity)	-	28,383
Other investments (includes Bonds ₹ 408,970 and Equity ₹ 308,756)	717,726	134,052
Sub total (A)	85,095,080	71,954,144
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	680,835	505,243
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	2,316,373	67,013
(c) Derivative instruments	-	-
(d) Debentures / bonds	200,010	136,182
(e) Other securities(CBLO)	34,000	11,228
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	71,721	307,275
(b) Other Investment	-	-
Other investments	36,330	1,098,972
Sub total (B)	3,339,269	2,125,913
Total (C) = (A) + (B)	88,434,349	74,080,057

Note:

1) Aggregate market value of quoted investments, other than mutual funds and shares (including ETF), having a book value of ₹ 78,010,121 (Previous year: ₹ 66,360,104) as at 31 December, 2017 is ₹ 79,903,543 (Previous year: ₹ 72,277,607)

2) Aggregate market value of mutual funds and shares (including ETF) having a book value of ₹ 7,310,680 (Previous year: ₹ 6,186,210) as at 31 December, 2017 is ₹ 7,849,162 (Previous year: ₹ 5,883,400)

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

Schedules forming part of Financial Statements for the period ended 31 December 2017



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

(₹ '000)

Particulars	As at 31 December 2017	As at 31 December 2016
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,287,629	3,103,086
Other approved securities	360,735	172,855
Other approved investments		
(a) Shares		
(aa) Equity (Including EFT ₹ 29,599)	11,920,820	11,363,389
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	541,139	947,921
(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 ₹ 1,184,006 and Equity ₹ 403,568)	1,587,574	2,048,945
(b) Other Investment (Equity)	12,901	100,237
Other investments (Includes ₹ 673,557 and ETF ₹ 327,162)	1,000,718	468,149
Sub total (A)	18,711,516	18,204,581
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,460,924	1,547,569
Other approved securities	-	3,012
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	1,219,440	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	41,860	111,960
(d) Other securities (CBLO)	152,000	894,229
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment	244,002	204,898
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	-
Net current assets	196,222	253,027
Sub total (B)	3,314,449	3,014,696
Total (C) = (A) + (B)	22,025,965	21,219,276

Note:

1) Aggregate market value of above investments, other than mutual funds and shares (including ETF), having a book value of ₹ 7,287,698 (Previous year: ₹ 8,485,028) as at 31 December, 2017 is ₹ 7,272,302 (Previous year : ₹ 8,669,972)

2) Aggregate market value of mutual funds and shares (including ETF), having a book value of ₹ 11,933,512 (Previous year: ₹ 11,436,161) as at 31 December, 2017 is ₹ 14,557,448 (Previous year: ₹ 12,296,284)

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

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

Schedules forming part of Financial Statements for the period ended 31 December 2017



FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 31 December 2017	As at 31 December 2016
Loans		
Security-wise classification		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On shares, bonds, Government securities	-	-
(c) Loans against policies	-	-
(d) Others	-	-
Unsecured	1,411	912
Total	1,411	912
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholder's	-	-
(f) Others - loans to employees	1,411	912
Total	1,411	912
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	1,411	912
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	1,411	912
Maturity-wise classification		
(a) Short term	977	734
(b) Long term	433	178
Total	1,411	912

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

Schedules forming part of Financial Statements for the period ended 31 December 2017



FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-17	Additions	Deductions	As at 31 Dec-17	As at 1-Apr-17	For the period	On Sales/ Adjustments	As at 31 Dec-17	As at 31 Dec-17	As at 31 Dec-16
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	358,751	34,410	-	393,161	291,513	18,153	-	309,666	83,495	58,413
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	556,219	16,608	-	572,827	475,273	10,123	-	485,396	87,431	83,174
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	110,199	4,373	-	114,572	84,951	5,524	-	90,475	24,098	24,335
Information Technology Equipment	250,165	42,160	-	292,324	166,738	24,093	-	190,831	101,493	68,595
Vehicles	76,039	-	57,618	18,421	71,162	2,351	59,969	13,544	4,876	5,503
Office Equipment	185,073	7,820	120	192,773	146,736	9,950	59	156,627	36,147	35,990
Total	1,536,446	105,371	57,738	1,584,079	1,236,373	70,194	60,028	1,246,539	337,540	276,010
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	58,953	37,088
Grand Total	1,536,446	105,371	57,738	1,584,079	1,236,373	70,194	60,028	1,246,539	396,493	313,098
Previous Year	1,427,955	63,673	-	1,491,628	1,163,618	51,999	-	1,215,618	313,098	264,986

Exide Life Insurance Company Limited
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Schedules forming part of Financial Statements for the period ended 31 December 2017



FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 31 December 2017	As at 31 December 2016
Cash and bank balances		
Cash (includes cash & cheques in hand)	16,831	7,671
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet)	628,580	1,051,000
(bb) Others	-	-
(b) Current Accounts	465,917	1,085,805
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	1,111,328	2,144,476
Balances with non-scheduled banks included in (a) and (b) above	11	11
Cash and bank balances		
In India	1,111,328	2,144,476
Outside India	-	-
Total	1,111,328	2,144,476

FORM : L18-Advances and other Assets Schedule

Advances and other assets

Advances

Prepayments	37,322	42,656
Advance tax paid and taxes deducted at source	7,199	7,199
Advances to suppliers	29,799	23,863
Advances to employees	41,903	21,370
Total (A)	116,223	95,088

Other assets

Income accrued on investments	1,879,587	1,707,601
Outstanding premiums	550,881	562,751
Agents' balances	16,126	14,774
Security and other deposits	443,286	418,490
Less : Provision for Security Deposit	(15,092)	(16,724)
Service tax / GST - unutilised credit	221,524	2,940
Unclaimed Fund (Investment held for Unclaimed policyholders' amount)	700,169	728,334
Others (including Debtors)	1,077,125	661,837
Total (B)	4,873,607	4,080,002
Total (A+B)	4,989,830	4,175,091

FORM : L19-Current Liabilities Schedule

(₹ '000)

Particulars	As at 31 December 2017	As at 31 December 2016
Current liabilities		
Agents' balances	283,088	488,868
Balances due to other insurance companies	-	279,091
Premiums received in advance	136,607	122,152
Sundry creditors	199,443	107,534
Claims outstanding	406,540	38,264
Maturity / Annuities / Foreclosures due	31,358	182,461
Accrued expenses	1,248,170	1,417,407
Proposal / policy deposits	594,558	383,603
Unclaimed amount of policyholder's	652,045	678,087
Cash bonus payable	3,350	7,212
Statutory dues payable	46,238	23,772
Tax Deducted at Source payable	31,077	30,312
Salary payable	13,065	18,620
GST / Service tax / VAT payable	104,835	35,759
Other Liabilities (last day unit to be created)	486,497	80,281
Total	4,236,873	3,893,424

FORM : L20-Provisions Schedule

Provisions

For wealth tax	-	-
For Rent / lease equalisation	31,079	-
For Other provisions (Gratuity and Leave Encashment)	96,056	85,149
Total	127,134	85,149

FORM : L21-Misc Expenditure Schedule

Miscellaneous Expenditure

(To the extent not written off or adjusted)

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

FORM : L22-Analytical Ratios

Sl No	Ratios	For the quarter ended 31 December 2017	Up to the quarter ended 31 December 2017	For the quarter ended 31 December 2016	Up to the quarter ended 31 December 2016
1	New business premium income growth:				
	Participating	12.2%	2.3%	30.8%	39.6%
	Non Participating	6.6%	12.6%	-13.6%	-3.5%
	Pension- Individual	na	na	1114.3%	822.6%
	VIP Non Par Pension	100.3%	-83.5%	9.0%	258.3%
	Annuity	78.2%	19.3%	82.1%	554.8%
	Unit - Linked - Individual Pension	na	na	na	na
	Unit - Linked - Individual	59.5%	15.1%	-28.9%	6.9%
	Unit - Linked - Group	na	242.6%	-100.3%	-72.1%
2	Net retention ratio	98.4%	96.6%	97.1%	97.4%
3	Ratio of expenses of management	36.8%	38.3%	42.4%	37.5%
4	Commission ratio	6.2%	6.3%	7.6%	7.4%
5	Ratio of policy holders' liabilities to shareholders' funds	1205.1%	1205.1%	1193.7%	1193.7%
6	Growth rate of shareholders' fund (over previous year same quarter)	-1.5%	-1.5%	-2.1%	-2.1%
7	Ratio of policyholders' surplus to policy holders' liability	-0.5%	-0.5%	-0.8%	-0.8%
8	Change in net worth - (Rs. Mn)	(23.0)	(141.7)	(250.9)	(175.7)
9	Profit / (loss) after tax / total income	-0.3%	-0.6%	-2.3%	-0.8%
10	(Total real estate + loans)/ cash and invested assets	2.1%	2.1%	1.8%	1.8%
11	Total investments/ (capital + total surplus) *	1281.6%	1281.6%	1261.0%	1261.0%
12	Total affiliated investments/ (capital + total surplus)	1.1%	1.1%	1.3%	1.3%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.2%	6.4%	2.2%	6.7%
	Non Participating	2.5%	7.1%	2.0%	7.5%
	Pension	2.1%	6.4%	2.3%	6.7%
	Unit Linked Funds	2.3%	8.6%	2.7%	7.4%
	Shareholders	2.0%	6.0%	3.0%	10.3%
	Without realized gains / (losses)				
	Participating	2.5%	6.8%	1.7%	6.5%
	Non Participating	2.7%	7.3%	1.8%	7.3%
	Pension	2.4%	6.8%	1.7%	6.6%
	Unit Linked Funds	4.9%	10.0%	-2.2%	7.9%
	Shareholders	2.0%	5.8%	1.9%	8.0%
14	Conservation Ratio	84.5%	81.1%	70.4%	75.8%
	Linked	74.4%	70.8%	43.8%	62.2%
	Non Linked	85.8%	83.0%	73.8%	77.0%
	Pension	78.6%	69.9%	91.8%	85.1%
15	Persistency Ratio **				
	For 13th month	63.0%	63.0%	58.8%	58.8%
	For 25th month	50.2%	50.2%	54.3%	54.3%
	For 37th month	50.2%	50.2%	57.4%	57.4%
	For 49th Month	56.1%	56.1%	59.0%	59.0%
	for 61st month	55.8%	55.8%	46.1%	46.1%
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)	(0.08)	(0.08)	(0.10)	(0.10)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.08)	(0.08)	(0.10)	(0.10)
6	(iv) Book value per share (Rs 10 Paid Up)	5.34	5.34	4.64	4.64

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

**

a) Persistency ratios have been calculated based on the data as at 31 December 2017 for those policies where premiums are due and are based on APE.

b) Persistency ratios given above are to be read as follows: for e.g., 25th month's 50.2% for 2017 is based on the new business written from 01 January 2015 to 31 December 2015 and 25th month's 54.3% for 2016 is based on the new business written from 01 January 2014 to 31 December 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 31 December 2017

(₹ Lacs)

Sl.No.	Particular	As on 31 December 2017	As on 31 December 2016
1	<u>Linked</u>		
a	Life	197,295	189,481
b	General Annuity	-	-
c	Funds for discontinued policies	8,063	8,229
d	Pension	15,854	15,562
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	717,150	589,311
b	General Annuity	4,462	3,597
c	Funds for discontinued policies	6,950	4,268
d	Pension	166,883	159,015
e	Health	119	168

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

Geographical Distribution of Total Business													
Sl. No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	4,595	4,421	12.07	268.47	8,426	8,021	26.02	573.61	13,021	12,442	38.09	842.08
2	Arunachal Pradesh	3	3	0.01	0.05	6	6	0.03	0.12	9	9	0.03	0.17
3	Assam	309	279	0.75	11.60	1,684	1,489	5.39	55.68	1,993	1,768	6.14	67.28
4	Bihar	818	802	1.80	18.34	2,924	2,859	7.09	89.55	3,742	3,661	8.89	107.89
5	Chattisgarh	(1)	(1)	0.00	0.03	757	725	1.88	32.13	756	724	1.88	32.15
6	Goa	109	101	0.57	4.96	113	100	0.70	8.86	222	201	1.27	13.82
7	Gujarat	1,413	1,388	3.40	31.74	7,536	7,254	20.92	261.81	8,949	8,642	24.32	293.55
8	Haryana	656	601	2.95	53.91	1,669	1,512	5.94	155.06	2,325	2,113	8.89	208.97
9	Himachal Pradesh	276	272	0.67	5.82	493	472	1.19	16.98	769	744	1.86	22.80
10	Jammu & Kashmir	294	289	0.67	7.01	291	291	0.94	14.14	585	580	1.60	21.15
11	Jharkhand	488	472	1.34	17.06	1,840	1,763	5.13	68.37	2,328	2,235	6.47	85.42
12	Karnataka	3,215	3,095	8.32	153.50	10,131	9,585	40.78	649.41	13,346	12,680	49.11	802.91
13	Kerala	216	210	0.92	10.85	3,205	3,058	10.93	94.53	3,421	3,268	11.85	105.39
14	Madhya Pradesh	3	3	0.03	0.01	3,299	2,980	10.52	124.81	3,302	2,983	10.55	124.83
15	Maharashtra	3,174	3,133	7.09	74.15	13,372	12,968	36.76	607.73	16,546	16,101	43.84	681.88
16	Manipur	3	3	0.02	0.11	15	15	0.06	0.51	18	18	0.08	0.62
17	Meghalaya	-	-	0.00	-	22	17	0.08	0.44	22	17	0.08	0.44
18	Mizoram	3	3	0.02	0.03	2	2	0.01	0.05	5	5	0.02	0.08
19	Nagaland	-	-	-	-	19	15	0.08	1.50	19	15	0.08	1.50
20	Orissa	2,182	2,096	4.37	49.24	5,932	5,617	13.66	167.96	8,114	7,713	18.03	217.20
21	Punjab	401	383	1.13	21.19	2,386	2,191	7.43	167.83	2,787	2,574	8.56	189.02
22	Rajasthan	594	563	1.32	36.81	2,462	2,291	8.01	227.70	3,056	2,854	9.34	264.51
23	Sikkim	6	6	0.02	0.13	60	54	0.18	1.49	66	60	0.20	1.62
24	Telangana	3,607	3,424	8.81	292.31	5,043	4,685	20.35	460.10	8,650	8,109	29.17	752.40
25	Tamil Nadu	1,708	1,549	4.42	56.50	11,383	10,432	40.18	514.51	13,091	11,981	44.60	571.00
26	Tripura	157	157	0.42	3.50	138	137	0.37	2.88	295	294	0.79	6.39
27	Uttar Pradesh	2,517	2,418	6.30	99.14	9,145	8,593	26.15	444.87	11,662	11,011	32.45	544.01
28	Uttarakhand	703	694	2.28	22.78	1,945	1,906	6.55	67.27	2,648	2,600	8.83	90.05
29	West Bengal	770	697	1.89	17.95	5,558	5,072	17.95	167.56	6,328	5,769	19.85	185.51
30	Andaman & Nicobar Islands	2	2	0.00	0.03	7	6	0.03	0.28	9	8	0.04	0.32
31	Chandigarh	-	-	-	-	118	113	0.45	7.16	118	113	0.45	7.16
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	6	6	0.01	0.08	6	6	0.01	0.08
34	Delhi	(3)	(3)	(0.04)	(0.49)	2,974	2,755	11.81	191.99	2,971	2,752	11.77	191.50
35	Lakshadweep	-	-	0.00	-	-	-	0.00	-	-	-	0.00	-
36	Pondicherry	6	6	0.01	0.09	113	105	0.32	6.69	119	111	0.34	6.78
Total		28,224	27,066	71.57	1,256.79	103,074	97,095	327.91	5,183.67	131,298	124,161	399.48	6,440.46

Exide Life Insurance Company Limited

(Formerly known as ING Vysya Life Insurance Company Limited)

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


FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Dec-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	-	-	-	-	-	603	0.03	47.12	-	603	0.03	47.12
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	(69)	(0.01)	(21.00)	-	(69)	(0.01)	(21.00)
5	Chattisgarh	-	-	-	-	-	(15)	(0.00)	(5.33)	-	(15)	(0.00)	(5.33)
6	Goa	-	-	-	-	-	2	0.00	0.80	-	2	0.00	0.80
7	Gujarat	-	-	-	-	7	4,095	0.36	230.07	7	4,095	0.36	230.07
8	Haryana	-	-	-	-	11	60,672	8.37	16,099.76	11	60,672	8.37	16,099.76
9	Himachal Pradesh	-	-	-	-	-	55	0.00	26.87	-	55	0.00	26.87
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	4	42,413	0.37	238.63	4	42,413	0.37	238.63
12	Karnataka	-	-	-	-	42	452,305	20.44	35,318.04	42	452,305	20.44	35,318.04
13	Kerala	-	-	-	-	1	11,921	0.89	2,182.49	1	11,921	0.89	2,182.49
14	Madhya Pradesh	-	-	-	-	-	227	0.04	61.18	-	227	0.04	61.18
15	Maharashtra	-	-	-	-	47	634,290	51.08	57,951.02	47	634,290	51.08	57,951.02
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	6	192,039	1.43	523.54	6	192,039	1.43	523.54
21	Punjab	-	-	-	-	-	97	0.07	162.78	-	97	0.07	162.78
22	Rajasthan	-	-	-	-	1	133	0.02	24.24	1	133	0.02	24.24
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	14	24,983	1.26	1,778.17	14	24,983	1.26	1,778.17
25	Tamil Nadu	-	-	-	-	10	36,146	1.78	3,270.38	10	36,146	1.78	3,270.38
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	3	2,526	0.54	960.27	3	2,526	0.54	960.27
28	UttraKhand	-	-	-	-	1	377	0.06	25.13	1	377	0.06	25.13
29	West Bengal	-	-	-	-	3	4,397	0.48	216.01	3	4,397	0.48	216.01
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	658	0.08	135.31	1	658	0.08	135.31
32	Dadra & Naqar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	(46)	(0.00)	(1.38)	-	(46)	(0.00)	(1.38)
34	Delhi	-	-	-	-	9	20,407	1.97	3,534.60	9	20,407	1.97	3,534.60
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	1	275	0.04	32.12	1	275	0.04	32.12
Total		-	-	-	-	161	1,488,491	89.30	122,790.82	161	1,488,491	89.30	122,790.82

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	93,380
	Investments (Policyholders)	8A	884,343
	Investments (Linked Liabilities)	8B	220,260
2	Loans	9	14
3	Fixed Assets	10	3,965
4	Current Assets		
	a. Cash & Bank Balance	11	11,113
	b. Advances & Other Assets	12	49,898
5	Current Liabilities		
	a. Current Liabilities	13	(42,369)
	b. Provisions	14	(1,271)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		81,526
	Deferred Tax Assets		645
Application of Funds as per Balance Sheet (A)			1,301,504

Reconciliation of Investment Assets
Total Investment Assets (As per Balance Sheet) 1,197,983

Balance Sheet Value of:	
A. Life Fund	802,861
B. Pension , General Annuity Fund & Group Business	174,862
C. Unit Linked Funds	220,260
	1,197,983

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	14
2	Fixed Assets (if any)	10	3,965
3	Cash & Bank Balance (if any)	11	11,113
4	Advances & Other Assets (if any)	12	49,898
5	Current Liabilities	13	(42,369)
6	Provisions	14	(1,271)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		81,526
	Deferred Tax Assets		645
TOTAL (B)			103,521
Investment Assets(A-B)			1,197,983

NON- Linked Business

A. LIFE FUND	PERCENTAGE AS PER REG.	SH			PH		Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value		
		Balance (a)	FRSM+ (b)	UL -Non Unit Res (c)	PAR (d)	NONPAR (e)							
1	Central Govt Securities	Not less than 25%	13,431	48,493	1,196	326,803	119,662	509,585	64.03%	-	509,585	514,135	
2	Central Govt Sec, State Govt Sec or Other approved Securities	Not less than 50%	13,431	50,237	1,196	340,021	122,313	527,198	66.31%	-	527,198	532,165	
3	INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	
	a												
	1. Infrastructure/Social/Housing Sector		-	-	-	-	-	-	-	-	-	-	
	2. Approved Investments	Not less than 15%	5,513	13,413	-	85,323	25,184	129,434	15.99%	137	129,571	133,410	
	3. Other investments		-	-	-	-	-	-	0.00%	-	-	-	
	b												
	i) Approved Investments	Not exceeding 35%	4,708	6,076	5	88,231	35,304	134,324	16.73%	4,228	138,552	139,989	
	ii) Other Investments not to exceed 15%		0	0	-	4,026	3,517	7,543	0.97%	(3)	7,541	7,477	
TOTAL LIFE FUND			100%	23,652	69,726	1,201	517,601	186,318	798,499	100.00%	4,362	802,861	813,041

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%	-	92,376	92,376	53%	-	92,376	96,242
2	Central Govt Sec , State Govt Sec or Other Approved Securities	Not less than 40%	-	102,366	102,366	59%	-	102,366	106,564
3	Balance in Approved Investment	Not exceeding 60%	-	71,472	71,472	41%	1,024	72,497	75,709
4	Other Investment		-	-	-	0%	-	-	-
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS			100%	173,838	173,838	100%	1,024	174,862	182,273

C. Linked Business		PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1	Approved investments	Not less than 75%	-	210,123	210,123	95%
2	Other investments	Not more than 25%	-	10,136	10,136	5%
TOTAL LINKED INSURANCE FUND			100%	220,260	220,260	100%

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 31 December 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)	17	649	7	-	6,313	7,205	3,097	65,621	3,340	45,086
Add : Inflows During the quarter	0	0	0	-	221	72	17	1	92	4
Increase/(Decrease) Value Of Inv(net)	0	(5)	0	-	37	118	(19)	2,663	15	3,771
Less: Outflow During the quarter	-	4	-	-	60	159	188	3,578	103	3,683
TOTAL INVESTIBLE FUNDS (MKT VALUE)	17	640	7	-	6,511	7,236	2,907	64,707	3,344	45,177

Investment of Unit Fund	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	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investment(>=75%)																				
A Central Government Securities	7	44	458	72	2	28	0	0	2,926	45	2,134	29	1,741	60	13,505	21	1,326	40	0	0
B State Government securities	0	0	38	6	0	0	0	0	307	5	879	12	170	6	603	1	416	12	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	0	0	23	0	124	4	5,625	9	175	5	0	0
E Infrastructure Bonds	0	0	27	4	0	0	0	0	1,089	17	1,009	14	411	14	5,298	8	428	13	0	0
F Equity	4	26	0	0	4	52	0	0	864	13	1,995	28	0	0	33,626	52	489	15	40,749	90
G Money Market Investment	2	12	25	4	0	0	0	0	370	6	0	0	130	4	6	0	0	0	0	0
H Mutual Funds	0	0	68	11	0	0	0	0	690	11	860	12	254	9	3,125	5	380	11	414	1
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (A)	14	82	616	96	6	80	0	0	6,247	96	6,900	95	2,830	97	61,788	95	3,214	96	41,163	91
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accrued Interest	0	1	6	1	0	1	0	0	99	2	83	1	45	2	673	1	44	1	0	0
Dividend Receivable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Balance	3	17	0	0	1	18	0	0	0	0	1	0	1	0	14	0	1	0	5	0
Receivable for Sale of investments	0	0	34	5	0	1	0	0	197	3	220	3	86	3	825	1	112	3	549	1
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	54	1	22	0	0	0	0	0	6	0	62	0
Less:Current Liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payable for Investments	(0)	(0)	(15)	(2)	0	0	0	0	(104)	(2)	(114)	(2)	(31)	(1)	(695)	(1)	(60)	(2)	(442)	(1)
Fund Management of Charges Payable	(0)	(0)	(1)	(0)	0	0	0	0	(5)	(0)	(9)	(0)	(2)	(0)	(81)	(0)	(3)	(0)	(67)	(0)
Other current liabilities (for Investments)	0	0	0	0	0	0	0	0	0	0	(1)	(0)	(22)	(1)	(153)	(0)	(3)	(0)	(215)	(0)
SUB TOTAL (B)	3	18	24	4	1	18	0	0	242	4	202	3	77	3	583	1	97	3	(108)	(0)
Other Investment(<=25%)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
A Corporate bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Equity	0	1	0	0	0	1	0	0	23	0	133	2	0	0	2,336	4	33	1	4,123	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
SUB TOTAL (C)	0	1	0	0	0	1	0	0	23	0	133	2	0	0	2,336	4	33	1	4,123	9
Total A + B + C	17	100	640	100	7	100	0	0	6,511	100	7,236	100	2,907	100	64,707	100	3,344	100	45,177	100
Funds Carried Forward (As Per LB2)	17	0.00	640	0.00	7	0.00	0	0.00	6,511	0.00	7,236	0.00	2,907	0.00	64,707	0.00	3,344	0.00	45,177	0.00

PARTICULARS	ULIF006271107GDGR OWTH114 -Individual Guaranteed Growth Fund	ULIF00705208PENDEB T114 -Pension Debt Fund	ULIF00805208PENENU ITY114 -Pension Equity Fund	ULIF00905208PENLIQ UID114 -Pension Liquid Fund	ULIF010161209PRESERV 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)	2,344	3,425	5,527	398	10,412	17,684	2,655	3,654	21,452	10,305	8,324	314	217,830
Add : Inflows During the quarter	0	6	1	53	291	800	8	4	256	461	413	184	2,883
Increase/(Decrease) Value Of Inv/net)	37	(19)	452	6	(62)	1,449	(15)	305	1,040	502	115	31	10,422
Less: Outflow During the quarter	644	143	236	7	177	112	112	112	1,141	146	788	3	10,875
TOTAL INVESTIBLE FUNDS(MKT VALUE)	2,337	3,269	5,742	450	10,464	19,744	2,535	3,851	21,607	11,122	8,063	527	220,260

	ULIF006271107GDGR OWTH114-Individual Guaranteed Growth Fund	ULIF00705208PENDEB T114-Pension Debt Fund	ULIF00805208PENENU ITY114-Pension Equity Fund	ULIF00905208PENLIQ UID114-Pension Liquid Fund	ULIF010161209PRESERV 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
Investment of Unit Fund														
Approved Investment(>=75%)					0.00									
A Central Government Securities	493	21	1,746	53	0	0	310	69	5,609	54	0	0	1,371	54
B State Government securities	0	0	184	6	0	0	0	0	355	3	0	0	204	8
C Other Approved Securities	0	0	0	0	0	0	0	0	6	0	0	0	0	0
D Corporate bonds	642	27	351	11	0	0	0	0	319	3	0	0	123	5
E Infrastructure Bonds	842	36	527	16	0	0	0	0	2,246	21	0	0	456	18
F Equity	229	12	0	0	5,086	89	0	0	0	0	17,332	88	0	0
G Money Market Investment	6	0	90	3	0	0	75	17	170	2	0	0	0	0
H Mutual Funds	0	0	283	9	119	2	53	12	1,287	12	614	3	255	10
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (A)	2,262	97	3,191	98	5,205	91	438	97	9,992	95	17,946	91	2,415	95
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accrued Interest	72	3	62	2	0	0	0	0	204	2	0	0	43	2
Dividend Receivable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Balance	1	0	1	0	1	0	0	1	1	0	1	0	1	0
Receivable for Sale of Investments	3	0	77	2	63	1	0	0	317	3	185	1	115	5
Other Current Assets (for Investments)	0	0	0	0	14	0	11	2	76	1	262	1	0	0
Less:Current Liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payable for Investments	0	0	(42)	(1)	(85)	(1)	0	(115)	(1)	(331)	(2)	(31)	(1)	(48)
Fund Management of Charges Payable	(3)	(0)	(2)	(0)	(8)	(0)	(0)	(10)	(0)	(26)	(0)	(8)	(3)	(5)
Other current liabilities (for Investments)	(0)	(0)	(17)	(1)	(14)	(0)	(0)	(0)	0	(5)	(0)	(80)	(1)	(0)
SUB TOTAL (B)	69	3	79	2	(29)	(1)	11	3	473	5	91	0	120	5
Other Investment(<=25%)	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	567	10	0	0	0	0	1,706	9	0	0
D Mutual Funds	0	0	0	0	0	0	0	0	0	0	0	0	387	10
F Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (C)	6	0	0	0	567	10	0	0	1,706	9	0	0	387	10
Total A + B + C	2,337	100	3,269	100	5,742	100	450	100	10,464	100	19,744	100	2,535	100
Funds Carried Forward (As Per LB2)	2,337	0	3,269	0	5,742	0	450	0	10,464	0	19,744	0	2,535	0

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 : 31 December 2017

(₹ Lacs)

No	Name of the Scheme	Date of Launch	Par/Non Par	Assets Held as on 31 December 2017	NAV as on 31 December 2017	NAV as on 31 December 2017 (as per LB2)	NAV as on 30 September 2017	NAV as on 30 June 2017	NAV as on 31 March 2017	NAV as on 31 December 2016	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV Since Inception
1	ULGF00124/08/04EBBALANCE114-Group Balanced Fund	24-Aug-04	NON-PAR	16.81	32.3751	32.3751	31.8916	31.6502	30.5249	29.5434	9.58%	6.36%	32.4574
2	ULGF00224/08/04EBDEBT114-Group Debt Fund	24-Aug-04	NON-PAR	639.86	27.5962	27.5962	27.8163	27.6164	26.6206	26.6594	3.51%	7.98%	27.9444
3	ULGF00324/08/04EBGROWTH114-Group Growth Fund	24-Aug-04	NON-PAR	7.00	42.5276	42.5276	40.9409	40.2857	38.6930	35.3201	20.41%	9.48%	42.6127
4	ULGF00524/08/04EBSECURE114-Group Secure Fund	24-Aug-04	NON-PAR	6,511.47	29.7276	29.7276	29.5524	29.2325	28.3233	27.8008	6.93%	8.24%	29.8598
5	ULGF00424/08/04EBLIQUID114-Group Liquid Fund#	24-Aug-04	NON-PAR	0.00	10.0000	10.0000	10.0000	10.0000	10.0000	10.0000	NA	NA	22.7810
6	ULIF01620/09/13DISCONLIFE114-Discontinued Fund	20-Sep-13	NON-PAR	8,063.35	13.3519	13.3519	13.1682	12.9855	12.8054	12.6259	5.75%	6.57%	13.3519
7	ULIF01527/12/10ACTASSET114-Exide Life Active Asset Allocation Fund	27-Dec-10	NON-PAR	11,122.29	18.6254	18.6254	17.7673	17.4258	16.8511	15.5266	19.96%	8.17%	18.6279
8	ULIF00118/10/04BALANCE114-Individual Balanced Fund	18-Oct-04	NON-PAR	7,235.83	32.5814	32.5814	32.0544	31.5918	30.6004	29.5929	10.10%	8.10%	32.6141
9	ULIF00218/10/04DEBT114-Individual Debt Fund	18-Oct-04	NON-PAR	2,906.78	28.1556	28.1556	28.3303	28.0499	27.1639	27.0089	4.25%	8.67%	28.4226
10	ULIF00514/10/05EQUITY114-Individual Equity Fund	14-Oct-05	NON-PAR	45,177.31	31.7232	31.7232	29.1948	28.6422	27.8557	24.5776	29.07%	9.08%	31.7262
11	ULIF00318/10/04GROWTH114-Individual Growth Fund	18-Oct-04	NON-PAR	64,706.53	37.3426	37.3426	35.8527	35.2411	34.0847	32.0706	16.44%	8.43%	37.3426
12	ULIF00627/11/07GTDGROWTH114-Individual Guaranteed Growth Fund	27-Nov-07	NON-PAR	2,337.24	19.9479	19.9479	19.6355	19.3363	18.9956	18.6053	7.22%	7.20%	19.9479
13	ULIF01016/12/09PRESERVER114-Individual Preserver Fund	16-Dec-09	NON-PAR	10,464.48	20.6402	20.6402	20.7636	20.5717	19.9008	19.7664	4.42%	8.42%	20.8446
14	ULIF01216/12/09PNPRESERV114-Individual Preserver Pension Fund	16-Dec-09	NON-PAR	2,535.09	20.6572	20.6572	20.7787	20.6050	19.9153	19.8762	3.93%	8.21%	20.8663
15	ULIF01116/12/09PRIMEEQU114-Individual Prime Equity Fund	16-Dec-09	NON-PAR	19,743.86	19.5768	19.5768	18.1069	17.7071	17.2061	15.1829	28.94%	9.34%	19.5783
16	ULIF01316/12/09PNPRIMEEQU114-Individual Prime Equity Pension Fund	16-Dec-09	NON-PAR	3,851.40	19.5191	19.5191	18.0011	17.5728	17.0624	15.0415	29.77%	9.56%	19.5208
17	ULIF00418/10/04SECURE114-Individual Secure Fund	18-Oct-04	NON-PAR	3,344.40	30.3803	30.3803	30.2457	29.8797	28.9352	28.4118	6.93%	8.19%	30.5223
18	ULIF01403/12/10GTDNAV114-Market Shield	3-Dec-10	NON-PAR	21,607.13	16.0670	16.0670	15.3154	15.0278	14.6123	13.7139	17.16%	6.70%	16.0670
19	ULIF01701/01/17MIDCAP114-Exide Life Midcap Fund	16-Mar-17	NON-PAR	527.37	11.6994	11.6994	10.8854	10.4776	10.0094	NA	NA	NA	11.7000
20	ULIF00705/02/08PENDEBT114-Pension Debt Fund	5-Feb-08	NON-PAR	3,269.50	23.3282	23.3282	23.4640	23.2450	22.4888	22.3657	4.30%	8.61%	23.5652
21	ULIF00805/02/08PENEQUITY114-Pension Equity Fund	5-Feb-08	NON-PAR	5,742.33	21.7522	21.7522	20.0807	19.6442	19.1097	16.8446	29.13%	8.89%	21.7542
22	ULIF00905/02/08PENLIQUID114-Pension Liquid Fund	5-Feb-08	NON-PAR	449.62	20.4583	20.4583	20.1790	19.9020	19.6324	19.3611	5.67%	6.54%	20.4583
	TOTAL			220,260									

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

Detail Regarding debt securities(ULIP)

	MARKET VALUE				Book Value			
	As at 31 December, 2017	as % of total for this class	As at 31 December, 2016	as % of total for this class	As at 31 December, 2017	as % of total for this class	As at 31 December, 2016	as % of total for this class
Break down by credit rating								
AAA rated	19,598	28%	28,432	37%	19,396	27%	27,598	36%
AA or better	512	1%	1,061	1%	502	1%	1,002	1%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	51,093	72%	48,265	62%	51,459	72%	47,311	62%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	17,468	25%	18,674	24%	17,008	24%	18,127	24%
more than 1 year and upto 3years	5,556	8%	6,012	8%	5,449	8%	5,739	8%
More than 3 years and up to 7years	14,104	20%	11,441	15%	14,126	20%	10,979	14%
More than 7 years and up to 10 years	14,787	21%	11,981	15%	15,018	21%	11,776	16%
More than 10 years and up to 15 years	11,235	16%	13,295	17%	11,499	16%	13,336	18%
More than 15 years and up to 20 years	3,229	5%	5,578	7%	3,303	5%	5,560	7%
Above 20 years	4,824	7%	10,776	14%	4,954	7%	10,395	14%
Breakdown by type of the issuer								
a. Central Government	47,498	67%	46,519	60%	47,851	67%	45,621	60%
b. State Government	3,595	5%	1,746	2%	3,608	5%	1,690	2%
c. Corporate Securities	20,110	28%	29,492	38%	19,899	28%	28,600	38%

(₹ Lacs)

Detail Regarding debt securities(NON ULIP)

	MARKET VALUE				Book Value			
	As at 31 December, 2017	as % of total for this class	As at 31 December, 2016	as % of total for this class	As at 31 December, 2017	as % of total for this class	As at 31 December, 2016	as % of total for this class
Break down by credit rating								
AAA rated	235,022	27%	228,305	29%	227,013	26%	211,890	29%
AA or better	6,419	1%	12,904	2%	6,000	1%	12,042	2%
Rated below AA but above A	2,030	0	-	-	2,033	0	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	638,729	72%	553,189	70%	629,563	73%	507,587	69%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	15,934	2%	11,327	1%	15,888	2%	11,096	2%
more than 1 year and upto 3years	27,541	3%	14,362	2%	26,802	3%	13,867	2%
More than 3 years and up to 7years	98,968	11%	78,056	10%	94,835	11%	72,932	10%
More than 7 years and up to 10 years	143,703	16%	141,268	18%	139,336	16%	131,469	18%
More than 10 years and up to 15 years	247,542	28%	228,194	29%	243,143	28%	209,968	29%
More than 15 years and up to 20 years	89,094	10%	74,405	9%	88,116	10%	69,339	9%
Above 20 years	259,419	29%	246,785	31%	256,491	30%	222,847	30%
Breakdown by type of the issuer								
a. Central Government	636,733	72%	552,124	70%	627,583	73%	506,585	69%
b. State Government	1,996	0%	1,065	0%	1,980	0%	1,002	0%
c. Corporate Securities	243,471	28%	241,208	30%	235,047	27%	223,932	31%

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 31 December 2017	Upto the Quarter ended 31 December 2017	For the Quarter ended 31 December 2016	Upto the Quarter ended 31 December 2016
Exide Industries Ltd	Premium Income	0.06	53.16	1.28	49.14
	Benefits paid (Claims during the year)	32.04	58.06	115.66	135.66
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2017	175,000.00	175,000.00	175,000.00	175,000.00
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Raheja OBE General Insurance Company Limited	Premium Income	0.05	2.02	-	1.89
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Services provided by the company (Premium Paid)	-	3.64	-	3.72
	Share capital as on 31 December 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	0.14	24.70	0.04	23.16
	Benefits paid (Claims during the year)	60.00	75.00	-	-
	Investment	-	-	-	-
	Services provided by the company	171.51	312.68	-	-
	Share capital as on 31 December 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
H & R Johnson (India) A Division of Prism Cement Limited	Premium Income	-	-	-	6.16
	Benefits paid (Claims during the year)	-	-	2.00	5.00
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	(0.00)	0.01	(0.00)	0.00
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Prism Cement Limited	Premium Income	101.26	193.72	1.67	111.16
	Benefits paid (Claims during the year)	48.34	121.45	7.75	15.25
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Asianet Satellite Communication Private Limited	Premium Income	(0.05)	(0.22)	10.86	12.75
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Development Credit Bank Limited	Premium Income	-	-	2.07	2.27
	Benefits paid (Claims during the year)	-	-	1.00	7.00
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Outlook Publishing (India) Pvt Ltd	Premium Income	1.30	1.34	(0.02)	1.17
	Benefits paid (Claims during the year)	-	-	1.55	1.55
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathwav Cable & Datacom Limited	Premium Income	2.10	(1.67)	24.36	24.73
	Benefits paid (Claims during the year)	25.85	77.57	7.85	28.47
	Investment	-	1,016.75	-	1,016.75
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 December 2017	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income received from Gravity Trust	-	-	-	130.00
	Benefits paid (Claims during the year)	57.15	150.08	53.40	190.95
	Contribution made to Gratuity Trust by the Company	-	-	-	130.00
	Expenses incurred on behalf of the company	-	0.01	-	1.32
	Managerial Remuneration	211.17	653.26	175.25	515.94
Key Management Personnel *	Premium Income	0.17	8.79	0.41	6.94

* 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	
2	Mr. Kshitij Jain	Managing Director & CEO	
3	Mr. A. K Mukherjee	Director	
4	Ms. Mona Desai	Director	
5	Mr. Vinayak Aggarwal	Director	
6	Mr. Vijay Aggarwal	Director	
7	Mr. Atanu Sen	Director	
8	Mr. R. Mahesh Kumar	Director - Legal, Compliance & Company Secretary *	Resigned effective November 20, 2017
9	Ms. Arpita Sen	Director - Legal, Compliance & Secretarial *	Appointed effective November 15, 2017
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 as per the applicable IRDAI regulations

Item	Description	Amount
1	Available Assets in Policyholders' Fund	1,121,117
	Deduct:	
2	Mathematical Reserves	1,116,776
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	4,342
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	90,241
7	Excess in Shareholders' funds	90,241
8	Total ASM (4) + (7)	94,582
9	Required Solvency Margin (RSM)	46,994
10	Solvency Ratio (8) / (9)	201%

FORM : L-34-Yield on Investments-1 (As on 31- December -2017)

Name of the Fund **LIFE FUND**

₹ Lacs

No.	Category of Investment	CAT Code	As on 31-December-2017 (Current Quarter)				As on 31-December -2017 (Year To Date)				As on 31-December- 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	A Central Government Securities													
	Central Government Bonds	CGSB	488,849	10,479	2.14	2.14	463,739	29,279	6.31	6.31	367,343	25,388	6.91	6.91
	Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	3,496	54	1.53	1.53	3,682	148	4.03	4.03	4,050	140	3.45	3.45
2	B Government Securities / Other Approved Securities													
	State Government Bonds/ Development Loans	SGGB	1,234	24	1.97	1.97	746	46	6.14	6.14	668	85	12.69	12.69
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	16,012	381	2.38	2.38	15,956	1,042	6.53	6.53	15,974	1,067	6.68	6.68
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	19,446	605	3.11	3.11	21,441	1,793	8.36	8.36	20,710	1,455	7.03	7.03
4	D Infrastructure Investments													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	441	(3)	(0.68)	(0.68)	405	18	4.35	4.35	520	130	25.06	25.06
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	572	103	18.09	18.09	660	180	27.31	27.31	853	3	0.31	0.31
	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures/ Bonds	IPTD	105,124	2,232	2.12	2.12	102,084	6,708	6.57	6.57	89,103	6,021	6.76	6.76
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,730	87	2.32	2.32	3,730	259	6.94	6.94	7,037	889	12.63	12.63
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	288	(62)	(21.57)	(21.57)
5	E Approved Investment Subject To Exposure Norms													
	PSU - Equity Shares - Quoted	EAEQ	5,059	555	10.97	10.97	4,237	459	10.83	10.83	2,647	562	21.24	21.24
	Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	29,660	2,438	8.22	8.22	29,374	4,520	15.39	15.39	23,462	939	4.00	4.00
	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - Taxable	EPBT	17,329	445	2.57	2.57	17,159	1,132	6.60	6.60	11,845	702	5.92	5.92
	Corporate Securities -Debentures	ECOS	23,688	644	2.72	2.72	24,587	1,808	7.35	7.35	27,608	1,957	7.09	7.09
	Loans - Policy Loans	ELPL	24,323	366	1.50	1.50	22,609	767	3.39	3.39	16,866	1,198	7.10	7.10
	CCIL - CBLO	ECBO	346	1	0.19	0.19	317	2	0.58	0.58	228	6	2.47	2.47
	Application Money	ECAM	-	-	-	-	1,368	-	-	-	1,312	-	-	-
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	2,740	66	2.42	2.42	3,086	225	7.29	7.29	3,459	254	7.33	7.33
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	28,219	450	1.59	1.59	23,901	1,160	4.85	4.85	4,657	258	5.54	5.54
	Passively Managed Equity ETF (Non Promoter Group)	EETF	915	72	7.89	7.89	915	70	7.70	7.70	-	-	-	-
6	F Other than Approved Securities													
	Equity Shares (Incl. Co-op Societies)	OESH	1,181	142	11.99	11.99	1,216	99	8.15	8.15	142	46	32.75	32.75
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	392	99	25.28	25.28	495	42	8.52	8.52	-	-	-	-
	Equity Shares (PSU & Unlisted)	OEPU	2,668	(34)	(1.28)	(1.28)	2,556	(34)	(1.34)	(1.34)	37	4	11.26	11.26
	Bonds - PSU – Taxable	OBPT	2,034	45	2.19	2.19	2,034	73	3.59	3.59	-	-	-	-
	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	-	-	-	13,541	734	5.42	5.42
	Securitised Assets	OPSA	1,437	15	1.07	1.07	1,532	55	3.56	3.56	1,819	72	3.96	3.96
	TOTAL		778,895	19,264	2	2	747,829	49,851	7	7	616,401	42,084	7	7

No.	Category of Investment	CAT Code	As on 31-December-2017 (Current Quarter)				As on 31-December -2017 (Year To Date)				As on 31-December- 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)	%	%
A Central Government Securities														
	Central Government Bonds	CGSB	33,909	(458)	(1.35)	(1.35)	33,453	1,242	3.71	3.71	38,787	4,987	12.86	12.86
	Treasury Bills	CTRB	14,701	226	1.53	1.53	15,233	700	4.59	4.59	14,892	757	5.08	5.08
B Government Securities / Other Approved Securities														
	State Government Bonds/ Development Loans	SGGB	4,613	(31)	(0.67)	(0.67)	5,328	235	4.41	4.41	1,289	121	9.39	9.39
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	12	(0)	(0.58)	(0.58)	13	0	3.69	3.69	13	1	10.92	10.92
C Housing and Loans to State Govt for housing and fire fighting equipment														
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	1,949	25	1.29	1.29	2,472	128	5.18	5.18	3,168	228	7.20	7.20
D Infrastructure Investments														
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,430	43	3.02	3.02	1,514	71	4.70	4.70	2,104	782	37.19	37.19
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,035	283	13.91	13.91	1,886	652	34.59	34.59	2,846	236	8.31	8.31
	Infrastructure - PSU - Debentures/ Bonds	IPTD	10,564	(18)	(0.17)	(0.17)	12,145	548	4.51	4.51	11,517	1,008	8.75	8.75
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,705	18	0.68	0.68	2,718	142	5.21	5.21	2,727	258	9.46	9.46
	Infrastructure - Equity (including unlisted)	IOEQ	130	(0)	(0.29)	(0.29)	86	2	2.66	2.66	1,229	(281)	(22.88)	(22.88)
E Approved Investment Subject To Exposure Norms														
	PSU - Equity Shares - Quoted	EAEO	11,924	1,047	8.78	8.78	11,391	1,283	11.26	11.26	11,088	2,717	24.50	24.50
	Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	104,650	9,054	8.65	8.65	106,037	16,803	15.85	15.85	103,078	5,651	5.48	5.48
	Equity Shares - Promoter Group	EEPG	0	0	-	-	-	-	-	-	540	99	18.38	18.38
	Corporate Securities - Bonds - Taxable	EPBT	191	1	0.31	0.31	904	99	10.91	10.91	1,132	10	0.92	0.92
	Corporate Securities - Bonds - Tax free	EPBF	0	0	-	-	-	-	-	-	495	(40)	(8.06)	(8.06)
	Corporate Securities -Debentures	ECOS	4,222	48	1.13	1.13	4,701	247	5.26	5.26	5,086	434	8.53	8.53
	CCIL - CBLO	ECBO	1,294	19	1.46	1.46	1,141	50	4.39	4.39	722	34	4.68	4.68
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,556	15	0.97	0.97	1,563	81	5.17	5.17	1,566	136	8.67	8.67
	Application Money	ECAM	0	0	-	-	1,621	-	-	-	2,012	-	-	-
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	12,522	200	1.60	1.60	11,453	553	4.83	4.83	1,988	112	5.61	5.61
	Passively Managed Equity ETF (Non Promoter Group)	EETF	290	20	6.83	6.83	279	19	6.92	6.92	-	-	-	-
	Net Current Assets (Only in respect of ULIP Business)	ENCA	1,962	0	-	-	1,962	-	-	-	2,530	-	-	-
F Other than Approved Securities														
	Equity Shares (Incl. Co-op Societies)	OESH	5,436	544	10.00	10.00	6,235	753	12.08	12.08	4,259	966	22.68	22.68
	Equity Shares (PSUs & Unlisted)	OEPU	685	(103)	(15.03)	(15.03)	296	(106)	(35.88)	(35.88)	747	(11)	(1.48)	(1.48)
	Equity Shares - Promoter Group	OEPG	762	195	25.56	25.56	769	47	6.06	6.06	688	(90)	(13.09)	(13.09)
	Debentures	QLDB	0	0	-	-	-	-	-	-	1,020	62	6.11	6.11
	Passively managed Equity ETF (Non Promoter Group)	OETF	2,829	132	4.67	4.67	2,522	89	3.52	3.52	-	-	-	-
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	0	-	-	-	-	-	-	7,205	396	5.49	5.49
TOTAL			220,373	11,259	5.11	5.11	225,722	23,638	##	10.47	222,728	18,573	8.34	8.34

No.	Category of Investment	CAT Code	As on 31-December-2017 (Current Quarter)				As on 31-December -2017 (Year To Date)				As on 31-December- 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	A Central Government Securities													
	Central Government Bonds	CGSB	84,904	1,717	2.02	2.02	83,616	5,086	6.08	6.08	72,980	4,558	6.25	6.25
	Treasury Bills	CTRB	5,926	90	1.53	1.53	5,239	240	4.58	4.58	4,098	209	5.09	5.09
2	B Government Securities / Other Approved Securities													
	State Government Bonds/ Development Loans	SGGB	501	11	2.21	2.21	501	33	6.62	6.62	502	33	6.62	6.62
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,483	200	2.11	2.11	9,471	599	6.33	6.33	9,424	599	6.36	6.36
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	16,647	387	2.33	2.33	16,790	1,177	7.01	7.01	16,476	1,160	7.04	7.04
4	D Infrastructure Investments													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	139	1	0.58	0.58	133	8	5.78	5.78	230	54	23.65	23.65
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	140	28	19.91	19.91	180	34	18.90	18.90	330	4	1.09	1.09
	Infrastructure - PSU - Debentures/ Bonds	IPTD	25,423	555	2.18	2.18	25,817	1,766	6.84	6.84	24,473	1,621	6.62	6.62
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	4,796	120	2.50	2.50	4,797	359	7.48	7.48	5,984	444	7.42	7.42
	Infrastructure - Equity (including unlisted)	IOEQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
5	E Approved Investment Subject To Exposure Norms													
	PSU - Equity Shares - Quoted	EAEO	1,294	142	11.00	11.00	1,143	114	9.96	9.96	911	198	21.79	21.79
	Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	7,273	603	8.28	8.28	7,578	1,201	15.85	15.85	8,010	426	5.32	5.32
	Corporate Securities - Bonds - Taxable	EPBT	2,270	45	1.98	1.98	2,272	134	5.90	5.90	1,392	85	6.11	6.11
	Corporate Securities -Debentures	ECOS	9,521	229	2.40	2.40	9,502	684	7.20	7.20	10,893	789	7.24	7.24
	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	1,434	21	1.45	1.45	1,384	61	4.39	4.39	159	7	4.55	4.55
	Application Money	ECAM	0	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	531	12	2.32	2.32	537	37	6.94	6.94	540	37	6.94	6.94
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,633	25	1.56	1.56	1,526	73	4.81	4.81	3,765	206	5.46	5.46
	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	F Other than Approved Securities													
	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
	Securitized Assets	OPSA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	TOTAL		171,914	4,186	2.44	2.44	170,809	11,606	6.79	6.79	160,164	10,431	6.51	6.51

Sl. No	Particulars	For the quarter ended 31 December 2017				For the quarter ended 31 December 2016				Up to the quarter ended 31 December 2017				Up to the quarter ended 31 December 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
1	First Year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	70.39	4	4	-	123.36	8	8	-	169.21	12	12	-	13,082.63	137	135	-
	From 25001-50,000	116.26	2	2	28.00	78.86	2	2	-	342.52	5	5	28.00	4,392.62	44	43	-
	From 50,001- 75,000	1.89	3	3	37.00	34.25	3.00	3.00	30.00	2	3	37	170.25	5	5	30.00	
	From 75,000-100,000	50.15	32	31	161.90	45.78	48	45	56.04	123.63	106	105	431.44	762.48	136	130	155.12
	From 1,00,001 -1,25,000	11.59	10	10	159.92	2.47	2	2	30.56	40.60	35	35	242.01	34.85	15	15	48.63
	Above Rs. 1,25,000	328.13	47	44	568.10	389.89	72	71	449.65	947.22	194	189	1,612.84	2,201.97	220	209	995.98
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	(0.61)	2	2	0.07	(1.43)	3	3	0.11	(3.88)	8	8	0.27	(11.92)	40	40	1.52
	From 1,00,001-150,000	(1.29)	1	1	0.06	(2.36)	3	3	0.17	(11.76)	9	9	0.59	(5.53)	23	23	1.50
	From 150,001- 2,00,000	-	-	-	-	(3.01)	2	2	0.17	-	-	-	0.33	6	6	0.55	
	From 2,00,001-250,000	(2.45)	2	1	0.28	(0.02)	2	2	0.25	0.08	4	3	0.55	5.22	10	9	1.31
	From 2,50,001 -3,00,000	12.51	2	2	0.33	3.15	4	4	0.71	5.09	3	3	0.49	16.13	11	11	1.90
	Above Rs. 3,00,000	86.49	15	15	8.03	51.19	19	19	7.97	422.48	29	29	32.40	341.22	37	34	28.25
	iii Group Single Premium (GSP) **																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	8.58	1	622	827.40	-	-	-	-	28.49	1	1,933	2,314.30	-	-	-	-
	iv Group Single Premium- Annuity- GSPA **																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual Non Single Premium- INSP																
	From 0-10000	220.00	3,821	3,794	16,576.18	537.55	10,985	10,860	46,316.40	971.83	16,581	16,340	58,839.53	1,849.50	32,494	31,844	93,545.17
	From 10,000-25,000	4,651.77	33,186	31,822	114,127.47	3,381.82	33,923	32,318	104,390.58	12,679.34	86,119	82,580	314,102.48	11,020.78	90,349	88,226	255,883.57
	From 25001-50,000	3,625.62	13,061	12,680	64,209.25	3,505.66	16,969	16,458	66,980.90	10,333.51	35,220	33,924	171,745.96	10,538.18	41,582	40,167	153,606.95
	From 50,001- 75,000	1,530.08	3,669	3,600	23,718.21	1,372.40	5,971	5,879	32,555.19	4,188.62	8,994	8,815	60,079.63	4,786.41	13,877	13,599	71,379.43
	From 75,000-100,000	1,533.97	2,037	1,983	16,451.15	1,531.55	2,832	2,775	20,422.46	4,264.52	5,626	5,477	44,679.18	4,570.96	7,161	6,981	51,746.11
	From 1,00,001 -1,25,000	32.15	458	447	6,632.74	439.58	1,203	1,179	12,742.34	862.78	1,142	1,118	15,443.81	1,619.96	2,548	2,474	25,886.88
	Above Rs. 1,25,000	1,917.97	889	862	21,877.52	1,179.34	1,047	1,012	27,105.68	4,504.53	2,248	2,190	56,153.47	3,255.72	2,340	2,226	50,460.97
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	0.10	1	1	-	13.73	203	203	-	(1.67)	18	18	-	27.41	686	683	1.00
	From 50,001-100,000	(0.90)	2	2	-	17.15	350	350	-	(7.47)	19	19	-	88.07	435	435	-
	From 1,00,001-150,000	(0.82)	1	1	-	3.41	38	37	-	(0.74)	4	4	-	42.39	117	116	-
	From 150,001- 2,00,000	-	-	-	-	1.30	10	10	-	-	-	-	-	17.22	28	28	-
	From 2,00,001-250,000	-	-	-	-	4.76	11	11	-	(2.40)	2	2	-	14.94	25	25	-
	From 2,50,001 -3,00,000	-	-	-	-	7.44	11	11	-	-	-	-	-	25.37	20	20	-
	Above Rs. 3,00,000	-	-	-	-	3.70	5	5	-	(7.05)	3	3	-	(38.97)	21	20	-
	vii Group Non Single Premium (GNSP) **																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	3,754.12	44	296,664	1,133,028.00	906.96	75	138,967	1,480,204.86	8,901.68	160	1,486,558	12,276,768.08	3,462.90	188	259,801	4,178,702.83
	viii Group Non Single Premium- Annuity- GNSPA **																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	4,361.61	78,690	76,541	162,632.79	4,176.85	75,634	73,497	134,092.87	12,434.32	184,889	178,578	337,837.17	12,303.81	186,286	179,832	309,955.31
	From 10,000-25,000	11,758.49	109,884	107,306	327,590.65	9,938.41	93,839	91,498	237,606.97	33,587.88	226,105	219,344	629,582.91	28,971.68	198,031	191,636	504,664.36
	From 25001-50,000	9,203.00	49,251	47,995	209,779.91	7,561.29	41,877	40,565	168,145.72	26,514.23	87,259	84,425	373,728.12	22,087.09	73,315	70,883	310,385.10
	From 50,001- 75,000	4,084.33	16,238	15,895	89,720.04	3,292.38	13,754	13,453	73,185.20	11,309.09	24,101	23,520	136,765.65	8,756.85	20,048	19,536	111,254.30
	From 75,000-100,000	3,513.05	5,907	5,791	49,680.35	2,634.62	4,693	4,587	38,546.23	9,745.88	12,151	11,818	102,349.18	7,712.40	9,889	9,576	84,198.39
	From 1,00,001 -1,25,000	1,238.92	2,829	2,781	28,785.32	961.33	2,399	2,353	23,490.03	3,532.10	4,060	3,866	43,765.15	2,618.10	3,410	3,342	35,166.04
	Above Rs. 1,25,000	2,539.02	2,011	1,953	48,789.14	1,904.05	1,653	1,590	33,168.17	6,957.02	3,772	3,618	88,936.32	5,423.09	3,164	3,017	67,994.43
	ii Individual- Annuity																
	From 0-10000	133.44	709	709	41.36	96.72	728	728	42.63	299.23	1,547	1,547	74.71	297.48	1,939	1,939	88.33
	From 10,000-25,000	354.23	2,154	2,147	14.32	341.63	2,310	2,304	12.17	841.73	3,778	3,769	19.64	1,038.29	4,747	4,724	18.95
	From 25001-50,000	369.07	1,966	1,949	1.86	408.27	2,083	2,066	4.46	1,121.12	3,189	3,156	5.36	1,377.25	3,745	3,691	6.99
	From 50,001- 75,000	192.80	1,010	1,001	0.75	215.54	1,028	1,015	0.75	590.79	1,295	1,282	0.75	608.46	1,403	1,379	0.75
	From 75,000-100,000	199.97	454	454	1.00	293.29	455	455	0.19	562.65	894	893	1.00	741.15	1,097	1,092	2.00
	From 1,00,001 -1,25,000	90.55	270	268	0.19	153.											

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

₹ Crores

Sl.No.	Channels	For the quarter ended 31 December 2017			For the quarter ended 31 December 2016			Up to the quarter ended 31 December 2017			Up to the quarter ended 31 December 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	35	259,858	7.77	62	124,781	8.97	120	805,003	32.31	156	206,804	19.73
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	10	37,428	29.86	13	14,186	0.10	41	683,488	57.00	32	52,997	14.90
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	45	297,286	37.63	75	138,967	9.07	161	1,488,491	89.31	188	259,801	34.63
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	45	297,286	37.63	75	138,967	9.07	161	1,488,491	89.31	188	259,801	34.63

Note:

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

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

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



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

₹ Crores

Sl.No.	Channels	For the quarter ended 31 December 2017		For the quarter ended 31 December 2016		Up to the quarter ended 31 December 2017		Up to the quarter ended 31 December 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	23,121	84.33	22,989	78.15	66,545	234.71	71,196	454.95
2	Corporate Agents-Banks	2,296	5.56	1,200	3.76	6,296	16.50	3,468	9.10
3	Corporate Agents -Others	3,728	8.51	1,622	5.00	10,528	24.62	4,495	14.51
4	Brokers	12,142	30.73	10,322	28.95	32,684	80.46	31,624	81.24
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,453	8.47	1,188	5.76	4,762	22.29	2,796	13.31
7	IMF	(6)	(0.04)	54	0.28	23	0.05	84	0.45
	Total (A)	42,734	137.57	37,375	121.91	120,838	378.62	113,663	573.55
1	Referral (B)	3,228	6.63	2,005	3.71	10,460	20.87	7,570	12.99
	Grand Total (A+B)	45,962	144.20	39,380	125.62	131,298	399.48	121,233	586.54

Note:

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

Ageing of Claims (Individual)

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	1,004	14,553	142	5	6	6	15,716	163.52
2	Survival Benefit	15,105	19,820	444	196	183	65	35,813	131.80
3	For Annuities / Pension	-	2,435	-	-	-	-	2,435	1.24
4	For Surrender (Incl Foreclosures)	-	31,250	472	235	780	497	33,234	382.11
5	Other benefits (rider)	-	2,110	-	-	-	-	2,110	1.49
1	Death Claims	-	1,905	245	140	-	-	2,290	52.71

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 **	101	-	-	-	-	-	101	0.14
5	Other benefits - Death	-	8	-	-	-	-	8	0.78
6	Other benefits - GRTY / SUPN *	-	337	-	-	-	-	337	3.28
1	Death Claims ***	-	934	-	-	-	-	934	63.25

* 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 Dec-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	2,472	15,152	34,311	2,497	32,326	2,127
3	Claims Settled during the period	2,290	15,716	35,813	2,435	33,224	2,110
4	Claims Repudiated during the period	73	-	-	-	-	1
a	Less than 2 years from the date of acceptance of risk	61	-	-	-	-	1
b	Grater than 2 year from the date of acceptance of risk	12	-	-	-	-	-
5	Claims Rejected / Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	109	109	716	567	1,623	16
	Less than 3 months	109	48	111	567	249	16
	3 months to 6 months	-	8	81	-	28	-
	6 months to 1 year	-	22	222	-	125	-
	1 year and above	-	31	302	-	1,221	-

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	935	-	-	-	101	345
3	Claims Settled during the period	934	-	-	-	101	345
4	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	1	-	-	-	-	-
	Less than 3 months	1	-	-	-	-	-
	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 01 October 2017	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 31 December 2017	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	Duplicate		
1	Complaints made by customers								
a)	Death Claims	-	1	-	-	1	-	-	21
b)	Policy Servicing	-	6	3	3	-	-	-	31
c)	Proposal Processing	-	12	1	5	4	2	-	49
d)	Survival Claims	-	17	9	5	2	1	-	66
e)	ULIP Related	-	-	-	-	-	-	-	1
f)	Unfair Business Practices	-	960	113	143	664	40	-	3,086
g)	Others	-	43	11	6	19	7	-	110
	Total Number of complaints	-	1,039	137	162	690	50	-	3,364

2	Total No. of policies during previous year	127,864
3	Total No. of claims during previous year	2,356
4	Total No. of policies during current year	131,298
5	Total No. of claims during current year	2,472
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	2
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	85

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

L-42- Valuation Basis (Life Insurance)

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

		The Valuation Bases:							
		Mar-17		Jun-17		Sep-17		Dec-17	
		Min	Max	Min	Max	Min	Max	Min	Max
i. Individual Business									
1.	Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2.	Life- Non-participating Policies	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%
ii. Group Business									
1) Interest : Maximum and minimum interest rate taken for each segment									
i. Individual Business									
1.	Life- Participating policies	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
2.	Life- Non-participating Policies	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%
5.	Annuities- Individual Pension Plan	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%
6.	Unit Linked	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
7.	Health Insurance ²	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%
ii. Group Business		100.00%	180.00%	100.00%	180.00%	100.00%	180.00%	100.00%	180.00%
2) Mortality Rates : the mortality rates used for each segment¹									
1.	Life- Participating policies	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
2.	Life- Non-participating Policies	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%
5.	Annuities- Individual Pension Plan	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%
6.	Unit Linked	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
7.	Health Insurance ²	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%
Expense : (all are per policy unless otherwise mentioned)									
1.	Life- Participating policies	483.86	740.94	488.70	748.35	493.59	755.83	498.45	763.28
2.	Life- Non-participating Policies	383.54	740.94	387.38	748.35	391.25	755.83	395.10	763.28
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	341.98	341.98	345.40	348.85	348.85	348.85	352.29	352.29
5.	Annuities- Individual Pension Plan	740.94	740.94	748.35	748.35	755.83	755.83	763.28	763.28
6.	Unit Linked ³	713.06	713.06	720.19	720.19	727.39	727.39	734.56	734.56
7.	Health Insurance	740.94	740.94	748.35	748.35	755.83	755.83	763.28	763.28
ii. Group Business (Term Assurance)		21.82	75.00	22.04	75.75	22.26	76.51	22.48	77.26

- 1) The percentages shown above refer to the adjustments made to the base tables. The base table used for Non-participating annuity products was "Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates" and for all other assurance products both Indian Assured Lives Mortality (2006 -2008) (modified) Ult.
- 2) The morbidity assumption used in valuation varies from 110% to 192.5% of CIBT 93 rates and 100% of K₁ factor (proportion of Post-CI deaths out of total deaths at age x in any year).
- 3) In addition to this in respect of Unit Linked policies, additional expenses varying from 0.3% to 0.8% to unit balance based on type of fund was also allowed. In respect of traditional paid up policies, expenses @40% of that of inforce policy expense was allowed for in the valuation as at 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.
- 5) Policyholders Reasonable Expectations
 Bonus rates declared were in line with with the bonus rates illustrated at the time of sale based on rates prescribed by the Life Council/IRDA Regulations.
- 6) Taxation and Shareholder Transfers
 Both allowed for in the valuation of participating business. Taxes charged were at **12.5% Base Rate +** applicable Surcharge + Education Cess
- 7) Basis of provisions for Incurred But Not Reported (IBNR)
 Set up assumed 2 - 3 month reporting delay in respect of death claims based on Line of Business
- 8) Change in Valuation Methods or Bases (comparison to valuation bases as at 30 September 2017)

		Sep-17	
		Min	Max
i. Individuals Assurances			
1. Interest			
Participating		No Change	No Change
Non participating		No Change	No Change
2. Expenses			
3. Inflation		No change other than allowing for implied inflation	No Change
ii. Annuities			
1. Interest		No Change	No Change
a. Annuity in payment		No Change	No Change
b. Annuity during deferred period		No Change	No Change
c. Pension : All Plans		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	No Change
3. Inflation		No Change	No Change
iii. Unit Linked			
1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	No Change
3. Inflation		No Change	No Change
iv. Health			
1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	No Change
3. Inflation		No Change	No Change
v. Group			
1. Interest		No Change	No Change
2. Expenses		No change other than allowing for implied inflation	No Change
3. Inflation		No Change	No Change