



IRDA Public Disclosures

Period ended 30th June 2011

Aviva Life Insurance Company India Limited

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REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2011
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED			Q1 '11-12 (Rs. 000's)	YTD Jun'11 (Rs. 000's)
		LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)		
Premiums earned - net									
(a) Premium	L-4	2,722,431	1,132,060	59,287	478,770	113,291	73,920	4,579,759	4,579,759
(b) Reinsurance ceded		(18,947)	-	(388)	(4,600)	-	(9,305)	(33,240)	(33,240)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-
Sub Total		2,703,484	1,132,060	58,899	474,170	113,291	64,615	4,546,519	4,546,519
Income from Investments									
(a) Interest, Dividends and Rent - Gross		527,346	185,655	29,412	50,107	1,292	796	794,608	794,608
(b) Profit on sale/redemption of investments		381,222	206,656	10,932	483	20	5	599,318	599,318
(c) (Loss) on sale/ redemption of investments		(39,593)	(24,988)	(2,748)	(11)	(2)	(3)	(67,345)	(67,345)
(d) Transfer/Gain on revaluation/change in fair value		(1,178,316)	(587,879)	(13,575)	-	-	-	(1,779,769)	(1,779,769)
(e) Appropriation/Expropriation Adjustment account		(11,105)	(33,952)	296	-	-	-	(44,760)	(44,760)
Sub Total		(320,445)	(254,508)	24,317	50,579	1,311	798	(497,948)	(497,948)
Other Income									
(a) Contribution from the Shareholders' A/c		-	-	62,225	280,179	22,619	12,136	377,160	377,160
TOTAL (A)		2,383,039	877,552	145,442	804,928	137,221	77,549	4,425,731	4,425,731
Commission	L-5	45,227	6,078	-	84,243	7,391	2,001	144,940	144,940
Operating Expenses related to Insurance Business	L-6	699,536	154,520	65,582	489,778	18,078	32,166	1,459,660	1,459,660
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)		744,763	160,598	65,582	574,021	25,470	34,167	1,604,600	1,604,600
Benefits Paid (Net)	L-7	2,145,390	1,458,301	41,229	20,570	689	53,705	3,719,884	3,719,884
Interim Bonuses Paid		879	274	5	-	-	-	1,158	1,158
Change in valuation of liability in respect of life policies									
(a) Gross		(644,151)	(803,367)	38,625	213,704	111,052	23,890	(1,060,247)	(1,060,247)
(b) Amount ceded in Reinsurance		(10,450)	(3)	-	(3,613)	-	(34,214)	(48,280)	(48,280)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		1,491,668	655,204	79,860	230,661	111,740	43,382	2,612,515	2,612,515
TOTAL (B+C)		2,236,431	815,801	145,442	804,682	137,210	77,549	4,217,115	4,217,115
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		146,608	61,751	0	246	11	-	208,615	208,615
APPROPRIATIONS									
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(111,817)	(91,165)	-	246	11	-	(202,726)	(202,726)
Transfer to Balance sheet		258,425	152,917	-	-	-	-	411,341	411,341
TOTAL (D)		146,608	61,751	-	246	11	-	208,615	208,615
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:		879	274	5	-	-	-	1,158	1,158
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		146,608	61,751	-	246	11	-	208,615	208,615
(d) Total Surplus: ((a)+(b)+(c)):		147,487	62,025	5	246	11	-	209,773	209,773

REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2010
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED			Q1 '10-11	YTD Jun'10
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net									
(a) Premium	L-4	3,195,027	1,477,370	70,518	236,594	2,886	54,453	5,036,848	5,036,848
(b) Reinsurance ceded		(27,177)	-	(257)	(931)	-	(4,875)	(33,240)	(33,240)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-
Sub Total		3,167,849	1,477,370	70,262	235,663	2,886	49,578	5,003,608	5,003,608
Income from Investments									
(a) Interest, Dividends and Rent – Gross		455,502	173,840	24,027	19,078	268	55	672,770	672,770
(b) Profit on sale/redemption of investments		373,019	186,079	12,154	341	-	0	571,592	571,592
(c) (Loss) on sale/ redemption of investments		(194,710)	(41,946)	(2,234)	(0)	-	(0)	(238,890)	(238,890)
(d) Transfer/Gain on revaluation/change in fair value		716,193	140,533	3,843	-	-	-	860,568	860,568
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-
Sub Total		1,350,004	458,505	37,790	19,418	268	56	1,866,040	1,866,040
Other Income									
(a) Contribution from the Shareholders' A/c		78,569	252,376	53,466	192,858	1,192	-	578,461	578,461
TOTAL (A)		4,596,423	2,188,250	161,518	447,939	4,346	49,634	7,448,110	7,448,110
Commission	L-5	224,011	66,261	-	34,447	14	-	324,732	324,732
Operating Expenses related to Insurance Business	L-6	1,033,584	458,678	64,143	98,814	2,066	18,906	1,676,191	1,676,191
Provision for Doubtful debts		-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-
TOTAL (B)		1,257,595	524,939	64,143	133,261	2,080	18,906	2,000,923	2,000,923
Benefits Paid (Net)	L-7	1,878,792	500,663	156,704	9,600	-	30,831	2,576,589	2,576,589
Interim Bonuses Paid		1,520	221	-	-	-	-	1,741	1,741
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-
(a) Gross		1,534,039	1,167,788	(59,329)	305,078	2,266	(10,524)	2,939,318	2,939,318
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		3,414,351	1,668,672	97,375	314,678	2,266	20,307	5,517,648	5,517,648
TOTAL (B+C)		4,671,945	2,193,611	161,518	447,939	4,346	39,213	7,518,571	7,518,571
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		(75,523)	(5,360)	-	-	-	10,421	(70,462)	(70,462)
APPROPRIATIONS									
Transfer to Shareholders' Account		-	-	-	-	-	10,421	10,421	10,421
Transfer to Other Reserves		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(75,523)	(5,360)	-	-	-	-	(80,883)	(80,883)
TOTAL (D)		(75,523)	(5,360)	-	-	-	10,421	(70,462)	(70,462)
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:		1,520	221	-	-	-	-	1,741	1,741
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		(75,523)	(5,360)	-	-	-	10,421	(70,462)	(70,462)
(d) Total Surplus: ((a)+(b)+(c)):		(74,003)	(5,139)	-	-	-	10,421	(68,721)	(68,721)

Registration No. 122 with the IRDA, dated 14 May 2002

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2011
Shareholders' Account (Non-technical Account)

Particulars	Q1 '11-12	YTD Jun'11	Q1 '10-11	YTD Jun'10
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	10,421	10,421
Income From Investments				
(a) Interest, Dividends and Rent – Gross	129,266	129,266	60,687	60,687
(b) Profit on sale/redemption of investments	8,207	8,207	2,772	2,772
(c) (Loss) on sale/ redemption of investments	(1,351)	(1,351)	(241)	(241)
Other Income	-	-	-	-
TOTAL (A)	136,121	136,121	73,639	73,639
Expense other than those directly related to the insurance business	16,370	16,370	19,928	19,928
Bad debts written off	-	-	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)				
Linked - Individual - Life - Non Participating	-	-	78,569	78,569
Linked - Individual - Pension - Non Participating	-	-	252,376	252,376
Linked - Group - Life - Non Participating	62,225	62,225	53,466	53,466
Non Linked - Individual - Life - Participating	-	-	150	150
Non Linked - Individual - Pension - Participating	-	-	227	227
Non Linked - Individual - Life - Non Participating	280,179	280,179	192,708	192,708
Non Linked - Individual - Pension - Non Participating	21,018	21,018	-	-
Non Linked - Group - Life - Non Participating	12,136	12,136	966	966
Non Linked - Annuity - Non Participating	1,601	1,601	-	-
TOTAL (B)	393,529	393,529	598,389	598,389
Profit/ (Loss) before tax	(257,408)	(257,408)	(524,750)	(524,750)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(257,408)	(257,408)	(524,750)	(524,750)
APPROPRIATIONS				
(a) Balance at the beginning of the year	-	(14,785,124)	-	(15,072,625)
(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	(257,408)	(15,042,532)	(524,750)	(15,597,375)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration No. 122 with the IRDA, dated 14 May 2002

BALANCE SHEET AS AT 30TH JUNE 2011

Particulars	Schedule	As at 30th June 2011 (Rs. 000's)	As at 30th June 2010 (Rs. 000's)
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	20,049,000	18,888,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	18,888,000
<i>BORROWINGS</i>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		18	-
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		411,341	-
<i>POLICY LIABILITIES</i>			
Linked - Individual - Life - Non Participating		229,819	257,159
Linked - Individual - Pension - Non Participating		29,184	40,125
Linked - Group - Life - Non Participating		630	621
Non Linked - Individual - Life - Participating		10,001	2,266
Non Linked - Individual - Pension - Participating		6,370	1,742
Non Linked - Individual - Life - Non Participating		1,971,536	907,977
Non Linked - Individual - Pension - Non Participating		225,409	-
Non Linked - Group - Life - Non Participating		134,720	107,249
Non Linked - Annuity - Non Participating		27,103	15,385
<i>INSURANCE RESERVES</i>			
<i>PROVISION FOR LINKED LIABILITIES</i>			
Linked - Individual - Life - Participating		868,256	872,944
Linked - Individual - Pension - Participating		77,598	87,460
Linked - Individual - Life - Non Participating		45,683,579	43,679,408
Linked - Individual - Pension - Non Participating		16,988,359	15,685,363
Linked - Group - Life - Non Participating		1,565,441	1,259,182
Discontinued Policies Fund - Non payment of premium		3,509	-
Sub-Total		68,232,873	62,916,882
<i>FUNDS FOR FUTURE APPROPRIATIONS</i>		1,383,763	1,302,329
TOTAL		89,665,636	83,107,211
APPLICATION OF FUNDS			
<i>INVESTMENTS</i>			
- Shareholders'	L-12	6,149,527	4,417,685
- Policyholders'	L-13	2,600,125	1,507,190
Assets held to cover linked liabilities	L-14	66,570,249	62,916,687
<i>LOANS</i>			
<i>FIXED ASSETS</i>			
<i>CURRENT ASSETS</i>			
Cash & Bank Balance	L-17	384,969	570,086
Advances And Other Assets	L-18	1,523,776	1,172,405
Sub-Total (A)		1,908,745	1,742,491
<i>CURRENT LIABILITIES</i>			
<i>PROVISIONS</i>			
	L-19	2,735,899	3,299,991
	L-20	180,475	206,248
Sub-Total (B)		2,916,374	3,506,239
NET CURRENT ASSETS (C) = (A - B)		(1,007,629)	(1,763,748)
<i>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</i>			
	L-21	-	-
<i>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)</i>		15,042,532	15,597,375
TOTAL		89,665,636	83,107,211

FORM L-4-PREMIUM SCHEDULE

Particulars	Q1 '11-12	YTD Jun'11	Q1 '10-11	YTD Jun'10
		(Rs. 000's)		(Rs. 000's)
First year premiums	813,532	813,532	1,318,159	1,318,159
Renewal premiums	3,624,478	3,624,478	3,677,047	3,677,047
Single premiums	141,749	141,749	41,642	41,642
TOTAL PREMIUM	4,579,759	4,579,759	5,036,848	5,036,848

Note: Premium Income is Gross of Service Tax

Premium Income from business written :

In India	4,579,759	4,579,759	5,036,848	5,036,848
Outside India				
TOTAL PREMIUM	4,579,759	4,579,759	5,036,848	5,036,848

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q1 '11-12	YTD Jun'11	Q1 '10-11	YTD Jun'10
		(Rs. 000's)		(Rs. 000's)
Commission Paid				
Direct - First year premiums	96,285	96,285	249,323	249,323
- Renewal premiums	46,216	46,216	74,657	74,657
- Single premiums	2,439	2,439	753	753
Total (A)	144,940	144,940	324,732	324,732
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded*	-	-	-	-
Net Commission	144,940	144,940	324,732	324,732

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q1 '11-12	YTD Jun'11	Q1 '10-11	YTD Jun'10
Employees' remuneration and welfare benefits	660,641	660,641	916,684	916,684
Travel, conveyance and vehicle running expenses	17,597	17,597	56,973	56,973
Training expenses	76,528	76,528	27,798	27,798
Rents, rates and taxes	236,072	236,072	59,672	59,672
Repairs	3,062	3,062	804	804
Printing and stationery	16,935	16,935	23,102	23,102
Communication expenses	71,991	71,991	70,357	70,357
Legal and professional charges	19,410	19,410	15,120	15,120
Medical fees	14,154	14,154	1,859	1,859
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	836	836	25	25
b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity (Tax Audit)	1	1	-	-
Advertisement and publicity	99,284	99,284	177,272	177,272
Interest and bank charges	4,610	4,610	3,523	3,523
Information technology and related expenses	28,644	28,644	30,917	30,917
Service tax on premium & comm	84,761	84,761	148,198	148,198
Others	-	-	-	-
a) Office maintenance	29,992	29,992	37,258	37,258
b) Electricity	30,049	30,049	29,984	29,984
c) Recruitment	8,316	8,316	10,188	10,188
d) Miscellaneous expenses	7,372	7,372	9,456	9,456
-	-	-	-	-
Depreciation	49,407	49,407	57,000	57,000
TOTAL	1,459,660	1,459,660	1,676,191	1,676,191

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q1 '11-12	YTD Jun'11	Q1 '10-11	YTD Jun'10
		(Rs. 000's)		(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	158,747	158,747	129,202	129,202
(b) Claims by Maturity,	58,171	58,171	11,955	11,955
(c) Annuities/Pension payment	41,075	41,075	27,846	27,846
(d) Other benefits - Riders	750	750	105	105
- Surrender	3,461,140	3,461,140	2,407,482	2,407,482
(Amount ceded in reinsurance):				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
TOTAL	3,719,884	3,719,884	2,576,589	2,576,589
Benefits paid to claimants:				
In India	3,719,884	3,719,884	2,576,589	2,576,589
Outside India	-	-	-	-
Total Benefits paid (Net)	3,719,884	3,719,884	2,576,589	2,576,589

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As at 30th June 2011	As at 30th June 2010
	(Rs. 000's)	(Rs. 000's)
Authorised Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 1,888,800,000) Equity shares of Rs 10 each, fully paid up *	20,049,000	18,888,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	18,888,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	As at 30th June 2011		As at 30th June 2010	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	1,483,626	74%	1,397,712	74%
- Foreign	521,274	26%	491,088	26%
Others	-	-	-	-
TOTAL	2,004,900	100%	1,888,800	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	As at 30th June 2011	As at 30th June 2010
	(Rs. 000's)	(Rs. 000's)
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	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	As at 30th June 2011	As at 30th June 2010
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

SCHEDULE - 8

INVESTMENTS-SHAREHOLDERS

Particulars	As at 30 June 2011 (Rs. 000's)	As at 30 June 2010 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 62,735 Previous Year 121,394)	62,980	120,135
Other Approved Securities (Market value (Rs '000) Current Year 995,440 Previous Year 34,669)	1,005,875	34,503
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	276,557	-
(Market value (Rs '000) Current Year 273,450 Previous Year NIL)		
(e) Other Securities (Term Deposits)	70,000	-
(Market value (Rs '000) Current Year 70,000 Previous Year NIL)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	937,407	280,631
(Market value (Rs '000) Current Year 924,192 Previous Year 284,035)		
Other Investments		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills # (Market value (Rs '000) Current Year 2,411,842 Previous Year 2,265,666)	2,412,332	2,265,668
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 52,410)	-	52,231
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	115,485
(Market value (Rs '000) Current Year NIL Previous Year 115,485)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	4,333
(Market value (Rs '000) Current Year NIL Previous Year 4,315)		
(e) Other Securities (Commercial Papers and Certificate of Deposits)	1,151,970	352,094
(Market value (Rs '000) Current Year 1,151,970 Previous Year 352,094)		
(f) Other Securities (Term Deposits)	53,733	624,613
(Market value (Rs '000) Current Year 53,733 Previous Year 624,613)		
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	178,673	567,993
(Market value (Rs '000) Current Year 178,219 Previous Year 567,829)		
Other Investments		
TOTAL	6,149,527	4,417,685
INVESTMENTS		
In India	6,149,527	4,417,685
Outside India	-	-
TOTAL	6,149,527	4,417,685

SCHEDULE - 8A

INVESTMENTS-POLICYHOLDERS

Particulars	As at 30 June 2011 (Rs. 000's)	As at 30 June 2010 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 700,387 Previous Year 384,631)	717,764	382,943
Other Approved Securities (Market value (Rs '000) Current Year 325,373 Previous Year 208,035)	331,172	206,721
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 209 Previous Year 31)	209	26
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 229,618 Previous Year 56,998)	236,435	54,018
(e) Other Securities (Fixed Deposits) (Market value (Rs '000) Current Year 98,000 Previous Year NIL)	98,000	-
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 739,385 Previous Year 396,064)	763,275	387,928
Equity Shares (Market value (Rs '000) Current Year 9 Previous Year 8)	9	8
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 27 Previous Year 7)	24	8
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 220,565 Previous Year 220,227)	220,565	220,227
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 10,976)	-	10,972
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year 29,168)	-	29,168
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year NIL Previous Year 6,116)	-	6,140
(e) Other Securities (Term Deposit and Certificate of Deposits) (Market value (Rs '000) Current Year 148,224 Previous Year 136,321)	148,224	136,321
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 84,158 Previous Year 72,622)	84,448	72,708
Other Investments	-	-
TOTAL	2,600,125	1,507,190
INVESTMENTS		
In India	2,600,125	1,507,190
Outside India	-	-
TOTAL	2,600,125	1,507,190

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 30 June 2011					Total
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group life	
	LPIL	LPP	LNPII	LNPP	LNPLG	
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 2,390,370 PY 2,707,850 Linked Non Par (Pension) 671,092 PY 747,882 Linked Non Par (Group) 103,161 PY 176,740			2,338,385	657,624	100,691	3,096,701
Other Approved Securities			92,542	20,157	-	112,699
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 94,630 PY 74,853 Linked Non Par (Pension) 20,613 PY 19,673 Linked Non Par (Group) NIL PY 8,513						
Other Approved Investments						
(a) Shares						
(aa) Equity	6,416	849	23,044,080	10,622,049	216,078	33,889,471
*Linked Par (Ind Life) 1,872 PY 1,872 (Linked par (Pension) 229 PY 229 Linked Non Par (Ind Life) 17,959,909 PY 14,339,165 Linked Non Par (Pension) 8,702,690 PY 7,262,255 Linked Non Par (Group) 204,633 PY 151,210						
(bb) Preference						
(b) Mutual Funds						
(c) Derivative Instruments						
(d) Debentures/Bonds	184,570	27,557	3,288,689	1,031,266	244,981	4,777,062
*Linked Par (Ind Life) 182,639 PY NIL (Linked par (Pension) 27,235 PY 2,124 Linked Non Par (Ind Life) 3,413,737 PY 2,160,732 Linked Non Par (Pension) 1,073,007 PY 895,104 Linked Non Par (Group) 248,892 PY 149,429						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	455,300	53,700	2,105,500	351,500	52,200	3,018,200
*Linked Par (Ind Life) 455,300 PY 5,000 (Linked par (Pension) 53,700 PY 500 Linked Non Par (Ind Life) 2,105,500 PY NIL Linked Non Par (Pension) 351,500 PY NIL Linked Non Par (Group) 52,200 PY NIL						
(f) Subsidiaries						
(g) Investment Properties-Real Estate						
Investments in Infrastructure, Social Sector and Housing :						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 5,404,321 PY 4,303,750 Linked Non Par (Pension) 1,965,918 PY 1,768,082 Linked Non Par (Group)			5,203,452	1,885,016	284,010	7,372,478
(b) Equity						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,085,332 PY 2,086,178 Linked Non Par (Pension) 1,044,318 PY 791,298 Linked Non Par (Group) 38,277 PY 20,989			3,149,418	864,868	30,573	4,044,860
Other Investments						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) 93 PY 93 Linked Non Par (Ind Life) 3,354,650 PY 3,249,846 Linked Non Par (Pension) 960,112 PY 1,035,893 Linked Non Par (Group) 25,555 PY		38	2,634,471	837,404	22,733	3,494,646
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 269,440 PY 282,764 Linked Non Par (Pension) 129,801 PY 132,828 Linked Non Par (Group) 57,581 PY 41,800			261,883	126,363	56,357	444,604
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds			110,471	23,663	-	134,134
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 111,316 PY 711,987 Linked Non Par (Pension) 23,638 PY 27,749 Linked Non Par (Group) NIL PY 24,747						
Other Approved Securities						
Other Approved Investments						
(a) Shares						
(aa) Equity						
(bb) Preference						
(b) Mutual Funds						
(c) Derivative Instruments						
(d) Debentures/ Bonds	132,140	19,793	-	-	-	151,932
*Linked Par (Ind Life) 134,046 PY 45,026 (Linked par (Pension) 20,168 PY 11,704 Linked Non Par (Ind Life) NIL PY 45,552 Linked Non Par (Pension) NIL PY 50,056 Linked Non Par (Group) NIL PY NIL						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	109,595	20,734	933,219	75,238	465,992	1,604,779
*Linked Par (Ind Life) 104,180 PY 831,500 (Linked par (Pension) 19,692 PY 108,950 Linked Non Par (Ind Life) 900,757 PY 5,851,464 Linked Non Par (Pension) 72,129 PY 687,418 Linked Non Par (Group) 455,786 PY 276,374						
(f) Other Securities (Reverse Repo)						
(g) Subsidiaries						
(h) Investment Properties-Real Estate						
Investments in Infrastructure, Social Sector and Housing :	294,221	36,354	174,624	39,797	-	544,996
*Linked Par (Ind Life) 300,186 PY 214,242 (Linked par (Pension) 37,068 PY 23,045 Linked Non Par (Ind Life) 175,110 PY 265,832 Linked Non Par (Pension) 38,432 PY 53,957 Linked Non Par (Group) NIL PY 5,000						
Other Investments						
Mutual Funds						
*Linked Par (Ind Life) NIL PY 1,930 (Linked par (Pension) NIL PY 655 Linked Non Par (Ind Life) NIL PY 966,725 Linked Non Par (Pension) NIL PY 671,937 Linked Non Par (Group) NIL PY 79,876						
Balances in Bank	(111,676)	(54,819)	73,587	30,314	(3,122)	(65,716)
Other Current Assets (net)	50,741	6,388	3,000,811	796,514	94,947	3,949,402
TOTAL	1,121,306	110,594	46,411,135	17,361,773	1,565,441	66,570,249
INVESTMENTS						
In India	1,121,306	110,594	46,411,135	17,361,773	1,565,441	66,570,249
Outside India						
TOTAL	1,121,306	110,594	46,411,135	17,361,773	1,565,441	66,570,249

* Historical Cost CY (Rs '000)

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 30 June 2010					Total
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group life	
	LPIL	LPP	LNPIIL	LNPP	LNPGL	
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 2,390,370 PY 2,707,850 Linked Non Par (Pension) 671,092 PY 747,882 Linked Non Par (Group) 103,161 PY 176,740			2,709,169	749,553	176,878	3,635,599
Other Approved Securities						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 94,630 PY 74,853 Linked Non Par (Pension) 20,613 PY 19,673 Linked Non Par (Group) NIL PY 8,513			75,187	19,797	8,553	103,537
Other Approved Investments						
(a) Shares						
(aa) Equity	7,705	1,017	19,870,489	9,111,617	172,638	29,163,466
*Linked Par (Ind Life) 1,872 PY 1,872 (Linked par (Pension) 229 PY 229 Linked Non Par (Ind Life) 17,959,909 PY 14,339,165 Linked Non Par (Pension) 8,702,690 PY 7,262,255 Linked Non Par (Group) 204,633 PY 151,210						
(bb) Preference						
(b) Mutual Funds						
(c) Derivative Instruments						
(d) Debentures/Bonds		2,082	2,186,945	904,804	150,623	3,244,453
*Linked Par (Ind Life) 182,639 PY NIL (Linked par (Pension) 27,235 PY 2,124 Linked Non Par (Ind Life) 3,413,737 PY 2,160,732 Linked Non Par (Pension) 1,073,007 PY 895,104 Linked Non Par (Group) 248,892 PY 149,429						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	5,000	500				5,500
*Linked Par (Ind Life) 455,300 PY 5,000 (Linked par (Pension) 53,700 PY 500 Linked Non Par (Ind Life) 2,105,500 PY NIL Linked Non Par (Pension) 351,500 PY NIL Linked Non Par (Group) 52,200 PY NIL						
(f) Subsidiaries						
(g) Investment Properties-Real Estate						
Investments in Infrastructure, Social Sector and Housing :						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 5,404,321 PY 4,303,750 Linked Non Par (Pension) 1,965,918 PY 1,768,082 Linked Non Par (Group)			4,335,957	1,783,241	247,607	6,366,805
(b) Equity						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,085,332 PY 2,086,178 Linked Non Par (Pension) 1,044,318 PY 791,298 Linked Non Par (Group) 38,277 PY 20,989			3,220,963	882,351	24,614	4,127,928
Other Investments						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) 93 PY 93 Linked Non Par (Ind Life) 3,354,650 PY 3,249,846 Linked Non Par (Pension) 960,112 PY 1,035,893 Linked Non Par (Group) 25,555 PY		56	3,011,757	983,054	23,767	4,018,635
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 269,440 PY 282,764 Linked Non Par (Pension) 129,801 PY 132,828 Linked Non Par (Group) 57,581 PY 41,800			287,976	135,732	42,718	466,425
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 111,316 PY 711,987 Linked Non Par (Pension) 23,638 PY 27,749 Linked Non Par (Group) NIL PY 24,747			716,471	27,918	24,898	769,287
Other Approved Securities						
Other Approved Investments						
(a) Shares						
(aa) Equity						
(bb) Preference						
(b) Mutual Funds	1,930	655	874,852	494,249	50,721	1,422,407
(c) Derivative Instruments						
(d) Debentures/ Bonds	44,030	11,425	44,341	48,726		148,521
*Linked Par (Ind Life) 134,046 PY 45,026 (Linked par (Pension) 20,168 PY 11,704 Linked Non Par (Ind Life) (Ind Life) 900,757 PY 5,851,464 Linked Non Par (Pension) 72,129 PY 687,418 Linked Non Par (Group) 455,786 PY 276,374						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	831,500	108,950	5,923,959	696,247	279,197	7,839,854
*Linked Par (Ind Life) 104,180 PY 831,500 (Linked par (Pension) 19,692 PY 108,950 Linked Non Par (Ind Life) 900,757 PY 5,851,464 Linked Non Par (Pension) 72,129 PY 687,418 Linked Non Par (Group) 455,786 PY 276,374						
(f) Other Securities (Reverse Repo)						
(g) Subsidiaries						
(h) Investment Properties-Real Estate						
Investments in Infrastructure, Social Sector and Housing :	211,617	22,959	267,139	54,008	5,008	560,731
*Linked Par (Ind Life) 300,186 PY 214,242 (Linked par (Pension) 37,068 PY 23,045 Linked Non Par (Ind Life) 175,110 PY 265,832 Linked Non Par (Pension) 38,432 PY 53,957 Linked Non Par (Group) NIL PY 5,000						
Other Investments						
Mutual Funds			91,880	178,512	29,155	299,547
*Linked Par (Ind Life) NIL PY 1,930 (Linked par (Pension) NIL PY 655 Linked Non Par (Ind Life) NIL PY 966,725 Linked Non Par (Pension) NIL PY 671,937 Linked Non Par (Group) NIL PY 79,876						
Balances in Bank	107	102	2,969	2,305	824	6,308
Other Current Assets (net)	46,290	6,278	463,840	200,103	21,172	737,683
TOTAL	1,148,179	154,025	44,083,891	16,272,218	1,258,375	62,916,687
INVESTMENTS						
In India	1,148,179	154,025	44,083,891	16,272,218	1,258,375	62,916,687
Outside India						
TOTAL	1,148,179	154,025	44,083,891	16,272,218	1,258,375	62,916,687

* Historical Cost CY (Rs '000)

FORM L-15-LOANS SCHEDULE

Particulars	As at 30th June 2011	As at 30th June 2010
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Balance as on 31 Mar 2011	Additions during the year	Deductions	Balance as on 30 Jun 2011	Balance as on 31 Mar 2011	For the year	Sales/ Adjustments	Balance as on 30 Jun 2010	As at 30 Jun 2011	As at 30 Jun 2010
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
- Software	147,449	633	-	148,082	60,670	9,603	-	70,273	77,809	35,706
Tangibles										
Leasehold Improvements	379,099	123	13,380	365,842	279,750	13,010	9,812	282,948	82,894	150,507
Buildings			-	-			-	-	-	-
Furniture & Fittings	165,281	96	2,590	162,786	132,082	5,583	2,506	135,159	27,627	48,961
Information Technology Equipment	738,559	734	-	739,294	635,426	19,816	0	655,242	84,052	130,962
Vehicles	1,620	-	-	1,620	1,617	3	-	1,620	-	-
Office Equipment	116,342	593	897	116,038	109,705	1,392	736	110,361	5,677	5,963
Others			-	-			-	-	-	-
Sub Total	1,548,350	2,178	16,867	1,533,662	1,219,250	49,407	13,054	1,255,602	278,059	372,099
Capital Work In Progress - (including capital advances)									32,772	59,923
TOTAL	1,548,350	2,178	16,867	1,533,662	1,219,250	49,407	13,054	1,255,602	310,832	432,022
PREVIOUS YEAR	1,451,720	5,224	-	1,456,944	1,027,844	57,000	-	1,084,844	432,022	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As at 30th June 2011	As at 30th June 2010
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques,drafts and stamps)	7,064	6,187
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	(1,468)	(69,099)
(bb) Others	70,000	304,067
(b) Current Accounts	309,373	328,930
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	384,969	570,086
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	384,969	570,086
Outside India	-	-
TOTAL	384,969	570,086

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	As at 30th June 2011	As at 30th June 2010
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	48,043	45,686
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,743	20,934
Others (includes vendor, travel advances & salary recoverable)	299,883	214,781
TOTAL (A)	359,669	281,400
OTHER ASSETS		
Income accrued on investments	165,736	99,632
Outstanding Premiums	44,579	10,106
Agents' Balances	18,498	64,521
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	1,388	-
Others	-	-
-Refundable Security Deposits	312,447	322,384
- Unsettled Contracts	228,634	-
-Service Tax Unutilised Credit	392,824	394,362
TOTAL (B)	1,164,107	891,005
TOTAL (A+B)	1,523,776	1,172,405

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As at 30th June 2011	As at 30th June 2010
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	77,724	295,007
Balances due to other insurance companies	29,386	25,628
Deposits held on re-insurance ceded	-	-
Premiums received in advance	33,485	29,782
Unallocated premium	76,103	35,621
Sundry creditors		
Micro, Small & Medium Enterprises	-	39
Others	76,112	101,706
Accrual for expenses	1,345,911	1,582,793
Unclaimed Amount - Policyholders	789,935	486,354
Claims Outstanding	124,893	55,745
Annuities Due	-	-
Due to Directors/Officers	-	-
Others:		
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	1,254	759
Premium/ proposal deposits, to be refunded	-	26,553
Others (includes statutory dues payable, and payables to employees)	170,353	652,913
Service Tax payable	10,742	7,092
Payables for unsettled investment contracts	-	-
TOTAL	2,735,899	3,299,991

FORM L-20-PROVISIONS SCHEDULE

Particulars	As at 30th June 2011	As at 30th June 2010
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	13,871	33,324
Provision for Leave Encashment	28,932	33,832
Provision for Other Long Term Benefits	85,108	12,415
Provision for Other Employee Benefits (Refer Note 23 of Schedule 16, Part C)	52,564	126,676
TOTAL	180,475	206,248

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As at 30th June 2011	As at 30th June 2010
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

	Q1 '11-12	YTD Jun'11	Q1 '10-11	YTD Jun'10
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	-113%	-113%	7%	7%
Linked Par Pension	30%	30%	-39%	-39%
Linked Non Par Individual Life	-51%	-51%	-9%	-9%
Linked Non Par Pension	-92%	-92%	-30%	-30%
Linked Non Par Group	0%	0%	21%	21%
Non Linked Par Individual Life	39%	39%	-59%	-59%
Non Linked Par Pension	95%	95%	-75%	-75%
Non Linked Non Par Individual Life	75%	75%	750%	750%
Non Linked Non Par Pension Life	NA	NA	0%	0%
Non Linked Group	16%	16%	78%	78%
Non Linked Non Par Annuity	-1%	-1%	-1%	-1%
2 Net Retention Ratio	99%	99%	99%	99%
3 Expense of Management to Gross Direct Premium Ratio	35%	35%	41%	41%
4 Commission Ratio (Gross commission paid to Gross Premium)	3%	3%	7%	7%
5 Ratio of policy holder's liabilities to shareholder's funds	1391%	1391%	1952%	1952%
6 Growth rate of shareholders' fund	52%	52%	-14%	-14%
7 Ratio of surplus to policyholders' liability	0%	0%	0%	0%
8 Change in net worth in ('000)	1,715,843	1,715,843	(524,747)	(524,747)
9 Profit after tax/Total Income	-6%	-6%	-8%	-8%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	15	15	21	21
12 Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13 Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	2%	2%	2%
R2. Non-PAR	2%	2%	2%	2%
R3.Sub-TOTAL	2%	2%	2%	2%
Linked:				
R4. PAR	2%	2%	2%	2%
R5. Non-PAR	-1%	-1%	3%	3%
R6. Sub-TOTAL	-1%	-1%	3%	3%
R7. Grand Total	-1%	-1%	3%	3%
Shareholders' Funds	2%	2%	1%	1%
Investment Yield (Net) only with realized gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	2%	0%	0%
R2. Non-PAR	2%	2%	0%	0%
R3.Sub-TOTAL	2%	2%	0%	0%
Linked:				
R4. PAR	2%	2%	0%	0%
R5. Non-PAR	2%	2%	2%	2%
R6. Sub-TOTAL	2%	2%	2%	2%
R7. Grand Total	2%	2%	2%	2%
Shareholders' Funds	2%	2%	0%	0%
14 Conservation Ratio				
Linked Par Individual Life	77%	77%	66%	66%
Linked Par Pension	88%	88%	53%	53%
Linked Non Par Individual Life	75%	75%	73%	73%
Linked Non Par Pension	76%	76%	86%	86%
Linked Non Par Group	15%	15%	42%	42%
Non Linked Par Individual Life	97%	97%	80%	80%
Non Linked Par Pension	83%	83%	91%	91%
Non Linked Non Par Individual Life	44%	44%	77%	77%
Non Linked Non Par Pension Life	NA	NA	NA	NA
Non Linked Group	48%	48%	36%	36%
Non Linked Non Par Annuity	0%	0%	0%	0%
15 Persistency Ratio (by numbers)*				
For 13th month	51%	60%	47%	47%
For 25th month	36%	40%	56%	56%
For 37th month	44%	48%	47%	47%
For 49th Month	31%	32%	35%	35%
for 61st month	21%	24%	31%	31%
Persistency Ratio (by premium)*				
For 13th month	62%	68%	56%	56%
For 25th month	51%	50%	65%	65%
For 37th month	54%	58%	58%	58%
For 49th Month	32%	36%	43%	43%
for 61st month	24%	30%	39%	39%
16 NPA Ratio	Nil	Nil	Nil	Nil
17 Gross NPA Ratio	Nil	Nil	Nil	Nil
18 Net NPA Ratio	Nil	Nil	Nil	Nil
Equity Holding Pattern for Life Insurers				
(a) No. of shares (in lakhs)		20,049		18,888
(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
(c) % of Government holding (in case of public sector insurance)		Nil		Nil
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.13)		(0.28)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.13)		(0.28)
(iv) Book value per share (Rs)		2.50		1.74

* Persistency Ratio is as per Appointed Actuary Report

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

	As at 30th June 2011 (Rs. 000's)	As at 30th June 2010 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	4,431,415	4,973,123
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(33,240)	(14,102)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(3,754,762)	(1,899,659)
Payments of commission and brokerage	(255,204)	(443,106)
Payments of other operating expenses	(1,228,318)	(1,719,481)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(167,905)	92,111
Income taxes paid (Net)	9,177	-
Service tax paid	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	(998,837)	988,886
Cash flow from extraordinary operations (give break-up)	-	-
Net cash from operating Activities	(998,837)	988,886
II Cash flows from investing activities		
Purchase of fixed assets	(13,487)	(6,852)
Proceeds from sale of fixed assets	1,024	-
Purchases of investments	(180,059,445)	(125,905,765)
Sales of investments	178,628,741	122,139,338
Rents/Interests/ Dividends received	907,429	710,027
Profit/(Loss) on sale/redemption of investment	538,828	335,233
Expenses related to investments	-	-
Net cash from investing activities	3,090	(2,728,019)
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(995,747)	(1,739,133)
Cash and cash equivalent at beginning of the year	1,315,000	2,011,459
Cash and cash equivalent at the end of the year	319,253	272,326
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	384,969	266,018
Bank balances (Policyholder's - Schedule 8A and 8B)	(65,716)	6,308
Note 1		
Cash and Bank Balances	262,736	(38,049)
Fixed Deposits with maturity more than 3 months	122,233	304,067
Cash and Bank Balances as per Schedule 11	384,969	266,018

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl. No.	Particular	As at 30th June 2011	As at 30th June 2010
1	Linked		
a	Life	481,993	459,480
b	General Annuity	1,520	1,207
c	Pension	170,951	158,129
d	Health	-	-
2	Non-Linked		
a	Life	23,417	10,181
b	General Annuity	271	154
c	Pension	64	17
d	Health	-	-

FORM L-25- (i) : Geographical Distribution Channel - Individuals

Date: 30 June 2011
(Rs in Lakhs)

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	1	1	0	1	1	1	0	1
2	Andhra Pradesh	149	146	25	831	1,039	999	359	20,848	1,188	1,145	383	21,679
3	Arunachal Pradesh	7	7	2	28	73	65	38	925	80	72	40	954
4	Assam	34	34	9	197	530	502	178	4,378	564	536	187	4,575
5	Bihar	352	336	27	632	555	521	133	4,293	907	857	159	4,926
6	Chandigarh	3	3	2	34	135	131	30	1,712	138	134	32	1,746
7	Chattisgarh	71	70	9	340	383	373	82	4,382	454	443	90	4,722
8	Dadra & NagraHaveli	1	1	0	10	6	6	1	41	7	7	1	51
9	Daman & Diu	-	-	0	-	-	-	0	-	-	-	0	-
10	Delhi	8	8	3	51	2,194	2,023	1,333	39,514	2,202	2,031	1,336	39,565
11	Goa	5	4	7	4	52	47	42	381	57	51	49	385
12	Gujarat	209	202	115	1,262	1,117	1,071	417	19,730	1,326	1,273	532	20,993
13	Haryana	194	190	30	1,593	975	923	639	27,067	1,169	1,113	669	28,661
14	Himachal Pradesh	30	26	17	295	45	45	11	488	75	71	28	783
15	Jammu & Kashmir	4	4	1	28	129	125	29	1,105	133	129	29	1,133
16	Jharkhand	35	34	12	340	348	334	105	3,337	383	368	118	3,677
17	Karnataka	43	43	12	498	1,173	1,115	475	32,319	1,216	1,158	487	32,817
18	Kerala	63	61	32	294	381	366	254	3,976	444	427	286	4,270
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	182	179	16	534	1,020	989	185	8,474	1,202	1,168	200	9,008
21	Maharashtra	965	946	73	2,130	2,576	2,393	1,221	63,688	3,541	3,339	1,294	65,818
22	Manipur	-	-	1	-	-	-	1	-	-	-	1	-
23	Meghalaya	1	1	0	6	11	11	6	27	12	12	6	33
24	Mizoram	-	-	-	-	-	-	0	-	-	-	0	-
25	Nagaland	-	-	-	-	8	6	3	306	8	6	3	306
26	Orissa	227	214	55	1,066	541	518	138	4,398	768	732	194	5,464
27	Puducherry	-	-	-	-	16	16	9	139	16	16	9	139
28	Punjab	731	691	136	3,168	1,103	1,038	225	11,762	1,834	1,729	361	14,930
29	Rajasthan	958	954	56	1,512	885	855	162	11,385	1,843	1,809	219	12,897
30	Sikkim	2	2	0	4	30	30	11	107	32	32	11	111
31	Tamil Nadu	52	51	21	379	1,397	1,341	613	22,738	1,449	1,392	633	23,117
32	Tripura	36	36	5	127	146	139	31	492	182	175	36	619
33	Uttar Pradesh	239	232	43	852	1,800	1,709	473	22,493	2,039	1,941	516	23,346
34	Uttarakhand	40	38	7	180	205	198	42	1,242	245	236	49	1,422
35	West Bengal	210	201	46	685	1,482	1,356	579	12,451	1,692	1,557	625	13,136
Grand Total		4,851	4,714	762	17,082	20,356	19,246	7,823	324,202	25,207	23,960	8,585	341,284

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs lakhs)	Sum Assured (Rs lakhs)	No. of Policies	No. of Lives	Premium (Rs lakhs)	Sum Assured (Rs lakhs)	No. of Policies	No. of Lives	Premium (Rs lakhs)	Sum Assured (Rs lakhs)
1	Andhra Pradesh	-	-	-	-	11	(316,387)	444	(7,614)	11	(316,387)	444	(7,614)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	151	21	194	-	151	21	194
8	Haryana	-	-	-	-	6	15,178	31	8,703	6	15,178	31	8,703
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	931	54	11,620	2	931	54	11,620
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	2	2,484	145	9,513	2	2,484	145	9,513
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	203	100	275	-	203	100	275
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	331	1	87	-	331	1	87
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	1,079	171	13,615	-	1,079	171	13,615
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	21	(296,030)	967	36,394	21	(296,030)	967	36,394

Statement as on: 30th June 2011

Statement of Investment Assets (Life Insurers)
(Business within India)

Periodicity of Submission: Quarterly

Total Application as per Balance Sheet (A)

896,656.36

Add (B)

Provisions	Sch-14	1,804.75
Current Liabilities	Sch-13	27,358.99
		925,820.10

Less (C)

Debit Balance in P&L A/c		
Loans	Sch-09	150,425.32
Adv & Other Assets	Sch-12	-
Cash & Bank Balance	Sch-11	15,237.76
Fixed Assets	Sch-10	3,849.68
Misc Exp. Not Written Off	Sch-15	3,108.32
		-

Funds available for Investments

753,199.03

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Rs. Lakhs

Balance Sheet Value of:

	753,199.03
A. Life Fund*	86,889.40
B. Pension & Gen Annuity Fund	607.14
C. Unit Linked Funds	665,702.49
	753,199.03

NON - LINKED BUSINESS

A. LIFE FUND	%	as per Reg	SH		PH			Book Value (SH+PH) F= [b+c+d+e]	Actual %	FVC Amount	Total Fund	Market Value
			Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
			(a)	(b)	(c)	(d)	(e)					
1 G. Sec		Not Less than 25%		24,753.12	1,596.38	55.08	7,581.69	33,986.27	39.11%		33,986.27	33,810.71
2 G.Sec or Other Approved Securities (incl (i) above)		Not Less than 50%		34,811.87	1,596.38	84.26	10,771.40	47,263.92	54.40%		47,263.92	46,927.78
3 Investment subject to Exposure Norms												
a. Housing & Infrastructure		Not Less than 15%		11,160.81	716.47	55.13	7,473.02	19,405.43	22.33%		19,405.43	19,034.16
b. i) Approved Investments				15,522.59	696.10	7.65	3,993.28	20,219.63	23.27%	0	20,219.79	20,122.25
ii) "Other Investments" not to exceed 15%		Not exceeding 35%		-	-	0.24	-	0.24	0.00%	0	0.27	0.27
TOTAL LIFE FUND	100%			61,495.27	3,008.95	147.29	22,237.71	86,889.22	100%	0	86,889.40	86,084.45

B. PENSION AND GENERAL ANNUITY FUND	%	as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1 G. Sec		Not Less than 20%		150.14	150.14	24.73%		150.14	144.57
2 G.Sec or Other Approved Securities (incl (i) above)		Not Less than 40%		242.97	242.97	40.02%		242.97	235.63
3 Balance in Approved investment		Not Exceeding 60%		364.17	364.17	59.98%	0	364.17	355.26
TOTAL PENSION, GENERAL ANNUITY FUND	100%			607.14	607.14	100%	0.00	607.14	590.90

LINKED BUSINESS

C. LINKED FUNDS	%	as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1 Approved Investment		Not Less than 75%	12,318.61	613,991.38	626,309.99	94.1%
2 Other Investments		Not More than 25%	0.38	39,392.11	39,392.50	5.9%
TOTAL LINKED INSURANCE FUND	100%		12,319.00	653,383.49	665,702.49	100.0%

CERTIFICATION:

Certified that the information given here in are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:20/07/2011

Note (+) FRMS refers to 'Funds representing Solvency Margin'

Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")

Funds beyond Solvency Margin shall have a separate Custody Account.

Other Investments are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

*Shareholders funds deposits are classified under schedule 11 of balance sheet

Sd/-

Chief Investment Officer

PARTICULARS	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund
Opening Balance (Market Value)	1,733.11	621.93	2,681.22	3,060.36	2,371.74	3,063.02
Add : Inflow During the Quarter	53.65	217.66	472.32	247.52	223.18	401.44
Increase/ Decrease value of Inv (net)	11.83	14.15	45.70	12.54	25.48	70.70
Less : Outflow During the Quarter	68.90	144.96	297.39	248.52	276.32	403.48
Total Investible Fund (Mkt value)	1,729.70	708.79	2,901.85	3,071.91	2,344.09	3,131.68

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Balanced Fund		Group Superannuation & Gratuity Cash Fund		Group Superannuation & Gratuity Debt Fund		Group Superannuation & Gratuity Growth Fund		Group Superannuation & Gratuity Secure Fund		Grp Superann-Short Term Debt fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	210.03	12.14	0.00	0.00	217.44	7.49	167.63	5.46	411.82	17.57	0.00	0.00
Corporate Bonds	353.77	20.45	0.00	0.00	1,122.48	38.68	536.71	17.47	700.81	29.90	0.00	0.00
Infrastructure Bonds	383.86	22.19	0.00	0.00	516.41	17.80	176.59	5.75	469.17	20.01	0.00	0.00
Equity	559.38	32.34	0.00	0.00	0.00	0.00	1,516.03	49.35	391.10	16.68	0.00	0.00
Money Market	51.38	2.97	650.52	91.78	509.32	17.55	254.39	8.28	84.38	3.60	2,069.93	66.10
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,040.00	33.21
Sub Total (A)	1,558.41	90.10	650.52	91.78	2,365.65	81.52	2,651.34	86.31	2,057.28	87.76	3,109.93	99.31
Current Assets:												
Accrued Interest	33.33	1.93	0.01	0.00	83.23	2.87	27.70	0.90	57.64	2.46	26.98	0.86
Dividend Receivable	2.10	0.12	0.00	0.00	0.00	0.00	7.11	0.23	1.62	0.07	0.00	0.00
Bank Balance	0.00	0.00	0.12	0.02	4.48	0.15	1.66	0.05	-2.83	-0.12	-32.63	-1.04
Receivable for Sale of Investments	56.32	3.26	58.20	8.21	297.90	10.27	182.33	5.94	24.20	1.03	27.70	0.88
Other Current Assets (for Investments)	1.61	0.09	0.01	0.00	-0.03	0.00	3.83	0.12	-0.47	-0.02	0.03	0.00
Less: Current Liabilities												
Payable for Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fund Mgmt Charges Payable	0.14	0.01	0.05	0.01	0.21	0.01	0.13	0.00	0.19	0.01	0.28	0.01
Other Current Liabilities (for Investment)	0.09	0.01	0.02	0.00	0.08	0.00	0.19	0.01	0.14	0.01	0.07	0.00
Sub Total (B)	93.12	5.38	58.27	8.22	385.29	13.28	222.32	7.24	79.83	3.41	21.74	0.69
Other Investments (<=25%)												
Corporate Bonds	32.13	1.86	0.00	0.00	150.91	5.20	58.42	1.90	165.51	7.06	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	46.04	2.66	0.00	0.00	0.00	0.00	139.83	4.55	41.47	1.77	0.00	0.00
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	78.17	4.52	0.00	0.00	150.91	5.20	198.24	6.45	206.98	8.83	0.00	0.00
Total (A + B+C)	1,729.70	100.00	708.79	100.00	2,901.85	100.00	3,071.91	100.00	2,344.09	100.00	3,131.68	100.00

PARTICULARS	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund
Opening Balance (Market Value)	21,330.71	1,133.79	53,821.08	980.21	1,618.31	81,633.51
Add : Inflow During the Quarter	472.58	275.80	696.48	186.84	237.58	335.03
Increase/ Decrease value of Inv (net)	13.80	10.96	(413.43)	6.71	(62.04)	(2,370.37)
Less : Outflow During the Quarter	799.27	44.97	4,266.85	19.73	38.56	4,312.21
Total Investible Fund (Mkt value)	21,017.81	1,375.58	49,837.28	1,154.03	1,755.29	75,285.96

INVESTMENT OF UNIT FUND	Pension Unit Linked Balanced Fund		Pension Unit Linked Balanced - II Fund		Pension Unit linked Growth fund		Pension Unit Linked Growth - II Fund		Pension Unit Linked Infrastructure fund		Pension Unit Linked Index Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	2,298.38	10.94	87.08	6.33	2,474.37	4.96	67.08	5.81	0.00	0.00	0.00	0.00
Corporate Bonds	4,563.71	21.71	381.41	27.73	6,518.24	13.08	314.60	27.26	0.00	0.00	0.00	0.00
Infrastructure Bonds	3,918.95	18.65	112.63	8.19	8,452.69	16.96	39.65	3.44	0.00	0.00	0.00	0.00
Equity	6,904.02	32.85	435.25	31.64	24,019.05	48.19	563.86	48.86	1,451.30	82.68	70,592.85	93.77
Money Market	0.00	0.00	76.66	5.57	0.00	0.00	41.26	3.58	0.00	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with banks	1,200.00	5.71	0.00	0.00	1,450.00	2.91	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	18,885.06	89.85	1,093.03	79.46	42,914.35	86.11	1,026.46	88.95	1,451.30	82.68	70,592.85	93.77
Current Assets:												
Accrued Interest	501.99	2.39	18.78	1.36	883.67	1.77	12.50	1.08	0.00	0.00	0.00	0.00
Dividend Receivable	20.43	0.10	1.35	0.10	87.86	0.18	1.85	0.16	2.19	0.13	262.69	0.35
Bank Balance	-2.61	-0.01	16.06	1.17	17.97	0.04	3.39	0.29	0.16	0.01	103.39	0.14
Receivable for Sale of Investments	845.83	4.02	200.30	14.56	3,065.53	6.15	58.80	5.10	67.80	3.86	206.37	0.27
Other Current Assets (for Investments)	-18.72	-0.09	1.28	0.09	-59.36	-0.12	1.41	0.12	4.46	0.25	-149.16	-0.20
Less: Current Liabilities												
Payable for Investments	29.53	0.14	0.00	0.00	26.54	0.05	13.57	1.18	7.08	0.40	-0.02	0.00
Fund Mgmt Charges Payable	2.25	0.01	0.20	0.01	7.80	0.02	0.17	0.01	0.25	0.01	6.11	0.01
Other Current Liabilities (for Investment)	0.36	0.00	0.05	0.00	1.44	0.00	0.06	0.01	0.09	0.01	2.71	0.00
Sub Total (B)	1,314.77	6.26	237.51	17.27	3,959.89	7.95	64.15	5.56	67.20	3.83	414.49	0.55
Other Investments (<=25%)												
Corporate Bonds	243.40	1.16	14.60	1.06	486.80	0.98	6.82	0.59	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	574.58	2.73	30.43	2.21	2,476.25	4.97	56.60	4.90	236.79	13.49	4,278.62	5.68
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	817.98	3.89	45.04	3.27	2,963.04	5.95	63.42	5.50	236.79	13.49	4,278.62	5.68
Total (A + B+C)	21,017.81	100.00	1,375.58	100.00	49,837.28	100.00	1,154.03	100.00	1,755.29	100.00	75,285.96	100.00

PARTICULARS	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund
Opening Balance (Market Value)	3,923.41	6,248.65	840.63	10,416.05	618.44	1,115.62
Add : Inflow During the Quarter	948.67	1,152.43	96.99	501.61	231.07	502.48
Increase/ Decrease value of Inv (net)	(95.91)	(341.78)	7.22	122.25	8.93	36.13
Less : Outflow During the Quarter	104.52	214.73	216.93	879.27	71.43	548.30
Total Investible Fund (Mkt value)	4,671.65	6,844.57	727.91	10,160.64	787.01	1,105.94

INVESTMENT OF UNIT FUND	Pension Unit Linked Index - II fund		Pension Unit Linked PSU fund		Pension Unit linked Secure fund		Pension Unit Linked Protector Fund		Pension Unit Linked Protector -II fund		Pension Unitised with Profit fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	0.00	0.00	0.00	0.00	111.07	15.26	1,850.61	18.21	125.85	15.99	0.00	0.00
Corporate Bonds	0.00	0.00	0.00	0.00	204.94	28.16	3,171.07	31.21	245.78	31.23	551.01	49.82
Infrastructure Bonds	0.00	0.00	0.00	0.00	121.60	16.71	1,471.39	14.48	44.12	5.61	286.03	25.86
Equity	4,301.75	92.08	6,011.88	87.83	117.77	16.18	356.62	3.51	114.82	14.59	8.49	0.77
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	550.16	5.41	84.30	10.71	202.34	18.30
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with banks	0.00	0.00	0.00	0.00	65.00	8.93	800.00	7.87	0.00	0.00	542.00	49.01
Sub Total (A)	4,301.75	92.08	6,011.88	87.83	620.39	85.23	8,199.84	80.70	614.88	78.13	1,589.86	143.76
Current Assets:												
Accrued Interest	0.00	0.00	0.00	0.00	17.09	2.35	242.13	2.38	10.87	1.38	60.58	5.48
Dividend Receivable	14.97	0.32	22.60	0.33	0.41	0.06	1.20	0.01	0.37	0.05	0.00	0.00
Bank Balance	76.52	1.64	45.22	0.66	0.48	0.07	34.46	0.34	8.10	1.03	-548.19	-49.57
Receivable for Sale of Investments	43.60	0.93	381.79	5.58	38.60	5.30	1,189.80	11.71	130.90	16.63	3.30	0.30
Other Current Assets (for Investments)	9.08	0.19	17.29	0.25	-0.07	-0.01	-0.71	-0.01	0.19	0.02	0.00	0.00
Less: Current Liabilities												
Payable for Investments	40.11	0.86	30.64	0.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fund Mgmt Charges Payable	0.49	0.01	0.99	0.01	0.11	0.01	1.10	0.01	0.11	0.01	0.00	0.00
Other Current Liabilities (for Investment)	0.50	0.01	0.28	0.00	0.03	0.00	0.22	0.00	0.03	0.00	0.00	0.00
Sub Total (B)	103.07	2.21	434.99	6.36	56.37	7.74	1,465.56	14.42	150.28	19.10	-484.31	-43.79
Other Investments (<=25%)												
Corporate Bonds	0.00	0.00	0.00	0.00	39.19	5.38	457.59	4.50	15.24	1.94	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	266.84	5.71	397.70	5.81	11.96	1.64	37.65	0.37	6.61	0.84	0.38	0.03
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	266.84	5.71	397.70	5.81	51.15	7.03	495.24	4.87	21.85	2.78	0.38	0.03
Total (A + B+C)	4,671.65	100.00	6,844.57	100.00	727.91	100.00	10,160.64	100.00	787.01	100.00	1,105.94	100.00

PARTICULARS	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
Opening Balance (Market Value)	91,795.54	3,729.82	281.42	508.68	8,550.97	3,345.28
Add : Inflow During the Quarter	1,037.30	928.64	33.63	143.77	625.64	1,141.32
Increase/ Decrease value of Inv (net)	317.90	21.11	3.91	8.16	(111.79)	(11.85)
Less : Outflow During the Quarter	3,103.00	363.76	25.66	88.05	712.95	313.42
Total Investible Fund (Mkt value)	90,047.74	4,315.82	293.29	572.57	8,351.87	4,161.33

INVESTMENT OF UNIT FUND	Unit Linked Balanced fund		Unit Linked Balanced- II fund		Unit Linked Debt Fund		Unit Linked Debt -II Fund		Unit Linked Enhancer fund		Unit Linked Enhancer - II fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	13,022.09	14.46	201.24	4.66	48.44	16.52	154.33	26.95	0.00	0.00	0.00	0.00
Corporate Bonds	19,874.39	22.07	1,050.17	24.33	91.56	31.22	187.04	32.67	0.00	0.00	0.00	0.00
Infrastructure Bonds	13,708.33	15.22	287.49	6.66	49.62	16.92	56.98	9.95	0.00	0.00	0.00	0.00
Equity	29,616.88	32.89	1,389.35	32.19	0.00	0.00	0.00	0.00	7,229.51	86.56	3,507.50	84.29
Money Market	0.00	0.00	324.82	7.53	19.38	6.61	61.62	10.76	0.00	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with banks	4,525.00	5.03	330.00	7.65	21.00	7.16	49.00	8.56	0.00	0.00	0.00	0.00
Sub Total (A)	80,746.70	89.67	3,583.06	83.02	230.00	78.42	508.97	88.89	7,229.51	86.56	3,507.50	84.29
Current Assets:												
Accrued Interest	2,075.63	2.31	66.27	1.54	6.55	2.23	9.48	1.66	0.01	0.00	0.00	0.00
Dividend Receivable	93.89	0.10	3.61	0.08	0.00	0.00	0.00	0.00	26.93	0.32	13.51	0.32
Bank Balance	179.32	0.20	23.95	0.55	0.58	0.20	2.44	0.43	1.65	0.02	38.49	0.92
Receivable for Sale of Investments	3,656.66	4.06	513.60	11.90	42.80	14.59	166.94	29.16	363.70	4.35	233.05	5.60
Other Current Assets (for Investments)	-62.95	-0.07	3.95	0.09	-0.01	0.00	-0.02	0.00	-21.43	-0.26	10.49	0.25
Less: Current Liabilities												
Payable for Investments	14.74	0.02	13.51	0.31	0.00	0.00	119.57	20.88	0.00	0.00	38.10	0.92
Fund Mgmt Charges Payable	5.75	0.01	0.63	0.01	0.03	0.01	0.08	0.01	1.59	0.02	0.60	0.01
Other Current Liabilities (for Investment)	1.41	0.00	0.13	0.00	0.03	0.01	0.05	0.01	0.94	0.01	0.61	0.01
Sub Total (B)	5,920.64	6.58	597.10	13.84	49.86	17.00	59.15	10.33	368.33	4.41	256.23	6.16
Other Investments (<=25%)												
Corporate Bonds	1,058.60	1.18	24.34	0.56	13.44	4.58	4.44	0.78	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	2,321.79	2.58	111.32	2.58	0.00	0.00	0.00	0.00	754.03	9.03	397.61	9.55
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	3,380.40	3.75	135.66	3.14	13.44	4.58	4.44	0.78	754.03	9.03	397.61	9.55
Total (A + B+C)	90,047.74	100.00	4,315.82	100.00	293.29	100.00	572.57	100.00	8,351.87	100.00	4,161.33	100.00

PARTICULARS	Unit Linked Growth Fund	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
Opening Balance (Market Value)	284,318.66	5,753.92	5,296.15	25,446.94	6,882.95	4,494.75
Add : Inflow During the Quarter	8,904.34	1,398.86	919.54	1,696.14	1,856.52	433.85
Increase/ Decrease value of Inv (net)	(3,158.92)	(42.91)	(182.80)	(623.44)	(180.45)	55.90
Less : Outflow During the Quarter	15,554.80	435.03	269.64	2,702.35	672.05	257.15
Total Investible Fund (Mkt value)	274,509.28	6,674.84	5,763.26	23,817.30	7,886.98	4,727.34

INVESTMENT OF UNIT FUND	Unit Linked Growth Fund		Unit Linked Growth - II fund		Unit Linked Infrastructure fund		Unit Linked Index fund		Unit Linked Index - II fund		Unit Linked Protector Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	8,796.00	3.20	263.80	3.95	0.00	0.00	0.00	0.00	0.00	0.00	1,091.99	23.10
Corporate Bonds	24,361.61	8.87	699.79	10.48	0.00	0.00	0.00	0.00	0.00	0.00	1,378.08	29.15
Infrastructure Bonds	17,727.58	6.46	232.37	3.48	0.00	0.00	0.00	0.00	0.00	0.00	495.07	10.47
Equity	161,859.75	58.96	4,378.80	65.60	4,727.85	82.03	22,302.11	93.64	7,294.94	92.49	170.56	3.61
Money Market	8,136.58	2.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	294.89	6.24
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with banks	14,500.00	5.28	475.00	7.12	0.00	0.00	0.00	0.00	0.00	0.00	400.00	8.46
Sub Total (A)	235,381.53	85.75	6,049.76	90.64	4,727.85	82.03	22,302.11	93.64	7,294.94	92.49	3,830.60	81.03
Current Assets:												
Accrued Interest	2,519.42	0.92	51.63	0.77	0.00	0.00	0.00	0.00	0.00	0.00	97.86	2.07
Dividend Receivable	490.16	0.18	13.46	0.20	7.26	0.13	77.28	0.32	25.52	0.32	0.60	0.01
Bank Balance	-30.40	-0.01	32.20	0.48	41.10	0.71	39.71	0.17	52.93	0.67	7.48	0.16
Receivable for Sale of Investments	17,393.42	6.34	99.80	1.50	203.50	3.53	102.00	0.43	18.90	0.24	637.20	13.48
Other Current Assets (for Investments)	-434.46	-0.16	13.06	0.20	14.55	0.25	-46.93	-0.20	15.48	0.20	-0.33	-0.01
Less: Current Liabilities												
Payable for Investments	0.00	0.00	25.52	0.38	33.04	0.57	0.00	0.00	0.00	0.00	109.60	2.32
Fund Mgmt Charges Payable	34.94	0.01	0.97	0.01	0.83	0.01	1.93	0.01	1.14	0.01	0.52	0.01
Other Current Liabilities (for Investment)	4.11	0.00	0.27	0.00	0.34	0.01	1.81	0.01	1.24	0.02	0.11	0.00
Sub Total (B)	19,899.09	7.25	183.39	2.75	232.21	4.03	168.31	0.71	110.45	1.40	632.58	13.38
Other Investments (<=25%)												
Corporate Bonds	776.53	0.28	18.50	0.28	0.00	0.00	0.00	0.00	0.00	0.00	246.32	5.21
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	18,452.13	6.72	423.20	6.34	803.20	13.94	1,346.88	5.66	481.59	6.11	17.84	0.38
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	19,228.66	7.00	441.70	6.62	803.20	13.94	1,346.88	5.66	481.59	6.11	264.16	5.59
Total (A + B+C)	274,509.28	100.00	6,674.84	100.00	5,763.26	100.00	23,817.30	100.00	7,886.98	100.00	4,727.34	100.00

PARTICULARS	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund
Opening Balance (Market Value)	1,879.65	18,343.27	10,841.49	11,043.80	-	447.72
Add : Inflow During the Quarter	661.08	3,753.46	199.81	1,016.92	229.38	0.85
Increase/ Decrease value of Inv (net)	24.00	(994.72)	105.03	269.27	-	(6.69)
Less : Outflow During the Quarter	485.98	1,229.95	804.46	1,116.93	-	9.32
Total Investible Fund (Mkt value)	2,078.75	19,872.06	10,341.87	11,213.06	229.38	432.56

INVESTMENT OF UNIT FUND	Unit Linked Protector - II fund		Unit Linked PSU fund		Unit Linked Secure fund		Unitised with Profit fund		Unit Linked Liquid Fund		Unit Linked Wealth Builder fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	412.44	19.84	0.00	0.00	1,392.32	13.46	0.00	0.00	0.00	0.00	21.23	4.91
Corporate Bonds	620.52	29.85	0.00	0.00	2,674.06	25.86	3,480.64	31.04	0.00	0.00	39.10	9.04
Infrastructure Bonds	111.76	5.38	0.00	0.00	2,852.76	27.58	2,628.66	23.44	0.00	0.00	169.39	39.16
Equity	313.01	15.06	17,478.74	87.96	1,487.17	14.38	64.16	0.57	0.00	0.00	178.82	41.34
Money Market	239.10	11.50	0.00	0.00	155.80	1.51	1,015.95	9.06	0.00	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with banks	155.00	7.46	0.00	0.00	700.00	6.77	4,633.00	41.32	0.00	0.00	0.00	0.00
Sub Total (A)	1,851.82	89.08	17,478.74	87.96	9,262.10	89.56	11,822.41	105.43	0.00	0.00	408.54	94.45
Current Assets:												
Accrued Interest	30.28	1.46	0.01	0.00	329.18	3.18	446.32	3.98	0.00	0.00	8.47	1.96
Dividend Receivable	1.22	0.06	71.70	0.36	4.37	0.04	0.00	0.00	0.00	0.00	0.61	0.14
Bank Balance	11.18	0.54	68.87	0.35	12.14	0.12	-1,116.76	-9.96	229.38	100.00	0.01	0.00
Receivable for Sale of Investments	401.25	19.30	1,259.74	6.34	193.44	1.87	61.10	0.54	0.00	0.00	5.10	1.18
Other Current Assets (for Investments)	-0.48	-0.02	50.37	0.25	-1.24	-0.01	0.00	0.00	0.00	0.00	-0.56	-0.13
Less: Current Liabilities												
Payable for Investments	269.02	12.94	159.15	0.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fund Mgmt Charges Payable	0.30	0.01	2.90	0.01	0.58	0.01	0.00	0.00	0.00	0.00	0.07	0.02
Other Current Liabilities (for Investment)	0.08	0.00	1.03	0.01	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (B)	174.04	8.37	1,287.62	6.48	537.06	5.19	-609.35	-5.43	229.38	100.00	13.54	3.13
Other Investments (<=25%)												
Corporate Bonds	32.94	1.58	0.00	0.00	443.73	4.29	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	19.95	0.96	1,105.70	5.56	98.99	0.96	0.00	0.00	0.00	0.00	10.48	2.42
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	52.89	2.54	1,105.70	5.56	542.71	5.25	0.00	0.00	0.00	0.00	10.48	2.42
Total (A + B+C)	2,078.75	100.00	19,872.06	100.00	10,341.87	100.00	11,213.06	100.00	229.38	100.00	432.56	100.00

Date:20/07/2011

1. The aggregate of all the above Segregated Unit-Funds should tally with item C of FORM 3A (Part A), for both Par & Non Par Business
2. Details of item 12 of FORM LB 2 of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
3. Other Investments' are as permitted under Sec 27A(2) and 27B(3)

NOTE: LB2 is submitted on an annual basis as a part of Actuarial Report and Abstract reported to IRDA and hence not reported for the quarter.

FORM 3A

UNIT LINKED INSURANCE BUSINESS

Statement as on: 30th June 2011

Par / Non Par

Rs. in lacs

PARTICULARS	Group Superannuation & Gratuity Income Fund	Discontinued Policies fund	Total of All Funds
Opening Balance (Market Value)	1,736.71	7.65	681,917.17
Add : Inflow During the Quarter	299.90	30.15	32,564.44
Increase/ Decrease value of Inv (net)	32.33	0.10	(7,372.97)
Less : Outflow During the Quarter	302.53	2.80	41,406.16
Total Investible Fund (Mkt value)	1,766.41	35.09	665,702.49

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Income Fund		Discontinued Policies fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)						
Govt. Bonds	0.00	0.00	10.10	28.78	33,435.34	5.02
Corporate Bonds	789.53	44.70	0.00	0.00	73,911.01	11.10
Infrastructure Bonds	240.59	13.62	0.00	0.00	54,553.67	8.19
Equity	0.00	0.00	0.00	0.00	379,343.31	56.98
Money Market	0.00	0.00	0.00	0.00	14,822.79	2.23
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with banks	522.00	29.55	0.00	0.00	31,407.00	4.72
Sub Total (A)	1,552.12	87.87	10.10	28.78	587,473.13	88.25
Current Assets:						
Accrued Interest	59.87	3.39	0.13	0.36	7,677.62	1.15
Dividend Receivable	0.00	0.00	0.00	0.00	1,256.83	0.19
Bank Balance	-2.02	-0.11	24.87	70.87	-657.16	-0.10
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	32,231.48	4.84
Other Current Assets (for Investments)	0.02	0.00	0.00	0.00	-649.82	-0.10
Less: Current Liabilities						
Payable for Investments	0.00	0.00	0.00	0.00	929.69	0.14
Fund Mgmt Charges Payable	0.15	0.01	0.00	0.00	73.57	0.01
Other Current Liabilities (for Investment)	0.03	0.00	0.00	0.01	18.83	0.00
Sub Total (B)	57.68	3.27	24.99	71.22	38,836.86	5.83
Other Investments (<=25%)						
Corporate Bonds	156.61	8.87	0.00	0.00	4,446.04	0.67
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.00	0.00	0.00	0.00	34,946.46	5.25
Money Market	0.00	0.00	0.00	0.00	0.00	0.00
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (C)	156.61	8.87	0.00	0.00	39,392.50	5.92
Total (A + B+C)	1,766.41	100.00	35.09	100.00	665,702.49	100.00

Jitendra Nayyar
Director- Finance

Statement for the period: June 2011

Periodicity of Submission : Quarterly

No	Name of The Scheme	Plan	Assets Held on the above date	NAV As on Above Date	NAV as Per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield *	3 Year Rolling CAGR
1	Pension Unit linked Growth fund	Pre ULIP	49,837.28	21.617		21.676	22.401	22.396	2.55%	10.69%
2	Pension Unit linked Growth fund	Post ULIP		19.909		20.056	20.817	20.903	0.77%	8.82%
3	Pension Unit linked Secure fund	Pre ULIP	727.91	16.093		15.858	15.638	15.453	5.29%	8.97%
4	Pension Unit linked Secure fund	Post ULIP		14.851		14.695	14.550	14.438	3.56%	7.16%
5	Grp Superann-Short Term Debt fund	Global	3,131.68	11.396		11.140	11.070	10.925	5.70%	N/A
6	Group Superannuation & Gratuity Balanced Fund	Pre ULIP	1,729.70	15.265		15.124	15.263	15.156	4.66%	11.45%
7	Group Superannuation & Gratuity Balanced Fund	Post ULIP		14.195		14.098	14.268	14.221	3.39%	9.84%
8	Group Superannuation & Gratuity Cash Fund	Pre ULIP	708.79	15.333		14.964	14.819	14.582	6.81%	8.15%
9	Group Superannuation & Gratuity Cash Fund	Post ULIP		14.631		14.312	14.218	14.026	5.72%	7.15%
10	Group Superannuation & Gratuity Debt Fund	Pre ULIP	2,901.85	15.069		14.791	14.548	14.324	6.22%	9.52%
11	Group Superannuation & Gratuity Debt Fund	Post ULIP		14.314		14.081	13.884	13.709	5.10%	8.39%
12	Group Superannuation & Gratuity Growth Fund	Pre ULIP	3,071.91	15.961		15.891	16.234	16.118	5.41%	12.94%
13	Group Superannuation & Gratuity Growth Fund	Post ULIP		14.881		14.850	15.215	15.163	4.08%	11.37%
14	Group Superannuation & Gratuity Secure Fund	Pre ULIP	2,344.09	15.701		15.494	15.332	15.154	5.78%	9.16%
15	Group Superannuation & Gratuity Secure Fund	Post ULIP		14.791		14.629	14.509	14.387	4.64%	7.89%
16	Pension Unit Linked Index Fund	Global	75,285.96	11.631		11.980	12.607	12.410	6.68%	12.26%
17	Pension Unit Linked Protector Fund	Global	10,160.64	12.312		12.163	12.045	11.928	4.17%	7.33%
18	Pension Unit Linked Balanced Fund	Pre ULIP	21,017.81	31.055		30.948	31.241	31.058	4.28%	10.39%
19	Pension Unit Linked Balanced Fund	Post ULIP		29.049		29.051	29.427	29.356	2.83%	8.86%
20	Pension Unitised with Profit fund	Global	1,105.94	15.234		15.041	14.852	14.662	5.25%	5.46%
21	Unit Linked Debt Fund	Global	293.29	12.883		12.702	12.485	12.305	5.41%	8.80%
22	Unit Linked Enhancer fund	Global	8,351.87	11.746		11.956	12.840	12.898	0.32%	12.15%
23	Unit Linked Balanced fund	Pre ULIP	90,047.74	40.716		40.499	41.028	40.734	4.08%	10.04%
24	Unit Linked Balanced fund	Post ULIP		38.067		37.997	38.626	38.485	2.63%	8.51%
25	Unit Linked Growth Fund	Pre ULIP	274,509.28	35.133		35.443	36.948	37.198	1.44%	10.21%
26	Unit Linked Growth Fund	Post ULIP		32.323		32.745	34.276	34.656	-0.26%	8.38%
27	Unit Linked Index fund	Global	23,817.30	9.439		9.727	10.236	10.075	6.67%	12.43%
28	Unit Linked Protector Fund	Global	4,727.34	13.703		13.535	13.395	13.259	4.40%	7.44%
29	Unit Linked Secure fund	Pre ULIP	10,341.87	17.592		17.388	17.225	17.036	4.69%	8.96%
30	Unit Linked Secure fund	Post ULIP		16.236		16.114	16.027	15.918	2.97%	7.16%
31	Unitised with Profit fund	Global	11,213.06	15.366		15.189	15.016	14.842	4.75%	4.96%
32	Unit Linked Debt -II fund *	Global	572.57	11.007		10.844	10.674	10.508	5.51%	N/A
33	Unit Linked Enhancer - II fund*	Global	4,161.33	11.424		11.504	12.091	12.080	4.16%	N/A
34	Unit Linked Balanced- II fund*	Global	4,315.82	10.993		10.941	11.110	11.065	3.64%	N/A
35	Unit Linked Growth - II fund*	Global	6,674.84	10.920		11.012	11.599	11.654	1.41%	N/A
36	Unit Linked Index - II fund*	Global	7,886.98	10.825		11.141	11.745	11.570	6.11%	N/A
37	Unit Linked PSU fund*	Global	19,872.06	10.087		10.620	11.123	11.727	-6.13%	N/A
38	Unit Linked Infrastructure fund*	Global	5,763.26	10.081		10.424	11.386	11.812	-6.67%	N/A
39	Unit Linked Protector - II fund*	Global	2,078.75	10.927		10.790	10.763	10.683	4.63%	N/A
40	Pension Unit Linked Balanced - II fund*	Global	1,375.58	11.121		11.036	11.262	11.224	3.29%	N/A
41	Pension Unit Linked Growth - II fund*	Global	1,154.03	11.258		11.200	11.609	11.615	2.73%	N/A
42	Pension Unit Linked Infrastructure fund*	Global	1,755.29	10.423		10.818	11.770	12.361	-7.92%	N/A
43	Pension Unit Linked Index - II fund*	Global	4,671.65	11.523		11.846	12.415	12.279	6.51%	N/A
44	Pension Unit Linked PSU fund*	Global	6,844.57	10.264		10.809	11.311	12.015	-6.68%	N/A
45	Pension Unit Linked Protector -II fund*	Global	787.01	10.981		10.851	10.849	10.746	4.38%	N/A
46	Unit Linked Liquid fund*	Global	229.38	10.075		10.075	10.075	10.075	0.22%	N/A
47	Unit Linked Wealth Builder fund*	Global	432.56	10.294		10.450	N/A	N/A	N/A	N/A
48	Group Superannuation & Gratuity Income fund	Global	1,766.41	10.230		10.042	N/A	N/A	N/A	N/A
49	Discontinued Policies fund	Global	35.09	10.294		10.213	N/A	N/A	N/A	N/A

AUM

665,702.49

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Sd/-

Date:20/07/2011

Chief Investment Officer

* Returns for funds which are in existence for less than one year is not shown

Unit Linked

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Jun 2011	as % of total for this class	As at 30 Jun 2010	as % of total for this class	As at 30 Jun 2011	as % of total for this class	As at 30 Jun 2010	as % of total for this class
Break down by credit rating								
AAA rated #	208,005.35	98%	242,003.92	97%	212,847.66	98%	240,249.19	97%
AA or better	24.47	0%	1,157.00	0%	24.58	0%	1,157.00	0%
Rated below AA but above A	4,546.04	2%	5,465.75	2%	4,668.22	2%	5,375.42	2%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other	0.00	0%	0.00	0%	0.00	0%	0.00	0%
	212,575.86	100%	248,626.67	100%	217,540.45	100%	246,781.60	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	24,358.42	11%	110,458.47	44%	23,925.09	11%	109,612.24	44%
more than 1 year and up to 3years	119,030.86	56%	9,539.63	4%	122,504.80	56%	9,362.34	4%
More than 3years and up to 7years	45,523.89	21%	110,149.33	44%	46,898.06	22%	109,290.97	44%
More than 7 years and up to 10 years	9,964.75	5%	12,928.40	5%	10,255.37	5%	12,909.03	5%
More than 10 years and up to 15 years	9,097.30	4%	4,543.83	2%	9,260.79	4%	4,597.26	2%
More than 15 years and up to 20 years	4,600.64	2%	1,007.00	0%	4,696.34	2%	1,009.78	0%
Above 20 years	0.00	0%	0.00	0%	0.00	0%	0.00	0%
	212,575.86	100%	248,626.67	100%	217,540.45	100%	246,781.60	100%
Breakdown by type of the issuer								
a. Central Government	32,308.35	15%	44,048.87	18%	32,995.78	15%	43,969.55	18%
b. State Government	1,126.99	1%	1,035.37	0%	1,152.43	1%	1,030.38	0%
c. Corporate Securities	179,140.51	84%	203,542.43	82%	183,392.25	84%	201,781.67	82%
	212,575.86	100%	248,626.67	100%	217,540.45	100%	246,781.60	100%

Non Unit Linked
(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Jun 2011	as % of total for this class	As at 30 Jun 2010	as % of total for this class	As at 30 Jun 2011	as % of total for this class	As at 30 Jun 2010	as % of total for this class
Break down by credit rating								
AAA rated #	86,971.77	99%	57,737.69	97%	86,257.71	100%	57,454.38	97%
AA or better	522.33	1%	1,423.63	2%	0.00	0%	1,423.63	2%
Rated below AA but above A	0.00	0%	87.00	0%	0.00	0%	87.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other	0.00	0%	0.00	0%	0.00	0%	0.00	0%
	87,494.10	100%	59,248.32	100%	86,257.71	100%	58,965.01	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	42,499.45	49%	44,579.54	75%	41,807.90	48%	44,248.11	75%
more than 1 year and up to 3years	12,150.67	14%	3,725.40	6%	12,116.65	14%	3,795.68	6%
More than 3years and up to 7years	7,331.52	8%	3,642.21	6%	7,343.40	8%	3,623.95	6%
More than 7 years and up to 10 years	18,618.43	21%	4,655.34	8%	18,624.42	21%	4,655.91	8%
More than 10 years and up to 15	2,173.68	2%	294.48	0%	2,170.66	3%	292.10	0%
More than 15 years and up to 20 years	1,841.23	2%	790.62	1%	1,840.65	2%	790.22	1%
Above 20 years	2,879.12	3%	1,560.72	3%	2,876.35	3%	1,559.04	3%
	87,494.10	100%	59,248.32	100%	86,780.04	100%	58,965.01	100%
Breakdown by type of the issuer								
a. Central Government	34,136.41	39%	29,889.73	50%	33,768.02	39%	29,648.02	50%
b. State Government	13,370.47	15%	3,044.26	5%	13,374.54	15%	3,051.03	5%
c. Corporate Securities	39,987.22	46%	26,314.33	44%	39,637.48	46%	26,265.97	45%
	87,494.10	100%	59,248.32	100%	86,780.04	100%	58,965.01	100%

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment

4. AAA rated includes all Sovereign rated instruments#

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	As at 30th June 2011	As at 30th June 2010
			(Rs in Lakhs)	(Rs in Lakhs)
Dabur Invest Corp	Control	Issue of Fresh share capital	-	-
Aviva Plc, UK	Substantial Interest	Issue of Fresh share capital	-	-
Aviva Plc, UK	Substantial Interest	Reimbursement of Expenses- Receivable	-	-
Aviva Plc, UK	Substantial Interest	Reimbursement of Expenses- Payable	-	-
Aviva Plc, UK	Substantial Interest	Balance Receivable	-	0.5
T R Ramachandaran	Key Managerial Personnel (w.e.f. 1 November 2008)	Management contracts	60	39
TOTAL			60	39

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

BOD and Key Person information			As at 30th June 2011	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Anand Chand Burman	Director	12-Jun-08	NA
2	Pritam Das Narang	Director	23-Aug-01	NA
4	Simon Machell	Director	24-Sep-07	NA
5	Mohit Burman	Director	24-Sep-07	NA
6	TR Ramachandran	CEO & Managing Director	1-Nov-08	NA
7	Mr Bobby Parikh	Director	17-Nov-09	NA
8	Dr Ajay Dua	Director	17-Nov-09	NA
9	Mr KB Chandrasekar	Director	17-Nov-09	15-Apr-11
10	Dr S Narayan	Director	27-Feb-10	NA
11	Ravi Bhadani	Company Secretary	13-Nov-07	NA
12	Vishal Gupta	Chief Marketing Officer	1-Dec-08	30th Sep-2010 (sabbatical)
13	Rajeev Arora	CFO	1-Sep-07	NA
14	Sumit Behl	Chief Risk Officer	1-Sep-07	NA
15	Robert John Donaghy	Director	7-Dec-10	NA
16	Jyoti Vaswani	Chief Investment Officer	1-Jan-10	NA
18	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
19	Gaurav Rajput	Director - Marketing	4-Oct-10	NA

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

FORM L-32-SOLVENCY MARGIN - KT 3

Rs. in lakhs

Item	Description	Adjusted Value	
		As at 30th June 2011	As at 30th June 2010
01	Available Assets in Policyholders' Fund: Deduct:	691,704	644,239
02	Mathematical Reserves	-	-
03	Other Liabilities	678,215	629,169
04	Excess in Policyholders' funds	-	-
		13,489	15,070
05	Available Assets in Shareholders Fund: Deduct:	74,512	50,637
06	Other Liabilities of shareholders' fund	-	-
07	Excess in Shareholders' funds	29,164	27,356
		45,348	23,282
08	Total ASM (04)+(07)	58,837	38,352
09	Total RSM	11,433	9,007
10	Solvency Ratio (ASM/RSM)	5.15	4.26

Certification:

I, Sanjeeb Kumar the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of the Insurance Act, 1938, and the amounts mentioned therein are true and fair to the best of my knowledge.

Place: Gurgaon
Date: _____

Sd/-
Sanjeeb Kumar
Appointed Actuary

Notes

- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

Statement as on: 30th June 2011

Name of the Fund Life Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Sd/-

Date:20/07/2011

Chief Investment Officer

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on: 30th June 2011

Name of the Fund Linked Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)	
			%	Has there been									Amount	Board Approval Ref				

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Sd/-

Date: 20/07/2011

Chief Investment Officer

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on: 30th June 2011

Name of the Fund Pension Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)	
			%	Has there been									Amount	Board Approval Ref				

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Sd/-

Date:20/07/2011

Chief Investment Officer

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on: 30th June 2011
Statement of Investment and Income on Investment

Name of the Fund Life Funds

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	GROUP CODE	CURRENT QUARTER				Year to Date				PREVIOUS YEAR (for the quarter ended 30th June 2010)			
			INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	7,719.74	146.74	2.03%	2.03%	7,719.74	146.74	2.03%	2.03%	3,870.08	72.77	1.87%	1.87%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,036.84	18.39	1.50%	1.50%	1,036.84	18.39	1.50%	1.50%	1,115.21	18.00	1.50%	1.50%
	Treasury Bills	CTRB	25,229.69	487.57	1.77%	1.77%	25,229.69	487.57	1.77%	1.77%	24,833.82	273.81	1.09%	1.09%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGL	13,277.65	280.13	2.11%	2.11%	13,277.65	280.13	2.11%	2.11%	3,000.20	33.33	1.87%	1.87%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	7,066.35	144.36	2.23%	2.23%	7,066.35	144.36	2.23%	2.23%	5,655.51	82.72	1.70%	1.70%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.06	0.00	0.00%	0.00%	0.06	0.00	0.00%	0.00%	0.06	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.02	0.00	0.00%	0.00%	0.02	0.00	0.00%	0.00%	0.02	0.00	0.00%	0.00%
	Infrastructure - PSU - Debentures / Bonds	IPTD	12,338.98	273.20	2.15%	2.15%	12,338.98	273.20	2.15%	2.15%	7,407.19	123.68	1.93%	1.93%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.55	0.00	0.50%	0.50%	0.55	0.00	0.50%	0.50%	0.11	0.00	0.35%	0.35%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1.38	0.05	5.52%	5.52%	1.38	0.05	5.52%	5.52%	0.15	0.00	1.27%	1.27%
	Commercial Papers	ECPP	262.19	5.90	2.28%	2.28%	262.19	5.90	2.28%	2.28%	0.00	0.00	0.00%	0.00%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	2,509.83	61.25	2.30%	2.30%	2,509.83	61.25	2.30%	2.30%	7,058.97	146.49	1.54%	1.54%
	Deposits - CDs with Scheduled Banks	EDCD	12,398.70	278.83	2.23%	2.23%	12,398.70	278.83	2.23%	2.23%	4,071.31	51.07	1.53%	1.53%
	Deposits - Repo / Reverse Repo	ECMR	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Corporate Securities - Debentures	ECOS	5,046.98	114.17	2.28%	2.28%	5,046.98	114.17	2.28%	2.28%	644.91	14.38	2.28%	2.28%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.00	85.97	2.17%	2.17%	0.00	85.97	2.17%	2.17%	1,446.53	27.13	1.20%	1.20%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	0.24	0.00	0.44%	0.44%	0.24	0.00	0.44%	0.44%	0.08	0.00	0.00%	0.00%
	TOTAL		86,889.22	1,896.57			86,889.22	1,896.57			59,104.16	843.38		

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Sd/-

Date:20/07/2011

Chief Investment Officer

Note: Category of Investment (COI) shall be as per Guidelines

- 1 To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments
- 2 Yield netted for tax
- 3 FORM-1 shall be prepared in respect of each fund.

Statement as on: 30th June 2011
Statement of Investment and Income on Investment

Name of the Fund Linked Funds

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	GROUP CODE	CURRENT QUARTER				Year to Date				PREVIOUS YEAR (for the quarter ended 30th June 2010)			
			INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	31,254.92	12.98	0.07%	0.07%	31,254.92	12.98	0.07%	0.07%	36,356.00	681.24	2.26%	2.26%
	Treasury Bills	CTRB	1,053.44	17.53	1.77%	1.77%	1,053.44	17.53	1.77%	1.77%	7,692.87	130.70	0.92%	0.92%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Guaranteed Loans	SGGL	1,126.99	9.40	1.04%	1.04%	1,126.99	9.40	1.04%	1.04%	1,035.37	15.43	3.35%	3.35%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	24,621.07	399.09	1.74%	1.74%	24,621.07	399.09	1.74%	1.74%	15,433.96	299.59	2.00%	2.00%
D	INFRASTRUCTURE INVESTMENTS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	23,599.83	-2,599.29	-11.32%	-11.32%	23,599.83	-2,599.29	-11.32%	-11.32%	22,507.69	1,125.30	5.12%	5.12%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	16,848.77	-1,705.57	-10.16%	-10.16%	16,848.77	-1,705.57	-10.16%	-10.16%	18,771.59	391.86	1.55%	1.55%
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	54,553.67	925.82	1.78%	1.78%	54,553.67	925.82	1.78%	1.78%	53,841.40	1,392.64	2.81%	2.81%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD					0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	94,677.59	-6,069.78	-6.55%	-6.55%	94,677.59	-6,069.78	-6.55%	-6.55%	87,999.27	6,469.90	7.56%	7.56%
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	244,217.12	895.77	1.06%	1.06%	244,217.12	895.77	1.06%	1.06%	203,635.40	7,094.30	3.33%	3.33%
	Corporate Securities - Debentures	ECOS	49,289.95	870.00	1.83%	1.83%	49,289.95	870.00	1.83%	1.83%	33,929.74	1,106.01	3.80%	3.80%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	31,407.00	782.02	2.51%	2.51%	31,407.00	782.02	2.51%	2.51%	10,127.00	184.56	1.83%	1.83%
	Deposits - CDs with Scheduled Banks	EDCD	14,483.52	454.86	2.09%	2.09%	14,483.52	454.86	2.09%	2.09%	68,326.54	1,296.73	1.70%	1.70%
	Deposits - Repo / Reverse Repo	ECMR	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Commercial Papers	ECCP	339.27	16.61	2.29%	2.29%	339.27	16.61	2.29%	2.29%	0.00	9.69	0.53%	0.53%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.00	493.98	1.99%	1.99%	0.00	493.98	1.99%	1.99%	14,224.09	196.85	1.05%	1.05%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	38,836.86	0.00	0.00%	0.00%	38,836.86	0.00	0.00%	0.00%	7,439.91	0.00	0.00%	0.00%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	34,946.46	350.27	1.28%	1.28%	34,946.46	350.27	1.28%	1.28%	40,186.35	-1,316.57	-3.21%	-3.21%
	Debentures	OLDB	4,446.04	64.96	1.48%	1.48%	4,446.04	64.96	1.48%	1.48%	4,664.25	159.23	3.73%	3.73%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0.00		1.99%	1.99%	0.00	0.00	1.99%	1.99%	2,995.45	41.46	1.23%	1.23%
	TOTAL		665,702.49	-5,081.37			665,702.49	-5,081.37			629,166.88	19,278.92		

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Sd/-

Date:20/07/2011

Chief Investment Officer

Note: Category of Investment (COI) shall be as per Guidelines

- 1 To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments
- 2 Yield netted for Tax
- 3 FORM-1 shall be prepared in respect of each fund.

Statement as on: 30th June 2011

 Name of the Fund Pension Funds

Statement of Investment and Income on Investment

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	GROUP CODE	CURRENT QUARTER				Year to Date				PREVIOUS YEAR (for the quarter ended 30th June 2010)			
			INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	150.14	2.84	1.99%	1.99%	150.14	2.84	1.99%	1.99%	70.62	1.35	0.02	2.02%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES													
B1	State Govt. Securities	SGGL	92.82	2.08	2.05%	2.05%	92.82	2.08	2.05%	2.05%	44.07	0.80	0.02	1.98%
C	HOUSING SECTOR INVESTMENTS													
C	HOUSING SECTOR INVESTMENTS	HTDN	65.14	1.29	2.18%	0.00%	65.14	1.29	2.18%	2.18%	2.09	0.05	0.02	0.00%
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS													
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS	IPID	167.55	3.10	2.17%	2.17%	167.55	3.10	2.17%	2.17%	27.81	0.47	0.02	2.14%
E	INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Corporate Securities - Debentures	ECOS	82.93	1.64	2.26%	2.26%	82.93	1.64	2.26%	2.26%				
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	0.07	1.51%	1.51%	-	0.07	1.51%	1.51%				
	Deposits - CDs with Scheduled Banks	EDCD	48.54	1.32	2.33%	2.33%	48.54	1.32	2.33%	2.33%				
F	OTHER THAN APPROVED INVESTMENTS													
	TOTAL		607.14	12.35	-	-	607.14	12.35	-	-	144.59	2.68		

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Sd/-

Date:20/07/2011

Chief Investment Officer

Note: Category of Investment (COI) shall be as per Guidelines

- 1 To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments
- 2 Yield netted for Tax
- 3 FORM-1 shall be prepared in respect of each fund.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th June 2011

Name of Fund Life Fund

Statement of Down Graded Investments

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹	NIL							
B.	<u>As on Date</u> ²	NIL							

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Sd/-

Date:20/07/2011

Chief Investment Officer

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th June 2011

Name of Fund Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹	NIL							
B.	<u>As on Date</u> ²	NIL							

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Sd/-

Date:20/07/2011

Chief Investment Officer

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th June 2011

Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹	NIL							
B.	<u>As on Date</u> ²	NIL							

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Sd/-

Date:20/07/2011

Chief Investment Officer

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

FORM L-36 :Premium and number of lives covered by policy type

(Rs in Lakhs)

	Q1 '11-12				YTD Jun'11			
	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	224	335	335	607.23	224	335	335	607
From 10,000-25,000	120	75	75	353.07	120	75	75	353
From 25001-50,000	353	89	89	707.74	353	89	89	708
From 50,001- 75,000	86	15	15	122.33	86	15	15	122
From 75,000-100,000	137	18	18	383.75	137	18	18	384
From 1,00,001 -1,25,000	12	1	1	15.00	12	1	1	15
Above Rs. 1,25,000	145	12	12	262.50	145	12	12	263
ii Individual Single Premium (ISPA)- Annuity								
From 0-50000	3	4	4	-	3	4	4	-
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	-	-	-	-	-	-	-	-
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	28	-	1,052	3,973	28	-	1,052	3,973
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	514	13,360	13,371	134,912	514	13,360	13,371	134,912
From 10,000-25,000	1,313	14,467	14,517	137,626	1,313	14,467	14,517	137,626
From 25001-50,000	1,189	6,870	6,934	62,478	1,189	6,870	6,934	62,478
From 50,001- 75,000	427	1,807	1,817	21,795	427	1,807	1,817	21,795
From 75,000-100,000	1,086	1,741	1,753	22,245	1,086	1,741	1,753	22,245
From 1,00,001 -1,25,000	302	628	635	11,994	302	628	635	11,994
Above Rs. 1,25,000	2,675	1,132	1,134	38,843	2,675	1,132	1,134	38,843
vi Individual non Single Premium- Annuity- INSPA								
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	-	-	-	-	-	-	-	-
vii Group Non Single Premium (GNSP)								
From 0-10000	0.94	5	230	2,124.98	0.94	5	230	2,124.98
From 10,000-25,000	3.53	1	2,354	2,044.74	3.53	1	2,354	2,044.74
From 25001-50,000	5.43	3	5,186	3,017.59	5.43	3	5,186	3,017.59
From 50,001- 75,000	4.88	1	1,236	6,539.64	4.88	1	1,236	6,539.64
From 75,000-100,000	4.69	1	1,434	9,789.31	4.69	1	1,434	9,789.31
From 1,00,001 -1,25,000	3.50	-	1,569	1,012.32	3.50	-	1,569	1,012.32
Above Rs. 1,25,000	916.56	10	(309,091)	7,891.88	916.56	10	(309,091)	7,891.88
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	-	-	-	-	-	-	-	-

FORM L-36 :Premium and number of lives covered by policy type

(Rs in Lakhs)

	Q1 '11-12				YTD Jun'11				
	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	
2	Renewal Premium								
	i Individual								
	From 0-10000	2,269	44,807	44,970	62,389	2,269	44,807	44,970	62,389
	From 10,000-25,000	9,053	83,517	83,874	144,149	9,053	83,517	83,874	144,149
	From 25001-50,000	7,573	31,143	31,317	93,897	7,573	31,143	31,317	93,897
	From 50,001- 75,000	1,642	5,542	5,565	24,652	1,642	5,542	5,565	24,652
	From 75,000-100,000	4,467	5,697	5,726	28,467	4,467	5,697	5,726	28,467
	From 1,00,001 -1,25,000	1,017	1,626	1,633	11,665	1,017	1,626	1,633	11,665
	Above Rs. 1,25,000	9,859	3,691	3,700	54,548	9,859	3,691	3,700	54,548
	ii Individual- Annuity								
	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	-	-	-	-	-	-	-	-
	iii Group								
	From 0-10000	(3)	43	30,977	7,520	(3)	43	30,977	7,520
	From 10,000-25,000	1	6	863	684	1	6	863	684
	From 25001-50,000	4	6	1,336	1,239	4	6	1,336	1,239
	From 50,001- 75,000	6	8	7,665	4,509	6	8	7,665	4,509
	From 75,000-100,000	7	2	1,318	775	7	2	1,318	775
	From 1,00,001 -1,25,000	7	2	707	926	7	2	707	926
	Above Rs. 1,25,000	343	17	296,005	142,579	343	17	296,005	142,579
	iv Group- Annuity								
	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	-	-	-	-	-	-	-	-

Note:

- Premium stands for premium amount.
- No. of lives means no. of lives insured under the policies.
- Premium collected for Annuity will be disclosed separately as stated above.

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q1 '11-12			YTD Jun'11		
		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	1	518	2	1	518	2
2	Corporate Agents-Banks	0	343	35	0	343	35
3	Corporate Agents -Others	1	(270,077)	286	1	(270,077)	286
4	Brokers	4	2,302	12	4	2,302	12
5	Micro Agents	0	0	-	0	0	-
6	Direct Business	15	(29,161)	629	15	(29,161)	629
	Total(A)	21	(296,075)	965	21	(296,075)	965
1	Referral (B)	0	45	3	0	45	3
	Grand Total (A+B)	21	(296,030)	967	21	(296,030)	967

FORM L-38 Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)			
		Q1 '11-12		YTD Jun'11	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	10,846	4,863	10,846	4,863
2	Corporate Agents-Banks	8,711	3,130	8,711	3,130
3	Corporate Agents -Others	616	6	616	6
4	Brokers	2,234	336	2,234	336
5	Micro Agents	-	-	-	-
6	Direct Business	734	85	734	85
	Total (A)	23,141	8,420	23,141	8,420
1	Referral (B)	2,066	165	2,066	165
	Grand Total (A+B)	25,207	8,585	25,207	8,585

Individual

Ageing of Claims*										
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year			
1	Maturity Claims	-	106	34	16	8	9	173	18,345	
2	Survival Benefit	-	-	-	-	-	-	-	-	
3	for Annuities / Pension	-	236	-	-	-	-	236	551	
4	For Surrender	-	22,722	21	-	-	-	22,743	3,162,209	
5	Other benefits	-	-	-	-	-	-	-	-	
6	CI/PTD/ADP	-	1	-	-	-	-	1	254	
7	IB	-	3	2	-	3	-	8	174	
8	Partial Withdrawals	-	676	5	-	-	-	681	69,080	
9	Auto Foreclosure	-	917	6	-	-	-	923	21,200	
10	EL Surrender	-	16,843	5	1	-	-	16,849	211,428	
11	HCB	-	8	-	-	-	-	8	75	
12	ADB	-	10	-	-	-	-	10	1,680	
13	Death Claims	-	453	-	-	-	-	453	87,552	

The figures for individual and group insurance business need to be shown separately

*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

Group

Ageing of Claims*										
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)	
		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	-	2	-	-	-	-	2	7,404	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	1	-	-	-	-	1	520	
7	Gratuity	-	317	1	-	-	-	318	34,720	
8	Leave encashment	-	21	-	-	-	-	21	1,932	
9	ADB	-	1	-	-	-	-	1	125	
10	Death Claims	-	1930	3	-	-	-	1,933	52,292	

Individual

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	For Partial withdrawals	For Auto Fore Closure	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	-	344	-	-	2,390	53	16	4,760	-	8	2	-
2	Claims reported during the period*	501	278	-	236	21,593	660	938	12,882	2	6	10	12
3	Claims Settled during the period	453	173	-	236	22,743	681	923	16,849	1	8	8	10
4	Claims Repudiated during the period	48	-	-	-	-	-	-	-	1	-	-	2
	Less than 2years from the date of acceptance	38	-	-	-	-	-	-	-	1	-	-	1
	a of risk												
	Grater than 2 year from the date of	10	-	-	-	-	-	-	-	-	-	-	1
	b acceptance of risk												
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	449	-	-	1,240	32	31	793	-	6	4	-
	Less than 3months	-	172	-	-	1,240	32	31	793	-	2	2	-
	3 months to 6 months	-	96	-	-	-	-	-	-	-	2	-	-
	6months to 1 year	-	45	-	-	-	-	-	-	-	-	-	-
	1year and above	-	136	-	-	-	-	-	-	-	2	2	-

*in case of death- the claims for which all the documentations have been completed needs to be shown here.

GROUP

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	1,951	-	-	-	2	-	1	319	21	1
3	Claims Settled during the period	1,933	-	-	-	2	-	1	318	21	1
4	Claims Repudiated during the period	18	-	-	-	-	-	-	1	-	-
	Less than 2years from the date of acceptance	18	-	-	-	-	-	-	1	-	-
	a of risk										
	Grater than 2 year from the date of	-	-	-	-	-	-	-	-	-	-
	b acceptance of risk										
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL							
Sl No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Sales Related	358	2506	264	61	2245	294
	b) New Business Related	39	186	53	19	139	14
	c) Policy Servicing related	214	1475	75	325	1158	131
	d) Claim Servicing related	2	478	33	70	352	25
	e) Others	64	53	15	5	93	4
	Total Number	677	4698	440	480	3987	468

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	223		223
	b) Greater than 15 days	245		245
	Total Number	468	-	468

L-42- Valuation Basis (Life Insurance)

A chapter on Valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.

i. How the policy data needed for valuation is accessed.

The valuation data is extracted from the policy administration system in the pre-determined format. The data format includes all the fields relevant for the calculation of reserve. The extracted file is used by Data Conversion System (DCS), which is a part of the actuarial software called "Prophet".

ii. How the valuation bases are supplied to the system

Prophet requires parameter file in the pre-set format. This format is flexible and user can add or delete the parameter fields depending upon the requirement of parameters for projections. Valuation bases are set through parameter files for each product.

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

i. Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
2.	Life- Non-participating Policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities - Non-participating policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	NA	NA	NA
6.	Unit Linked	6.8% for first 5 years and 5.9% thereafter	6% for first 5 years and 5.1% thereafter	6.8% for first 5 years and 5.9% thereafter	6% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	NA	NA	NA
8.	India Bond	NA	7.8% for first 5 years and 6.9% thereafter	NA	7.8% for first 5 years and 6.9% thereafter

ii. Group Business Reserve on UPR basis

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

i. Individual Business (% of IALT 1994-96 Ultimate)

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	77.1%	98.9%
2.	Life- Non-participating Policies	77.1%	155.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	55.3%	55.3%
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	77.1%	98.9%
7.	Health Insurance	NA	NA

ii. Group Business Reserve on UPR basis

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	354	354
2.	Life- Non-participating Policies	35	354
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	354	354
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	399	443
7.	Health Insurance	NA	NA

ii. Group Business Reserve on UPR basis

4) Bonus:

i. Individual Business (% of IALT 1994-96 Ultimate)

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	3.00%	4.00%
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	4.10%	4.60%
7.	Health Insurance	NA	NA

ii. Group Business NA NA

L-42- Valuation Basis (Life Insurance)

5) Policyholders Reasonable Expectations:

PRE considerations are:

Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 515% as on 30th June 11 Further in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision in reserve equal to 0.20% of the unit reserve besides surplus available in policyholder's fund and for new unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees.

Ø Under With Profits plan policyholders expect the bonus rates to be in line with the returns available on other investments in the market. Aviva considers this aspect when regular bonus rate is decided and the same has been allowed in reserve.

Ø In line with company's bonus policy, the regular bonus rates have been increased or decreased in the past and have been accepted by the policyholders.

6) Taxation and Shareholder Transfers:

Ø Tax rate is assumed to be 12.5% plus surcharge of 7.5% and education cess of 3%.

Ø Shareholder's Share in surplus of UWP fund is assumed to be 1/9th of the surplus distributed to the With Profits policyholders and 100% for Non Par policies

7) Basis of provisions for Incurred but not reported (IBNR)

Linked Business

Keeping in view the flexibility provided in the policy for the reporting of a claim, following provisions have been made towards unreported claims- For Linked business

$$\text{IBNR Reserves} = \text{Average risk charge} * \text{Delay Months} * (1 - \text{Reinsurance Credit})$$

Non Linked Individual & Group Business

For individual and group policies an additional reserve is kept for those claims, which could have been incurred but not reported

8) Change in Valuation method or bases:

(1) Economic Assumptions

The following are the changes in economic assumptions since last year-

Item	Valuation 2010-11	Valuation 2009-10
Discount rate for non unit fund	6% for first 5 years and 5.1% thereafter	5.75%
Discount rate for UWP	6% for first 5 years and 5.1% thereafter	5.75%
Discount rate for conventional-other than India Bond	6% for first 5 years and 5.1%	6.00%
Discount rate for conventional- India Bond	7.8% for first 5 years and 6.9% thereafter	9% for 5 year term and 8.25% for 10 year term

(2) Expense Assumptions

Per policy maintenance expenses used are based on projected expenses for the year when Insurer acquires a stable level of business. These best estimates were increased by margin of adverse deviation of 15% to arrive at the valuation assumptions for expenses

Policy Maintenance Expenses (starting from 2nd policy month):

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife)	231	0.60%	-	0.05%
2	All Traditional Endowment Products	308	0.70%	-	0.05%
3	All UL Endowment (fully underwritten)	385	1.00%	-	0.20%
4	All UL Endowment (Simplified Underwritten)	347	0.60%	-	0.20%
5	All UL Pension Products	347	0.90%	-	0.20%
6	Single Premium UL Products	231	0.00%	-	0.20%
7	iLife (online term assurance)	231	2.00%	-	0.05%
8	Rural Endowment	60	0.00%	-	0.00%
9	Rural Term Assurance	30	0.00%	-	0.00%

In previous valuation, the best estimate renewal expense assumption ranged from 350 to 857 for unit linked business and for conventional business it ranged from 36 to 306.