



ZIMMEDARI KA HUMSAFAR







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Message from the Chairperson

In fiscal 2013, the life insurance sector as a whole registered a de-growth of 2% (on retail weighted received premium basis) over the previous year. In this scenario, ICICI Prudential Life demonstrated the strength of its franchise with a growth of 17%.



The Indian economy has witnessed a moderation in growth over the last two years due to both global headwinds and domestic challenges. At the same time, the fundamental long-term growth drivers – namely, the demographic dividend and the vast potential for investment – remain unchanged. The ability to harness these growth drivers will be key to achieving sustained strong economic performance over the medium and long term. In recent months, the Government of India has taken several measures, including a programme of fiscal consolidation, to address current challenges and create an environment for sustainable growth. The moderation in inflation has also enabled easing of monetary policy by the Reserve Bank of India, which is positive for growth.

The Indian life insurance sector continues to evolve as it adapts to the regulatory changes introduced since 2010. In fiscal 2013, the life insurance sector as a whole registered a de-growth of 2% (on retail weighted received premium basis) over the previous year. In this scenario, ICICI Prudential Life demonstrated the strength of its franchise with a growth of 17%. ICICI Prudential Life effectively leveraged its product capabilities and distribution, as well as the distribution network of the ICICI Group. The Company also made significant investments in technology solutions to improve the customer experience.

India continues to offer substantial potential for growth in life insurance, with existing life insurance penetration at only 3.4% of GDP. At ICICI Prudential Life, our strong commitment to our customers and focus towards addressing their insurance needs will drive us towards the next level of growth. As part of this journey, we are committed towards expanding the availability of insurance solutions to all segments of the population, through targeted financial inclusion efforts.

We believe a strong life insurance sector can play an important role in the nation's economic development by facilitating mobilisation of savings for investment. ICICI Prudential Life with its rich experience and sustained market leadership among private sector players for over a decade is well placed to capitalise on this opportunity.

A handwritten signature in black ink, appearing to read 'Chanda Kochhar'.

Chanda Kochhar
Chairperson

Message from the Chief Executive, Prudential Corporation Asia

The Indian life insurance industry is poised for significant growth, going forward. The insurance regulator has played a critical role by introducing measures to ensure that customer interests remain protected. Now it is up to the market participants to strengthen the industry with ability and acumen.

Prudential plc has a long history of helping customers with their financial plans since it started operations in the UK in 1848. Today our US operation, Jackson National Life is one of the leading providers of variable annuities in the country and Prudential Corporation Asia has more market leading positions than any other life insurer in the region.

I firmly believe it is our duty to ensure that Indian families receive good advice on how to protect their financial well-being and on the most appropriate ways for them to save over the longer term. We do have a great deal of work to do here as the market remains very underpenetrated, but I am pleased that ICICI Prudential Life continues to make good progress in the current challenging market conditions.

The Indian life insurance industry is poised for significant growth, going forward. The insurance regulator has played a critical role by introducing measures to ensure that customer interests remain protected. Now it is up to market participants to strengthen the industry with ability and acumen. ICICI Prudential Life has performed commendably over the years, setting high benchmarks of excellence in the industry.

The Indian economy is emerging as the world's third largest economy, with an enormous market potential. I know both partners are fully committed to continue reaching out to families and providing them with high quality financial solutions that meet their needs.



Barry Stowe
Chief Executive, Prudential Corporation Asia



Message from the Managing Director & CEO

Our multi-channel architecture enables us to reach our customers with greater efficiency. Our service capabilities and delivery mechanisms are constantly fine tuned to the changing needs of our customers.

The Indian life insurance industry has had an exciting journey, characterised by continuous change over the last decade. As one of the first private sector players in the industry, ICICI Prudential Life Insurance has witnessed and participated in the evolution of the industry. In 2010, the insurance regulator introduced a set of guidelines which were truly game-changing for the industry. It gave the industry a very strong and sustainable foundation.

Customer centricity has been at the core of all the initiatives that we have implemented during the course of the year. Our belief in the principle of 'customer first' has nudged us to extensively adopt technology, which facilitates the delivery of high quality service to customers. Technology has been the catalyst which enabled efficiency while significantly improving customer experience.

MAINTAINING A CUSTOMER FOCUS

For us, at ICICI Prudential Life the focus on customers dovetails with our internal value of keeping customer requirements as the core of our business. Our multi-channel architecture enables us to reach our customers with greater efficiency. Our service capabilities and delivery mechanisms are constantly fine tuned to the changing needs of our customers. Our suite of products is defined on the basis of customer-specific financial goals. The philosophy of *Zimmedari ka Humsafar* is embedded in our core business strategies. Responsibility and sensitivity are the key qualities which drive us, from creating a product that meets a customers' savings requirement to addressing a claim.

Greater adoption of technology is a necessary outcome of the need to be efficient and deliver the best service to customers. Although, it is not an end in itself, it has allowed us to augment our customer value proposition by



We believe it is our responsibility as a participant in the life insurance industry to encourage long-term behaviour amongst customers and other stakeholders. In order to do so, we must ensure that customers are presented with simple and easy to understand solutions which best match their requirements.

providing quality products, through a robust delivery and service architecture. We have leveraged the technology platform to enable greater customer convenience, transparency, empowered customers to take informed decisions and increased their involvement in the buying process. Additionally, we have empowered our distribution network through the adoption of a mobile online platform for a superior customer on-boarding process.

HIGHLIGHTS OF 2012-13

Our focus on providing customers a better value proposition drove our business operations during FY2013. This included offering a comprehensive suite of solutions which address financial objectives of customers during their various life stages; streamlining our distribution channel to reach our customers faster and leveraging technology to enrich the customer's experience in the buying process. These measures have had a positive impact on our performance.

Our profits registered an increase of 8% to reach ₹ 14.96 billion. Simultaneously our assets under management too registered a healthy growth and stood at ₹ 741.64 billion.

THE ROAD AHEAD

In the next few years we expect the penetration of protection products to increase due to rising customer awareness, higher affordability and increasing acceptance of the online platform as it offers convenience. Our ability to reach customers through various channels and address an increase in demand will have to become more comprehensive. We already have in place a wide suite of protection and savings products. Going forward the importance of pension and health categories will be accentuated. These products offer a compelling proposition to customers who want to insulate their savings against any medical exigency and want financial independence after retirement. With this in mind, we will gear our offerings to include an all-encompassing suite of products, straddling all life stages of an individual, and addressing the protection, savings and investment categories.

We believe it is our responsibility as a participant in the life insurance industry to encourage long-term behaviour amongst customers and other stakeholders. In order to do so, we must ensure that customers are presented with simple and easy to understand solutions which best match their requirements.

We thank you for having reposed faith in us and providing us with the opportunity to partner with you in our quest for building an institution having integrity and trust as its foundation.

Sandeep Bakhshi

Sandeep Bakhshi
Managing Director & CEO

Board of Directors



Chanda Kochhar
Chairperson



Barry Stowe
Director



Adrian O'Connor
Director



N. S. Kannan
Director



K. Ramkumar
Director



Rajiv Sabharwal
Director



Keki Dadiseth
Independent Director



Marti G. Subrahmanyam
Independent Director



Rama Bijapurkar
Independent Director



Vinod Kumar Dhall
Independent Director



V. Sridar
Independent Director



Sandeep Bakhshi
Managing Director
& CEO



Puneet Nanda
Executive Director

Board Committees

AUDIT COMMITTEE

Keki Dadiseth, Chairman
K. Ramkumar
Adrian O'Connor
V. Sridar

COMPENSATION & NOMINATIONS COMMITTEE

Rama Bijapurkar, Chairman
Marti G. Subrahmanyam
Vinod Kumar Dhall
K. Ramkumar
Adrian O'Connor

CUSTOMER SERVICE & POLICYHOLDERS' PROTECTION COMMITTEE

Vinod Kumar Dhall, Chairman
K. Ramkumar
Adrian O'Connor

INVESTMENT COMMITTEE

Marti G. Subrahmanyam, Chairman
N. S. Kannan
Adrian O'Connor
Sandeep Bakhshi
Puneet Nanda
Satyan Jambunathan
Manish Kumar
Binay Agarwala

RISK MANAGEMENT COMMITTEE

Marti G. Subrahmanyam, Chairman
Rama Bijapurkar
N. S. Kannan
Adrian O'Connor

SHARE TRANSFER COMMITTEE

Vinod Kumar Dhall, Chairman
Keki Dadiseth
Sandeep Bakhshi



ZIMMEDARI KA HUMSAFAR

Head of the household. Breadwinner. Protector. Nurturer. Caregiver. These are just a few roles that Indians assume, as they shoulder the responsibility of their families and loved ones - unwaveringly & unconditionally.

We salute the spirit of responsibility that comes so naturally to the Indian. We are inspired by it and privileged to partner every Indian in their endeavour to protect their family.

Our business revolves around one desire: to be the *Zimmedari ka Humsafar* (or *Partner in Responsibility*) for our customers.

Responsibility is our fundamental quality. Our responsibility towards our employees and communities are as strong as ever. Whether we are creating an environment to nurture and develop talent or partnering communities in our effort to give back to society, we remain a responsible employer and corporate citizen.

Our objective is to remain a committed partner to our stakeholders. We pledge to be sensitive to their needs and partner them in their journey of life.

ICICI Prudential Life at a Glance

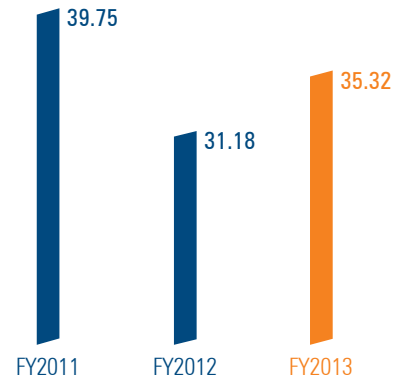
ICICI Prudential Life Insurance Company Limited (ICICI Prudential Life) is a joint venture between ICICI Bank, India's second largest bank and Prudential plc, a leading international financial services group headquartered in the United Kingdom. ICICI Prudential Life was among the first private sector life insurance companies to enter the insurance space in December 2000. ICICI Bank and Prudential plc hold 74% and 26% stakes, respectively, in ICICI Prudential Life.

Our commitment revolves around the customer, helping them meet their long-term financial goals. For over a decade, this commitment has only grown from strength to strength.

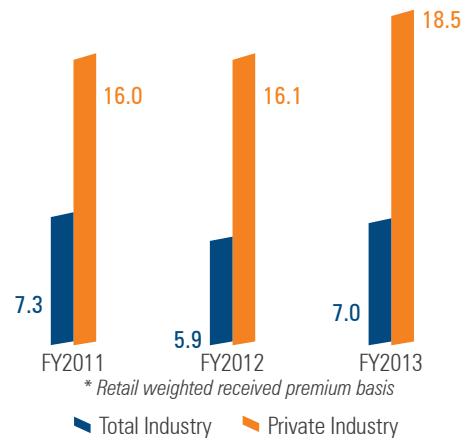
Our strategic objectives, detailed below, are directed towards reinforcing our customer value proposition while keeping the interest of our promoters in mind:

- Provide superior value proposition to customers
- Strengthen multichannel distribution architecture
- Improve cost efficiency
- Improve persistency and control surrenders
- Target superior risk adjusted fund performance
- Robust risk management and control framework

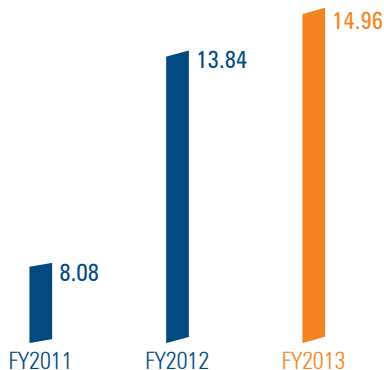
Annualised Premium Equivalent (APE) (₹ billion)



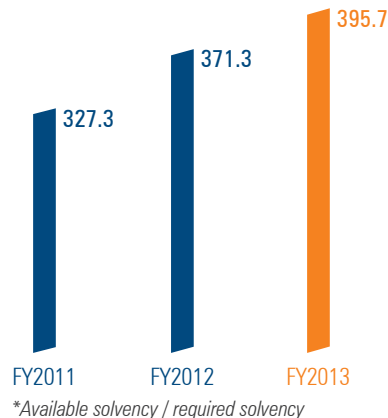
Market share* (%)



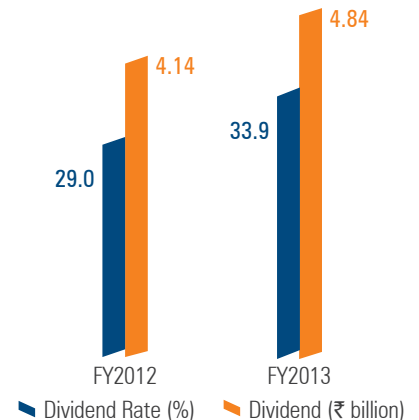
Profit after Tax (₹ billion)



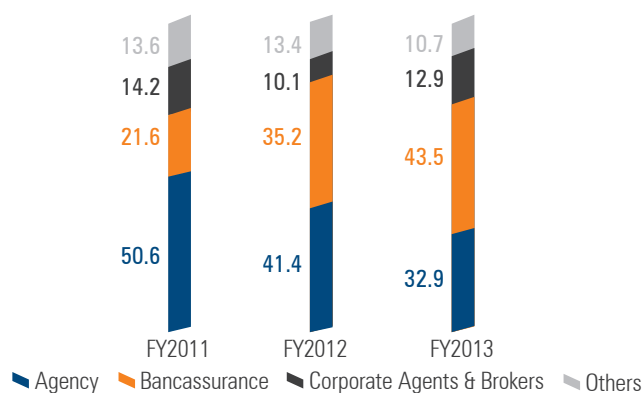
Solvency ratio* (%)



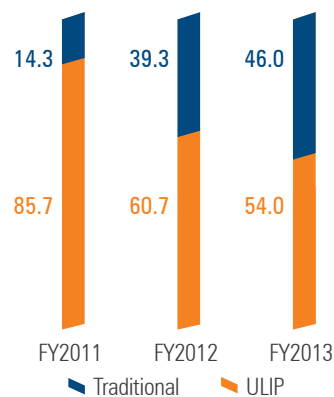
Dividend



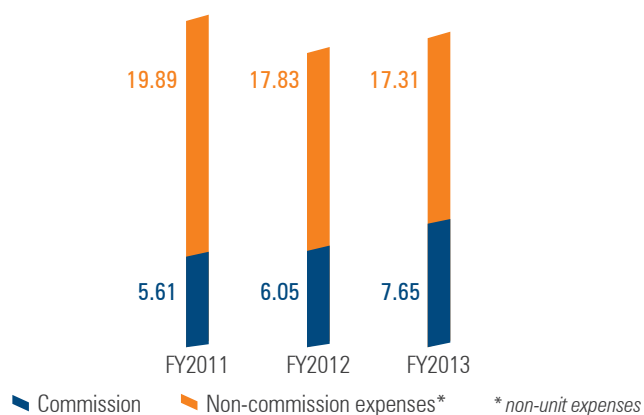
Balanced Distribution Mix – based on APE (%)



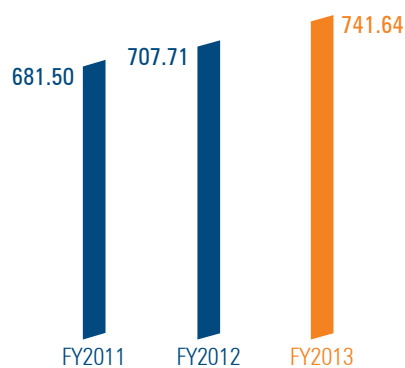
Balanced Product Mix – based on Retail APE (%)



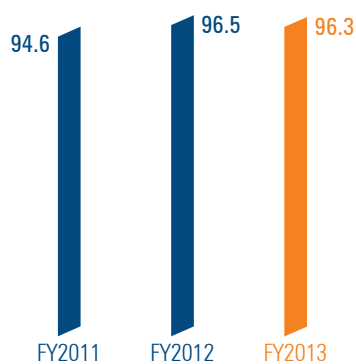
Expenses* (₹ billion)



Assets under Management (₹ billion)

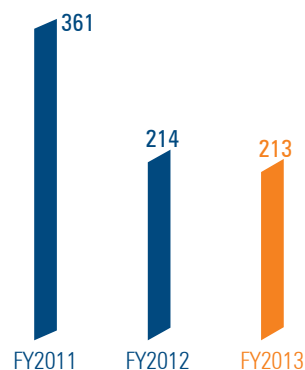


Claims acceptance ratio* (%)



* Claims acceptance ratio indicates claims accepted to claims submitted

Grievance ratio*



* per 10,000 new business policies issued

SERVING CUSTOMERS



In the journey through life all of us need protection and security. We have therefore created need-based solutions to help customers at every step of their journey, with sensitivity and efficiency. A well balanced distribution network coupled with technology provides customers convenience and flexibility to choose a product which meets their requirements. Importantly, having a sensitive approach to claims facilitates faster settlements, ensuring a support system for claimants in their hour of need.

ENHANCING CHOICE

We are focused on providing our customers with solutions across life, pension and health categories – that address their protection and savings requirements. This understanding has enabled us to move from a product-specific approach to one which is solution-oriented.

Comprehensive product suite

Protection Solutions

Education Solutions

Wealth Solutions

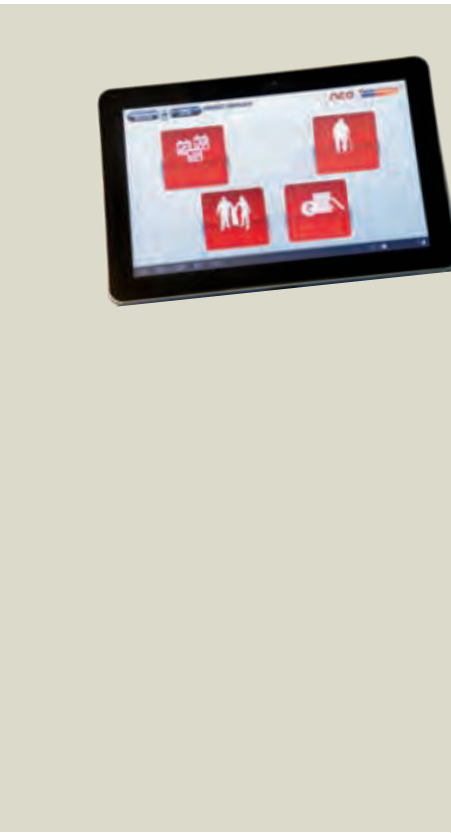
Retirement Solutions

Our solutions cater to the long-term financial goals of our customers, focusing on life stage benefits like retirement or children’s future rather than product features and returns. The iSolutions platform has been developed on a best suited combination of products, which optimises customers’ finances and ensures periodic cash flows to meet their goals. Importantly, we have reintroduced pension products to enable customers to plan and save for the years after their retirement.

Our customer service proposition is built on the premise that our involvement with customers continues during the term of the policy. Our robust customer service platform allows us to respond quickly to queries. An online sales platform provides convenience and flexibility to customers to choose products that address their needs.

INCREASING CONVENIENCE

Our widespread distribution network is supported by agents, bancassurance and alternative channels, which ensure optimal reach and efficiency. We decentralised our operations to empower local business leaders and build a team of senior leadership across the country. This move has augured well for us as it has enabled us to capture and address region-specific customer requirements.



LEVERAGING TECHNOLOGY

ICICI Prudential Life harnessed the digital platform to provide customers a more engaging experience, while choosing life insurance products.

We introduced tablets as selling aids for our distribution network, loaded with an interactive application. This has enhanced the performance levels of our distribution network on parameters of customer service and efficiency. More importantly, it has provided a platform for customers to get insights into their requirements and be involved in the process of selecting a life insurance product.

The interactive application is designed to do a need analysis for customers by taking into account factors such as; current life stage, investment preference, long term financial requirements, etc. A step-by-step simplified process allows the customer to understand the range of life insurance solutions available in just 8 (eight) minutes.

SETTLING CLAIMS

Our claims management process is designed to provide support and convenience as making a claim is a time of emotional distress for the claimant. Each claim is handled with utmost sensitivity.

We are driven by the philosophy of 'first time right' to ensure genuine claims are settled in a smooth manner and in the least possible time frame. We follow a well coordinated approach which facilitates a seamless flow of information between the call centre, branch office and the central claims team resulting in a hassle-free settlement process. These measures have allowed us to set benchmarks in turnaround times for settling claims in the Indian life insurance industry. Here too, multiple access modes (branch, SMS, email, online and a 24x7 call centre) allow claimants to reach out to us, when they need our support. These measures have resulted in us having a claims settlement ratio of 96.29% for FY2013 - one of the best amongst private life insurance companies.

SUPPORTING OUR CUSTOMERS

“ ICICI Prudential Life supported me during an especially testing time in my life. I had just lost my young son and was completely devastated. In this situation an ICICI Prudential Life branch officer stepped in to address my claim with professionalism and compassion. He took extra care to complete the formalities with the least amount of trouble within just eight days. The moral and emotional support given to me made me feel that the entire ICICI team was standing by me in my moment of grief. I sincerely appreciate all his assistance and wish him the best.”

Claimant – Vizag



EMPOWERING EMPLOYEES



We believe that the long term growth of any business is inextricably linked to the quality of its talent pipeline. Continuous investment in the learning and growth of our people has deepened the leadership bench strength and has helped support business continuity and stability. As a responsible employer, we offer our employees opportunities for learning, performance rewards based on fairness and meritocracy and provide a supportive environment conducive for professional growth.



LEARNING AND GROWTH

Our focus on developing talent forms a core employee value proposition and is delivered through by offering challenging roles, internal mobility and job rotation opportunities. A robust infrastructure allows self-directed and peer learning opportunities. Feedback mechanisms such as a 360 degree feedback and coaching and mentoring conversations with immediate and skip level managers are an integral part of our performance and talent management processes.

FAIRNESS AND MERITOCRACY

The employee propositions of fairness and meritocracy form the twin pillars on which employee policies are developed and articulated. Rule-based policies and practices ensure consistency and transparency in all employee actions. A multi-tier performance ratification process and rewards linked to performance form the guiding principle for creating a high-performance work culture. To encourage prudent behaviour, the Company has in place a "Good Order Index" as a Key Performance Indicator (KPI). This encourages senior management to demonstrate and embody the 'right leadership behaviour'. Team members at the mid-management level too are evaluated against a balanced mix of quantitative and qualitative KPIs.

PROVIDING A SUPPORTIVE ENVIRONMENT

Creating an environment which is supportive to professional growth and rewarding longevity and tenure with the organisation forms a key employee value proposition. Our benefit proposition is linked to tenure and level and offers a compelling mix for enhancing the physical and psychological well-being of our employees. Special emphasis is placed on enhancing workplace diversity and employee health and safety through enabling policies, programs. We reinforce a culture where family members, colleagues stand by each other in their time of need and distress.

Benefiting from experience

- **Tenure:** 62% of senior management and 44% of branch heads have been with the company for over 8 years
- **Industry experience:** 70% of senior management and 75% of branch heads have more than 8 years of life insurance industry experience
- **Hiring:** 90% of senior management and 84% of branch head positions filled internally

SUPPORTING COMMUNITIES



Sustainability is integral to the way we do business. We have issued over 960 thousand policies during the year to cater to the protection, savings and retirement needs of our customers. Of these over 305 thousand policies were issued in the rural areas. Our Corporate Social Responsibility (CSR) commitment aims to support the under-served communities by offering them protection for their livelihood, healthcare, supporting children and the elderly.





EMPLOYEE VOLUNTEERING PROGRAMMES

A key aspect of our CSR vision is to encourage our employees to embrace the spirit of giving and volunteering. The Company runs a payroll giving program and encourages employee volunteering such as offering fellowship for the Teach for India initiative. The Company makes a matching contribution where employees contribute to areas aligned to the Company's CSR focus areas.

FINANCIAL INCLUSION

During FY2012-13, ICICI Prudential Life has taken forward the goal of financial inclusion through distribution of its micro insurance product Sarva Jana Suraksha. The product was distributed through a network of over 60 partners to more than 296,000 rural customers spread across 10 states.

HEALTHCARE AND EDUCATION INITIATIVES

The Company partnered with Raja Rajeshwari Medical College and Hospital through Rotary Club of Bangalore Charitable Trust (RCBCT) to offer subsidised and free dialysis treatment to over 5,000 diabetic patients. Additionally, support was extended towards education of 650 underprivileged children through scholarships and mid-day meal programs in Mumbai and Hyderabad.



Directors' Report

TO THE MEMBERS

ICICI Prudential Life Insurance Company Limited

Your Directors have pleasure in presenting the Thirteenth Annual Report of ICICI Prudential Life Insurance Company Limited (the Company) with the audited statement of accounts for the year ended March 31, 2013.

PERFORMANCE

Industry in FY2013

Life insurance industry registered a decline of 1.9% in retail weighted new business premium (RWRP) during FY2013. Within this, the public sector registered a decline of 4.1% and the private sector registered a growth of 1.9%. FY2013 was the first year after regulatory changes in September 2010 that the private sector registered a growth. Some of the key trends in the industry emerging after the regulatory changes are as follows:

- The product mix of the private sector insurers has shifted from primarily unit linked to a more balanced product mix.
- The share of agency channel in the distribution mix for private sector insurers has declined.
- The number of individual agents for the private sector industry declined from 1.06 million in December 2011 to 0.96 million in December 2012 as the agency channel continues to adapt to the new regime.

Company in FY2013

The Company registered a growth of 17.5% in FY2013 against a decline of 23.5% in FY2012. Stronger growth of the Company, compared to an industry decline of 1.9% and private sector growth of 1.9%, resulted in an increase in market share based on RWRP from 5.9% in FY2012 to 7.0% in FY2013. Among private players, the Company maintained its leadership position and increased the market share from 16.1% in FY2012 to 18.5% in FY2013.

The new business premium (including group premium) collected by the Company increased by 8.3% from ₹ 44.41 billion in FY2012 to ₹ 48.08 billion in FY2013. Renewal premium declined by 8.9% from ₹ 95.81 billion in FY2012 to ₹ 87.30 billion in FY2013, resulting in a total premium decline of 3.4% from ₹ 140.22 billion in FY2012 to

₹ 135.38 billion in FY2013. The decline in renewal premium is because of the decline of new business volumes in the past few years reflecting in renewal premiums with a lag.

The Company registered 8.1% growth in profit after tax from ₹ 13.84 billion in FY2012 to ₹ 14.96 billion in FY2013. The solvency ratio for the Company remained healthy at 395.7% for FY2013. The assets under management (AUM) at March 31, 2013 were ₹ 741.64 billion as compared to ₹ 707.71 billion as at March 31, 2012. For its unit-linked funds, the Company delivered superior fund performance and 89% of the funds outperformed their respective internal benchmarks over the trailing five year period.

We continue to leverage technology in all sales and service processes to provide a convenient platform for the customer. The digital platform is designed to enable a structured sales process, faster and convenient on-boarding process and enhanced customer experience. For FY2013, 51.7% of new business applications and 16.7% of new business issuances (both ratios basis retail annualized premium equivalent) were through online platforms and 19.6% of retail renewal premium was collected online. For the last few years, two-thirds of servicing transactions are through self-service modes.

In addition to the focus on servicing, the Company has worked towards ensuring a transparent and trust worthy environment to the customer. Grievance ratio, which measures the number of grievances per 10,000 policies issued, has been further improved to 213 in FY2013 from 214 in FY2012 and 361 in FY2011. Claims acceptance ratio which measures proportion of claims accepted by the company to the claims submitted, was 96.3% in FY2013.

A summary of the key metrics are as mentioned in the table below:

Particulars	(₹ billion)	
	Fiscal 2012	Fiscal 2013
Premium income:	140.22	135.38
- New business premium	44.41	48.08
- Renewal premium	95.81	87.30
Profit before tax	14.14	15.70
Provision for tax (deferred tax)	(0.30)	(0.74)
Profit after tax	13.84	14.96
Sum assured in force:		
- Basic policy	2,091.04	2,412.99
- Total (Basic + Riders)	2,416.86	2,757.71
Annualised premium equivalent (APE)	31.18	35.32
Assets held	707.71	741.64
Expense ratio*	17.9%	19.2%

* Expense ratio = Expenses (including commission and front line sales cost excluding unit expenses)/(Total premium income - 90% of single premium)

Outlook for the industry and the Company

We believe that the life insurance industry would continue to be one of the preferred instruments for longer term savings and protection. The growth prospects of the industry remain positive on the back of the structural advantages like favourable demographics, high rate of financial savings, improving insurance product propositions and relative under penetration of insurance in India compared to global benchmarks.

The Company would continue to focus on its strategic priorities, specifically:

- Enhance market leadership: The Company would continue to focus on growth opportunities in the market with a customised regional strategy to strengthen relative position in every geography.
- Providing superior value proposition to customers: The Company would aim at creating superior customer value propositions through customer centric products and service architecture. The Company would endeavour to provide a comprehensive suite of products across life, pension and health.

- Strengthen multi-channel architecture: The Company would strengthen its multi-channel distribution by non-linear scale up of agency, leveraging the bancassurance franchise and focussing on quality third party distribution.
- Continued focus on efficiency of operations: The Company would focus on cost efficiency and in particular would leverage the digital platform to improve customer experience and efficiency of operations.
- Customer retention: The Company would strengthen mechanisms to improve the AUM growth by increasing renewal premium and curtailing surrenders.
- Superior risk adjusted fund performance: The Company has in place a robust risk and investment management framework to deliver superior risk adjusted returns to customers.

OUR REACH

The Company reaches its customers through 559 offices in 487 locations at March 31, 2013. At March 31, 2013, the Company had over 12,850 employees and over 147,500 advisors and is thus well equipped to cater to the needs of customers. The Company distributes its products and renders services through its offices as well as individual agents, corporate agents, banks, brokers, the Company's proprietary sales force and online channels.

PRODUCTS

The Company offers a range of life, pension and health products across traditional and unit linked platforms with a view to provide a range of solutions to meet specific needs of customers. During the year we have strengthened our solution-based sales processes by enabling our products to be positioned to meet the customers' life stage needs. We will continue to design products that will provide a good value proposition to our customers to help them plan for their goals. In FY2013, the Company had a balanced product mix with traditional products contributing to 45.5% of the retail regular new business premium. The Company re-entered the pension category with the launch of Subh Retirement in December 2012.

DIVIDEND & TRANSFER TO RESERVES

The financial operations have resulted in a profit after tax of ₹ 14.96 billion as compared to a profit after tax of ₹ 13.84

billion for the previous year. The Board at its Meetings held on July 24, 2012, October 19, 2012 and January 22, 2013 had approved payment of interim dividend of ₹ 0.70 per share, ₹ 0.85 per share and ₹ 0.85 per share respectively. The Board at its Meeting held on April 18, 2013 recommended a final dividend of ₹ 0.99 per share which together with the interim dividend of ₹ 2.40 per share already declared and paid works out to a total dividend of ₹ 3.39 per share aggregating to ₹ 4.84 billion for FY2013. An amount of ₹ 1.50 billion was transferred to the reserves of the Company at March 31, 2013.

CLAIMS

The Company believes that claim settlement is the ultimate promise which needs to be delivered to policyholders/beneficiaries. Towards this objective, we have designed and developed robust claims processes and systems which ensure settlement of genuine and legitimate claims at the earliest, thereby protecting the interest of policyholders.

The Company has demonstrated its commitment by settling over 17,000 individual and group mortality claims in FY2013. For non-investigated individual claims, the claim settlement was completed within an average of four days from receipt of last requirement as compared to the regulatory norm of 30 days.

SUBSIDIARY

The Board reviewed the affairs of the Company's wholly owned unlisted subsidiary, ICICI Prudential Pension Funds Management Company Limited (PFM). PFM was appointed by the Pension Fund Regulatory and Development Authority (PFRDA) as a pension fund manager and acts as a fund manager under the National Pension System (NPS) for Indian citizens other than government employees. It is the only pension fund manager under NPS which is promoted by a life insurance company with experience in managing long term investments of life and pension funds.

During the year ended March 31, 2013, the subscribers' funds managed by PFM have reached ₹ 722.3 million (previous year: ₹ 291.9 million) and the PFM registered a loss of ₹ 1.0 million (previous year: loss of ₹ 0.4 million).

The Company prepares and presents consolidated financial statements in addition to its individual financial statements. The consolidated financial statements are prepared in accordance with Accounting Standard (AS) 21 on 'Consolidated Financial Statements', prescribed in the Companies Act, 1956 ((Accounting Standard) Rules, 2006).

The financials of PFM are consolidated on a line-by-line basis in accordance with AS 21.

BOARD OF DIRECTORS

In terms of the provisions of the Companies Act, 1956 and the Articles of Association of the Company, Mr. K. Ramkumar, Mr. Vinod Kumar Dhall, and Mr. Puneet Nanda will retire by rotation at the ensuing Annual General Meeting. They are eligible for re-appointment and have offered themselves for re-appointment.

AUDITORS

S. B. Billimoria & Co. and S. R. Batliboi & Co. LLP, Chartered Accountants, were appointed as joint statutory auditors of the Company for FY2013 at the Twelfth Annual General Meeting to hold office upto the conclusion of the ensuing Annual General Meeting. They are retiring at the ensuing Annual General Meeting and are eligible for re-appointment.

DETAILS AS PER SECTION 217(2A)

As required by the provisions of Section 217 (2A) of the Companies Act, 1956, read with the Companies (Particulars of Employees) Rules, 1975, as amended, the names and relevant particulars of the employees are set out in the Annexure to the Directors' Report.

RURAL AND SOCIAL BUSINESS

More than 305,000 policies were issued in rural areas, constituting over 32% of total policy issuances. The Company also covered more than 168,000 lives falling within the norm of 'social sector' business.

INCREASE IN SHARE CAPITAL

The paid-up capital of the Company increased by ₹ 0.9 million (face value) pursuant to exercise of stock options granted under the Employee Stock Option Scheme taking the paid-up capital to ₹ 14.29 billion (face value) at March 31, 2013.

PUBLIC DEPOSITS

During the year under review, the Company has not accepted any deposits under Section 58A of the Companies Act, 1956.

INTERNAL AUDIT AND COMPLIANCE FRAMEWORK

Internal Audit: The Company has in place an internal audit framework with a risk based audit approach. The basic philosophy of risk based internal audit is to provide

reasonable assurance to the Board Audit Committee and top management about the adequacy and effectiveness of the risk management and control framework in the Company.

Review of controls is undertaken by internal audit through execution of internal audits as per risk based audit plan. The internal audit covers auditing of processes, transactions and systems. Key audit observations and recommendations made are reported to the Board Audit Committee every quarter. Implementation of the recommendations is actively monitored.

The internal audit function is capable of reviewing and assessing the adequacy and effectiveness of, and the Company's adherence to its internal controls as well as reporting on its policies and procedures.

Compliance: The Board Audit Committee oversees the compliance framework of the Company. The Company has formulated various internal policies/procedures and an employee code of conduct, which govern day-to-day activities to ensure compliance. The Compliance function disseminates relevant laws, regulations and circulars related to insurance, anti-money laundering and other regulatory requirements, to various functions. It also serves as a reference point for the staff of various functions for seeking clarifications on applicable laws, regulations and circulars issued by the regulatory authorities. The Compliance team also monitors the adequacy of the compliance framework across the Company. Key issues observed as part of this monitoring are reported to the Board Audit Committee, and implementation of recommendations is actively monitored. A compliance certificate signed by the Managing Director & CEO, based on the certification from respective functional heads, is placed at the Board Audit Committee on a quarterly basis.

RISK MANAGEMENT FRAMEWORK

The Company recognises that risk is an integral element of the business and managed acceptance of risk is essential for the generation of shareholder value. The Company's acceptance of risk is dependent on the return on risk-adjusted capital and consistency with its strategic objectives. The Company endeavours to reduce risks to the extent it is cost-effective to do so. In general therefore, the Company's control procedures and systems are designed to manage risk, rather than eliminate it. However, at certain times, there may also exist some risks for which the Company has no tolerance and which are actively avoided.

The Company has in place a risk management framework with the following aims:

- Determining the risk profile of the Company i.e. the aggregate level of risks that the Company has undertaken in pursuit of profitable business.
- Identification, measuring, monitoring and control of risk for the purpose of protecting the interests of key stakeholders.
- Enhancing the Company's ability to identify and pursue opportunities that offer attractive risk-adjusted returns by providing transparent, accurate and timely risk information.
- Embedding risk-based decision making in key management processes and fostering a culture of risk awareness.
- Limiting the Company's exposure to adverse outcomes through risk limits.
- Ensuring compliance with regulatory requirements.
- Focussing on ensuring that it possesses the appropriate capabilities and experience in managing and transferring risks.
- Minimising reputational risk.

Risk categories

The risks faced by the Company are classified under the following categories:

- **Market Risk:** Risk arising out of variations in the level or volatility of the market prices of assets, liabilities and financial instruments due to external market and economic factors;
- **Credit Risk:** Credit risk is the risk of default of a counterparty or debtor including the risk of default of risk mitigating contracts like reinsurance;
- **Liquidity Risk:** The risk that the business will encounter difficulty in realising assets or otherwise raising funds to meet commitments;
- **Insurance Risk:** Risk arising because of mis-estimation of persistency, mortality, morbidity and expenses or because of random fluctuations in the frequency and size of claims and other cash flows; and
- **Operational Risk:** The risk of loss, resulting from inadequate or failed internal processes, people and systems, or from external events.

Governance and policy framework

The risk governance structure of the Company consists of the Board, the Board Risk Management Committee (BRMC), the Executive Risk Committee (ERC) and its sub-committees. The risk management model of ICICI

Prudential Life Insurance Company comprises a four-stage continuous cycle, namely the identification and assessment, measurement, monitoring and control of risks. The Company's risk policies detail the strategy and procedures adopted to follow the risk management cycle at the enterprise level.

The Board, on recommendation of Board Risk Management Committee, has approved various risk policies namely:

- Board Market Risk Policy
- Board Credit Risk Policy
- Board Liquidity Risk Policy
- Board Insurance Risk Policy
- Board Operational Risk Policy
- Board Reinsurance Policy
- Board Underwriting Policy
- Board Outsourcing Policy

The ERC assists the Board and the BRMC in their risk management duties and, in particular, is responsible for the approval of all new products launched by the Company.

Risk management cycle

1. Risk Identification

The Company identifies risk through a variety of techniques and processes, including

- Stress testing of the financial condition of the Company. Risk can be assessed by reference to the realistic Balance Sheet or Embedded Value, subject to a constraint that the exposure should not endanger the statutory position. The Embedded Value of the Company is the present value of shareholders' interests in the earnings distributable from assets allocated to the covered business after sufficient allowance for the aggregate risks in the covered business.
- Product development process by way of sensitivity of margins to market and insurance risk. Any liquidity risk arising out of the new product or modification of existing product is assessed prior to launch.
- Review of bases of assumptions conducted periodically to review the actual experience relative to the expected experience of different components of insurance risk. Expense risk is also informed by the business planning process that estimates future business volumes and expenses.

- Risk and Control Self Assessment (RCSA) requires each business unit within the Company to identify and assess operational risks in terms of likelihood and impact. The risks identified are classified into risk categories of (a) external fraud, (b) internal fraud, (c) execution, delivery and process management, (d) business disruption and system failures, (e) clients, products and business practices (f) damage to physical assets, and (g) employment practices and workplace safety.

2. Risk Measurement

The Company uses the following approaches to measure risk exposure:

- Risk to the Embedded Value (EV): The Company considers the 1-year Value at Risk of the EV, calculated using estimates of 1-in-200 year economic and non-economic stress scenarios, to be the appropriate measure of risk exposure for market, credit, persistency, mortality and morbidity risks.
- Risk to the growth of the EV: In addition to the risk to the current EV, the Company also considers risks to the future growth of the EV like insufficient new business profit growth and over-run in acquisition or renewal expenses, caused by adverse deviation of actual unit costs from planned unit costs.
- Risk to the statutory position: The Company conducts asset liability modelling on its balance sheet to assess potential impacts on its solvency cover and on its free surplus.
- Level of highly liquid assets (cash and cash equivalent) against the level of near term liabilities.
- Key risk indicators and loss data for operational risk.

3. Risk Monitoring

The results of risk measurement for each of the risks are published in a Quarterly Risk Report. The report is reviewed by the ERC, which in turn presents the summary to the BRMC, as applicable, on a quarterly basis. Additionally, past actual loss incidents and current audit findings are used to validate the RCSA.

4. Risk Control

Risk is managed by one or more of the following techniques (i) retention (acceptance), (ii) avoidance, (iii) transfer or, (iv) reduction (mitigation). The nature of the controls implemented and the level of control exercised are based upon the:

- Potential severity of the risk;
- Frequency of the risk;
- Cost of implementing controls relative to the significance of the risk; and
- Risk Appetite.

Market risk

Market risk is managed primarily through product approvals by the ERC and investment specifications.

New products can significantly alter the risk profile of the Company's Balance Sheet. The Product approval process ensures that market risk in each new product or modification of an existing product is within the risk appetite of the Company.

The Company categorises its products based on their risk profiles to enable appropriate asset-liability management. For each category of products, the Company has defined Investment Specifications that specify limits to permissible exposures to various asset classes along with duration guidelines for fixed income instruments. The Investment Specifications are designed appropriately to achieve the risk versus return objectives and policyholders' reasonable expectations while maintaining the risk within the Company's risk appetite and with due consideration of regulatory requirements.

Credit risk

Credit risk is managed by restricting investments principally to government bonds and highly rated corporate securities and continual monitoring of the credit portfolio. The Company has exposure limits to companies, groups and industries. Credit risk exposure to reinsurers is managed by partnering with select and financially sound reinsurers and reviewing the Company's exposure on a periodic basis.

Liquidity risk

Liquidity risk is managed by specifying the minimum investment in cash and cash equivalent instruments and through cash flow matching for certain funds. Additionally, the Company has a liquidity contingency plan (LCP) in place.

Insurance risk

New products can significantly alter the risk profile of the Company's Balance Sheet. The product approval process ensures that insurance risk in each new product/modification of an existing product is within the risk appetite of the Company.

The Company conducts its experience analysis regularly to compare actual experience with assumptions used for pricing and reporting to ensure that corrective action can be initiated at the earliest opportunity and assumptions are in line with experience.

The Company uses reinsurance and underwriting as key mitigants for mortality and morbidity risk. The Company also reserves the right to review risk charges for certain products, in case of adverse experience, with IRDA approval. The Company uses different key performance indicators to align interests and ensure adequate focus on expense and persistency.

Operational risk

The Company develops mitigation plans for high risk items. Actions identified for mitigation of the risks (through RCSA, Key Risk Indicators (KRI) and incident analysis) are monitored periodically. The Company periodically assesses the use of insurance to mitigate operational risk.

The Company has in place internal control policies to mitigate operational risk. Additionally, the Company has set up committees e.g. project steering committee to ensure better internal controls.

CORPORATE GOVERNANCE

The corporate governance framework of the Company is based on an effective independent Board, the separation of Board's supervisory role from the executive management and the constitution of Board Committees, generally comprising a majority of independent/non-executive Directors and chaired by independent Directors, to oversee critical areas.

Philosophy of Corporate Governance

The Company's corporate governance philosophy encompasses not only regulatory and legal requirements but also several voluntary practices aimed at a high level of business ethics, effective supervision and enhancement of value for all stakeholders, legally, ethically and on a sustainable basis, while ensuring fairness. The Insurance Regulatory & Development Authority (IRDA) had issued corporate governance guidelines applicable to all insurance companies. The Guidelines have come into force effective April 1, 2010. The Company had taken necessary steps and put in appropriate processes to ensure compliance with the same. The corporate governance framework adopted by the Company already encompasses a significant portion

of the recommendations contained in the 'Corporate Governance Voluntary Guidelines 2009' issued by the Ministry of Corporate Affairs, Government of India.

Whistle Blower Policy

The Company is committed to adopting the highest business, governance, ethical and legal standards. To aid in achieving this objective, the Company has formulated a Whistle blower Policy. The purpose of the Whistle Blower Policy is to encourage employees to report matters without the risk of subsequent victimisation, discrimination or disadvantage. As per the Policy, employees can raise concerns related to breach of any law, statute or regulation, Issues related to accounting policies and procedures, Acts resulting in financial loss or loss of reputation, misuse of office, suspected/actual fraud and criminal offences, non-compliance to Anti-bribery & anti-corruption policy by the Company or its employees to the Board Audit Committee through specified channels. This mechanism has been communicated and posted on the Company's intranet.

Code of Conduct for Personal Investments

The Company has a Code of Conduct for personal investments. The objective of the Code is to prohibit insider trading in any manner by the Access Persons and to maintain confidentiality of unpublished price sensitive information and access to information on a "need to know" basis. The Code is applicable to all "Access Persons" and their "Family Members" as defined in this Code and forms a part of the code of conduct for such employees.

Code of business conduct and ethics

The Board of Directors has approved a Code of Business Conduct and Ethics for Directors and employees of the Company. The Code aims at ensuring consistent standards of conduct and ethical business practices across the constituents of the Company.

The Code lays down the broad framework of general guiding principles.

Board of Directors

The Company has a broad-based Board of Directors, constituted in compliance with the Companies Act, 1956 and in accordance with good corporate governance practices. The Board comprises thirteen Directors; four nominated by ICICI Bank Limited, two nominated by Prudential Plc, five independent Directors, the Managing Director & CEO and the Executive Director. Except the Managing Director & CEO and the Executive Director, all other Directors including the Chairperson of the Board are non-executive Directors. There is a clear segregation of responsibility and authority between the non-executive

Directors and the executive management. The Board is responsible for overall corporate strategy and other responsibilities as laid down by IRDA under the Corporate Governance guidelines. The Managing Director & CEO and the Executive Director oversee implementation of strategy, achievement of the business plan and day-to-day operations. There is an appropriate mix of executive, non-executive and independent Directors to maintain the professionalism and independence of the Board. The independent Directors are eminent personalities with significant expertise in the fields of finance, law, strategy and marketing. None of the Directors are related to any other Director or employee of the Company.

The Board functions either as a full Board or through various Committees constituted to oversee specific operational areas. The Board has constituted six Committees, namely, Board Audit Committee, Board Risk Management Committee, Board Investment Committee, Board Customer Service & Policyholders' Protection Committee, Board Compensation & Nominations Committee and Share Transfer Committee. These Board Committees mainly consist of independent/non-executive Directors and all the Committees are chaired by independent Directors.

At March 31, 2013, the Board of Directors consisted of 13 members. There were four Meetings of the Board during FY2013 - on April 25, 2012, July 24, 2012, October 19, 2012 and January 22, 2013. The names of the Directors and their attendance at Board Meetings during the year are set out in the following table:

Name of the Director	Qualification	Field of specialisation	Number of Board Meetings Held: 4 Attended
Ms. Chanda Kochhar, Chairperson (Nominee of ICICI Bank)	MMS - Finance, ICWA	Banking, Financial Services	4
Mr. N. S. Kannan, Non Executive Director (Nominee of ICICI Bank)	Bachelor of Engineering (Honours), PGDM, Chartered Financial Analyst (CFA)	Banking, Financial Services	3
Mr. K. Ramkumar, Non Executive Director (Nominee of ICICI Bank)	B. Sc, PG Diploma in Personnel Management	Human Resources Management, Customer Service and Operations	4
Mr. Rajiv Sabharwal, Non Executive Director (Nominee of ICICI Bank)	B. Tech, MBA	Banking, Financial Services	4

Name of the Director	Qualification	Field of specialisation	Number of Board Meetings Held: 4 Attended
Mr. Barry Stowe, Non Executive Director (Nominee of Prudential Corporation)	BA - Politics	Life insurance, fund management	1
Mr. Adrian O'Connor Non Executive Director (Nominee of Prudential Corporation)	Fellow of the Institute of Actuaries and Fellow of Society of Actuaries	Financial management, strategic planning	1
Mr. Keki Dadiseth, Independent Director	B. Com, F.C.A (England and Wales)	Finance	3
Prof. Marti G. Subrahmanyam, Independent Director	B.Tech, PGDM, Ph.D.	Corporate finance, capital markets and international finance	4
Ms. Rama Bijapurkar, Independent Director	B.Sc (Hon.), PGDM	Market strategy	4
Mr. Vinod Kumar Dhall, Independent Director	LLB, M.Sc, Masters degree in Mathematics	Corporate Affairs, Law	3
Mr. Sridar Iyengar, Independent Director	B. Com (Hons), FCA	Finance, Accounts & Audit	3
Mr. Sandeep Bakhshi, Managing Director & CEO	B.E (Mech), PGDM	Corporate Banking, Insurance, Financial Services	4
Mr. Puneet Nanda, Executive Director	B.E, PGDM	Insurance, Financial Services	4
Mr. Madhivanan Balakrishnan, Executive Director (upto June 30, 2012)	B. Sc (Chemistry), MBA	Banking, Financial Services	1

Board Committees

The Board has six Committees, details of which are as follows:

a) Board Audit Committee

Terms of reference:

I. Accounts & Audit

- Oversee the financial statements, financial reporting, statement of cash flow and disclosure processes both on an annual and quarterly basis.

- Recommend the appointment, re-appointment and, if required, the replacement or removal; remuneration, performance and oversight of the work of the auditors (internal/statutory/concurrent).
- Oversight of the procedures and processes established to attend to issues relating to maintenance of books of account, administration procedures, transactions and other matters having a bearing on the financial position of the Company, whether raised by the auditors or by any other person.
- Discuss with the statutory auditors before the audit commences, about the nature and scope of audit, as well as, have post-audit discussions to address areas of concern.
- Approval of payment to statutory auditors and internal auditors or any of its associated persons or companies, for any other services rendered by them.
- Reviewing, with the management, the annual financial statements before submission to the Board for approval, with particular reference to:
 - Matters required to be included in the Director's Responsibility Statement to be included in the Board's report in terms of clause (2AA) of section 217 of the Companies Act, 1956.
 - Changes, if any, in accounting policies and practices and reasons for the same.
 - Major accounting entries involving estimates based on the exercise of judgment by management.
 - Significant adjustments made in the financial statements arising out of audit findings.
 - Compliance with listing and other legal requirements relating to financial statements to the extent applicable.
 - Disclosure of any related party transactions.
 - Qualifications in the draft audit report.
- To the extent applicable review with the management, the statement of uses/application of funds raised through an issue (public issue, rights issue, preferential issue, etc.), the statement of funds utilised for purposes other than those stated in the offer document/prospectus/notice and the report submitted by the monitoring agency monitoring the utilisation of proceeds of a public or rights issue, and making appropriate recommendations to the Board to take up steps in this matter.

- Review of housekeeping items, particularly review of suspense balances, reconciliations (including Subsidiary General Ledger (SGL) accounts) and other outstanding assets & liabilities.

II. Internal Audit

- Review the adequacy of internal audit function, if any, including the structure of the internal audit department, staffing and seniority of the official heading the department, reporting structure, coverage and frequency of internal audit.
- Oversee the efficient functioning of the internal audit department and review its reports. The Committee will additionally monitor the progress made in rectification of irregularities and changes in processes wherever deficiencies have come to notice.
- Set-up procedures and processes to address all concerns relating to adequacy of checks and control mechanisms.
- Review the findings of any internal investigations by the internal auditors into matters where there is suspected fraud or irregularity or a failure of internal control systems of a material nature and reporting the matter to the Board.
- Review with the management, performance of internal auditors, and the adequacy of the internal control systems.
- Look into the reasons for substantial defaults in the payment, if any, to the depositors, debenture holders, shareholders (in case of non payment of declared dividends) and creditors.
- Review the functioning of the Whistle Blower mechanism.

III. Compliance & Ethics

- Monitor the compliance function and the Company’s risk profile in respect of compliance with external laws and regulations and internal policies, including the Company’s code of ethics or conduct.
- Review reports on the above and on proactive compliance activities aimed at increasing the Company’s ability to meet its legal and ethical obligations, on identified weaknesses, lapses, breaches or violations and the controls and other measures in place to help detect and address the same.

- Supervise and monitor matters reported using the Company’s whistle blowing or other confidential mechanisms for employees and others to report ethical and compliance concerns or potential breaches or violations.
- Advise the Board on the effect of the above on the Company’s conduct of business and helping the Board set the correct “tone at the top” by communicating, or supporting the communication, throughout the Company of the importance of ethics and compliance.
- Approve compliance programmes, reviewing their effectiveness on a regular basis and signing off on any material compliance issues or matters.
- Review key transactions involving conflict of interest.
- Review the Anti Money Laundering (AML)/Counter – Financing of Terrorism (CFT) policy annually and review the implementation of the Companies AML/ CFT programme.
- Review compliance of Insurance Regulatory & Development Authority (IRDA) Corporate Governance guidelines.
- Monitor the directives issued/penalties imposed/ penal action taken against the Company under various laws and statutes and action taken for corrective measures.

Members & Attendance details

Name of the member	Number of Meetings Held: 6 Attended
Mr. Keki Dadiseth – Chairman	6
Mr. K. Ramkumar	6
Mr. Adrian O’Connor	1*

* Participated in two Meetings through teleconference not included in the table above

b) Board Risk Management Committee

Terms of reference:

I. Risk Management

- Assist the Board in effective operation of the risk management system by performing specialised analyses and quality reviews.
- Maintain a group wide and aggregated view on the risk profile of the Company in addition to the solo and individual risk profile.

- Report to the Board details on the risk exposures and the actions taken to manage the exposures.
- Advise the Board with regard to risk management decisions in relation to strategic and operational matters such as corporate strategy and acquisitions and related matters.

II. Asset Liability Management (ALM)

- Formulate and implement optimal ALM strategies, both at product level and enterprise level and meeting risk/reward objectives.
- Lay down the risk tolerance limits.
- Monitor risk exposures at periodic intervals and revise ALM strategies where required.
- Place the ALM information before the Board at periodic intervals.

Members & Attendance details

Name of the member	Number of Meetings Held: 4 Attended
Prof. Marti G. Subrahmanyam – Chairman	4
Ms. Rama Bijapurkar	1
Mr. N. S. Kannan	3
Mr. Adrian O'Connor	1

c) Board Investment Committee

Terms of reference:

- Responsible for laying down an overall Investment Policy and operational framework for the investment operations of the Company. The Policy should focus on prudential Asset Liability Management (ALM) supported by robust internal control systems. The Investment Policy and operational framework should, *inter alia*, encompass aspects concerning liquidity for smooth operations, compliance with prudential regulatory norms on investments, risk management/mitigation strategies to ensure commensurate yield on investments and above all protection of policyholders' funds.
- Responsible for a periodic review of the Investment Policy based on the performance of investments and the evaluation of dynamic market condition.
- Put in place an effective reporting system to ensure compliance with the Policy set out by it apart from Internal/Concurrent Audit mechanisms for a sustained and on-going monitoring of Investment Operations.

- Set the Company's risk/reward objectives and assess policyholders' expectations.
- Quantify the level of risk exposure and assess the expected rewards and costs associated with the risk exposure.
- To furnish a report to the Board on the performance of Investments atleast on a quarterly basis and provide analysis of its Investment portfolio and on the future outlook.

Members & Attendance details

Name of the member	Number of Meetings Held: 4 Attended
Prof. Marti G. Subrahmanyam – Chairman	4
Mr. N. S. Kannan	3
Mr. Adrian O'Connor	1
Mr. Sandeep Bakhshi	4
Mr. Puneet Nanda	4
Dr. Avijit Chatterjee	4
Mr. Manish Kumar	4

d) Board Customer Service & Policyholders' Protection Committee

Terms of reference:

- Putting in place proper procedures and effective mechanism to address complaints and grievances of policyholders including misselling by intermediaries
- Ensure compliance with the statutory requirements as laid down in the regulatory framework pertaining to policyholders' protection
- Review of the mechanism at periodic intervals
- Ensure adequacy of disclosure of "material information" to the policyholders. These disclosures shall, for the present, comply with the requirements laid down by the Authority both at the point of sale and at periodic intervals
- Review the status of complaints of the policyholders at periodic intervals
- Provide the details of grievances at periodic intervals in such formats as may be prescribed by the Authority
- Provide details of insurance ombudsmen to the policyholders
- Shape the customer service philosophy and policies of the organisation based on the overall environment in the financial services industry

- Oversee the functions of the customer service council
- Review measures for enhancing the quality of customer service
- Provide guidance to improve in the overall satisfaction level of customers

Members & Attendance details

Name of the member	Number of Meetings Held: 4 Attended
Mr. Vinod Kumar Dhall – Chairman	4
Mr. K. Ramkumar	4
Mr. Adrian O'Connor	1

e) Board Compensation & Nominations Committee

Terms of reference:

- Recommending appointment of Directors on the Board
- Fix remuneration of the Directors
- Approve executive compensation program

Members & Attendance details

Name of the member	Number of Meetings Held: 3 Attended
Ms. Rama Bijapurkar – Chairperson	3
Prof. Marti G. Subrahmanyam	3
Mr. Vinod Kumar Dhall	2
Mr. K. Ramkumar	2
Mr. Adrian O'Connor	0

Remuneration policy

The Board Compensation and Nominations Committee determines and recommends to the Board the amount of remuneration, including performance bonus and perquisites, payable to the wholetime Directors on certain parameters.

The following table sets out the details of remuneration (including perquisites and retiral benefits) paid to whole time Directors for FY2013.

Name of the Director	Basic	Bonus	Retirals	Allowances/ Perquisites	LTRS ¹	Total
Sandeep Bakhshi, Managing Director & CEO	10,920	7,320	2,402	6,931	4,000	31,573
Puneet Nanda, Executive Director	6,643	4,648	1,462	6,448	5,500	24,701
Madhivanan Balakrishnan, Executive Director ²	1,705	4,648	6,524	2,978	2,500	18,355
	19,268	16,616	10,388	16,357	12,000	74,629

(₹ '000)

¹ Long Term Reward Scheme

² Held office for the period April 1, 2012 to June 30, 2012

As provided under Article 135 of the Articles of Association of the Company, the fees payable to the Non-Executive Directors (other than nominee Directors of ICICI Bank Limited and Prudential plc i.e. the promoter group) for attending a Meeting of the Board or Committee thereof are decided by the Board of Directors from time to time within the limits prescribed by the Companies Act, 1956 or the Central Government. The Board of Directors has approved the payment of ₹ 20,000 as sitting fees for each Meeting of Board or Committee attended. This amount is within the limits prescribed by the Ministry of Corporate Affairs vide its Notification dated July 24, 2003. Other than the sitting fee no other remuneration is paid to the Non-Executive Directors.

Sitting fees paid to independent Directors during the financial year ended March 31, 2013:

Name of the Director	Amount (in ₹)
Mr. Keki Dadiseth	180,000
Prof. Marti G. Subrahmanyam	300,000
Ms. Rama Bijapurkar	160,000
Mr. Vinod Kumar Dhall	180,000
Mr. Sridar Iyengar	60,000

f) Share Transfer Committee

Terms of reference:

- Approval and rejection of transfer and transmission of shares in physical form
- Approval and rejection of requests for split and consolidation of share certificates
- Approval and rejection of issue of duplicate share certificates
- Any other activities which are incidental or ancillary thereto

Members

Mr. Vinod Kumar Dhall (Chairman)
 Mr. Keki Dadiseth
 Mr. Sandeep Bakhshi, Managing Director & CEO

During the year, no Meetings of the Committee were held.

Grievance Redressal Committee (GRC)

Grievance Redressal Committee is formed as per the Redressal of Public Grievances, 1998 to provide effective grievance redressal to the policyholders. The Committee consists of two external members and three members from senior management team of the Company. Mr. R. Narayanan, an external member, chairs the Committee. As part of the grievance redressal mechanism, the GRC constituted as the final authority to address the policyholders' grievances before approaching the Ombudsman office. Additionally, the GRC focuses on building and strengthening customer service orientation in the Company by initiating various measures including simplifying processes for improvement in customer service levels. The Committee meets on a quarterly basis with the following terms of reference:

- Evaluate feedback on quality of customer service and claims experience.
- Review and approve representations received on claims repudiations.
- Ensure that the Company follows all prescribed regulatory requirements on policyholder service.
- Submit report on its performance to the Customer Service & Policyholder Protection Committee (CS & PPC) on a quarterly basis.

The key discussions of the GRC Meeting are put up at the Board Customer Service & Policyholders' Protection Committee for information.

General Body Meetings

The details of the last three Annual General Meetings (AGM) are given below:

Financial Year ended	Day, Date	Start time	Venue
Tenth AGM	Thursday, September 9, 2010	11.30 a.m.	ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025
Eleventh AGM	Tuesday, July 19, 2011	3.00 p.m.	ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025
Twelfth AGM	Monday, June 18, 2012	11.00 a.m.	ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025

The following special resolutions were passed by the members during the last three Annual General Meeting:

Annual General Meeting held on September 9, 2010

- Appointment of Mr. Sandeep Bakhshi as the Managing Director & CEO of the Company for a period of five years effective August 1, 2010.
- Appointment of Mr. Puneet Nanda as the Executive Director of the Company for a period of five years effective August 1, 2010.
- Appointment of Mr. Madhivanan Balakrishnan as the Executive Director of the Company for a period of five years effective August 1, 2010.

Annual General Meeting held on July 19, 2011

- Revision in remuneration payable to Mr. Sandeep Bakhshi, Managing Director & CEO.
- Revision in remuneration payable to Mr. Puneet Nanda, Executive Director.
- Revision in remuneration payable to Mr. Madhivanan Balakrishnan, Executive Director.

Annual General Meeting held on June 18, 2012

- Revision in remuneration payable to Mr. Sandeep Bakhshi, Managing Director & CEO.
- Revision in remuneration payable to Mr. Puneet Nanda, Executive Director.
- Revision in remuneration payable to Mr. Madhivanan Balakrishnan, Executive Director.

General Shareholder Information

General Body Meeting	Day, Date & Time	Venue
Thirteenth AGM	Thursday, June 20, 2013, 11.00 a.m.	ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai – 400025

Share Transfer System

The Company's investor services are handled by 3i Infotech Limited (3i Infotech). 3i Infotech is a SEBI registered Category I - Registrar to an Issue & Share Transfer (R&T) Agent. 3i Infotech is a global information technology Company providing technology solutions and in addition to R&T services provides software products, managed IT Services, application software development & maintenance, payment solutions, business intelligence, document imaging & digitization, IT consulting and various transaction processing services. 3i Infotech's quality certifications include SEI CMMI Level 5 for software

business, ISO 9001:2000 for BPO (including R&T), ISO 27001:2005 for infrastructure services and ISO 20000-1:2005 for Data Centre Management Services.

Physical share transfer requests are processed and the share certificates are returned normally within a period of fifteen days from the date of receipt, if the documents are correct, valid and complete in all respects.

Registrar and Transfer Agent

The address of the Registrar and Transfer Agent of the Company is as follows.

3i Infotech Limited
International Infotech Park
Tower 5, 3rd Floor
Vashi Railway Station Complex
Vashi, Navi Mumbai 400 703
Maharashtra, India
Tel No. : +91-22-6792 8000
Fax No. : +91-22-6792 8099

ADDITIONAL INFORMATION

Conservation of Energy and Technology absorption

In view of the nature of business activity of the Company, the information relating to the conservation of energy and technology absorption, as required under Companies (Disclosure of Particulars in the Report of Board of Directors) Rules, 1988, is not required to be given.

Foreign exchange earnings and outgo

Details of foreign exchange earnings and outgo required under above Rules are as under:

Particulars	(₹ '000)	
	FY2012	FY2013
Foreign exchange earnings and outgo		
- Earnings	6,269	52,781
- Outgo	315,689	432,118

Events after Balance Sheet date

There have been no material changes and commitments, affecting the financial position of the company, which have occurred between the end of the financial year of the company to which the Balance Sheet relates and the date of this report.

DIRECTORS' RESPONSIBILITY STATEMENT

In accordance with the requirements of Section 217(2AA) of the Companies Act, 1956, the Board of Directors confirm:

- that in the preparation of the annual accounts, the applicable accounting standards have been followed, alongwith proper explanation relating to material departures;
- that they have selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company at the end of the financial year and of the profit or loss of the Company for that period;
- they have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 1956 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities; and
- that they have prepared the annual accounts on a going concern basis.

ACKNOWLEDGEMENTS

The Directors are grateful to the Insurance Regulatory & Development Authority, Reserve Bank of India and Government of India for their continued co-operation, support and advice.

The Directors would also like to take this opportunity to express sincere thanks to its valued customers for their continued patronage.

The Directors express their gratitude for the valuable advice, guidance and support received from time to time, from the auditors and the statutory authorities. The Directors express their deep sense of appreciation to all employees and distributors, who continue to display outstanding professionalism and commitment, enabling the organisation to retain market leadership in its business operations. The Directors also wish to express their gratitude to ICICI Bank Limited and Prudential Corporation Holdings Limited for their continued trust and support.

For and on behalf of the Board

Date: April 18, 2013

Place: Mumbai

CHANDA KOCHHAR

Chairperson

Compliance with the Code of Business Conduct and Ethics

I confirm that all Directors and members of the senior management have affirmed compliance with Code of Business Conduct and Ethics for the year ended March 31, 2013.

Sandeep Bakhshi

Managing Director & CEO

Date: April 18, 2013

Place: Mumbai

Certification for compliance of the Corporate Governance Guidelines

I, M. Sanaula Khan, hereby certify that the Company has complied with the Corporate Governance guidelines for Insurance Companies as amended from time to time and nothing has been concealed or suppressed.

M. Sanaula Khan

Company Secretary

Date: April 18, 2013

Place: Mumbai

Management Discussion and Analysis

I. INDUSTRY AND BUSINESS REPORT

(a) Economic overview and outlook

The global economic environment continues to remain weak as several economies are yet to fully recover from the financial crisis of 2008-2009 and the subsequent European crisis. The table below lists down the trend of GDP growth of key economic zones in the world. Global growth dropped to 3.2% in CY2012 and is expected to be only marginally better at 3.3% in CY2013. In many developed countries across the world, restructuring, austerity measures and fiscal reforms are under way. Developing economies are implementing reforms to boost productivity, diversifying growth drivers and encouraging foreign investment flows.

Output growth in %	CY2011	CY2012	CY2013F
World output	4.0	3.2	3.3
Advanced economies	1.6	1.2	1.2
Emerging markets and developing economies	6.4	5.1	5.3
United States	1.8	2.2	1.9
Euro area	1.4	(0.6)	(0.3)
United Kingdom	0.9	0.2	0.7
China	9.3	7.8	8.0
India	7.7	4.0	5.7
ASEAN economies	4.5	6.1	5.9

Source: World Economic Outlook – April 2013, International Monetary Fund (IMF). Information produced in the table above is for the calendar year (CY), for 2013 the information is as forecasted by IMF.

Overall, global growth is expected to strengthen gradually through 2013, averaging 3.3% on an annual basis, a moderate upside from 3.2% in 2012. A further strengthening to 4.1% is projected for 2014 by IMF, assuming recovery takes a firm hold in the Euro area economy.

On purchasing power parity basis, the Indian economy was the third largest in the world in the year 2012 with a GDP of approximately USD 4.7 trillion¹. For the ten year period from FY2000 to FY2010, the compounded annual growth rate (“CAGR”) of GDP was 6.9%². In the last two years the GDP growth has slowed down and in FY2013, at 5.0% we

had the lowest GDP growth in the last decade. Several international and domestic factors have contributed to this trend including weak global demand, high exchange rate, high inflation, high domestic interest rates and investment slowdown. Given the strong fundamentals of the Indian economy and favourable demographics, we believe that in the medium to long term the growth will return to levels much higher than that seen in the last couple of years.

(b) Insurance industry structure and developments - The decade gone by

Indian life insurance industry is tenth largest in the world. In the period from FY2002, the first full year after entry of private companies, to FY2010, the industry witnessed a rapid growth with a CAGR of 25%³. Insurance penetration increased from ~2.1% of GDP⁴ in FY2002 to ~4.6% of GDP⁴ in FY2010. In the subsequent three years the industry has declined year on year by 8.5%, 4.8% and 1.9% in FY2011, FY2012 and FY2013 respectively. The large part of the decline has been due to the sharp decline of private players; 20.0% in FY2011 and 23.9% in FY2012. Some of the factors which have contributed to this decline are the lower GDP growth rate, fall in household financial savings rate, high interest rates which made bank deposits relatively more attractive; increased risk aversion due to volatile equity markets and lead time taken by distributors and insurers to adjust to the evolving regulatory environment. In FY2013 the private industry had a marginal positive growth.

Particulars	FY2002	FY2008	FY2010	FY2012
Nominal GDP (₹ trillion)	23	50	65	90
Household savings as % GDP	24.0%	22.4%	25.2%	22.3%
Financial savings as % of GDP	10.5%	11.6%	12.0%	8.0%
New business premium ⁵ (₹ billion)	116	527	550	479
Total premium ⁵ (₹ billion)	501	2,014	2,654	2,871
Insurance share of financial assets	14.4%	22.0%	26.2%	23.1%
Penetration (Total premium as % of GDP)	2.1%	4.0%	4.6%	3.2%

Source: RBI, CSO, IRDA

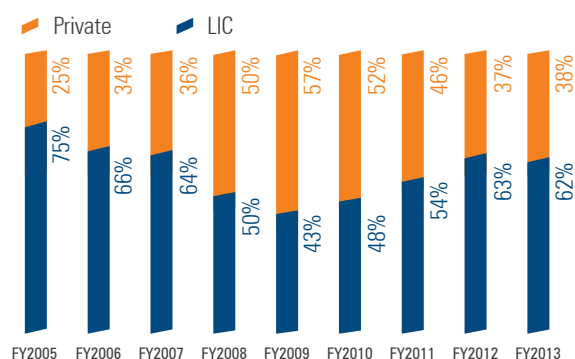
¹ IMF World Economic Outlook estimates ² RBI Handbook on Indian Economy 2011-12 ³ IRDA Annual Report, FY2012

⁴ IRDA Handbook on Indian Insurance Statistics 2010-11 ⁵ Retail weighted received premium

(c) Competitive landscape

The life insurance industry has 24 players including the Life Insurance Corporation of India (LIC). After liberalisation of the industry, the private players' market share peaked in FY2009 at 57%. Following the regulatory changes in FY2011, LIC, with a largely traditional mix of new business, was relatively less impacted and has gained market share. LIC had a market share⁶ of 62% as on March 31, 2013.

Market share (Retail weighted received premium basis)



(d) Recent Industry trends

Shift in product mix

In FY2012 and FY2013, the product mix of private players shifted significantly from ULIPs to traditional products, moving from 32.6% traditional mix in FY2011 to 58.4% in FY2012 and to 66.9% as at December 31, 2012 of total new business received premium⁷.

Increase in private players' market share

In FY2013, the industry declined by 1.9%. LIC declined by 4.1% whereas private players grew by 1.9%. Hence, the market share of private players increased from 36.5% in FY2012 to 38.0% in FY2013. LIC's market share steadily fell from 75.4% for the month of April 2012 to 58.9% for the month of March 2013.

Distribution

The share of agency channel for private insurers has declined over the last couple of years. This stems from the fact that the transition triggered by the ULIP regulations of FY2011 and the subsequent economic slowdown impacted the individual agents more because of the lead-time required by them to get used to the new product suite. The number of agents engaged by the industry fell from 2.38 million as at March 31, 2012 to 2.16 million as at December 31, 2012.⁸

Regulatory changes

FY2013 witnessed substantial changes in the regulatory environment, especially in the areas of products, policyholder protection, investments, risk, distribution and taxation. Some of the key developments are as listed below:

Products

- IRDA issued regulations for Linked and Non-linked products, which prescribe norms for insurance products including minimum policy/premium term, policy benefits, maximum surrender charges, as well as commission rates which are now linked to premium payment term. Insurers are required to withdraw non-compliant group and individual products from July 1, 2013 and October 1, 2013 respectively.
- Regulations have also been notified for Health insurance including Guidelines on standardisation in health insurance. These aim to standardise definitions, the requirements pertaining to health insurance, standardised forms, agreement formats and definitions of commonly used terms.
- Clarifications were issued on pension products, regarding the option available on surrender or vesting, new members joining existing groups, death benefits and surrender value of policies.

⁶ Retail weighted received premium basis

⁷ Life Council Industry Statistics

⁸ Life Council Industry Statistics

- IRDA also constituted a working group to design standardised product categories, with the objective of simplifying the product approval process.

Policyholder protection

During the year, IRDA issued various circulars/guidelines in relation to aspects of policyholder protection, in relation to purchase of policies, servicing and claims. IRDA had allowed written confirmation from the bank, where the proposer is a customer, to be considered as valid Know Your Customer (KYC) document for identification and proof of residence. IRDA has proposed setting up of a web portal for authorisation of health claims to ensure seamless claims process. IRDA has also issued guidelines/regulations on servicing orphan policyholders and servicing customers in the event of closure of offices. Benefit illustrations have been introduced for non-linked products as well.

Control framework and governance

IRDA issued clarifications and guidelines on various areas to strengthen risk and control framework of insurers. These include guidelines on Insurance Fraud Monitoring Framework, which aim to address and manage the risks faced by insurers as a result of possible frauds.

Investments

IRDA issued circulars allowing insurers as protection buyers of Credit default Swaps, to participate in Repo/Reverse Repo transactions in Corporate Debt Securities and investment in Category I Alternate Investment Funds, subject to conditions prescribed. IRDA has also amended the investment exposure norms broadly to align the exposure limits for investments under the linked and non-linked portfolios; the revised norms however come into effect from April 1, 2013.

Capital structure

IRDA also issued regulation for issuance of capital and amalgamation and transfer of life insurance business, prescribing approvals required, procedure to be followed and mandatory disclosures in the event of a public offering or any merger or acquisition activity by an insurance company. An exposure draft for Risk Based Solvency approach was also issued, and an expert committee constituted to suggest a road-map for moving towards Risk Based Solvency.

Distribution

- Regulations were introduced on Places of Business, which require a Board-approved annual plan for opening new offices.
- Draft regulations were introduced for licensing of Bancassurance entities, which proposed enabling a bank to distribute insurance products for more than one insurer or even resort to being a broker under IRDA (Insurance Brokers) Regulations, 2002, along with the existing option of continuing to sell for one insurer.
- IRDA had constituted a committee to consider sub-broking for insurance distribution, with the objective of increasing penetration.

Taxation

In addition to the changes in the insurance regulatory environment, there were a few changes in the taxation regime for insurance companies. Service Tax for non-term traditional products was increased from 1.5% to 3%. The Finance Act, 2012 increased the minimum sum assured to ten times of the first year premium for availing income tax benefits.

(e) Outlook

We believe that the life insurance would continue to be the preferred instrument for longer term savings and protection. The growth prospects of the industry remain positive on the back of structural advantages that the Indian economy offers. However the industry would need to concentrate on a few near term challenges/priorities to be able to fully leverage the growth potential. We believe that the industry has the following opportunities and challenges.

Opportunities

GDP growth and increasing income levels

In spite of recent slowdown, India is likely to remain one of the fastest growing economies in the world on a long term basis. Given the high growth and increasing income levels, the household income flowing into insurance is expected to continue to increase in absolute terms.

Demographic dividend

In India the working population is expected to rise in the coming years. For insurance industry, this trend translates into an increase in its customer base.

Insurance penetration and density

The life insurance penetration⁹ of India was 3.2% in FY2012 and the insurance density¹⁰ was 43 USD. The penetration has fallen from 4.6 % in FY2010. The penetration is far low compared to other developed and developing economies and hence there is a potential for the penetration to grow further in the coming years. One more indicator for the potential for the insurance industry in India is the fact that India has a very low Sum Assured to GDP ratio. India, with a ratio of 55%, significantly lags behind many economies for instance the US at 250% and even Thailand at 180%.

Pension and health opportunity

In absence of comprehensive social security scheme, there is a need for pension products to provide financial security at higher ages. Also, given the rising medical costs, an inherent demand for health insurance exists. These product segments present an untapped opportunity as the penetration of these products is very low.

Challenges

Competition from other asset classes and financial instruments

Insurance competes with other asset classes like physical assets (gold and property) as well as other financial instruments like fixed deposits and mutual funds for a share of household savings. In the last few years the proportion of household savings flowing into financial instruments (financial savings rate) has fallen from ~12% in FY2010 to ~8% in FY2012. This trend needs to reverse for the development of the financial services industry.

Within financial savings the proportion of insurance has increased from ~14% in FY2002 to ~24% in FY2012. The focus of the industry to increase awareness, improve customer propositions and bring in greater transparency should help in ensuring that insurance remains one of the most attractive avenues of deploying longer term retail savings.

Persistency and surrender prevention

Customer retention is one of the most important drivers for profitability of an insurance company. The surrender and persistency trend worsened for the industry in FY2013. The industry needs to focus on inculcating longer term

behaviour in the customer and the distributor. This is also one of the key regulatory priorities. The industry needs to focus on enhancing the tenure going forward to ensure sustainable and profitable growth.

Cost efficiency

Many players have seen a fall in expense ratio because of various efficiency initiatives carried out by them. However, the industry needs to reach to an even greater level of efficiency to deliver higher customer value and to make the products even more competitive with other financial products.

(f) Company strategy and key outcome

- **Enhance market leadership:** The Company would continue to focus on growth opportunities in the market with a customised regional strategy to strengthen relative position in every geography in the country.

The Company registered a growth of 17.5% in FY2013 against a decline of 23.5% in FY2012. Stronger growth of the Company, compared to an industry decline of 1.9% and private sector growth of 1.9%, resulted in an increase in market share based on retail weighted received premium from 5.9% in FY2012 to 7.0% in FY2013. Among private players, the Company maintained its leadership position and increased the market share from 16.1% in FY2012 to 18.5% in FY2013.¹¹

- **Strengthen multi-channel architecture:** The Company would strengthen its multi-channel distribution by non-linear scale-up of agency, leveraging the bancassurance franchise and focussing on quality third party distribution.

The multi-channel architecture comprising individual agency, corporate agency with banks (bancassurance) and other corporate entities, insurance broking and direct sales provides a wide distribution and service reach. The Company is present across 487 locations in India through 559 branches (at March 31, 2013) and have over 5,000 partner points of presence.

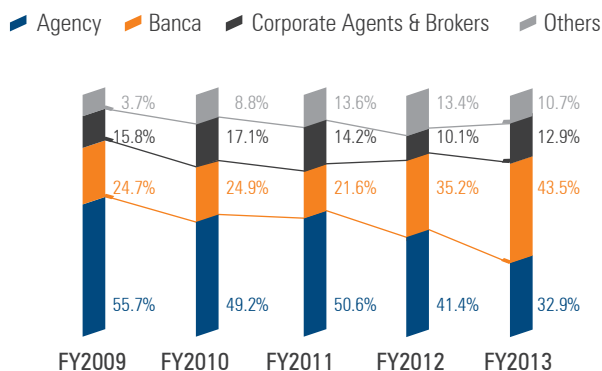
Multi-channel distribution architecture helps us in managing business cycles, reaching out to different

⁹ Penetration = Insurance premium / Gross Domestic Product ¹⁰ Density = Insurance premium / Population

¹¹ Growth and Market share on retail weighted received premium basis

customer segments, and reducing concentration risk without compromising on scalability. In our experience, maintaining a balanced distribution mix enabled us to adapt to the new regulatory environment faster. As agency force required time to train and adapt to new products, bancassurance helped in keeping the momentum during the transition phase from FY2011 to FY2013 (refer chart below):

Channel mix on APE



Going forward we would continue to strengthen our multi-channel distribution platform. Agency team would focus on scaling up in a non-linear manner and the bancassurance distribution would seek to leverage the strong customer base. The focus of the third party distribution would be to build a quality business franchise with a longer term orientation. We would also endeavour to tap the direct to customer channels including online sales.

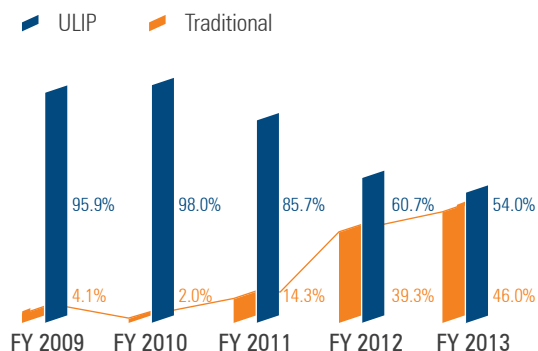
- Providing superior value proposition to customers:** The Company would aim at creating superior customer value propositions through customer centric products and service architecture. The Company would endeavour to provide a comprehensive suite of products across life, pension, and health.

We believe in providing customers with solutions to cater to varying needs through their life stages. Customers are segmented based on the income levels, life stage, life goals and risk appetite. Having a wide range of product offerings helps us meet different needs of customers and for all segments of customers.

In the last few years, volatility of the equity markets and risk averse consumer behaviour resulted in increased

demand for traditional products. In line with the private players traditional share in our product mix increased from 14.3% in FY2011 to 46% in FY2013 as indicated in the following chart.

Product Mix - based on Retail APE



In FY2013, one key initiative was to offer solutions to customers by combining products to offer a cashflow solution to the customer that meets his/her needs. This has helped us inculcate a goal based selling habit amongst our distributors and has also resulted in longer term orientation of the customer. FY2013 saw re-introduction of pension portfolio in January 2013 after regulatory clarifications were issued. We believe that pension is still an untapped opportunity and we would invest in this category to leverage its potential.

Customer service is an integral element of our value proposition to the customer. Service delivery, claims management and grievance redressal are the building blocks of our customer service proposition. To be responsive to various servicing requirements of the customer through the term of the policy, we follow multi-channel and segmented service delivery architecture. The service delivery alternatives provided include branch walk-ins, call centre support, email and web support including self-service options. The endeavour is to provide an option most suited to the preference of every customer. We have integrated technology in our service processes to provide a convenient platform for the customer. For the last few years, two-thirds of servicing transactions are made through self-service modes.

Similarly, for enhancing the claim experience, our endeavour is to make the claims process friendly and hassle free. For FY2013, the average time to settle a mortality claim has been brought down to 4 days from 5 days in FY2012. Mortality claims outstanding as of the end of the year have reduced to 20 claims in FY2013 from 52 claims in FY2012. We have worked towards streamlining internal processes to provide faster TATs to our customers and leverage our resources better. For FY2012, we had the highest claims acceptance ratio in the industry of 96.5%¹².

As a result of our initiatives, we have also seen a reduction in the number of complaints as indicated in the following chart.

Grievance Ratio*		
FY2011	FY2012	FY2013
361	214	213

*Number of grievances/policies issued in the same period (per 10'000)

- **Continued focus on efficiency of operations:** The Company would focus on cost efficiency and in particular would leverage the digital platform in improving customer experience and efficiency of operations.

Efficiency of operations has been a focus area for us as it helps us in developing a more sustainable and profitable franchise, and provide better products experience to customers. We leverage technology in all sales and service processes to expand our reach, improve cost efficiency and provide convenience to the customer. Technology has been extensively deployed in traditional areas of transaction processing, risk and control management as well as data/analytical support. In FY2013, we have expanded the scope of technology deployment to enable customer facing processes as well. Handheld devices provided to the frontline sales staff enable a structured sales process, faster turnaround, lesser paperwork and better efficiency. For FY2013, 51.7% of our new business applications and 16.7% of new business issuances (both ratios basis retail annualised premium equivalent) were done using online platforms. In addition, 19.6% of our retail renewal premium was collected online. We issued more than 960 thousand policies in FY2013 and service more than 6 million customers through physical and online modes.

The financial outcome of our relentless focus on efficiency has been a reduction of close to ₹ 8 billion in total expenses from FY2009 to FY2013 (refer table below).

Expenses and PAT	₹ billion				
	FY2009	FY2010	FY2011	FY2012	FY2013
Total expenses	32.89	29.55	25.50	23.88	24.96
- Commission	7.00	6.03	5.61	6.05	7.65
- Non commission	25.89	23.52	19.89	17.83	17.31
Profit after tax (PAT)	(7.80)	2.58	8.08	13.84	14.96
Total expense ratio*	22.0%	18.1%	16.0%	17.9%	19.2%

* Total expenses including commission (excluding unit expenses) / total premium less 90% of single premium

- **Customer retention:** The Company would strengthen mechanisms to improve the assets under management (AUM) growth by increasing renewal premium and curtailing surrenders.

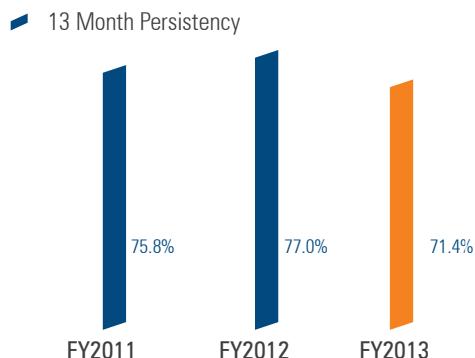
In life insurance business, as the customer acquisition costs are high, the average term of stay of an existing customer has a direct bearing on the profitability. The term of a customer's stay is also, to some extent, reflective of the customer's satisfaction. We have

launched a number of initiatives to increase customer retention some of which are:

- Training distributors to push for a longer term sales pitch
- Persistency targets incorporated in sales management KPIs
- Linking distributor payout with persistency
- Proactive calling to high risk customer and customised proactive communication

¹² Excludes EdelweissTokio Life Insurance Company Limited which had settled only one claim in FY2013 (Source: IRDA Annual report for FY2012)

Given below is the persistency trend for the Company for the past few years.

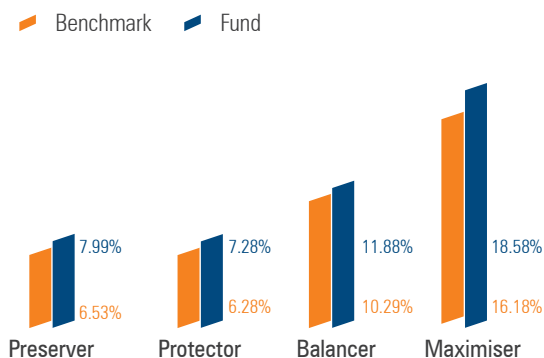


- Superior risk adjusted fund performance:** The Company has in place a robust risk and investment management framework to deliver superior risk adjusted returns to customers.

The Company’s investment focus is to ensure long term safety, stability and profitability of customer’s funds. The objective is to deliver superior returns for a given level of risk to customers.

We have been consistently delivering superior returns to our customers against the benchmark in most of our funds. The fund performance since inception for our top funds as on March 31, 2013 is as shown in the following chart.

Fund performance



Benchmarks:

Preserver Fund – CRISIL Liquid Fund Index

Protector Fund – CRISIL Composite Bond Index

Balancer Fund – 65% CRISIL Composite Bond Index + 35% BSE 100

Maximiser Fund – BSE 100

- Strong financial and capital position:** We have a strong capital position which provides resilience to our Balance Sheet to comfortably manage business scenarios. The total capital infused by the promoters at ₹ 47.93 billion as at March 31, 2013 is highest in the industry and our solvency margin is 396% as against the mandated 150% (as at March 31, 2013). The Company had a profit after tax of ₹ 14.96 billion in the year ended March 31, 2013, which works out to a return of 31% on the capital invested in the Company. The profit stream in the future is expected to be stable in the years to come. The Company became the first private life insurance company in India to start paying dividends in FY2012. The aggregate dividend paid for FY2013 was ₹ 4.84 billion. AUM grew from ₹ 707.71 billion at March 31, 2012 to ₹ 741.64 billion at March 31, 2013, a growth of 4.8%. Increasing AUM is a key indicator of our market position and financial strength.

The iAAA rating given by ICRA for our claims paying ability is a testimony to the management capability and financial strength of the Company. The rating indicates fundamentally strong position and prospect of meeting policyholder obligations is the best. The claims paying ability rating takes into account strong parent support from ICICI Bank and Prudential plc, healthy market share among private sector players, well diversified distribution channel and profitability.

II. STANDALONE FINANCIAL STATEMENTS

The financial statements of the Company have been prepared and presented under the historical cost convention, unless otherwise stated, and on the accrual basis of accounting, in accordance with accounting principles generally accepted in India (Indian GAAP), in compliance with the Accounting Standards (‘AS’) notified under the Companies (Accounting Standard) Rules, 2006 (as amended) and the relevant provisions of the Companies Act, 1956 to the extent applicable, and in accordance with the provisions of the Insurance Act, 1938, Insurance Regulatory and Development Authority Act, 1999, and the regulations framed thereunder, various circulars issued by the IRDA and the practices prevailing within the insurance industry in India.

The management evaluates all recently issued or revised accounting pronouncements on an on-going basis. The estimates and assumptions used in the financial statements are based upon the management's evaluation of the relevant facts and circumstances as on the date of the financial statements. Such estimates and assumptions have been made on a prudent and reasonable basis, in order that the financial statements reflect in true and fair manner the form and substance of transactions, and reasonably present our state of affairs and financial position for the year.

a. Results from operations - Analysis of Profit and Loss and Revenue Account

New business premium increased in FY2013 as compared to FY2012. However renewal premium was lower, largely due to the decline in new business regular premium in the previous two years. As a result total premium was lower in FY2013. Investment income however rose considerably in non-linked funds primarily due to increase in average non-linked assets under management and higher yields on the Company's debt portfolio.

Commissions were higher despite a lower top-line due to the higher proportion of retail new business premium in the total premium and also due to the increase in mix of traditional products where the commission paid is normally higher. The Company continued with its cost control agenda initiated some years back and has witnessed improvement in non-commission expenses (excluding unit expenses). Benefits paid have primarily increased on account of higher surrenders.

The profit after tax for the Company increased by 8.1% to ₹ 14.96 billion for FY2013 primarily due to the continued income stream from business sold in prior years, increase in investment income and lower operating expenses. The Company continued to declare dividend during FY2013 given the healthy solvency position and sustained profitability.

- The statement below summarises the Company's Revenue and Profit and Loss accounts:

Particulars	(₹ billion)	
	FY2012	FY2013
Premium income (net)	139.28	134.17
Income from investments	0.78	65.96
Other income (including fees and charges)	0.14	0.25
Commission	(6.05)	(7.65)
Operating expenses	(20.11)	(20.52)
Benefits paid	(84.57)	(132.85)
Change in valuation of liability in respect of life policies	(14.90)	(23.42)
Taxes	(0.73)	(0.98)
Profit after tax	13.84	14.96

i. Premium income

Particulars	(₹ billion)		
	FY2012	FY2013	Growth
First year premiums	36.45	41.84	14.8%
Single premiums	7.96	6.24	(21.6%)
New Business premium	44.41	48.08	8.3%
Renewal premiums	95.81	87.30	(8.9%)
Gross total premium	140.22	135.38	(3.4%)
Reinsurance premium	(0.94)	(1.21)	28.7%
Net total premium	139.28	134.17	(3.7%)

The new business premium increased by ₹ 3.67 billion (8.3% increase) from ₹ 44.41 billion in FY2012 to ₹ 48.08 billion in FY2013 however the total premium income decreased from ₹ 139.28 billion in FY2012 to ₹ 134.17 billion in FY2013, a decline of 3.7%, on account of lower renewal premium. Renewal premium decreased because the decline of new business volumes in the past few years is getting reflected in renewal premiums with a lag.

Premium income for FY2013 includes ₹ 1,235 thousand premium received from non-executive directors (₹ 1,240 thousand for FY2012). The premium was received from Mr. Rajiv Sabharwal ₹ 1,191 thousand (₹ 1,195 thousand for FY2012), Ms. Rama Bijapurkar ₹ 29 thousand (₹ 29 thousand for FY2012) and Mr. N.S. Kannan ₹ 15 thousand (₹ 15 thousand for FY2012).

ii. Investment income

Details of income from investments are given in the table below:

(₹ billion)

Particulars	FY2012			FY2013		
	Unit linked	Non-linked	Total	Unit linked	Non-linked	Total
Interest, dividend and rent	20.22	8.11	28.33	23.21	11.21	34.42
Profit/(loss) on sale of investments* (net)	17.34	0.17	17.51	17.83	1.73	19.56
Unrealised gain/(loss)	(45.06)	-	(45.06)	11.98	-	11.98
Total income/(loss) on investments	(7.50)	8.28	0.78	53.02	12.94	65.96

* includes appropriation/expropriation adjustment account in FY2012.

IRDA regulations on preparation of financial statements prescribe that the Revenue account must include income from investments earned from assets held under both unit linked and non-linked businesses. Income on investments under unit linked business though included as income in the revenue account is offset by a corresponding effect on the unit linked liabilities and does not impact the profit or loss for the period.

The total income on investments (including the unit linked business) is analysed as follows:

Interest, dividend, and rent

During FY2013 interest income, dividend and rent increased by 21.5% due to higher interest income on account of increase in average debt assets under management. The table below indicates average investments and average yield earned.

(₹ billion)

Particulars	FY2012	FY2013
Average interest earning assets	244.99	302.90
Average yield	9.1%	9.2%

Profit and Loss on sale on investments

Profits and losses are realised as the portfolio is realigned based on market conditions and expected relative attractiveness of securities and sectors going forward.

Unrealised gain/loss (unit linked portfolio)

Unrealised gains or losses result from pure marked-to-market valuation of assets held in the unit linked portfolio. The unrealised gain on investments held under the unit linked business for FY2013 was higher than FY2012 (₹ 11.98 billion gain for FY2013 and ₹ 45.06 billion loss for FY2012) primarily due to the rise in the equity markets experienced in FY2013. (Equity markets rose in FY2013 with the BSE Sensex rising by 8.2% from 17,404 as on March 31, 2012 to 18,836 as on March 30, 2013).

We evaluate the long term performance for all our unit linked funds by tracking their performance against benchmark. The Company is pleased to report that 89% of the unit linked funds covering 97% of the AUM outperformed their respective benchmarks over a five year period at March 31, 2013.

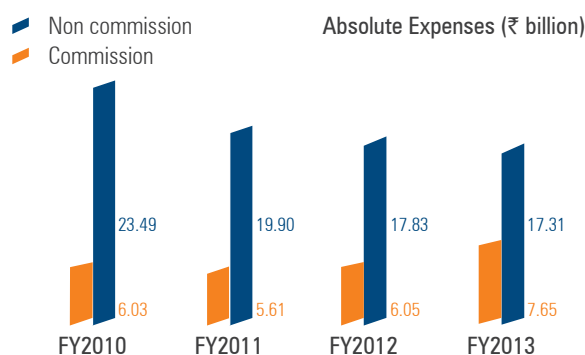
iii. Other income (including fees and charges)

Other income includes fee collected on policy reinstatement and loan processing, interest earned on loans given to policyholders. For FY2013, other income also includes ₹ 0.11 billion interest on income tax refund received on account of income tax assessment order in favour of the Company.

iv. Expenses (including commission)

(₹ billion)			
Particulars	FY2012	FY2013	Growth
Commission expenses	6.05	7.65	26.4%
Non-commission expenses	17.83	17.31	(2.9%)
Unit expenses	2.28	3.21	40.8%
Total expenses	26.16	28.17	7.7%

The Company embarked on its journey of 'Growth with Efficiencies' a few years back and has since witnessed a continuous reduction in expenses year on year. As a result of the various efficiency initiatives, the Company managed to reduce expenses consistently even during cyclical top-line scenarios as shown in the table below.



The total expenses are further analysed below.

Commission expenses

(₹ billion)				
Particulars	Retail		Total	
	FY2012	FY2013	FY2012	FY2013
Initial				
Premium	27.94	32.98	36.45	41.84
Commission	4.79	6.30	4.81	6.30
Commission (%)	17.1%	19.1%	13.2%	15.1%
Single				
Premium	4.80	1.23	7.96	6.24
Commission	0.04	0.01	0.04	0.01
Commission (%)	0.8%	0.7%	0.5%	0.2%
Renewal				
Premium	89.41	80.55	95.81	87.30
Commission	1.20	1.34	1.20	1.34
Commission (%)	1.4%	1.7%	1.3%	1.5%
Total premium	119.93	114.75	140.22	135.38
Total commission	6.03	7.65	6.05	7.65
Commission (%)	5.0%	6.7%	4.3%	5.6%

There is an increase in the total commission by 26.4% as against the decrease in premium by 3.4%. The higher commission is primarily attributable to higher proportion of retail new business premium in the total premium where the commission paid is much higher than renewal premium (the retail new business premium mix is up from 21.8% in FY2012 to 25.3% in FY2013) and also the increase in mix of traditional products where the commission paid is higher. The mix of traditional products in retail new business premium is up from 36.1% in FY2012 to 45.2% in FY2013. The commission ratio on renewal book has also increased as mix of traditional products in retail renewal premium has increased to 18.2% in FY2013 as against 8.2% in FY2012.

Non commission expenses

Non commission expenses decreased by over ~₹ 0.50 billion in FY2013 (excluding Unit expenses) as compared to FY2012, in line with the de-growth in premium.

The total non-commission expenses of the Company can be broken into the following:

(₹ billion)			
Particulars	FY2012	FY2013	Growth
Employee's remuneration and welfare benefits	7.65	7.73	1.0%
Agents training, recruitment and incentives	1.84	1.65	(10.3%)
Advertisement and publicity	1.14	1.31	14.9%
Administration support expenses	1.33	1.00	(24.8%)
Rents, rates and taxes	1.14	0.96	(15.8%)
Communication expenses	0.62	0.67	8.1%
Depreciation	0.56	0.41	(26.8%)
Legal and professional charges	0.43	0.39	(9.3%)
Office running expenses	0.42	0.32	(23.8%)
Information technology cost	0.31	0.32	3.2%
Repairs	0.30	0.31	3.3%
Others*	2.09	2.24	7.2%
Total expenses excluding unit expense	17.83	17.31	(2.9%)
Unit expenses	2.28	3.21	40.8%
Total	20.11	20.52	2.0%

*Others include provision for doubtful debts and bad debts.

Unit fund expenses mainly include service tax on linked charges which is recovered from the policyholders and thus is just the pass through and hence profit and loss neutral.

v. Benefits paid

A summary of benefits paid is provided below:

Particulars	₹ billion	
	FY2012	FY2013
Surrenders	79.76	126.93
Mortality (Death) claims	2.67	3.20
Maturity and annuity claims	1.60	2.17
Survival benefits	1.16	1.36
Amount recovered from reinsurer	(0.62)	(0.80)
Total Claims	84.57	132.85

Benefits paid represent amounts paid to policyholders or their legal heirs, on occurrence of an insured event as per the contractual terms of insurance contract.

Surrenders primarily pertain to the linked portfolio where the customers are free to encash their fund value post the lock-in period.

Mortality claims continued to remain at expected levels reflecting the effectiveness of the new business underwriting process. Claims on maturity and survival reflect the age of the book and given that the Company has completed more than ten years operations there has been an increase in maturity and survival claims as many of the contracts have reached maturity or term of survival benefit payout.

The claims settlement experience for the Company has been as follows:

Sr. No.	Claims experience	₹ billion						
		Death claims	Maturity claims	Survival benefits	Annuities/Pensions	Surrender claims	Health claims	Other benefits
1	Claims outstanding (beginning of the period)	52	208	-	2,297	4,379	252	-
2	Claims reported during the period	18,546	18,132	29,752	57,059	1,221,524	22,491	267
3	Claims Settled during the period	17,986	18,178	29,752	55,092	1,224,450	18,439	262
4	Terms and condition rejections	-	-	-	-	-	3,692	-
5	Claims repudiated during the period	592	-	-	-	-	186	4
6	Claims reopened	-	-	-	-	-	-	-
7	Claims written back	-	-	-	-	-	-	-
8	Claims outstanding (End of the period)	20	162	-	4,264	1,453	426	1

In respect of mortality claims, the average time taken by the Company from the date of submission of the final requirement by the claimant to dispatch of claim payment for FY2013 was 4 days (5 days for FY2012). The outstanding mortality claims have reduced from 52 claims to 20 claims on account of the various initiatives taken by the Company.

Ageing of claims outstanding as at March 31, 2013 was as follows:

Particulars	₹ billion						
	Death claims	Maturity claims	Annuities/Pensions	Surrender claims	Health claims	Other benefits	
Claims outstanding at end of the period	20	162	4,264	1,453	426	1	
Less than 3 months	14	161	964	1,340	412	-	
3 months to 6 months	2	-	316	21	14	-	
6 months to 1 year	-	-	687	69	-	-	
1 year and above	4	1	2,297	23	-	1	

Long outstanding claims are pending due to non-submission of necessary documents or annuity option in case of annuity claims by the claimants.

vi. Change in valuation of liability is respect of life policies

Particulars	(₹ billion)	
	FY2012	FY2013
Change in non-linked reserves		
- Participating	11.43	4.22
- Non participating	12.61	22.79
Change in linked reserves		
- Non unit reserves	0.95	(0.62)
- Unit reserve	(10.09)	(2.97)
Total	14.90	23.42

This represents the change in actuarial liability set up in respect of policies in force and for policies in respect of which premium has been discontinued but a liability still exists. Change in reserves charged to the Revenue account is the difference between policy liabilities as on two Balance Sheet dates.

Reserves on both participating and non-participating policies are calculated using the gross premium method, using assumptions for interest, mortality, expense, inflation and, in the case of participating policies, future bonuses together with allowance for taxation and allocation of profits to shareholders. These assumptions are derived from analysis of actual experience, with allowance for prudent margins for adverse deviation.

There is an overall reduction in the reserves for participating line of business on account of lower participating Group business in FY2013. However there is a sharp increase in reserves for non-participating line of business due to higher mix of business from this segment.

Change in valuation of liability in respect of linked business has been taken as the value of the units standing to the credit of policyholders, using the Net Asset Value (₹ NAV) prevailing at the valuation date. The adequacy of charges under unit linked policies to meet future expenses and claims in excess of the unit reserves has been tested and provision made as appropriate. Provision has also been made for the cost of guarantee under unit linked products that carry a guarantee. The units held in respect of lapsed policies are divided into a revival reserve, which contributes to liabilities, and a fund for future appropriation, which contributes to regulatory capital. The significant change in unit reserves can be attributed to higher surrenders which have offset increase in income from investments.

vii. Taxes paid

Particulars	(₹ billion)	
	FY2012	FY2013
Deferred tax charge	0.73	0.98
Total	0.73	0.98

The Company has created a deferred tax asset on eligible tax losses to the extent it is virtually certain of realisation. During FY2013, the Company has reported accounting profits and consequently the deferred tax assets created on eligible tax losses of earlier years has been partially utilised to the extent of such profits.

b. Financial condition

The following table sets forth, on the dates indicated, the summarised Balance Sheet.

Particulars	(₹ billion)	
	FY2012	FY2013
Sources of funds		
Equity capital and reserves (Shareholders' funds)	49.52	51.29
Policyholders' funds	661.14	687.34
Funds for future appropriations	7.59	5.08
Current liabilities and provisions	17.68	20.18
Total	735.93	763.89
Application of funds		
Investments		
- Shareholders'	34.77	49.20
- Policyholders'	91.11	112.87
Asset held to cover linked liabilities	578.17	575.21
Fixed assets	1.80	1.72
Deferred tax asset	1.05	0.08
Current assets, loans and advances	9.56	13.17
Debit balance in Profit and Loss account	19.47	11.64
Total	735.93	763.89
Contingent liabilities	0.43	1.79

Sources of Funds

i. Equity capital and reserves (Shareholders' funds)

Equity capital

The Company's issued and subscribed share capital comprises 1,428,939,249 equity shares of face value of ₹ 10 each. Of the above, 99.80% equity shares are held by the Promoters and balance 0.20% equity shares are issued to employees' under the Company's Employee Stock Option plan.

The table below summarises shareholding pattern:

Shareholder	At March 31, 2013	
	Number of Shares	% of Holding
Promoters		
- ICICI Bank Limited	1,055,310,907	73.85
- Prudential Corporation Holdings Limited	370,784,884	25.95
Others	2,843,458	0.20
Total	1,428,939,249	100.00

There has been no capital infusion during the year except to the extent of shares allotted to employees under the Employee Stock Option plan.

The Company is subject to the minimum solvency requirements (i.e. excess of value of assets over value of insurance liabilities) prescribed by IRDA. Despite no capital addition during the year; the solvency margin was 395.7% at March 31, 2013 as against 371.0% at March 31, 2012, compared to minimum 150% solvency margin prescribed by IRDA for life insurers.

Reserves

A summary of reserves and surplus is provided in the table below:

Particulars	₹ billion	
	FY2012	FY2013
Share premium	33.64	33.65
General reserve	1.38	2.88
Fair value change account	0.21	0.48
Total	35.23	37.01
Debit balance in Profit and Loss account	19.47	11.64

The addition to the share premium is on account of shares issued under Employee Stock Option plan.

With respect to general reserves, during the current year the Company paid interim dividend of ₹ 3.43 billion. The Board of Directors further recommend payment of final dividend of ₹ 1.41 billion. The Company has accordingly transferred 10% of current year's profit amounting to ₹ 1.50 billion to general reserve as per the requirements of the Companies (Transfer of Profit to Reserves) Rules, 1975.

Fair value change account represents unrealised gain (net) on equity and mutual fund securities outstanding in Shareholders' investments as on the Balance Sheet date. Such mark to market treatment of equity and mutual

fund securities as on the reporting date is in line with requirements of Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002. Movement in fair value change account is a function of performance of the equity markets and the mix of equity and mutual funds in the portfolio.

The reduction in the debit balance of Profit and Loss account is attributable to the profit after tax earned by the Company for the year net of transfers to general reserves in accordance with the Companies (Transfer of Profit to Reserves) Rules, 1975.

ii. Policyholders' funds

A summary of Policyholders' funds is provided in the table below:

Particulars	₹ billion	
	FY2012	FY2013
Fair value change account	2.20	2.48
Revaluation reserve	0.70	0.70
Policy liabilities	83.38	110.28
Provision for linked liabilities	574.19	569.58
Funds for discontinued policies	0.67	4.30
Total	661.14	687.34

Fair value change account represents unrealised gain (net) on equity and mutual fund securities outstanding in non-linked Policyholders' investments as on the Balance Sheet date. Such mark to market treatment of equity and mutual fund securities as on the reporting date is in line with requirements of Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's report of Insurance companies) Regulations, 2002. Movement in fair value change account is a function of performance of the equity markets and the mix of equity and mutual funds in the portfolio.

The Company has an investment property held under the non-linked funds which as per the requirements of Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's report of Insurance companies) Regulations, 2002 is required to be re-valued atleast once in three years. The value of investment property is required to be disclosed at the revalued amount in the Balance Sheet and the change in carrying amount is classified under Revaluation Reserve.

The value of the investment property in accordance with the independent valuation is ₹ 0.89 billion (Historical cost: ₹ 0.19 billion). The Company on each Balance Sheet date assesses whether any impairment of Investment property has occurred.

For movement in policy liabilities and provisions for linked liabilities refer point II(a)(vi) above.

Funds for discontinued policies represent funds outstanding (pending payment to customer) on surrendered linked policies which have not completed the minimum lock in period or lapsed linked contracts where the revival period is not yet over.

iii. Funds for future appropriations (FFA)

Summary of funds for future appropriations is provided in the table below:

Particulars	(₹ billion)	
	FY2012	FY2013
FFA –Linked	3.32	1.32
FFA - Non linked	4.27	3.76
Total	7.59	5.08

FFA - linked

They represent amounts that are identified by the Appointed Actuary in respect of lapsed policies which are entitled to be revived but not likely to be revived. In line with IRDA guidelines, the reserve may be released at least to the extent of the surrender penalty that is expected to be charged on eventual termination. However, since the revival period has not expired, the reserves released as above are required to be disclosed as a separate item under the head “Funds for Future Appropriations” in the Balance Sheet and corresponding entries are required to be made in the Revenue Account (Policyholders Account) under Appropriations. These are required to be held as an earmarked reserve until the expiry of the revival period, after which the same can be released in the Profit and Loss account.

FFA - Non linked

The Insurance regulations require that the surplus under Policyholder funds can be transferred to the Shareholder funds only on the recommendation of the Appointed Actuary. Specifically under participating funds,

such recommendation can only be made in relation to bonuses declared to policyholders. Any surplus in the Policyholder Funds (excluding the unit fund) that has not been recommended for distribution to the shareholders or policyholders is held as Funds for future appropriation (FFA) – Non-linked as an earmarked reserve.

iv. Current liabilities and Provisions

Current liabilities

A summary of current liabilities is provided in the table below:

Particulars	(₹ billion)	
	FY2012	FY2013
Sundry creditors	6.83	8.12
Amount pertaining to policyholders		
- Unclaimed amount of Policyholders	3.17	4.21
- Unallocated premium	2.27	1.36
- Policyholders' claims payable	0.07	0.07
Payable to agents (Agents balances)	0.38	1.03
Taxes payable	0.16	0.23
Reinsurance premium payable	0.15	0.11
Other liabilities	3.35	3.29
Total	16.38	18.42

Sundry creditors represent amounts payable to various service providers towards goods and services availed by the Company along with the provision for the services availed/goods received but bills not received (March 31, 2013: ₹ 5.96 billion; March 31, 2012: ₹ 6.03 billion) and amount payable to counterparty for trades where settlement is pending (March 31, 2013: ₹ 2.16 billion; March 31, 2012: ₹ 0.80 billion).

Unclaimed amount of the policyholders includes the following:

- Claims settled but not paid due to reasons other than litigation - ₹ 8.7million was outstanding at March 31, 2013 (₹ 5.9 million at March 31, 2012);
- Sums due to the insured/policyholders on maturity or otherwise - ₹ 1.18 billion was outstanding at March 31 2013 (₹ 0.82 billion at March 31, 2012);
- Excess collection of premium which is refundable to the policyholders either as terms of conditions of the policy or as per law or as may be directed by the Authority but not refunded so far - ₹ 0.18 billion was outstanding as at March 31, 2013 (₹ 0.15 billion as at March 31, 2012);

- d. Cheques issued but not encashed by the policyholder / insured - ₹ 2.85 billion was outstanding as at March 31, 2012 (₹ 2.19 billion as at March 31, 2012).

Unallocated premium mainly includes premium deposit received which is pending to be allocated on issuance of an insurance policy. It also includes an amount of ₹ 1.09 billion (previous year: ₹ 0.71 billion) as premium received in advance which will be recognised as premium income on the due date of the policy. It also includes amounts which need to be refunded back to the policyholders on freelook or cancellation of policy and are outstanding in the normal process of refund.

Policyholders' claims payable represent amounts payable to the policyholders for all claims (Death, Survival, etc.) that are intimated to the Company and are outstanding due to pending investigation as a part of the normal claims process or are pending due to incomplete documentation from the policyholders.

Agents' balances represents amount payable to advisors towards commission as on the Balance Sheet date. Amount outstanding is mainly attributable to business sourced during the last month of the financial year.

Taxes payable represent tax deducted and payable under Income tax regulations, such taxes will be paid in due course within their due dates.

Other liabilities primarily include ₹ 3.19 billion received towards unit linked contracts on the last day which are transferred subsequently and hence held as a current liability (March 31, 2012: ₹ 3.12 billion).

Provisions

A summary of provisions is provided in the table below:

Particulars	(₹ billion)	
	FY2012	FY2013
Proposed dividends	1.00	1.41
Dividend distribution tax	0.16	0.24
Provision for Leave Encashment and Gratuity	0.14	0.10
Total	1.30	1.75

The Board of Directors have proposed a final dividend of ₹ 1.41 billion which would be placed before the Annual

General Meeting for approval. Dividend distribution tax is provided for in line with the tax regulations.

Company's liability towards leave encashment and gratuity is actuarially valued and is as per the requirements of revised Accounting Standard 15 (Revised) on Employee Benefits and also includes amounts provided at year end for leave which can be encashed by the employees.

Application of Funds

i. Investments

Our primary fund management objective is the safety of our investments and the stability of returns. The Company ensures that the investment portfolio is adequately diversified and adheres to high standards of quality.

A statement of investments is given below:

Particulars	(₹ billion)	
	FY2012	FY2013
Investments		
- Shareholders'	34.77	49.20
- Policyholders'	91.11	112.87
Asset held to cover linked liabilities	578.17	575.21
Total	704.05	737.28

As indicated above, total investments grew by 4.7% from ₹ 704.05 billion as at March 31, 2012 to ₹ 737.28 billion as at March 31, 2013.

78.0% of total investment assets were held in unit linked funds at March 31, 2013 as against 82.1% at March 31, 2012. The shift can be mainly attributed to a higher proportion of premium inflows in non-linked funds during FY2013. Further, of the total assets of ₹ 737.28 billion as at March 31, 2013, 51.2% of the assets were held as equity as against 55.6% at March 31, 2012.

Our investment policy seeks to address the requirements of risk management relevant to individual lines of business as well as to address policyholders' reasonable expectations. The Company ensures compliance with Insurance Regulatory and Development Authority (Investments) Regulations, 2000, which focus on the safety of the policyholders' money by having a well-diversified quality investment portfolio and transparency in terms of adequate disclosures about the portfolio.

ii. Fixed Assets

A statement of movement of fixed assets is given below

Particulars	₹ billion)	
	FY2012	FY2013
Gross block	4.19	3.85
Less: Accumulated depreciation	2.43	2.20
Net block	1.76	1.65
Add: Capital work in progress	0.04	0.07
Net fixed assets	1.80	1.72

There was no significant expansion carried out by Company during the year however the Company has as a part of its cost rationalisation agenda rationalised its office infrastructure mainly by reducing the number of offices in multi branch cities or scaling down to smaller offices. This has resulted in write-off in leasehold improvements and furniture and fixtures leading to overall reduction in the net block for the year ended March 31, 2013.

iii. Deferred tax asset

The Company carried a deferred tax asset of ₹ 0.08 billion as of March 31, 2013 (as of March 31, 2012 ₹ 1.05 billion). The Deferred tax assets represent timing differences between the financial and tax books arising from brought forward tax losses. The Company assesses the likelihood that deferred tax assets will be recovered from future taxable income. The Company believes that there is virtually certainty that future profits from in-force book will realise the carry forward loss.

iv. Current assets, loans and advances

A summary of current assets, loans and advances is provided in the table below:

Particulars	₹ billion)	
	FY2012	FY2013
Income accrued on investments	3.06	4.27
Cash and bank balances	2.84	3.25
Sundry Debtors (Investments)	0.42	1.86
Advance taxes and tax deducted at source	0.98	1.45
Outstanding premium	0.75	1.22
Other advances and receivables	0.80	0.55
Deposits	0.42	0.35
Prepayments	0.19	0.13
Policyholders' loans	0.10	0.09
Total	9.56	13.17

Income accrued on investments represents interest income accrued, however not due for payment as on March 31, 2013. It is mainly on fixed deposits, Government securities and debentures.

Cash and bank balances represent amounts collected during last few days of the financial year and they also include cheques on hand and cheques deposited but not cleared.

Sundry Debtors (Investments) represents amount receivable from counterparty for trades where settlement is pending.

Outstanding premium represents accrued premium income on traditional products. The increase is attributable to increase in traditional business.

Other advances primarily include advances made in the ordinary course of business for services to be availed in the future. The decrease is however attributable to receivables from the unit fund (i.e. fund management charges earned from linked funds but not received) and margin money paid for investment trades pending settlement.

Deposits represent deposits placed for premises taken on lease for setting up branches as well as for leased accommodations for employees. It also includes electricity deposits, telephone and other utility deposits. The reduction is attributable to rationalisation of offices.

v. Contingent liability

The contingent liability at March 31, 2013 increased to ₹ 1.79 billion as against ₹ 0.43 billion at March 31, 2012. The increase is attributable to a contingent liability of ₹ 1.35 billion created by the Company during FY2013 on account of objections raised by office of the Commissioner of Service tax, Mumbai during the course of service tax audit under EA Audit, 2000). The matter of contingency relates to applicability of service tax on surrender / foreclosure charges where the service tax authority has contended that these charges are liable for levy of service tax. The Company has filed a reply to the service tax authorities challenging that these charges are penal in nature and no service as such is rendered in lieu of these charges to the policyholders. The Company would be taking appropriate legal recourse to challenge any show cause notice cum demand notice on this issue if and when the same is served on the Company.

III. CONSOLIDATED FINANCIAL STATEMENTS

The Company has a wholly owned subsidiary, ICICI Prudential Pension Funds Management Company Limited (PFM). The PFM is licensed by the Pension Funds Regulatory and Development Authority for acting as a Pension Fund Manager under the National Pension System (NPS) for Indian citizens other than government employees.

The Company prepares and presents consolidated financial statements in addition to its individual financial statements. The consolidated financial statements are prepared in accordance with Accounting Standard (AS) 21 on 'Consolidated Financial Statements', prescribed in the Companies Act, 1956 ((Accounting Standard) Rules, 2006). The financials are consolidated on a line-by-line basis in accordance with AS 21.

The consolidated profit after tax of the Company including results of operations of PFM for the year ended March 31, 2013 is ₹ 14.96 billion (previous year: ₹ 13.84 billion).

During the year ended March 31, 2013, the subscribers' funds managed by PFM have reached ₹ 722.3 million (previous year: ₹ 291.9 million). For the year ended March 31, 2013 the PFM registered a loss of ₹ 1.0 million (previous year: loss of ₹ 0.4 million). The net worth of PFM at March 31, 2013 is ₹ 268.4 million (at March 31, 2012: ₹ 109.4 million) after share capital infusion of ₹ 160.0 million during the year. The current operations of PFM are thus not material in context of overall profit of the Company.

FINANCIAL STATEMENTS - STANDALONE

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Management Report

for the year ended March 31, 2013

In accordance with the provisions of the Insurance Regulatory and Development Authority ('IRDA') (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations, 2002, the following Management Report is submitted for the financial year ended March 31, 2013:

1. CERTIFICATE OF REGISTRATION

The Certificate of Registration under Section 3 of the Insurance Act, 1938 was granted by IRDA on November 24, 2000. The Company has obtained renewal of registration certificate from IRDA for the financial year ended March 31, 2014 as required under Section 3A of the Insurance Act, 1938.

2. STATUTORY LIABILITIES / DUES

We hereby certify that all dues payable to the statutory authorities have been duly paid except those under dispute or disclosed under contingent liabilities in the notes to accounts forming part of the financial statements.

3. SHAREHOLDING PATTERN

We hereby confirm that the shareholding pattern of the Company and any transfer of shares during the year are in accordance with the statutory requirements.

There was no capital infusion by the promoters during the year under review.

The Company has an approved Employees Stock Option Scheme under which 90,125 shares have been allotted during the year under review.

The shareholding pattern of the Company at March 31, 2013 was as follows:

- i. ICICI Bank Limited – 73.85%
- ii. Prudential Corporation Holdings Limited – 25.95%
- iii. Others – 0.20%

4. INVESTMENTS OUTSIDE INDIA

We hereby declare that no investments, directly or indirectly have been made outside India from the funds of the holders of policies issued in India.

5. SOLVENCY MARGIN

We hereby confirm that the Company has adequate assets to cover both its liabilities and required solvency margin as prescribed under Section 64VA of the Insurance Act, 1938 and the IRDA (Assets, Liabilities and Solvency Margin of Insurers) Regulations, 2000.

The details of the solvency ratio are as below:

Particulars	March 31, 2013	March 31, 2012
Actual solvency ratio	395.7%	371.3%
Required solvency ratio	150.0%	150.0%

6. VALUATION OF ASSETS IN THE BALANCE SHEET

We certify that the values of all assets have been reviewed on the date of the Balance Sheet and that in our belief the assets set forth in the Balance Sheets are shown in the aggregate at amounts not exceeding their realisable or market value under the several headings – "Loans", "Investments", "Agents Balances", "Outstanding Premiums", "Interest, Dividend and Rents outstanding", "Interest, Dividends and Rents accruing but not due", "Amounts due from other persons or Bodies carrying on insurance business", "Sundry Debtors", "Cash" and items specified under "Other Accounts".

6.1. Linked investments

Investments in linked business are valued on mark-to-market basis.

6.2. Other than linked investments

We hereby certify that, as required by IRDA (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations 2002, all debt securities including government securities and redeemable preference shares

are considered as 'held to maturity' and accordingly measured at historical cost, subject to amortisation of premium or accretion of discount in the Revenue account or the Profit and Loss account over the period of maturity/holding on a straight line basis. At March 31, 2013 the market value of these investments is higher by ₹ 606,893 thousand (Previous year: the market value of these investments was lower by ₹ 2,160,024 thousand). The increase in market value is attributable to the fall in yields during the year. Purchase of long term government securities is primarily with an objective of Asset Liability management and hence we continue to manage our portfolio with long-term focus.

Listed equity shares and mutual fund investments are measured at fair value. The unrealised gain at March 31, 2013 on these investments amount to ₹ 2,955,623 thousand (Previous year: Unrealised gain of ₹ 2,410,747 thousand).

Investment in real estate is valued at historical cost, subject to revaluation (at least once in every three years). The real estate investment has been re-valued during the year ended March 31, 2013 and there is no change in the carrying amount of the real estate. There was a change of ₹ 35,600 thousand in the carrying amount of the real estate during the previous year. The revaluation reserve arising out of investments in real estate was ₹ 704,479 thousand at March 31, 2013 (March 31, 2012: ₹ 704,479 thousand).

7. APPLICATION AND INVESTMENTS OF LIFE INSURANCE FUNDS

We certify that no part of the life insurance fund has been directly or indirectly applied in contravention of the provisions of the Insurance Act, 1938.

8. OVERALL RISK EXPOSURE AND STRATEGY ADOPTED TO MITIGATE THE SAME

The Company has in place an enterprise risk management (ERM) framework which recognises that risk is an integral element of the business and managed acceptance of risk is essential for the generation of shareholder value and is designed to manage risk, rather than eliminate it.

The risk governance structure of the Company consists of the Board, the Board Risk Management Committee (BRMC), the Executive Risk Committee (ERC) and its sub-

committees. The risks faced by the Company are classified into market, credit, liquidity, insurance and operational risks. The risk management model of the Company comprises a four-stage continuous cycle, namely the identification and assessment, measurement, monitoring and control of risks. The Company's risk policies for market risk, credit risk, liquidity risk, insurance risk, operational risk, outsourcing risk, reinsurance, and underwriting detail the strategy and procedures adopted to follow the risk management cycle at the enterprise level.

The Company's approach to measurement of overall exposure and strategy to mitigate the same are described below:

Risk measurement

The Company uses the following approaches to assess risk exposure to its Embedded Value and the statutory position. The Embedded Value of the Company is the present value of shareholders' interests in the earnings distributable from assets allocated to the covered business after sufficient allowance for the aggregate risks in the covered business.

- **Risk to the Embedded Value (EV):** The Company considers the 1-year Value at Risk (VaR) of the EV, calculated using estimates of 1-in-200 year economic and non-economic stress scenarios, to be the appropriate measure of risk exposure for market, credit, persistency, mortality and morbidity risks.
- **Risk to the growth of the EV:** In addition to the risk to the current EV, the Company also considers risks that impede future growth of the EV like insufficient new business profit growth and over-run in acquisition or renewal expenses, caused by adverse deviation of actual unit costs from planned unit costs.
- **Risk to the statutory position:** The Company conducts asset liability modelling on its balance sheet to assess potential impacts on its solvency cover and on its free surplus. The analysis indicates that even under reasonably foreseeable extreme economic stresses the available solvency margin would remain above 150% of the required solvency margin required by regulations.
- **Level of highly liquid assets (cash and cash equivalent) against the level of near term liabilities.**
- **Key risk indicators and loss data for operational risk.**

Risk control

Identified risk are managed by one or more of the following techniques

- Retention (acceptance),
- Avoidance,
- Transfer or,
- Reduction (mitigation).

The nature of the controls implemented and the level of control exercised are based upon the:

- Potential severity of the risk;
- Frequency of the risk occurring;
- Cost of implementing controls relative to the significance of the risk; and
- Risk Appetite.

The mitigation strategy in respect of various risks is as under:

(a) Market risk: Market risk is managed primarily through product approvals by the ERC and investment specifications.

- i. New products can significantly alter the risk profile of the Company's balance sheet. The Product approval by the ERC ensures that market risk in each new product/ modification of an existing product is within the risk appetite of the Company.
- ii. The Company categorises its products based on their risk profiles to enable appropriate asset-liability management. For each category of products, the Company has defined Investment Specifications that specify limits to permissible exposures to various asset classes along with duration guidelines for fixed income instruments. The Investment Specifications are designed appropriately to achieve the risk versus return objectives and policyholders' reasonable expectations while maintaining the risk within the Company's risk appetite and with due consideration of regulatory requirements. The mitigation strategies for different portfolios are as follows:

Category 1: Participating and non-participating endowment business

For these funds the Company's asset allocation strategy,

which includes investments in equities, is designed to achieve the twin objectives of managing risks arising from guarantees and optimising policyholder returns, subject to regulatory constraints. Asset Liability Management (ALM) is done through monthly monitoring of the equity backing ratio and debt duration against limits as applicable. The bonus declaration mechanism for participating products also helps in the smoothing of the volatility of the investment returns.

Category 2: Other conventional business – Annuity, Non-participating investment, Non-unit of unit linked business, Protection and Paid up fund of participating products

The liabilities for these lines of business are obligations to policyholders or to meet expenses and have to be met either at a fixed time or on the occurrence of a contingency. The Company manages the risk on such products by investing only in fixed income instruments. ALM is done by managing the duration gap between assets and liabilities. In addition, for certain products a cash flow matching strategy is used.

Category 3: Linked products with return and capital guarantee – Universal Life funds and Return Guarantee Funds

The Company uses a mix of stochastic and deterministic approaches to calculate the cost for providing the guarantee and holds a reserve on this account. The Company manages the investment risk arising from these products by setting limits on the equity backing ratio and debt duration.

Category 4: Linked products without guarantees

The linked portfolio without guarantees has minimal investment risk to the solvency of the Company. These funds are managed with respect to an appropriate benchmark index and do not require any active ALM.

(b) Credit risk: The Company manages the credit risk of its investments through the following measures:

- i. Exposure limits for companies, groups and industries in accordance with IRDA norms and limits as per its own Investment Policy;
- ii. Restricting investments principally to securities rated AA and above
- iii. Monitoring credit spread on corporate bonds to ensure adequate reward for credit risk taken.

iv. Engagement with select and financially sound reinsurers as per internal guidelines for reinsurance. The credit risk on reinsurance contracts are reviewed when the Company plans to enter into a relationship with a new reinsurer, or in case of significant events like credit rating downgrades of existing reinsurers.

(c) Liquidity risk: The Company faces limited liquidity risk due to the nature of its liabilities. The Company has put the following mitigants in place:

- i. The Investment Specifications for the various funds provide guidelines to manage liquidity risk either by specifying the minimum investment in overnight or cash instruments to meet near term liquidity requirements or specifying cash flow matching.
- ii. Liquidity contingency plan which is implemented when the ratio of withdrawals to daily exchange turnover breaches a pre-defined threshold.
- iii. Most of the Company's linked product terms and conditions allow us to delay the claim payouts under certain stress scenarios.

(d) Morbidity and Mortality risk: The Company uses the following approaches to manage its mortality and morbidity risk:

- i. **Product approval process:** Launching new products can significantly alter the risk profile of the Company's balance sheet. Insurance risks inherent in the new products or significant modifications to existing products are identified at the product design stage and products are launched only after approval by the ERC.
- ii. **Reinsurance:** The Company uses a combination of surplus, quota share and catastrophe reinsurance treaties with reputed and highly rated international reinsurers to manage the risk.
- iii. **Repricing:** The Company also reserves the right to review risk charges, in case of adverse experience, with IRDA approval.
- iv. **Underwriting and claims controls:** Underwriting and claims policies and procedures are in place to assess and manage the risks. The Company conducts periodic reviews of both underwriting and claims procedures.
- v. **Policy contracts:** The product coverage, exclusions and terms and conditions are designed in consultation with reinsurers and in the light of market practice to manage insurance risk.

vi. Experience analysis: The Company conducts its experience analysis regularly to ensure that corrective action can be initiated at the earliest opportunity and that assumptions are in line with experience.

(e) Persistency risk: The Company uses the following approaches to manage the risk:

- i. **Experience analysis:** The Company conducts its experience analysis regularly to ensure that corrective action can be initiated at the earliest opportunity and that assumptions used in product pricing and embedded value reporting are in line with experience.
- ii. **Product features:** The Company uses features like loyalty bonuses and additional allocation of units to encourage policyholders to continue with the policy.
- iii. **Service initiatives:** The Company uses a combination of proactive and reactive interventions to manage persistency. The interventions could include sending communication via different media like email to customers and distributors and reminders and telephonic interviews with customers.
- iv. **Aligning key performance indicators:** The Company uses different key performance indicators for different levels of hierarchy in sales and operations to align interests and ensure adequate focus on persistency.

(f) Expense risk: The Company uses the following approaches to manage the risk:

- i. **Experience analysis:** The Company actively monitors its expense levels, which are then fed back into new product pricing, calculation of reserves and management reporting. In case of any adverse deviations between actual unit costs and planned unit costs, mitigation measures are taken.
- ii. **Aligning key performance indicators:** The Company uses different key performance indicators to align interests and ensure adequate focus on expense.

(g) Operational risk: The Company uses the following approaches to manage the risk:

- i. The Company develops mitigation plans for high risk items. The Company monitors actions identified for mitigation of the risks towards improvement of its operational risk profile.

- ii. The Company actively promotes a risk awareness culture by improving understanding, communication and education amongst management, employees, contractors and vendors. They are equipped to support the operational risk management (ORM) framework in the course of their normal work. Appropriate training material is developed and cascaded to improve knowledge and promote a strong operational risk practice.
- iii. Use of insurance: The Company periodically evaluates the purchase of insurance to mitigate operational risk.
- iv. The Company has internal control policies and committees to manage operational risk including:
- All employees are expected to accept and abide by the Employee Code of Conduct. A malpractice matrix that prescribes disciplinary action including caution, deterrent action and termination based on the nature and seriousness of non-compliant behaviour.
 - Compliance certificates need to be submitted quarterly by all relevant functions and staff.
 - Project Steering Committees with senior management members to manage execution, delivery and process management risks
 - Reputation Risk Committee to use both preventive and reactive approaches to mitigate and manage any possible source of reputation risk from adverse media reporting (online, offline and social) or legal issues.
 - Security Council responsible for ensuring that adequate measures are in place to provide for security of employees, premises, Company-owned assets (both IT and non-IT assets) and data.
 - Business Continuity Planning (BCP) policy for recovery or continuation of business activities in the event of disruption and management of the overall program through training, drills and reviews. The policy requires that the BCP plan itself remains current and is up-to-date.
 - Information Technology Security policy to control unauthorised access, use, modification, sharing or destruction of data. – IT security
 - Whistle-blower policy that facilitates reporting of observed breaches to the Code of Conduct, legal violations in relation to work related issues–, non-adherence to accounting policies and procedures, or non-compliance with the anti-bribery and anti-corruption policy.

9. OPERATIONS ABROAD

The Company has set up representative offices in the Kingdom of Bahrain and the United Arab Emirates. These representative offices do not contract liability overseas and all the policies are underwritten and issued in India.

10. CLAIMS

In respect of mortality claims, the average time taken by the Company from the date of submission of the final requirement by the claimant to despatch of claim payment was as follows:

Period	Average time taken for claim settlement (in days)
FY2013	4
FY2012	5
FY2011	7
FY2010	7
FY2009	7
FY2008	6

The ageing of claims registered and not settled at March 31, 2013 has been detailed herein below:

Linked business:

Period	At March 31, 2013		At March 31, 2012	
	Number of claims	Amount	Number of claims	Amount
Upto 30 days	5	10,743	11	4,853
Greater than 30 days and upto 6 months	3	2,317	11	4,469
Greater than 6 months and upto 1 year	-	-	-	-
Greater than 1 year and upto 5 years	-	-	6	6,693
Greater than 5 years	1	402	2	504

Non Linked business:

Period	At March 31, 2013		At March 31, 2012	
	Number of claims	Amount	Number of claims	Amount
Upto 30 days	2	5,094	3	3,152
Greater than 30 days and upto 6 months	4	10,103	13	8,503
Greater than 6 months and upto 1 year	-	-	-	-
Greater than 1 year and upto 5 years	-	-	1	142
Greater than 5 years	-	-	1	243

Claims remain unpaid for greater than 6 months for want of proof of title or the cause of death or pending other necessary documentation, to determine the claim liability.

11. VALUATION OF INVESTMENTS

We hereby certify that the investments in debt securities except for linked business are stated at historical cost subject to amortisation of premium or accretion of discount in the Revenue account or the Profit and Loss account over the period of maturity/holding on a straight line basis. Listed equity shares and mutual fund investments are carried at fair value. Investments in venture funds and loan against policies are valued at cost. Investment in real estate is valued at historical cost, subject to revaluation (at least once in every three years and provision for impairment, if any).

The investments in linked business are valued as per the terms of the respective schemes on mark-to-market basis, as follows:

- (a) Equity shares:** All traded equity shares are valued at closing price on the National Stock Exchange of India Limited (NSE) on the valuation day (in case the securities are not listed on NSE, the last quoted closing price on the BSE Limited ('BSE') is used).
- (b) Government securities:** Bonds issued by Government of India and State Governments bonds are valued as per the valuations for Central and State government securities released by Credit Limited ('CRISIL').
- (c) Corporate debt securities:** Corporate bonds and debentures are valued on a yield to maturity basis, by using spread over the benchmark rate (matrix released by CRISIL on daily basis) to arrive at the yield for pricing the instrument. Securities with residual maturity of upto 182 days are to be valued at cost plus the difference between the redemption value and cost spread uniformly over the remaining maturity period of the instrument.
- (d) Mutual fund units:** Mutual fund units are valued at latest available net asset values of the respective fund.
- (e) Money market instruments:** Money market instruments are valued at historical cost, subject to amortisation of premium or accretion of discount over the period of maturity/holding on a straight-line basis.

(f) Venture fund investments: Investment in venture fund units is valued at the latest available net asset values of the respective fund.

(g) Fixed deposits with banks: Investments in fixed deposits are valued at cost.

(h) Others: As per market practice and the approved valuation policy of the Company.

12. REVIEW OF ASSET QUALITY

All investments are made in accordance with the Insurance Act, 1938, Insurance Regulatory and Development Authority (Investments) Regulations, 2000 as amended from time to time, Investment Policy and various other circulars/notifications/amendments issued by IRDA in this context from time to time.

The portfolio mix of assets of the Company at March 31, 2013 is as follows:

Asset type	% of assets held*
Equity	50.5
Government securities	16.2
Debentures and bonds	15.8
Fixed deposits	7.5
Money market instruments	6.6
Mutual funds	1.0
Net current assets and other investments	2.4
Total	100.0

*All linked Funds are valued at market value. All other funds are valued as follows:

- Equity and mutual fund at fair value
- Debt securities, including government securities at historical cost subject to amortisation of premium/accretion of discount
- Investment property is presented at historical cost, subject to revaluation

At March 31, 2013, 68% of the funds performed better than the respective benchmark over trailing 1 year period, and 89% over trailing 5 year period respectively.

The Company has a well-diversified portfolio spread across various asset classes, investee companies, investee groups and industries. The majority of equity investments are held in companies forming a part of BSE 100 or Nifty 50. The Company maintains superior asset quality at all

point of time in the fixed income portfolio as well. 92% of the fixed income portfolio is held in highest credit quality rated securities (AAA or equivalent). There has never been any default in repayment of principal or interest ever in the Company's debt portfolio.

The fund performance of major linked funds as against the benchmarks over 1 year and 5 year duration is as follows:

Fund name	SFIN	Assets held (₹ '000)	1 year		5 year	
			Annualised returns			
			Fund	Benchmark	Fund	Benchmark
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	43,171,887.8	4.8%	6.8%	4.9%	3.5%
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	23,379,887.1	7.1%	5.1%	3.8%	3.0%
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	21,265,749.4	7.6%	5.1%	4.7%	3.0%
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	21,155,256.3	7.9%	5.1%	3.9%	3.0%
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	19,300,356.7	6.8%	6.0%	5.4%	3.4%
Pension Dynamic P/E Fund	ULIF 098 11/01/10 PDynmicPE 105	17,874,585.5	6.7%	8.4%	NA	NA
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	17,355,224.7	7.0%	6.8%	5.8%	3.5%
Dynamic P/E Fund	ULIF 097 11/01/10 LDynmicPE 105	17,051,438.7	7.0%	8.4%	NA	NA
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	16,864,593.9	10.1%	9.3%	8.1%	6.9%
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	16,124,728.4	9.9%	9.0%	8.9%	6.9%
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCpGro 105	15,678,976.8	6.4%	5.1%	NA	NA
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	13,702,054.9	7.9%	6.0%	6.2%	3.4%
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	13,700,348.7	11.0%	9.3%	9.5%	6.9%
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCpGro 105	12,349,403.4	6.3%	5.1%	NA	NA
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	12,176,828.9	8.1%	8.6%	7.4%	6.6%
Flexi Growth Fund II	ULIF 027 20/03/07 LFlexiGro2 105	11,673,166.3	8.1%	5.1%	4.5%	3.0%
Flexi Growth Fund IV	ULIF 038 27/08/07 LFlexiGro4 105	10,572,704.8	8.0%	5.1%	4.6%	3.0%
Multiplier Fund	ULIF 042 22/11/07 LMultipl 105	10,458,550.2	6.8%	7.3%	4.5%	3.7%
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	10,375,565.6	6.1%	6.8%	5.9%	3.5%
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	9,292,975.0	10.8%	9.3%	NA	NA

NA – indicates that the fund was non-existent during relevant year

13. PAYMENTS MADE TO PARTIES IN WHICH DIRECTORS ARE INTERESTED

The details of such payments for the year ended March 31, 2013 are given below:

(₹ '000)

Sr. No.	Name of Director	Entity in which Director is interested	Interested as	Amount paid	
				FY2013	FY2012
1.	Chanda Kochhar	ICICI Bank Limited	Managing Director & CEO	7,560,360	5,879,628
		ICICI Lombard General Insurance Company Limited	Chairperson	167,304	96,936
		ICICI Securities Limited	Chairperson	406,536	391,715
2.	Keki Dadiseth	The Indian Hotels Company Limited	Director	2,198	777
3.	Rama Bijapurkar	CRISIL Limited	Director	1,359	2,773
4.	K. Ramkumar	ICICI Bank Limited	Executive Director	7,560,360	5,879,628
		ICICI Venture Funds Management Company Limited	Director	-	120
5.	N. S. Kannan	ICICI Bank Limited	Executive Director & CFO	7,560,360	5,879,628
		ICICI Lombard General Insurance Company Limited	Director	167,304	96,936

(₹ '000)

Sr. No.	Name of Director	Entity in which Director is interested	Interested as	Amount paid	
				FY2013	FY2012
6.	Vinod Kumar Dhall	Schneider Electric Infrastructure Limited IDBI bank	Director/Chairman	167	-
			Shareholding more than 2%	17	113
7.	Rajiv Sabharwal	ICICI Bank Limited ICICI Home Finance Company Limited	Director	7,560,360	5,879,628
			Chairman	607	4,449
8.	Sridar Iyengar	ICICI Bank Limited CL Educate India Limited Rediff.com India Limited	Director	7,560,360	5,879,628
			Director	1,717	7,364
			Director	3,980	3,144

14. MANAGEMENT RESPONSIBILITY STATEMENT

The Management confirms that:

- i. In the preparation of financial statements, the applicable accounting standards, principles and policies are followed along with proper explanations relating to material departures, if any;
- ii. The management has adopted accounting policies and applied them consistently and made judgements and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company at the end of the financial year and of the operating profit and of the profit of the Company for the year;
- iii. The management has taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the applicable provisions of the Insurance Act, 1938 and the Companies Act, 1956, for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;
- iv. The management has prepared the financial statements on a going concern basis;
- v. The management has ensured that an internal audit system commensurate with the size and nature of the business exists and is operating effectively.

For and on behalf of the Board of Directors

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

Place: Mumbai
Date: April 18, 2013

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Independent Auditors' Report

**To the Members of
ICICI Prudential Life Insurance Company Limited**

REPORT ON THE FINANCIAL STATEMENTS

We have audited the accompanying financial statements of ICICI Prudential Life Insurance Company Limited (the "Company") which comprise the Balance Sheet as at March 31, 2013, the related Revenue Account (also called the "Policyholders' Account" or the "Technical Account"), the Profit and Loss Account (also called the "Shareholders' Account" or "Non-Technical Account") and the Receipts and Payments Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation of these financial statements that give a true and fair view of the Balance Sheet, the related Revenue Account, the Profit and Loss Account and the Receipts and Payments Account of the Company in accordance with accounting principles generally accepted in India, including the provisions of the Insurance Act, 1938 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act"), the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 (the "IRDA Financial Statements Regulations"), orders/directions issued by the Insurance Regulatory and Development Authority (the "IRDA") in this regard, read with Section 211(3C) of the Companies Act, 1956, to the extent applicable. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

AUDITORS' RESPONSIBILITY

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued

by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

OPINION

In our opinion and to the best of our information and according to the explanations given to us, the financial statements are prepared in accordance with the requirements of the Insurance Act, the IRDA Act, the IRDA Financial Statements Regulations and the Companies Act, 1956 to the extent applicable and in the manner so required, and give a true and fair view in conformity with the accounting principles generally accepted in India, as applicable to Insurance Companies:

- (a) in the case of the Balance Sheet, of the state of affairs of the Company as at March 31, 2013;
- (b) in the case of Revenue Account, of the net surplus for the year ended on that date;
- (c) in the case of Profit and Loss Account, of the profit for the year ended on that date; and
- (d) in the case of the Receipts and Payments Account, of the receipts and payments for the year ended on that date.

OTHER MATTER

The actuarial valuation of liabilities for life policies in force is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at March 31, 2013 has been duly certified by the Appointed Actuary and in his opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by the Insurance Regulatory Development Authority ("IRDA" / "Authority") and the Actuarial Society of India in concurrence with the Authority. We have relied upon Appointed Actuary's certificate in this regard for forming our opinion on the valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists on financial statements of the Company.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

1. As required by the IRDA Financial Statements Regulations, we have issued a separate certificate dated April 18, 2013 certifying the matters specified in paragraphs 3 and 4 of Schedule C to the IRDA Financial Statements Regulations.
 2. As required by the IRDA Financial Statements Regulations, read with section 227(3) of the Companies Act, 1956, we report that:
 - (a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of the audit and have found them to be satisfactory;
 - (b) In our opinion and to the best of our information and according to the explanations given to us, proper books of account as required by law have been maintained by the Company, so far as appears from our examination of those books;
- (c) As the Company's financial accounting system is centralised, no returns for the purposes of our audit are prepared at the branches of the Company;
 - (d) The Balance Sheet, the Revenue Account, the Profit and Loss Account and the Receipts and Payments Account referred to in this report are in agreement with the books of account;
 - (e) The Balance sheet, the Revenue Account, the Profit and Loss Account and the Receipts and Payments Account dealt with by this report comply with the Accounting Standards referred to in sub-section (3C) of section 211 of the Companies Act, 1956 and the Rules framed there under to the extent they are not inconsistent with the accounting principles prescribed in the Regulations and orders / directions issued by IRDA in this regard;
 - (f) In our opinion and to the best of our information and according to the explanations given to us, investments have been valued in accordance with the provisions of the Insurance Act, the Regulations and / or orders / directions issued by IRDA in this regard;
 - (g) The accounting policies selected by the Company are appropriate and are in compliance with the applicable Accounting Standards referred to in sub-section (3C) of section 211 of the Companies Act, 1956 and the Rules framed there under and with the accounting principles as prescribed in the IRDA Financial Statements Regulations and orders / directions issued by IRDA in this regard; and
 - (h) On the basis of written representations received from the Directors of the Company, as on March 31, 2013 and taken on record by the Board of Directors, none of the Directors is disqualified as on March 31, 2013 from being appointed as a Director in terms of clause (g) of sub-section (1) of Section 274 of the Companies Act, 1956.

For **S. R. Batliboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No: 301003E

per **Shrawan Jalan**
Partner
Membership No: 102102

Place : Mumbai
Date : April 18, 2013

For **S. B. Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No: 101496W

Sanjiv V. Pilgaonkar
Partner
Membership No: 39826

Place : Mumbai
Date : April 18, 2013

Independent Auditors' Certificate

In accordance with the information and explanations given to us and to the best of our knowledge and belief and based on our examination of the books of account and other records maintained by ICICI Prudential Life Insurance Company Limited ('the Company') for the year ended March 31, 2013, we certify that:

1. We have reviewed the Management Report attached to the financial statements for the year ended March 31, 2013, and on the basis of our review, there is no apparent mistake or material inconsistencies with the financial statements;
2. Based on management representations and compliance certificates submitted to the Board of Directors by the officers of the Company charged with compliance and the same being noted by the Board, we certify that the Company has complied with the terms and conditions of registration stipulated by Insurance Regulatory and Development Authority (IRDA);
3. We have verified the cash balances, to the extent considered necessary, and securities relating to the

Company's loans and investments as at March 31, 2013, by actual inspection or on the basis of certificates / confirmations received from the Custodian and/ or Depository Participants appointed by the Company, as the case may be. As at March 31, 2013, the Company does not have reversions and life interests;

4. The Company is not a trustee of any trust; and
5. No part of the assets of the Policyholders' Funds has been directly or indirectly applied in contravention to the provisions of the Insurance Act, 1938, relating to the application and investments of the Policyholders' Funds.

This certificate is issued to comply with paragraphs 3 and 4 of Schedule C of the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations 2002, (the "Regulations") read with Regulation 3 of the IRDA Financial Statements Regulations and is not intended to be used or distributed for any other purpose.

For **S. R. Batliboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No: 301003E

per **Shrawan Jalan**
Partner
Membership No: 102102

Place : Mumbai
Date : April 18, 2013

For **S. B. Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No: 101496W

Sanjiv V. Pilgaonkar
Partner
Membership No: 39826

Place : Mumbai
Date : April 18, 2013

Independent Auditors' Certificate

This Certificate is in accordance with the Regulation 13 (D) (7) of the IRDA (Investment) (5th Amendment) Regulations, 2013 notified on February 16, 2013 in the Gazette of India read with subsequent clarification IRDA circular Ref: IRDA/F&I/INV/CIR/062/03/2013 dated March 26, 2013 and IRDA letter dated March 29, 2013 ("the Regulations")

1. At the request of ICICI Prudential Life Insurance Company Limited (the "Company"), we have performed the procedures stated in paragraph 2 below, for the purpose of issuing a certificate required by the Regulations, regarding the declaration and application of the Net Asset Value ("NAV") of the schemes of the Company as at March 31, 2013.
2. In this connection, we have performed the following procedures:
 - a) Obtained representation from the management that the Company has declared March 31, 2013 as a business day based on IRDA circular Ref: IRDA/F&I/INV/CIR/062/03/2013 dated March 26, 2013 for accepting application forms and that it has declared NAV for March 31, 2013;
 - b) Obtained the list of New Business applications, Renewal applications and applications for Surrender, Free – Look Cancellation, Fund Switches, Partial Withdrawal and Top Ups received in respect of Unit Linked Products on March 31, 2013 and April 1, 2013 (together referred to as "application forms"), from the Management;
 - c) Selected samples of application forms from listing mentioned in paragraph 2(b) above and for the samples selected verified whether:
 - i) the applications received on Sunday, March 31, 2013, upto 3.00 p.m. have been processed with the NAV of March 31 2013; and
 - ii) the applications received on Sunday, March 31, 2013, after 3.00 p.m. hours have been processed with the NAV of April 1, 2013.
3. The compliance with conditions stated in the Regulations is the responsibility of the Company's management. Our responsibility is to perform the above-mentioned procedures on the particulars and state our findings. We performed the above-mentioned procedures, in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("ICAI"). The above-mentioned procedures include examining evidence supporting the particulars on a test basis. Further, our scope of work did not involve us performing audit tests for the purposes of expressing an opinion on the fairness or accuracy of any of the financial information or the financial statements of the Company taken as a whole. We have not performed an audit, the objective of which would be the expression of an opinion on the financial statements, specified elements, accounts or items thereof, for the purpose of this certificate. Accordingly, we do not express such opinion.
4. Based on the procedures performed by us, as mentioned in paragraph 2 above, according to the information and explanations provided to us and representation by the Company's management, we confirm that:
 - (a) The Company had declared March 31, 2013 as a business day for accepting applications;
 - (b) The Company has declared NAV for March 31, 2013;
 - (c) The applications received on Sunday, March 31, 2013 upto 3.00 p.m. have been processed with the NAV of March 31, 2013; and
 - (d) The applications received on Sunday, March 31, 2013 after 3.00 p.m. have been processed with the NAV of the next business day i.e. April 01, 2013.
5. This certificate is issued at the request of the Company solely for use of the Company as per Regulation 13 (D) (7) of the Regulations and is not intended to be used or distributed for any other purpose.

For **S. R. Batliboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No: 301003E

per **Shrawan Jalan**
Partner
Membership No: 102102

Place : Mumbai
Date : April 18, 2013

For **S. B. Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No: 101496W

Sanjiv V. Pilgaonkar
Partner
Membership No: 39826

Place : Mumbai
Date : April 18, 2013

Revenue Account

for the year ended March 31, 2013

FORM A-RA

ICICI Prudential Life Insurance Company Limited
Regn. No. 105 dated 24.11.2000

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Premiums earned (net)											
(a) Premium	1	7,809,797	3,100,891	25,092,400	2,540,797	216,982	55,175,774	27,327,274	2,115,208	12,003,257	135,382,380
(b) Reinsurance ceded		(5,197)	(33)	(645,121)	-	(45,228)	(203,628)	(149)	(309,749)	(903)	(1,210,008)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub-total		7,804,600	3,100,858	24,447,279	2,540,797	171,754	54,972,146	27,327,125	1,805,459	12,002,354	134,172,372
Income from investments											
(a) Interest, dividend & rent - gross		2,784,259	1,451,290	1,403,921	1,054,784	17,115	9,946,347	7,735,540	110,524	3,488,534	27,992,314
(b) Profit on sale/redemption of investments		309,406	257,173	294,643	65,628	5,367	19,466,486	13,075,347	98,897	1,729,968	35,302,915
(c) (Loss) on sale/redemption of investments		(109,414)	(36,551)	(50,059)	(2,873)	(181)	(8,739,042)	(7,200,772)	(76,494)	(430,867)	(16,646,253)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	4,504,296	7,163,496	134,919	177,332	11,980,043
(e) Accretion of discount/(amortisation of premium) (net)		68,941	175,985	50,907	21,714	440	1,086,350	955,362	17,912	797,750	3,175,361
(f) Appropriation/expropriation adjustment account		-	-	-	-	-	-	-	-	-	-
Sub-total		3,053,192	1,847,897	1,699,412	1,139,253	22,741	26,264,437	21,728,973	285,758	5,762,717	61,804,380
Other income:											
Contribution from the Shareholders' account		-	-	4,751,303	118,027	543,128	-	-	-	-	5,412,458
Fees and charges		21,768	602	12,523	-	267	1,765	-	-	-	36,925
Miscellaneous income		17,791	281	69,543	1,095	603	97,694	8,436	5,546	2,786	203,775
Sub-total		39,559	883	4,833,369	119,122	543,998	99,459	8,436	5,546	2,786	5,653,158
Total (A)		10,897,351	4,949,638	30,980,060	3,799,172	738,493	81,336,042	49,064,534	2,096,763	17,767,857	201,629,910
Commission	2	685,178	6,162	4,519,058	1,233	8,956	2,000,362	344,979	88,219	21	7,654,168
Operating expenses related to insurance business	3	1,548,587	34,005	7,166,175	97,403	53,363	7,817,723	2,817,591	589,798	261,643	20,386,288
Provision for doubtful debts		10,382	139	22,838	176	39	11,272	7,620	1,123	-	53,589
Bad debts written off		1,388	15	3,836	20	40	9,676	1,427	305	-	16,707
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
Total (B)		2,245,535	40,321	11,711,907	98,832	62,398	9,839,033	3,171,617	679,445	261,664	28,110,752
Benefits paid (net)	4	4,089,712	4,715,274	823,637	822,403	56,150	60,153,186	50,967,743	234,595	10,941,804	132,804,504
Interim bonus paid		47,369	1,323	-	-	-	-	-	-	-	48,692
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a) Gross amount		3,928,606	(315,163)	20,612,547	2,896,387	704,849	6,411,042	(14,218,599)	1,017,448	6,318,915	27,356,032
(b) Amount ceded in reinsurance		-	-	(1,425,291)	-	-	-	-	-	-	(1,425,291)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
Total (C)		8,065,687	4,401,434	20,010,893	3,718,790	760,999	66,564,228	36,749,144	1,252,043	17,260,719	158,783,937
Surplus/(deficit) (D) = (A)-(B)-(C)		586,129	507,883	(742,740)	(18,450)	(84,904)	4,932,781	9,143,773	165,275	245,474	14,735,221
Provision for taxation		-	-	-	-	-	-	-	-	-	-
(a) Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b) Deferred tax credit/(charge) - Refer note 3.15 of Schedule 16		(234,428)	-	742,740	18,450	84,904	(794,594)	-	(22,344)	(33,186)	(238,458)
Surplus/(deficit) after tax		351,701	507,883	-	-	-	4,138,187	9,143,773	142,931	212,288	14,496,763
Appropriations											
Transfer to Shareholders' account		127,548	126,938	-	-	-	5,913,266	10,552,638	73,710	212,288	17,006,388
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		224,153	380,945	-	-	-	(1,775,079)	(1,408,865)	69,221	-	(2,509,625)
Total		351,701	507,883	-	-	-	4,138,187	9,143,773	142,931	212,288	14,496,763
Details of surplus before tax											
(a) Interim bonuses paid		47,369	1,323	-	-	-	-	-	-	-	48,692
(b) Allocation of bonus to Policyholders'		1,100,566	1,141,120	-	-	-	-	-	-	-	2,241,686
(c) Surplus shown in the Revenue account		586,129	507,883	-	-	-	4,932,781	9,143,773	165,275	245,474	15,581,315
Total surplus		1,734,064	1,650,326	-	-	-	4,932,781	9,143,773	165,275	245,474	17,871,693
Funds for future appropriation											
Opening balance as at April 1, 2012		681,524	474,378	-	-	-	3,038,827	3,397,440	-	-	7,592,169
Add: Current year appropriations		224,153	380,945	-	-	-	(1,775,079)	(1,408,865)	69,221	-	(2,509,625)
Balance carried forward to Balance Sheet		905,677	855,323	-	-	-	1,263,748	1,988,575	69,221	-	5,082,544
Significant accounting policies & notes	16										

The Schedules and accompanying notes referred to herein form an integral part of the Policyholders' Revenue Account.

As required by Section 40-B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business in India incurred by the Company have been fully debited to the Policyholders' Revenue Account as expenses.

As per our report of even date attached.

For and on behalf of the Board of Directors

For **S.R.Batlboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaula Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

Revenue Account

for the year ended March 31, 2012

FORM A-RA

ICICI Prudential Life Insurance Company Limited
Regn. No. 105 dated 24.11.2000

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Premiums earned (net)											
(a) Premium	1	7,287,840	5,756,123	14,944,719	2,347,745	248,775	57,454,640	42,154,834	1,929,528	8,091,576	140,215,780
(b) Reinsurance ceded		(8,492)	(72)	(529,370)	-	(60,099)	(67,869)	(164)	(269,810)	(1,104)	(936,980)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub-total		7,279,348	5,756,051	14,415,349	2,347,745	188,676	57,386,771	42,154,670	1,659,718	8,090,472	139,278,800
Income from investments											
(a) Interest, dividend & rent - gross		2,326,699	1,108,669	602,174	791,666	21,531	8,128,985	6,505,420	69,611	2,809,230	22,363,985
(b) Profit on sale/redemption of investments		59,584	8,750	85,975	6,701	2,619	21,197,939	13,631,897	70,605	1,159,538	36,223,608
(c) (Loss) on sale/redemption of investments		(107,476)	(37,517)	(5,635)	(1,474)	(65)	(9,324,602)	(8,655,168)	(108,550)	(578,636)	(18,819,123)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	(27,543,149)	(17,044,166)	(54,265)	(419,027)	(45,060,607)
(e) Accretion of discount/(amortisation of premium) (net)		92,929	161,632	44,266	17,572	781	1,171,247	1,461,243	19,481	929,190	3,898,341
(f) Appropriation/expropriation adjustment account		-	-	-	-	-	353,303	(352,681)	(3,918)	(20,992)	(24,288)
Sub-total		2,371,736	1,241,534	726,780	814,465	24,866	(6,016,277)	(4,453,455)	(7,036)	3,879,303	(1,418,084)
Other income:											
Contribution from the Shareholders' account		-	-	2,422,707	1,075,299	-	-	-	-	-	3,498,006
Fees and charges		41,143	2,302	5,304	-	752	12,463	508	41	9	62,522
Miscellaneous income		6,269	251	23,860	200	314	35,886	6,976	2,214	605	76,575
Sub-total		47,412	2,553	2,451,871	1,075,499	1,066	48,349	7,484	2,255	614	3,637,103
Total (A)		9,698,496	7,000,138	17,594,000	4,237,709	214,608	51,418,843	37,708,699	1,654,937	11,970,389	141,497,819
Commission	2	610,635	11,642	2,949,954	802	11,635	1,857,675	490,782	101,831	19,731	6,054,687
Operating expenses related to insurance business	3	1,362,040	35,904	5,103,093	38,165	71,292	9,886,637	2,773,630	571,822	192,145	20,034,728
Provision for doubtful debts		(8,145)	(133)	(26,614)	(412)	(428)	(16,898)	(774)	(2,391)	-	(55,795)
Bad debts written off		14,775	247	38,942	514	841	38,518	11,715	3,967	-	109,519
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
Total (B)		1,979,305	47,660	8,065,375	39,069	83,340	11,765,932	3,275,353	675,229	211,876	26,143,139
Benefits paid (net)	4	1,340,714	1,496,107	797,788	695,787	75,564	44,003,282	30,140,189	166,219	5,828,152	84,543,802
Interim bonus paid		28,848	983	-	-	-	-	-	-	-	29,831
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a)Gross amount		6,213,029	5,354,970	11,098,262	3,670,947	(169,503)	(7,425,909)	(5,623,404)	778,218	5,117,923	19,014,533
(b)Amount ceded in reinsurance		-	-	(1,988,699)	-	-	-	-	-	-	(1,988,699)
(c)Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
Total (C)		7,582,591	6,852,060	9,907,351	4,366,734	(93,939)	36,577,373	24,516,785	944,437	10,946,075	101,599,467
Surplus/(Deficit) (D) = (A)-(B)-(C)		136,600	100,418	(378,726)	(168,094)	225,207	3,075,538	9,916,561	35,271	812,438	13,755,213
Provision for taxation											
(a)Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b)Deferred tax credit/(charge) - Refer note 3.15 of Schedule 16		(161,049)	-	378,726	168,094	(30,446)	(676,291)	-	(4,768)	(109,833)	(435,567)
Surplus/(Deficit) after tax		(24,449)	100,418	-	-	194,761	2,399,247	9,916,561	30,503	702,605	13,319,646
Appropriations											
Transfer to Shareholders' account		117,186	102,717	-	-	194,761	3,934,670	10,367,061	30,503	702,605	15,449,503
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		(141,635)	(2,299)	-	-	-	(1,535,423)	(450,500)	-	-	(2,129,857)
Total		(24,449)	100,418	-	-	194,761	2,399,247	9,916,561	30,503	702,605	13,319,646
Details of surplus before tax											
(a) Interim bonuses paid		28,848	983	-	-	-	-	-	-	-	29,831
(b) Allocation of bonus to policyholders'		1,025,828	923,466	-	-	-	-	-	-	-	1,949,294
(c) Surplus shown in the Revenue account		136,600	100,418	-	-	225,207	3,075,538	9,916,561	35,271	812,438	14,302,033
Total surplus		1,191,276	1,024,867	-	-	225,207	3,075,538	9,916,561	35,271	812,438	16,281,158
Funds for future appropriation											
Opening balance as at April 1, 2011		823,159	476,677	-	-	-	4,574,250	3,847,940	-	-	9,722,026
Add: Current year appropriations		(141,635)	(2,299)	-	-	-	(1,535,423)	(450,500)	-	-	(2,129,857)
Balance carried forward to Balance Sheet		681,524	474,378	-	-	-	3,038,827	3,397,440	-	-	7,592,169
Significant accounting policies & notes	16										

The Schedules and accompanying notes referred to herein form an integral part of the Policyholders' Revenue Account.

As required by Section 40-B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business in India incurred by the Company have been fully debited to the Policyholders' Revenue Account as expenses.

As per our report of even date attached.

For and on behalf of the Board of Directors

For **S.R.Batliloi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaulla Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

Profit & Loss Account

for the year ended March 31, 2013

FORM A-PL

ICICI Prudential Life Insurance Company Limited
Regn. No. 105 dated 24.11.2000

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ '000)

Particulars	Schedule	March 31, 2013	March 31, 2012
Amounts transferred from Policyholders' account (Technical account) (net)		11,593,930	11,951,497
Income from investments			
(a) Interest, dividend & rent - Gross		3,003,955	1,628,246
(b) Profit on sale/redemption of investments		1,061,218	558,014
(c) (Loss) on sale/redemption of investments		(162,617)	(426,516)
(d) Accretion of discount/(amortisation of premium) (net)		253,310	437,539
Other income		4,764	5,617
Total (A)		15,754,560	14,154,397
Expenses other than those directly related to the insurance business	3A	58,462	17,171
Bad debts written-off		-	-
Provisions (other than taxation)			
(a) For diminution in value of investments (net)		-	-
(b) Provision for doubtful debts		-	-
Total (B)		58,462	17,171
Profit/(Loss) before tax		15,696,098	14,137,226
Provision for Taxation			
(a) Current tax credit/(charge)		-	-
(b) Deferred tax credit/(charge) - Refer note 3.15 of Schedule 16		(736,706)	(295,489)
Profit after Tax		14,959,392	13,841,737
Appropriations			
(a) Balance at the beginning of the year		(19,466,995)	(27,108,690)
(b) Interim dividends paid during the period- Refer note 3.34 of Schedule 16		3,429,335	3,142,777
(c) Proposed final dividend - Refer note 3.34 of Schedule 16		1,413,959	1,000,885
(d) Dividend distribution tax		796,632	672,206
(e) Transfer to general reserve - Refer note 3.34 of Schedule 16		1,495,939	1,384,174
Loss carried to Balance Sheet		(11,643,468)	(19,466,995)
Earnings per equity share - Refer note 3.27 of Schedule 16			
Basic earnings per equity share ₹		10.47	9.69
Diluted earnings per equity share ₹		10.44	9.66
Nominal value per equity share ₹		10.00	10.00
Significant accounting policies & notes	16		

The Schedules and accompanying notes referred to herein form an integral part of the Shareholders' Profit and Loss Account.

As per our report of even date attached.

For and on behalf of the Board of Directors

For **S.R.Batlboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaula Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

Balance Sheet

at March 31, 2013

FORM A-BS

ICICI Prudential Life Insurance Company Limited
Regn. No. 105 dated 24.11.2000

(₹ '000)

Particulars	Schedule	At March 31, 2013	At March 31, 2012
Sources of funds			
Shareholders' funds :			
Share capital	5	14,289,392	14,288,491
Reserve and surplus	6	36,525,216	35,023,689
Credit/(debit) fair value change account		477,588	207,604
Sub - total		51,292,196	49,519,784
Borrowings	7	-	-
Policyholders' funds :			
Credit/(debit) fair value change account		2,478,035	2,203,143
Revaluation reserve - Investment property		704,479	704,479
Policy liabilities		110,276,000	83,379,998
Provision for linked liabilities		569,584,031	574,185,927
Funds for discontinued policies - Refer note 3.33 of Schedule 16		4,301,825	665,190
Sub - total		687,344,370	661,138,737
Funds for Future Appropriations			
- Linked - Refer note 3.28 of Schedule 16		1,322,418	3,322,629
- Non linked		3,760,126	4,269,540
Sub - total		5,082,544	7,592,169
Total		743,719,110	718,250,690
Application of funds			
Investments			
- Shareholders'	8	49,199,607	34,770,112
- Policyholders'	8A	112,869,878	91,107,635
Asset held to cover linked liabilities	8B	575,208,274	578,173,746
Loans	9	87,469	95,740
Fixed assets - net block	10	1,722,384	1,802,306
Deferred tax asset - Refer note 3.15 of Schedule 16		78,197	1,053,361
Current assets			
- Cash and Bank balances	11	3,247,600	2,840,640
- Advances and Other assets	12	9,830,182	6,624,060
Sub-Total (A)		13,077,782	9,464,700
Current liabilities	13	18,414,799	16,387,893
Provisions	14	1,753,150	1,296,012
Sub-Total (B)		20,167,949	17,683,905
Net Current Assets (C) = (A-B)		(7,090,167)	(8,219,205)
Miscellaneous expenditure (to the extent not written-off or adjusted)	15	-	-
Debit balance in Profit & Loss Account (Shareholders' account)		11,643,468	19,466,995
Total		743,719,110	718,250,690
Significant accounting policies & notes	16		

Contingent liabilities as per note 3.1 of Schedule 16

The Schedules and accompanying notes referred to herein form an integral part of the Balance Sheet.

As per our report of even date attached.

For and on behalf of the Board of Directors

For **S.R.Batliboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaulla Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

Receipts and Payments Account

for the year ended March 31, 2013

ICICI Prudential Life Insurance Company Limited
Regn. No. 105 dated 24.11.2000

(₹ '000)

Sr. No.	Particulars	April 1, 2012 to March 31, 2013	April 1, 2011 to March 31, 2012
A.	Cash flows from operating activities		
	Cash receipts from customers:		
	Premium and other receipts	160,089,949	165,103,258
	Cash paid towards operating activities:		
	Commission paid	(7,223,531)	(6,125,278)
	Policy benefits paid	(133,363,388)	(84,502,035)
	Other expenses	(45,288,391)	(45,942,335)
	Reinsurance premium ceded (net of recovery amount)	(456,054)	(429,042)
	Advances and deposits	59,178	374,418
	Loan against policies	8,271	(8,795)
	Taxes paid	(350,001)	(315,000)
		(186,613,916)	(136,948,067)
	Net cash from operating activities (A)	(26,523,967)	28,155,191
B.	Cash flows from investing activities		
	Purchase of fixed assets	(345,788)	(378,334)
	Sale of fixed assets	20,298	8,441
	Purchase of investments	(6,258,320,210)	(4,985,672,143)
	Sale of investments	6,245,617,013	4,958,390,446
	Interest & rent received (net of Tax deducted at source)	22,544,432	13,629,291
	Dividend received	6,239,115	6,026,855
	Net cash from investing activities (B)	15,754,860	(7,995,444)
C.	Cash flows from financing activities		
	Proceeds from issuance of share capital	901	3,880
	Share premium on capital issued	5,588	32,590
	Final Dividend	(1,000,194)	(3,142,777)
	Interim Dividend Paid	(3,429,335)	-
	Dividend Distribution tax paid	(718,581)	(509,837)
	Net cash used in financing activities (C)	(5,141,621)	(3,616,144)
D.	Net increase in cash and cash equivalents (A+B+C)	(15,910,728)	16,543,603
E.	Cash and cash equivalents at beginning of the year	31,942,002	15,398,399
F.	Cash and cash equivalents at end of the year	16,031,274	31,942,002
	Note:		
	Cash and cash equivalents at the end of the period		
	- Cash (Including cheques in hand and stamps in hand)	1,689,481	1,492,219
	- Bank Balances and Money at call and short notice		
	[Including bank balance for linked business of ₹ 85,795 thousands (Previous Year: ₹ 8,911 thousands)]	1,643,913	1,357,332
	Other short term liquid investment		
	[Forming part of investments in financials]	12,697,880	29,092,451
	Total	16,031,274	31,942,002

For Cash and cash equivalents - Refer note 2.20 of Schedule 16

The above Receipts and payments account has been prepared as prescribed by Insurance Regulatory and Development Authority (Preparation of financial statements and auditor's report of insurance companies) Regulations, 2002 under the "Direct method" laid out in Accounting Standard-3 on Cash Flow statements issued by the Institute of Chartered Accountants of India.

As per our report of even date attached.

For and on behalf of the Board of Directors

For **S.R.Batlboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaulla Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

Schedules

forming part of financial statements

SCHEDULE – 1 PREMIUM

For the year ended March 31, 2013

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
First year premiums	2,090,030	921,615	13,260,687	-	11,208	17,238,295	270,042	451,853	7,597,539	41,841,269
Renewal premiums	5,719,767	2,179,276	8,915,020	-	205,774	37,342,024	26,865,294	1,663,355	4,405,718	87,296,228
Single premiums	-	-	2,916,693	2,540,797	-	595,455	191,938	-	-	6,244,883
Total premium	7,809,797	3,100,891	25,092,400	2,540,797	216,982	55,175,774	27,327,274	2,115,208	12,003,257	135,382,380
Premium Income from business written :										
- In India	7,809,797	3,100,891	25,092,400	2,540,797	216,982	55,175,774	27,327,274	2,115,208	12,003,257	135,382,380
- Outside India	-	-	-	-	-	-	-	-	-	-
Total premium	7,809,797	3,100,891	25,092,400	2,540,797	216,982	55,175,774	27,327,274	2,115,208	12,003,257	135,382,380

For the year ended March 31, 2012

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
First year premiums	3,054,490	3,640,773	9,111,386	-	16,552	16,610,830	(34,363)	549,154	3,500,427	36,449,249
Renewal premiums	4,233,350	2,115,350	2,601,035	-	232,223	38,780,647	41,870,720	1,380,374	4,591,149	95,804,848
Single premiums	-	-	3,232,298	2,347,745	-	2,063,163	318,477	-	-	7,961,683
Total premium	7,287,840	5,756,123	14,944,719	2,347,745	248,775	57,454,640	42,154,834	1,929,528	8,091,576	140,215,780
Premium income from business written :										
- In India	7,287,840	5,756,123	14,944,719	2,347,745	248,775	57,454,640	42,154,834	1,929,528	8,091,576	140,215,780
- Outside India	-	-	-	-	-	-	-	-	-	-
Total premium	7,287,840	5,756,123	14,944,719	2,347,745	248,775	57,454,640	42,154,834	1,929,528	8,091,576	140,215,780

Note: Refer Schedule 16 Note 2.3.1

**SCHEDULE – 2
COMMISSION EXPENSES**

For the year ended March 31, 2013

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Commission										
Direct – First year premiums	490,077	66	4,186,566	-	2,741	1,546,120	17,258	61,783	21	6,304,632
– Renewal premiums	195,101	6,096	329,198	-	6,215	449,344	327,186	26,436	-	1,339,576
– Single premiums	-	-	3,294	1,233	-	4,898	535	-	-	9,960
Total	685,178	6,162	4,519,058	1,233	8,956	2,000,362	344,979	88,219	21	7,654,168
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-
Net commission	685,178	6,162	4,519,058	1,233	8,956	2,000,362	344,979	88,219	21	7,654,168
Break-up of the commission by distribution network										
Individual agents	510,414	4,808	1,419,693	500	6,642	577,541	172,973	77,576	21	2,770,168
Corporate agents	128,125	1,337	2,399,499	694	1,933	1,374,903	131,793	5,559	-	4,043,843
Brokers	46,639	17	699,866	39	381	47,918	40,213	5,084	-	840,157
Referral	-	-	-	-	-	-	-	-	-	-
Total commission	685,178	6,162	4,519,058	1,233	8,956	2,000,362	344,979	88,219	21	7,654,168

For the year ended March 31, 2012

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Commission *										
Direct – First year premiums	476,774	4,829	2,847,310	-	4,413	1,385,264	(924)	76,602	19,731	4,813,999
-- Renewal premiums	133,861	6,813	99,385	-	7,222	439,694	490,661	25,229	-	1,202,865
-- Single premiums	-	-	3,259	802	-	32,717	1,045	-	-	37,823
Total	610,635	11,642	2,949,954	802	11,635	1,857,675	490,782	101,831	19,731	6,054,687
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-
Net commission	610,635	11,642	2,949,954	802	11,635	1,857,675	490,782	101,831	19,731	6,054,687
Break-up of the commission by distribution network										
Individual agents	472,609	5,679	1,245,997	408	8,269	622,836	227,776	90,473	-	2,674,047
Corporate agents	124,789	5,942	1,405,057	286	2,928	945,855	210,625	9,625	19,731	2,724,838
Brokers	13,210	20	298,855	108	446	289,670	52,676	1,789	-	656,774
Referral	27	1	45	-	(8)	(686)	(295)	(56)	-	(972)
Total commission	610,635	11,642	2,949,954	802	11,635	1,857,675	490,782	101,831	19,731	6,054,687

* Commission includes referral payments

Note: Refer Schedule 16 Note 2.5

**SCHEDULE – 3
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

For the year ended March 31, 2013

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	786,591	22,541	3,415,306	7,439	26,281	2,431,814	681,261	256,033	64,103	7,691,369
Travel, conveyance and vehicle running expenses	21,397	301	130,017	271	704	167,881	34,537	7,608	12,719	375,435
Agents training, recruitment and incentives	126,659	470	923,478	352	1,300	485,566	86,048	23,122	3,407	1,650,402
Rents, rates and taxes	81,841	1,237	324,271	1,188	3,170	413,582	93,966	33,998	10,562	963,815
Repairs	27,855	478	97,156	399	1,052	131,237	37,313	9,867	3,296	308,653
Printing and stationery	11,730	450	18,330	79	878	39,807	27,588	2,515	34,867	136,244
Communication expenses	83,753	2,690	160,827	470	6,249	274,148	125,019	18,399	1,353	672,908
Legal and professional charges	56,571	838	152,586	588	2,077	123,194	42,169	9,566	3,771	391,360
Medical fees	2,744	-	20,184	142	327	7,859	164	3,391	96	34,907
Auditors' fees, expenses etc :										
(a) as auditor	1,495	21	3,926	24	59	3,772	933	339	-	10,569
(b) as advisor or in any other capacity, in respect of										
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity (for Certification)	34	-	78	1	1	82	20	9	-	225
Advertisement and publicity	60,404	712	517,741	363	1,049	578,348	132,620	13,345	661	1,305,243
Interest and bank charges	6,506	506	21,824	2,836	176	55,612	30,127	2,132	16,263	135,982
Others										
- Administration support expenses	52,667	-	388,431	550	263	529,012	16,012	12,775	-	999,710
- Business conferences and meetings	38,652	152	335,363	62	690	139,698	29,293	3,915	5	547,830
- Information technology cost	44,438	911	98,336	657	2,348	123,778	41,144	10,036	-	321,648
- Office running expenses	29,988	529	103,800	415	1,230	129,571	40,873	10,344	2,891	319,641
- Data entry related expenses	27,994	844	54,793	212	2,020	89,777	38,900	5,585	692	220,817
- Miscellaneous expenses	15,893	340	143,595	67,760	1,143	124,599	19,283	2,221	11,763	386,597
- Unit fund expenses	-	-	-	-	-	1,682,885	1,301,932	135,067	89,660	3,209,544
Depreciation	34,190	393	154,081	507	1,141	179,850	20,822	13,900	4,729	409,613
Service tax expenses	37,185	592	102,052	13,088	1,205	105,651	17,567	15,631	805	293,776
Total	1,548,587	34,005	7,166,175	97,403	53,363	7,817,723	2,817,591	589,798	261,643	20,386,288

For the year ended March 31, 2012

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	631,568	21,285	2,116,421	7,809	33,242	3,617,299	921,450	218,316	71,492	7,638,882
Travel, conveyance and vehicle running expenses	18,170	426	80,682	197	943	134,582	30,671	8,216	11,411	285,298
Agents training, recruitment and incentives	95,777	1,270	541,547	975	1,676	1,097,045	77,014	28,047	-	1,843,351
Rents, rates and taxes	102,786	1,317	319,802	962	4,641	543,338	108,956	45,405	8,224	1,135,431
Repairs	27,042	435	76,986	270	1,329	143,288	39,856	11,485	2,147	302,838
Printing and stationery	8,203	327	946	9	1,071	22,896	15,694	2,274	128	51,548
Communication expenses	65,990	1,909	147,787	318	6,060	274,923	104,339	18,822	1,562	621,710
Legal and professional charges	48,036	1,209	111,330	225	4,045	192,193	56,946	11,296	1,609	426,889
Medical fees	9,107	46	47,164	21	1,273	30,340	3,092	13,205	-	104,248
Auditors' fees, expenses etc :										
(a) as auditor	1,959	28	4,392	11	104	5,644	1,250	478	1	13,867
(b) as advisor or in any other capacity, in respect of										
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
(iii) Management services;and	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	6	-	13	-	1	18	4	2	-	44
Advertisement and publicity	51,736	1,703	308,818	324	1,279	652,478	102,730	21,504	520	1,141,092
Interest and bank charges	6,885	603	19,832	4,108	356	66,475	43,698	1,893	14,142	157,992

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Others										
- Administration support expenses	62,512	475	581,261	586	456	614,515	47,773	18,978	-	1,326,556
- Business conferences and meetings	20,985	269	118,425	242	307	221,314	16,093	6,106	18	383,759
- Information technology cost	42,754	890	84,632	313	3,364	130,666	39,961	10,188	382	313,150
- Office running expenses	40,971	691	109,250	370	2,351	191,224	55,565	15,098	2,097	417,617
- Data entry related expenses	28,832	938	55,060	97	2,871	110,594	46,520	6,556	239	251,707
- Miscellaneous expenses	20,715	1,120	153,954	20,719	2,230	236,664	151,891	5,415	5,697	598,405
- Unit fund expenses	-	-	-	-	-	1,246,841	863,307	100,497	68,381	2,279,026
Depreciation	51,005	564	165,352	484	1,905	281,493	29,308	21,547	4,095	555,753
Service tax expenses	27,001	399	59,439	125	1,788	72,807	17,512	6,494	-	185,565
Total	1,362,040	35,904	5,103,093	38,165	71,292	9,886,637	2,773,630	571,822	192,145	20,034,728

**SCHEDULE – 3A
EXPENSES OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS**

For the year ended March 31, 2013

(₹ '000)

Particulars	March 31, 2013	March 31, 2012
Employees' remuneration and welfare benefits	35,390	14,435
Travel, conveyance and vehicle running expenses	26	86
Rent, rates and taxes	385	-
Printing and stationery	-	2
Communication expenses	49	61
Legal and professional charges	3	-
Interest and bank charges	1,619	1,842
Others	20,811	656
Depreciation	179	89
Total	58,462	17,171

**SCHEDULE – 4
BENEFITS PAID [NET]**

For the year ended March 31, 2013

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
1 Insurance claims										
(a) Claims by death	135,918	12,505	845,881	22,900	-	1,182,900	925,603	3,486	68,320	3,197,513
(b) Claims by maturity	331,037	165,804	207,732	-	-	140,389	521,489	-	-	1,366,451
(c) Annuities/Pension payment	-	-	-	799,503	-	-	-	-	-	799,503
(d) Other benefits										
- Surrender	2,951,446	4,536,452	195,258	-	-	58,851,364	49,516,877	-	10,873,611	126,925,008
- Survival	651,650	-	-	-	-	-	-	-	-	651,650
- Rider	19,661	513	11,764	-	-	55,862	3,774	-	-	91,574
- Health	-	-	16,490	-	104,411	-	-	447,470	-	568,371
Sub total (A)	4,089,712	4,715,274	1,277,125	822,403	104,411	60,230,515	50,967,743	450,956	10,941,931	133,600,070
2 (Amount ceded in reinsurance)										
(a) Claims by death	-	-	(450,788)	-	-	(77,329)	-	-	(127)	(528,244)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits										
- Surrender	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(2,700)	-	(48,261)	-	-	(216,361)	-	(267,322)
Sub total (B)	-	-	(453,488)	-	(48,261)	(77,329)	-	(216,361)	(127)	(795,566)

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
3 Amount accepted in reinsurance										
(a) Claims by death	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
Sub total (C)	-	-	-	-	-	-	-	-	-	-
Total (A) + (B) + (C)	4,089,712	4,715,274	823,637	822,403	56,150	60,153,186	50,967,743	234,595	10,941,804	132,804,504
Benefits paid to claimants:										
In India	4,089,712	4,715,274	1,277,125	822,403	104,411	60,230,515	50,967,743	450,956	10,941,931	133,600,070
Outside India	-	-	-	-	-	-	-	-	-	-
Total	4,089,712	4,715,274	1,277,125	822,403	104,411	60,230,515	50,967,743	450,956	10,941,931	133,600,070

For the year ended March 31, 2012

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
1 Insurance claims										
(a) Claims by death	123,911	10,222	644,200	37,777	-	1,052,330	726,704	2,266	70,006	2,667,416
(b) Claims by maturity	201,540	193,723	390,931	-	-	75,032	84,644	-	-	945,870
(c) Annuities/Pension payment	-	-	-	658,010	-	-	-	-	-	658,010
(d) Other benefits										
- Surrender	441,808	1,291,315	94,020	-	-	42,851,018	29,323,286	-	5,758,146	79,759,593
- Survival	554,093	-	-	-	-	-	-	-	-	554,093
- Rider	19,362	847	11,869	-	-	63,746	5,555	-	-	101,379
- Health	-	-	6,034	-	162,781	-	-	306,415	-	475,230
Sub total (A)	1,340,714	1,496,107	1,147,054	695,787	162,781	44,042,126	30,140,189	308,681	5,828,152	85,161,591
2 (Amount ceded in reinsurance)										
(a) Claims by death	-	-	(347,541)	-	-	(38,844)	-	-	-	(386,385)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits										
- Surrender	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(1,725)	-	(87,217)	-	-	(142,462)	-	(231,404)
Sub total (B)	-	-	(349,266)	-	(87,217)	(38,844)	-	(142,462)	-	(617,789)
3 Amount accepted in reinsurance										
(a) Claims by death	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
Sub total (C)	-	-	-	-	-	-	-	-	-	-
Total (A) + (B) + (C)	1,340,714	1,496,107	797,788	695,787	75,564	44,003,282	30,140,189	166,219	5,828,152	84,543,802
Benefits paid to claimants:										
In India	1,340,714	1,496,107	1,147,054	695,787	162,781	44,042,126	30,140,189	308,681	5,828,152	85,161,591
Outside India	-	-	-	-	-	-	-	-	-	-
Total	1,340,714	1,496,107	1,147,054	695,787	162,781	44,042,126	30,140,189	308,681	5,828,152	85,161,591

Note: Refer Schedule 16 Note 2.9

**SCHEDULE – 5
SHARE CAPITAL**

Particulars	(₹ '000)	
	At March 31, 2013	At March 31, 2012
Authorised capital		
1,500,000,000 Equity shares of ₹ 10/- each	15,000,000	15,000,000
Issued, subscribed and called-up capital		
1,428,939,249 Equity shares of ₹ 10/- each fully paid up (Previous year: 1,428,849,124 Equity share)	14,289,392	14,288,491
Total	14,289,392	14,288,491

Of the total share capital, 1,055,310,907 shares (Previous Year: March 31, 2012 - 1,055,310,907) of ₹ 10 each are held by the holding company, ICICI Bank Limited.

**SCHEDULE – 5A
PATTERN OF SHAREHOLDING
[As certified by the Management]**

Shareholder	(₹ '000)			
	At March 31, 2013		At March 31, 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian (ICICI Bank Limited)	1,055,310,907	73.85	1,055,310,907	73.86
Foreign (Prudential Corporation Holdings Limited)	370,784,884	25.95	370,784,884	25.95
Others	2,843,458	0.20	2,753,333	0.19
Total	1,428,939,249	100	1,428,849,124	100

**SCHEDULE – 6
RESERVES AND SURPLUS**

Particulars	(₹ '000)	
	At March 31, 2013	At March 31, 2012
Capital reserves	-	-
Capital redemption reserve	-	-
Share premium	33,645,103	33,639,515
Revaluation reserve	-	-
General reserve		
Opening balance	1,384,174	-
Add: Appropriations from Profit and Loss - Refer note 3.34 of Schedule 16	1,495,939	1,384,174
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for buy-back	-	-
Closing balance	2,880,113	1,384,174
Catastrophe reserve	-	-
Other reserves	-	-
Balance of profit in Profit and Loss Account	-	-
Total	36,525,216	35,023,689

**SCHEDULE – 7
BORROWINGS**

Particulars	(₹ '000)	
	At March 31, 2013	At March 31, 2012
Debentures / Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

SCHEDULE – 8

INVESTMENTS - SHAREHOLDERS

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
LONG TERM INVESTMENT		
Government securities*	13,213,021	2,652,838
(Market value at March 31, 2013: ₹ 13,265,604 thousands)		
(Market value at March 31, 2012: ₹ 2,607,874 thousands)		
Other approved securities	2,205,313	1,206,110
(Market value at March 31, 2013: ₹ 2,210,664 thousands)		
(Market value at March 31, 2012: ₹ 1,178,076 thousands)		
Other approved investments		
Equity	6,699,157	4,131,457
(Historic value at March 31, 2013: ₹ 6,230,713 thousands)		
(Historic value at March 31, 2012: ₹ 3,932,188 thousands)		
Debentures/Bonds	4,327,397	3,342,044
(Market value at March 31, 2013: ₹ 4,409,885 thousands)		
(Market value at March 31, 2012: ₹ 3,372,892 thousands)		
Investments in subsidiary	270,000	110,000
(Market value at March 31, 2013: ₹ 270,000 thousands)		
(Market value at March 31, 2012: ₹ 110,000 thousands)		
CCIL deposit	60,029	60,029
(Market value at March 31, 2013: ₹ 60,029 thousands)		
(Market value at March 31, 2012: ₹ 60,029 thousands)		
Fixed deposits	3,011,200	1,639,000
(Market value at March 31, 2013: ₹ 3,011,200 thousands)		
(Market value at March 31, 2012: ₹ 1,639,000 thousands)		
Investments in infrastructure / housing / social sector		
Debentures/ Bonds	8,619,914	5,028,055
(Market value at March 31, 2013: ₹ 8,730,357 thousands)		
(Market value at March 31, 2012: ₹ 5,025,832 thousands)		
Equity	444,332	226,060
(Historic value at March 31, 2013: ₹ 450,153 thousands)		
(Historic value at March 31, 2012: ₹ 220,135 thousands)		
Other investments		
Debentures/ Bonds	612,153	361,932
(Market value at March 31, 2013: ₹ 655,606 thousands)		
(Market value at March 31, 2012: ₹ 373,427 thousands)		
Equity	568,336	217,740
(Historic value at March 31, 2013: ₹ 553,372 thousands)		
(Historic value at March 31, 2012: ₹ 215,546 thousands)		
SHORT TERM INVESTMENT		
Government securities	575,212	2,620,459
(Market value at March 31, 2013: ₹ 575,216 thousands)		
(Market value at March 31, 2012: ₹ 2,618,017 thousands)		
Other approved securities	-	699,993
(Market value at March 31, 2013: ₹ NIL)		
(Market value at March 31, 2012: ₹ 694,475 thousands)		
Other approved investments		
Debentures/Bonds	470,273	855,566
(Market value at March 31, 2013: ₹ 471,179 thousands)		
(Market value at March 31, 2012: ₹ 853,588 thousands)		
Fixed deposits*	3,504,189	3,856,226
(Market value at March 31, 2013: ₹ 3,504,190 thousands)		
(Market value at March 31, 2012: ₹ 3,856,226 thousands)		

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Certificate of deposits (Market value at March 31, 2013: ₹ 3,783,226 thousands) (Market value at March 31, 2012: ₹ 3,418,431 thousands)	3,783,226	3,418,431
Commercial papers (Market value at March 31, 2013: ₹ NIL) (Market value at March 31, 2012: ₹ 96,047 thousands)	-	96,047
Reverse repo (Market value at March 31, 2013: ₹ NIL) (Market value at March 31, 2012: ₹ 231,786 thousands)	-	231,786
Collateralized borrowing and lending obligation (CBLO) (Market value at March 31, 2013: ₹ NIL) (Market value at March 31, 2012: ₹ 1,001,963 thousands)	-	1,001,963
Mutual fund (Historical value at March 31, 2013: ₹ 300) (Historical value at March 31, 2012: ₹ 640,779 thousands)	300	640,994
Investments in infrastructure / housing / social sector		
Debentures/Bonds (Market value at March 31, 2013: ₹ 836,546 thousands) (Market value at March 31, 2012: ₹ 1,695,433 thousands)	835,555	1,702,659
Commercial papers (Market value at March 31, 2013: ₹ NIL) (Market value at March 31, 2012: ₹ 670,723 thousands)	-	670,723
Total	49,199,607	34,770,112
In India	49,199,607	34,770,112
Total	49,199,607	34,770,112

* Includes ₹ 104,595 thousand (Market value: ₹ 104,331 thousand) of securities under Section 7 of Insurance Act, 1938 at March 31, 2013. [At March 31, 2012: ₹ 209,402 thousand (Market value: ₹ 207,961 thousand)] - Refer 3.9 of Schedule 16

Includes Fixed deposit of ₹ 1,050,100 thousand (Previous year: ₹ 1,050,000 thousand) and ₹ 100,000 thousand (Previous year: ₹ 100,000 thousand) deposited with National Securities Clearing Corporation Limited and Indian Clearing Corporation Limited respectively towards margin requirement for equity trade settlement - Refer 3.3 of Schedule 16

Note:

1. Aggregate amount of Company's investments and the market value thereof :

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Aggregate amount of Company's investments other than equity securities, mutual fund and derivative instruments	41,217,481	29,443,861
Market value of above investments	41,513,702	29,393,819
Aggregate amount of Company's investments in Mutual Fund, Equity and Investments in subsidiary (at Historical cost)	7,504,538	5,118,648

2. Investments in subsidiary at cost is ₹ 270,000 thousands (Previous year ₹ 110,000 thousands). For Investments in other related entities refer note 3.18 of Schedule 16.

3. Investments made out of Catastrophe reserve is ₹ Nil (Previous year: ₹ Nil)

4. Debt Securities are held to maturity and reduction in market values represent market conditions and not a permanent diminution in value of investments, if any.

Refer Schedule 16 Note 2.12

SCHEDULE – 8A

INVESTMENTS - POLICYHOLDERS

(₹ '000)

Particulars	At March 31, 2013									
	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
LONG TERM INVESTMENT										
Government securities*	14,581,091	2,983,399	14,034,495	8,087,708	191,529	1,744,726	491,664	50,963	161,811	42,327,386
(Market value : ₹ 42,171,992 thousands)										
Other approved securities	6,780,894	2,368,157	2,815,762	2,141,167	-	740,103	455,737	-	197,935	15,499,755
(Market value : ₹ 15,640,521 thousands)										
Other approved investments										
Equity	3,253,382	929,471	3,616,872	-	-	-	-	-	-	7,799,725
(Historical value : ₹ 5,295,082 thousands)										
Debentures/ Bonds	3,512,733	2,429,514	1,767,877	1,370,142	-	293,917	185,042	-	-	9,559,225
(Market value : ₹ 9,693,507 thousands)										
Property	445,000	445,000	-	-	-	-	-	-	-	890,000
(Historical value : ₹ 185,521 thousands)										
CCIL deposit	-	-	-	-	-	51	18	-	2	71
(Market value : ₹ 71 thousands)										
Fixed deposits	1,214,600	553,500	841,500	356,000	-	434,600	99,500	-	40,400	3,540,100
(Market value : ₹ 3,540,100 thousands)										
Investments in infrastructure / housing / social sector										
Equity	245,832	91,386	635,492	-	-	-	-	-	-	972,710
(Historical value : ₹ 1,054,382 thousands)										
Debentures/ Bonds	5,815,960	3,321,950	4,373,728	2,141,506	50,000	1,620,329	660,532	19,800	300,952	18,304,757
(Market value : ₹ 18,485,726 thousands)										
Other investments										
Equity	291,973	-	345,929	-	-	-	-	-	-	637,902
(Historical value : ₹ 583,412 thousands)										
Debentures/ Bonds	89,885	-	37,500	-	-	-	-	-	-	127,385
(Market value : ₹ 127,385 thousands)										
Venture fund	580,365	-	-	-	-	-	-	-	-	580,365
(Market value : ₹ 590,805 thousands)										
SHORT TERM INVESTMENT										
Government securities	195,938	884,116	362,183	-	443,501	97,860	-	-	-	1,983,598
(Market value : ₹ 1,983,599 thousands)										
Other approved securities	-	-	-	-	-	-	-	-	-	-
(Market value : ₹ NIL)										
Other approved investments										
Debentures/ Bonds	250,000	150,175	50,000	-	-	80,000	70,000	30,000	-	630,175
(Market value : ₹ 629,947 thousands)										
Fixed deposits	820,000	2,596,500	-	-	-	400,000	240,000	-	-	4,056,500
(Market value : ₹ 4,056,500 thousands)										
Certificate of deposits	-	498,663	258,106	-	-	-	-	-	-	756,769
(Market value : ₹ 756,769 thousands)										
Commercial papers	-	-	-	-	-	-	-	-	-	-
(Market value : ₹ NIL)										
Reverse repo	-	-	-	-	-	-	-	-	-	-
(Market value : ₹ NIL)										
Collateralized borrowing and lending obligation (CBLO)	462,707	1,135,719	-	325,819	-	-	-	-	-	1,924,245
(Market value : ₹ 1,924,244 thousands)										
Mutual fund	150,801	-	1,725,468	-	103,469	89,910	11,783	17,489	5,907	2,104,827
(Historical value : ₹ 2,104,255 thousands)										
Investments in infrastructure / housing / social Sector										
Debentures/ Bonds	150,291	150,000	150,172	-	-	70,094	64,982	-	-	585,539
(Market value : ₹ 585,376 thousands)										
Commercial paper	-	-	588,844	-	-	-	-	-	-	588,844
(Market value : ₹ 588,844 thousands)										
Total	38,841,452	18,537,550	31,603,928	14,422,342	788,499	5,571,590	2,279,258	118,252	707,007	112,869,878
In India	38,841,452	18,537,550	31,603,928	14,422,342	788,499	5,571,590	2,279,258	118,252	707,007	112,869,878
Total	38,841,452	18,537,550	31,603,928	14,422,342	788,499	5,571,590	2,279,258	118,252	707,007	112,869,878

* Government securities of ₹ 794,986 thousand (Market value: ₹ 807,356 thousand) has been deposited with Clearing Corporation of India Limited (CCIL) as Settlement Guarantee Fund (SGF) deposit. Government securities of ₹ 207,632 thousand (Market value: ₹ 203,300 thousand) has been deposited with CCIL for trades in the Collateralized Borrowing and Lending Obligation (CBLO) segment. - Refer 3.3 of Schedule 16

Note:

1. Aggregate amount of Company's investments and the market value thereof :

Particulars	(₹ '000)
	At March 31, 2013
Aggregate amount of Company's investments other than equity securities, mutual fund and derivative instruments	100,464,714
Market value of above investments	100,775,386
Aggregate amount of Company's investments in Mutual Fund, Equity & Investment property (at Historical cost)	9,222,652

2. Investments in subsidiary/holding companies and for other related entities refer note 3.18 of Schedule 16
 3. Investments made out of Catastrophe reserve is ₹ Nil
 4. Debt Securities are held to maturity and reduction in market values represent market conditions and not a permanent diminution in value of investments, if any.

Refer Schedule 16 Note 2.12

SCHEDULE – 8A
INVESTMENTS - POLICYHOLDERS

Particulars	(₹ '000)									
	At March 31, 2012									
	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
LONG TERM INVESTMENT										
Government securities*	12,555,542	4,237,990	4,592,027	6,831,517	137,349	2,568,128	918,007	-	153,510	31,994,070
(Market value : ₹ 30,417,143 thousands)										
Other approved securities	5,394,908	1,563,168	1,756,088	504,263	-	1,181,281	841,918	-	506,854	11,748,480
(Market value : ₹ 11,371,758 thousands)										
Other approved investments										
Equity	2,689,305	981,059	977,092	-	-	-	-	-	-	4,647,456
(Historical value : ₹ 2,529,149 thousands)										
Debentures/ Bonds	2,597,407	2,090,371	227,255	697,611	-	44,000	-	-	-	5,656,644
(Market value : ₹ 5,620,356 thousands)										
Property	445,000	445,000	-	-	-	-	-	-	-	890,000
(Historical value : ₹ 185,521 thousands)										
CCIL deposit	-	-	-	-	-	51	18	-	2	71
(Market value : ₹ 71 thousands)										
Fixed deposits	1,215,500	1,439,000	294,500	356,000	-	473,000	249,000	-	-	4,027,000
(Market value : ₹ 4,027,000 thousands)										
Investments in infrastructure / housing / social sector										
Equity	27,150	17,890	70,623	-	-	-	-	-	-	115,663
(Historical value : ₹ 123,834 thousands)										
Debentures/ Bonds	6,040,362	2,978,242	973,495	2,440,508	81,539	1,174,110	753,963	60,480	335,562	14,838,261
(Market value : ₹ 14,728,493 thousands)										
Other investments										
Equity	225,962	-	90,126	-	-	-	-	-	-	316,088
(Historical value : ₹ 223,867 thousands)										
Debentures/ Bonds	121,003	-	50,000	-	-	-	-	-	-	171,003
(Market value : ₹ 171,003 thousands)										
Venture fund	641,335	-	-	-	-	-	-	-	-	641,335
(Market value : ₹ 645,810 thousands)										
SHORT TERM INVESTMENT										
Government securities	-	-	259,317	-	-	272,454	332,060	-	149,981	1,013,812
(Market value : ₹ 1,010,683 thousands)										
Other approved securities	-	-	-	-	-	50,068	50,019	-	-	100,087
(Market value : ₹ 99,522 thousands)										
Other approved investments										
Debentures/ Bonds	-	35,000	140,000	-	15,000	227,864	142,336	33,770	40,993	634,963
(Market value : ₹ 629,894 thousands)										

(₹ '000)

Particulars	At March 31, 2012									
	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Fixed deposits (Market value : ₹ 4,500,400 thousands)	702,000	2,358,200	230,000	-	-	598,900	453,800	-	157,500	4,500,400
Certificate of deposits (Market value : ₹ 3,454,494 thousands)	1,036,612	1,358,168	628,620	-	-	205,709	98,152	-	127,233	3,454,494
Commercial papers (Market value : ₹ 144,070 thousands)	96,047	-	-	-	-	-	-	48,023	-	144,070
Collateralized borrowing and lending obligation (CBLO) (Market value : ₹ 2,200,246 thousands)	27,053	926,589	759,491	487,113	-	-	-	-	-	2,200,246
Mutual fund (Historical value : ₹ 2,343,717 thousands)	334,499	-	1,505,603	-	18,796	155,294	150,869	13,382	166,058	2,344,501
Investments in infrastructure / housing / social sector										
Debentures/ Bonds (Market value : ₹ 1,546,318 thousands)	329,619	424,873	466,822	-	50,846	144,978	85,060	-	50,111	1,552,309
Commercial paper (Market value : ₹ 116,682 thousands)	-	116,682	-	-	-	-	-	-	-	116,682
Total	34,479,304	18,972,232	13,021,059	11,317,012	303,530	7,095,837	4,075,202	155,655	1,687,804	91,107,635
In India	34,479,304	18,972,232	13,021,059	11,317,012	303,530	7,095,837	4,075,202	155,655	1,687,804	91,107,635
Total	34,479,304	18,972,232	13,021,059	11,317,012	303,530	7,095,837	4,075,202	155,655	1,687,804	91,107,635

* Government securities of ₹ 843,445 thousand (Market value: ₹ 831,528 thousand) has been deposited with Clearing Corporation of India Limited (CCIL) as Settlement Guarantee Fund (SGF) deposit. Government securities of ₹ 209,291 thousand (Market value: ₹ 191,400 thousand) has been deposited with CCIL for trades in the Collateralized Borrowing and Lending Obligation (CBLO) segment. - Refer 3.3 of Schedule 16

Note:

- Aggregate amount of Company's investments and the market value thereof :

(₹ '000)

Particulars	At March 31, 2012
Aggregate amount of Company's investments other than equity securities, mutual fund and derivative instruments	82,793,927
Market value of above investments	80,683,945
Aggregate amount of Company's investments in Mutual Fund, Equity & Investment property (at Historical cost)	5,406,088

- Investments in subsidiary/holding companies and for other related entities refer note 3.18 of Schedule 16
- Investments made out of Catastrophe reserve is ₹ Nil
- Debt Securities are held to maturity and reduction in market values represent market conditions and not a permanent diminution in value of investments, if any.

Refer Schedule 16 Note 2.12

SCHEDULE – 8B

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ '000)

Particulars	At March 31, 2013				
	Linked Life Funds	Linked Pension Funds	Linked Health Funds	Linked Group Funds	Total
LONG TERM INVESTMENTS					
Government securities (Historical value : ₹ 45,950,008 thousands)	27,103,152	11,339,898	158,470	7,359,991	45,961,511
Other approved securities (Historical value : ₹ 1,076,566 thousands)	892,351	150,615	12,684	25,190	1,080,840
Other approved investments					
Equity (Historical value : ₹ 247,847,456 thousands)	162,107,021	125,349,783	1,973,324	5,829,233	295,259,361
Debentures/ Bonds (Historical value : ₹ 24,221,906 thousands)	10,111,342	7,784,994	137,613	6,638,434	24,672,383
Fixed deposit (Historical value : ₹ 19,060,858 thousands)	6,357,535	6,717,724	67,427	5,918,171	19,060,857

(₹ '000)

Particulars	At March 31, 2013				
	Linked Life Funds	Linked Pension Funds	Linked Health Funds	Linked Group Funds	Total
Investments in infrastructure / housing / social sector					
Equity (Historical value : ₹ 38,053,772 thousands)	17,359,651	15,064,038	241,150	419,910	33,084,749
Debenture/ Bonds (Historical value : ₹ 35,196,026 thousands)	16,103,498	11,234,508	171,542	8,176,511	35,686,059
Other investments					
Equity (Historical value : ₹ 30,999,936 thousands)	14,279,796	11,743,640	272,394	531,184	26,827,014
Debentures/ Bonds (Historical value : ₹ 1,896,008 thousands)	601,412	512,852	20,018	739,348	1,873,630
Venture fund (Historical value : ₹ 14,415 thousands)	16,258	-	-	-	16,258
SHORT TERM INVESTMENTS					
Government securities	245,128	-	-	-	245,128
(Historical value: ₹ 245,128 thousands)					
Other approved securities	-	-	-	-	-
(Historical value : ₹ NIL)					
Other approved investments					
Debentures/ Bonds (Historical value : ₹ 5,099,105 thousands)	2,067,633	1,960,633	9,563	1,198,787	5,236,616
Certificate of deposit (Historical value : ₹ 31,776,324 thousands)	14,778,620	10,285,230	332,620	6,549,599	31,946,069
Commercial papers (Historical value : ₹ 1,603,623 thousands)	384,515	452,417	1,885	811,037	1,649,854
Reverse repo (Historical value : ₹ NIL)	-	-	-	-	-
Fixed deposits (Historical value : ₹ 22,150,100 thousands)	8,430,977	7,734,248	172,158	5,812,717	22,150,100
Collateralized borrowing and lending obligation (CBLO) (Historical value : ₹ 75,009 thousands)	47,938	22,726	836	3,599	75,099
Mutual fund (Historical value : ₹ 3,709,226 thousands)	2,013,143	1,295,717	46,297	355,079	3,710,236
Investments in infrastructure / housing / social sector					
Debentures/ Bonds (Historical value : ₹ 5,877,949 thousands)	2,105,573	2,138,878	17,164	1,728,564	5,990,179
Certificate of deposits (Historical value : ₹ NIL)	-	-	-	-	-
Commercial papers (Historical value : ₹ 5,268,118 thousands)	1,538,169	2,395,374	4,329	1,440,997	5,378,869
Other investments					
Debentures/ Bonds (Historical value : ₹ NIL)	-	-	-	-	-
Mutual fund (Historical value : ₹ 1,803,219 thousands)	760,060	319,403	172,164	552,081	1,803,708
Net current asset	6,285,146	4,047,559	7,522	3,159,527	13,499,754
Total	293,588,918	220,550,237	3,819,160	57,249,959	575,208,274
In India	293,588,918	220,550,237	3,819,160	57,249,959	575,208,274
Total	293,588,918	220,550,237	3,819,160	57,249,959	575,208,274

Note:

1. Investments in subsidiary/holding companies and for other related entities refer note 3.18 of Schedule 16

Refer Schedule 16 Note 2.12

SCHEDULE – 8B

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ '000)

Particulars	At March 31, 2012				
	Linked Life Funds	Linked Pension Funds	Linked Health Funds	Linked Group Funds	Total
LONG TERM INVESTMENTS					
Government securities (Historical value : ₹ 12,085,250 thousands)	10,561,449	997,067	6,217	361,125	11,925,858
Other approved securities (Historical value : ₹ 205,724 thousands)	81,204	119,249	-	-	200,453
Other approved investments					
Equity (Historical value : ₹ 292,598,008 thousands)	178,346,530	144,025,920	1,475,137	5,090,739	328,938,326
Debentures/ Bonds (Historical value : ₹ 21,507,422 thousands)	8,620,074	6,979,301	87,379	5,988,168	21,674,922
Fixed deposit (Historical value : ₹ 14,779,600 thousands)	5,851,499	5,246,399	48,083	3,633,619	14,779,600
Investments in infrastructure / housing / social sector					
Equity (Historical value : ₹ 28,046,842 thousands)	13,143,314	11,053,142	125,428	348,547	24,670,431
Debenture/ Bonds (Historical value : ₹ 32,275,823 thousands)	13,205,450	10,794,051	107,661	8,131,396	32,238,558
Other investments					
Equity (Historical value : ₹ 33,684,161 thousands)	15,008,916	12,371,137	186,960	429,327	27,996,340
Debentures/ Bonds (Historical value : ₹ 1,849,241 thousands)	548,958	443,035	19,931	806,694	1,818,618
Venture fund (Historical value : ₹ 15,063 thousands)	15,853	-	-	-	15,853
SHORT TERM INVESTMENTS					
Government securities (Historical value: ₹ Nil)	-	-	-	-	-
Other approved securities (Historical value : ₹ 67 thousands)	-	-	-	69	69
Other approved investments					
Debentures/ Bonds (Historical value : ₹ 5,869,154 thousands)	1,699,073	2,856,719	10,894	1,262,958	5,829,644
Certificate of deposit (Historical value : ₹ 52,703,029 thousands)	21,578,958	20,989,961	395,357	10,116,077	53,080,353
Commercial papers (Historical value : ₹ 1,450,695 thousands)	372,524	476,268	1,461	610,638	1,460,891
Fixed deposits (Historical value : ₹ 24,701,673 thousands)	8,688,352	9,465,675	79,728	6,467,918	24,701,673
Collateralized borrowing and lending obligation (CBLO) (Historical value : ₹ 854,551 thousands)	415,082	18,002	-	422,028	855,112
Mutual fund (Historical value : ₹ 3,483,218 thousands)	1,773,660	1,210,836	26,266	473,626	3,484,388
Reverse repo (Historical value : ₹ 3,485,371 thousands)	1,047,650	1,323,316	-	1,114,405	3,485,371
Investments in infrastructure / housing / social sector					
Debentures/ Bonds (Historical value : ₹ 5,723,510 thousands)	2,481,995	2,198,637	30,971	1,176,122	5,887,725
Certificate of deposits (Historical value : ₹ 460,240 thousands)	7,607	123,615	-	344,220	475,442
Commercial papers (Historical value : ₹ 3,379,950 thousands)	926,243	1,271,519	8,414	1,281,861	3,488,037
Other investments					
Debentures/ Bonds (Historical value : ₹ 183,635 thousands)	8,216	180,746	-	16,431	205,393
Mutual fund (Historical value : ₹ 1,159,286 thousands)	392,725	368,728	98,518	299,703	1,159,674
Net current asset	3,854,768	3,314,791	85,919	2,545,537	9,801,015
Total	288,630,100	235,828,114	2,794,324	50,921,208	578,173,746
In India	288,630,100	235,828,114	2,794,324	50,921,208	578,173,746
Total	288,630,100	235,828,114	2,794,324	50,921,208	578,173,746

Note:

1 Investments in subsidiary/holding companies and for other related entities refer note 3.18 of Schedule 16

Refer Schedule 16 Note 2.12

SCHEDULE – 9
LOANS

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
1. Security-wise classifications		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt Securities, etc.	-	-
(c) Loans against policies	87,469	95,740
(d) Others	-	-
Unsecured	-	-
Total	87,469	95,740
2. Borrower wise classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Policyholders - Loans against policies	87,469	95,740
(f) Others	-	-
Total	87,469	95,740
3. Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	87,469	95,740
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	87,469	95,740
4. Maturity-wise classification		
(a) Short-term	4,026	-
(b) Long-term	83,443	95,740
Total	87,469	95,740

Note: Refer Schedule 16 Note 2.13

SCHEDULE – 10
FIXED ASSETS

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	At April 1, 2012	Additions	Deductions	At March 31, 2013	At April 1, 2012	For the year	Deductions	At March 31, 2013	At March 31, 2013	At March 31, 2012
Intangible assets										
Goodwill	-	-	-	-	-	-	-	-	-	-
Software*	587,949	154,569	-	742,518	472,465	102,930	-	575,394	167,124	115,484
Tangible assets										
Freehold land	903,280	-	-	903,280	-	-	-	-	903,280	903,280
Improvements to leasehold property	1,880,776	81,186	556,757	1,405,205	1,437,398	213,294	551,295	1,099,397	305,808	443,378
Office buildings on freehold land	89,000	-	-	89,000	7,263	1,451	-	8,714	80,286	81,737
Furniture and fixtures	154,510	7,366	36,927	124,949	121,944	15,897	36,203	101,638	23,311	32,566
Information technology equipment	193,816	30,437	17,949	206,304	95,588	43,038	11,581	127,045	79,259	98,228
Motor vehicles	54,850	3,500	3,414	54,936	8,385	10,919	1,050	18,254	36,682	46,465
Office equipment	244,975	32,447	41,503	235,919	221,791	15,178	40,464	196,505	39,414	23,184
Communication networks	80,419	10,158	1,176	89,401	66,244	7,083	1,176	72,151	17,250	14,175
Total	4,189,575	319,663	657,726	3,851,512	2,431,078	409,790	641,770	2,199,098	1,652,414	1,758,497
Capital work in progress including capital advances	-	-	-	-	-	-	-	-	69,970	43,809
Total	4,189,575	319,663	657,726	3,851,512	2,431,078	409,790	641,770	2,199,098	1,722,384	1,802,306
At March 31, 2012	4,377,267	347,722	535,414	4,189,575	2,407,840	555,842	532,603	2,431,079	-	-

* All software are other than those generated internally.

Note: Refer Schedule 16 Note 2.14

SCHEDULE – 11
CASH AND BANK BALANCES

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Cash (including cheques, drafts and stamps)	1,689,481	1,492,219
Bank balance		
(a) Deposit Account :		
(aa) Short-term (due within 12 months of the date of balance sheet)	-	-
(bb) Others	-	-
(b) Current accounts	1,558,119	1,348,421
(c) Others	-	-
Money at call and short notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
Total	3,247,600	2,840,640
Balances with non-scheduled banks included above		
Cash and bank balances:		
In India	3,239,915	2,831,823
Outside India	7,685	8,817
Total	3,247,600	2,840,640

SCHEDULE – 12
ADVANCES AND OTHER ASSETS

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Advances		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	133,361	189,520
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source	1,451,515	983,147
Deposits		
Gross	421,160	482,257
Less:Provision for doubtful deposits	(71,129)	(59,528)
Net	350,031	422,729
Other advances		
Gross	276,241	260,497
Less:Provision for doubtful advances	(25,718)	(19,488)
Net	250,523	241,009
Other receivables		
Gross	156,189	474,900
Less:Provision for doubtful receivables	(45,589)	(29,567)
Net	110,600	445,333
Total (A)	2,296,030	2,281,738
Other assets		
Income accrued on investments and deposits	4,267,753	3,062,209
Outstanding premiums	1,221,345	750,148
Agents' balances		
Gross	195,377	170,007
Less:Provision for doubtful agents' balance	(170,914)	(151,178)
Net	24,463	18,829
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business	-	-
Due from subsidiary - Refer note 3.18 of Schedule 16	7,954	6,334
Deposit with Reserve Bank of India	-	-
Receivable towards investments sold	1,860,289	419,950
Service Tax un-utilised credit	152,348	84,852
Total (B)	7,534,152	4,342,322
Total (A + B)	9,830,182	6,624,060

SCHEDULE – 13

CURRENT LIABILITIES

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Agents' balances	1,026,686	380,229
Balances due to reinsurance companies	111,022	152,634
Deposits held on re-insurance ceded	-	-
Premium received in advance	1,086,387	714,806
Unallocated premium	273,548	1,559,687
Sundry creditors - Refer note 3.29 of Schedule 16	191,123	278,550
Due to holding company	131,666	197,798
Claims outstanding	67,998	68,690
Due to Officers/ Directors	-	-
Deposits	13,243	5,981
Expenses payable	5,630,778	5,546,915
TDS payable	237,314	165,554
Payable towards investments purchased	2,157,613	799,432
Unclaimed amount of Policyholders - Refer note 3.7 of Schedule 16	4,212,913	3,171,318
Pending unitisation	3,188,825	3,120,898
Other liabilities	85,683	225,401
Total	18,414,799	16,387,893

SCHEDULE – 14

PROVISIONS

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
For proposed dividends - Refer note 3.34 of Schedule 16	1,414,650	1,000,885
For dividend distribution tax	240,420	162,369
For service tax un-utilised credit	-	-
For leave encashment and gratuity - Refer note 3.24 of Schedule 16	98,080	132,758
For interim dividend	-	-
Total	1,753,150	1,296,012

SCHEDULE – 15

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Discount allowed in issue of shares / debentures	-	-
Others	-	-
Total	-	-

SCHEDULE: 16

Significant accounting policies and notes forming part of the financial statements for the year ended March 31, 2013

1. Background

ICICI Prudential Life Insurance Company Limited ('the Company'), a joint venture between ICICI Bank Limited and Prudential Corporation Holdings Limited, was incorporated on July 20, 2000 as a Company under the Companies Act, 1956 ('the Act'). The Company is licensed by the Insurance Regulatory and Development Authority ('IRDA') for carrying life insurance business in India. The license has been renewed annually and is in force as at March 31, 2013.

The Company carries on business of providing life insurance, pensions and health insurance to individuals and groups. The business is conducted in participating, non-participating and unit linked lines of businesses. Riders providing additional benefits are offered under some of these products. These products are distributed through individual agents, corporate agents, banks, brokers, the Company's proprietary sales force and online.

2. Summary of significant accounting policies

2.1. Basis of preparation

The accompanying financial statements are prepared and presented under the historical cost convention, unless otherwise stated, and on the accrual basis of accounting, in accordance with accounting principles generally accepted in India (Indian GAAP), in compliance with the Accounting Standards ('AS') notified under the Companies (Accounting Standard) Rules, 2006 (as amended) and the relevant provisions of the Companies Act, 1956 to the extent applicable, and in accordance with the provisions of the Insurance Act, 1938, Insurance Regulatory and Development Authority Act, 1999, and the regulations framed thereunder, various circulars issued by the IRDA and the practices prevailing within the insurance industry in India. Accounting policies applied have been consistent with previous year except where different treatment is required as per new pronouncements made by the regulatory authorities.

The management evaluates all recently issued or revised accounting pronouncements on an ongoing basis.

2.2. Use of estimates

The preparation of financial statements in conformity with Indian GAAP requires the Company's management to make estimates and assumptions that affect the reported amount of revenues and expenses for the year, reported assets, liabilities and disclosure of contingent liabilities as on the date of the financial statements. Although the estimates and assumptions used in the accompanying financial statements are based upon management's evaluation of the relevant facts and circumstances as on the date of the financial statements actual results could differ from those estimates. Any revision to accounting estimates is recognised prospectively.

2.3. Revenue recognition

2.3.1. Premium income

Premium is recognised as income when due from policyholders. For unit linked business, premium is recognised as income when the associated units are created.

Premium on lapsed policies is recognised as income when such policies are reinstated.

Products with regular premium paying plans or with limited premium payment term and/or pre-determined policy term are treated as regular business with due classification into first year premium and renewal premium. Products other than aforesaid are classified as single premium.

Top up premiums paid by unit linked policyholders' are considered as single premium and recognised as income when the associated units are created.

2.3.2. Reinsurance premium ceded

Reinsurance premium ceded is accounted in accordance with the terms and conditions of the relevant treaties with the reinsurer. Profit commission on reinsurance ceded is netted off against premium ceded on reinsurance.

2.3.3. Income from investments

Interest income on investments is recognised on accrual basis. Amortisation of premium or accretion of discount on debt securities is recognised over the holding/maturity period on a straight-line basis.

Dividend income, in respect of other than linked business, is recognised when the right to receive dividend is established. Dividend income, in respect of linked business, is recognised on the 'ex-dividend date'.

Operating lease rentals on investment property are recognised as income, on a straight line basis, over the lease term. Costs related to operating and maintenance of investment property are recognised as expense in the Revenue Account.

Profit or loss on sale/redemption of debt securities for other than linked business is the difference between the sale consideration net of expenses and the weighted average amortised cost. Profit or loss on sale/redemption of debt securities for linked business is the difference between the sale consideration net of expenses and the weighted average book cost as on the date of sale.

Profit or loss on sale/redemption of equity shares and mutual fund units is the difference between the sale consideration net of expenses and the weighted average book cost. In respect of other than linked business, the profit or loss includes the accumulated changes in the fair value previously recognised under "Fair Value Change Account".

2.3.4. Income from linked fund

Income from linked funds which includes fund management charges, policy administration charges, mortality charges and other charges, if any, are recovered from the linked fund in accordance with terms and conditions of policies issued and are recognised when due.

2.3.5. Fees and charges

Interest income on loans is recognised on an accrual basis. Fees and charges also include policy reinstatement fee and loan processing fee which are recognised on receipt basis.

2.4. Appropriation / Expropriation adjustment

In accordance with the Unit Linked guidelines issued by the IRDA effective July 1, 2006, the Company followed the Appropriation/Expropriation methodology for calculating Net Asset Value ('NAV') until August 17, 2011. The Appropriation/Expropriation methodology provided for adjusting the NAV on account of 'Dealing costs'. The impact of such dealing costs is accounted for in the

Revenue account as "Income from investments" with a corresponding impact in "Change in valuation of policy liability". Corresponding adjustments are also made in "Assets held to cover linked liabilities" and the "Provisions for linked liabilities" in the Balance Sheet.

As stipulated by the IRDA vide circular no. IRDA/F&I/CIR/INV/173/08/2011 dated July 29, 2011, NAV is being computed without Appropriation/Expropriation adjustments in unit pricing with effect from August 18, 2011.

2.5. Acquisition cost

Acquisition costs are costs that vary with and are primarily related to acquisition of insurance contracts and are expensed in the period in which they are incurred.

2.6. Employee benefits

2.6.1. Short term employee benefits

All employee benefits payable within twelve months of rendering the service are classified as short-term employee benefits. Benefits such as salaries, bonuses, short term compensated absences and other non-monetary benefits are recognised in the period in which the employee renders the related service. All short term employee benefits are accounted on undiscounted basis.

2.6.2. Long term employee benefits: Post-employment

The Company has both defined contribution and defined benefit plans. These plans are financed by the Company.

- **Defined contribution plan**

The Company has established defined contribution scheme for Superannuation to provide retirement benefits to its employees. Contributions to the Superannuation scheme are made on a monthly basis, when due, and charged to Revenue account and Profit and Loss account, as applicable. The expenses are booked on an undiscounted basis. The Company has no further obligation beyond the monthly contribution. The scheme is managed by ICICI Prudential Life Insurance Company Limited Superannuation Scheme.

- **Defined benefit plans**

Gratuity and Provident fund are defined benefit obligations.

Gratuity: Gratuity liability is governed by Payment of the Gratuity Act, 1972. The Gratuity plan of the Company provides for a lump-sum payment to vested

employees at retirement, termination of employment or resignation from employment. Vesting happens only on completion of 5 years of continuous service with the Company. However, in case of death of an employee during the course of an active employment, the gratuity is paid even if the employee has not completed 5 years of continuous service. The payment is based on employee's last drawn salary and tenure as prescribed in the Company's policy. The gratuity liability of the Company is actuarially determined at each Balance Sheet date using projected unit cost method.

The Company contributes towards net liabilities to ICICI Prudential Life Insurance Company Limited Employees' Group Gratuity Cum Life Insurance Scheme. The trustees administer contributions made to the Scheme.

The Company recognises the net obligation of the Scheme in Balance Sheet as an asset or liability, respectively in accordance with Accounting Standard (AS) 15 (revised 2005), 'Employee benefits'. The discount rate used for estimation of liability is based on Government securities yield. Gain or loss arising from change in actuarial assumptions / experience adjustments is recognised in the Revenue account and Profit or Loss account for the period in which they emerge. Expected long-term rate-of-return on assets has been determined based on historical experience and available market information.

Provident fund: Provident fund benefits are aimed at providing security to staff members and their dependants on retirement, disability or death. Both employee and the Company contribute an equal percentage of the basic salary a part of which goes to the fund, and balance portion is contributed to the government administered pension fund. The provident fund is managed by ICICI Prudential Life Insurance Company Employees' Provident Fund Trust.

The minimum rate at which the annual interest is payable by the trust to members is prescribed by the Government. The Company has an obligation to make good the shortfall, if any, between the Government prescribed rate and actual return earned by the provident fund.

2.6.3. Other long term employee benefits

Other long term employee benefits includes accumulated

compensated absences that are entitled to be carried forward for future encashment or availment, at the option of the employee subject to the rules framed by the Company which are expected to be availed or encashed beyond 12 months from the end of the year and long term retention incentive payable to employees on fulfilment of criteria prescribed the Company. The Company's liability towards accumulated compensated absences entitlement outstanding at the close of the year and long term retention incentive are determined actuarially.

2.6.4. Employee Stock Option Scheme

The Company has formulated an Employee Stock Option Scheme ('the Scheme'). The Scheme provides that eligible employees are granted options to acquire equity shares of the Company that vest in graded manner. The vested options may be exercised within a specified period. The exercise price of the option is diluted when there is a subsequent issue of shares at a price lower than the grant price.

In accordance with the Guidance Note on Accounting for Employee Share-based Payments, the cost of options is measured using the intrinsic value method and recognised, together with a corresponding increase in the "Stock options outstanding account" in reserves. The cumulative expense recognised for the options at each reporting date until the vesting date reflects the extent to which the vesting period has expired and the Company's best estimate of the number of equity instruments that will ultimately vest. The expense or credit recognised in the Profit and Loss and Revenue account for a period represents the movement in cumulative expense recognised as at the beginning and end of that period and is recognised in employee benefits expense.

2.7. Operating lease

Leases where the lessor effectively retains substantially all the risks and rewards of ownership are classified as operating leases. Payments made under operating lease including escalations are recognised as an expense, on a straight line basis, over the lease term.

2.8. Provision for doubtful debts

The need for provision is evaluated based on the recoverability of the dues. The Company regularly evaluates the probability of recovery against each class of asset and provides for doubtful deposits, advances and others receivables.

2.9. Benefits paid

Benefits paid comprise of policy benefits and claim settlement costs, if any.

Death, rider and surrender claims are accounted for on receipt of intimation. Survival and maturity benefits are accounted when due. Withdrawals and surrenders under linked policies are accounted in the respective schemes when the associated units are cancelled / redeemed. Reinsurance recoveries on claims are accounted for, in the same period as the related claims.

2.10. Actuarial liability valuation

Actuarial liability for life policies in force and for policies in respect of which premiums have been discontinued but a liability exists, is determined by the Company's Appointed Actuary using the gross premium method, in accordance with accepted actuarial practice, requirements of Insurance Act 1938, the IRDA regulations and the Actuarial Practice Standards and Guidance Notes issued by the Institute of Actuaries of India.

2.11. Funds for Future Appropriations

Amounts estimated by Appointed Actuary as Funds for Future Appropriations ('FFA') in respect of lapsed unit linked business, are required to be set aside in the Balance Sheet and are not available for distribution to Shareholders until the expiry of the maximum revival period. After expiry of this revival period, the Company may appropriate surplus from the Revenue Account, on the Appointed Actuary's recommendation.

2.12. Investments

Investments are made in accordance with the Insurance Act, 1938, Insurance Regulatory and Development Authority (Investments) Regulations, 2000 amended from time to time, Investment Policy of the Company and various other circulars/notifications issued by the IRDA in this context from time to time.

Investments are recorded at cost on the date of purchase, which includes brokerage and taxes, if any, but excludes pre-acquisition interest accrued as on the date of acquisition.

Bonus entitlements are recognised as investments on the 'ex- bonus date'.

Rights entitlements are recognised as investments on the 'ex-rights date'.

Any front end discount on investments is reduced from the cost of such investments.

Broken period interest paid/received is debited/credited to interest receivable account and is not included in the cost of purchase/sale.

2.12.1. Classification

Investments maturing within twelve months from the Balance Sheet date and investments made with the specific intention to dispose them off within twelve months from the Balance Sheet date are classified as short-term investments.

Investments other than short-term investments are classified as long-term investments.

2.12.2. Valuation - Other than unit linked business

All debt securities including government securities and redeemable preference shares are considered as 'held to maturity' and accordingly stated at historical cost, subject to amortisation of premium or accretion of discount in the Revenue account or the Profit and Loss account over the period of maturity/holding on a straight line basis.

Listed equity shares at the Balance Sheet date are stated at fair value being the last quoted closing price on the National Stock Exchange of India Limited ('NSE') (in case the securities are not listed on NSE, the last quoted closing price on the BSE Limited ('BSE') is used). Unlisted equity shares are stated at historical cost, subject to provision for diminution.

Mutual fund units are valued at the latest available net asset values of the respective fund.

Unrealised gains/losses arising due to changes in the fair value of listed equity shares and mutual fund units are taken to the "Fair Value Change Account" in the Balance Sheet.

Investment in real estate is valued at historical cost, subject to revaluation (at least once in every three years). The change in carrying amount of investments in real estate is taken to "Revaluation reserve" in the Balance Sheet.

Investments in venture fund units are valued at historical cost.

The Company assesses at each Balance Sheet date whether there is any indication that any investment may be impaired. In case of impairment, the carrying value of such investment is reduced to its fair value and the impairment loss is recognised in the Revenue/Profit and Loss account. However, at the Balance Sheet date if there is any indication that a previously recognised impairment loss no longer exists, then such loss is reversed and the investment is restated to that extent.

2.12.3. Valuation - Unit Linked business

Debt securities other than government securities with a residual maturity over 182 days are valued on a yield to maturity basis, by using spreads over the benchmark rate (based on the matrix released by the CRISIL Limited ('CRISIL') on daily basis) to arrive at the yield for pricing the security.

Debt securities with a residual maturity upto 182 days are valued at last valuation price plus the difference between the redemption value and last valuation price, spread uniformly over the remaining maturity period of the instrument.

Central and State government securities are valued as per the valuation provided by CRISIL.

Money market instruments are valued at historical cost, subject to accretion of discount over the period of maturity/holding on a straight-line basis.

Listed equity shares are valued at market value, being the last quoted closing price on the NSE (in case of securities not listed on NSE, the last quoted closing price on the BSE is used).

Mutual fund units are valued at the latest available net asset values of the respective fund.

Venture fund units are valued at the latest available net asset value of the respective fund.

Securities with call option are valued at the lower of the value as obtained by valuing the security upto final maturity date or the call option date. In case there are multiple call options, the security is valued at the lowest value obtained by valuing the security at various call dates or upto the final maturity date.

Securities with put option are valued at the higher of the value as obtained by valuing the security upto final maturity date or the put option date. In case there are multiple put options, the security is valued at the highest value obtained by valuing the security at various put dates or upto the final maturity date.

The securities with both put and call option on the same day would be deemed to mature on the put/call date and would be valued on a yield to maturity basis, by using spreads over the benchmark rate based on the matrix released by CRISIL.

Instruments bought on 'repo' basis are valued at cost plus interest accrued on reverse repo rate.

Unrealised gains and losses are recognised in the Revenue account.

2.12.4. Transfer of investments

Transfer of investments from Shareholders' fund to the Policyholders' fund to meet the deficit in the Policyholders' account is made at amortised/book cost or market price, whichever is lower. The transfer of investments between unit linked funds is done at the prevailing market price.

2.13. Loans

Loans are stated at historical cost, subject to provision for impairment, if any.

2.14. Fixed assets and Impairment

2.14.1. Tangible assets and depreciation

Tangible assets are stated at acquisition cost less accumulated depreciation and accumulated impairment loss, if any. Cost includes the purchase price and any cost directly attributable to bring the asset to its working condition for its intended use and other incidental expenses incurred up to that date. Subsequent expenditure incurred on tangible assets is expensed out except where such expenditure results in an increase in future benefits from the existing assets beyond its previously assessed standard of performance.

Asset costing up to ₹ 5,000 are fully depreciated in the year of acquisition.

The rates of depreciation used by the Company for various category of assets, as detailed below, are the higher of the

rates as determined based on the managements estimate of useful life or the rates prescribed in Schedule XIV to the Companies Act, 1956.

Asset	Depreciation rates
Office buildings on freehold land	1.63%
Improvement to leasehold properties	Depreciated over the lease period, subject to a maximum of 9 years
Furniture and fixtures	15%
Office equipment	25%
Information technology equipment	33.3%, except for tablets which is 50%
Communication networks and servers	25%
Motor vehicles	20%

Depreciation is provided using straight-line method ('SLM') prorated from the date of being ready to use, up to the date of sale, based on estimated useful life for each class of asset.

2.14.2. Intangibles

Intangible assets comprising software are stated at cost less amortisation. Significant expenditure on improvements to software are capitalised when it is probable that such expenditure will enable the asset to generate future economic benefits in excess of its originally assessed standards of performance and such expenditure can be measured and attributed to the asset reliably. Subsequent expenditures are amortised over the remaining useful life of original software. Software expenses are amortised using SLM over a period of 4 years from the date of being ready to use.

2.14.3. Capital work in progress

Projects under which assets are not ready for their intended use and other capital work-in-progress are carried at cost, comprising direct cost and related incidental expenses.

2.14.4. Impairment of assets

Management periodically assesses, using external and internal sources, whether there is any indication that an asset may be impaired. If any such indication exists, an estimate of the recoverable amount of the asset unit is made. Impairment occurs where the carrying value of the asset exceeds the recoverable amount. Recoverable amount is higher of an asset's net selling price and its value in use. Value in use is the present value of estimated future cash flows expected to arise from the continuing use of the asset and its eventual disposal. If at the Balance

Sheet date there is an indication that a previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the recoverable amount, subject to a maximum of depreciable historical cost.

2.15. Foreign exchange transactions

Initial recognition:

Foreign currency transactions are recorded in the Indian Rupee, by applying to the foreign currency amount the exchange rate between the Indian Rupee and the foreign currency at the date of the transaction.

Conversion:

Foreign currency monetary items are retranslated using the exchange rate prevailing at the reporting date. Non-monetary items, which are measured in terms of historical cost denominated in a foreign currency, are reported using the exchange rate at the date of the transaction. Non-monetary items, which are measured at fair value or other similar valuation denominated in a foreign currency, are translated using the exchange rate at the date when such value was determined.

Exchange differences:

Exchange differences are recognised as income or as expenses in the period in which they arise.

2.16. Segment reporting policies

Based on the primary segments identified under IRDA (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations 2002 ('the Regulations') read with AS 17 on "Segmental Reporting" prescribed in the Companies Act, 1956 and rules thereunder, the Company has classified and disclosed segmental information separately for Shareholders' and Policyholders'. Within Policyholders', the businesses are further segmented into Participating (Life and Pension for Group and Retail segments put together), Non-Participating, Linked (Life, Pension, Health and Group), Health and Annuity.

There are no reportable geographical segments, since all business is written in India.

The basis of allocation of expenses across segments is detailed below:

Operating expenses relating to insurance business are allocated to specific business segments in the following manner, which is applied on a consistent basis.

- Expenses that are directly identifiable to the segment are allocated on actual basis.
- Other expenses (including depreciation and amortisation), that are not directly identifiable to a business segment, are allocated on one of the following basis:
 - Number of policies
 - Weighted annualised first year premium income
 - Sum assured
 - Total premium income
 - Medical cases
 - Funds under management
 - New business commission

The basis of allocation has been decided based on the nature of the expense and its logical relationship to the various business segments.

2.17. Taxation

2.17.1. Direct taxes

Income tax expense comprises of current tax (i.e. amount of tax for the year determined in accordance with the Income Tax Act, 1961) and deferred tax charge or credit (reflecting the tax effects of timing differences between accounting income and taxable income for the year).

Current tax is measured at the amount expected to be paid to the tax authorities after taking credit for allowances and exemptions in accordance with the Income Tax Act, 1961.

The deferred tax asset and liabilities are recognised using the tax rates that have been enacted or substantively enacted by the Balance Sheet date. Deferred tax assets are recognised and carried forward only to the extent there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realised in future.

Deferred Tax asset in respect of unabsorbed depreciation or carried forward loss are recognised only if there is a virtual certainty of realisation of such assets. Deferred tax assets are reviewed at each Balance Sheet date and written down or written up to reflect the amount that is reasonable / virtually certain (as the case may be) to be realised.

The Company allocates income tax to the each line of business in order to ensure that the expenses pertaining

to and identifiable with a particular line of business are represented as such to enable a more appropriate presentation of the financial statements. Accordingly, tax charge/credit on surplus/deficit arising from each line of business is disclosed separately in the Revenue account.

2.17.2. Indirect taxes

Service Tax liability on life insurance service is set-off against the service tax credits available from tax paid on input services. Unutilised credits, if any, are carried forward for future set-off.

2.18. Provisions and contingencies

The Company makes a provision when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. A disclosure of a contingent liability is made when there is a possible obligation or present obligations that may, but probably will not, require an outflow of resources or it cannot be reliably estimated. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Loss contingencies arising from claims, litigation, assessment, fines, penalties, etc. are recorded when it is possible that a liability has been incurred and the amount can be reasonably estimated. Contingent assets are not recognised nor disclosed in financial statements since this may result in the recognition of income that may never be realised.

2.19. Earnings per share

Basic earnings per share are calculated by dividing the net profit or loss for the year attributable to equity shareholders by the weighted average number of equity shares outstanding during the year. For the purpose of calculating diluted earnings per share, the net profit or loss for the year attributable to equity shareholders and the weighted average number of shares outstanding during the year is adjusted for the effects of all dilutive potential equity shares.

2.20. Cash and Cash Equivalents

Cash and cash equivalents for the purpose of cash flow statement includes cash in hand, bank balances, deposits with banks and other short-term highly liquid investments with original maturities of three months or less.

3. NOTES TO ACCOUNTS

3.1. Contingent liabilities

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Partly-paid up investments	-	-
Claims, other than those under policies, not acknowledged as debts comprise of		
- Claims made by vendor for disputed payments;	101,038	103,574
- Claims for damages made by landlords (of premises taken on lease);	35,731	33,401
- Claims made by employees and advisors for disputed dues and compensation	2,955	3,743
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company by various banks in favour of government authorities and hospital ¹	500	5,357
Statutory demands / liabilities in dispute, not provided for ²	1,590	-
Reinsurance obligations to the extent not provided for	-	-
Policy related claims under litigation in different consumer forums:		
- Claims for service deficiency	155,916	163,741
- Claims against repudiation	137,984	121,662
Others ³	1,350,000	-
Total	1,785,714	431,478

¹ The Company has entered into an agreement with Dr. Balabhai Nanavati Hospital to provide service with respect to health claim settlements and thus performance bank guarantee of ₹ 500 thousand (Previous year: ₹ 500 thousand) in this regard is placed with the hospital.

² ₹ 1,590 thousand pertain to a demand from Profession Tax authority, West Bengal.

³ ₹ 1,350,000 thousand on account of objections raised by office of the Commissioner of Service tax, Mumbai (through the Service Tax audit under EA-2000) on certain positions taken by the Company.

3.2. Actuarial method and assumptions

The actuarial liability in respect of both participating and non-participating policies is calculated using the gross premium method, using assumptions for interest, mortality, morbidity, expense and inflation and, in the case of participating policies, future bonuses together with allowance for taxation and allocation of profits to shareholders. These assumptions are determined as prudent estimates at the date of valuation with allowances for adverse deviations. No allowance is made for expected lapses.

An explicit provision has been made to allow for additional expenses that the Company may have to incur if it were to close to new business twelve months after the valuation date.

The greater of a liability calculated using discounted cash flows and unearned premium reserves is held for the unexpired portion of the risk for the general fund liabilities of linked business and attached riders. An unexpired risk reserve and a reserve in respect of claims incurred but not reported are held for one year renewable group term insurance.

The unit liability in respect of linked business has been taken as the value of the units standing to the credit of policyholders, using the Net Asset Value ('NAV') prevailing at the valuation date. The adequacy of charges under unit linked policies to meet future expenses has been tested and provision made as appropriate. Provision has also been made for the cost of guarantee under unit linked products that carry a guarantee. The units held in respect of lapsed policies are divided into a revival reserve, which contributes to liabilities, and a fund for future appropriation, which contributes to regulatory capital.

The interest rates used for valuing the liabilities are in the range of 4.43% to 6.26% per annum. (The previous year's rates were 4.93% to 6.02%).

Mortality rates used are based on the published IALM (94-96) Ultimate Mortality Table for assurances and LIC (a) 96-98 table for annuities adjusted to reflect expected experience. Morbidity rates used are based on CIBT 93

table, adjusted for expected experience, or on risk rates supplied by reinsurers.

Expenses are provided for at least at current levels in respect of renewal expenses, with no allowance for any future improvement but with an allowance for any expected worsening. Per policy renewal expenses for regular premium policies are assumed to inflate at 5.41% (The inflation assumption for the previous year was 5.20%).

3.3. Encumbrances of assets

The assets of the Company are free from all encumbrances at March 31, 2013 except to the extent assets or monies are required to be deposited as margin contributions for investment trade obligations of the Company as detailed below:

- Fixed deposit of ₹ 1,050,100 thousand (Previous year: ₹ 1,050,000 thousand) and ₹ 100,000 thousand (Previous year: ₹ 100,000 thousand) has been deposited with National Securities Clearing Corporation Limited and Indian Clearing Corporation Limited respectively towards margin requirement for equity trade settlement;
- Government securities of ₹ 794,986 thousand with market value of ₹ 807,356 thousand (Previous year: ₹ 843,445 thousand with Market value of ₹ 831,528 thousand) has been deposited with Clearing Corporation of India Limited (CCIL) as Settlement Guarantee Fund (SGF) deposit;

- Government securities of ₹ 207,632 thousand with market value of ₹ 203,300 thousand (Previous year: ₹ 209,291 thousand with Market value of ₹ 191,400 thousand) has been deposited with CCIL for trades in the Collateralised Borrowing and Lending Obligation (CBLO) segment;
- ₹ 60,000 thousand (Previous year: ₹ 60,000 thousand) has been deposited with CCIL as SGF deposit and ₹ 100 thousand (Previous year: ₹ 100 thousand) has been deposited with CCIL for trades in CBLO segment.

3.4. Assets to be deposited under local laws

There are no assets required to be deposited by the Company under any local laws in or outside India at March 31, 2013 (Previous year: ₹ Nil) except investments to be held under Section 7 of the Insurance Act, 1938 as disclosed under 3.9 below.

3.5. Restructured assets

There are no assets including loans subject to re-structuring (Previous year: ₹ Nil).

3.6. Commitments

Commitments made and outstanding for loans and investment are ₹ Nil (Previous year: ₹ Nil).

Estimated amount of contracts remaining to be executed on fixed assets to the extent not provided for (net of advance) is ₹ 180,842 thousand (Previous year: ₹ 61,924 thousand).

3.7. Unclaimed amount of policyholders

In accordance with circular IRDA/F&I/CIR/CMP/174/11/2010 issued by the IRDA on November 4, 2010, the age wise analysis of unclaimed amount of the policyholders at March 31, 2013 is tabulated as below:

- Claims settled but not paid to the policyholders/insured due to any reasons except under litigation from the insured/policyholders:

At	Total amount	Age-wise analysis (₹ '000)							
		Outstanding period in months							
		0-1	1-6	7-12	13-18	19-24	25-30	31-36	> 36
March 31, 2013	8,664	448	-	-	-	-	2,694	5,522	-
March 31, 2012	5,877	494	59	-	-	5,324	-	-	-

- Sum due to the insured/policyholders on maturity or otherwise:

At	Total amount	Age-wise analysis (₹ '000)							
		Outstanding period in months							
		0-1	1-6	7-12	13-18	19-24	25-30	31-36	> 36
March 31, 2013	1,175,880	675,267	210,460	65,450	85,876	13,253	22,311	9,604	93,659
March 31, 2012	819,479	667,706	101,611	13,807	18,350	5,813	3,625	5,386	3,181

- c. Any excess collection of the premium/tax or any other charges which is refundable to the policyholders either as terms of conditions of the policy or as per law or as may be directed by the Authority but not refunded so far:

At	Total amount	Age-wise analysis (₹ '000)							
		Outstanding period in months							
		0-1	1-6	7-12	13-18	19-24	25-30	31-36	> 36
March 31, 2013	178,973	143,004	30,074	3,112	1,434	190	207	171	781
March 31, 2012	152,326	120,681	26,383	2,756	1,978	126	145	52	205

- d. Cheques issued but not encashed by the policyholder / insured:

At	Total amount	Age-wise analysis (₹ '000)							
		Outstanding period in months							
		0-1	1-6	7-12	13-18	19-24	25-30	31-36	> 36
March 31, 2013	4,047,596	946,352	580,047	496,601	475,547	626,751	350,662	238,827	332,809
March 31, 2012	4,380,718	2,027,799	874,336	626,897	359,862	194,468	58,597	46,254	192,505

The cheques issued but not encashed by policyholder/insured category include ₹ 1,198,200 thousand pertaining to cheques which are within the validity period but not yet encashed by the policyholders as at March 31, 2013 (Previous Year ₹ 2,187,082 thousand). This amount forms part of bank reconciliation and consequently not considered in unclaimed amount of policyholders as disclosed under Schedule 13 - Current liabilities.

3.8. Managerial remuneration

The details of the Managing Director and Executive Directors' remuneration included in employee remuneration and welfare benefits are as follows:

(₹ '000)						
FY2013	Basic	Bonus	Retirals	Allowances/ Perquisites	LTRS ¹	Total
Sandeep Bakhshi, Managing Director & CEO	10,920	7,320	2,402	6,931	4,000	31,573
Puneet Nanda, Executive Director	6,643	4,648	1,462	6,448	5,500	24,701
Madhivanan Balakrishnan, Executive Director ²	1,705	4,648	6,524	2,978	2,500	18,355
Total	19,268	16,616	10,388	16,357	12,000	74,629

¹ Long Term Reward Scheme

² held office for the period April 1, 2012 to June 30, 2012

(₹ '000)						
FY2012	Basic	Bonus	Retirals	Allowances/ Perquisites	LTRS	Total
Sandeep Bakhshi, Managing Director & CEO	8,752	4,508	1,779	5,432	-	20,471
Puneet Nanda, Executive Director	5,557	3,938	1,130	5,587	2,000	18,212
Madhivanan Balakrishnan, Executive Director	5,557	4,053	1,130	5,406	-	16,146
Total	19,866	12,499	4,039	16,425	2,000	54,829

Expenses towards gratuity and leave encashment provision are determined actuarially for the Company as a whole on an annual basis and accordingly have not been considered in the above information.

All the managerial remuneration is in accordance with the requirements of Section 34A of the Insurance Act, 1938 and as approved by the IRDA.

3.9. Investments

- The investments are made from the respective funds of the Policyholders' or Shareholders' and investment income thereon has been accounted accordingly.
- All investments are performing investments.
- The market value of deposit held under Section 7 of the Insurance Act, 1938 in the form of securities are as follows:

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
7.40% 2012 Government of India Securities*	-	102,412
10.00% 2014 Government of India Securities*	104,331	105,549
Total	104,331	207,961

* The investments are held with Deutsche Bank A.G. in Constituent Subsidiary General Ledger Account as specified by the IRDA.

3.10. Value of investment contracts where settlement or delivery is pending is as follows:

(₹ '000)

Particulars	At March 31, 2013		At March 31, 2012	
	Linked business	Non linked business	Linked business	Non linked business
Purchases where deliveries are pending	4,245,752	2,156,836	2,393,132	799,276
Sales where receipts are pending	7,001,491	1,860,289	2,745,465	419,951

3.11. Real Estate – Investment property

In accordance with the IRDA Regulations, 2002 (Preparation of Financial Statements and Auditors' Report of Insurance Companies), the Company's real estate investment has been revalued by an independent valuer at March 31, 2013. The real estate investment property is accordingly valued at ₹ 890,000 thousand at March 31, 2013 (Previous year: ₹ 890,000 thousand, Historical cost: ₹ 185,521 thousand).

3.12. Impairment of investment assets

In accordance with the impairment policy of the Company, other than temporary diminution in value of Investments has been assessed at March 31, 2013. The Company has accordingly written-off a part of the value of the equity investments considered as impaired. The total impairment loss recognised is ₹ 98,743 thousand at March 31, 2013 (Previous year: ₹ 127,140 thousand) in the Revenue account under Loss on sale/redemption of investments.

3.13. Sector-wise percentage of business

Sector wise break-up of policies issued during the year is as follows:

Sector	FY2013	FY2012
Rural – Number of policies	305,909	331,133
– Percentage of total policies	32%	32%
Social – Number of lives	168,593	155,339
– Percentage of group lives	13%	8%
Total – Number of policies	960,178	1,029,068
– Number of group lives	1,338,704	1,851,345

3.14. Risk retained and reinsured

Extent of risk retained and reinsured based on sum at risk, is as follows:

Particulars	At March 31, 2013	At March 31, 2012
Individual business		
Risk retained	63%	70%
Risk reinsured	37%	30%
Group business		
Risk retained	40%	44%
Risk reinsured	60%	56%

3.15. Deferred taxes

As required under AS 22, deferred tax asset is recognised on carry forward of eligible tax losses, which can be set off against future taxable income and on timing differences arising from funds for future appropriation under linked line of business. Deferred tax assets are reviewed at each Balance Sheet date and written down or written up to reflect the amount that is virtually certain to be realised. Deferred tax asset is recognised on the Company's eligible tax losses to the extent that there is virtual certainty supported by convincing evidence that sufficient future taxable income will be available against which such deferred tax asset can be realised.

At March 31, 2013, ₹ 12,828 thousand represents deferred tax asset on carry forward unabsorbed losses (Previous year: ₹ 860,260 thousand).

(₹ '000)

Particulars	Deferred tax asset at April 1, 2012	(Charge)/ Credit for the year	Deferred tax asset at March 31, 2013
Deferred tax assets on:			
Carry forward of unabsorbed tax losses*	860,260	(847,432)	12,828
Linked funds for future appropriation	193,101	(127,732)	65,369
Total	1,053,361	(975,164)	78,197

*The deferred tax asset on carried forward unabsorbed losses is recognised based on estimated taxable profit expected to contractually be earned in the future from the current in force life insurance contracts at March 31, 2013.

3.16. Operating lease commitments

The Company takes premises (both commercial and residential), motor vehicles, office equipments, computers, servers and modular furniture on operating lease. Certain lease arrangements provide for cancellation by either party and also contain a clause for renewal of the lease agreement. Lease payments on cancelable and non-cancelable operating lease arrangements are charged to the Revenue account and the Profit and Loss account over the lease term on a straight line basis. The total operating lease rentals charged to Revenue account in the current year is ₹ 1,148,950 thousand (Previous year: ₹ 1,354,055

thousand).

The Company has taken assets on lease, the total lease rentals charged to Revenue account in the current year is ₹ 343,632 thousand (Previous year: ₹ 411,594 thousand). The future minimum lease payments in respect of the lease at the Balance Sheet date are summarised below:

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Not later than one year	300,853	320,418
Later than one year but not later than five years	418,620	662,209
Later than five years	-	-

3.17. Assets given on operating lease

The Company has entered into an agreement in the nature of leave and licence for leasing out the investment property. This is in the nature of operating lease and lease arrangement contains provisions for renewal. There are no restrictions imposed by lease arrangement and the rent is not determined based on any contingency. The total lease payments received in respect of such lease recognised in Revenue account for the year is ₹ 39,992 thousand (previous year ended March 31, 2012 ₹ 28,948 thousand).

3.18. Details of related parties and transactions with related parties

Related parties and nature of relationship:

Nature of relationship	Name of the related party
Holding company	ICICI Bank Limited
Substantial interest	Prudential Corporation Holdings Limited
Subsidiary	ICICI Prudential Pension Funds Management Company Limited
Fellow subsidiaries and entities jointly controlled by holding company	ICICI Securities Limited ICICI Securities Inc. ICICI Securities Holding Inc. ICICI Venture Funds Management Company Limited ICICI Home Finance Company Limited ICICI Trusteeship Services Limited ICICI Securities Primary Dealership Limited ICICI Investment Management Company Limited ICICI International Limited ICICI Bank UK PLC. ICICI Bank Canada ICICI Bank Eurasia Limited Liability Company ICICI Lombard General Insurance Company Limited ICICI Prudential Asset Management Company Limited ICICI Prudential Trust Limited TCW / ICICI Investment Partners Limited Liability Company

Nature of relationship	Name of the related party
Consolidated under AS-21 by holding company	ICICI Eco-net Internet and Technology Fund ICICI Equity Fund ICICI Emerging Sectors Fund ICICI Strategic Investments Fund ICICI Venture Value Fund (IVVF) I-Ven Biotech Limited ICICI Kinfra Limited
Key management personnel	Sandeep Bakhshi, Managing Director and CEO Puneet Nanda, Executive Director Tarun Chugh, Chief Distribution Officer Judhajit Das, Chief – Human Resources Avijit Chatterjee, Appointed Actuary Madhivanan Balakrishnan, Executive Director (held office till June 30, 2012)
Significant influence	ICICI Prudential Life Insurance Company Limited Employees' Group Gratuity Cum Life Insurance Scheme ICICI Prudential Life Insurance Company Limited Employees' Provident Fund ICICI Prudential Life Insurance Company Limited Superannuation Scheme

The following represents significant transactions between the Company and its related parties.

Name of related party	Relation	Nature of transaction	Transactions for the year		Amount recoverable / (payable)	
			FY2013	FY2012	At March 31, 2013	At March 31, 2012
ICICI Bank Limited	Holding company	Premium income	95,275	174,269	(1,209)	(453)
		Interest income on investments	64,262	79,161	2,471	123,615
		Accretion of discount on investments	89,021	50,038	-	-
		Recovery of expenses*	1,162	8,851	4,766	4,452
		Claims expense	(61,430)	(56,339)	-	-
		Reimbursement of other expenses	(277,074)	(869,591)	(9,864)	(9,607)
		Information technology related expenditure	(175,082)	(164,882)	(51,771)	(40,638)
		Commission expenses	(3,680,159)	(2,394,589)	(66,622)	(144,556)
		Bank charges	(96,183)	(81,394)	(6,966)	(7,017)
		Dividend	(3,271,464)	(2,321,684)	-	-
		Purchase of fixed assets	(130)	-	-	-
		Subscription to primary market issuance	(1,407,146)	-	-	-
		Placement of fixed deposits	-	(1,000,000)	-	-
		Purchase of investments	(4,088,018)	(8,263,309)	-	-
		Redemption of investments	1,050,030	-	-	-
		Sale of investments	3,056,895	1,675,358	-	-
		Outstanding investments	-	-	1,492,638	4,256,989
		Cash & bank balances	-	-	1,895,215	349,310
Share capital	-	-	(10,553,109)	(10,553,109)		
Share premium	-	-	(24,684,412)	(24,684,412)		
Proposed dividend	-	-	(1,044,248)	(738,718)		
ICICI Securities Limited	Fellow subsidiary	Premium income	1,209	2,527	(681)	(732)
		Recovery of expenses*	-	352	-	-
		Claims expense	-	(1,500)	-	-
		Reimbursement of other expenses	(54,719)	-	-	-
		Commission expenses	(342,625)	(372,239)	(25,850)	(61,313)
		Brokerage	(9,192)	(18,328)	(102)	(41)
ICICI Venture Funds Management Company Limited	Fellow subsidiary	Premium income	2,638	2,576	(358)	(566)
		Reimbursement of other expenses	-	(120)	-	-

(₹ '000)

Name of related party	Relation	Nature of transaction	Transactions for the year		Amount recoverable / (payable)	
			FY2013	FY2012	At March 31, 2013	At March 31, 2012
ICICI Home Finance Company Limited	Fellow subsidiary	Premium income	-	-	-	152
		Interest Income on investments	125,594	134,191	40,087	41,088
		Recovery of expenses	22	22	-	-
		Reimbursement of other expenses	(629)	-	-	-
		Commission expenses	-	(4,471)	-	(1,371)
		Redemption of investments	597,000	-	-	-
		Outstanding investments	-	-	746,387	1,328,115
ICICI Securities Primary Dealership Limited	Fellow subsidiary	Premium income	322	281	(221)	(180)
		Interest Income on investments	53,858	52,981	14,542	14,609
		Purchase of investments	(5,277,860)	(9,467,763)	-	-
		Sale of investments	5,358,050	5,886,048	-	-
		Outstanding investments	-	-	562,968	548,432
ICICI Prudential Asset Management Company Limited	Fellow subsidiary	Premium income	1,558	2,154	(160)	(131)
ICICI Lombard General Insurance Company Limited	Fellow subsidiary	Premium income	5,679	6,293	(528)	(1)
		Recovery of expenses*	-	354	1,288	1,626
		Claims expense	(2,000)	(1,000)	-	-
		Reimbursement of other expenses	(7,961)	(1,816)	(212)	(93)
		Staff welfare - employee insurance	(151,917)	(92,098)	42,047	42,025
		Insurance premium (car and other assets)	(5,426)	(2,376)	-	-
		Purchase of investments	(1,696,367)	(2,426,103)	-	-
Sale of investments	887,478	713,039	-	-		
ICICI Prudential Pension Funds Management Company Limited	Subsidiary	Recovery of expenses*	7,954	6,886	7,954	6,886
		Share capital subscribed	(160,000)	-	-	-
		Share capital	-	-	(270,000)	(110,000)
Prudential Corporation Holdings Limited	Substantial interest	Recovery of expenses*	6,818	-	2,557	14,249
		Reimbursement of other expenses	(27,799)	(19,275)	(27,608)	(19,275)
		Dividend	(1,149,433)	(815,727)	-	-
		Share capital	-	-	(3,707,849)	(3,707,849)
		Share Premium	-	-	(8,672,901)	(8,672,901)
		Proposed Dividend	-	-	(366,898)	(259,549)
ICICI Prudential Life Insurance Company Limited Employees' Group Gratuity Cum Life Insurance Scheme	Significant influence	Premium income	194,593	106,247	(308)	(309)
		Contribution to trust	(194,595)	(106,246)	-	-
ICICI Prudential Life Insurance Company Limited Superannuation Scheme	Significant influence	Premium income	8,958	8,851	-	-
		Contribution to trust	(8,958)	(8,851)	-	-
ICICI Prudential Life Insurance Company Limited Employees' Provident Fund	Significant influence	Contribution to trust	(211,880)	(202,555)	(36,087)	(33,477)
Key management personnel	Key management personnel	Premium income	710	772	-	-
		Dividend	(9)	(7)	-	-
		Managerial remuneration	(136,255)	(106,615)	-	-
		Employee stock options outstanding (numbers)	-	-	1,137,500	1,137,500
		Employee stock options exercised ¹	-	-	30	30
Key management personnel-relatives	Key management personnel-relatives	Premium income	27	26	-	-

* Gross of tax deduction at source

¹ The options exercised have been reported at face value

3.19 Segmental reporting

Income and expenses directly attributable or allocable to the segments are recorded and disclosed under the respective segments in the Revenue account and Profit and loss account, as applicable.

Investments and policy liabilities are disclosed in the Balance Sheet under the respective segments. Net fixed assets of ₹ 1,722,384 thousand (Previous year ₹ 1,802,306 thousand) are disclosed in shareholders segment. Depreciation expense has been allocated as disclosed in Note 2.16.

Segment wise information of current assets, loans, deferred tax asset and current liabilities and provisions to the extent identifiable are given below:

(₹ '000)

Business segments	Loans, deferred tax asset & net current assets	
	At March 31, 2013	At March 31, 2012
Shareholders	(11,273,263)	(6,519,629)
Par life	1,278,082	1,251,820
Par pension	736,635	289,031
Non-par	3,068,286	2,371,694
Annuity non-par	(77,638)	131,305
Health	33,628	(186,273)
Linked life	(417,878)	(1,619,323)
Linked pension	293,176	(1,153,053)
Linked health	32,981	(66,258)
Linked group	(598,510)	(1,569,418)
Total	(6,924,501)	(7,070,104)

3.20. Fund Balance Sheet as at March 31, 2013

Fund Balance Sheet for each segregated linked fund is annexed herewith – Refer Annexure 1 (Page No. 108).

3.21. Fund Revenue Account for the year ended March 31, 2013

Fund Revenue Account for each segregated linked fund is annexed herewith – Refer Annexure 2 (Page No. 152).

3.22. Annexure to the Revenue account and additional ULIP disclosures

Additional disclosure in respect of Unit linked portfolio as prescribed by IRDA vide circulars 054/IRDA/F&A/FEB-07 dated February 20, 2007 and IRDA/F&A/001/APR-07 dated April 16, 2007 – Refer Annexure 3 (Page No. 172).

3.23. Assets held to cover Policyholders' liability

The Policyholders' liabilities including linked fund aggregating ₹ 684,161,856 thousand as at March 31, 2013 are adequately backed by assets as at March 31, 2013 as shown below:

(₹ '000)														
Description	Par Life	Par Pension	Non Par	Annuities Non Par	Health	Linked Life Non Unit	Linked Life Unit	Linked Pension Non Unit	Linked Pension Unit	Linked Health Non Unit	Linked Health Unit	Linked Group Non Unit	Linked Group Unit	Total Policy holder
Policyholders' liabilities as per Balance Sheet [A]	36,985,580	17,581,150	34,555,753	14,344,704	822,099	4,373,475	293,105,383	1,422,740	219,711,354	82,005	3,819,160	108,495	57,249,958	684,161,856
Assets held to cover policyholders' liabilities:														
Investments (as per Schedule-8A & 8B)	38,841,452	18,537,550	31,603,930	14,422,342	788,499	5,571,590	293,588,918	2,279,259	220,550,237	118,250	3,819,160	707,007	57,249,959	688,078,152
Fair value change account	1,876,039	(485,471)	(116,463)	-	(28)	(24)	-	(3)	-	(5)	-	(2)	-	(2,478,035)
Revaluation reserve	(352,238)	(352,241)	-	-	-	-	-	-	-	-	-	-	-	(704,479)
Net investments	36,613,175	17,699,838	31,487,467	14,422,342	788,471	5,571,566	293,588,918	2,279,256	220,550,237	118,245	3,819,160	707,005	57,249,959	684,895,638
Current assets and loans	1,914,526	1,247,117	2,155,009	457,934	15,295	988,816	-	199,061	-	30,891	-	39,413	-	7,028,062
Less: Current liabilities	(636,444)	(510,482)	913,277	(535,572)	18,333	(1,386,694)	-	94,115	-	2,089	-	(637,923)	-	(2,679,300)
Net current asset	1,278,082	736,635	3,068,286	(77,638)	33,628	(417,878)	-	293,176	-	32,981	-	(598,510)	-	4,348,762
Total assets [B]	37,891,257	18,436,473	34,555,753	14,344,704	822,099	5,153,688	293,588,918	2,572,432	220,550,237	151,226	3,819,160	108,495	57,249,959	689,244,400

The Policyholders' liabilities including linked fund aggregating ₹ 658,231,115 thousand as at March 31, 2012 are adequately backed by assets as at March 31, 2012 as shown below:

(₹ '000)														
Description	Par Life	Par Pension	Non Par	Annuities Non Par	Health	Linked Life Non Unit	Linked Life Unit	Linked Pension Non Unit	Linked Pension Unit	Linked Health Non Unit	Linked Health Unit	Linked Group Non Unit	Linked Group Unit	Total Policy holder
Policyholders' liabilities as per Balance Sheet [A]	33,056,973	17,896,315	15,368,498	11,448,317	117,250	3,866,000	287,201,593	1,418,922	233,933,992	89,393	2,794,324	118,330	50,921,208	658,231,115
Assets held to cover policyholders' liabilities:														
Investments (as per Schedule-8A & 8B)	34,479,304	18,972,232	13,021,059	11,317,012	303,529	7,095,837	288,630,100	4,075,202	235,828,114	155,655	2,794,324	1,687,805	50,921,208	669,281,381
Fair value change account	(1,640,390)	(538,328)	(24,255)	-	(6)	(52)	-	(51)	-	(4)	-	(57)	-	(2,203,143)
Revaluation reserve	(352,237)	(352,242)	-	-	-	-	-	-	-	-	-	-	-	(704,479)
Net investments	32,486,677	18,081,662	12,996,804	11,317,012	303,523	7,095,785	288,630,100	4,075,151	235,828,114	155,651	2,794,324	1,687,748	50,921,208	666,373,759
Current assets and loans	1,316,961	778,621	1,403,462	351,271	28,518	1,293,972	-	384,880	-	59,143	-	82,676	-	5,699,504
Less: Current liabilities	(65,141)	(489,590)	968,232	(219,966)	(214,791)	(2,913,295)	-	(1,537,933)	-	(125,401)	-	(1,652,094)	-	(6,249,979)
Net current asset	1,251,820	289,031	2,371,694	131,305	(86,273)	(1,619,323)	-	(1,153,053)	-	(66,258)	-	1,569,418)	-	(550,475)
Total assets [B]	33,738,497	18,370,693	15,368,498	11,448,317	117,250	5,476,462	288,630,100	2,922,098	235,828,114	89,393	2,794,324	118,330	50,921,208	665,823,284

3.24. Employee benefits

Provision for staff benefits as per AS 15 (Revised):

a) **Defined Contribution Plans:** The amount recognised as an expense during the year is ₹ 43,089 thousand (Previous year ₹ 41,607 thousand).

b) **Defined Benefit Plans:**

• **Gratuity**

Particulars	Year ended	
	March 31, 2013	March 31, 2012
	(₹ '000)	
Change in defined benefit obligation:		
Opening obligations as at April 1	397,433	328,568
Service cost	63,056	59,161
Interest cost	34,272	26,874
Actuarial (gain)/loss	59,557	12,783
Past service costs	-	-
Liability assumed on acquisition / (settled on divestiture)	-	(317)
Benefits paid	(53,682)	(29,638)
Present value of the defined benefit obligations at March 31 (A)	500,636	397,431
Change in Plan Asset:		
Opening plan assets, at fair value as at April 1	301,856	310,314
Expected return on plan assets	23,009	14,657
Actuarial gain/(loss)	10,794	6,835
Contributions	194,303	5
Assets acquired on acquisition/(settled on divestiture)	-	(317)
Benefits paid	(53,682)	(29,638)
Fair value of plan assets at March 31 (B)	476,280	301,856
Cost for the year:		
Service cost	63,056	59,161
Interest cost	34,272	26,874
Expected return on plan assets	(23,009)	(14,657)
Actuarial (gain)/loss	48,763	5,948
Past service cost	9,778	10,216
Losses /(gains) on acquisition/divestiture	-	-
Total net cost recognised as employee remuneration in Revenue and Profit & loss account	132,861	87,543
Reconciliation of benefit obligations and planned assets for the period:		
Present value of the defined benefit obligations at March 31 (A)	500,636	397,431
Fair value of plan assets at March 31 (B)	476,280	301,856
Unrecognised past service cost (C)	-	-
Net asset/(liability) recognised in Balance Sheet as at end of reporting period (B + C - A)	(24,356)	(85,797)
Investment details of plan assets:		
The plan assets are invested in insurer managed funds	100.0%	100.0%
Fund earning rate	10.0%	6.7%
Asset allocation:		
- Debentures and Bonds	27.6%	28.2%
- Fixed deposits	20.5%	20.2%
- Money market instruments	15.8%	29.4%
- Government securities	15.1%	0.8%
- Equity shares	14.9%	15.0%
- Others	6.1%	6.4%
Total	100.0%	100.0%

(₹ '000)

Particulars	Year ended	
	March 31, 2013	March 31, 2012
Assumptions:		
Discount rate	7.80%	8.25%
Salary escalation rate *		
Grade I and II	5.0%	5.0%
Grade III and above		
- Year 1	10.0%	10.0%
- Year 2 to 3	8.0%	8.0%
- Year 4 to 6	7.0%	7.0%
- Year 7 onwards	5.0%	5.0%
Estimated rate of return on plan assets #	7.5%	7.5%
Expected future contribution from employer for FY2014	150,000	

* Salary escalation rate considered in valuation take into account impact of inflation, seniority, promotion and other factors impacting future salary cost.

Expected rate of return on plan assets is based on our expectation of the average long-term rate of return expected on investments of fund during the estimated term of obligations.

Experience adjustments on gratuity provisioning

(₹ '000)

Particulars	Period ended				
	March 31, 2013	March 31, 2012	March 31, 2011	March 31, 2010	March 31, 2009
Defined benefit obligation	500,636	397,433	328,569	261,481	151,491
Plan assets	476,280	301,856	204,073	233,791	35,934
Surplus/(deficit)	(24,356)	(95,576)	(124,496)	(27,690)	(115,557)
Experience adjustments					
- on plan liabilities	49,715	24,870	38,548	1,650	8,343
- on plan assets	10,794	6,835	(20,827)	4,158	(10,115)

• Provident fund

The defined benefit obligation of interest rate guarantee on exempt provident fund in respect of the employees of the Company has been determined based on the Guidance Note (GN 29) on Valuation of Interest Rate Guarantees on exempt Provident Funds under AS 15 (Revised) issued by The Institute of Actuaries of India. As there is net surplus in the plan, no liability needs to be provided for in the books of accounts of the Company.

The assumptions used in valuing the defined benefit obligations of interest rate guarantee are as follows:

Particulars	March 31, 2013	March 31, 2012
Discount rate for the term of the obligation	7.8%	8.3%
Average historic yield on the investment portfolio	8.9%	9.0%
Discount rate for the remaining term to maturity of the investment portfolio	8.0%	8.6%
Expected investment return	8.7%	8.7%
Guaranteed rate of return	8.5%	8.3%

c) Other long term benefits:

Long term incentive scheme: Liability for the scheme is determined based on actuarial valuation which has been

carried out using the projected accrued benefit method which is same as the projected unit credit method in respect of past service. The assumptions used for valuation are:

Particulars	March 31, 2013
Discount rate	7.8% per annum
Increase in incentive amount	0.0% per annum

Compensated absence: Liability for compensated absence for employees is determined based on actuarial valuation which has been carried out using the projected accrued benefit method which is same as the projected unit credit method in respect of past service. The assumptions used for valuation are:

(₹ '000)

Particulars	March 31, 2013
Discount rate	7.8% per annum
Salary escalation rate (per annum)	
Grade I and II	5.0%
Grade III and above	
- Year 1	10.0%
- Year 2 to 3	8.0%
- Year 4 to 6	7.0%
- Year 7 onwards	5.0%

The Company policy allows accumulation of leave of 90 days for employees who are in continuous employment of 5 years and above with the Company and 60 days with employees with lesser vintage and certain junior grades.

While computing liability, 2% leave availment has been assumed for each subsequent year following the valuation date.

3.25. Employee Stock Option Scheme ("ESOS")

There are presently six ESOS schemes in force by name Founder I, Founder II, 2004-05, 2005-06, 2006-07 and 2007-08, salient features of which are as stated below:

Date of allotment	Founder I	2004-05	2005-06	2006-07 & Founder II	2007-08
	At March 28, 2005	At April 25, 2005	At April 26, 2006	At April 24, 2007	At April 25, 2008
No. of options granted	2,665,500	3,742,400	4,633,250	6,534,675 (2006-07) 470,000 (Founder II)	6,090,200
Graded Vesting Period					
1st Year	50% of options granted	25% of options granted	25% of options granted	25% of options granted	25% of options granted
2nd Year	25% of options granted	25% of options granted	25% of options granted	25% of options granted	25% of options granted
3rd Year	25% of options granted	25% of options granted	25% of options granted	25% of options granted	25% of options granted
4th Year	-	25% of options granted	25% of options granted	25% of options granted	25% of options granted
Maximum term of options granted	Later of the tenth anniversary of the date of grant of options or the fifth anniversary of the date of vesting of options				
Mode of settlement	Equity				

Exercise price of options is subject to dilution formula and it depends on the capital base of the Company as at the date of exercise of the options. Exercise price of all the options outstanding as at March 31, 2013 for Founder I (2003-04) scheme, 2004-2005 scheme, 2005-06 scheme, 2006-07 scheme, Founder II and 2007-08 scheme is ₹ 30, ₹ 42, ₹ 70, ₹ 130, ₹ 130 and ₹ 400 respectively.

A summary of status of Company's Employee Stock Option Scheme in terms of options granted, forfeited and exercised is given below:

Particulars	At March 31, 2013	At March 31, 2012
Outstanding at the beginning of the year	12,778,898	13,565,154
Add: Granted during the year	-	-
Less: Forfeited / lapsed during the year	(401,169)	(398,281)
Exercised during the year	(90,125)	(387,975)
Outstanding at the end of the year	12,287,604	12,778,898
Exercisable at the end of the year	12,287,604	11,256,348

During the year, the Company has recognised a compensation cost of ₹ Nil (Previous year: ₹ Nil) as the intrinsic value of the options.

Had the Company followed the fair value method for valuing its options for the year, the charge to the Revenue account and Profit & Loss account would have been higher by ₹ 2,416 thousand (Previous year: ₹ 34,322 thousand)

and profit after tax would have been ₹ 14,956,976 thousand (Previous year: ₹ 13,807,415 thousand). Consequently Company's basic earnings per share would have been ₹ 10.47 (Previous year: ₹ 9.67) and diluted earnings per share would have been ₹ 10.44 (Previous year: ₹ 9.64).

The weighted average price of options exercised during the year is ₹ 70.00 (Previous year: ₹ 94.00). The weighted average remaining contractual life of options outstanding at the end of the period is 4.10 years (Previous year: 5.10 years). The key assumptions used to estimate fair value of options are:

Particulars	Assumptions
Risk-free interest rate	6.87% - 8.00%
Expected life	3 - 5 years
Expected volatility	28.65%
Expected dividend yield	1.50%

3.26. Foreign exchange gain/loss

Transactions in foreign currencies are recorded at exchange rate prevailing on the date of transaction. The exchange difference between the rate prevailing on the date of transaction and on the date of settlement is recognised as income or expense, as the case may be. The net foreign exchange loss debited to Revenue account for the year ended March 31, 2013 is ₹ 3,061 thousand (previous year loss ₹ 912 thousand).

3.27. Earnings per share

		(₹ '000)	
Sr. No	Particulars	At March 31, 2013	At March 31, 2012
i.	Net profit/(loss) after tax as per profit and loss account available for equity shareholders for both basic and diluted earnings per equity share of ₹ 10 each	14,959,392	13,841,737
ii.	Weighted average number of equity shares for earnings per equity share		
	(a) For basic earnings per equity share	1,428,876,063	1,428,508,855
	(b) For diluted earnings per equity share		
	Number of equity shares for basic earnings per equity share as per (ii) (a)	1,428,876,063	1,428,508,855
	Add: Weighted average outstanding employee stock options deemed to be issued for no consideration	3,749,508	3,878,613
	Weighted number of equity shares for diluted earnings per equity share	1,432,625,571	1,432,387,468
iii.	Earnings per equity share		
	Basic (in ₹)	10.47	9.69
	Diluted (in ₹)	10.44	9.66

3.28. Funds for Future Appropriations ('FFA')

The cumulative balance of FFA as at March 31, 2013 of ₹ 1,322,418 thousand (Previous year ₹ 3,322,629 thousand) is not available for distribution to shareholders. Such amount is classified under Funds for Future appropriations – Linked, in the Balance Sheet.

3.29. The Micro, Small and Medium Enterprises Development Act, 2006

There are no dues payable to vendors covered by the Micro, Small and Medium Enterprises Development Act, 2006, as at March 31, 2013 (Previous year: ₹ Nil).

3.30. Additional disclosures on expenses

The additional disclosures on expenses pursuant to the IRDA Circular 067/IRDA/F&A/CIR/MAR-08 dated March 28, 2008 have been detailed herein below:

(₹ '000)		
Particulars	FY2013	FY2012
Outsourcing expenses	2,102,308	1,929,839
Business development expenses	1,600,746	1,795,633
Market support expenses	1,002,935	1,161,205

3.31. Disclosure on fines and penalties

The additional disclosures with respect to fines and penalties for penal actions pursuant to the IRDA circular no. 005/IRDA/F&A/CIR/MAY-09 dated May 7, 2009 have been detailed herein below:

		(₹ '000)		
Sr. No.	Authority	Non-compliance / violation	Penalties levied during the year ended	
			March 31, 2013	March 31, 2012
1	Insurance Regulatory and Development Authority	Refer note	11,800	-
2	Service Tax Authorities	NIL	-	-
3	Income Tax Authorities	NIL	-	-
4	Any other Tax Authorities	NIL	-	-
5	Enforcement Directorate / Adjudicating Authority / Tribunal or any Authority under FEMA	NIL	-	-
6	Registrar of Companies / National Company Law Tribunal / Company Law Board / Department of Corporate Affairs or any Authority under Companies Act, 1956	NIL	-	-
7	Penalty awarded by any Court / Tribunal for any matter including claim settlement but excluding compensation	NIL	-	-
8	Competition Commission of India	NIL	-	-
9	Any other State / Central / Local Government / Statutory Authority	Shop and Establishment Act	-	-
		Equal Remuneration Act	-	-
		Electricity Act	-	-
		Contract Labour (Regulation and Abolishment) Act	-	-
		Profession Tax Act	-	-
		Industrial Dispute Act	-	-
		Maternity Benefit Act	-	-
		Payment of Gratuity Act	-	-
	Total		11,800	-

Note: Penalty towards non-compliance of certain provisions of the Insurance Act, 1938 and regulations/guidelines issued by IRDA in respect of intermediaries and group business.

3.32. Disclosures on other work given to auditors

Pursuant to clause 7.1 (g) of Corporate Governance Guidelines issued by the IRDA on August 5, 2009 the services of the statutory auditor are disclosed below:

(₹ '000)			
Name of the auditor	Service rendered	FY2013	FY2012
S.R. Batliboi & Co. LLP	NAV and Form IA certification	225	-
B S R & Co.	Certification	-	44

3.33. Discontinued Policy Fund

Pursuant to the IRDA circular number IRDA/Reg/2/52/2010 dated July 1, 2010, the following details are disclosed with respect to policies discontinued either on customer request or for non-payment of premium amount within the grace period:

a) Movement in funds for discontinued policies:

(₹ '000)		
Particulars	March 31, 2013	March 31, 2012
Opening balance at the beginning of the year	665,190	138
Add: Amount transferred to funds for discontinued policies	3,470,155	655,952
Add: Income on investments	177,905	9,665
Less: Fund Management Charges	11,425	565
Less: Amount refunded to policyholders	-	-
Closing balance at the end of the year	4,301,825	665,190

b) Number of policies discontinued during the year ended March 31, 2013: 90,192 (Previous year: 30,029);

c) Percentage of discontinued to total policies (product wise):

Product Name	March 31, 2013	March 31, 2012
Life Stage Wealth II	16.67%	10.20%
Pinnacle super	25.09%	-
LifeTime Premier	20.37%	20.84%
Pinnacle II	17.53%	14.01%
Smart Kid Premier	14.79%	5.23%
Elite life	3.15%	-
Elite Wealth	2.07%	-

d) Number and percentage of policies revived:

Particulars	March 31, 2013	March 31, 2012
Number of policies revived	24,124	4,514
Number of policies discontinued	115,735	30,057
Percentage of policies revived	20.84%	15.02%

e) Charges imposed on account of discontinued policies during the year ended March 31, 2013: ₹ 157,105 thousand (Previous year: ₹ 43,856 thousand).

3.34. Dividend

The Board of Directors of the Company have during the year approved and paid an interim dividend aggregating to ₹ 3,429,335 thousand (Previous year: ₹ 3,142,777 thousand).

The total interim dividend appropriation for the year amounted to ₹ 3,985,659 thousand including corporate dividend tax of ₹ 556,324 thousand (Previous year: ₹ 3,652,614 thousand including corporate dividend tax of ₹ 509,837 thousand).

The Board of Directors have also proposed a final dividend of ₹ 1,413,959 thousand (Previous year: ₹ 1,000,885 thousand).

These dividends were declared from current year's profit and the Company has transferred 10% of current year's profit amounting to ₹ 1,495,939 thousand to general reserves (Previous year: ₹ 1,384,174 thousand) as required by the Companies (Transfer of Profits to Reserves) Rules, 1975.

3.35. Segregation of linked funds

Funds having similar investment objectives but with different charge structures were managed by the Company as a single fund with different plans below it. However, in accordance with circular no. IRDA/F&I/CIR/INV/173/08/2011 issued by the IRDA on July 29, 2011, the Company has converted various plans offered below a single fund, as individual segregated linked funds during FY2012.

3.36. Previous year comparatives

(₹ '000)

Sr. No.	Regrouped to	Regrouped from	Amount	Reason
1.	Provision for doubtful debts in Revenue account	Schedule 3 - Employees' remuneration and welfare benefits - (₹ 97,245) - Rents, rates and taxes - ₹ 21,775 - Office running expenses - ₹ 5,048 Schedule 2 - Renewal commission - ₹ 13,339 - Initial commission - ₹ 1,288	(55,795)	Provisions created for doubtful recoveries from exited employees and on deposits, advances, agents' balances and other receivables. Such recoveries have been reclassified from respective expense heads to Provision for doubtful debts in the Revenue account to ensure appropriate representation.
2.	Bad debts written off in Revenue account	Schedule 3 - Employees' remuneration and welfare benefits - ₹ 108,767 - Rents, rates and taxes - ₹ 700 - Office running expenses - ₹ 52	109,519	Doubtful recoveries from exited employees, deposits, advances and other receivables to the extent considered non recoverable being written off and accordingly reclassified from respective expense heads in Schedule 3 to Bad debts written off in the Revenue account to ensure appropriate representation.
3.	Accretion of discount/ (amortisation of premium) in Revenue account	Interest, dividend & rent in the Revenue account	4,335,880	Accretion of discount/ (amortisation of premium) on investments was clubbed with Interest income. Accretion of discount/(amortisation of premium) is now reclassified and disclosed separately in Revenue account for better representation.
4.	Business conference & meeting in Schedule 3	Others in Schedule 3	383,759	Given the increased materiality of the heads of expenses the same are now being disclosed separately.
5.	Service tax expenses in Schedule 3	Rents, rates and taxes in Schedule 3	185,565	Given the increased materiality of the heads of expenses the same are now being disclosed separately.
6.	Pending unitisation in Schedule 12	Other liabilities in Schedule 12	3,120,898	Given the materiality of the head of liability the same is now being disclosed separately.
7.	Provision for doubtful deposits - ₹ 59,528 Provision for doubtful advances - ₹ 19,488 Provision for doubtful receivables - ₹ 29,567 Provision for doubtful agents' balance - ₹ 151,178 in Schedule 12	Provision for expense and Agents' balances in Schedule 12	259,761	Provision created for doubtful deposits, advances, agents' balances and other receivables have been reclassified to provisions for doubtful balances from provision for expenses to ensure appropriate representation.
8.	Unallocated premium In Schedule 13	Premium received in advance in Schedule 13	86,628	Balances lying in Lapsed and Paid up contracts were erroneously disclosed under the head Premium received in advance. To ensure correct representation, it is now disclosed under Unallocated premium.
9.	Service Tax un-utilised credit in Schedule 12	Other advance in Schedule 12	51,217	A part of service tax unutilised credit was erroneously held as other advances and has now been correctly reclassified and disclosed separately for correct representation.

For and on behalf of the Board of Directors

For **S.R.Batliboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaula Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

SUMMARY OF FINANCIAL STATEMENTS

(₹ in lacs)

Sr. No.	Particulars	FY2013	FY2012	FY2011	FY2010	FY2009
POLICY HOLDERS' ACCOUNT						
1	Gross premium income	1,353,824	1,402,158	1,788,063	1,653,188	1,535,622
2	Net premium income #	1,341,724	1,392,788	1,781,698	1,647,896	1,531,819
3	Income from investments (net)@	618,044	(14,181)	623,153	1,757,996	(614,712)
4	Other income	56,532	36,371	14,618	52,972	95,051
	- Contribution from the Shareholders a/c	54,125	34,980	13,590	52,550	94,857
	- Fees and charges	2,407	1,391	1,028	422	194
5	Total income	2,016,300	1,414,978	2,419,469	3,458,864	1,012,158
6	Commissions	76,542	60,547	56,068	60,297	69,999
7	Brokerage	-	-	-	-	-
8	Operating expenses related to insurance business	204,566	200,885	218,739	256,915	273,873
9	Provisions for tax	2,385	4,356	9,219	(305)	2,114
10	Total expenses	283,493	265,787	284,026	316,907	345,985
11	Payment to policy holders *	1,328,532	845,736	1,059,172	721,004	220,661
12	Increase in actuarial liability	245,045	245,045	(229,822)	59,062	64,412
13	Transfer to linked fund ***	14,262	(74,786)	1,245,332	2,232,121	359,807
14	Surplus/Deficit from operations	144,968	133,196	60,760	129,770	21,293
SHAREHOLDERS' ACCOUNT						
15	Total income under Shareholders Account	41,022	21,857	10,586	3,124	3,527
16	Profit/(loss) before tax	156,961	141,372	83,250	28,053	(88,070)
17	Provisions for tax	7,367	2,955	2,488	2,256	(10,100)
18	Profit/ (loss) after tax	149,594	138,417	80,762	25,797	(77,970)
19	Profit/(loss) carried to Balance sheet	(116,435)	(194,670)	(271,087)	(351,849)	(377,646)
MISCELLANEOUS						
20	(A) Policyholders account:					
	Total funds **	6,873,444	6,611,387	6,441,896	5,428,166	3,110,655
	Total Investments ^	6,880,782	6,692,814	6,604,373	5,592,583	3,203,037
	Yield on investments (%)	9.1%	(0.2%)	10.2%	40.0%	(20.4%)
	(B) Shareholders account :					
	Total funds	396,487	300,528	208,485	126,762	100,442
	Total investments	491,996	347,701	197,647	128,503	66,201
	Yield on investments (%)	9.8%	8.0%	6.5%	3.2%	8.1%
21	Yield on total investments	9.1%	0.1%	10.1%	39.2%	(20.0%)
22	Paid up equity capital	142,894	142,885	142,846	142,814	142,726
23	Net worth	396,487	300,528	208,485	126,762	100,442
24	Total Assets	7,320,756	6,987,837	6,747,606	5,678,180	3,282,853
25	Earnings per share					
	Basic earnings per share (₹)	10.47	9.69	5.65	1.81	(5.50)
	Diluted earnings per share (₹)	10.44	9.66	5.64	1.80	-
26	Book value per share (₹)	27.75	21.03	14.60	8.88	7.04

Net of reinsurance

@ Net of losses

* Inclusive of interim bonuses, if any

** Includes Provision for linked liabilities

^ Includes Assets held to cover linked liabilities

*** Represents increase in Unit reserve

ACCOUNTING RATIOS

Sr No.	Particulars	March 31, 2013	March 31, 2012
1	New business premium income growth (segment-wise)		
	Participating Life	(31.6%)	(32.1%)
	Participating Pension	(74.7%)	(49.5%)
	Non Participating	31.1%	153.7%
	Annuities Non Participating	8.2%	173.1%
	Health	(32.3%)	(74.3%)
	Linked Life	(4.5%)	(37.9%)
	Linked Pension	62.6%	(98.5%)
	Linked Health	(17.7%)	7.3%
	Linked Group	117.0%	(53.5%)
2	Net retention ratio	99.1%	99.3%
	(Net premium divided by gross premium)		
3	Ratio of expenses of management	20.7%	18.6%
	(Expenses of management including commission divided by the total gross direct premium)		
4	Commission Ratio	5.7%	4.3%
	(Gross commission paid to Gross premium)		
5	Ratio of policyholders liabilities to shareholders funds	1746.4%	2225.2%
6	Growth rate of shareholders fund	31.9%	44.1%
7	Ratio of surplus to policyholders liability		
	Participating Life	0.9%	(0.1%)
	Participating Pension	2.6%	0.5%
	Non Participating	(13.7%)	(15.7%)
	Annuities Non Participating	(0.8%)	(9.4%)
	Health	(66.1%)	166.1%
	Linked Life	1.4%	0.8%
	Linked Pension	4.1%	4.2%
	Linked Health	3.6%	1.1%
	Linked Group	0.4%	1.4%
8	Change in networth (₹ '000)	9,595,939	9,203,821
9	Profit after tax / Total income	7.5%	9.9%
10	(Total Real Estate + Loans) / Cash & invested assets	0.3%	0.3%
11	Total Investment / (Capital + Surplus)	1859.5%	2342.7%
12	Total Affiliated Investment / (Capital + Surplus)	7.7%	20.8%
13	Persistency Ratio*		
	13th Month	71.4%	77.0%
	25th Month	90.0%	86.7%
	37th Month	35.6%	31.8%
	49th Month	56.6%	50.6%
	61th Month	60.9%	65.3%

* The ratio is computed based on premiums on a reducing balance basis. The denominator includes only policies paying premium at the beginning of the year.

STATEMENT SHOWING THE CONTROLLED FUND OF ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

(₹ crores)

Sr No.	Particulars	FY2013	FY2012
1	Computation of Controlled fund as per the Balance Sheet		
	Policyholders' fund (Life fund)		
	Participating		
	Individual Assurance	3,615	3,036
	Individual Pension	644	623
	Group Assurance	307	469
	Group Pension	1,198	1,256
	Non-participating		
	Individual Assurance	3,467	1,539
	Group Assurance	-	-
	Individual Annuity	1,434	1,145
	Health	82	12
	Linked		
	Individual Assurance	29,749	29,107
	Group Assurance	-	-
	Individual Pension	22,113	23,535
	Group Superannuation & Gratuity	5,736	5,104
	Health	390	288
	Funds for Future Appropriations	508	759
	Total (A)	69,243	66,873
	Shareholders' fund		
	Paid up Capital	1,429	1,429
	Reserves & Surpluses	3,652	3,502
	Fair Value Change	48	21
	Total (B)	5,129	4,952
	Misc. expenses not written off	-	-
	Credit / (Debit) from P&L A/c.	(1,164)	(1,946)
	Total (C)	(1,164)	(1,946)
	Total shareholders' funds (B + C)	3,965	3,006
	Controlled fund (Total (A + B-C))	73,208	69,879
2	Reconciliation of the Controlled fund from Revenue and Profit & Loss Account		
	Opening Balance of Controlled fund	69,879	67,477
	Add: Inflow		
	Premium income	13,538	14,022
	Less: Reinsurance ceded	(121)	(94)
	Net premium	13,417	13,928
	Investment income	6,180	(142)
	Other income	24	14
	Funds transferred from Shareholders' Accounts	541	350
	Total income	20,162	14,150
	Less: Outgo		
	(i) Benefits paid (net)	13,280	8,454
	(ii) Interim bonus paid	5	3
	(iii) Change in valuation of liability	2,593	1,703
	(iv) Commission	765	607
	(v) Operating expenses	2,046	2,007
	(vi) Provision for taxation	-	-
	(a) FBT	-	-
	(b) Income Tax	24	44
	Total outgo	18,713	12,818
	Surplus of the Policyholders' fund	1,449	1,332
	Less: transferred to Shareholders' Account	1,701	1,545
	Net Flow in Policyholders' account	(251)	(213)
	Add: Net income in Shareholders' fund	1,496	1,384
	Net Inflow / Outflow	1,245	1,171

(₹ crores)

Sr No.	Particulars	FY2013	FY2012
	Add: change in valuation Liabilities	2,593	1,703
	Add: Increase in Paid up Capital	1	4
	Less: Dividend & dividend distribution tax	(564)	(483)
	Closing balance of controlled fund as per cash flow	73,154	69,872
	Change in fair value change & revaluation reserve account	54	7
	Closing balance of controlled fund	73,208	69,879
	As Per Balance Sheet	73,208	69,879
	Difference, if any	-	-
3	Reconciliation with Shareholders' and Policyholders' fund		
	Policyholders' funds		
3.1	Policyholders' funds - Traditional-par and non-par		
	Opening Balance of the Policyholders' fund	8,196	5,800
	Add: Surplus of the Revenue Account	61	(14)
	Add: change in valuation Liabilities	2,638	2,418
	Total as per cash flow	10,895	8,204
	Change in fair value change & revaluation reserve account	28	(8)
	Total	10,923	8,196
	As per Balance Sheet	10,923	8,196
	Difference, if any	-	-
3.2	Policyholders' funds - Linked		
	Opening Balance of the Policyholders' fund	58,678	59,592
	Add: Surplus of the Revenue Account	(311)	(199)
	Add: change in valuation Liabilities	(47)	(715)
	Total	58,320	58,678
	As per Balance Sheet	58,320	58,678
	Difference, if any	-	-
	Shareholders' funds		
	Opening Balance of Shareholders' fund	3,006	2,085
	Add: net income of Shareholders' account (P&L)	1,496	1,384
	Add: Infusion of Capital	1	4
	Less: Dividend & dividend distribution tax	(564)	(483)
	Closing Balance of the Shareholders' fund as per cash flow	3,939	2,990
	Change in fair value change	26	16
	Closing Balance of the Shareholders' fund	3,965	3,006
	As per Balance Sheet	3,965	3,006
	Difference, if any	-	-

STATEMENT PURSUANT TO SECTION 212 OF THE COMPANIES ACT, 1956, RELATING TO SUBSIDIARY COMPANIES

Sr No.	Particulars	March 31, 2013	March 31, 2012
1.	Name of subsidiary company	ICICI Prudential Pension Funds Management Company Limited	ICICI Prudential Pension Funds Management Company Limited
2.	Financial year of subsidiary ended on	March 31, 2013	March 31, 2012
3.	Number of equity shares held by ICICI Prudential Life Insurance Company Limited and/or its nominees in the subsidiary as on March 31, 2012	27,000,000 equity shares of ₹ 10 each fully paid up	11,000,000 equity shares of ₹ 10 each fully paid up
4.	Extent of interest of ICICI Prudential Life Insurance Company Limited in capital of subsidiary	100.0%	100.0%
5.	The net aggregate amount of profits/(losses) of the subsidiary so far as it concerns the members of ICICI Prudential Life Insurance Company Limited and is not dealt with in the accounts of ICICI Prudential Life Insurance Company Limited (₹ in '000)		
	- for the financial year ended March 31, 2013	(1,041.07)	(445.14)
	- for the previous financial years of the subsidiary since it became a subsidiary	(584.75)	(139.61)
6.	The net aggregate amount of profits/(losses) of the subsidiary so far as it concerns the members of ICICI Prudential Life Insurance Company Limited dealt with in the accounts of ICICI Prudential Life Insurance Company Limited (₹ in '000)		
	- for the financial year ended March 31, 2013	Nil	Nil
	- for the previous financial years of the subsidiary since it became a subsidiary	Not applicable	Not applicable

For and on behalf of the Board of Directors

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaulla Khan
Company Secretary

Annexures

forming part of financial statements

ANNEXURE 1 :

3.20 FUND BALANCE SHEET AT MARCH 31, 2013
Form A-BS(UL)

Particulars	Schedule	Linked Life Funds										(₹ '000)	
		Annul Nivesh Fund	Balancer Fund	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund- Life	Dynamic P/E Fund	Flexi Balancer Fund		Flexi Balancer Fund II
Sources of funds													
Policyholders' funds													
Policyholder contribution	F-1	6,285	1,328,064	346,386	55,360	796,296	1,775,441	2,035,946	4,126,244	17,801,077	789,191	671,404	33,993
Revenue account		279	10,848,765	3,400,111	280,836	88,893	(110,472)	681,785	175,581	(749,638)	370,889	127,086	27,914
Total		6,564	12,176,829	3,746,497	336,196	885,189	1,664,969	2,717,731	4,301,825	17,051,439	1,160,080	798,490	61,907
Application of funds													
Investments	F-2	5,488	11,780,095	3,637,198	328,500	873,955	1,631,032	2,512,838	4,166,032	16,700,159	1,138,720	782,864	60,498
Current assets	F-3	1,083	545,534	114,942	9,333	25,563	34,209	701,063	171,415	354,079	22,970	16,610	1,495
Less: Current liabilities and provisions	F-4	7	149,400	5,643	1,637	14,229	272	496,170	37,622	2,799	1,610	984	86
Net current assets		1,076	396,134	109,299	7,696	11,334	33,937	204,893	133,793	351,280	21,360	15,626	1,409
Total		6,564	12,176,829	3,746,497	336,196	885,189	1,664,969	2,717,731	4,301,825	17,051,439	1,160,080	798,490	61,907
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		6,564	12,176,829	3,746,497	336,196	885,189	1,664,969	2,717,731	4,301,825	17,051,439	1,160,080	798,490	61,907
(b) Number of units outstanding (in '000)		495	315,879	139,312	18,811	54,620	156,873	139,777	364,970	1,484,606	77,989	49,119	4,208
(c) NAV per unit (a)/(b) (₹)		13.25	38.55	26.89	17.87	16.21	10.61	19.44	11.79	11.49	14.87	16.25	14.71

Particulars	Schedule	Linked Life Funds										(₹ '000)	
		Flexi Balancer Fund IV	Flexi Growth Fund	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund		Maximiser Fund II
Sources of funds													
Policyholders' funds													
Policyholder contribution	F-1	234,992	11,100,706	10,064,815	755,099	8,849,698	21,889,202	8,823,074	4,382,091	1,853,727	3,827,817	295,341	77,944
Revenue account		21,980	10,054,550	1,608,351	394,537	1,723,007	(275,599)	279,103	653,849	498,665	39,344,071	10,080,225	1,883,348
Total		256,972	21,155,256	11,673,166	1,149,636	10,572,705	21,613,603	9,102,177	5,035,940	2,352,392	43,171,888	10,375,566	1,961,292
Application of funds													
Investments	F-2	254,316	21,116,417	11,669,552	1,151,378	10,550,466	20,774,535	8,225,732	4,786,554	2,235,903	42,863,013	10,307,419	1,954,949
Current assets	F-3	4,653	49,351	8,949	968	24,189	1,147,916	878,010	250,231	439,517	534,755	110,593	20,927
Less: Current liabilities and provisions	F-4	1,997	10,512	5,335	2,710	1,950	308,848	1,565	845	323,028	225,880	42,446	14,584
Net current assets		2,656	36,839	3,614	(1,742)	22,239	839,068	876,445	249,386	116,469	308,875	68,147	6,343
Total		256,972	21,155,256	11,673,166	1,149,636	10,572,705	21,613,603	9,102,177	5,035,940	2,352,392	43,171,888	10,375,566	1,961,292
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		256,972	21,155,256	11,673,166	1,149,636	10,572,705	21,613,603	9,102,177	5,035,940	2,352,392	43,171,888	10,375,566	1,961,292
(b) Number of units outstanding (in '000)		17,828	1,387,728	737,202	75,441	781,569	2,085,453	692,792	271,004	108,584	621,611	261,490	111,089
(c) NAV per unit (a)/(b) (₹)		14.41	15.24	15.83	15.24	13.53	10.46	18.58	21.66	21.66	69.45	39.68	17.66

3.20 FUND BALANCE SHEET AT MARCH 31, 2013 (Contd.)
Form A-BS(UL)

Particulars	Schedule	Linked Life Funds										Pinnacle Fund						
		Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Mutli Cap Balanced Fund	Mutli Cap Growth Fund	Multipier Fund	Multipier Fund II	Multipier Fund III	Multipier Fund IV	New Invest Shield Balanced Fund		Opportunities Fund					
Sources of funds																		
Policyholders' funds	F-1	386,857	2,959,864	2,908,816	1,672,511	12,789,134	6,053,770	1,855,935	858,050	2,299,567	3,314,192	11,567,418	ULIF 081 26/10/09 LPinnacle 105	ULIF 086 24/11/09 LOoport 105	ULIF 025 21/08/06 LInvShieldNw 105	ULIF 047 25/02/08 LMultipl4 105	ULIF 081 26/10/09 LPinnacle 105	
Revenue account		201,131	(47,040)	142,408	27,777	(439,731)	4,404,780	301,543	166,664	542,981	(138,750)	(403,116)						
Total		587,988	2,912,824	3,051,224	1,700,288	12,349,403	10,458,550	2,157,478	1,024,714	2,842,548	3,175,442	11,164,302						
Application of funds																		
Investments	F-2	584,161	2,830,971	2,842,573	1,633,454	12,140,634	10,466,481	2,155,953	1,021,587	2,753,750	3,213,029	11,219,682						
Current assets	F-3	6,613	184,995	208,917	74,404	210,789	8,303	1,923	3,316	93,277	61,910	878,930						
Less: Current liabilities and provisions	F-4	2,786	103,142	266	7,570	2,020	16,234	398	189	4,479	99,497	934,310						
Net current assets		3,827	81,853	208,651	66,834	208,769	(7,931)	1,525	(84)	88,798	(37,587)	(55,380)						
Total		587,988	2,912,824	3,051,224	1,700,288	12,349,403	10,458,550	2,157,478	1,024,714	2,842,548	3,175,442	11,164,302						
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		587,988	2,912,824	3,051,224	1,700,288	12,349,403	10,458,550	2,157,478	1,024,714	2,842,548	3,175,442	11,164,302						
(b) Number of units outstanding (in '000)		41,373	246,434	235,669	143,967	1,060,126	1,006,923	179,909	86,088	159,475	279,832	953,254						
(c) NAV per unit (a)/(b) (₹)		14.21	11.82	12.95	11.81	11.65	10.39	11.99	11.43	17.82	11.35	11.71						

Particulars	Schedule	Linked Life Funds										Return Guarantee Fund IV							
		Pinnacle Fund II	Preserver Fund	Preserver Fund III	Preserver Fund IV	Protector Fund	Protector Fund II	Protector Fund III	Protector Fund IV	Return Guarantee Fund II	Return Guarantee Fund III								
Sources of funds																			
Policyholders' funds	F-1	4,516,015	2,471,058	132,331	237,755	4,832,758	2,152,172	226,830	3,458,872	404,423	373,150	151,905	ULIF 069 31/03/09 LRGF (14) 105	ULIF 066 26/02/09 LRGF (13) 105	ULIF 053 27/01/09 LRGF (12) 105	ULIF 054 18/12/08 LRGF 105	ULIF 069 31/03/09 LRGF (14) 105	ULIF 066 26/02/09 LRGF (13) 105	ULIF 069 31/03/09 LRGF (14) 105
Revenue account		(213,760)	1,353,458	72,656	28,565	4,097,988	1,638,517	219,219	532,698	110,792	101,352	34,801							
Total		4,302,255	3,824,516	204,987	266,320	8,930,746	3,790,689	446,049	3,991,570	459,244	474,502	186,706							
Application of funds																			
Investments	F-2	4,195,686	3,745,488	201,808	252,263	8,498,378	3,609,194	428,528	3,798,109	403,122	461,466	165,976							
Current assets	F-3	157,989	83,979	4,033	14,081	434,142	182,045	19,794	193,890	57,041	47,909	25,193							
Less: Current liabilities and provisions	F-4	51,420	4,951	854	24	1,774	550	2,273	429	919	2,944	4,463							
Net current assets		106,569	79,028	3,179	14,057	432,368	181,495	17,521	193,461	56,122	45,683	20,750							
Total		4,302,255	3,824,516	204,987	266,320	8,930,746	3,790,689	446,049	3,991,570	459,244	474,502	186,706							
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		4,302,255	3,824,516	204,987	266,320	8,930,746	3,790,689	446,049	3,991,570	459,244	474,502	186,706							
(b) Number of units outstanding (in '000)		450,979	194,945	11,644	16,842	368,540	198,628	26,075	245,185	32,189	36,686	13,982							
(c) NAV per unit (a)/(b) (₹)		9.54	19.62	17.60	15.81	24.23	19.08	17.11	16.28	14.27	13.85	13.35							

3.20 FUND BALANCE SHEET AT MARCH 31, 2013 (Contd.)
Form A-BS(Ul)

Particulars	Schedule	Linked Life Funds										Return Guarantee Fund XI (10 Yrs)	RICH Fund									
		Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (5 Yrs)											
		ULIF 073 29/04/09 LRGF(T5) 105	ULIF 078 17/06/09 LRGF(T6) 105	ULIF 082 16/11/09 LRGF(T7) 105	ULIF 103 12/10/10 LRGF(T8) 105	ULIF 104 12/10/10 LRGF(S1) 105	ULIF 106 22/12/10 LRGF(T9) 105	ULIF 107 22/12/10 LRGF(S2) 105	ULIF 111 13/01/11 LRGF(T10) 105	ULIF 112 13/01/11 LRGF(S3) 105	ULIF 120 17/03/11 LRGF(T11) 105			ULIF 121 19/04/11 LRGF(S4) 105								
Sources of funds																						
Policyholder contribution	F-1	76,838	75,854	32,955	911,097	253,616	1,202,548	125,537	2,483,010	434,817	1,217,761	22,730	7,258,384									
Revenue account		8,424	12,635	3,780	149,797	46,381	196,403	22,493	386,490	68,469	151,752	1,455	1,381,817									
Total		85,262	88,489	36,735	1,060,894	299,997	1,398,951	148,030	2,869,500	503,286	1,369,513	24,185	8,640,201									
Application of funds																						
Investments	F-2	79,309	81,560	33,569	999,176	280,824	1,320,585	139,030	2,636,086	468,792	1,276,955	22,872	8,572,660									
Current assets	F-3	6,013	7,070	3,250	61,914	19,228	79,144	9,029	234,267	34,597	92,811	1,317	109,154									
Less: Current liabilities and provisions	F-4	60	141	84	196	55	778	29	853	103	253	4	41,613									
Net current assets		5,953	6,929	3,166	61,718	19,173	78,366	9,000	233,414	34,494	92,558	1,313	67,541									
Total		85,262	88,489	36,735	1,060,894	299,997	1,398,951	148,030	2,869,500	503,286	1,369,513	24,185	8,640,201									
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		85,262	88,489	36,735	1,060,894	299,997	1,398,951	148,030	2,869,500	503,286	1,369,513	24,185	8,640,201									
(b) Number of units outstanding (in '000)		6,626	6,894	2,955	89,482	24,856	118,050	12,332	241,630	41,981	116,296	2,059	680,526									
(c) NAV per unit (a)/(b) (₹)		12.87	12.84	12.43	11.86	12.07	11.85	12.00	11.88	11.99	11.78	11.75	12.70									

Particulars	Schedule	Linked Life Funds							Total
		RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Save Builder Fund	Secure Save Guarantee Fund		
		ULIF 049 17/03/08 LRIC2 105	ULIF 050 17/03/08 LRIC3 105	ULIF 051 17/03/08 LRIC4 105	ULIF 007 11/08/03 LSecPlus 105	ULIF 077 29/05/09 LSSavBuil 105	ULIF 076 29/05/09 LSSavGtee 105		
Sources of funds									
Policyholder contribution	F-1	9,421,890	325,876	4,357,675	348,533	37,865	155,290	196,736,310	
Revenue account		(168,682)	191,877	(9,626)	(108,110)	(617)	(400)	96,852,608	
Total		9,253,208	517,753	4,348,049	456,643	37,248	154,890	293,588,918	
Application of funds									
Investments	F-2	9,208,648	511,025	4,332,702	435,049	36,603	151,684	287,303,772	
Current assets	F-3	93,482	10,825	53,834	82,017	651	3,239	9,374,383	
Less: Current liabilities and provisions	F-4	48,922	4,097	38,487	60,423	6	33	3,089,237	
Net current assets		44,566	6,728	15,347	21,594	645	3,206	6,285,146	
Total		9,253,208	517,753	4,348,049	456,643	37,248	154,890	293,588,918	
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		9,253,208	517,753	4,348,049	456,643	37,248	154,890	293,588,918	
(b) Number of units outstanding (in '000)		697,175	40,731	328,105	25,049	2,979	12,409	18,425,928	
(c) NAV per unit (a)/(b) (₹)		13.27	12.71	13.25	18.23	12.50	12.48		

3.20 FUND BALANCE SHEET AT MARCH 31, 2013 (Contd.)
Form A-BS(UL)

Particulars	Schedule	Linked Pension Funds											Total										
		Pension Return Guarantee Fund III 105	Pension Return Guarantee Fund IV 105	Pension Return Guarantee Fund V 105	Pension Return Guarantee Fund VI 105	Pension Return Guarantee Fund VII 105	Pension Return Guarantee Fund VIII 105	Pension Return Guarantee Fund IX 105	Pension Return Guarantee Fund X (10 Yrs) 105	Pension Return Guarantee Fund XI (10 Yrs) 105	Pension RICH Fund 105	Pension Secure Fund 105		Secure Plus Pension Fund 105									
Sources of funds																							
Policyholders' funds																							
Policyholder contribution	F-1	879,522	354,836	201,659	275,888	562,285	130,414	41,503	96,207	10,966	16,203,179	9,848,339	186,928	137,779	170,606,942								
Revenue account		421,165	128,340	52,301	70,460	76,545	26,234	8,064	17,656	2,091	3,097,178	3,853,716	(747)	55,146	49,943,295								
Total		1,300,687	483,176	253,960	346,348	638,830	156,648	49,567	113,863	13,087	19,300,357	13,702,055	186,181	192,925	220,550,237								
Application of funds																							
Investments	F-2	1,174,124	438,690	236,596	327,995	606,724	147,264	46,303	108,032	12,326	19,113,373	13,608,787	144,612	187,351	216,502,678								
Current assets	F-3	136,318	57,533	17,825	18,466	35,436	9,418	3,290	5,859	764	196,957	116,254	41,599	25,304	5,363,471								
Less: Current liabilities and provisions	F-4	9,755	13,047	461	113	3,330	34	26	28	3	9,973	22,986	30	19,730	1,315,912								
Net current assets		126,563	44,486	17,364	18,353	32,106	9,384	3,264	5,831	761	186,984	93,268	41,569	5,574	4,047,559								
Total		1,300,687	483,176	253,960	346,348	638,830	156,648	49,567	113,863	13,087	19,300,357	13,702,055	186,181	192,925	220,550,237								
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		1,300,687	483,176	253,960	346,348	638,830	156,648	49,567	113,863	13,087	19,300,357	13,702,055	186,181	192,925	220,550,237								
(b) Number of units outstanding (in '000)		95,527	36,107	19,722	26,995	51,515	12,951	4,136	9,493	1,106	1,420,395	966,950	18,372	10,947	14,251,971								
(c) NAV per unit (a)/(b) (₹)		13.62	13.38	12.88	12.83	12.40	12.10	11.98	11.99	11.83	13.59	14.17	10.13	17.62									

Particulars	Schedule	Linked Health Funds											Total											
		Health Balancer Fund 105	Health Flexi Balanced Fund 105	Health Flexi Growth Fund 105	Health Multiplier Fund 105	Health Preserver Fund 105	Health Protector Fund 105	Health Return Guarantee Fund 105	Health Return Guarantee Fund II 105	Health Return Guarantee Fund III 105	Health Return Guarantee Fund IV 105	Health Return Guarantee Fund V 105		Health Return Guarantee Fund VI 105	Health Return Guarantee Fund VII 105									
Sources of funds																								
Policyholders' funds																								
Policyholder contribution	F-1	244,297	295,009	3,835,480	472,032	40,987	1,113,555	52,994	62,526	65,501	30,263	15,186	8,657	4,981	6,241,468									
Revenue account		(79,208)	(103,098)	(1,500,461)	(179,193)	(11,467)	(369,997)	(39,771)	(48,139)	(48,140)	(21,103)	(11,461)	(6,635)	(3,615)	(2,422,308)									
Total		165,089	191,911	2,334,999	292,839	29,520	743,558	13,223	14,387	17,361	9,160	3,725	2,022	1,366	3,819,160									
Application of funds																								
Investments	F-2	157,736	188,920	2,383,832	301,607	28,781	699,957	10,610	12,432	14,432	7,522	3,039	1,654	1,116	3,811,638									
Current assets	F-3	7,991	8,129	52,211	6,324	742	43,680	2,661	2,170	3,193	2,004	704	372	253	130,434									
Less: Current liabilities and provisions	F-4	638	5,138	101,044	15,092	3	79	48	215	264	366	18	4	3	122,912									
Net current assets		7,353	2,991	(48,833)	(8,768)	739	43,601	2,613	1,955	2,929	1,638	686	368	250	7,522									
Total		165,089	191,911	2,334,999	292,839	29,520	743,558	13,223	14,387	17,361	9,160	3,725	2,022	1,366	3,819,160									
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		165,089	191,911	2,334,999	292,839	29,520	743,558	13,223	14,387	17,361	9,160	3,725	2,022	1,366	3,819,160									
(b) Number of units outstanding (in '000)		10,168	10,820	114,354	14,287	2,114	49,778	931	1,038	1,271	680	285	157	110	205,993									
(c) NAV per unit (a)/(b) (₹)		16.24	17.74	20.42	20.50	13.96	14.94	14.20	13.86	13.66	13.47	13.08	12.89	12.37										

3.20 FUND BALANCE SHEET AT MARCH 31, 2013 (Contd.)
Form A-BS(UL)

Particulars	Schedule	Linked Group Funds											Group Leave Encashment Balanced Fund												
		Group Capital Guaranteed Balanced Fund	Group Capital Guaranteed Debt Fund	Group Capital Guaranteed Debt Fund II	Group Capital Guaranteed Growth Fund	Group Capital Guaranteed Growth Fund II	Group Capital Guaranteed Debt Fund	Group Capital Guaranteed Debt Fund II	Group Capital Guaranteed Debt Fund	Group Capital Guaranteed Debt Fund II	Group Capital Guaranteed Debt Fund	Group Capital Guaranteed Debt Fund II													
		ULGF 001 03/04/03 GBalanced 105	ULGF 005 03/10/05 GCCBalI 105	ULGF 010 21/03/07 GCCBal2 105	ULGF 007 28/10/05 GCCDebt1 105	ULGF 011 21/03/07 GCCDebt2 105	ULGF 008 11/12/06 GCCGrowth1 105	ULGF 012 05/07/07 GCCGrowth2 105	ULGF 005 24/02/04 GCCSTDDebt1 105	ULGF 009 16/03/07 GCCSTDDebt2 105	Group Debt Fund	Group Growth Fund													
Sources of funds																									
Policyholders' funds																									
Revenue account	F-1	10,309,917	20,042	1,137,435	9,010	509,518	19,078	37,550	2,103,029	2,103,029	10,867,357	4,919,441	618,979												
Total		16,124,728	101,147	1,669,606	13,192	940,775	28,110	57,756	3,081,359	3,081,359	13,700,349	7,369,117	816,120												
Application of funds																									
Investments	F-2	15,275,400	96,751	1,607,285	12,245	905,126	27,399	56,999	2,966,964	2,966,964	12,818,248	7,136,305	793,470												
Current assets	F-3	870,804	4,485	75,551	960	35,948	757	1,126	114,940	114,940	884,341	247,348	28,936												
Less: Current liabilities and provisions	F-4	21,476	89	13,230	13	199	46	369	545	545	2,240	14,536	6,286												
Net current assets		849,328	4,396	62,321	947	35,649	711	757	114,395	114,395	882,101	232,812	22,650												
Total		16,124,728	101,147	1,669,606	13,192	940,775	28,110	57,756	3,081,359	3,081,359	13,700,349	7,369,117	816,120												
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		16,124,728	101,147	1,669,606	13,192	940,775	28,110	57,756	3,081,359	3,081,359	13,700,349	7,369,117	816,120												
(b) Number of units outstanding (in '000)		599,903	5,527	100,503	614	50,955	1,685	3,656	192,039	192,039	647,880	201,304	52,664												
(c) NAV per unit (a)/(b) (₹)		26.88	18.30	16.61	21.49	18.46	16.68	15.80	18.89	16.05	21.15	36.61	15.50												

Particulars	Schedule	Linked Group Funds											Total												
		Group Leave Encashment Short Term Fund	Group Return Guarantee Fund	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - \$5	Group Return Guarantee Fund - \$7	Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund	Group Debt Fund	Group Growth Fund	Group Leave Encashment Balanced Fund													
		ULGF 014 02/04/08 GLEIncome 105	ULGF 024 26/02/10 GLEST 105	ULGF 021 10/02/09 GRGF1 105	ULGF 022 30/03/09 GRGF2 105	ULGF 023 16/08/09 GRGF3 105	ULGF 026 14/03/11 GRGFS5 105	ULGF 028 01/07/11 GRGFS7 105	ULGF 003 03/04/03 GSTDebt 105	ULGF 015 22/12/08 GSACorBon 105	Group Debt Fund	Group Growth Fund		Group Leave Encashment Balanced Fund											
Sources of funds																									
Policyholders' funds																									
Revenue account	F-1	68,164	614,066	(374,170)	(21,889)	2,111,385	125,574	459,663	1,981,268	1,981,268	39,742,464	413,327,184													
Total		89,854	689,771	252,680	5,087	2,683,715	147,022	531,540	2,319,177	2,319,177	57,249,959	575,208,274													
Application of funds																									
Investments	F-2	83,540	601,968	216,182	3,920	2,481,783	135,916	499,821	2,170,780	2,170,780	54,090,432	561,708,520													
Current assets	F-3	6,334	87,908	36,552	1,168	202,505	11,135	31,834	148,767	148,767	3,220,848	18,089,136													
Less: Current liabilities and provisions	F-4	20	105	54	1	573	29	115	370	370	61,321	4,589,382													
Net current assets		6,314	87,803	36,498	1,167	201,932	11,106	31,719	148,397	148,397	3,159,527	13,499,754													
Total		89,854	689,771	252,680	5,087	2,683,715	147,022	531,540	2,319,177	2,319,177	57,249,959	575,208,274													
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		89,854	689,771	252,680	5,087	2,683,715	147,022	531,540	2,319,177	2,319,177	57,249,959	575,208,274													
(b) Number of units outstanding (in '000)		6,550	54,605	18,496	387	209,852	12,639	45,949	195,988	195,988	2,740,294	35,624,186													
(c) NAV per unit (a)/(b) (₹)		13.72	12.63	13.66	13.14	12.79	11.63	11.57	11.83	11.83	21.15	36.61													

**SCHEDULE: F-1
POLICYHOLDERS CONTRIBUTION AT MARCH 31, 2013**

Particulars	Linked Life Funds											Flexi Balanced Fund III
	Amol Nivesh Fund	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Dynamic P/E Fund	Flexi Balanced Fund	Flexi Balanced Fund II	Flexi Balanced Fund III	
ULIF 072 28/04/09 LAmolNiv 105	ULIF 002 22/10/01 LBalancer1 105	ULIF 014 17/05/04 LBalancer2 105	ULIF 023 13/03/06 LBalancer3 105	ULIF 039 27/08/07 LBalancer4 105	ULIF 087 24/11/09 LBluechip 105	ULIF 088 11/08/03 LCashPlus 105	ULIF 100 01/07/10 LDiscount 105	ULIF 097 11/01/10 LDynamicPE 105	ULIF 031 20/03/07 LFlexiBal1 105	ULIF 032 20/03/07 LFlexiBal2 105	ULIF 033 20/03/07 LFlexiBal3 105	
Opening balance	5,206	3,673,121	781,583	712,554	1,152,090	2,004,580	656,089	13,814,066	1,098,978	767,252	56,428	
Add: Additions during the year*	1,346	753,204	285,112	238,446	711,605	263,770	3,474,164	5,533,830	102,847	81,977	77	
Less: Deductions during the year**	267	3,098,261	720,309	154,704	88,254	232,404	4,009	1,546,819	412,634	177,825	22,512	
Closing balance	6,285	1,328,064	346,386	796,296	1,775,441	2,035,946	4,126,244	17,801,077	789,191	671,404	33,993	

Particulars	Linked Life Funds											Maximiser Fund III
	Flexi Balanced Fund IV	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund	Maximiser Fund II	Maximiser Fund III	
ULIF 040 27/08/07 LFlexiBal4 105	ULIF 026 20/03/07 LFlexiGro1 105	ULIF 027 20/03/07 LFlexiGro2 105	ULIF 028 20/03/07 LFlexiGro3 105	ULIF 038 27/08/07 LFlexiGro4 105	ULIF 116 15/03/11 LHighNavB 105	ULIF 089 24/11/09 LIncome 105	ULIF 020 03/07/05 LInvCash 105	ULIF 018 03/07/05 LInvShield 105	ULIF 001 22/10/01 LMaximis1 105	ULIF 022 17/05/04 LMaximis2 105	ULIF 022 13/03/06 LMaximis3 105	
Opening balance	217,540	20,194,972	12,802,614	1,318,335	11,271,872	3,095,049	4,245,610	1,737,169	16,638,607	2,628,300	914,181	
Add: Additions during the year*	60,329	1,488,022	1,095,704	863	12,392,559	5,950,618	510,345	209,553	2,599,864	585,005	5,887	
Less: Deductions during the year**	42,877	10,583,288	3,933,503	564,099	1,775,229	222,593	373,864	92,995	15,410,654	2,917,964	842,124	
Closing balance	234,992	11,100,706	10,064,815	755,099	21,889,202	8,823,074	4,382,091	1,853,727	3,827,817	295,341	77,944	

Particulars	Linked Life Funds											Pinnacle Fund
	Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Multi Cap Balanced Fund	Multi Cap Growth Fund	Multiplier Fund	Multiplier Fund II	Multiplier Fund III	Multiplier Fund IV	New Invest Shield Balanced Fund	Opportunities Fund	
ULIF 037 27/08/07 LMaximis4 105	ULIF 114 15/03/11 LMaximis5 105	ULIF 090 24/11/09 LMoneyMkt 105	ULIF 088 24/11/09 LMCapBal 105	ULIF 085 29/11/09 LMCapGro 105	ULIF 042 22/11/07 LMultipl1 105	ULIF 044 25/02/08 LMultipl2 105	ULIF 046 25/02/08 LMultipl3 105	ULIF 047 25/02/08 LMultipl4 105	ULIF 025 27/08/06 LInvShieldNw 105	ULIF 086 24/11/09 LOpport 105	ULIF 081 26/10/09 LPinnacle 105	
Opening balance	631,883	546,684	1,396,541	833,773	8,731,474	2,213,777	169,799	1,019,403	2,300,778	2,359,767	10,341,564	
Add: Additions during the year*	52,395	2,485,205	1,835,794	781,528	4,665,022	225,677	354	147,820	223,061	1,135,641	1,745,671	
Less: Deductions during the year**	297,421	72,025	323,519	42,790	607,362	545,098	68,147	309,173	224,272	181,216	519,817	
Closing balance	386,857	2,959,864	2,908,816	1,672,511	12,789,134	6,053,770	1,855,935	858,050	2,299,567	3,314,192	11,567,418	

Particulars	Linked Life Funds											Return Guarantee Fund IV
	Pinnacle Fund II	Preserver Fund III	Preserver Fund IV	Preserver Fund IV	Protector Fund	Protector Fund II	Protector Fund III	Protector Fund IV	Return Guarantee Fund	Return Guarantee Fund II	Return Guarantee Fund III	
ULIF 105 26/10/10 LPinnacle2 105	ULIF 010 17/05/04 LPreserv1 105	ULIF 021 13/03/06 LPreserv3 105	ULIF 036 27/08/07 LPreserv4 105	ULIF 003 22/10/01 LProtect1 105	ULIF 016 17/05/04 LProtect2 105	ULIF 024 13/03/06 LProtect3 105	ULIF 041 27/08/07 LProtect4 105	ULIF 054 18/12/08 LRGF1 105	ULIF 056 26/02/09 LRGF(T3) 105	ULIF 066 26/02/09 LRGF(T2) 105	ULIF 069 31/03/09 LRGF(T4) 105	
Opening balance	3,237,360	2,493,607	156,883	164,199	5,531,174	314,908	3,422,501	473,321	507,395	535,532	243,207	
Add: Additions during the year*	1,564,200	1,653,395	54,888	168,220	2,599,205	863,051	1,027,346	168	251	501	47	
Less: Deductions during the year**	285,625	1,675,944	79,440	95,684	3,297,701	1,017,257	990,977	125,037	103,223	162,883	91,349	
Closing balance	4,516,015	2,471,058	132,331	237,755	4,832,758	2,152,172	3,458,872	348,452	404,423	373,150	151,905	

* Represents unit creation
** Represents unit cancellation

SCHEDULE: F-1

POLICYHOLDERS CONTRIBUTION AT MARCH 31, 2013 (Contd.)

(₹ '000)

Particulars	Linked Life Funds										RICH Fund	
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (5 Yrs)		Return Guarantee Fund XI (10 Yrs)
ULIF 073	ULIF 078	ULIF 082	ULIF 103	ULIF 104	ULIF 107	ULIF 111	ULIF 112	ULIF 120	ULIF 121	ULIF 122	ULIF 123	ULIF 048
29/04/09	17/06/09	16/11/09	12/10/10	12/10/10	22/12/10	13/01/11	13/01/11	17/03/11	19/04/11	17/03/11	17/03/08	17/03/08
LRGF(T5) 105	LRGF(T6) 105	LRGF(T7) 105	LRGF(T8) 105	LRGF(S1) 105	LRGF(S2) 105	LRGF(T10) 105	LRGF(S3) 105	LRGF(T11) 105	LRGF(S4) 105	LRGF(T11) 105	LRGF(S4) 105	LRICH1 105
111,014	105,181	42,203	931,862	255,370	126,724	2,526,470	442,656	1,282,510	26,188	1,453	886,069	10,539,918
Add: Additions during the year*	32	38	60	68	32	7	27	776	9	66,202	3,467	4,177,603
Add: Additions during the year**	34,208	29,483	9,286	1,822	24,450	1,194	7,866	66,202	3,467	1,217,761	22,730	7,258,384
Less: Deductions during the year**	76,838	75,854	32,955	911,097	253,616	125,537	2,483,010	434,817	1,217,761	22,730	22,730	7,258,384
Closing balance												

(₹ '000)

Particulars	Linked Life Funds					Total
	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Save Guarantee Fund	
ULIF 049	ULIF 050	ULIF 051	ULIF 007	ULIF 077	ULIF 076	ULIF 076
17/03/08	17/03/08	17/03/08	11/08/03	29/05/09	29/05/09	29/05/09
LRICH2 105	LRICH3 105	LRICH4 105	LSecPlus 105	LSSavBuil 105	LSSavGtee 105	LSSavGtee 105
10,944,850	564,335	4,597,990	332,131	32,699	133,068	205,703,247
1,162,725	532	836,800	43,450	8,167	33,706	63,185,104
2,685,685	238,991	1,077,115	27,048	3,001	11,484	72,152,041
9,421,890	325,876	4,357,675	348,533	37,865	155,290	196,736,310
Closing balance						

(₹ '000)

Particulars	Linked Pension Funds										
	Invest Shield Fund - Pension	Pension Balancer Fund II	Pension Balancer Fund II	Pension Bluechip Fund	Pension Dynamic P/E Fund	Pension Flexi Balanced Fund II	Pension Flexi Balanced Fund II	Pension Flexi Growth Fund	Pension Flexi Growth Fund II	Pension Growth Fund	Pension Income Fund
ULIF 019	ULIF 005	ULIF 015	ULIF 093	ULIF 098	ULIF 084	ULIF 085	ULIF 029	ULIF 030	ULIF 030	ULIF 095	ULIF 004
03/01/05	03/05/02	17/05/04	11/01/10	11/01/10	29/03/07	29/03/07	29/03/07	29/03/07	29/03/07	11/01/10	03/05/02
PlnvShld 105	PBalancer1 105	PBalancer2 105	PBluChip 105	PDynamicPE 105	PFlexiBalI 105	PFlexiBalZ 105	PFlexiGroI 105	PFlexiGroZ 105	PFlexiGroZ 105	PIncome 105	PMaximist 105
320,091	4,927,323	5,129,158	2,178,062	16,124,332	1,201,088	1,271,786	25,114,604	20,907,926	20,907,926	6,321,001	2,609,805
Add: Additions during the year*	43,240	649,926	590,798	523,892	130,336	91,490	2,502,335	1,513,271	208,910	3,189,197	302,262
Add: Additions during the year**	23,004	1,373,662	1,662,640	78,066	1,856,268	460,177	8,237,357	10,844,595	10,844,595	363,691	1,300,209
340,327	4,203,567	4,057,316	2,656,632	19,505,956	1,044,945	903,099	19,379,582	11,576,602	208,805	9,126,507	1,611,858
Closing balance											

(₹ '000)

Particulars	Linked Pension Funds										
	Pension Maximiser Fund II	Pension Money Market Fund	Pension Multi Cap Balanced Fund	Pension Multi Cap Growth Fund	Pension Multiplier Fund	Pension Multiplier Fund	Pension Opportunities Fund	Pension Preserver Fund	Pension Protector Fund	Pension Protector Fund II	Pension Return Guarantee Fund II
ULIF 013	ULIF 096	ULIF 094	ULIF 091	ULIF 043	ULIF 045	ULIF 082	ULIF 011	ULIF 005	ULIF 017	ULIF 055	ULIF 064
17/05/04	11/01/10	11/01/10	11/01/10	25/02/08	29/02/08	11/01/10	17/05/04	03/05/02	17/05/04	18/12/06	27/07/09
PMMaximisZ 105	PMMoneyMkt 105	PMCapbal 105	PMCapGro 105	PMultipl 1 105	PMultiplZ 105	PMultipl 105	PPreserv 105	PProtect 105	PProtectZ 105	PProtect 105	PRGF 105
10,524,559	1,917,365	1,952,643	13,749,441	6,732,161	3,634,563	6,129,305	4,399,199	13,937,366	5,683,397	1,440,948	1,308,602
Add: Additions during the year*	1,108,310	619,973	3,748,531	547,423	227,085	1,690,626	2,536,599	4,036,199	3,036,858	9	1,487
Add: Additions during the year**	6,697,997	75,706	89,113	873,756	1,944,171	557,060	2,343,587	4,891,857	3,139,577	422,445	376,405
4,934,882	2,589,069	2,483,503	16,624,216	5,335,413	2,655,444	7,222,871	4,592,211	13,081,708	5,590,678	1,018,512	931,684
Closing balance											

* Represents unit creation

** Represents unit cancellation

SCHEDULE: F-2
INVESTMENTS AT MARCH 31, 2013

(₹ '000)

Particulars	Linked Life Funds											
	Annuul Nivresh Fund	Balancer Fund 105	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Dynamic P/E Fund	Flexi Balanced Fund	Flexi Balanced Fund II	Flexi Balanced Fund III
	ULIF 072 28/04/09 LAnnuulNiv 105	ULIF 002 22/10/01 LBalancer1 105	ULIF 014 17/05/04 LBalancer2 105	ULIF 023 13/03/06 LBalancer3 105	ULIF 039 27/08/07 LBalancer4 105	ULIF 087 24/11/09 LBlueChip 105	ULIF 008 11/08/03 LCashPlus 105	ULIF 100 01/07/10 LDiscont 105	ULIF 097 11/01/10 LDynamicPE 105	ULIF 031 20/03/07 LFlexiBal1 105	ULIF 032 20/03/07 LFlexiBal2 105	ULIF 033 20/03/07 LFlexiBal3 105
Approved investments												
Government bonds	-	1,687,024	543,356	46,580	115,760	-	431,664	-	1,052,987	111,783	78,319	6,227
Corporate bonds	-	2,552,100	735,384	76,462	180,223	-	767,953	805,293	76,310	196,390	143,836	9,888
Infrastructure bonds	-	946,234	273,751	28,617	57,000	-	361,253	294,573	-	63,963	34,195	2,991
Equity	-	3,788,143	1,164,720	105,521	274,960	1,386,961	-	14,829,032	-	589,935	406,916	31,561
Money market	1,408	1,079,723	329,827	46,698	121,274	-	544,229	1,250,616	191,868	85,113	53,076	5,567
Mutual funds	87	1,030	14,483	4,445	11,598	21,449	21,220	57,224	29,015	6,601	5,700	812
Deposit with banks	3,304	1,320,100	440,300	10,100	80,201	-	377,846	1,728,022	-	40,000	30,000	-
Total	4,799	11,354,354	3,501,821	318,423	841,016	1,418,410	2,504,165	4,135,728	16,179,212	1,093,785	752,042	57,046
Other investments												
Corporate bonds	-	129,464	35,580	1,060	5,638	-	8,673	-	-	2,559	1,503	143
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	296,877	99,797	8,906	23,120	138,016	-	-	520,947	42,376	29,319	2,318
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	689	-	-	111	4,081	74,606	-	32,304	-	-	-	991
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-
Total	689	426,341	135,377	10,077	32,839	212,622	8,673	32,304	520,947	44,935	30,822	3,452
Grand total	5,488	11,780,695	3,637,198	328,500	873,855	1,631,032	2,512,838	4,168,032	16,700,159	1,138,720	782,864	60,498
% of approved investments to total	87.45%	96.38%	96.28%	96.33%	96.24%	86.96%	99.65%	99.27%	96.86%	96.05%	96.06%	94.29%
% of other investments to total	12.55%	3.62%	3.72%	3.07%	3.76%	13.04%	0.35%	0.78%	3.12%	3.95%	3.94%	5.71%

(₹ '000)

Particulars	Linked Life Funds											
	Flexi Balanced Fund IV	Flexi Growth Fund I	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund	Maximiser Fund II	Maximiser Fund III
	ULIF 040 27/08/07 LFlexiBal4 105	ULIF 026 20/03/07 LFlexiGro1 105	ULIF 027 20/03/07 LFlexiGro2 105	ULIF 028 20/03/07 LFlexiGro3 105	ULIF 038 27/08/07 LFlexiGro4 105	ULIF 116 15/03/11 LHighNavB 105	ULIF 089 24/11/09 LIncome 105	ULIF 020 03/01/05 LInvCash 105	ULIF 018 03/01/05 LInvShld 105	ULIF 001 22/10/01 LMaximis1 105	ULIF 012 17/05/04 LMaximis2 105	ULIF 022 13/03/06 LMaximis3 105
Approved investments												
Government bonds	25,328	-	-	-	-	9,580,709	1,880,199	1,047,068	253,085	-	-	-
Corporate bonds	47,615	-	-	-	-	-	2,037,827	1,645,969	620,389	-	-	-
Infrastructure bonds	9,033	-	-	-	-	-	930,605	616,504	156,422	-	-	-
Equity	130,565	19,147,025	10,472,072	1,041,405	9,154,145	10,509,582	-	366,569	36,707,838	8,950,555	1,667,047	
Money market	19,777	460,101	231,332	47,938	47,938	-	1,026,409	745,157	506,216	1,472,680	469,888	
Mutual funds	2,002	51,659	125,354	15,123	138,622	276,792	23,875	25,652	23,177	183,774	47,967	
Deposit with banks	10,102	-	-	-	380,199	-	2,203,700	690,500	280,699	1,120,000	-	
Total	244,422	19,658,785	10,828,758	1,056,528	9,720,904	20,367,083	8,102,615	4,770,850	2,206,557	39,484,292	9,468,410	1,692,942
Other investments												
Corporate bonds	358	-	-	-	-	-	123,117	15,704	5,268	-	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	9,536	1,457,632	840,794	86,991	732,513	344,276	-	24,078	3,378,721	839,009	147,561	
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	7,859	97,049	63,176	-	-	-	-	-	-
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-
Total	9,894	1,457,632	840,794	94,850	829,562	407,452	123,117	15,704	29,346	3,378,721	839,009	262,007
Grand total	254,316	21,116,417	11,669,552	1,151,378	10,550,466	20,774,535	8,225,732	4,785,554	2,235,903	42,863,013	10,307,419	1,954,949
% of approved investments to total	96.11%	93.10%	92.79%	91.76%	92.14%	98.04%	98.50%	99.67%	98.09%	92.12%	91.86%	86.60%
% of other investments to total	3.89%	6.90%	7.21%	8.24%	7.86%	1.96%	1.50%	0.33%	1.91%	7.88%	8.14%	13.40%

**SCHEDULE: F-2
INVESTMENTS AT MARCH 31, 2013 (Contd.)**

Particulars	Linked Life Funds										Pinnacle Fund	
	Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Multi Cap Balanced Fund	Multi Cap Growth Fund	Multiplier Fund	Multiplier Fund II	Multiplier Fund III	Multiplier Fund IV	New Invest Shield Balanced Fund		Opportunities Fund
Approved investments												
Government bonds	ULIF 037 27/08/07 LMaximis4 105	ULIF 114 15/03/11 LMaximis5 105	ULIF 090 24/11/09 LMoneyMkt 105	ULIF 088 24/11/09 LMCapBal 105	ULIF 085 24/11/09 LMCapGro 105	ULIF 042 22/11/07 LMultipl1 105	ULIF 044 25/02/08 LMultipl2 105	ULIF 046 25/02/08 LMultipl3 105	ULIF 047 25/02/08 LMultipl4 105	ULIF 025 21/08/06 LInvShieldNw 105	ULIF 086 24/11/09 LOpport 105	ULIF 081 26/10/09 LPinnacle 105
Corporate bonds	-	-	270,197	304,119	2,024	-	-	-	-	381,066	-	4,964,879
Infrastructure bonds	-	-	84,308	46,196	-	-	-	-	-	612,138	229	-
Equity	497,918	2,384,616	833,444	833,444	10,550,590	9,672,140	1,927,707	146,109	895,444	159,632	2,545,364	6,008,296
Money market	7,738	36,041	1,858,403	182,571	336,435	137,358	28,289	2,066	13,408	245,654	240,311	49,685
Mutual funds	-	200,000	610,300	21,780	73,239	137,358	28,289	2,066	13,408	8,380	5,108	149,989
Deposit with banks	-	-	-	90,302	-	-	-	-	-	320,301	-	-
Total	505,656	2,620,657	2,842,573	1,572,779	10,962,288	9,809,498	1,955,996	148,175	908,852	2,667,684	2,941,011	11,022,860
Other investments												
Corporate bonds	-	-	-	1,152	-	-	-	-	-	6,146	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	45,064	187,180	-	59,523	1,178,346	653,095	117,683	8,990	55,517	63,662	272,018	196,822
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	33,441	23,134	-	-	-	3,888	82,274	200	57,218	-	-	-
Venture fund	-	-	-	-	-	-	-	-	-	16,258	-	-
Total	78,505	210,314	-	60,675	1,178,346	656,983	199,957	9,190	112,735	86,066	272,018	196,822
Grand total	584,161	2,830,971	2,842,573	1,633,454	12,140,634	10,466,481	2,155,953	157,365	1,021,587	2,753,750	3,213,029	11,219,682
% of approved investments to total	86.56%	92.57%	100.00%	96.29%	90.22%	93.72%	90.73%	94.16%	88.96%	96.87%	91.53%	98.25%
% of other investments to total	13.44%	7.43%	0.00%	3.71%	9.77%	6.28%	9.27%	5.84%	11.04%	3.13%	8.47%	1.75%

Particulars	Linked Life Funds										Return Guarantee Fund IV	
	Pinnacle Fund II	Preserver Fund	Preserver Fund III	Preserver Fund IV	Protector Fund	Protector Fund II	Protector Fund III	Protector Fund IV	Return Guarantee Fund II	Return Guarantee Fund III		
Approved investments												
Government bonds	1,552,536	-	-	-	2,009,769	736,331	88,161	854,402	-	-	-	-
Corporate bonds	-	422,195	27,934	48,034	2,760,624	1,018,656	143,969	1,145,654	203,288	288,921	294,183	100,181
Infrastructure bonds	-	159,372	9,033	13,046	1,365,605	613,676	76,552	523,445	85,538	97,061	51,866	17,227
Equity	2,497,516	-	-	-	-	-	-	-	-	-	-	-
Money market	-	2,249,361	143,108	148,598	1,248,431	562,351	74,197	645,027	-	-	-	-
Mutual funds	55,721	20,337	2,715	2,886	48,476	21,497	33,973	33,973	6,069	4,490	1,446	2,520
Deposit with banks	-	894,223	15,100	39,689	950,500	610,098	36,210	550,600	101,323	70,994	79,377	45,108
Total	4,105,773	3,745,488	197,890	252,263	8,383,405	3,562,609	421,750	3,753,101	396,218	461,466	426,872	165,036
Other investments												
Corporate bonds	-	-	-	-	114,973	46,585	6,778	45,008	-	-	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	81,814	-	-	-	-	-	-	-	-	-	-	-
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	8,099	-	3,918	-	-	-	-	-	6,904	-	-	940
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-
Total	89,913	3,918	3,918	252,263	114,973	46,585	6,778	45,008	6,904	-	-	940
Grand total	4,195,686	3,745,488	201,808	252,263	8,498,378	3,609,194	428,528	3,798,109	403,122	461,466	426,872	165,976
% of approved investments to total	97.86%	100.00%	98.06%	100.00%	98.65%	98.71%	98.42%	98.81%	98.29%	100.00%	100.00%	99.43%
% of other investments to total	2.14%	0.00%	1.94%	0.00%	1.35%	1.29%	1.58%	1.19%	1.71%	0.00%	0.00%	0.57%

SCHEDULE: F-2

INVESTMENTS AT MARCH 31, 2013 (Contd.)

(₹ '000)

Particulars	Linked Life Funds										RICH Fund			
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (5 Yrs)		Return Guarantee Fund XI (10 Yrs)		
Approved investments														
Government bonds	-	-	102,003	-	-	56,688	-	-	-	-	205,494	-	11,234	-
Corporate bonds	43,853	38,960	14,667	664,410	70,135	617,023	617,023	617,023	1,387,969	97,876	687,489	687,489	7,901	-
Infrastructure bonds	19,984	21,510	10,584	161,795	60,788	383,286	383,286	383,286	671,495	95,788	344,035	344,035	1,043	-
Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	7,490,185
Money market	-	-	-	-	-	94,187	-	-	-	-	-	-	-	148,993
Mutual funds	442	675	357	13,990	178	18,460	18,460	18,460	21	19	14,730	235	235	46,337
Deposit with banks	15,030	20,415	7,961	129,201	47,720	136,899	136,899	136,899	21,350	557,653	69,615	230,701	2,459	-
Total	79,309	81,560	33,569	969,396	280,824	1,249,855	1,249,855	1,249,855	139,030	468,792	1,276,955	22,872	7,685,515	
Other investments														
Corporate bonds	-	-	-	-	-	50,496	-	-	-	-	-	-	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	887,145
Money market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	29,780	-	-	-	-	-	-	-	-	-	-
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	29,780	-	70,730	70,730	70,730	-	-	-	-	-	887,145
Grand total	79,309	81,560	33,569	999,176	280,824	1,320,585	1,320,585	1,320,585	139,030	468,792	1,276,955	22,872	8,572,660	
% of approved investments to total	100.00%	100.00%	100.00%	97.02%	100.00%	94.64%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	89.65%	
% of other investments to total	0.00%	0.00%	0.00%	2.98%	0.00%	5.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.35%	

(₹ '000)

Particulars	Linked Life Funds						Total
	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Save Builder Fund	Secure Save Guarantee Fund	
Approved investments							
Government bonds	-	-	-	47,171	3,478	27,832	27,995,500
Corporate bonds	-	-	-	123,542	2,151	12,626	21,333,186
Infrastructure bonds	130,254	-	-	37,195	-	5,034	9,054,861
Equity	8,021,843	450,943	3,756,615	62,862	22,232	47,783	179,466,672
Money market	-	-	-	103,157	4,100	20,592	16,994,373
Mutual funds	108,031	6,535	56,853	5,986	485	2,036	2,013,143
Deposit with banks	-	-	-	50,201	-	20,099	14,788,511
Total	8,260,128	457,478	3,813,468	430,114	32,446	136,002	271,646,246
Other investments							
Corporate bonds	-	-	-	1,207	-	-	601,412
Infrastructure bonds	-	-	-	-	-	-	-
Equity	948,520	53,547	443,876	-	1,339	2,868	14,279,796
Money market	-	-	-	-	-	-	-
Mutual funds	-	-	-	3,728	2,818	12,814	760,060
Venture fund	-	-	-	-	-	-	16,258
Total	948,520	53,547	519,234	4,935	4,157	15,682	15,657,526
Grand total	9,208,648	511,025	4,332,702	435,049	36,603	151,684	287,303,772
% of approved investments to total	89.70%	89.52%	88.02%	98.87%	88.64%	89.66%	94.55%
% of other investments to total	10.30%	10.48%	11.98%	1.13%	11.36%	10.34%	5.45%

SCHEDULE: F-2
INVESTMENTS AT MARCH 31, 2013 (Contd.)

(₹ '000)

Particulars	Linked Pension Funds										Pension Income Fund	Pension Growth Fund	Pension Flexi Growth Fund II	Pension Flexi Growth Fund	Pension Flexi Balanced Fund II	Pension Flexi Balanced Fund	Pension Dynamic P/E Fund	Pension Bluechip Fund	Pension Balancer Fund II	Pension Balancer Fund	Invest Shield Fund - Pension	
	ULIF 004 03/05/02 PMaximis1 105	ULIF 095 11/01/10 PIncome 105	ULIF 127 01/12/11 PGROWTH 105	ULIF 030 20/03/07 PFlexiGro2 105	ULIF 029 20/03/07 PFlexiGro1 105	ULIF 035 20/03/07 PFlexiBal2 105	ULIF 034 20/03/07 PFlexiBal1 105	ULIF 088 11/01/10 PDynmicPE 105	ULIF 093 11/01/10 PBlueChip 105	ULIF 015 17/05/04 PBalancer2 105												ULIF 005 03/05/02 PBalancer1 105
Approved investments																						
Government bonds		2,025,625				153,076	1,154,865				141,678								1,168,033	981,851	100,141	
Corporate bonds		2,566,002				145,585	50,873			122,871									1,678,630	1,216,713	64,033	
Infrastructure bonds		1,033,449				46,353				33,264									467,813	398,122	26,156	
Equity						615,686	15,932,696			529,612									2,153,272	2,153,272	73,440	
Money market		4,656,613				62,790				51,667									482,740	424,292	73,970	
Mutual funds		299,199				90,493	15,375			15,375									24,909	62,536	6,202	
Deposit with banks		65,085				211	170,199			226,629									890,801	1,006,099	80,000	
Total		8,609,286				19,669,454	17,295,787			1,064,666								7,145,479	6,242,885	423,942		
Other investments																						
Corporate bonds																			112,268	64,731	-	
Infrastructure bonds																			-	-	-	
Equity										67,901									126,569	145,338	4,820	
Money market										1,641,064									-	-	-	
Mutual funds											14,447								-	-	31,175	
Venture fund																			-	-	-	
Total										67,901									238,837	210,069	35,995	
Grand total										1,295,050									7,384,316	6,452,954	459,937	
% of approved investments to total										94.75%									96.77%	96.74%	92.17%	
% of other investments to total										5.25%									3.23%	3.26%	7.83%	

(₹ '000)

Particulars	Linked Pension Funds										Pension Return Guarantee Fund II	Pension Return Guarantee Fund I	Pension Protector Fund II	Pension Protector Fund I	Pension Preserver Fund	Pension Opportunities Fund	Pension Multiplier Fund II	Pension Multiplier Fund I	Pension Multi Cap Growth Fund	Pension Multi Cap Balanced Fund	Pension Money Market Fund	Pension Maximiser Fund II	
	ULIF 064 27/01/09 PRGF2 105	ULIF 055 18/12/08 PRGF1 105	ULIF 017 17/05/04 PProtect2 105	ULIF 006 03/05/02 PProtect 105	ULIF 011 17/05/04 PPreserv 105	ULIF 082 11/01/10 PSupport 105	ULIF 045 29/02/08 PMultiplz 105	ULIF 043 29/02/08 PMultipl 105	ULIF 091 11/01/10 PMCapGro 105	ULIF 094 11/01/10 PMCapBal 105													ULIF 096 11/01/10 PMoneyMkt 105
Approved investments																							
Government bonds																							
Corporate bonds																							
Infrastructure bonds																							
Equity																							
Money market																							
Mutual funds																							
Deposit with banks																							
Total																							
Other investments																							
Corporate bonds																							
Infrastructure bonds																							
Equity																							
Money market																							
Mutual funds																							
Venture fund																							
Total																							
Grand total																							
% of approved investments to total																							
% of other investments to total																							

SCHEDULE: F-2

INVESTMENTS AT MARCH 31, 2013 (Contd.)

Particulars	Linked Pension Funds											Total	
	Pension Return Guarantee Fund III	Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 Yrs)	Pension Return Guarantee Fund X (10 Yrs)	Pension Return Guarantee Fund XI (10 Yrs)	Pension RICH Fund	Pension RICH Fund II		Pension Secure Fund
Approved investments													
Government bonds													
Corporate bonds	794,346	233,312	146,025	-	41,078	15,968	48,068	7,575	-	-	32,211	42,868	11,490,513
Infrastructure bonds	115,089	105,093	68,499	116,255	38,947	12,636	23,936	2,650	-	-	6,998	14,054	16,262,242
Equity	-	-	-	-	-	-	-	-	-	-	1,002	26,407	6,856,773
Money market	12,945	5,400	617	4,569	2,068	-	-	-	16,469,684	11,756,093	58,319	43,836	140,413,821
Mutual funds	251,744	94,985	21,455	17,235	50,430	25,091	231	10	574,950	538,064	1,994	2,529	13,155,746
Deposit with banks	-	-	-	-	-	7,516	15,520	2,091	371,999	180,349	29,600	19,998	1,295,717
Total	1,174,124	438,690	236,596	324,649	606,724	146,589	108,032	12,326	17,517,961	12,474,506	130,124	172,906	203,926,783
Other investments													
Corporate bonds	-	-	-	-	-	-	-	-	121,370	-	-	-	512,852
Infrastructure bonds	-	-	-	-	-	-	-	-	1,474,042	1,102,317	-	-	11,743,640
Equity	-	-	-	-	-	-	-	-	-	-	-	-	-
Money market	-	-	-	3,346	-	-	-	-	-	31,964	14,488	-	319,403
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,174,124	438,690	236,596	324,649	606,724	146,589	108,032	12,326	17,517,961	13,608,787	144,612	187,351	216,502,678
% of approved investments to total	100.00%	100.00%	100.00%	98.98%	100.00%	99.54%	100.00%	100.00%	91.65%	91.67%	89.98%	92.29%	94.19%
% of other investments to total	0.00%	0.00%	0.00%	1.02%	0.00%	0.46%	0.00%	0.00%	8.35%	8.33%	10.02%	7.71%	5.81%

Particulars	Linked Health Funds											Total	
	Health Balancer Fund	Health Flexi Balanced Fund	Health Flexi Growth Fund	Health Flexi Multiplier Fund	Health Preserver Fund	Health Protector Fund	Health Return Guarantee Fund	Health Return Guarantee Fund II	Health Return Guarantee Fund III	Health Return Guarantee Fund IV	Health Return Guarantee Fund V		Health Return Guarantee Fund VII
Approved investments													
Government bonds	12,546	9,788	-	-	-	148,746	-	-	-	-	-	76	171,156
Corporate bonds	24,307	20,946	637	-	3,979	180,428	3,270	4,327	3,285	-	147	-	241,528
Infrastructure bonds	4,062	5,086	-	-	1,001	77,151	1,010	3,026	3,017	-	-	-	94,353
Equity	52,592	81,732	1,841,639	238,511	20,566	178,884	-	-	-	832	369	278	2,214,474
Money market	55,699	58,174	29,998	24,031	385	9,608	27	1	70	126	27	-	339,669
Mutual funds	2,110	181	130,001	3,764	600	80,000	6,303	5,078	8,060	5,703	1,073	762	46,297
Deposit with banks	-	-	-	-	-	-	-	-	-	-	-	-	239,585
Total	151,316	175,907	2,002,275	266,306	26,531	674,817	10,610	12,432	14,432	6,665	3,039	1,116	3,347,062
Other investments													
Corporate bonds	202	142	-	-	-	19,674	-	-	-	-	-	-	20,018
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	3,371	12,871	231,671	24,481	-	-	-	-	-	-	-	-	272,394
Money market	-	-	-	-	2,250	5,466	-	-	-	-	-	-	-
Mutual funds	2,847	-	149,886	10,820	-	-	-	-	-	-	38	-	172,164
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,420	13,013	381,557	35,301	2,250	25,140	10,610	12,432	14,432	7,522	3,039	1,116	464,576
Grand total	157,736	188,920	2,383,832	301,607	28,781	699,957	10,610	12,432	14,432	7,522	3,039	1,654	3,811,638
% of approved investments to total	95.93%	93.11%	83.99%	88.30%	92.18%	96.41%	100.00%	100.00%	100.00%	88.61%	100.00%	100.00%	87.81%
% of other investments to total	4.07%	6.89%	16.01%	11.70%	7.82%	3.59%	0.00%	0.00%	0.00%	11.39%	0.00%	2.30%	12.19%

SCHEDULE: F-2
INVESTMENTS AT MARCH 31, 2013 (Contd.)

Particulars	Linked Group Funds										Group Leave Encashment Fund	
	Group Balanced Fund	Group Capital Guarantee Balanced Fund	Group Capital Guarantee Fund II	Group Capital Guarantee Debt Fund II	Group Capital Guarantee Debt Fund I	Group Capital Guarantee Debt Fund II	Group Capital Guarantee Growth Fund	Group Capital Guarantee Short Term Debt Fund II	Group Capital Guarantee Short Term Debt Fund I	Group Capital Guarantee Short Term Debt Fund II		Group Growth Fund
	ULGF 001 03/04/03 Balanced 105	ULGF 006 03/10/05 CGBal1 105	ULGF 010 21/03/07 GCGBal2 105	ULGF 007 08/10/05 GCG Debt1 105	ULGF 011 21/03/07 GCG Debt2 105	ULGF 008 11/12/06 GCGrowth1 105	ULGF 012 05/07/07 GCGrowth2 105	ULGF 005 24/02/04 GCGSTDebt1 105	ULGF 009 16/03/07 GCGSTDebt2 105	ULGF 002 03/04/03 GDebt 105	ULGF 004 30/10/03 GGrowth 105	ULGF 013 02/04/08 GLEBal 105
Approved investments												
Government bonds	3,146,770	24,261	332,929	2,806	199,097	4,756	9,661	-	2,751,102	705,585	192,533	
Corporate bonds	3,642,537	24,424	457,750	3,918	222,101	65	5,415	9,961	3,859,890	908,269	168,760	
Infrastructure bonds	908,370	7,032	130,533	-	53,425	-	1,969	3,008	1,275,676	221,610	40,438	
Equity	2,289,327	14,919	250,598	-	8,863	8,863	18,225	-	-	3,545,392	121,819	
Money market	1,689,356	17,091	121,017	3,197	101,319	8,921	12,530	60,228	1,913,252	303,756	52,996	
Mutual funds	25,041	1,322	21,847	173	12,400	365	767	1,463	15,190	95,680	10,662	
Deposit with banks	2,864,398	743	260,100	1,200	250,698	-	-	32,346	3,016,202	821,699	150,302	
Total	14,565,799	89,792	1,574,774	11,294	839,040	22,970	48,567	107,006	2,966,964	6,601,991	737,530	
Other investments												
Corporate bonds	524,927	-	-	-	7,080	1,011	1,011	-	-	192,170	11,126	
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	
Equity	184,674	1,244	21,823	-	791	791	1,832	-	-	311,015	9,805	
Money market	-	-	-	-	-	-	-	-	-	-	-	
Mutual funds	-	5,715	10,688	951	59,006	2,627	5,589	1,836	-	31,129	35,009	
Venture fund	-	-	-	-	-	-	-	-	-	-	-	
Total	709,601	6,959	32,511	951	66,086	4,429	8,432	1,836	-	534,314	55,940	
Grand total	15,275,400	96,751	1,607,285	12,245	905,126	27,399	56,999	108,842	2,966,964	7,136,305	793,470	
% of approved investments to total	95.35%	92.81%	97.98%	92.23%	92.70%	83.84%	85.27%	98.31%	100.00%	100.00%	92.95%	
% of other investments to total	4.65%	7.19%	2.02%	7.77%	7.30%	16.16%	14.79%	1.69%	0.00%	0.00%	7.05%	

Particulars	Linked Group Funds										Group Leave Encashment Income Fund	Group Total
	Group Leave Encashment Short Term Fund	Group Return Guarantee Fund I	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - S5	Group Return Guarantee Fund - S7	Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund	Total			
	ULGF 014 02/04/08 GLEIncome 105	ULGF 024 26/02/10 GLEST 105	ULGF 021 10/02/09 GRGF1 105	ULGF 022 30/03/09 GRGF2 105	ULGF 023 16/06/09 GRGF3 105	ULGF 026 14/03/11 GRGFS5 105	ULGF 028 01/07/11 GRGFS7 105	ULGF 003 03/04/03 GSTDebt 105	ULGF 015 22/12/08 GSA/CorBon 105	ULGF 004 30/10/03 GGrowth 105	ULGF 013 02/04/08 GLEBal 105	
Approved investments												
Government bonds	15,684	-	-	-	1,528,687	-	-	-	-	7,385,184	47,042,353	
Corporate bonds	18,832	53,785	85,055	-	1,528,687	89,285	712,766	1,047,649	-	13,407,974	51,244,930	
Infrastructure bonds	12,960	14,049	-	-	433,324	22,319	193,568	533,844	-	4,334,323	20,340,310	
Equity	-	-	-	-	-	-	-	-	-	6,249,143	328,344,110	
Money market	21,073	199,753	8,436	833	35,047	1,927	2,828,477	-	-	8,805,229	39,295,017	
Mutual funds	1,178	6,815	3,310	67	361,547	21,401	82,235	30,476	-	355,079	3,710,236	
Deposit with banks	8,081	327,566	118,676	2,940	361,547	21,401	2,174,400	391,219	-	11,730,887	41,210,954	
Total	77,808	601,968	215,477	3,840	2,358,605	134,932	496,580	5,991,446	2,003,188	52,267,819	531,187,910	
Other investments												
Corporate bonds	2,023	-	-	-	-	-	-	-	-	739,348	1,873,630	
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	
Equity	-	-	-	-	-	-	-	-	-	531,184	26,827,014	
Money market	-	-	-	-	-	-	-	-	-	-	-	
Mutual funds	3,709	-	705	80	123,178	984	100,042	167,592	-	552,081	1,803,708	
Venture fund	-	-	-	-	-	-	-	-	-	-	-	
Total	5,732	705	80	80	123,178	984	3,241	100,042	167,592	1,822,613	30,520,610	
Grand total	83,540	601,968	216,182	3,920	2,481,783	135,916	499,821	6,091,488	2,170,780	54,090,432	561,708,520	
% of approved investments to total	93.14%	100.00%	99.67%	97.96%	95.04%	99.28%	99.35%	98.36%	92.28%	96.63%	94.57%	
% of other investments to total	6.86%	0.00%	0.33%	2.04%	4.96%	0.72%	0.65%	1.64%	7.72%	3.37%	5.43%	

SCHEDULE: F-3
CURRENT ASSETS AT MARCH 31, 2013

Particulars	Linked Life Funds											Flexi Balanced Fund III				
	Anmol Nivesh Fund	Balancer Fund	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Dynamic P/E Fund	Flexi Balanced Fund	Flexi Balanced Fund II					
ULIF 072 28/04/09 LAnmolNiv 105	1,001	ULIF 002 22/10/01 LBalancer1 105	212,805	ULIF 014 17/05/04 LBalancer2 105	64,826	ULIF 023 13/03/06 LBalancer3 105	4,921	ULIF 039 27/08/07 LBalancer4 105	10,338	ULIF 087 24/11/09 LBluechip 105	ULIF 008 17/08/03 LCashPlus 105	ULIF 100 01/07/10 LDiscount 105	ULIF 097 11/01/10 LDynamicPE 105	ULIF 031 20/03/07 LFlexiBal1 105	ULIF 032 20/03/07 LFlexiBal2 105	ULIF 033 20/03/07 LFlexiBal3 105
Accrued interest																
Cash & bank balance	82	1,586	155	19	10	15	19	10	19	60	7,339	10	21	7,933	16	656
Dividend receivable	-	2,060	598	47	1,172	131	47	1,172	330	9,379	330	9,379	231	231	18	18
Receivable for sale of investments	-	326,611	46,019	10,074	10,074	4,350	10,074	4,999	596,335	596,335	-	109,615	9,627	7,798	648	648
Unit collection a/c	-	2,461	3,342	-	33,027	4,999	-	33,027	4,493	20,000	-	222,429	1,076	632	162	162
Other current assets (for investments)	-	11	2	-	-	-	-	-	-	-	-	-	-	-	-	-
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,083	545,534	114,942	25,563	34,209	9,333	25,563	34,209	701,063	171,415	354,079	22,970	16,610	22,970	1,495	1,495

Particulars	Linked Life Funds											Maximiser Fund III				
	Flexi Balanced Fund IV	Flexi Growth Fund	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund	Maximiser Fund II					
ULIF 040 27/08/07 LFlexiBal4 105	2,302	ULIF 026 20/03/07 LFlexiGro1 105	10	ULIF 027 20/03/07 LFlexiGro2 105	8,939	ULIF 028 20/03/07 LFlexiGro3 105	800	ULIF 038 27/08/07 LFlexiGro4 105	1,612	ULIF 116 15/03/11 LHighNavB 105	ULIF 089 24/11/09 LIncome 105	ULIF 020 03/01/05 LInvCash 105	ULIF 018 03/01/05 LInvShld 105	ULIF 001 22/10/01 LMaximis1 105	ULIF 012 17/05/04 LMaximis2 105	ULIF 022 13/02/06 LMaximis3 105
Accrued interest																
Cash & bank balance	11	16,567	10	8	11	158	11	158	46	11	11	46	11	12	7	7
Dividend receivable	71	71	71	71	71	71	71	71	237	13,027	13,027	237	2,928	2,928	345	345
Receivable for sale of investments	2,269	-	-	-	-	333,293	97,391	67,835	389,609	496,855	101,410	101,410	101,410	101,410	20,572	20,572
Unit collection a/c	-	32,774	-	-	-	563,179	481,836	7,076	5,554	15,758	6,226	6,226	6,226	6,226	17	17
Other current assets (for investments)	-	-	-	-	-	63,000	37,000	1	1	78	17	17	17	17	3	3
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,653	49,351	8,949	24,189	1,147,916	878,010	250,231	439,517	534,755	110,593	20,927	20,927	20,927	20,927	20,927	20,927

Particulars	Linked Life Funds											Pinnacle Fund				
	Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Multi Cap Balanced Fund	Multi Cap Growth Fund	Multi Cap Growth Fund	Multiplier Fund	Multiplier Fund II	Multiplier Fund III	Multiplier Fund IV	New Invest Shield Balanced Fund		Opportunities Fund			
ULIF 037 27/08/07 LMaximis4 105	10	ULIF 114 15/03/11 LMaximis5 105	373	ULIF 090 24/11/09 LMoneyMkt 105	36,173	ULIF 088 24/11/09 LMCapBal 105	17,521	ULIF 085 24/11/09 LMCapGro 105	128	ULIF 042 22/11/07 LMultipl1 105	ULIF 044 25/02/08 LMultipl2 105	ULIF 046 25/02/08 LMultipl3 105	ULIF 047 25/02/08 LMultipl4 105	ULIF 025 21/08/06 LInvShldW 105	ULIF 086 24/11/09 LOpport 105	ULIF 081 26/10/09 LPinnacle 105
Accrued interest																
Cash & bank balance	10	9	10	21	11	9	11	9	11	11	8	18	41	256	103,649	103,649
Dividend receivable	120	1,591	10	503	7,696	1,674	503	7,696	1,674	1,674	131	797	639	1,999	3,719	3,719
Receivable for sale of investments	6,345	7,226	-	17,490	202,954	-	238	2,501	2,501	2,796	59,631	59,631	59,631	59,631	771,552	771,552
Unit collection a/c	137	175,789	172,734	38,868	202,954	-	1	-	-	-	-	-	-	-	-	-
Other current assets (for investments)	1	7	-	1	-	-	-	-	-	-	-	-	-	-	-	-
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,613	184,995	208,917	74,404	210,789	8,303	1,923	3,316	93,277	61,910	878,930	878,930	878,930	878,930	878,930	878,930

**SCHEDULE: F-3
CURRENT ASSETS AT MARCH 31, 2013 (Contd.)**

Particulars	Linked Life Funds										Return Guarantee Fund IV		
	Pinnacle Fund II	Preserver Fund III	Preserver Fund III	Preserver Fund III	Preserver Fund IV	Protector Fund	Protector Fund II	Protector Fund III	Protector Fund IV	Return Guarantee Fund			
ULIF 105	39,107	83,358	2,002	11,300	239,608	ULIF 003	ULIF 016	ULIF 024	ULIF 041	ULIF 054	ULIF 063	ULIF 066	ULIF 069
26/10/10	8	621	2,031	1,379	171	17/05/04	13/03/06	27/08/07	27/08/07	18/12/08	27/01/09	26/02/09	31/03/09
L Pinnacle 2	1,511	-	-	-	-	LPProtect1	LPProtect2	LPProtect3	LPProtect4	LRGF1	LRGF(T2)	LRGF(T3)	LRGF(T4)
105	62,530	-	-	1,402	4,805	105	105	105	105	105	105	105	105
Other current assets (for investments)	-	-	-	-	65,000	-	28,000	3,000	29,000	-	-	-	-
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	157,989	83,979	4,033	14,081	434,142	182,045	19,794	193,890	57,041	47,909	50,574	25,193	25,193

Particulars	Linked Life Funds										Return Guarantee Fund XI (10 Yrs)	RICH Fund
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (5 Yrs)		
ULIF 073	6,003	6,648	3,139	54,796	16,832	ULIF 106	ULIF 104	ULIF 111	ULIF 112	ULIF 120	ULIF 121	ULIF 048
29/04/09	10	422	111	6,877	2,367	22/12/10	12/10/10	13/01/11	13/01/11	17/03/11	19/04/11	17/03/08
LRGF(15)	-	-	-	-	-	LRGF(19)	LRGF(S1)	LRGF(T10)	LRGF(S3)	LRGF(T11)	LRGF(S4)	L RCHT 105
105	-	-	-	-	-	105	105	105	105	105	105	105
Accrued interest	-	-	-	-	-	-	-	-	-	-	-	-
Cash & bank balance	-	-	-	-	-	-	-	-	-	-	-	-
Dividend receivable	-	-	-	-	-	-	-	-	-	-	-	-
Receivable for sale of investments	-	-	-	-	-	-	-	-	-	-	-	-
Unit collection a/c	-	-	-	-	29	-	-	-	-	-	-	-
Other current assets (for investments)	-	-	-	-	-	-	-	-	-	-	-	-
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,013	7,070	3,250	61,914	19,228	79,144	9,029	234,267	34,597	92,811	1,317	109,154

Particulars	Linked Life Funds					Secure Save Builder Fund	Secure Save Guarantee Fund	Total
	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Save Guarantee Fund			
ULIF 049	9	12	9	6,045	191	ULIF 076	ULIF 076	2,759,836
17/03/08	4,430	252	2,064	15	40	LSSavGtee	LSSavGtee	45,649
L RICH 2 105	81,771	10,560	33,672	58	24	105	105	110,663
Other current assets (for investments)	7,265	-	18,085	73,576	187	-	-	4,042,518
Appropriation adjustment account	7	1	4	2,323	209	-	-	2,170,560
Total	93,482	10,825	53,834	82,017	651	3,239	-	9,374,383

SCHEDULE: F-3

CURRENT ASSETS AT MARCH 31, 2013 (Contd.)

Particulars	Linked Pension Funds											Pension Maximizer Fund	Pension Income Fund	Pension Growth Fund	Pension Flexi Growth Fund	Pension Flexi Growth Fund II	Pension Flexi Balanced Fund	Pension Dynamic P/E Fund	Pension Bluechip Fund	Pension Balancer Fund II	Pension Balancer Fund	Invest Shield - Pension	(₹ '000)		
	ULIF 019 03/01/05 PInvShid 105	ULIF 005 03/05/02 PBalancert1 105	ULIF 015 17/05/04 PBalancer2 105	ULIF 093 11/01/10 PBlueChip 105	ULIF 098 11/01/10 PDynamicPE 105	ULIF 034 20/03/07 PFlexiBal1 105	ULIF 035 20/03/07 PFlexiBal2 105	ULIF 029 20/03/07 PFlexiGro1 105	ULIF 030 20/03/07 PFlexiGro2 105	ULIF 127 01/12/11 PGROWTH 105	ULIF 095 11/01/10 PIncome 105													ULIF 004 03/05/02 PMaximis1 105	
Accrued interest	5,003	108,348	134,359	14,019	24,087	23,164	7,167	46	72	249,783	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash & bank balance	18	63	68	9	17	18	12	10	10	133	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend receivable	52	2,010	2,561	10,367	409	492	19,150	18,155	81	-	1,411	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivable for sale of investments	50,125	70,787	79,941	-	9,156	17,740	-	44,421	-	307,999	51,756	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unit collection a/c	1,033	-	7,413	29,743	1,917	-	37,358	-	39,207	26,667	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other current assets (for investments)	-	-	-	-	-	-	-	-	3	50,000	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	56,231	181,208	224,342	54,138	35,586	41,414	63,688	62,635	39,361	634,602	53,184	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Linked Pension Funds											Pension Return Guarantee Fund II	Pension Return Guarantee Fund	Pension Protector Fund II	Pension Protector Fund	Pension Preserver Fund	Pension Protector Fund	Pension Protector Fund II	Pension Return Guarantee Fund	Pension Return Guarantee Fund II	(₹ '000)					
	ULIF 013 17/05/04 PMaximis2 105	ULIF 096 11/01/10 PMoneyMkt 105	ULIF 094 11/01/10 PMCcapBal 105	ULIF 091 11/01/10 PMCcapGro 105	ULIF 043 29/02/08 PMultipl1 105	ULIF 045 29/02/08 PMultipl2 105	ULIF 092 11/01/10 POpport 105	ULIF 011 17/05/04 PPreserv 105	ULIF 006 03/05/02 PProtect1 105	ULIF 017 17/05/04 PProtect2 105	ULIF 055 18/12/08 PRGF1 105											ULIF 064 27/01/09 PRGF2 105				
Accrued interest	354	56,036	41,767	128	-	30	150,689	427,537	226,846	156,441	138,289	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash & bank balance	10	5,341	24	10	8	11	128	215	107	9	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend receivable	6,272	-	763	10,060	2,812	5,524	-	296,054	867,149	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivable for sale of investments	216,696	-	26,291	99,696	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unit collection a/c	15,057	11,662	-	36,917	1,042	3,636	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other current assets (for investments)	33	-	1	5	-	19	-	297,000	139,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	238,422	73,039	68,846	146,806	4,915	9,220	150,817	1,020,806	1,233,102	156,450	138,336	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Particulars	Linked Pension Funds											Pension Return Guarantee Fund III	Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 Yrs)	Pension Return Guarantee Fund X (10 Yrs)	Pension Return Guarantee Fund XI (10 Yrs)	Pension RICH Fund	Pension RICH Fund II	Pension Secure Fund	Secure Plus Pension Fund	Total	(₹ '000)					
	ULIF 067 26/02/09 PRGF3 105	ULIF 070 31/03/09 PRGF4 105	ULIF 074 29/04/09 PRGF5 105	ULIF 079 17/05/09 PRGF6 105	ULIF 083 16/11/09 PRGF7 105	ULIF 102 32/10/10 PRGF(S1) 105	ULIF 108 22/2/10 PRGF(S2) 105	ULIF 113 13/01/11 PRGF(S3) 105	ULIF 122 19/04/11 PRGF(S4) 105	ULIF 052 17/03/08 PRICH1 105	ULIF 053 17/03/08 PRICH2 105																ULIF 128 01/12/11 PSECURE 105	ULIF 009 17/1/03 PSeepPlus 105			
Accrued interest	131,901	57,523	17,815	18,456	32,798	9,204	2,874	5,850	753	1,863	-	3,330	1,835	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Cash & bank balance	4,417	10	10	10	2,638	214	416	9	11	11	2,010	62	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Dividend receivable	-	-	-	-	-	-	-	-	-	-	18,351	13,112	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Receivable for sale of investments	-	-	-	-	-	-	-	-	-	-	101,125	101,125	22,284	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Unit collection a/c	-	-	-	-	-	-	-	-	-	-	18,763	34,937	1,078	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other current assets (for investments)	-	-	-	-	-	-	-	-	-	-	12	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	136,318	57,533	17,825	18,466	35,436	9,418	3,290	5,859	764	196,957	116,254	41,599	25,304	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SCHEDULE: F-3
CURRENT ASSETS AT MARCH 31, 2013 (Contd.)

Particulars	Linked Health Funds													Total				
	Health Balancer Fund	Health Flexi Balanced Fund	Health Flexi Growth Fund	Health Multiplier Fund	Health Preserver Fund	Health Protector Fund	Health Return Guarantee Fund	Health Return Guarantee Fund II	Health Return Guarantee Fund III	Health Return Guarantee Fund IV	Health Return Guarantee Fund V	Health Return Guarantee Fund VI	Health Return Guarantee Fund VII					
ULIF 059 15/01/09 HBalancer 105	1,051	986	250	ULIF 058 15/01/09 HMultipl 105	308	13,264	ULIF 062 15/01/09 HRGF1 105	2,649	2,170	ULIF 065 29/01/09 HRGF2 105	3,181	ULIF 071 31/03/09 HRGF4 105	699	ULIF 080 17/06/09 HRGF5 105	360	ULIF 084 16/11/09 HRGF7 105	247	27,106
Accrued interest	10	12	45	11	64	24	12	12	63	5	12	6	12	12	12	6	6	276
Cash & bank balance	33	57	1,538	203	-	-	-	-	-	-	-	-	-	-	-	-	-	1,831
Dividend receivable	2,067	1,504	-	10,652	-	-	-	-	-	-	-	-	-	-	-	-	-	14,223
Receivable for sale of investments	4,830	5,569	50,364	6,108	370	14,740	-	-	-	-	-	-	-	-	-	-	-	81,981
Unit collection a/c	-	1	14	2	-	5,000	-	-	-	-	-	-	-	-	-	-	-	5,017
Other current assets (for investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	7,991	8,129	52,211	6,324	742	43,680	2,661	2,170	3,193	2,004	704	372	253	372	253	253	253	1,30,434

Particulars	Linked Group Funds													Group Leave Encashment Balanced Fund					
	Group Balanced Fund	Group Capital Guarantee Balanced Fund II	Group Capital Guarantee Debt Fund	Group Capital Guarantee Debt Fund II	Group Capital Guarantee Debt Fund I	Group Capital Guarantee Growth Fund II	Group Capital Guarantee Short Term Debt Fund	Group Capital Guarantee Short Term Debt Fund II	Group Capital Guarantee Short Term Debt Fund II	Group Debt Fund	Group Debt Fund	Group Growth Fund	Group Leave Encashment Balanced Fund						
ULIF 001 03/04/03 GBalanced 105	282,672	1,907	41,114	ULIF 007 28/10/05 GCCGDebt1 105	747	14,242	ULIF 011 21/03/07 GCCGDebt2 105	11,126	ULIF 012 05/07/07 GCCGDebt2 105	396	ULIF 005 24/02/04 GCCGDebt1 105	2,059	ULIF 009 16/03/07 GCCGDebt2 105	86,911	ULIF 002 03/04/03 GDebt 105	439,976	ULIF 004 30/10/03 GGrowth 105	65,707	12,459
Accrued interest	6,706	42	26	10	10	25	52	15	14	11	11	9	9	9	180	180	50	18	18
Cash & bank balance	1,872	19	281	-	-	-	6	14	701	-	-	-	-	-	-	-	3,329	3,329	103
Dividend receivable	299,237	1,685	22,238	96	4,041	-	353	353	701	-	-	-	-	-	111,115	111,115	74,347	74,347	10,895
Receivable for sale of investments	300,313	832	11,890	107	540	17,000	282	282	-	841	-	-	28,020	28,020	91,070	91,070	103,911	103,911	5,460
Unit collection a/c	4	-	2	-	-	-	-	-	-	-	-	-	-	-	242,000	242,000	4	4	1
Other current assets (for investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	870,804	4,485	75,551	960	35,848	757	1,126	1,126	1,126	2,911	114,940	884,341	247,348	247,348	884,341	247,348	247,348	28,936	28,936

Particulars	Linked Group Funds										Grand Total									
	Group Leave Encashment Short Term Fund	Group Return Guarantee Fund	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - S5	Group Return Guarantee Fund - S7	Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund	Group Total	Group Total										
ULIF 014 02/04/08 GLEIncome 105	3,230	ULIF 024 25/02/10 GLEST 105	43,835	ULIF 021 10/02/09 GRGF1 105	34,792	ULIF 022 30/03/09 GRGF2 105	1,114	ULIF 023 16/06/09 GRGF3 105	168,171	ULIF 026 14/03/11 GRGF5 105	9,268	ULIF 028 01/07/11 GRGF7 105	28,787	ULIF 003 05/04/03 GSTDebt 105	154,260	ULIF 015 22/12/08 GSACorBon 105	141,173	1,512,884	6,348,121	
Accrued interest	13	10	11	11	11	11	7,483	918	918	7	7	7	7	8,012	8,012	40	40	23,649	85,795	
Cash & bank balance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,624	236,377
Dividend receivable	597	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,624	5,624
Receivable for sale of investments	494	44,063	1,749	43	26,851	43	26,851	949	26,851	3,040	3,040	3,040	3,040	254,366	254,366	7,554	7,554	525,305	7,001,493	
Unit collection a/c	2,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	892,375	3,417,075
Other current assets (for investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	261,011	1,000,275
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,334	87,908	36,552	1,168	202,505	11,135	31,834	426,638	148,767	3,220,848	18,089,136	18,089,136	18,089,136	18,089,136	18,089,136	18,089,136	18,089,136	18,089,136	18,089,136	18,089,136

SCHEDULE: F-4

CURRENT LIABILITIES AT MARCH 31, 2013

Particulars	Linked Life Funds										Total		
	Anmol Nivesh Fund	Balancer Fund	Balancer Fund I	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Dynamic P/E Fund		Flexi Balanced Fund	Flexi Balanced Fund II
Payable for purchase of investments													
Other current liabilities													
Unit payable a/c													
Expropriation adjustment account													
Total	(7)	(149,400)	(5,643)	(272)	(496,170)	(37,622)	(2,799)	(1,610)	(984)	(86)			

Particulars	Linked Life Funds										Total	
	Flexi Balanced Fund IV	Flexi Growth Fund	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund		Maximiser Fund II
Payable for purchase of investments												
Other current liabilities												
Unit payable a/c												
Expropriation adjustment account												
Total	(1,997)	(10,512)	(5,335)	(2,710)	(1,950)	(308,848)	(1,565)	(845)	(323,028)	(42,446)	(225,880)	(14,584)

Particulars	Linked Life Funds										Total	
	Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Multi Cap Balanced Fund	Multi Cap Growth Fund	Multiplier Fund	Multiplier Fund II	Multiplier Fund III	Multiplier Fund IV	New Invest Shield Balanced Fund		Opportunities Fund
Payable for purchase of investments												
Other current liabilities												
Unit payable a/c												
Expropriation adjustment account												
Total	(2,786)	(103,142)	(266)	(7,570)	(2,020)	(16,234)	(398)	(189)	(4,479)	(99,497)	(934,310)	

Particulars	Linked Life Funds										Total	
	Pinnacle Fund II	Preserver Fund III	Preserver Fund IV	Protector Fund	Protector Fund III	Protector Fund IV	Return Guarantee Fund	Return Guarantee Fund II	Return Guarantee Fund III	Return Guarantee Fund IV		
Payable for purchase of investments												
Other current liabilities												
Unit payable a/c												
Expropriation adjustment account												
Total	(51,420)	(4,951)	(854)	(24)	(1,774)	(2,273)	(919)	(1,226)	(2,944)	(4,463)		

SCHEDULE: F-4
CURRENT LIABILITIES AT MARCH 31, 2013 (Contd.)

Particulars	Linked Life Funds											Total	
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (5 Yrs)	Return Guarantee Fund XI (10 Yrs)		RICH Fund
Payable for purchase of investments	ULIF 073 29/04/09 LRGF(T15) 105	ULIF 078 17/05/09 LRGF(T6) 105	ULIF 082 16/11/09 LRGF(T7) 105	ULIF 103 12/10/10 LRGF(T8) 105	ULIF 104 12/10/10 LRGF(S1) 105	ULIF 106 22/12/10 LRGF(T9) 105	ULIF 107 22/12/10 LRGF(S2) 105	ULIF 111 13/01/11 LRGF(T10) 105	ULIF 112 13/01/11 LRGF(S3) 105	ULIF 120 17/03/11 LRGF(T11) 105	ULIF 121 19/04/11 LRGF(S4) 105	ULIF 048 17/03/08 LRCH1 105	
Other current liabilities	(16)	(16)	(7)	(196)	(55)	(258)	(2)	(530)	(10)	(253)	(4)	(39,221)	
Unit payable a/c	(44)	(125)	(77)	-	-	(520)	-	(323)	(93)	-	-	(2,392)	
Expropriation adjustment account	(60)	(141)	(84)	(196)	(55)	(778)	(29)	(853)	(103)	(253)	(4)	(41,613)	
Total													

Particulars	Linked Life Funds						Total
	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Save Builder Fund	Secure Save Guarantee Fund	
Payable for purchase of investments	ULIF 049 17/03/08 LRCH2 105	ULIF 050 17/03/08 LRCH3 105	ULIF 051 17/03/08 LRCH4 105	ULIF 007 11/08/03 LSSecPlus 105	ULIF 077 29/05/09 LSSavBuil 105	ULIF 076 29/05/09 LSSavGtee 105	(2,938,588)
Other current liabilities	(47,214)	(2,081)	(87,687)	(60,353)	(6)	(33)	(60,447)
Unit payable a/c	(1,708)	(1,444)	(800)	(70)	-	-	(90,202)
Expropriation adjustment account	-	(1,872)	-	-	-	-	-
Total	(48,922)	(4,097)	(38,487)	(60,423)	(6)	(33)	(3,089,237)

Particulars	Linked Pension Funds											Total
	Invest Shield Fund - Pension	Pension Balancer Fund	Pension Balancer Fund II	Pension Bluechip Fund	Pension Dynamic P/E Fund	Pension Flexi Balanced Fund	Pension Flexi Balanced Fund II	Pension Flexi Growth Fund	Pension Flexi Growth Fund II	Pension Growth Fund	Pension Income Fund	
Payable for purchase of investments	ULIF 019 03/01/05 PInvShid 105	ULIF 005 03/05/02 PBalancer1 105	ULIF 015 17/05/04 PBalancer2 105	ULIF 093 11/01/10 PBluChip 105	ULIF 088 11/01/10 PDynamicPE 105	ULIF 034 20/03/07 PFlexiBal1 105	ULIF 035 20/03/07 PFlexiBal2 105	ULIF 029 20/03/07 PFlexiGro1 105	ULIF 030 20/03/07 PFlexiGro2 105	ULIF 127 01/12/11 PGROWTH 105	ULIF 095 11/01/10 PIncome 105	ULIF 004 03/05/02 PMaximis1 105
Other current liabilities	(44,369)	(30)	(34)	(386)	(1)	(2)	(7,204)	(7,759)	(9,049)	(6)	(21,397)	
Unit payable a/c	(72)	(1,837)	(936)	(324)	(2,966)	(324)	(6,469)	(3,929)	(27)	(1,540)	(1,535)	
Expropriation adjustment account	-	(14,637)	-	-	-	(4,609)	-	(3,221)	-	-	(12,023)	
Total	(44,441)	(16,504)	(970)	(386)	(2,967)	(326)	(13,673)	(14,909)	(9,076)	(1,546)	(34,955)	

Particulars	Linked Pension Funds											Total
	Pension Maximiser Fund II	Pension Money Market Fund	Pension Multi Cap Balanced Fund	Pension Multi Cap Growth Fund	Pension Multiplier Fund	Pension Multiplier Fund II	Pension Opportunities Fund	Pension Preserver Fund	Pension Protector Fund	Pension Protector Fund II	Pension Return Guarantee Fund II	
Payable for purchase of investments	ULIF 013 17/05/04 PMaximis2 105	ULIF 096 11/01/10 PMoneyMkt 105	ULIF 094 11/01/10 PMCapBal 105	ULIF 091 11/01/10 PMCapGro 105	ULIF 043 25/02/08 PMulti1 105	ULIF 045 25/02/08 PMulti2 105	ULIF 092 11/01/10 POpport 105	ULIF 011 17/05/04 PPreserv 105	ULIF 006 03/05/02 PProtect1 105	ULIF 017 17/05/04 PProtect2 105	ULIF 064 27/01/09 PRGF 105	
Other current liabilities	(70,247)	(244)	(3,093)	(2,600)	(1,575)	(568)	(121,925)	(528)	(3,118)	(823,415)	(258)	
Unit payable a/c	(3,203)	(396)	(3,919)	(11,147)	(4,147)	(1,096)	(11,183)	(22,400)	(14,836)	(2,041)	-	
Expropriation adjustment account	-	-	(7,408)	(2,600)	(5,722)	(568)	(11,711)	(25,591)	(838,977)	(2,317)	(258)	
Total	(73,450)	(244)	(7,408)	(2,600)	(5,722)	(568)	(123,021)	(25,591)	(838,977)	(2,317)	(258)	

SCHEDULE: F-4

CURRENT LIABILITIES AT MARCH 31, 2013 (Contd.)

Particulars	Linked Pension Funds											Total	
	Pension Return Guarantee Fund III	Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 yrs)	Pension Return Guarantee Fund X (10 yrs)	Pension Return Guarantee Fund XI (10 yrs)	Pension RICH Fund	Pension Secure Fund		Secure Plus Pension Fund
Payable for purchase of investments	ULIF 067 25/02/09 PRGF3 105	ULIF 070 31/03/09 PRGF4 105	ULIF 074 29/04/09 PRGF5 105	ULIF 079 17/06/09 PRGF6 105	ULIF 083 16/11/09 PRGF7 105	ULIF 102 12/10/10 PRGF(S1) 105	ULIF 108 22/12/10 PRGF(S2) 105	ULIF 113 13/01/11 PRGF(S3) 105	ULIF 122 19/04/11 PRGF(S4) 105	ULIF 052 17/03/08 PRICH1 105	ULIF 053 17/03/08 PRICH2 105	ULIF 128 01/12/11 PSECURE 105	ULIF 009 17/1/03 PSeePlus 105
Other current liabilities	(242)	(92)	(47)	(64)	(118)	(29)	(1)	(21)	(2)	(4,631)	(2,778)	(4)	(19,700)
Unit payable a/c	(9,513)	(12,955)	(414)	(49)	(3,212)	(5)	(16)	(6)	(1)	(5,342)	(2,534)	(26)	(30)
Expropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	(9,755)	(13,047)	(461)	(113)	(3,330)	(34)	(26)	(28)	(3)	(9,973)	(22,986)	(30)	(19,730)
													(1,135,722)
													(43,329)
													(136,861)
													(1,315,912)

Particulars	Linked Health Funds											Total	
	Health Balancer Fund	Health Flexi Balanced Fund	Health Flexi Growth Fund	Health Multiplier Fund	Health Preserver Fund	Health Protector Fund	Health Return Guarantee Fund	Health Return Guarantee Fund II	Health Return Guarantee Fund III	Health Return Guarantee Fund IV	Health Return Guarantee Fund V		Health Return Guarantee Fund VI
Payable for purchase of investments	ULIF 059 15/01/09 HBalancer 105	ULIF 060 15/01/09 HFlexiBal 105	ULIF 057 15/01/09 HFlexiGro 105	ULIF 058 15/01/09 HMultipl 105	ULIF 056 15/01/09 HPreserv 105	ULIF 061 15/01/09 HProtect 105	ULIF 062 15/01/09 HHRGF1 105	ULIF 065 29/07/09 HHRGF2 105	ULIF 068 26/02/09 HHRGF3 105	ULIF 071 31/07/09 HHRGF4 105	ULIF 075 29/04/09 HHRGF5 105	ULIF 080 17/09/09 HHRGF6 105	ULIF 084 16/11/09 HHRGF7 105
Other current liabilities	(20)	(23)	(422)	(53)	(3)	(67)	(2)	(4)	(3)	(2)	(1)	(4)	(3)
Unit payable a/c	-	-	-	-	-	-	(211)	(261)	(364)	(17)	(4)	-	-
Expropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	(638)	(5,138)	(101,044)	(15,092)	(3)	(79)	(215)	(264)	(366)	(18)	(4)	(3)	(122,912)
													(121,406)
													(600)
													(906)

Particulars	Linked Group Funds											Total	
	Group Balanced Fund	Group Capital Encashment Short Term Fund	Group Capital Encashment Balanced Fund II	Group Capital Encashment Growth Fund II	Group Capital Encashment Debt Fund	Group Capital Encashment Debt Fund I	Group Capital Encashment Growth Fund II	Group Capital Encashment Short Term Debt Fund	Group Capital Encashment Short Term Debt Fund II	Group Capital Encashment Debt Fund	Group Capital Encashment Debt Fund		Group Capital Encashment Debt Fund
Payable for purchase of investments	ULGF 001 03/04/03 GBalanced 105	ULGF 006 03/10/05 GCGBal1 105	ULGF 010 21/03/07 GCGBal2 105	ULGF 008 11/12/06 GCGrowth1 105	ULGF 007 28/10/05 GCGDebt1 105	ULGF 011 21/03/07 GCGDebt2 105	ULGF 008 11/12/06 GCGrowth1 105	ULGF 012 05/07/07 GCGrowth2 105	ULGF 005 24/02/04 GCGSTDebt1 105	ULGF 009 15/03/07 GCGSTDebt2 105	ULGF 002 03/04/03 GDDebt 105	ULGF 004 30/10/03 GGrowth 105	ULGF 013 02/04/08 GLEBal 105
Other current liabilities	(18,937)	(62)	(12,883)	(10)	(20)	(179)	(37)	(70)	(16)	(62)	(13,371)	(6,156)	
Unit payable a/c	(2,539)	(27)	(347)	(3)	(3)	(3)	(9)	(15)	(284)	(545)	(1,165)	(130)	
Expropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	
Total	(21,476)	(89)	(13,230)	(13)	(199)	(46)	(369)	(16)	(545)	(2,240)	(14,536)	(6,286)	
												(6,286)	

Particulars	Linked Group Funds											Total
	Group Leave Encashment Income Fund	Group Leave Encashment Short Term Fund	Group Return Guarantee Fund	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - S5	Group Return Guarantee Fund - S7	Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund	Group Growth Fund	Group Encashment Balanced Fund	
Payable for purchase of investments	ULGF 014 02/04/08 GLEIncome 105	ULGF 024 26/02/10 GLEST 105	ULGF 021 10/02/09 GRGF1 105	ULGF 022 30/03/09 GRGF2 105	ULGF 023 16/06/09 GRGF3 105	ULGF 026 14/03/11 GRGF5 105	ULGF 028 01/07/11 GRGF7 105	ULGF 003 03/04/03 GSTDebt 105	ULGF 015 22/12/08 GSACorBon 105	ULGF 004 30/10/03 GGrowth 105	ULGF 013 02/04/08 GLEBal 105	
Other current liabilities	(6)	(105)	(54)	(1)	(573)	(29)	(115)	(1,009)	(370)	(51,614)	(4,247,330)	
Unit payable a/c	(14)	-	-	-	-	-	-	-	-	(9,423)	(113,799)	
Expropriation adjustment account	-	-	-	-	-	-	-	-	-	(284)	(228,253)	
Total	(20)	(105)	(54)	(1)	(573)	(29)	(115)	(1,009)	(370)	(61,321)	(4,589,382)	

3.20 FUND BALANCE SHEET AT MARCH 31, 2012 (Contd.)
Form A-B5(UL)

Particulars	Schedule	Linked Life Funds											Pinnacle Fund					
		Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Multi Cap Balanced Fund	Multi Cap Growth Fund	Multiplier Fund	Multiplier Fund II	Multiplier Fund III	Multiplier Fund IV	New Invest Shield Balanced Fund	Opportunities Fund						
Sources of funds																		
Policyholders' funds	F-1	ULIF 037 LMaximis4 105	ULIF 114 LMaximis5 105	ULIF 090 LMoneyMkt 105	ULIF 088 LMCapBal 105	ULIF 085 LMCapGro 105	ULIF 042 LMultipl1 105	ULIF 044 LMultipl2 105	ULIF 046 LMultipl3 105	ULIF 047 LMultipl4 105	ULIF 025 LInvShieldNw 105	ULIF 086 LOpport105	ULIF 081 LPinnacle 105					
Policyholder contribution		631,883	546,684	1,396,541	933,773	8,731,474	10,708,987	2,213,777	169,799	1,019,403	2,300,778	2,359,767	10,341,564					
Revenue account		162,749	15,431	62,503	(24,800)	(587,664)	3,572,041	190,844	44,470	108,054	330,541	(183,049)	(898,825)					
Total		794,632	562,115	1,459,044	908,973	8,143,810	14,281,028	2,404,621	214,269	1,127,457	2,631,319	2,166,718	9,442,739					
Application of funds																		
Investments	F-2	795,879	512,937	1,407,082	882,228	7,885,103	14,256,082	2,402,021	215,356	1,125,061	2,561,161	2,142,877	9,142,400					
Current assets	F-3	232	49,280	52,135	26,929	160,313	30,559	3,137	11	2,647	70,673	47,245	792,557					
Less: Current liabilities and provisions	F-4	1,479	102	173	184	1,606	5,623	537	1,098	251	515	23,404	492,218					
Net current assets		(1,247)	49,178	51,962	26,745	158,707	24,936	2,600	(1,087)	2,396	70,158	23,841	300,339					
Total		794,632	562,115	1,459,044	908,973	8,143,810	14,281,028	2,404,621	214,269	1,127,457	2,631,319	2,166,718	9,442,739					
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		794,632	562,115	1,459,044	908,973	8,143,810	14,281,028	2,404,621	214,269	1,127,457	2,631,319	2,166,718	9,442,739					
(b) Number of units outstanding (in '000)		59,619	51,318	123,302	84,394	743,267	1,467,631	216,182	19,942	102,108	162,319	204,287	870,912					
(c) NAV per unit (a)/ (b) (₹)		13.33	10.95	11.83	10.77	10.96	9.73	11.12	10.74	11.04	16.21	10.61	10.84					

Particulars	Schedule	Linked Life Funds											Return Guarantee Fund IV					
		Pinnacle Fund II	Preserver Fund	Preserver Fund III	Preserver Fund IV	Protector Fund	Protector Fund II	Protector Fund III	Protector Fund IV	Return Guarantee Fund I	Return Guarantee Fund II	Return Guarantee Fund III						
Sources of funds																		
Policyholders' funds	F-1	ULIF 105 LPinnacle2 105	ULIF 010 LPreserv1 105	ULIF 021 LPreserv3 105	ULIF 036 LPreserv4 105	ULIF 003 LPprotect1 105	ULIF 016 LPprotect2 105	ULIF 024 LPprotect3 105	ULIF 041 LPprotect4 105	ULIF 054 LRGF1 105	ULIF 053 LRGF1(2) 105	ULIF 066 LRGF(3) 105	ULIF 069 LRGF(4) 105					
Policyholder contribution		3,237,360	2,493,607	156,883	164,199	5,531,174	2,305,778	314,908	3,422,501	473,321	507,395	535,532	243,207					
Revenue account		(282,899)	1,050,244	54,770	13,051	3,263,170	1,286,341	1,74,732	228,954	76,097	68,851	65,118	21,411					
Total		2,954,461	3,543,851	211,653	177,250	8,794,344	3,592,119	489,640	3,651,455	549,418	576,246	600,650	264,618					
Application of funds																		
Investments	F-2	2,880,620	3,489,945	209,413	173,257	8,467,203	3,468,224	474,214	3,499,973	487,789	532,074	559,506	252,800					
Current assets	F-3	100,610	54,738	3,137	4,014	331,530	124,368	16,773	152,963	52,665	45,784	45,504	25,640					
Less: Current liabilities and provisions	F-4	26,769	432	897	21	4,389	473	1,347	481	1,027	1,612	4,360	13,822					
Net current assets		73,841	54,306	2,240	3,993	327,141	123,895	15,426	152,482	51,629	44,172	41,144	11,818					
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		2,954,461	3,543,851	211,653	177,250	8,794,344	3,592,119	489,640	3,651,455	549,418	576,246	600,650	264,618					
(b) Number of units outstanding (in '000)		332,721	197,699	13,149	12,253	401,302	210,740	31,644	249,738	41,815	45,217	47,942	21,513					
(c) NAV per unit (a)/ (b) (₹)		8.88	17.93	16.10	14.47	21.91	17.05	15.47	14.62	13.14	12.74	12.53	12.30					

3.20 FUND BALANCE SHEET AT MARCH 31, 2012 (Contd.)
Form A-BS(UL)

Particulars	Schedule	Linked Life Funds										Return Guarantee Fund XI (5 Yrs)									
		Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund X (15 Yrs)										
Sources of funds																					
Policyholders' funds																					
Policyholder contribution	F-1	111,014	105,181	42,203	931,862	255,370	1,226,966	126,724	2,526,470	442,656	1,282,510										
Revenue account		2,313	5,889	821	62,922	18,419	82,888	8,052	161,948	21,081	53,007										
Total		113,327	111,070	43,024	994,784	273,789	1,309,854	134,776	2,688,418	463,737	1,335,517										
Application of funds																					
Investments	F-2	108,315	105,574	40,779	950,618	262,902	1,246,791	129,657	2,533,228	443,306	1,268,197										
Current assets	F-3	5,106	5,552	2,256	44,391	10,949	63,359	5,150	155,852	20,537	67,622										
Less: Current liabilities and provisions	F-4	94	56	11	225	62	296	31	662	106	302										
Net current assets		5,012	5,496	2,245	44,166	10,887	63,063	5,119	155,190	20,431	67,320										
Total		113,327	111,070	43,024	994,784	273,789	1,309,854	134,776	2,688,418	463,737	1,335,517										
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		113,327	111,070	43,024	994,784	273,789	1,309,854	134,776	2,688,418	463,737	1,335,517										
(b) Number of units outstanding (in '000)		9,574	9,407	3,775	91,863	25,175	121,109	12,527	248,157	43,124	124,384										
(c) NAV per unit (a)/(b) (₹)		11.84	11.81	11.40	10.83	10.88	10.82	10.76	10.83	10.75	10.74										

Particulars	Schedule	Linked Life Funds										Total									
		Return Guarantee Fund XI (10 Yrs)	RICH Fund	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Save Builder Fund	Secure Save Guarantee Fund	Secure Save ULIF 07 29/05/09 LSSavBuil 105	Secure Save ULIF 07 29/05/09 LSSavGee 105										
Sources of funds																					
Policyholders' funds																					
Policyholder contribution	F-1	26,188	10,539,918	10,944,850	564,335	4,597,990	332,131	32,699	133,068												
Revenue account		(200)	1,219,647	(121,782)	187,143	(29,954)	74,926	(2,051)	(6,359)												
Total		25,988	11,759,565	10,823,068	751,478	4,568,036	407,057	30,638	126,709												
Application of funds																					
Investments	F-2	25,022	11,777,859	10,811,424	752,733	4,514,619	395,210	30,165	123,329												
Current assets	F-3	972	43,778	15,759	14	55,121	11,928	479	3,414												
Less: Current liabilities and provisions	F-4	6	62,072	4,115	1,269	1,704	81	6	34												
Net current assets		966	(18,294)	11,644	(1,255)	53,417	11,847	473	3,380												
Total		25,988	11,759,565	10,823,068	751,478	4,568,036	407,057	30,638	126,709												
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		25,988	11,759,565	10,823,068	751,478	4,568,036	407,057	30,638	126,709												
(b) Number of units outstanding (in '000)		2,466	942,384	838,980	60,019	354,957	24,395	2,643	10,924												
(c) NAV per unit (a)/(b) (₹)		10.54	12.48	12.90	12.52	12.87	16.69	11.59	11.60												

**3.20 FUND BALANCE SHEET AT MARCH 31, 2012 (Contd.)
Form A-BS(UL)**

Particulars	Schedule	Linked Pension Funds										Pension Maximiser Fund II	Pension Maximiser Fund III			
		Invest Shield Fund - Pension	Pension Balancer Fund	Pension Balancer Fund II	Pension Bluechip Fund	Pension Dynamic P/E Fund	Pension Flexi Balanced Fund	Pension Flexi Balanced Fund II	Pension Flexi Growth Fund	Pension Flexi Growth Fund II	Pension Income Fund			Pension Maximiser Fund		
Sources of funds																
Policyholders' funds																
Policyholder contribution	F-1	320,091	4,927,323	5,129,158	2,178,062	16,124,332	1,201,088	1,271,786	25,114,604	20,907,926	6,321,001	2,609,805	10,524,559			
Revenue account		93,028	2,061,203	3,028,072	(259,167)	(1,792,030)	51,093	308,547	2,438,361	7,822,799	(178,093)	3,531,361	11,116,438			
Total		413,119	6,988,526	8,157,230	1,918,895	14,332,302	1,252,181	1,580,333	27,552,965	28,730,725	6,142,908	6,141,166	21,640,997			
Application of funds																
Investments	F-2	403,956	6,760,605	7,921,274	1,883,293	14,144,262	1,232,321	1,558,235	27,400,017	28,657,500	5,925,618	6,129,174	21,665,591			
Current assets	F-3	9,242	230,297	237,241	35,985	190,910	28,133	26,845	169,540	91,345	218,564	14,045	8,615			
Less: Current liabilities and provisions	F-4	79	2,376	1,285	383	2,870	8,273	4,747	19,592	18,120	1,274	2,053	33,209			
Net current assets		9,163	227,921	235,956	35,602	188,040	19,860	22,098	152,948	73,225	217,290	11,992	(24,594)			
Total		413,119	6,988,526	8,157,230	1,918,895	14,332,302	1,252,181	1,580,333	27,552,965	28,730,725	6,142,908	6,141,166	21,640,997			
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		413,119	6,988,526	8,157,230	1,918,895	14,332,302	1,252,181	1,580,333	27,552,965	28,730,725	6,142,908	6,141,166	21,640,997			
(b) Number of units outstanding (in '000)		20,893	221,577	343,190	195,201	1,354,158	87,665	105,612	1,964,117	1,968,186	526,563	92,839	560,811			
(c) NAV per unit (a)/(b) (₹)		19.77	31.54	23.77	9.83	10.58	14.28	14.96	14.03	14.67	11.67	66.15	38.59			

Particulars	Schedule	Linked Pension Funds										Pension Return Guarantee Fund II	Pension Return Guarantee Fund III			
		Pension Money Market Fund	Pension Multi Cap Balanced Fund	Pension Multi Cap Growth Fund	Pension Multiplier Fund	Pension Multiplier Fund II	Pension Opportunities Fund	Pension Preserver Fund	Pension Protector Fund	Pension Protector Fund II	Pension Return Guarantee Fund			Pension Return Guarantee Fund II		
Sources of funds																
Policyholders' funds																
Policyholder contribution	F-1	1,917,365	1,952,643	13,749,441	6,732,161	3,634,563	6,129,305	4,399,199	13,937,366	5,693,397	1,440,948	1,308,602	1,281,276			
Revenue account		(17,920)	(170,463)	(1,033,159)	358,646	403,935	(743,370)	672,791	2,368,619	1,501,357	348,746	350,680	310,642			
Total		1,899,445	1,782,180	12,716,282	7,090,807	4,038,498	5,385,935	5,071,990	16,305,985	7,194,754	1,789,694	1,659,282	1,591,918			
Application of funds																
Investments	F-2	1,844,237	1,743,120	12,563,474	6,949,362	3,952,317	5,349,704	4,990,525	15,724,023	6,941,706	1,644,936	1,551,116	1,481,789			
Current assets	F-3	55,435	39,419	155,334	143,817	87,083	94,808	82,081	585,751	253,970	146,151	108,541	116,637			
Less: Current liabilities and provisions	F-4	227	359	2,526	2,372	902	58,577	616	3,789	922	1,393	375	6,508			
Net current assets		55,208	39,060	152,808	141,445	86,181	36,231	81,465	581,962	253,048	144,758	108,166	110,129			
Total		1,899,445	1,782,180	12,716,282	7,090,807	4,038,498	5,385,935	5,071,990	16,305,985	7,194,754	1,789,694	1,659,282	1,591,918			
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		1,899,445	1,782,180	12,716,282	7,090,807	4,038,498	5,385,935	5,071,990	16,305,985	7,194,754	1,789,694	1,659,282	1,591,918			
(b) Number of units outstanding (in '000)		161,186	172,555	1,181,708	713,726	390,838	530,558	285,721	830,232	424,151	136,101	130,358	127,089			
(c) NAV per unit (a)/(b) (₹)		11.78	10.33	10.76	9.93	10.33	10.15	17.75	19.64	16.96	13.15	12.73	12.53			

3.20 FUND BALANCE SHEET AT MARCH 31, 2012 (Contd.)
Form A-BS(UL)

Particulars	Schedule	Linked Pension Funds										Total											
		Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 Yrs)	Pension Return Guarantee Fund X (10 Yrs)	Pension Return Guarantee Fund XI (10 Yrs)	Pension RICH Fund	Pension RICH Fund II		Secure Plus Pension Fund										
		ULIF 070 31/03/09 PRGF4 105	ULIF 074 29/04/09 PRGF5 105	ULIF 079 17/06/09 PRGF6 105	ULIF 083 16/11/09 PRGF7 105	ULIF 102 12/10/10 PRGF(S1) 105	ULIF 108 22/12/10 PRGF(S2) 105	ULIF 113 13/01/11 PRGF(S3) 105	ULIF 122 19/04/11 PRGF(S4) 105	ULIF 052 17/03/08 PRICH1 105	ULIF 053 17/03/08 PRICH2 105		ULIF 009 17/11/03 PSecPlus 105										
Sources of funds																							
Policyholders' funds	F-1	519,683	301,858	403,784	703,511	131,948	41,648	98,083	12,491	22,257,304	14,968,317	132,171	198,376,799										
Revenue account		88,953	31,808	41,321	27,641	10,586	3,051	6,142	669	1,863,299	2,764,205	41,524	37,451,315										
Total		608,636	333,666	445,105	731,152	142,534	44,699	104,225	13,160	24,120,603	17,732,522	173,695	235,828,114										
Application of funds																							
Investments	F-2	598,852	322,715	429,253	700,989	136,201	42,734	100,488	12,794	23,906,129	17,679,390	165,623	232,513,323										
Current assets	F-3	61,837	11,026	15,953	30,328	6,365	1,975	3,813	457	236,704	83,191	8,105	3,589,543										
Less: Current liabilities and provisions	F-4	52,053	75	101	165	32	10	76	91	22,230	30,059	33	274,752										
Net current assets		9,784	10,951	15,852	30,163	6,333	1,965	3,737	366	214,474	53,132	8,072	3,314,791										
Total		608,636	333,666	445,105	731,152	142,534	44,699	104,225	13,160	24,120,603	17,732,522	173,695	235,828,114										
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		608,636	333,666	445,105	731,152	142,534	44,699	104,225	13,160	24,120,603	17,732,522	173,695	235,828,114										
(b) Number of units outstanding (in '000)		49,510	28,209	37,786	64,394	13,113	4,157	9,695	1,243	1,896,513	1,350,143	10,681	15,980,479										
(c) NAV per unit (a)/(b) (₹)		12.29	11.83	11.78	11.35	10.87	10.75	10.75	10.58	12.72	13.13	16.26											

Particulars	Schedule	Linked Health Funds											Total												
		Health Balancer Fund	Health Flexi Balanced Fund	Health Flexi Growth Fund	Health Multiplier Fund	Health Preserver Fund	Health Protector Fund	Health Return Guarantee Fund	Health Return Guarantee Fund II	Health Return Guarantee Fund III	Health Return Guarantee Fund IV	Health Return Guarantee Fund V		Health Return Guarantee Fund VI	Health Return Guarantee Fund VII	Health Return Guarantee Fund IX (5 Yrs)									
		ULIF 059 15/01/09 HBalancer 105	ULIF 060 15/01/09 HFlexiBal 105	ULIF 057 15/01/09 HFlexiGro 105	ULIF 058 15/01/09 HMultipl 105	ULIF 056 15/01/09 HPreserv 105	ULIF 061 15/01/09 HProtect 105	ULIF 062 15/01/09 HRGF1 105	ULIF 065 29/01/09 HRGF2 105	ULIF 068 26/02/09 HRGF3 105	ULIF 071 31/03/09 HRGF4 105	ULIF 075 29/04/09 HRGF5 105		ULIF 080 17/06/09 HRGF6 105	ULIF 084 16/11/09 HRGF7 105	ULIF 109 22/12/10 HRGF9 105									
Sources of funds																									
Policyholders' funds	F-1	163,623	175,786	2,725,606	347,719	30,099	777,930	65,389	68,213	34,740	17,282	10,224	5,754	2	4,477,736										
Revenue account		(53,499)	(59,061)	(1,006,363)	(120,940)	(8,273)	(260,937)	(39,014)	(46,709)	(20,613)	(11,242)	(6,452)	(3,400)	(2)	(1,683,412)										
Total		110,124	116,725	1,719,243	226,779	21,826	516,993	16,355	18,482	14,127	6,040	3,772	2,354	-	2,794,324										
Application of funds																									
Investments	F-2	105,468	111,476	1,689,676	217,244	21,210	490,884	13,985	19,194	12,184	5,223	3,269	2,017	-	2,708,405										
Current assets	F-3	4,674	5,267	41,456	9,584	620	26,176	2,486	2,182	2,690	836	506	343	-	98,847										
Less: Current liabilities and provisions	F-4	18	18	11,869	49	4	67	126	265	380	19	3	6	-	12,928										
Net current assets		4,656	5,249	29,567	9,535	616	26,109	2,360	1,917	1,943	817	503	337	-	85,919										
Total		110,124	116,725	1,719,243	226,779	21,826	516,993	16,355	18,482	14,127	6,040	3,772	2,354	-	2,794,324										
(a) Net asset as per balance sheet (total assets less current liabilities and provisions) (₹ '000)		110,124	116,725	1,719,243	226,779	21,826	516,993	16,355	18,482	14,127	6,040	3,772	2,354	-	2,794,324										
(b) Number of units outstanding (in '000)		7,504	7,178	89,368	11,521	1,710	38,712	1,249	1,448	1,709	502	318	207	-	162,562										
(c) NAV per unit (a)/(b) (₹)		14.68	16.26	19.24	19.68	12.76	13.35	13.10	12.76	12.58	12.04	11.85	11.37	-											

SCHEDULE F - 1
POLICYHOLDERS CONTRIBUTION AT MARCH 31, 2012

Particulars	Linked Life Funds										Dynamic P/E Fund	Flexi Balanced Fund	Flexi Balanced Fund II	Flexi Balanced Fund III			
	Amol Nivesh Fund	Balancer Fund	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Invest Shield Fund - Life	Maximiser Fund							
ULIF 072	2,501	5,483,673	1,077,650	250,529	501,748	567,136	1,883,520	138	9,035,852	1,225,566	736,872	77,211	ULIF 033	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,742	1,057,082	438,598	663	264,848	599,192	281,377	657,082	5,298,900	161,054	139,130	64	ULIF 032	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	37	2,867,634	734,665	92,623	54,042	14,238	160,317	1,131	570,686	287,642	108,750	20,847	ULIF 031	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	5,206	3,673,121	781,583	156,569	712,554	1,152,090	2,004,580	656,089	13,814,066	1,098,978	767,252	56,428	ULIF 030	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,501	5,483,673	1,077,650	250,529	501,748	567,136	1,883,520	138	9,035,852	1,225,566	736,872	77,211	ULIF 029	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,742	1,057,082	438,598	663	264,848	599,192	281,377	657,082	5,298,900	161,054	139,130	64	ULIF 028	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	37	2,867,634	734,665	92,623	54,042	14,238	160,317	1,131	570,686	287,642	108,750	20,847	ULIF 027	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	5,206	3,673,121	781,583	156,569	712,554	1,152,090	2,004,580	656,089	13,814,066	1,098,978	767,252	56,428	ULIF 026	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,501	5,483,673	1,077,650	250,529	501,748	567,136	1,883,520	138	9,035,852	1,225,566	736,872	77,211	ULIF 025	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,742	1,057,082	438,598	663	264,848	599,192	281,377	657,082	5,298,900	161,054	139,130	64	ULIF 024	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	37	2,867,634	734,665	92,623	54,042	14,238	160,317	1,131	570,686	287,642	108,750	20,847	ULIF 023	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	5,206	3,673,121	781,583	156,569	712,554	1,152,090	2,004,580	656,089	13,814,066	1,098,978	767,252	56,428	ULIF 022	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,501	5,483,673	1,077,650	250,529	501,748	567,136	1,883,520	138	9,035,852	1,225,566	736,872	77,211	ULIF 021	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,742	1,057,082	438,598	663	264,848	599,192	281,377	657,082	5,298,900	161,054	139,130	64	ULIF 020	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	37	2,867,634	734,665	92,623	54,042	14,238	160,317	1,131	570,686	287,642	108,750	20,847	ULIF 019	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	5,206	3,673,121	781,583	156,569	712,554	1,152,090	2,004,580	656,089	13,814,066	1,098,978	767,252	56,428	ULIF 018	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,501	5,483,673	1,077,650	250,529	501,748	567,136	1,883,520	138	9,035,852	1,225,566	736,872	77,211	ULIF 017	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,742	1,057,082	438,598	663	264,848	599,192	281,377	657,082	5,298,900	161,054	139,130	64	ULIF 016	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	37	2,867,634	734,665	92,623	54,042	14,238	160,317	1,131	570,686	287,642	108,750	20,847	ULIF 015	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	5,206	3,673,121	781,583	156,569	712,554	1,152,090	2,004,580	656,089	13,814,066	1,098,978	767,252	56,428	ULIF 014	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,501	5,483,673	1,077,650	250,529	501,748	567,136	1,883,520	138	9,035,852	1,225,566	736,872	77,211	ULIF 013	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,742	1,057,082	438,598	663	264,848	599,192	281,377	657,082	5,298,900	161,054	139,130	64	ULIF 012	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	37	2,867,634	734,665	92,623	54,042	14,238	160,317	1,131	570,686	287,642	108,750	20,847	ULIF 011	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	5,206	3,673,121	781,583	156,569	712,554	1,152,090	2,004,580	656,089	13,814,066	1,098,978	767,252	56,428	ULIF 010	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,501	5,483,673	1,077,650	250,529	501,748	567,136	1,883,520	138	9,035,852	1,225,566	736,872	77,211	ULIF 009	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,742	1,057,082	438,598	663	264,848	599,192	281,377	657,082	5,298,900	161,054	139,130	64	ULIF 008	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	37	2,867,634	734,665	92,623	54,042	14,238	160,317	1,131	570,686	287,642	108,750	20,847	ULIF 007	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	5,206	3,673,121	781,583	156,569	712,554	1,152,090	2,004,580	656,089	13,814,066	1,098,978	767,252	56,428	ULIF 006	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,501	5,483,673	1,077,650	250,529	501,748	567,136	1,883,520	138	9,035,852	1,225,566	736,872	77,211	ULIF 005	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,742	1,057,082	438,598	663	264,848	599,192	281,377	657,082	5,298,900	161,054	139,130	64	ULIF 004	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	37	2,867,634	734,665	92,623	54,042	14,238	160,317	1,131	570,686	287,642	108,750	20,847	ULIF 003	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	5,206	3,673,121	781,583	156,569	712,554	1,152,090	2,004,580	656,089	13,814,066	1,098,978	767,252	56,428	ULIF 002	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,501	5,483,673	1,077,650	250,529	501,748	567,136	1,883,520	138	9,035,852	1,225,566	736,872	77,211	ULIF 001	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	2,742	1,057,082	438,598	663	264,848	599,192	281,377	657,082	5,298,900	161,054	139,130	64	ULIF 000	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	37	2,867,634	734,665	92,623	54,042	14,238	160,317	1,131	570,686	287,642	108,750	20,847	ULIF 000	20,03/07	20,03/07	20,03/07	20,03/07
ULIF 072	5,206	3,673,121	781,583	156,569	712,554	1,152,090	2,004,580	656,089	13,814,066	1,098,978	767,252	56,428	ULIF 000	20,03/07	20,03/07	20,03/07	20,03/07

Particulars	Linked Life Funds										Invest Shield Fund - Life	Maximiser Fund	Maximiser Fund II	Maximiser Fund III		
	Flexi Growth Fund IV	Flexi Growth Fund	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund						
ULIF 040	166,954	24,856,855	13,288,404	1,687,541	10,202,806	835,152	1,617,267	3,829,019	1,591,478	25,063,160	5,034,357	1,549,363	ULIF 012	17/05/04	17/05/04	17/05/06
ULIF 040	70,302	2,917,272	1,918,584	2,481	2,668,072	10,482,382	1,671,060	702,945	220,198	3,655,352	816,451	3,492	ULIF 011	17/05/04	17/05/04	17/05/06
ULIF 040	19,716	7,579,155	2,404,374	371,687	2,074,826	45,662	193,278	286,354	74,507	12,079,905	3,722,508	638,674	ULIF 010	17/05/04	17/05/04	17/05/06
ULIF 040	217,540	20,194,972	12,802,614	1,318,335	10,796,052	11,271,872	3,095,049	4,245,610	1,737,169	16,638,607	2,628,300	914,181	ULIF 009	17/05/04	17/05/04	17/05/06
ULIF 040	166,954	24,856,855	13,288,404	1,687,541	10,202,806	835,152	1,617,267	3,829,019	1,591,478	25,063,160	5,034,357	1,549,363	ULIF 008	17/05/04	17/05/04	17/05/06
ULIF 040	70,302	2,917,272	1,918,584	2,481	2,668,072	10,482,382	1,671,060	702,945	220,198	3,655,352	816,451	3,492	ULIF 007	17/05/04	17/05/04	17/05/06
ULIF 040	19,716	7,579,155	2,404,374	371,687	2,074,826	45,662	193,278	286,354	74,507	12,079,905	3,722,508	638,674	ULIF 006	17/05/04	17/05/04	17/05/06
ULIF 040	217,540	20,194,972	12,802,614	1,318,335	10,796,052	11,271,872	3,095,049	4,245,610	1,737,169	16,638,607	2,628,300	914,181	ULIF 005	17/05/04	17/05/04	17/05/06
ULIF 040	166,954	24,856,855	13,288,404	1,687,541	10,202,806	835,152	1,617,267	3,829,019	1,591,478	25,063,160	5,034,357	1,549,363	ULIF 004	17/05/04	17/05/04	17/05/06
ULIF 040	70,302	2,917,272	1,918,584	2,481	2,668,072	10,482,382	1,671,060	702,945	220,198	3,655,352	816,451	3,492	ULIF 003	17/05/04	17/05/04	17/05/06
ULIF 040	19,716	7,579,155	2,404,374	371,687	2,074,826	45,662	193,278	286,354	74,507	12,079,905	3,722,508	638,674	ULIF 002	17/05/04	17/05/04	17/05/06
ULIF 040	217,540	20,194,972	12,802,614	1,318,335	10,796,052	11,271,872	3,095,049	4,245,610	1,737,169	16,638,607	2,628,300	914,181	ULIF 001	17/05/04	17/05/04	17/05/06
ULIF 040	166,954	24,856,855	13,288,404	1,687,541	10,202,806	835,152	1,617,267	3,829,019								

SCHEDULE F - 1

POLICYHOLDERS CONTRIBUTION AT MARCH 31, 2012 (Contd.)

Particulars	Linked Life Funds										Return Guarantee Fund XI (5 Yrs)
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (5 Yrs)	
Opening balance	116,665	110,669	43,080	966,442	266,213	2,243,069	128,901	2,596,821	436,832	889,899	
Add: Additions during the year*	19	93	-	4	-	2	257	5	9,298	397,227	
Less: Deductions during the year**	5,670	5,581	877	34,584	10,845	17,132	2,434	70,356	3,474	4,616	
Closing balance	111,014	105,181	42,203	931,862	255,370	1,226,966	126,724	2,526,470	442,656	1,282,510	

Particulars	Linked Life Funds							Total
	Return Guarantee Fund XI (10 Yrs)	RICH Fund	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Builder Fund	
Opening balance	-	12,273,244	10,406,634	759,833	4,171,941	305,838	21,915	198,340,226
Add: Additions during the year*	26,330	2,008,768	2,230,306	1,400	1,196,740	45,561	11,267	60,901,932
Less: Deductions during the year**	142	3,742,094	1,692,090	196,898	770,691	19,268	483	53,538,911
Closing balance	26,188	10,539,918	10,944,850	564,335	4,597,990	332,131	32,699	205,703,247

Particulars	Linked Pension Funds										Pension Maximiser Fund II
	Invest Shield Pension	Pension Balancer Fund	Pension Balancer Fund II	Pension Bluechip Fund	Pension Dynamic P/E Fund	Pension Flexi Balanced Fund	Pension Flexi Balanced Fund II	Pension Flexi Growth Fund II	Pension Income Fund	Pension Maximiser Fund	
Opening balance	290,062	4,168,175	5,485,276	1,445,723	11,082,644	1,033,405	1,358,841	23,883,169	4,041,218	2,842,060	13,473,003
Add: Additions during the year*	44,472	1,247,833	825,286	734,989	5,629,326	287,520	165,249	2,917,919	2,470,274	376,948	1,564,474
Less: Deductions during the year**	14,443	488,685	1,181,404	2,650	587,638	119,837	252,304	4,251,168	7,269,631	190,491	4,512,918
Closing balance	320,091	4,927,323	5,129,158	2,178,062	16,124,332	1,201,088	1,271,786	25,114,604	20,907,926	6,321,001	10,524,559

Particulars	Linked Pension Funds										Pension Return Guarantee Fund III	
	Pension Money Market Fund	Pension Multi Cap Balanced Fund	Pension Multi Cap Growth Fund	Pension Multiplier Fund	Pension Multiplier Fund II	Pension Opportunities Fund	Pension Preserver Fund	Pension Protector Fund II	Pension Protector Fund III	Pension Return Guarantee Fund		
Opening balance	1,050,407	1,331,001	9,268,395	6,922,364	4,131,702	4,285,675	3,705,879	12,044,030	5,634,497	1,870,269	1,666,062	1,615,328
Add: Additions during the year*	888,526	625,798	4,514,308	1,211,165	450,996	1,913,357	1,987,324	4,155,257	2,461,294	75	10	195
Less: Deductions during the year**	21,568	4,156	33,262	1,401,368	946,135	69,927	1,294,004	2,261,921	2,402,394	429,396	357,470	334,247
Closing balance	1,917,365	1,952,643	13,749,441	6,732,161	3,634,563	6,129,305	4,399,199	13,937,366	5,693,397	1,440,948	1,308,602	1,281,276

* Represents unit creation
** Represents unit cancellation

SCHEDULE F - 1

POLICYHOLDERS CONTRIBUTION AT MARCH 31, 2012 (Contd.)

Particulars	Linked Pension funds													Total
	Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 Yrs)	Pension Return Guarantee Fund X (10 Yrs)	Pension Return Guarantee Fund XI (10 Yrs)	Pension Return Guarantee Fund XII (10 Yrs)	Pension RICH Fund	Pension RICH Fund II	Secure Plus Pension Fund		
Opening balance	601,425	316,578	417,077	730,081	133,022	43,761	101,392	-	22,929,446	17,488,955	121,844	190,772,414		
Add: Additions during the year*	111	9	-	-	1,399	-	9	13,008	4,797,058	2,363,101	15,935	47,146,028		
Less: Deductions during the year**	81,853	14,729	13,293	26,580	2,473	2,113	3,318	517	5,469,200	4,868,379	5,608	39,541,643		
Closing balance	519,683	301,858	403,784	703,511	131,948	41,648	98,083	12,491	22,257,304	14,968,317	132,171	198,376,799		

Particulars	Linked Health Funds													Total
	Health Balancer Fund	Health Flexi Balanced Fund	Health Flexi Growth Fund	Health Multiplier Fund	Health Protector Fund	Health Return Guarantee Fund III	Health Return Guarantee Fund II	Health Return Guarantee Fund I	Health Return Guarantee Fund IV	Health Return Guarantee Fund V	Health Return Guarantee Fund VI	Health Return Guarantee Fund VII		
Opening balance	99,970	92,939	1,633,007	219,186	507,354	68,467	76,863	77,945	35,753	17,888	10,659	5,779	20	2,865,621
Add: Additions during the year*	65,633	84,690	1,135,545	133,499	302,157	-	11,474	3	-	606	435	25	-	1,732,206
Less: Deductions during the year**	1,980	1,843	42,946	4,966	31,581	13,098	11,474	9,735	1,013	-	-	-	18	120,091
Closing balance	163,623	175,786	2,725,606	347,719	30,999	777,930	65,389	66,213	34,740	17,282	10,224	5,754	2	4,477,736

Particulars	Linked Group Funds													Total
	Group Balanced Fund	Group Capital Guaranteed Balanced Fund I	Group Capital Guaranteed Balanced Fund II	Group Capital Guaranteed Debt Fund I	Group Capital Guaranteed Debt Fund II	Group Capital Guaranteed Short Term Debt Fund I	Group Capital Guaranteed Short Term Debt Fund II	Group Capital Guaranteed Short Term Debt Fund III	Group Capital Guaranteed Short Term Debt Fund IV	Group Debt Fund	Group Growth Fund	Group Leave Encashment Balance Fund	Group Leave Encashment Income Fund	
Opening balance	12,785,055	34,352	1,735,277	6,748	55,889	14,549	30,334	39,849	1,763,347	5,175,903	4,071,042	407,679	44,226	
Add: Additions during the year*	2,669,758	7,236	2,502,508	912	252,328	4,884	40,599	3,511	3,308,369	3,307,796	614,587	10,308	24,558	
Less: Deductions during the year**	3,696,646	12,970	3,053,565	513	311,741	1,029	37,163	6,853	2,607,735	1,868,075	794,652	4,301	1,836	
Closing balance	11,758,167	28,618	1,184,220	7,147	(3,524)	18,404	33,770	36,507	2,463,981	6,615,624	3,890,977	413,686	66,948	

Particulars	Linked Group Funds													Grand total
	Group Leave Encashment Short Term Fund	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - A4	Group Return Guarantee Fund - S5	Group Return Guarantee Fund - S6	Group Return Guarantee Fund - S7	Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund	Group Debt Fund	Group Growth Fund	Group Leave Encashment Balance Fund	Group Leave Encashment Income Fund	
Opening balance	27,399	2,287,690	109,711	64,867	124,763	208	-	-	3,287,484	1,559,648	407,679	44,226	427,664,227	
Add: Additions during the year*	1,100,360	21,340	2,604	47,951	125,625	-	472,822	5,418,928	215,228	215,228	10,308	24,558	129,932,210	
Less: Deductions during the year**	555,798	170,465	1,536	70,146	124,764	210	15,999	4,160,315	6,662	794,652	4,301	1,836	110,746,941	
Closing balance	572,001	2,138,565	110,779	(5,247)	125,624	(2)	456,623	4,526,097	1,768,214	38,291,714	413,686	66,948	446,849,496	

* Represents unit creation

** Represents unit cancellations

SCHEDULE: F-2
INVESTMENTS AT MARCH 31, 2012

(₹ '000)

Particulars	Linked Life Funds											
	Amol Nivesh Fund 105	Balancer Fund	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Dynamic P/E Fund	Flexi Balanced Fund	Flexi Balanced Fund III	
	ULIF 072 28/04/09 LAmolNiv 105	ULIF 002 22/10/01 LBalancer1 105	ULIF 014 17/05/04 LBalancer2 105	ULIF 023 13/03/06 LBalancer3 105	ULIF 039 27/08/07 LBalancer4 105	ULIF 087 29/11/09 LBiChipp 105	ULIF 008 11/08/03 LCashPlus 105	ULIF 100 01/07/10 LDIscont 105	ULIF 097 11/01/10 LDynamicPE 105	ULIF 031 20/03/07 LFlexiBal1 105	ULIF 032 20/03/07 LFlexiBal2 105	ULIF 033 20/03/07 LFlexiBal3 105
Approved investments												
Government bonds	-	286,564	80,808	8,984	14,585	-	49,577	-	602,028	19,773	12,054	1,115
Corporate bonds	-	2,431,071	780,603	79,980	131,890	-	655,682	46,781	54,743	192,361	117,896	5,792
Infrastructure bonds	-	1,514,986	476,696	44,578	77,979	-	342,545	12,971	105,911	105,911	58,098	3,409
Equity	-	4,393,148	1,273,542	137,287	230,454	877,974	-	-	10,868,832	687,439	417,711	39,442
Money market	1,507	1,501,292	564,692	88,611	161,919	-	635,465	553,265	348,700	217,362	129,526	21,999
Mutual funds	68	26,002	3,244	384	568	13,525	3,457	9,079	65,687	847	541	85
Deposit with banks	2,751	2,632,868	503,850	27,746	81,900	-	654,890	42,643	74,132	56,524	3,676	-
Total	4,326	12,785,931	3,683,435	387,570	699,295	891,499	2,341,616	664,739	11,939,990	1,297,825	792,350	75,518
Other investments												
Corporate bonds	-	126,180	35,509	4,087	5,628	-	8,651	-	-	2,552	1,499	143
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	352,716	106,464	11,594	19,280	72,805	-	-	484,760	53,436	31,790	3,183
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	444	-	-	-	-	67,087	-	-	-	-	-	-
Venture fund	-	-	-	-	-	-	-	14,692	-	-	-	-
Total	444	478,896	141,973	15,681	24,908	139,892	8,651	14,692	484,760	55,988	33,289	3,326
Grand total	4,770	13,264,827	3,825,408	403,251	724,203	1,031,391	2,350,267	679,431	12,424,750	1,353,813	825,639	78,844
% of approved investments to total	90.69%	96.29%	96.29%	96.11%	96.56%	86.44%	99.63%	97.84%	96.10%	95.86%	95.97%	95.78%
% of other investments to total	9.31%	3.61%	3.71%	3.89%	3.44%	13.56%	0.37%	2.16%	3.90%	4.14%	4.03%	4.22%

(₹ '000)

Particulars	Linked Life Funds											
	Flexi Balanced Fund IV	Flexi Growth Fund I	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund	Maximiser Fund II	Maximiser Fund III
	ULIF 040 27/08/07 LFlexiBal4 105	ULIF 026 20/03/07 LFlexiGro1 105	ULIF 027 20/03/07 LFlexiGro2 105	ULIF 028 20/03/07 LFlexiGro3 105	ULIF 038 27/08/07 LFlexiGro4 105	ULIF 116 15/03/11 LHighNavB 105	ULIF 089 24/11/09 LIncome 105	ULIF 020 09/01/05 LInvCash 105	ULIF 018 03/01/05 LInvShld 105	ULIF 001 22/10/01 LMaximis1 105	ULIF 012 17/05/04 LMaximis2 105	ULIF 022 13/03/06 LMaximis3 105
Approved investments												
Government bonds	3,052	-	-	-	-	4,046,283	53,219	91,135	45,578	-	-	-
Corporate bonds	24,875	29,529	12,796	-	101,261	-	608,744	1,227,618	389,030	-	-	-
Infrastructure bonds	12,039	-	-	-	-	-	279,452	681,355	214,825	-	-	-
Equity	110,356	25,081,790	11,870,736	1,424,392	10,036,975	5,966,322	-	-	472,403	46,957,819	10,665,252	2,367,017
Money market	49,163	823,839	764,822	-	718,350	137,296	978,659	1,169,245	498,650	2,754,182	728,263	137,411
Mutual funds	211	82,957	10,643	20,910	84,953	64,860	6,029	5,986	2,350	696,175	50,287	20,038
Deposit with banks	9,177	-	-	-	-	-	955,471	1,141,037	328,988	-	-	-
Total	208,873	26,018,115	12,658,997	1,445,302	10,941,539	10,214,761	2,881,574	4,316,376	1,951,824	50,408,176	11,443,802	2,524,466
Other investments												
Corporate bonds	357	-	-	-	-	-	80,600	15,664	5,254	-	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	8,656	2,274,559	1,063,302	133,260	895,444	263,360	-	-	30,774	3,411,119	792,087	178,203
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-	-	166,778	-	-
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-
Total	9,013	2,274,559	1,063,302	157,233	895,444	263,360	80,600	15,664	36,028	3,577,897	792,087	178,203
Grand total	217,886	28,292,674	13,722,299	1,602,535	11,836,983	10,478,121	2,962,174	4,332,040	1,987,852	53,986,073	12,235,889	2,702,669
% of approved investments to total	95.86%	91.96%	92.25%	90.19%	92.44%	97.49%	97.28%	99.64%	98.19%	93.37%	93.53%	93.41%
% of other investments to total	4.14%	8.04%	7.75%	9.81%	7.56%	2.51%	2.72%	0.36%	1.81%	6.63%	6.47%	6.59%

SCHEDULE: F-2
INVESTMENTS AT MARCH 31, 2012 (Contd.)

Particulars	Linked Life Funds										Pinnacle Fund	
	Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Multi Cap Balanced Fund	Multi Cap Growth Fund	Multiplier Fund	Multiplier Fund II	Multiplier Fund III	Multiplier Fund IV	New Invest Shield Balanced Fund		Opportunities Fund
	ULIF 037 27/08/07 LMaximis4 105	ULIF 114 15/03/11 LMaximis5 105	ULIF 090 24/11/09 LMoneyMkt 105	ULIF 088 24/11/09 LMCapBal 105	ULIF 085 24/11/09 LMCapGro 105	ULIF 042 22/11/07 LMultipl1 105	ULIF 044 25/02/08 LMultipl2 105	ULIF 046 25/02/08 LMultipl3 105	ULIF 047 25/02/08 LMultipl4 105	ULIF 025 21/08/06 LInvShieldNw 105	ULIF 086 24/11/09 LOpport 105	ULIF 081 26/10/09 LPinnacle 105
Approved investments												
Government bonds	-	-	-	11,202	-	-	-	-	-	51,540	-	3,698,580
Corporate bonds	-	-	12,933	59,664	54,743	-	-	-	-	445,302	-	-
Infrastructure bonds	-	-	82,469	31,868	55,059	-	-	-	-	235,540	-	-
Equity	697,795	444,534	-	426,498	6,358,746	13,143,145	2,183,031	192,746	1,019,494	851,920	1,671,336	5,022,618
Money market	40,512	25,832	966,477	204,875	927,779	77,576	-	-	-	442,679	233,366	130,686
Mutual funds	7,894	6,633	1,152	588	60,655	-	-	-	-	2,533	27,499	61,739
Deposit with banks	-	-	344,051	109,502	100,000	-	31,022	2,782	14,532	452,069	-	-
Total	746,201	476,999	1,407,082	844,197	7,556,982	13,220,721	2,214,053	195,528	1,034,026	2,481,583	1,932,201	8,913,623
Other investments												
Corporate bonds	-	-	-	1,149	-	-	-	-	-	6,130	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	49,678	28,356	-	36,882	428,121	1,035,371	165,784	15,736	77,290	57,595	171,231	228,777
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-
Total	49,678	35,938	-	38,031	428,121	1,035,371	187,968	19,828	91,035	79,578	210,676	228,777
Grand total	795,879	512,937	1,407,082	882,228	7,985,103	14,256,092	2,402,021	215,356	1,125,061	2,561,161	2,142,877	9,142,400
% of approved investments to total	93.76%	92.99%	100.00%	95.69%	94.64%	92.17%	92.17%	90.79%	91.91%	96.89%	90.17%	97.50%
% of other investments to total	6.24%	7.01%	0.00%	4.31%	5.36%	7.26%	7.83%	9.21%	8.09%	3.11%	9.83%	2.50%

Particulars	Linked Life Funds										Return Guarantee Fund IV	
	Pinnacle Fund II	Preserver Fund	Preserver Fund III	Preserver Fund IV	Protector Fund	Protector Fund II	Protector Fund III	Protector Fund IV	Return Guarantee Fund	Return Guarantee Fund III		
	ULIF 105 26/10/10 LPinnacle2 105	ULIF 010 17/05/04 LPreserv1 105	ULIF 021 13/03/06 LPreserv3 105	ULIF 036 27/08/07 LPreserv4 105	ULIF 003 22/10/01 LPprotect1 105	ULIF 016 17/05/04 LPprotect2 105	ULIF 024 13/03/06 LPprotect3 105	ULIF 041 27/08/07 LPprotect4 105	ULIF 054 18/12/08 LRGF1 105	ULIF 063 27/01/09 LRGF(T2) 105	ULIF 066 26/02/09 LRGF(T3) 105	ULIF 069 31/03/09 LRGF(T4) 105
Approved investments												
Government bonds	945,601	-	-	-	167,110	25,000	10,601	72,675	-	-	-	-
Corporate bonds	-	75,626	993	-	2,340,728	934,987	135,098	891,632	317,124	379,447	402,675	152,266
Infrastructure bonds	-	65,622	-	-	1,456,100	579,299	83,107	569,246	54,496	59,220	45,096	42,674
Equity	1,807,722	-	-	-	-	-	-	-	-	-	-	-
Money market	-	2,350,963	174,042	149,473	2,242,730	853,482	183,606	893,193	-	-	-	-
Mutual funds	37,855	927	1,684	1,659	11,409	3,898	1,648	15,679	7,263	6,276	3,888	3,649
Deposit with banks	-	996,407	32,694	22,125	2,134,380	1,025,065	53,390	1,011,629	118,673	87,131	107,847	54,211
Total	2,791,178	3,489,545	209,413	173,257	8,352,457	3,421,731	467,450	3,454,054	497,556	532,074	559,506	252,800
Other investments												
Corporate bonds	-	-	-	-	114,746	46,493	6,764	44,919	-	-	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	82,714	-	-	-	-	-	-	-	-	-	-	-
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	6,728	-	-	-	-	-	-	-	233	-	-	-
Total	89,442	3,489,545	209,413	173,257	114,746	46,493	6,764	44,919	233	532,074	559,506	252,800
Grand total	2,880,620	3,489,545	209,413	173,257	8,467,203	3,468,224	474,214	3,498,973	497,789	532,074	559,506	252,800
% of approved investments to total	96.90%	100.00%	100.00%	100.00%	98.66%	98.57%	98.72%	98.72%	99.95%	100.00%	100.00%	100.00%
% of other investments to total	3.10%	0.00%	0.00%	0.00%	1.36%	1.34%	1.43%	1.28%	0.05%	0.00%	0.00%	0.00%

SCHEDULE: F-2

INVESTMENTS AT MARCH 31, 2012 (Contd.)

(₹ '000)

Particulars	Linked Life Funds										
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (5 Yrs)	Return Guarantee Fund XI (5 Yrs)
Approved investments											
Government bonds	-	-	-	82,113	-	-	48,337	-	-	189,648	-
Corporate bonds	57,461	51,650	20,621	68,516	632,464	694,905	26,023	1,291,087	92,872	685,035	-
Infrastructure bonds	25,935	28,760	11,622	57,865	175,080	359,392	32,783	742,889	87,214	338,772	-
Equity	-	-	-	-	-	-	-	-	-	-	-
Money market	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	1,497	1,198	350	3,618	13,125	5,949	1,314	10,625	4,657	7,090	-
Deposit with banks	22,814	23,966	8,186	49,020	126,700	136,900	21,200	488,627	68,915	237,300	-
Total	107,707	105,574	40,779	261,132	947,369	1,197,146	129,657	2,533,228	443,306	1,268,197	
Other investments											
Corporate bonds	-	-	-	-	-	49,645	-	-	-	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-	-
Money market	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	608	-	-	1,770	-	-	-	-	-	-	-
Venture fund	-	-	-	-	-	-	-	-	-	-	-
Total	608	-	-	1,770	3,249	49,645	-	-	-	-	-
Grand total	108,315	105,574	40,779	262,902	950,618	1,246,791	129,657	2,533,228	443,306	1,268,197	
% of approved investments to total	99.44%	100.00%	100.00%	99.33%	99.66%	96.02%	100.00%	100.00%	100.00%	100.00%	100.00%
% of other investments to total	0.56%	0.00%	0.00%	0.67%	0.34%	3.98%	0.00%	0.00%	0.00%	0.00%	0.00%

(₹ '000)

Particulars	Linked Life Funds										Total
	Return Guarantee Fund XI (10 Yrs)	RICH Fund	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Save Builder Fund	Secure Save Guaranteed Fund	Secure Save Guaranteed Fund	Secure Save Guaranteed Fund	
Approved investments											
Government bonds	13,567	-	-	-	-	10,335	195	1,394	6,471	1,394	10,642,653
Corporate bonds	6,684	-	-	-	-	74,781	1,051	6,471	7,728	6,471	16,803,491
Infrastructure bonds	992	63,590	38,040	-	-	46,639	1,160	7,728	1,160	7,728	9,203,101
Equity	-	10,258,940	9,052,543	663,569	3,698,222	61,987	17,511	38,576	38,576	38,576	191,489,844
Money market	-	354,330	736,938	-	253,451	144,675	6,309	48,448	48,448	48,448	24,348,064
Mutual funds	344	42,840	50,046	9,714	58,873	1,042	397	1,655	1,655	1,655	1,773,660
Deposit with banks	3,280	-	-	-	120,000	53,537	623	13,956	13,956	13,956	14,539,851
Total	24,867	10,719,700	9,877,567	673,303	4,130,546	392,996	27,246	118,228	118,228	118,228	268,800,664
Other investments											
Corporate bonds	-	-	-	-	-	1,204	-	-	-	-	557,174
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,058,159	933,857	69,366	378,294	1,010	1,224	2,679	2,679	2,679	15,008,916
Money market	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	155	-	-	10,064	5,779	-	1,695	2,422	2,422	2,422	392,725
Venture fund	-	-	-	-	-	-	-	-	-	-	15,853
Total	155	1,058,159	933,857	79,430	384,073	2,214	2,919	5,101	5,101	5,101	15,974,668
Grand total	25,022	11,777,859	10,811,424	752,733	4,514,619	395,210	30,165	123,329	123,329	123,329	284,775,332
% of approved investments to total	99.38%	91.02%	91.36%	89.45%	91.49%	99.44%	90.32%	95.86%	95.86%	95.86%	94.39%
% of other investments to total	0.62%	8.98%	8.64%	10.55%	8.51%	0.56%	9.68%	4.14%	4.14%	4.14%	5.61%

SCHEDULE: F-2
INVESTMENTS AT MARCH 31, 2012 (Contd.)

Particulars	Linked Pension Funds										Pension Maximiser Fund II	Pension Maximiser Fund III
	Invest Shield Pension Fund - PInvShield 105	Pension Balancer Fund ULIF 005 03/05/02 PBalancer1 105	Pension Balancer Fund ULIF 015 17/05/04 PBalancer2 105	Pension Bluechip Fund ULIF 093 17/01/10 PBluechip 105	Pension Dynamic P/E Fund ULIF 098 11/01/10 PDynamicPE 105	Pension Flexi Balanced Fund ULIF 034 20/03/07 PFlexiBal1 105	Pension Flexi Balanced Fund II ULIF 035 20/03/07 PFlexiBal2 105	Pension Flexi Growth Fund ULIF 029 20/03/07 PFlexiGro1 105	Pension Flexi Growth Fund II ULIF 030 20/03/07 PFlexiGro2 105	Pension Income Fund ULIF 095 17/01/10 PIncome 105		
Approved investments												
Government bonds	5,006	79,426	87,616	-	604,358	10,336	12,791	-	37,169	-	-	-
Corporate bonds	51,874	1,180,209	1,559,506	-	1,180,209	101,653	126,718	-	1,292,503	-	-	44,114
Infrastructure bonds	27,844	665,058	897,883	-	62,089	62,089	91,679	-	785,143	-	-	-
Equity	96,907	2,186,852	2,620,032	1,645,644	12,401,261	570,321	738,789	24,397,466	26,239,086	5,321,444	19,018,770	-
Money market	155,586	1,093,795	1,293,221	-	530,264	259,674	232,895	718,684	246,435	383,675	1,106,850	-
Mutual funds	5,419	64,079	106,612	24,671	55,165	16,258	20,562	45,757	80,287	33,752	75,846	-
Deposit with banks	45,918	1,234,882	1,051,385	-	92,372	92,372	203,622	290,298	1,721,983	-	-	-
Total	388,554	6,504,301	7,616,255	1,670,315	13,591,048	1,112,703	1,427,056	25,504,014	26,560,353	5,795,005	5,738,871	20,245,580
Other investments												
Corporate bonds	-	64,616	81,780	-	-	-	-	-	91,367	-	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	6,367	191,688	221,980	138,652	553,214	59,566	78,551	1,896,003	2,097,147	-	390,303	1,420,011
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	9,035	-	1,259	74,326	-	60,052	52,628	-	39,246	-	-	-
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-
Total	15,402	256,304	305,019	212,978	553,214	119,618	131,179	1,896,003	2,097,147	130,613	390,303	1,420,011
Grand total	403,956	6,760,605	7,921,274	1,883,293	14,144,262	1,232,321	1,558,235	27,400,017	28,657,500	5,925,618	6,129,174	21,665,591
% of approved investments to total	96.19%	96.21%	96.15%	88.69%	96.09%	90.29%	91.56%	93.06%	97.80%	93.63%	93.63%	93.45%
% of other investments to total	3.81%	3.79%	3.85%	11.31%	3.91%	9.71%	8.42%	6.92%	2.20%	6.37%	6.37%	6.55%

Particulars	Linked Pension Funds										Pension Return Guarantee Fund III	Pension Return Guarantee Fund II	Pension Return Guarantee Fund I	
	Pension Money Market Fund ULIF 096 11/01/10 PMoneyMkt 105	Pension Multi Cap Balanced Fund ULIF 094 11/01/10 PMLCapBal 105	Pension Multi Cap Growth Fund ULIF 091 11/01/10 PMLCapGro 105	Pension Multiplier Fund ULIF 043 25/02/08 PMLultipl1 105	Pension Multiplier Fund II ULIF 045 25/02/08 PMLultipl2 105	Pension Opportunities Fund ULIF 082 17/01/10 POpport 105	Pension Preserver Fund ULIF 011 17/05/04 PPreserv 105	Pension Protector Fund ULIF 006 03/05/02 PProtect1 105	Pension Protector Fund II ULIF 017 17/05/04 PProtect2 105	Pension Return Guarantee Fund ULIF 055 18/12/08 PRGF1 105				Pension Return Guarantee Fund ULIF 064 27/01/09 PRGF2 105
Approved investments														
Government bonds	-	12,501	-	-	-	-	-	-	50,688	-	-	-	-	-
Corporate bonds	13,926	95,086	-	-	-	-	108,466	4,339,008	1,951,470	923,612	778,813	919,545	-	-
Infrastructure bonds	-	36,483	-	-	-	74,724	87,795	2,613,941	1,163,493	249,416	232,418	153,039	-	-
Equity	-	863,775	10,686,101	6,055,174	3,491,215	4,318,508	3,527,743	4,120,280	1,829,362	-	-	-	-	-
Money market	1,350,938	360,713	1,119,262	243,896	48,933	456,534	101	72,842	40,969	7,728	13,192	21,093	-	-
Mutual funds	18,727	23,069	47,949	91,377	52,066	69,145	1,266,420	4,205,418	1,781,855	464,180	526,693	328,309	-	-
Deposit with banks	460,646	240,484	69,414	-	-	-	-	-	-	-	-	-	-	-
Total	1,844,237	1,632,111	11,922,726	6,390,447	3,592,064	4,918,911	4,990,525	15,461,874	6,817,837	1,644,936	1,551,116	1,421,986	-	-
Other investments														
Corporate bonds	-	-	-	-	-	-	-	262,149	123,869	-	-	-	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	85,485	640,748	553,236	328,148	426,757	-	-	-	-	-	-	-	-
Money market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	-	25,524	-	5,679	32,105	4,036	-	-	-	-	-	-	-	-
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	111,009	640,748	558,915	360,253	430,793	262,149	15,724,023	6,941,706	1,644,936	1,551,116	1,481,789	59,803	59,803
Grand total	1,844,237	1,743,120	12,563,474	6,949,362	3,952,317	5,349,704	4,990,525	15,724,023	6,941,706	1,644,936	1,551,116	1,481,789	59,803	59,803
% of approved investments to total	100.00%	93.63%	94.90%	91.96%	90.89%	91.95%	100.00%	99.33%	98.22%	100.00%	100.00%	100.00%	95.96%	95.96%
% of other investments to total	0.00%	6.37%	5.10%	8.04%	8.04%	8.05%	0.00%	1.67%	1.78%	0.00%	0.00%	0.00%	4.04%	4.04%

SCHEDULE: F-2

INVESTMENTS AT MARCH 31, 2012 (Contd.)

Particulars	Linked Pension Funds											Total
	Pension Return Guarantee Fund IV 31/03/09 PRGF4 105	Pension Return Guarantee Fund V 29/04/09 PRGF5 105	Pension Return Guarantee Fund VI 17/06/09 PRGF6 105	Pension Return Guarantee Fund VII 16/11/09 PRGF7 105	Pension Return Guarantee Fund VIII 12/10/10 PRGF(S1) 105	Pension Return Guarantee Fund IX (10 Yrs) 22/12/10 PRGF(S2) 105	Pension Return Guarantee Fund X (10 Yrs) 13/01/11 PRGF(S3) 105	Pension Return Guarantee Fund XI (10 Yrs) 19/04/11 PRGF(S4) 105	Pension RICH Fund 17/03/08 PRICHT 105	Pension RICH Fund II 17/03/08 PRICHRZ 105	Secure Plus Pension Fund ULIF 009 17/11/03 PSecPlus 105	
Approved investments												
Government bonds	-	-	-	-	41,465	14,727	40,645	6,824	-	-	2,379	1,116,316
Corporate bonds	334,251	223,074	274,886	467,558	30,526	7,917	19,891	3,594	139,143	20,841	15,007,984	
Infrastructure bonds	127,922	84,421	142,026	182,084	37,205	12,072	22,832	1,006	-	-	7,820,724	
Equity	-	-	-	-	-	-	-	-	19,680,842	14,720,237	26,038	
Money market	4,657	4,404	3,356	9,650	1,884	503	1,379	175	1,709,764	1,485,133	51,264	
Mutual funds	132,022	9,600	9,185	41,614	25,090	7,515	15,550	1,190	80,386	55,118	2,274	
Deposit with banks	-	-	-	-	-	-	-	-	431,979	40,612	40,612	
Total	598,852	321,499	429,253	700,906	136,170	42,734	100,297	12,789	22,042,114	16,260,488	161,750	219,149,677
Other investments												
Corporate bonds	-	-	-	-	-	-	-	-	-	-	-	623,781
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	1,864,015	1,418,902	364	12,371,137
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	-	1,216	-	83	-	-	191	5	-	-	3,509	368,728
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	1,216	429,253	700,989	136,201	42,734	100,488	12,794	23,906,129	17,679,390	3,873	13,363,646
Grand total	598,852	322,715	429,253	700,989	136,201	42,734	100,488	12,794	23,906,129	17,679,390	165,623	232,513,323
% of approved investments to total	100.00%	99.62%	100.00%	99.99%	99.98%	100.00%	99.81%	99.96%	92.20%	91.97%	97.66%	94.25%
% of other investments to total	0.00%	0.38%	0.00%	0.01%	0.02%	0.00%	0.19%	0.04%	7.80%	8.03%	2.34%	5.75%

Particulars	Linked Health Funds											Total	
	Health Balancer Fund 15/01/09 HBalancer 105	Health Flexi Growth Fund 15/01/09 HFlexiGro 105	Health Multiplier Fund 15/01/09 HMultipl 105	Health Preserver Fund 15/01/09 HPreserv 105	Health Protector Fund 15/01/09 HProtect 105	Health Return Guarantee Fund 15/01/09 HRGF1 105	Health Return Guarantee Fund II 29/01/09 HRGF2 105	Health Return Guarantee Fund III 26/02/09 HRGF3 105	Health Return Guarantee Fund IV 31/03/09 HRGF4 105	Health Return Guarantee Fund V 29/04/09 HRGF5 105	Health Return Guarantee Fund VI 17/06/09 HRGF6 105		Health Return Guarantee Fund VII 16/11/09 HRGF7 105
Approved investments													
Government bonds	1,838	1,469	-	-	2,910	-	-	-	-	-	-	-	-
Corporate bonds	10,662	8,409	-	-	121,202	6,086	7,103	3,230	565	308	216	-	-
Infrastructure bonds	6,455	4,961	-	-	54,840	-	2,820	1,891	-	-	-	-	-
Equity	34,113	51,941	1,326,552	187,959	-	-	-	-	-	-	-	-	-
Money market	46,037	36,574	17,847	17,847	212,112	111	33	46	546	273	182	-	-
Mutual funds	170	132	21,749	283	526	247	247	46	53	30	31	-	-
Deposit with banks	3,497	2,296	1,959	1,959	79,707	7,798	8,051	7,017	4,059	2,658	1,531	-	-
Total	102,772	105,782	1,439,962	20,089	471,297	13,995	19,194	12,184	5,223	3,269	1,960	-	2,402,996
Other investments													
Corporate bonds	202	142	-	-	19,587	-	-	-	-	-	-	-	-
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	2,494	5,552	16,788	-	-	-	-	-	-	-	-	-	-
Money market	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	-	-	9,642	1,121	-	110	-	-	-	-	57	-	-
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,696	5,694	26,430	1,121	19,587	110	110	12,184	5,223	3,269	2,017	57	305,409
Grand total	105,468	111,476	1,699,676	21,210	490,884	13,995	19,194	12,184	5,223	3,269	2,017	-	2,708,405
% of approved investments to total	97.44%	94.89%	85.22%	94.71%	96.01%	100.00%	99.34%	100.00%	100.00%	100.00%	0.00%	0.00%	88.72%
% of other investments to total	2.56%	5.11%	14.78%	5.29%	3.99%	0.00%	0.66%	0.00%	0.00%	0.00%	0.00%	-	11.28%

SCHEDULE: F-2
INVESTMENTS AT MARCH 31, 2012 (Contd.)

Particulars	Linked Group Funds											Group Leave Encashment Income Fund
	Group Balanced Fund	Group Capital Guarantee Balanced Fund	Group Capital Guarantee Debt Fund II	Group Capital Guarantee Debt Fund I	Group Capital Guarantee Growth Fund II	Group Capital Guarantee Short Term Debt Fund II	Group Capital Guarantee Short Term Debt Fund I	Group Capital Guarantee Short Term Debt Fund II	Group Debt Fund	Group Growth Fund	Group Leave Encashment Balance Fund	
Approved investments												
Government bonds	222,504	1,422	28,817	69	2,611	336	547	-	54,961	40,757	7,699	1,471
Corporate bonds	3,663,278	16,246	465,523	726	112,819	1,162	8,174	-	2,333,164	569,622	127,573	17,567
Infrastructure bonds	1,524,027	8,530	187,178	152	45,509	192	6,457	-	998,154	374,020	45,449	10,535
Equity	2,276,683	14,503	230,683	-	8,218	15,668	15,668	-	2,815,189	78,342	-	-
Money market	3,628,345	32,209	315,212	6,176	128,788	5,166	9,624	74,720	2,079,724	763,540	153,513	22,229
Mutual funds	111,723	1,319	3,765	132	3,296	330	278	1,308	82,333	73,837	7,209	1,022
Deposit with banks	3,014,334	15,117	273,599	2,148	66,825	6,443	4,365	17,737	2,071,676	683,227	81,135	16,422
Total	14,440,894	89,346	1,504,777	9,403	359,848	21,847	45,113	93,765	7,620,012	5,320,192	500,920	69,246
Other investments												
Corporate bonds	606,787	-	16,431	-	7,067	1,011	1,010	-	173,656	-	15,144	2,019
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	188,404	1,019	15,949	-	-	778	1,554	-	215,082	-	6,541	-
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	-	6,579	-	209	-	568	-	3,760	-	45,119	10,195	2,839
Venture fund	-	-	-	-	-	-	-	-	-	-	-	-
Total	795,191	7,598	32,380	209	7,067	2,357	2,564	3,760	173,656	260,201	31,880	4,858
Grand total	15,236,085	96,944	1,537,157	9,612	366,915	24,204	47,677	97,525	7,793,668	5,580,393	532,800	74,104
% of approved investments to total	94.78%	92.16%	97.89%	97.83%	98.07%	90.26%	94.62%	96.14%	97.77%	95.34%	94.02%	93.44%
% of other investments to total	5.22%	7.84%	2.11%	2.17%	1.93%	9.74%	5.38%	3.86%	2.23%	4.66%	5.98%	6.56%

Particulars	Linked Group Funds											Grand total
	Group Leave Encashment Short Term Fund	Group Return Guarantee Fund	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - A4	Group Return Guarantee Fund - S5	Group Return Guarantee Fund - S6	Group Return Guarantee Fund-S7	Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund	Total	
Approved investments												
Government bonds	-	-	-	-	-	-	-	-	-	-	-	361,194
Corporate bonds	50,758	1,494,875	65,310	1,640,770	-	84,054	215,205	-	27,842	954,252	-	11,859,856
Infrastructure bonds	-	359,336	870	499,920	-	16,884	189,725	-	-	431,850	-	4,698,788
Equity	-	-	-	-	-	-	-	-	-	-	-	5,433,286
Money market	184,332	-	-	-	-	-	-	-	4,348,622	-	-	13,889,229
Mutual funds	7,843	35,750	1,021	31,977	-	1,754	6,349	-	81,216	1,772	-	473,626
Deposit with banks	285,021	606,905	48,028	157,058	-	21,400	45,237	-	1,477,934	359,651	-	3,484,388
Total	527,954	2,496,866	115,229	2,329,725	-	124,092	456,516	-	5,935,614	1,747,525	46,823,516	537,176,853
Other investments												
Corporate bonds	-	-	-	-	-	-	-	-	-	-	-	823,125
Infrastructure bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-	-	429,327
Money market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	35,895	714	-	2,174	-	2,098	2,829	-	135,451	51,273	-	1,159,674
Venture fund	-	-	-	-	-	-	-	-	-	-	-	15,853
Total	35,895	714	-	2,174	-	2,098	2,829	-	135,451	51,273	1,552,155	31,195,878
Grand total	563,849	2,497,580	115,229	2,331,899	-	126,190	459,345	-	6,071,065	1,798,798	48,375,671	568,372,731
% of approved investments to total	93.63%	99.97%	100.00%	99.91%	0.00%	96.34%	99.38%	0.00%	97.77%	97.15%	96.79%	94.51%
% of other investments to total	6.37%	0.03%	0.00%	0.09%	0.00%	3.66%	0.62%	0.00%	2.23%	2.85%	3.21%	5.49%

SCHEDULE: F-3

CURRENT ASSETS AT MARCH 31, 2012

Particulars	Linked Life Funds											Flexi Balanced Fund III	
	Anmol Nivesh Fund	Balancer Fund	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Dynamic P/E Fund	Flexi Balanced Fund	Flexi Balanced Fund II		
Accrued interest													
Cash & bank balance	394	279,011	59,526	5,954	13,435	-	72,235	8,622	20,204	15,457	9,037	789	
Dividend receivable	14	9	11	10	10	10	11	10	10	10	9	11	
Receivable for sale of investments	-	411	171	18	52	355	-	-	2,002	160	94	9	
Unit collection a/c	-	42,509	11,934	2,528	1,622	15,270	35,743	-	25,145	8,432	4,723	455	
Other current assets (for investments)	-	3,427	2	-	3,771	24,499	2,491	-	202,103	3,779	3,028	-	
Appropriation adjustment account	-	2	2	-	-	5	-	-	-	1	-	1	
Total	408	325,369	71,644	8,510	18,890	40,139	110,480	8,632	249,464	27,839	16,892	1,264	

Particulars	Linked Life Funds											Maximiser Fund III	
	Flexi Balanced Fund IV	Flexi Growth Fund	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund	Maximiser Fund II		
Accrued interest													
Cash & bank balance	2,594	863	374	-	3,025	113,443	61,456	115,805	42,798	-	63	-	
Dividend receivable	10	11	10	10	10	11	10	11	9	2,821	10	10	
Receivable for sale of investments	22	547	416	52	350	996	-	-	74	17,310	4,145	758	
Unit collection a/c	1,528	29,102	2,079	14,884	1,750	203,216	38,144	65,180	11,270	-	-	-	
Other current assets (for investments)	1,146	28,066	14,043	2	19,652	476,757	95,495	7,528	3,651	-	-	-	
Appropriation adjustment account	1	4	2	-	-	-	-	-	1	23	5	1	
Total	5,301	58,593	16,924	14,948	24,787	794,423	195,105	188,524	57,803	20,154	4,223	769	

Particulars	Linked Life Funds											Pinnacle Fund	
	Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Multi Cap Balanced Fund	Multi Cap Growth Fund	Multiplier Fund	Multiplier Fund II	Multiplier Fund III	Multiplier Fund IV	New Invest Shield Balanced Fund	Opportunities Fund		
Accrued interest													
Cash & bank balance	10	11	16,818	6,898	14,959	-	-	-	-	50,711	83	106,750	
Dividend receivable	222	89	11	10	9	10	19	11	15	11	9	9	
Receivable for sale of investments	-	-	-	132	-	-	-	-	-	152	389	988	
Unit collection a/c	-	49,177	35,306	4,436	-	30,170	3,117	-	2,632	17,624	951	456,741	
Other current assets (for investments)	-	3	-	15,452	145,343	366	1	-	-	2,173	45,809	228,059	
Appropriation adjustment account	-	-	-	1	2	13	-	-	-	2	4	-	
Total	232	49,280	52,135	26,929	160,313	30,559	3,137	11	2,647	70,673	47,245	792,557	

**SCHEDULE: F-3
CURRENT ASSETS AT MARCH 31, 2012 (Contd.)**

Particulars	Linked Life Funds										Return Guarantee Fund IV	
	Return Guarantee Fund V	Preserver Fund	Preserver Fund III	Preserver Fund IV	Protector Fund	Protector Fund II	Protector Fund III	Protector Fund IV	Return Guarantee Fund	Return Guarantee Fund II		Return Guarantee Fund III
Accrued interest	5,096	53,860	3,127	2,100	210,544	101,778	9,772	86,885	52,646	45,774	45,494	25,630
Cash & bank balance	10	10	10	10	11	10	10	10	10	10	10	10
Dividend receivable	-	-	-	-	-	-	-	-	-	-	-	-
Receivable for sale of investments	-	-	-	-	-	-	-	-	-	-	-	-
Unit collection a/c	-	868	-	1,904	120,975	20,553	6,991	51,991	-	-	-	-
Other current assets (for investments)	-	-	-	-	-	2,027	-	14,077	-	-	-	-
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,106	54,738	3,137	4,014	331,530	124,368	16,773	152,963	52,656	45,784	45,504	25,640

Particulars	Linked Life Funds										Return Guarantee Fund XI (5 Yrs)
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund X (15 Yrs)	
Accrued interest	5,096	5,543	2,247	43,969	10,895	63,270	5,080	155,841	20,527	67,565	
Cash & bank balance	10	9	9	10	10	10	10	11	10	10	
Dividend receivable	-	-	-	-	-	-	-	-	-	-	
Receivable for sale of investments	-	-	-	-	-	-	-	-	-	-	
Unit collection a/c	-	-	-	412	44	79	60	-	-	27	
Other current assets (for investments)	-	-	-	-	-	-	-	-	-	-	
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	
Total	5,106	5,552	2,256	44,391	10,949	63,359	5,150	155,852	20,537	67,622	

Particulars	Linked Life Funds										Total
	Return Guarantee Fund XI (10 Yrs)	RICH Fund	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Builder Fund	Secure Save Fund	Secure Guarantee Fund	Secure Guarantee Fund	
Accrued interest	955	884	62	15,449	9,082	197	2,244	2,093,040	3,494	3,494	
Cash & bank balance	9	10	10	9	10	11	12	30,445	6	30,445	
Dividend receivable	-	71	57	5	22	3	6	1,302,514	595	1,302,514	
Receivable for sale of investments	-	25,228	226	23,550	1,313	82	595	1,537,172	557	1,537,172	
Unit collection a/c	8	17,577	15,387	16,087	1,523	186	557	94	-	94	
Other current assets (for investments)	-	8	7	3	-	-	-	-	-	-	
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	
Total	972	43,778	15,759	55,121	11,928	479	3,414	4,966,759	3,414	4,966,759	

SCHEDULE: F-3

CURRENT ASSETS AT MARCH 31, 2012 (Contd.)

Particulars	Linked Pension Funds											Pension Maximiser Fund II
	Invest Shield Fund - Pension	Pension Balancer Fund	Pension Balancer Fund II	Pension Bluechip Fund	Pension Dynamic P/E Fund	Pension Flexi Balanced Fund	Pension Flexi Balanced Fund II	Pension Flexi Growth Fund	Pension Flexi Growth Fund II	Pension Income Fund	Pension Maximiser Fund	
Accrued interest	6,531	123,112	150,951	-	17,159	12,310	17,183	37,593	1,495	144,299	42	1,318
Cash & bank balance	10	10	10	10	10	9	10	11	10	10	9	11
Dividend receivable	15	1,026	1,317	715	2,338	144	280	433	483	-	1,842	7,279
Receivable for sale of investments	2,542	86,687	70,883	27,783	25,145	8,839	5,448	89,030	89,319	14,850	-	-
Unit collection a/c	144	19,454	8,069	7,471	146,258	6,824	3,916	42,436	-	59,405	12,149	-
Other current assets (for investments)	-	8	11	6	-	7	8	37	38	-	3	7
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-
Total	9,242	230,297	237,241	35,985	190,910	28,133	26,845	169,540	91,345	218,564	14,045	8,615

Particulars	Linked Pension Funds											Pension Return Guarantee Fund II
	Pension Money Market Fund	Pension Multi Cap Balanced Fund	Pension Multi Cap Growth Fund	Pension Multiplier Fund	Pension Multiplier Fund II	Pension Opportunities Fund	Pension Preserver Fund	Pension Protector Fund	Pension Protector Fund II	Pension Return Guarantee Fund	Pension Return Guarantee Fund II	
Accrued interest	20,500	14,502	8,951	-	-	71,463	502,054	212,911	146,141	108,099	-	116,627
Cash & bank balance	10	10	10	11	9	10	10	10	10	10	10	10
Dividend receivable	-	270	-	2,909	1,747	-	-	-	-	-	-	-
Receivable for sale of investments	-	11,385	-	134,472	84,093	40,434	-	24,636	18,629	-	-	-
Unit collection a/c	34,925	13,250	146,368	6,398	1,220	52,879	10,608	22,420	-	432	-	-
Other current assets (for investments)	-	2	5	27	14	14	-	-	-	-	-	-
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-
Total	55,435	39,419	155,334	143,817	87,083	94,808	82,081	585,751	253,970	146,151	108,541	116,637

Particulars	Linked Pension Funds											Total
	Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 Yrs)	Pension Return Guarantee Fund X (10 Yrs)	Pension Return Guarantee Fund XI (10 Yrs)	Pension RICH Fund	Pension RICH Fund II	Secure Plus Pension Fund	
Accrued interest	61,826	10,991	15,908	30,318	6,357	1,965	3,804	448	56,730	69	6,272	1,913,929
Cash & bank balance	11	11	9	9	8	10	9	9	11	10	11	347
Dividend receivable	-	-	-	-	-	-	-	-	5,674	4,428	-	32,372
Receivable for sale of investments	-	-	-	-	-	-	-	-	117,026	78,642	1,024	990,867
Unit collection a/c	-	24	36	1	-	-	-	-	57,239	798	-	711,775
Other current assets (for investments)	-	-	-	-	-	-	-	-	24	42	-	253
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-
Total	61,837	11,026	15,953	30,328	6,365	1,975	3,813	457	236,704	83,191	8,105	3,589,543

SCHEDULE: F-3
CURRENT ASSETS AT MARCH 31, 2012 (Contd.)

Particulars	Linked Health Funds													Total	
	Health Balancer Fund	Health Flexi Balanced Fund	Health Flexi Growth Fund	Health Multiplier Fund	Health Preserver Fund	Health Protector Fund	Health Return Guarantee Fund	Health Return Guarantee Fund II	Health Return Guarantee Fund III	Health Return Guarantee Fund IV	Health Return Guarantee Fund V	Health Return Guarantee Fund VI	Health Return Guarantee Fund VII		Health Return Guarantee Fund IX (5 Yrs)
Accrued interest	1,116	-	-	-	192	11,084	2,476	2,172	2,680	2,016	826	496	333	-	24,208
Cash & bank balance	10	10	9	10	11	9	10	10	10	11	10	10	10	10	130
Dividend receivable	4	13	544	80	-	-	-	-	-	-	-	-	-	-	641
Receivable for sale of investments	491	810	-	3,836	-	1,919	-	-	-	-	-	-	-	-	7,056
Unit collection a/c	3,052	3,617	40,900	5,657	417	13,164	-	-	-	-	-	-	-	-	66,807
Other current assets (for investments)	1	-	3	1	-	-	-	-	-	-	-	-	-	-	5
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,674	5,267	41,456	9,584	620	26,176	2,486	2,182	2,690	2,027	836	506	343	-	98,847

Particulars	Linked Group Funds													Total
	Group Balanced Fund	Group Capital Guaranteed Balanced Fund	Group Capital Guaranteed Growth Fund II	Group Capital Guaranteed Growth Fund	Group Capital Guaranteed Growth Fund II	Group Capital Guaranteed Short Term Debt Fund II	Group Capital Guaranteed Short Term Debt Fund II	Group Capital Guaranteed Short Term Debt Fund II	Group Debt Fund	Group Growth Fund	Group Leave Encashment Balance Fund	Group Leave Encashment Income Fund		
Accrued interest	377,280	2,783	30,978	808	11,390	11,206	1,090	1,555	66,053	212,606	67,880	12,083	3,228	
Cash & bank balance	4,744	10	10	9	11	10	10	10	10	10	10	11	11	
Dividend receivable	383	1	18	1	-	3	-	-	-	-	620	2	-	
Receivable for sale of investments	131,802	586	13,008	200	624	268	-	-	-	335,667	19,389	3,421	79	
Unit collection a/c	476,306	798	-	182	2,387	182	571	1,733	90,108	229,543	41,081	4,495	370	
Other current assets (for investments)	2	-	-	-	-	-	-	-	-	-	-	-	-	
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	990,517	4,178	44,014	404	14,412	1,200	1,942	3,298	156,171	777,826	128,780	20,012	3,688	

Particulars	Linked Group Funds										Total
	Group Leave Encashment Short Term Fund	Group Return Guarantee Fund	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - A4	Group Return Guarantee Fund - S5	Group Return Guarantee Fund-S6	Group Return Guarantee Fund-S7	Group Short Term Debt fund	Group Superannuation Corporate Bond Fund	
Accrued interest	30,493	211,777	17,901	91,456	-	6,711	-	21,784	83,806	95,800	1,347,595
Cash & bank balance	10	10	9	10	2	11	-	8	10	10	4,946
Dividend receivable	-	-	-	-	-	-	-	-	-	-	1,028
Receivable for sale of investments	-	-	-	-	-	-	-	-	-	-	64,486
Unit collection a/c	1,725	9,864	1,342	24,589	(2)	861	-	2,109	126,628	7,732	2,745,497
Other current assets (for investments)	-	-	-	-	-	-	-	-	-	-	1,022,467
Appropriation adjustment account	-	-	-	-	-	-	-	-	-	-	2
Total	32,228	221,651	19,252	116,055	-	7,583	-	23,901	210,444	103,542	2,881,098

SCHEDULE: F-4

CURRENT LIABILITIES AT MARCH 31, 2012

Particulars	Linked Life Funds										Flexi Balanced Fund III	
	Anmol Nivesh Fund	Balancer Fund	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Dynamic P/E Fund	Flexi Balanced Fund		Flexi Balanced Fund II
Payable for purchase of investments	ULIF 072 28/04/09 LANmolNiv 105	ULIF 002 22/10/01 LBalancer1 105	ULIF 014 17/05/04 LBalancer2 105	ULIF 023 13/03/06 LBalancer3 105	ULIF 039 27/08/07 LBalancer4 105	ULIF 087 28/11/09 LBInChip 105	ULIF 008 11/08/03 LCashPlus 105	ULIF 100 01/07/10 LDiscont 105	ULIF 097 11/01/10 LDynamicPE 105	ULIF 031 20/03/07 LFlexiBal1 105	ULIF 032 20/03/07 LFlexiBal2 105	Flexi Balanced Fund III
Other current liabilities	-	(86)	(26)	(3)	(5)	-	(28)	(15)	(7)	(4)	(4)	-
Unit payable a/c	(1)	(4,585)	(604)	(139)	(114)	(210)	(466)	(52)	(2,510)	(465)	(130)	(27)
Expropiation adjustment account	-	-	(2,114)	(481)	-	-	-	(22,821)	-	-	-	(144)
Total	(1)	(4,671)	(2,744)	(623)	(119)	(210)	(494)	(22,873)	(2,525)	(472)	(134)	(171)

Particulars	Linked Life Funds										Maximiser Fund III	
	Flexi Balanced Fund IV	Flexi Growth Fund	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund		Maximiser Fund II
Payable for purchase of investments	ULIF 040 27/08/07 LFlexiBal4 105	ULIF 026 20/03/07 LFlexiGro1 105	ULIF 027 20/03/07 LFlexiGro2 105	ULIF 028 20/03/07 LFlexiGro3 105	ULIF 038 27/08/07 LFlexiGro4 105	ULIF 116 15/03/11 LHighNavB 105	ULIF 089 28/11/09 Lincome 105	ULIF 020 03/01/05 LInvCash 105	ULIF 018 03/01/05 LInvShld 105	ULIF 001 22/10/01 LMaximis1 105	ULIF 012 17/05/04 LMaximis2 105	Maximiser Fund III
Other current liabilities	(1)	(9,515)	(3,075)	(543)	(2,653)	(233,602)	(60)	(50)	(16)	(94,153)	-	-
Unit payable a/c	(34)	-	-	(6,472)	-	(2,916)	(620)	(856)	(386)	(2,733)	(2,733)	(906)
Expropiation adjustment account	-	-	-	-	-	-	-	-	-	(21,921)	(20,079)	(4,390)
Total	(35)	(9,515)	(3,075)	(7,015)	(2,653)	(236,518)	(650)	(906)	(402)	(134,125)	(22,812)	(5,296)

Particulars	Linked Life Funds										Pinnacle Fund	
	Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Multi Cap Balanced Fund	Multi Cap Growth Fund	Multiplier Fund	Multiplier Fund II	Multiplier Fund III	Multiplier Fund IV	New Invest Balanced Fund		Opportunities Fund
Payable for purchase of investments	ULIF 037 27/08/07 LMaximis4 105	ULIF 114 15/03/11 LMaximis5 105	ULIF 080 24/11/09 LMoneyMkt 105	ULIF 088 24/11/09 LWCapBal 105	ULIF 085 24/11/09 LWCapGro 105	ULIF 042 22/11/07 LMultipl1 105	ULIF 044 25/02/08 LMultipl2 105	ULIF 046 25/02/08 LMultipl3 105	ULIF 047 25/02/08 LMultipl4 105	ULIF 025 21/08/06 LInvShldNw 105	ULIF 086 24/11/09 LOpport 105	ULIF 081 26/10/09 LPinnacle 105
Other current liabilities	(178)	(102)	(173)	(4)	(1,606)	(832)	(537)	(72)	(251)	(18)	(426)	(490,224)
Unit payable a/c	(1,301)	-	-	(180)	-	(4,791)	-	(1,026)	-	(497)	-	(1,994)
Expropiation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-
Total	(1,479)	(102)	(173)	(184)	(1,606)	(5,623)	(537)	(1,098)	(251)	(515)	(23,404)	(492,218)

Particulars	Linked Life Funds										Return Guarantee Fund IV	
	Pinnacle Fund II	Preserver Fund	Preserver Fund III	Preserver Fund IV	Protector Fund	Protector Fund II	Protector Fund III	Protector Fund IV	Return Guarantee Fund	Return Guarantee Fund II		Return Guarantee Fund III
Payable for purchase of investments	ULIF 105 26/10/10 LPinnacleZ 105	ULIF 010 17/05/04 LPreserv1 105	ULIF 021 13/03/06 LPreserv3 105	ULIF 036 27/08/07 LPreserv4 105	ULIF 003 22/10/01 LPProtect1 105	ULIF 016 17/05/04 LPProtect2 105	ULIF 024 13/03/06 LPProtect3 105	ULIF 041 27/08/07 LPProtect4 105	ULIF 054 18/12/08 LRGF1 105	ULIF 063 27/01/09 LRGF(T2) 105	ULIF 066 26/02/09 LRGF(T3) 105	ULIF 069 31/03/09 LRGF(T4) 105
Other current liabilities	(26,141)	-	(26)	(21)	(105)	(36)	(6)	(40)	(124)	(131)	(137)	(63)
Unit payable a/c	(628)	(432)	(871)	-	(1,992)	(437)	(1,230)	(441)	(903)	(1,481)	(4,223)	(13,759)
Expropiation adjustment account	-	-	-	-	(2,292)	-	-	-	-	-	-	-
Total	(26,769)	(432)	(897)	(21)	(4,389)	(473)	(1,347)	(481)	(1,027)	(1,512)	(4,360)	(13,822)

**SCHEDULE: F-4
CURRENT LIABILITIES AT MARCH 31, 2012 (Contd.)**

Particulars	Linked Life Funds											Return Guarantee Fund XI (5 Yrs)	
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund X (10 Yrs)		
Payable for purchase of investments	ULIF 073 29/04/09 LRGF(T5) 105	ULIF 078 17/06/09 LRGF(T6) 105	ULIF 082 16/11/09 LRGF(T7) 105	ULIF 103 12/10/10 LRGF(T8) 105	ULIF 104 12/10/10 LRGF(S1) 105	ULIF 106 22/12/10 LRGF(S2) 105	ULIF 107 22/12/10 LRGF(S2) 105	ULIF 111 13/01/11 LRGF(T10) 105	ULIF 112 13/01/11 LRGF(S3) 105	ULIF 120 17/03/11 LRGF(T11) 105			
Other current liabilities	(26)	(25)	(10)	(225)	(62)	(296)	(31)	(608)	(105)	(302)			
Unit payable a/c	(68)	(31)	(1)	-	-	-	-	(54)	(1)	-			
Exproportion adjustment account	-	-	-	-	-	-	-	-	-	-			
Total	(94)	(56)	(11)	(225)	(62)	(296)	(31)	(662)	(106)	(302)			

Particulars	Linked Life Funds											Secure Save Guarantee Fund	
	Return Guarantee Fund XI (10 Yrs)	RICH Fund	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Save Builder Fund	Secure Save Fund	Secure Save Income Fund	Secure Save Maximizer Fund	Secure Save Total		
Payable for purchase of investments	ULIF 121 19/04/11 LRGF(S4) 105	ULIF 048 17/03/08 LRGF(S4) 105	ULIF 049 17/03/08 LRGF(S4) 105	ULIF 050 17/03/08 LRGF(S4) 105	ULIF 051 17/03/08 LRGF(S4) 105	ULIF 007 11/09/03 LSecPlus 105	ULIF 077 29/05/09 LSSavBuil 105	ULIF 076 29/05/09 LSSavGtee 105					
Other current liabilities	(6)	(58,134)	(1,698)	(127)	(686)	(4)	(6)	(34)					
Unit payable a/c	-	(3,938)	(2,417)	(252)	(1,018)	(77)							
Exproportion adjustment account	-	-	-	(890)	-	-	-	-					
Total	(6)	(62,072)	(4,115)	(1,269)	(1,704)	(81)	(6)	(34)					

Particulars	Linked Pension Funds											Pension Maximizer Fund II
	Invest Shield Fund - Pension	Pension Balancer Fund II	Pension Balancer Fund II	Pension Dynamic P/E Fund	Pension Flexi Balanced Fund II	Pension Flexi Balanced Fund II	Pension Flexi Growth Fund	Pension Flexi Growth Fund	Pension Flexi Growth Fund II	Pension Income Fund	Pension Maximizer Fund	
Payable for purchase of investments	(1)	(25)	(23)	(13)	(7,853)	(4,503)	(7,363)	(40)	(40)			
Other current liabilities	(78)	(2,351)	(1,262)	(2,857)	(420)	(244)	(9,229)	(6,425)	(1,234)	(2,053)	(4,836)	(28,373)
Unit payable a/c	-	-	-	-	-	-	-	(4,024)	-	-	-	-
Exproportion adjustment account	-	-	-	-	-	-	-	-	-	-	-	-
Total	(79)	(2,376)	(1,285)	(2,870)	(8,273)	(4,747)	(16,592)	(18,120)	(1,274)	(2,053)	(33,209)	(33,209)

Particulars	Linked Pension Funds											Pension Return Guarantee Fund III
	Pension Money Market Fund	Pension Multi Cap Balanced Growth Fund	Pension Multi Cap Growth Fund	Pension Multiplier Fund II	Pension Multiplier Fund	Pension Opportunities Fund	Pension Preserver Fund	Pension Protector Fund	Pension Protector Fund II	Pension Return Guarantee Fund	Pension Return Guarantee Fund II	
Payable for purchase of investments	-	(2)	-	(902)	(67,503)	(118)	(50)	(50)				
Other current liabilities	(227)	(357)	(2,372)	(902)	(1,074)	(3,671)	(872)	(405)	(988)	(375)	(362)	(6,146)
Unit payable a/c	-	-	-	-	-	-	-	-	-	-	-	-
Exproportion adjustment account	-	-	-	-	-	-	-	-	-	-	-	-
Total	(227)	(359)	(2,372)	(902)	(58,577)	(3,789)	(922)	(1,393)	(375)	(362)	(6,146)	(6,508)

**SCHEDULE: F-4
CURRENT LIABILITIES AT MARCH 31, 2012 (Contd.)**

Particulars	Linked Pension Funds													Total
	Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 Yrs)	Pension Return Guarantee Fund X (10 Yrs)	Pension Return Guarantee Fund XI (10 Yrs)	Pension Return Guarantee Fund XII (10 Yrs)	Pension Return Guarantee Fund XIII (10 Yrs)	Pension Return Guarantee Fund XIV (10 Yrs)	Pension Return Guarantee Fund XV (10 Yrs)	Pension Return Guarantee Fund XVI (10 Yrs)	
Payable for purchase of investments	ULIF 070 31/03/09 PRGF4 105	ULIF 074 29/04/09 PRGF5 105	ULIF 079 17/06/09 PRGF6 105	ULIF 083 16/11/09 PRGF7 105	ULIF 102 12/10/10 PRGF(S1) 105	ULIF 108 22/12/10 PRGF(S2) 105	ULIF 113 13/01/11 PRGF(S3) 105	ULIF 122 19/04/11 PRGF(S4) 105	ULIF 052 17/03/08 PRICH1 105	ULIF 053 17/03/08 PRICH2 105	ULIF 009 17/11/03 PSecPlus 105			
Other current liabilities	(149)	(75)	(101)	(165)	(32)	(10)	(24)	(3)	(14,152)	(17,307)	(33)			
Unit payable a/c	(51,904)	-	-	-	-	-	(52)	(88)	(8,078)	(3,971)	(8,781)			
Expropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	(52,053)	(75)	(101)	(165)	(32)	(10)	(76)	(91)	(22,230)	(30,059)	(33)	(116,624)	(57,772)	(100,356)

Particulars	Linked Health Funds													Total
	Health Balancer Fund	Health Flexi Balanced Fund	Health Flexi Growth Fund	Health Multiplier Fund	Health Preserver Fund	Health Protector Fund	Health Return Guarantee Fund	Health Return Guarantee Fund II	Health Return Guarantee Fund III	Health Return Guarantee Fund IV	Health Return Guarantee Fund V	Health Return Guarantee Fund VI	Health Return Guarantee Fund VII	
Payable for purchase of investments	ULIF 059 15/01/09 HBalancer 105	ULIF 060 15/01/09 HFlexiBal 105	ULIF 057 15/01/09 HFlexiGro 105	ULIF 058 15/01/09 HMultipl 105	ULIF 056 15/01/09 HPreserv 105	ULIF 061 15/01/09 HProtect 105	ULIF 062 15/01/09 HRGF1 105	ULIF 065 29/01/09 HRGF2 105	ULIF 068 26/02/09 HRGF3 105	ULIF 071 31/03/09 HRGF4 105	ULIF 075 29/04/09 HRGF5 105	ULIF 080 17/05/09 HRGF6 105	ULIF 084 16/11/09 HRGF7 105	ULIF 109 22/12/10 HRGF9 105
Other current liabilities	(1)	(17)	(11,514)	(49)	(4)	(6)	(4)	(4)	(5)	(3)	(1)	(1)	(1)	(11,522)
Unit payable a/c	(17)	(375)	(375)	-	(4)	(61)	(122)	(261)	(375)	(81)	(18)	(2)	(5)	(542)
Expropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	(864)
Total	(18)	(18)	(11,889)	(49)	(4)	(67)	(126)	(265)	(380)	(84)	(19)	(3)	(6)	(12,928)

Particulars	Linked Group Funds													Total
	Group Balanced Fund	Group Capital Guaranteed Balanced Fund II	Group Capital Guaranteed Balanced Fund III	Group Capital Guaranteed Debt Fund I	Group Capital Guaranteed Debt Fund II	Group Capital Guaranteed Debt Fund III	Group Capital Guaranteed Debt Fund IV	Group Capital Guaranteed Debt Fund V	Group Capital Guaranteed Debt Fund VI	Group Capital Guaranteed Debt Fund VII	Group Capital Guaranteed Debt Fund VIII	Group Capital Guaranteed Debt Fund IX	Group Capital Guaranteed Debt Fund X	
Payable for purchase of investments	ULGF 001 03/04/03 GBalancer 105	ULGF 006 03/10/05 GCGBal1 105	ULGF 010 21/03/07 GCGBal2 105	ULGF 007 28/10/05 GCGDebt1 105	ULGF 011 21/03/07 GCGDebt2 105	ULGF 008 11/12/06 GCGGrowth1 105	ULGF 012 05/07/07 GCGGrowth2 105	ULGF 005 24/02/04 GCGSTDebt1 105	ULGF 009 16/03/07 GCGSTDebt2 105	ULGF 002 03/04/03 GDebt 105	ULGF 004 30/10/03 GGrowth 105	ULGF 014 02/04/08 GLEIncome 105	ULGF 013 02/04/08 GLEBal 105	ULGF 014 02/04/08 GLEIncome 105
Other current liabilities	(47)	(32)	(403)	(3)	(89)	(10)	(15)	(18)	(673)	(815,584)	(8)	(1)	(1)	(15)
Unit payable a/c	(3,129)	-	(9,552)	-	-	(1)	-	-	-	(1,576)	(1,102)	(109)	-	-
Expropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	(3,176)	(32)	(9,961)	(3)	(103)	(11)	(15)	(18)	(673)	(317,160)	(1,110)	(109)	(15)	(15)

Particulars	Linked Group Funds										Grand total			
	Group Leave Encashment Short Term Fund	Group Return Guarantee Fund I	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund IV	Group Return Guarantee Fund - S5	Group Return Guarantee Fund - S6	Group Return Guarantee Fund - S7	Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund				
Payable for purchase of investments	ULGF 024 26/02/10 GLEST 105	ULGF 021 10/02/09 GRGF1 105	ULGF 022 30/03/09 GRGF2 105	ULGF 023 16/06/09 GRGF3 105	ULGF 025 14/03/11 GRGFA4 105	ULGF 026 14/03/11 GRGFS5 105	ULGF 027 14/03/11 GRGFS6 105	ULGF 028 07/07/11 GRGFS7 105	ULGF 003 03/04/03 GSTDebt 105	ULGF 015 22/12/08 GSACorBon 105				
Other current liabilities	(110)	(714)	(35)	(639)	-	(32)	-	(127)	(1,145)	(373)				
Unit payable a/c	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expropriation adjustment account	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	(110)	(714)	(35)	(639)	(32)	(32)	(127)	(1,145)	(373)	(373)	(315,660)	(10,348)	(9,553)	(1,735,232)

ANNEXURE 2:
3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013
Form A-RA(UL)

Particulars	Schedule	Linkend Life Funds										Dynamic P/E Fund	Flexi Balanced Fund	Flexi Balanced Fund II	Flexi Balanced Fund III	Total		
		Amol Nivesth Fund 105	Balancer Fund 105	Balancer Fund II 105	Balancer Fund III 105	Balancer Fund IV 105	Bluechip Fund 105	Cash Plus Fund 105	Discontinued Fund - Life 105	Dynamic P/E Fund 105	Flexi Balanced Fund 105						Flexi Balanced Fund II 105	Flexi Balanced Fund III 105
Income from investments																		
Interest income		534	753,700	217,146	20,749	44,789	1,281	235,599	153,622	86,421	50,996	32,543	2,723					
Dividend income		-	68,613	19,295	1,989	3,902	18,740	-	209,318	209,318	12,954	8,140	740					
Profit/(loss) on sale of investment		43	566,168	169,475	20,962	33,191	(18,362)	51,241	24,948	(205,832)	72,825	46,223	3,858					
Profit/(loss) on inter fund transfer/ sale of investment		-	81,937	16,797	2,193	1,758	5,416	2,331	177	274	4,624	1,959	420					
Unrealised gain/(loss)*		-	(136,325)	(28,397)	(5,355)	(312)	50,941	13,243	(842)	1,123,043	(13,366)	(6,284)	(846)					
Appropriation-expatriation (income/exp)																		
Total income (A)		577	1,334,093	394,316	40,538	83,328	58,016	302,414	177,905	1,213,224	128,033	82,581	6,895					
Fund management expenses #		68	145,157	43,527	9,597	9,144	19,868	36,477	11,425	224,954	32,393	9,408	1,800					
Fund administration expenses #		-	181,446	-	-	-	-	-	-	-	-	-	-					
Other charges	F-5	201	71,129	63,403	2,674	15,711	67,850	39,825	-	595,531	6,953	21,232	690					
Total expenditure (B)		269	397,732	106,930	12,271	24,855	87,718	76,302	11,425	820,485	39,346	30,640	2,490					
Net income for the year (A-B)		308	936,361	287,386	28,267	58,473	(29,702)	226,112	166,480	392,739	88,687	51,941	4,405					
Add: Fund revenue account at the beginning of the year		(29)	9,912,404	3,112,725	252,569	30,420	(80,770)	455,673	9,101	(1,142,377)	282,202	75,145	23,509					
Fund revenue account at the end of the year		279	10,848,765	3,400,111	280,836	88,893	(110,472)	681,785	175,581	(749,638)	370,889	127,086	27,914					

* Net change in mark to market value of investments

Gross of service tax

Particulars	Schedule	Linkend Life Funds										Invest Shield Fund - Life	Invest Shield Cash Fund	Maximiser Fund	Maximiser Fund II	Maximiser Fund III	Total	
		Flexi Balanced Fund IV 105	Flexi Growth Fund 105	Flexi Growth Fund II 105	Flexi Growth Fund III 105	Flexi Growth Fund IV 105	Highest NAV Fund B 105	Income Fund 105	Invest Shield Cash Fund 105	Invest Shield Fund - Life 105	Maximiser Fund 105							Maximiser Fund II 105
Income from investments																		
Interest income		9,183	9,463	16,854	-	23,776	529,465	438,214	435,141	146,670	193,488	41,650	8,953					
Dividend income		2,295	456,944	224,358	25,702	192,461	122,856	-	-	9,358	644,091	147,976	30,959					
Profit/(loss) on sale of investment		12,545	1,322,424	434,624	76,568	401,915	207,496	118,713	103,011	87,430	3,119,216	682,752	236,057					
Profit/(loss) on inter fund transfer/ sale of investment		794	704,572	68,498	18,622	16,811	17,092	1,494	(2,820)	1,163	1,194,429	200,360	15,518					
Unrealised gain/(loss)*		(552)	171,823	526,921	31,312	493,951	520,053	11,178	22,477	11,156	(1,561,318)	(205,136)	(114,253)					
Appropriation-expatriation (income/exp)																		
Total income (A)		24,265	2,664,626	1,271,255	152,204	1,128,814	1,396,962	569,599	557,809	255,777	3,589,906	867,602	177,234					
Fund management expenses #		2,728	635,598	218,363	35,396	193,729	322,213	75,322	67,540	30,882	546,313	190,154	59,113					
Fund administration expenses #		-	-	-	-	-	-	-	-	-	682,891	-	-					
Other charges	F-5	5,169	121,258	378,075	14,404	275,143	1,114,592	276,754	110,468	34,314	290,126	186,223	18,734					
Total expenditure (B)		7,897	756,856	596,438	49,800	468,872	1,436,715	352,076	178,008	65,196	1,479,330	376,377	77,847					
Net income for the year (A-B)		16,368	1,907,770	674,817	102,404	659,942	(39,753)	217,523	379,801	190,581	2,110,576	491,225	99,387					
Add: Fund revenue account at the beginning of the year		5,612	8,146,780	933,534	292,133	1,063,065	(235,846)	61,580	274,048	308,084	37,233,495	9,589,000	1,783,961					
Fund revenue account at the end of the year		21,980	10,054,550	1,608,351	394,537	1,723,007	(275,599)	279,103	653,849	498,665	39,344,071	10,080,225	1,883,348					

* Net change in mark to market value of investments

Gross of service tax

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013 (Contd.)
Form A-RA(UL)

Particulars	Schedule	Linked Life Funds										Pinnacle Fund				
		Maximiser Fund IV ULIF 037 27/08/07 LMaximis4 105	Maximiser Fund V ULIF 114 15/03/11 LMaximis5 105	Money Market Fund ULIF 090 24/11/09 LMoneyMkt 105	Multi Cap Balanced Fund ULIF 088 24/11/09 LMCapBal 105	Multi Cap Growth Fund ULIF 085 24/11/09 LMCapGro 105	Multiplier Fund ULIF 042 22/11/07 LMultipl1 105	Multiplier Fund II ULIF 044 25/02/08 LMultipl2 105	Multiplier Fund III ULIF 046 25/02/08 LMultipl3 105	Multiplier Fund IV ULIF 047 25/02/08 LMultipl4 105	New Invest Shield Balanced Fund ULIF 025 21/08/06 LInvShieldNw 105		Opportunities Fund ULIF 086 24/11/09 LOpport 105			
Income from investments																
Interest income		2,687	2,592	174,906	49,189	43,151	10	-	-	157,646	-	-	-	14,055	370,739	
Dividend income		9,561	14,178	-	10,976	166,417	240,035	41,668	3,535	17,748	19,088	3,535	19,088	38,188	91,867	
Profit/(loss) on sale of investment		73,228	48,995	13,209	41,013	5,967	380,781	20,582	3,120	99,332	7,590	3,120	7,590	(86,868)	52,302	
Profit/(loss) on inter fund transfer/ sale of investment		7,439	1,303	95	(1,307)	57,156	285,570	26,113	5,424	(1,159)	15,722	5,424	15,722	(1,159)	5,711	
Unrealised gain/(loss)*		(28,981)	(15,758)	561	24,708	496,158	299,628	126,543	5,298	25,520	59,333	5,298	59,333	202,695	488,234	
Appropriation-expropriation (income/exp)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total income (A)		63,834	51,210	188,771	124,579	768,849	1,206,024	214,906	17,377	299,087	101,733	17,377	101,733	217,943	1,018,853	
Fund management expenses #		12,142	18,268	16,610	18,707	154,074	319,996	38,726	4,796	38,801	18,186	4,796	18,186	40,201	163,075	
Fund administration expenses #		-	-	-	-	-	-	-	-	-	-	-	-	-	12,080	
Other charges	F-5	13,410	95,413	92,256	53,295	466,642	53,289	65,481	1,776	47,846	24,937	1,776	24,937	123,443	347,987	
Total expenditure (B)		25,552	113,681	108,866	72,002	620,916	373,285	104,207	6,572	86,647	43,123	6,572	43,123	163,644	523,142	
Net income for the year (A-B)		38,382	(62,471)	79,905	52,577	147,933	832,739	110,699	10,805	212,440	58,610	10,805	58,610	54,299	495,711	
Add: Fund revenue account at the beginning of the year		162,749	15,431	62,503	(24,800)	(587,664)	3,572,041	190,844	44,470	330,541	108,054	44,470	108,054	(183,049)	(898,827)	
Fund revenue account at the end of the year		201,131	(47,040)	142,408	27,777	(439,731)	4,404,780	301,543	55,275	542,981	166,664	55,275	166,664	(138,750)	(403,116)	

* Net change in mark to market value of investments

Gross of service tax

Particulars	Schedule	Linked Life Funds										Return Guarantee Fund IV				
		Pinnacle Fund II ULIF 105 26/10/10 LPinnacle2 105	Preserver Fund ULIF 010 17/05/04 LPreserv1 105	Preserver Fund III ULIF 021 13/03/06 LPreserv3 105	Preserver Fund IV ULIF 036 27/08/07 LPreserv4 105	Protector Fund ULIF 003 22/10/01 LPprotect1 105	Protector Fund II ULIF 016 17/05/04 LPprotect2 105	Protector Fund III ULIF 024 13/03/06 LPprotect3 105	Protector Fund IV ULIF 041 27/08/07 LPprotect4 105	Return Guarantee Fund II ULIF 053 27/01/09 LRGF(T2) 105	Return Guarantee Fund III ULIF 066 26/02/09 LRGF(T3) 105		Return Guarantee Fund IV ULIF 069 31/03/09 LRGF(T4) 105			
Income from investments																
Interest income		92,812	346,622	19,370	19,820	797,512	326,968	41,803	344,995	45,655	51,335	47,887	47,887	17,959		
Dividend income		30,271	15,598	1,399	1,737	185,485	103,250	12,015	77,722	80	(159)	478	478	466		
Profit/(loss) on sale of investment		(11,817)	7,420	5	(10)	14,946	8,160	204	6,171	1,384	3,978	4,640	4,640	(2,652)		
Profit/(loss) on inter fund transfer/ sale of investment		130,605	1,091	58	15	36,636	6,934	1,766	13,200	4,371	104	318	318	4,503		
Unrealised gain/(loss)*		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Appropriation-expropriation (income/exp)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total income (A)		249,291	364,287	20,832	21,562	1,034,579	445,312	55,788	442,088	51,490	55,258	53,323	53,323	20,276		
Fund management expenses #		49,467	31,752	1,835	1,913	24,764	31,588	7,991	32,888	8,733	9,315	8,984	8,984	3,438		
Fund administration expenses #		3,664	-	-	-	123,821	-	-	-	-	-	-	-	-		
Other charges	F-5	127,021	29,321	1,111	4,135	51,176	61,548	3,310	105,456	8,062	11,068	8,105	8,105	3,448		
Total expenditure (B)		180,152	61,073	2,946	6,048	199,761	93,136	11,301	138,344	16,795	20,383	17,089	17,089	6,886		
Net income for the year (A-B)		69,139	303,214	17,886	15,514	834,818	352,176	44,487	303,744	34,695	34,875	36,234	36,234	13,390		
Add: Fund revenue account at the beginning of the year		(282,899)	1,050,244	54,770	13,051	3,263,170	1,286,341	174,732	228,954	76,097	68,851	65,118	65,118	21,411		
Fund revenue account at the end of the year		(213,760)	1,353,458	72,656	28,565	4,097,988	1,638,517	219,219	532,698	110,792	103,726	101,352	101,352	34,801		

* Net change in mark to market value of investments

Gross of service tax

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013 (Contd.)
Form A-RA(UL)

Particulars	Linked Life Funds											RICH Fund
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (5 Yrs)	Return Guarantee Fund XI (10 Yrs)	
	ULIF 073 29/04/09 LRGF(T5) 105	ULIF 078 17/06/09 LRGF(T6) 105	ULIF 082 16/1/09 LRGF(T7) 105	ULIF 103 12/10/10 LRGF(T8) 105	ULIF 104 12/10/10 LRGF(S1) 105	ULIF 106 22/12/10 LRGF(T9) 105	ULIF 107 22/12/10 LRGF(S2) 105	ULIF 111 13/01/11 LRGF(T10) 105	ULIF 112 13/01/11 LRGF(S3) 105	ULIF 120 17/03/11 LRGF(T11) 105	ULIF 121 19/04/11 LRGF(S4) 105	
Income from investments												
Interest income	8,027	8,459	3,566	84,502	24,936	115,721	12,264	41,188	114,869	2,121	12,746	
Dividend income	-	-	-	-	-	-	-	-	-	-	181,542	
Profit/(loss) on sale of investment	308	80	58	1,940	2,430	1,222	1,690	8,293	681	72	(417,919)	
Profit/(loss) on inter fund transfer/ sale of investment	(262)	(494)	(210)	1,418	1,224	(2,112)	11	5	779	19	72,352	
Unrealised gain/(loss)*	1,425	1,743	907	22,809	6,066	32,113	3,921	11,032	29,815	847	626,348	
Appropriation-expatriation (income /exp)	-	-	-	-	-	-	-	-	-	-	-	
Total income (A)	9,498	9,788	4,321	110,669	34,656	146,944	17,886	60,498	146,144	3,059	475,069	
Fund management expenses #	1,594	1,663	706	17,406	4,845	22,932	2,389	8,144	22,653	415	260,310	
Fund administration expenses #	1,793	1,379	656	6,388	1,849	10,497	1,056	4,966	24,746	989	52,589	
Other charges	3,387	3,042	1,362	23,794	6,694	33,429	3,445	13,110	47,399	1,404	312,899	
Total expenditure (B)	6,111	6,746	2,959	86,875	27,962	113,515	14,441	47,388	98,745	1,655	162,170	
Add: Fund revenue account at the beginning of the year	2,313	5,989	821	62,922	18,419	82,888	8,052	21,081	53,007	(200)	1,219,647	
Fund revenue account at the end of the year	8,424	12,635	3,780	149,797	46,381	196,403	22,493	68,469	151,752	1,455	1,381,817	

* Net change in mark to market value of investments

Gross of service tax

Particulars	Linked Life Funds							Total
	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Save Builder Fund	Secure Save Guaranteee Fund	Secure Save Guaranteee Fund	
	ULIF 049 17/03/08 LRICH2 105	ULIF 050 17/03/08 LRICH3 105	ULIF 051 17/03/08 LRICH4 105	ULIF 007 14/08/03 LSeePlus 105	ULIF 077 29/05/09 LSSavBuil 105	ULIF 076 29/05/09 LSSavGtee 105	ULIF 076 29/05/09 LSSavGtee 105	
Income from investments								
Interest income	24,942	1	8,997	31,799	790	7,329	7,157,027	
Dividend income	169,659	11,237	73,229	1,112	372	794	3,321,568	
Profit/(loss) on sale of investment	(332,515)	(31,223)	(129,119)	7,994	422	2,232	7,787,402	
Profit/(loss) on inter fund transfer/ sale of investment	7,406	8,020	7,758	(26)	-	-	2,897,777	
Unrealised gain/(loss)*	617,373	38,887	247,632	3,443	1,541	3,234	4,504,296	
Appropriation-expatriation (income /exp)	-	-	-	-	-	-	-	
Total income (A)	486,865	26,922	208,497	44,322	3,125	13,589	25,668,070	
Fund management expenses #	170,878	16,116	74,894	6,128	487	2,848	4,638,680	
Fund administration expenses #	362,887	6,072	113,275	5,010	1,194	4,782	1,003,902	
Other charges	533,765	22,188	188,169	11,138	1,681	7,630	6,099,731	
Total expenditure (B)	(46,900)	4,734	20,328	33,184	1,444	5,959	11,742,313	
Add: Fund revenue account at the beginning of the year	(121,782)	187,143	(29,954)	74,976	(2,061)	(6,359)	13,925,757	
Fund revenue account at the end of the year	(168,682)	191,877	(9,626)	108,110	(617)	(400)	82,926,851	
Total							96,852,608	

* Net change in mark to market value of investments

Gross of service tax

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013 (Contd.)
Form A-RA(UL)

Particulars	Invest Shield Fund - Pension Fund 105	Linked Pension Funds								Pension Income Fund 105	Pension Maximizer Fund
		Pension Balancer Fund 105	Pension Balancer Fund II 105	Pension Bluechip Fund 105	Pension Dynamic P/E Fund 105	Pension Flexi Balanced Fund II 105	Pension Flexi Growth Fund 105	Pension Flexi Growth Fund II 105	Pension Growth Fund 105		
Income from investments											
Interest income	26,240	393,243	434,590	1,867	103,905	48,237	60,386	2,922	25	689,681	21,579
Dividend income	1,904	41,228	47,700	32,866	235,954	10,840	13,691	464,256	258	-	77,650
Profit/(loss) on sale of investment	18,143	(7,087)	(6,189)	(55,424)	(322,024)	29,136	36,515	1,176,371	90	158,061	408,027
Profit/(loss) on inter fund transfer/ sale of investment	411	27,809	38,160	10,002	14,561	218	110	679,806	-	25,304	36,640
Unrealised gain/(loss)*	1,065	117,945	133,840	101,782	1,378,586	32,404	33,032	149,974	(6,239)	32,194	9,919
Appropriation-expatriation (income/exp)	-	-	-	-	-	-	-	-	-	-	-
Total income (A)	47,763	573,138	648,101	91,093	1,410,982	120,835	143,734	2,473,329	(5,866)	905,240	553,815
Fund management expenses #	6,211	77,694	89,227	32,798	255,089	31,306	16,855	433,027	257	117,292	66,922
Fund administration expenses #	3,180	45,459	36,574	129,853	995,234	14,106	8,837	173,954	1,735	443,387	83,652
Other charges	-	-	-	-	-	-	-	-	-	-	-
Total expenditure (B)	9,391	220,270	125,801	162,651	1,250,323	45,412	25,692	606,981	1,992	560,679	189,801
Net income for the year (A-B)	38,372	352,868	522,300	(71,558)	160,659	75,423	118,042	1,866,348	(7,858)	344,561	384,014
Add: Fund revenue account at the beginning of the year	93,028	2,061,203	3,028,072	(259,167)	(1,792,030)	51,093	308,547	7,822,799	-	(178,093)	3,531,361
Fund revenue account at the end of the year	131,400	2,414,071	3,550,372	(330,725)	(1,631,371)	126,516	426,589	9,689,147	(7,858)	166,468	3,915,375

* Net change in mark to market value of investments
Gross of service tax

Particulars	Pension Maximizer Fund II 105	Pension Money Market Fund 105	Pension Multi Cap Balanced Fund 105	Pension Multi Cap Growth Fund 105	Pension Multiplier Fund 105	Pension Multiplier Fund II 105	Pension Opportunities Fund 105	Pension Preserver Fund 105	Pension Protector Fund 105	Pension Protector Fund II 105	Pension Return Guarantee Fund 105	Pension Return Guarantee Fund II 105
Interest income	73,408	210,297	75,237	38,923	2,176	357	23,515	508,920	1,481,380	659,388	145,535	148,770
Dividend income	268,189	-	19,923	253,689	111,138	61,802	88,923	-	-	-	-	-
Profit/(loss) on sale of investment	1,291,917	14,123	83,880	(140,591)	(257,107)	(156,791)	37,433	21,815	291,409	160,063	(1,035)	2,645
Profit/(loss) on inter fund transfer/ sale of investment	441,905	294	(3,811)	19,142	71,822	85,374	(2,727)	1,566	26,598	7,314	5,331	10,043
Unrealised gain/(loss)*	(373,898)	552	42,943	1,005,451	305,664	113,658	442,267	1,675	83,451	35,285	17,867	(8,389)
Appropriation-expatriation (income/exp)	-	-	-	-	-	-	-	-	-	-	-	-
Total income (A)	1,701,521	225,266	218,172	1,176,614	233,693	104,400	589,411	533,976	1,882,838	862,050	167,698	153,069
Fund management expenses #	330,132	19,816	32,874	222,945	161,787	60,310	94,892	46,779	46,848	63,685	28,443	26,337
Fund administration expenses #	67,484	121,181	118,332	865,749	84,075	29,780	376,664	41,169	234,238	33,476	15,925	9,785
Other charges	-	-	-	-	-	-	-	-	-	-	-	-
Total expenditure (B)	397,616	140,997	151,206	1,088,694	245,862	90,070	471,556	87,948	468,571	97,161	44,368	36,102
Net income for the year (A-B)	1,303,905	84,269	66,966	87,920	(12,169)	14,330	117,855	446,028	1,414,267	764,889	123,330	116,967
Add: Fund revenue account at the beginning of the year	11,116,438	(17,920)	(170,463)	(1,033,159)	356,646	403,935	(743,370)	672,791	2,368,619	1,501,357	348,746	350,680
Fund revenue account at the end of the year	12,420,343	66,349	(103,497)	(945,239)	346,477	418,265	(625,515)	1,118,819	3,782,886	2,266,246	472,076	467,647

* Net change in mark to market value of investments
Gross of service tax

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013 (Contd.)
Form A-RA(UL)

Particulars	Linked Pension Funds											Total	
	Pension Return Guarantee Fund III	Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 Yrs)	Pension Return Guarantee Fund X (10 Yrs)	Pension Return Guarantee Fund XI (10 Yrs)	Pension RICH Fund	Pension RICH Fund II		Pension Secure Fund
Schedule	ULIF 067 26/02/09 PRGF3 105	ULIF 070 31/03/09 PRGF4 105	ULIF 074 29/04/09 PRGF5 105	ULIF 079 17/06/09 PRGF6 105	ULIF 083 16/11/09 PRGF7 105	ULIF 102 12/10/10 PRGF(S1) 105	ULIF 108 22/12/10 PRGF(S2) 105	ULIF 113 13/01/11 PRGF(S3) 105	ULIF 122 19/04/11 PRGF(S4) 105	ULIF 052 17/03/08 PRICH1 105	ULIF 053 17/03/08 PRICH2 105	ULIF 128 01/12/11 PSECURE 105	ULIF 009 17/11/03 P+SecPlus 105
Income from investments													
Interest income	130,343	45,152	22,986	32,912	59,598	13,072	4,126	9,391	1,177	80,973	32,567	12,086	5,627,275
Dividend income	-	-	-	-	-	-	-	-	-	332,939	251,852	475	2,765,640
Profit/(loss) on sale of investment	1,288	505	723	56	308	460	412	1,179	197	89,462	237	3,333	4,025,176
Profit/(loss) on inter fund transfer/ sale of investment	19,366	(799)	(569)	(394)	(414)	287	3	27	95	15,968	17,370	6	1,807,624
Unrealised gain/(loss)*	(5,103)	8,196	5,223	7,353	15,478	4,604	1,353	3,096	262	1,563,725	(307)	1,212	7,163,496
Appropriation-expatriation (income/exp)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total income (A)	145,894	53,054	28,363	39,927	74,970	18,423	5,894	13,693	1,731	2,083,057	1,514,318	1,089	21,389,211
Fund management expenses #	24,619	8,881	4,721	6,590	12,080	2,525	796	1,838	229	557,694	268,279	240	3,811,761
Fund administration expenses #	-	-	-	-	-	-	-	-	-	-	-	-	-
Other charges	10,752	4,786	3,149	4,198	13,986	250	85	341	80	291,484	156,528	919	4,670,463
Total expenditure (B)	35,371	13,667	7,870	10,788	26,066	2,775	881	2,179	309	849,178	424,807	1,836	8,897,231
Net income for the year (A-B)	110,523	39,387	20,493	29,139	48,904	15,648	5,013	11,514	1,422	1,233,879	1,089,511	(747)	12,491,980
Add: Fund revenue account at the beginning of the year	310,642	88,953	31,808	41,321	27,641	10,586	3,051	6,142	669	1,863,299	2,764,205	-	41,524
Fund revenue account at the end of the year	421,165	128,340	52,301	70,460	76,545	26,234	8,064	17,656	2,091	3,097,178	3,853,716	(747)	49,943,295

* Net change in mark to market value of investments

Gross of service tax

Particulars	Linked Health Funds											Total	
	Health Balancer Fund	Health Flexi Balancer Fund	Health Flexi Growth Fund	Health Multiplier Fund	Health Preserver Fund	Health Protector Fund	Health Return Guarantee Fund	Health Return Guarantee Fund II	Health Return Guarantee Fund III	Health Return Guarantee Fund IV	Health Return Guarantee Fund V		Health Return Guarantee Fund VI
Schedule	ULIF 059 15/01/09 HBalancer 105	ULIF 060 15/01/09 HFlexiBal 105	ULIF 057 15/01/09 HFlexiGro 105	ULIF 058 15/01/09 HMultipl 105	ULIF 056 15/01/09 HPreserv 105	ULIF 061 15/01/09 HProtect 105	ULIF 052 15/01/09 HHRGF1 105	ULIF 065 29/01/09 HHRGF2 105	ULIF 068 26/02/09 HHRGF3 105	ULIF 071 31/03/09 HHRGF4 105	ULIF 075 29/04/09 HHRGF5 105	ULIF 080 17/06/09 HHRGF6 105	ULIF 084 16/11/09 HHRGF7 105
Income from investments													
Interest income	7,101	6,171	9,654	215	2,195	53,370	1,305	1,732	1,868	823	389	235	183
Dividend income	803	1,199	28,800	3,730	-	-	-	-	-	-	-	-	-
Profit/(loss) on sale of investment	4,682	2,420	332	(5,900)	239	16,134	57	17	72	42	7	6	7
Profit/(loss) on inter fund transfer/ sale of investment	9	5	(291)	1,529	2	629	(1)	(38)	224	271	8	2	7
Unrealised gain/(loss)*	1,959	4,171	112,437	14,984	7	1,672	133	(41)	(234)	(183)	8	5	1
Appropriation-expatriation (income/exp)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total income (A)	14,554	13,966	150,932	14,558	2,443	71,805	1,494	1,670	1,930	953	412	248	198
Fund management expenses #	1,493	1,857	33,030	4,146	214	5,171	260	289	337	168	70	43	33
Fund administration expenses #	-	-	-	-	-	-	-	-	-	-	-	-	-
Other charges	38,770	56,346	612,020	68,685	5,423	175,694	1,991	2,613	3,024	1,275	561	388	380
Total expenditure (B)	40,263	58,003	645,050	72,811	5,637	180,865	2,251	2,902	3,361	1,443	631	431	413
Net income for the year (A-B)	(25,709)	(44,037)	(494,118)	(58,253)	(3,194)	(109,060)	(757)	(1,232)	(1,431)	(490)	(219)	(183)	(215)
Add: Fund revenue account at the beginning of the year	(53,499)	(59,061)	(1,006,363)	(120,940)	(8,273)	(260,937)	(39,014)	(46,907)	(46,709)	(20,613)	(11,242)	(6,452)	(3,400)
Fund revenue account at the end of the year	(79,208)	(103,098)	(1,500,481)	(179,193)	(11,467)	(369,997)	(39,771)	(48,139)	(48,140)	(21,103)	(11,461)	(6,639)	(3,615)

* Net change in mark to market value of investments

Gross of service tax

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013 (Contd.)
Form A-RA(UL)

Particulars	Schedule	Linked Group Funds										Group Leave Encashment Income Fund	Group Leave Encashment Short Term Fund	Group Leave Encashment Balanced Fund	
		Group Capital Guarantee Fund I	Group Capital Guarantee Fund II	Group Capital Guarantee Debt Fund I	Group Capital Guarantee Debt Fund II	Group Capital Guarantee Debt Fund III	Group Capital Guarantee Debt Fund IV	Group Capital Guarantee Debt Fund V	Group Capital Guarantee Debt Fund VI	Group Capital Guarantee Debt Fund VII	Group Capital Guarantee Debt Fund VIII				
Income from investments		ULGF 001 03/04/03 GBalanced 105	ULGF 010 21/03/07 GCGBal2 105	ULGF 006 03/10/05 GCGBal1 105	ULGF 010 21/03/07 GCGBal2 105	ULGF 007 28/10/05 GCGDebt1 105	ULGF 011 21/03/07 GCGDebt2 105	ULGF 008 11/12/06 GCGGrowth1 105	ULGF 012 05/07/07 GCGGrowth2 105	ULGF 005 24/02/04 GCGSTDebt1 105	ULGF 009 16/03/07 GCGSTDebt2 105	ULGF 002 03/04/03 GDebt 105	ULGF 004 30/10/03 GGrowth 105	ULGF 013 02/04/08 GLEBal 105	
Interest income		1,098,069	7,115	115,966	923	39,930	1,404	2,645	9,307	307,548	1,042,251	249,726	44,356		
Dividend income		35,740	244	3,743	-	-	146	264	-	-	-	51,482	1,435		
Profit/(loss) on sale of investment		339,131	3,185	43,591	633	13,314	1,344	2,608	932	17,719	254,812	338,996	17,737		
Profit/(loss) on inter fund transfer/ sale of investment		100,378	528	6,009	-	(31)	136	84	18	388	(503)	30,386	331		
Unrealised gain/(loss)*		(7,927)	90	6,190	(5)	1,364	(149)	18	26	792	68,029	58,244	3,614		
Appropriation-expropriation (income/exp)		-	-	-	-	-	-	-	-	-	-	-	-	-	
Total income (A)		1,565,391	11,162	175,499	1,551	54,477	2,881	5,619	10,283	326,447	1,364,589	728,834	67,473		
Fund management expenses #		215,839	2,529	30,318	235	7,968	838	1,247	1,439	54,266	170,307	96,244	9,349		
Fund administration expenses #		-	-	-	-	-	-	-	-	-	-	-	-		
Other charges	F-5	-	-	-	-	-	-	-	-	-	-	-	-		
Total expenditure (B)		215,839	2,529	30,318	235	7,968	838	1,247	1,439	54,266	170,307	96,244	9,349		
Net income for the year (A-B)		1,349,552	8,633	145,181	1,316	46,509	2,043	4,372	8,844	272,181	1,194,282	632,590	58,124		
Add: Fund revenue account at the beginning of the year		4,465,259	72,472	386,990	2,866	384,748	6,989	15,834	64,298	706,149	1,638,710	1,817,086	139,017		
Fund revenue account at the end of the year		5,814,811	81,105	532,171	4,182	431,257	9,032	20,206	73,142	978,330	2,832,992	2,449,676	197,141		

* Net change in mark to market value of investments

Gross of service tax

Particulars	Schedule	Linked Group Funds										Group Leave Encashment Income Fund	Group Leave Encashment Short Term Fund	Group Leave Encashment Balanced Fund
		Group Return Guarantee Fund I	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - S5	Group Return Guarantee Fund - S7	Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund	Group Short Term Debt Fund	Group Short Term Debt Fund	Group Short Term Debt Fund			
Income from investments		ULGF 014 02/04/08 GLEIncome 105	ULGF 024 26/02/10 GLEST 105	ULGF 021 10/02/09 GRGF1 105	ULGF 022 30/03/09 GRGF2 105	ULGF 023 16/06/09 GRGF3 105	ULGF 026 14/03/11 GRGFSS 105	ULGF 028 01/07/11 GRGF7 105	ULGF 003 03/04/03 GSTDebt 105	ULGF 015 22/12/08 GSACorBon 105	ULGF 015 22/12/08 GSACorBon 105	ULGF 004 30/10/03 GGrowth 105	ULGF 013 02/04/08 GLEBal 105	
Interest income		7,222	57,824	48,156	3,573	214,690	11,956	42,615	645,537	179,551	4,130,264	16,999,807		
Dividend income		-	-	-	-	-	-	-	-	-	93,054	6,214,794		
Profit/(loss) on sale of investment		4,152	2,761	5,556	88	(16,475)	296	1,163	37,763	17,293	1,086,599	12,917,292		
Profit/(loss) on inter fund transfer/ sale of investment		279	107	60,424	935	(222)	(222)	1,557	1,557	3,753	204,557	4,912,314		
Unrealised gain/(loss)*		434	135	(55,233)	(477)	61,834	2,598	11,564	1,869	24,322	177,332	11,980,043		
Appropriation-expropriation (income/exp)		-	-	-	-	-	-	-	-	-	-	-	-	
Total income (A)		12,087	60,827	58,903	4,119	259,827	14,850	55,342	686,726	224,919	4,130,264	53,024,250		
Fund management expenses #		1,226	9,088	12,005	810	50,277	2,519	9,961	101,328	30,763	808,556	9,305,908		
Fund administration expenses #		-	-	-	-	-	-	-	-	-	-	1,418,909		
Other charges	F-5	-	-	-	-	-	-	-	-	-	-	-		
Total expenditure (B)		1,226	9,088	12,005	810	50,277	2,519	9,961	101,328	30,763	808,556	11,137,344		
Net income for the year (A-B)		10,861	51,739	46,898	3,309	209,550	12,331	45,381	585,398	194,156	4,883,250	30,562,089		
Add: Fund revenue account at the beginning of the year		10,829	23,966	579,952	23,667	362,780	8,117	26,496	1,754,267	133,753	12,624,245	131,319,001		
Fund revenue account at the end of the year		21,690	75,705	626,850	26,976	572,330	20,448	71,877	2,339,665	327,909	17,507,495	161,881,090		

* Net change in mark to market value of investments

Gross of service tax

**SCHEDULE: F-5
OTHER EXPENSES AT MARCH 31, 2013**

Particulars	Linked Life Funds											Total
	Amol Nivesh Fund	Balancer Fund	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Dynamic P/E Fund	Flexi Balanced Fund	Flexi Balanced Fund II	
Policy administration charge	142	996	17,062	856	6,298	36,339	11,742	-	292,090	20	6,676	199
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	24	48,817	25,401	1,520	7,085	20,222	22,379	-	208,619	4,845	6,958	415
Rider premium charge	-	10,522	12,880	118	-	1,960	-	-	16,712	923	4,877	-
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	35	10,794	8,060	298	2,210	9,329	5,704	-	78,110	1,165	2,721	76
Total	201	71,129	63,403	2,674	15,711	67,850	39,825	-	595,531	6,953	21,232	660

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Life Funds											Total
	Flexi Balanced Fund IV	Flexi Growth Fund	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund	Maximiser Fund II	
Policy administration charge	2,052	164	138,708	6,278	131,431	375,932	123,258	44,533	16,024	2,576	55,003	6,982
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	2,322	88,709	117,953	6,557	102,769	538,335	98,843	51,934	12,106	167,251	75,973	9,718
Rider premium charge	89	17,746	75,588	-	6,072	-	7,214	167	1,741	41,631	33,517	-
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	706	19,639	45,826	1,589	34,871	200,235	47,439	13,834	4,443	38,668	21,730	2,054
Total	5,169	121,258	378,075	14,404	275,143	1,114,502	276,754	110,468	34,314	250,126	186,223	18,734

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Life Funds											Total
	Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Multi Cap Balanced Fund	Multi Cap Growth Fund	Multiplier Fund	Multiplier Fund II	Multiplier Fund III	Multiplier Fund IV	New Invest Shield Balanced Fund	Opportunities Fund	
Policy administration charge	5,420	30,463	38,849	23,940	258,771	20	22,445	783	9,197	25,237	67,406	263,696
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	6,012	46,985	35,958	19,074	122,774	37,579	19,947	800	11,958	16,631	34,500	42,352
Rider premium charge	402	-	1,937	2,188	20,276	6,623	14,822	-	676	-	4,486	-
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	1,576	17,985	15,512	8,093	65,021	9,067	8,267	193	3,106	5,978	17,051	41,939
Total	13,410	95,413	92,256	53,295	466,842	53,289	65,481	1,776	24,937	47,846	123,443	347,987

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

**SCHEDULE: F-5
OTHER EXPENSES AT MARCH 31, 2013 (Contd.)**

Particulars	Linked Life Funds											Return Guarantee Fund IV
	Pinnacle Fund II	Preserver Fund	Preserver Fund III	Preserver Fund IV	Protector Fund	Protector Fund II	Protector Fund III	Protector Fund IV	Return Guarantee Fund	Return Guarantee Fund II	Return Guarantee Fund III	
Policy administration charge	49,625	3,791	286	1,492	360	14,582	895	45,625	1,683	2,377	2,586	1,009
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	57,872	16,795	702	2,021	36,590	28,087	2,047	44,435	4,798	6,330	3,358	1,568
Rider premium charge	-	4,743	-	88	6,896	11,355	-	1,957	600	1,056	1,164	445
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	19,524	3,992	123	534	7,330	7,524	368	13,439	981	1,305	997	426
Total	127,021	29,321	1,111	4,135	51,176	61,548	3,310	105,456	8,062	11,068	8,105	3,448

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Life Funds											Return Guarantee Fund XI (10 Yrs)	Return Guarantee Fund XII (10 Yrs)
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (5 Yrs)	Return Guarantee Fund XI (10 Yrs)		
Policy administration charge	614	441	277	3,199	902	6,108	560	14,693	2,063	12,574	483	-	
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-	
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-	
Mortality charge	661	509	176	2,389	719	3,221	377	11,522	2,331	9,210	345	37,124	
Rider premium charge	280	239	112	3	3	-	2	9	16	135	47	6,159	
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-	
Service tax	238	190	91	797	225	1,168	117	3,274	556	2,827	114	9,306	
Total	1,793	1,379	656	6,388	1,849	10,497	1,056	29,498	4,966	24,746	989	52,589	

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Life Funds						Total
	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Save Builder Fund	Secure Save Guarantee Fund	
Policy administration charge	144,733	2,819	48,202	1,708	1,069	4,273	2,390,597
Surrender charge *	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-
Mortality charge	94,325	2,591	48,103	2,504	-	-	2,429,035
Rider premium charge	78,429	-	2,497	-	-	-	399,402
Partial withdrawal charge	-	-	-	-	-	-	-
Service tax	45,400	662	14,473	798	125	509	880,697
Total	362,887	6,072	113,275	5,010	1,194	4,782	6,099,731

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

**SCHEDULE: F-5
OTHER EXPENSES AT MARCH 31, 2013 (Contd.)**

Particulars	Linked Pension Funds													Pension Income Fund	Pension Maximiser Fund	Total	
	Invest Shield Fund - Pension	Pension Balancer Fund	Pension Balancer Fund II	Pension Bluechip Fund	Pension Dynamic P/E Fund	Pension Flexi Balanced Fund II	Pension Flexi Balanced Fund	Pension Flexi Growth Fund II	Pension Flexi Growth Fund	Pension Flexi Growth Fund II	Pension Protector Fund II	Pension Protector Fund	Pension Preserver Fund				Pension Return Guarantee Fund II
Policy administration charge	2,091	-	-	115,031	881,877	12,511	6,938	320,012	132,829	828	-	-	-	-	391,327	-	12,965
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	555	1,256	2,301	365	3,130	27	713	188	17,956	-	-	188	-	3,212	-	-	2,097
Mortality charge	89	513	489	-	-	8	123	82	2,775	-	-	-	-	-	-	-	962
Rider premium charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Partial withdrawal charge	445	5,849	4,562	14,457	110,227	1,560	1,063	39,416	20,394	907	-	-	-	48,848	-	-	3,203
Total	3,180	45,459	36,574	129,853	995,234	14,106	8,837	359,698	173,954	1,735	1,735	359,698	173,954	443,387	1,735	443,387	19,227

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Pension Funds													Pension Return Guarantee Fund II	Pension Return Guarantee Fund	Total		
	Pension Maximiser Fund II	Pension Money Market Fund	Pension Multi Cap Balanced Fund	Pension Multi Cap Growth Fund	Pension Multiplier Fund	Pension Multiplier Fund	Pension Multiplier Fund II	Pension Opportunities Fund	Pension Preserver Fund	Pension Protector Fund II	Pension Protector Fund	Pension Protector Fund II	Pension Protector Fund				Pension Return Guarantee Fund II	
Policy administration charge	49,730	107,436	105,000	763,136	74,824	23,075	333,712	35,951	164,557	26,208	13,787	8,456	-	-	-	-	-	
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	7,400	296	239	6,338	25	2,762	1,085	522	1,198	3,011	386	186	-	-	-	-	-	
Mortality charge	1,703	-	-	-	7	430	-	103	555	354	63	29	-	-	-	-	-	
Rider premium charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Partial withdrawal charge	8,651	13,449	13,083	96,275	9,219	3,483	41,917	4,593	21,175	3,903	1,689	1,094	-	-	-	-	-	
Total	67,484	121,181	118,332	865,749	84,075	29,760	376,664	41,169	187,485	33,476	15,925	9,765	187,485	33,476	15,925	187,485	33,476	9,765

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Pension Funds													Pension Return Guarantee Fund	Pension Return Guarantee Fund	Total	
	Pension Return Guarantee Fund III	Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 Yrs)	Pension Return Guarantee Fund X (10 Yrs)	Pension Return Guarantee Fund XI (10 Yrs)	Pension RICH Fund II	Pension RICH Fund	Pension RICH Fund II	Pension RICH Fund				Pension Return Guarantee Fund
Policy administration charge	9,310	4,159	2,743	3,709	12,429	222	72	301	259,606	122,733	778	425	-	-	-	-	-
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	191	70	37	12	6	-	4	1	3	13,442	-	305	-	-	-	-	-
Mortality charge	33	13	6	2	1	-	-	1	-	2,241	-	-	-	-	-	-	-
Rider premium charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Partial withdrawal charge	1,218	544	363	475	1,550	28	9	38	31,875	18,112	818	189	-	-	-	-	-
Total	10,752	4,786	3,149	4,198	13,986	250	85	341	291,484	156,528	1,596	919	4,065,902	156,528	1,596	1,596	4,065,902

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

SCHEDULE: F-5

OTHER EXPENSES AT MARCH 31, 2013 (Contd.)

Particulars	Linked Health Funds											Total		
	Health Balancer Fund	Health Flexi Balanced Fund	Health Flexi Growth Fund	Health Multiplier Fund	Health Preserver Fund	Health Protector Fund	Health Return Guarantee Fund	Health Return Guarantee Fund II	Health Return Guarantee Fund III	Health Return Guarantee Fund IV	Health Return Guarantee Fund V		Health Return Guarantee Fund VI	Health Return Guarantee Fund VII
Policy administration charge	3,742	5,380	63,842	7,059	566	17,506	379	433	452	172	59	42	148	99,780
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	29,832	42,839	468,719	53,051	4,201	135,540	1,390	1,887	2,233	960	439	302	189	741,582
Rider premium charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	5,196	8,127	79,459	8,555	656	22,648	222	293	339	143	63	44	43	125,788
Total	38,770	56,346	612,020	68,665	5,423	175,694	1,991	2,613	3,024	1,275	561	388	380	967,150

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Group Funds											Total			
	Group Balanced Fund	Group Capital Guarantee Balanced Fund	Group Capital Guarantee Debt Fund	Group Capital Guarantee Debt Fund II	Group Capital Guarantee Debt Fund III	Group Capital Guarantee Debt Fund II	Group Capital Guarantee Growth Fund	Group Capital Guarantee Growth Fund II	Group Capital Guarantee Short Term Debt Fund	Group Capital Guarantee Short Term Debt Fund II	Group Capital Guarantee Short Term Debt Fund III		Group Capital Guarantee Short Term Debt Fund II	Group Debt Fund	Group Growth Fund
Policy administration charge															
Surrender charge *															
Switching charge *															
Mortality charge															
Rider premium charge															
Partial withdrawal charge															
Service tax															
Total															

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Group Funds							Total			
	Group Leave Encashment Income Fund	Group Leave Encashment Short Term Fund	Group Return Guarantee Fund	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - S5	Group Return Guarantee Fund - S7		Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund	Group Leave Encashment Balanced Fund
Policy administration charge											
Surrender charge *											
Switching charge *											
Mortality charge											
Rider premium charge											
Partial withdrawal charge											
Service tax											
Total											

* Surrender & switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2012
Form A-RA(UL)

Particulars	Linked Life Funds											Flexi Balanced Fund III
	Anmol Nivesh Fund	Balancer Fund	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Dynamic P/E Fund	Flexi Balanced Fund	Flexi Balanced Fund II	
Schedule	ULIF 072 28/04/09 LAnmolNiv 105	ULIF 002 22/10/01 LBalancer1 105	ULIF 014 17/05/04 LBalancer2 105	ULIF 023 13/03/06 LBalancer3 105	ULIF 039 27/08/07 LBalancer4 105	ULIF 087 24/1/09 LBluechip 105	ULIF 008 17/08/03 LCashPlus 105	ULIF 100 01/07/10 LDiscount 105	ULIF 097 11/01/10 LDynamicPE 105	ULIF 031 20/03/07 LFlexiBal1 105	ULIF 032 20/03/07 LFlexiBal2 105	ULIF 033 20/03/07 LFlexiBal3 105
Income from investments												
Interest income	339	757,176	214,918	24,095	33,656	294	200,503	8,594	35,012	55,135	32,191	3,232
Dividend income	-	59,561	16,510	1,917	2,475	10,481	-	-	126,234	11,107	6,283	686
Profit/(loss) on sale of investment	27	561,852	151,254	19,666	23,243	(7,653)	12,772	1,063	1,694	13,914	7,559	1,196
Profit/(loss) on inter fund transfer/sale of investment	-	55,120	9,855	1,728	1,603	(5,624)	1,919	-	1,601	(2,305)	(272)	(272)
Unrealised gain/(loss)*	-	(777,885)	(210,747)	(27,473)	(26,734)	(1,815)	9,324	8	(632,292)	(74,869)	(39,322)	(5,030)
Appropriation-expropriation (income/exp)	-	17,005	4,664	557	699	(1,463)	(108)	-	(23,955)	2,511	1,452	169
Total income (A)	366	672,829	186,454	20,490	34,942	(5,780)	224,410	9,665	(491,706)	5,150	5,858	(19)
Fund management expenses #	42	154,354	44,205	11,114	6,969	10,978	32,271	565	151,255	35,349	9,320	2,134
Fund administration expenses #	-	192,942	-	-	-	-	-	-	-	-	-	-
Other charges	240	81,667	68,293	2,984	16,155	47,627	29,779	-	468,703	9,143	23,539	776
Total expenditure (B)	282	428,963	112,498	14,098	23,124	58,605	62,050	565	619,958	44,492	32,859	2,910
Net income for the year (A-B)	84	243,866	73,956	6,392	11,818	(64,385)	162,360	9,100	(1,111,664)	(39,342)	(27,001)	(2,929)
Add: Fund revenue account at the beginning of the year	(113)	9,688,538	3,038,769	246,177	18,602	(16,385)	293,313	1	(30,713)	321,544	102,146	26,438
Fund revenue account at the end of the year	(29)	9,912,404	3,112,725	252,569	30,420	(80,770)	455,673	9,101	(1,142,377)	282,202	75,145	23,509

* Net change in mark to market value of investments
Gross of service tax

Particulars	Linked Life Funds											Maximiser Fund III
	Flexi Balanced Fund IV	Flexi Growth Fund	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund	Maximiser Fund II	
Schedule	ULIF 040 27/08/07 LFlexiBal4 105	ULIF 026 20/03/07 LFlexiGro1 105	ULIF 027 20/03/07 LFlexiGro2 105	ULIF 028 20/03/07 LFlexiGro3 105	ULIF 038 27/08/07 LFlexiGro4 105	ULIF 116 15/03/11 LHighNavB 105	ULIF 089 24/11/09 Lincome 105	ULIF 020 03/01/05 LInvCash 105	ULIF 018 03/01/05 LInvShield 105	ULIF 001 22/10/01 LMaximis1 105	ULIF 012 17/05/04 LMaximis2 105	ULIF 022 13/03/06 LMaximis3 105
Income from investments												
Interest income	7,307	87,506	38,661	3,564	37,166	130,920	189,555	362,628	119,765	123,930	28,008	6,093
Dividend income	1,421	489,196	225,486	29,697	183,129	23,822	8,339	-	(3,706)	669,865	156,655	34,991
Profit/(loss) on sale of investment	1,566	1,282,326	510,617	74,305	392,665	(7,335)	28,868	22,960	(3,706)	5,617,102	1,341,011	311,560
Profit/(loss) on inter fund transfer/sale of investment	(552)	(283,832)	(81,220)	(5,407)	(63,666)	(329)	1,309	2,563	926	592,886	134,279	29,980
Unrealised gain/(loss)*	(7,598)	(3,451,128)	(1,529,060)	(215,658)	(1,165,351)	64,409	2,807	16,882	(25,465)	(9,984,196)	(2,338,271)	(536,400)
Appropriation-expropriation (income/exp)	314	96,280	44,030	5,675	35,553	(1,708)	(78)	(194)	(1,598)	184,698	43,053	9,664
Total income (A)	2,458	(1,779,652)	(791,486)	(107,824)	(580,504)	209,179	222,461	404,869	98,261	(2,795,715)	(635,265)	(144,112)
Fund management expenses #	2,153	757,195	232,843	44,622	191,461	85,040	32,841	58,207	26,591	632,347	220,347	74,171
Fund administration expenses #	-	-	-	-	-	-	-	-	-	790,433	-	-
Other charges	5,552	165,614	449,135	17,531	328,846	377,215	117,951	114,607	36,309	293,340	223,612	22,033
Total expenditure (B)	7,705	922,809	681,978	62,153	520,307	462,255	150,792	172,814	62,900	1,716,120	443,959	96,204
Net income for the year (A-B)	(5,247)	(2,702,461)	(1,473,464)	(169,977)	(1,100,811)	(253,076)	71,669	232,055	35,361	(4,511,835)	(1,079,224)	(240,316)
Add: Fund revenue account at the beginning of the year	10,859	10,849,241	2,406,998	462,110	2,163,876	17,230	(10,089)	41,993	272,723	41,745,330	10,668,224	2,024,277
Fund revenue account at the end of the year	5,612	8,146,780	933,534	292,133	1,063,065	(235,846)	61,580	274,048	308,084	37,233,495	9,589,000	1,783,961

* Net change in mark to market value of investments
Gross of service tax

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2012 (Contd.)
Form A-RA(UL)

Particulars	Linked Life Funds										Pinnacle Fund	
	Schedule	Maximiser Fund V ULIF 114 15/03/11 LMMaximis5 105	Money Market Fund ULIF 090 24/11/09 LMoneyMkt 105	Multi Cap Balanced Fund ULIF 088 24/11/09 LMCapBal 105	Multi Cap Growth Fund ULIF 085 24/11/09 LMCapGro 105	Multiplier Fund ULIF 042 22/11/07 LMultipl1 105	Multiplier Fund II ULIF 044 25/02/08 LMultipl2 105	Multiplier Fund III ULIF 046 25/02/08 LMultipl3 105	Multiplier Fund IV ULIF 047 25/02/08 LMultipl4 105	New Invest Shield Balanced Fund ULIF 025 21/08/06 LInvShield 105		Opportunities Fund ULIF 086 24/11/09 LOpport 105
Income from investments												
Interest income		1,621	89,125	26,427	40,696	35,039	4,396	433	2,049	132,986	7,100	220,010
Dividend income		9,466	-	5,821	87,276	261,244	39,545	3,929	18,419	14,953	19,263	61,691
Profit/(loss) on sale of investment		82,403	4,679	(6,103)	(123,228)	513,844	70,429	7,911	33,016	(19,371)	(14,560)	(200,959)
Profit/(loss) on inter fund transfer/ sale of investment		8,046	-	238	5,449	491,275	65,155	7,995	34,533	2,959	2,192	(11,347)
Unrealised gain/(loss)*		(137,398)	(55)	(10,087)	(36,784)	(2,283,637)	(309,720)	(34,731)	(152,868)	(47,718)	(51,661)	(344,923)
Appropriation-expatriation (income/exp)		2,591	(42)	(949)	(12,727)	52,018	7,850	789	3,681	(2,805)	(8,283)	(16,865)
Total income (A)		(33,271)	93,707	15,347	(39,318)	(930,217)	(122,345)	(13,674)	(61,170)	81,004	(40,949)	(292,393)
Fund management expenses #		13,518	8,343	10,235	91,281	389,930	39,993	5,888	18,715	34,697	23,859	105,995
Fund administration expenses #		-	-	-	-	-	-	-	-	-	-	7,851
Other charges	F-5	16,214	33,372	26,162	374,433	74,367	76,783	2,132	29,111	46,727	102,178	414,853
Total expenditure (B)		29,732	13,709	36,397	465,714	464,317	116,776	8,020	47,826	81,424	126,037	528,689
Net income for the year (A-B)		(63,003)	51,992	(21,050)	(505,032)	(1,394,534)	(239,121)	(21,694)	(108,996)	(420)	(166,986)	(821,082)
Add: Fund revenue account at the beginning of the year		225,752	10,511	(3,750)	(82,632)	4,966,575	429,965	66,164	217,050	330,961	(26,063)	(77,743)
Fund revenue account at the end of the year		162,749	62,503	(24,800)	(587,664)	3,572,041	190,844	44,470	108,054	330,541	(193,049)	(898,825)

* Net change in mark to market value of investments

Gross of service tax

Particulars	Linked Life Funds										Return Guarantee Fund IV	
	Schedule	Pinnacle Fund II ULIF 105 26/10/10 LPinnacle2 105	Preserver Fund III ULIF 021 13/03/06 LPreserv3 105	Preserver Fund IV ULIF 036 27/08/07 LPreserv4 105	Protector Fund ULIF 003 22/10/01 LProtect1 105	Protector Fund II ULIF 016 17/05/04 LProtect2 105	Protector Fund III ULIF 024 13/03/06 LProtect3 105	Protector Fund IV ULIF 041 27/08/07 LProtect4 105	Return Guarantee Fund II ULIF 054 18/12/08 LRGF1 105	Return Guarantee Fund III ULIF 066 26/02/09 LRGF(T3) 105		Return Guarantee Fund IV ULIF 069 31/03/09 LRGF(T4) 105
Income from investments												
Interest income		49,024	19,742	13,285	739,828	304,015	43,988	285,077	54,176	53,037	24,703	-
Dividend income		19,505	-	-	-	-	-	-	-	-	-	-
Profit/(loss) on sale of investment		(76,852)	1,024	755	36,254	19,706	2,394	15,972	155	(247)	(114)	(114)
Profit/(loss) on inter fund transfer/ sale of investment		(2,586)	-	-	12,875	2,520	549	4,317	(2,104)	(1,171)	395	(605)
Unrealised gain/(loss)*		(68,228)	-	-	17,799	11,264	1,446	9,625	923	3,288	(29)	(29)
Appropriation-expatriation (income/exp)		(5,375)	9	6	422	172	26	154	32	33	14	14
Total income (A)		(84,512)	20,775	14,046	807,178	337,677	48,413	315,145	53,608	55,812	56,506	24,069
Fund management expenses #		29,667	1,854	1,255	23,685	31,264	8,486	29,327	10,207	10,835	10,835	4,606
Fund administration expenses #		2,197	-	-	118,325	-	-	-	-	-	-	-
Other charges	F-5	149,032	1,115	3,178	54,768	62,112	3,364	115,909	9,889	13,460	11,626	4,976
Total expenditure (B)		180,896	2,969	4,433	196,758	93,376	11,850	145,236	20,096	24,189	22,461	9,562
Net income for the year (A-B)		(265,408)	17,806	9,613	610,420	244,301	36,563	169,909	33,512	31,623	34,045	14,487
Add: Fund revenue account at the beginning of the year		(17,491)	36,964	3,438	2,652,750	1,042,040	138,169	59,045	42,585	37,228	31,073	6,924
Fund revenue account at the end of the year		(282,899)	54,770	13,051	3,263,170	1,286,341	174,732	228,954	76,097	68,851	65,118	21,411

* Net change in mark to market value of investments

Gross of service tax

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2012 (Contd.)
Form A-RA(UL)

Particulars	Linked Life Funds											Return Guarantee Fund XI (5 Yrs)										
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (5 Yrs)	Return Guarantee Fund XI (10 Yrs)											
	ULIF 073 29/04/09 LRGF(S) 105	ULIF 078 17/06/09 LRGF(S) 105	ULIF 082 16/11/09 LRGF(S) 105	ULIF 083 12/10/10 LRGF(S) 105	ULIF 084 12/10/10 LRGF(S) 105	ULIF 106 22/12/10 LRGF(S) 105	ULIF 107 22/12/10 LRGF(S) 105	ULIF 111 13/01/11 LRGF(S) 105	ULIF 112 13/01/11 LRGF(S) 105	ULIF 120 17/03/11 LRGF(S) 105	ULIF 120 17/03/11 LRGF(S) 105											
Income from investments																						
Interest income	9,681	9,565	3,617	80,694	23,576	109,106	11,488	224,041	39,215	105,961												
Dividend income	(114)	(63)	(359)	(124)	(371)	1,682	(128)	57	(447)	4,127												
Profit/(loss) on sale of investment	(354)	(594)	(4)	(702)	(246)	(2,891)	(83)	(644)	(893)	(895)												
Unrealised gain/(loss)*	513	551	336	3,503	(4,408)	(2,890)	(2,438)	(7,103)	(8,270)	(2,889)												
Appropriation-expropriation (Income/Exp)	6	6	2	(49)	(14)	(63)	(7)	(130)	(21)	(33)												
Total income (A)	9,732	9,465	3,592	83,322	18,537	104,944	8,832	216,321	29,584	106,771												
Fund management expenses #	1,876	1,835	702	16,264	4,481	21,155	2,192	43,454	7,506	20,746												
Fund administration expenses #	-	-	-	-	-	-	-	-	-	-												
Other charges	2,628	2,021	1,035	8,595	2,143	11,925	1,183	31,806	5,829	33,104												
Total expenditure (B)	4,504	3,856	1,737	24,859	6,624	33,080	3,375	75,260	13,335	53,850												
Net income for the year (A-B)	5,228	5,609	1,855	58,463	11,913	71,864	5,457	141,061	16,249	52,921												
Add: Fund revenue account at the beginning of the year	(2,915)	280	(1,034)	4,459	6,506	11,024	2,595	20,887	4,832	86												
Fund revenue account at the end of the year	2,313	5,889	821	62,922	18,419	82,888	8,052	161,948	21,081	53,007												

* Net change in mark to market value of investments

Gross of service tax

Particulars	Linked Life Funds										Total											
	Return Guarantee Fund XI (10 Yrs)	RICH Fund	RICH Fund II	RICH Fund III	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Builder Fund	Secure Save Guarantee Fund	Secure Save Guarantee Fund												
	ULIF 121 19/04/11 LRGF(S) 105	ULIF 048 17/03/08 LRICH1 105	ULIF 049 17/03/08 LRICH2 105	ULIF 050 17/03/08 LRICH3 105	ULIF 051 17/03/08 LRICH4 105	ULIF 007 11/08/03 LSSecPlus 105	ULIF 077 29/05/09 LSSavBuil 105	ULIF 076 29/05/09 LSSavGtee 105	ULIF 076 29/05/09 LSSavGtee 105	ULIF 076 29/05/09 LSSavGtee 105												
Income from investments																						
Interest income	1,879	6,838	8,916	185	4,102	27,030	706	5,813	5,813	5,694,607												
Dividend income	-	221,286	184,911	15,085	73,423	930	244	524	524	3,096,076												
Profit/(loss) on sale of investment	65	58,610	53,369	4,160	9,168	2,009	(250)	(253)	(253)	10,863,132												
Profit/(loss) on inter fund transfer/ sale of investment	(18)	4,741	(4,314)	(191)	(1,689)	135	(4)	(22)	(22)	1,000,613												
Unrealised gain/(loss)*	(173)	(1,438,534)	(1,162,374)	(96,372)	(442,359)	(5,213)	(985)	(2,172)	(2,172)	(27,543,149)												
Appropriation-expropriation (Income/Exp)	-	(40,746)	(32,863)	(2,787)	(12,996)	(18)	(48)	(100)	(100)	353,303												
Total income (A)	1,753	(1,187,805)	(952,355)	(81,920)	(370,331)	24,873	(337)	3,790	(337)	(6,535,418)												
Fund management expenses #	366	315,973	179,994	21,283	72,448	5,292	369	2,145	2,145	4,470,654												
Fund administration expenses #	-	-	-	-	-	-	-	-	-	1,111,748												
Other charges	1,567	75,364	425,358	7,254	131,351	4,899	1,292	5,230	5,230	5,318,989												
Total expenditure (B)	1,953	391,337	605,352	28,537	203,799	10,191	1,661	7,375	7,375	10,901,391												
Net income for the year (A-B)	(200)	(1,579,142)	(1,557,707)	(110,457)	(574,130)	14,682	(1,998)	(3,585)	(3,585)	(17,436,809)												
Add: Fund revenue account at the beginning of the year	-	2,798,789	1,435,925	297,600	544,176	60,244	(63)	(2,774)	(2,774)	100,363,661												
Fund revenue account at the end of the year	(200)	1,219,647	(121,782)	187,143	(29,954)	74,925	(2,061)	(6,359)	(6,359)	82,926,852												

* Net change in mark to market value of investments

Gross of service tax

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2012 (Contd.)
Form A-RA(UL)

Particulars	Schedule	Linked Pension Funds												Pension Maximiser Fund II		
		Invest Shield Fund - Pension Fund 105	Pension Balancer Fund	Pension Balancer Fund II	Pension Bluechip Fund	Pension Dynamic P/E Fund	Pension Flexi Balanced Fund	Pension Flexi Growth Fund	Pension Flexi Growth Fund II	Pension Income Fund	Pension Maximiser Fund	Pension Maximiser Fund II				
Income from investments																
Interest income		23,019	339,481	432,362	305	38,642	43,970	61,404	82,186	422,781	82,618	82,618	422,781	13,015	58,057	
Dividend income		1,641	37,672	49,354	23,314	152,489	8,799	12,828	428,121	-	499,116	499,116	-	70,052	261,726	
Profit/(loss) on sale of investment		(2,381)	88,482	116,912	(25,256)	63	1,620	5,070	868,626	69,057	1,089,370	1,089,370	69,057	494,004	1,804,295	
Profit/(loss) on inter-fund transfer/ sale of investment		98	(9,748)	(11,924)	(5,913)	2,132	(3,335)	(5,311)	(85,657)	(235)	(132,145)	(132,145)	(235)	37,159	139,762	
Unrealised gain/(loss)*		(3,849)	(208,898)	(299,145)	(45,195)	(805,412)	(44,460)	(70,840)	(2,625,474)	(5,718)	(3,212,874)	(3,212,874)	(5,718)	(861,020)	(3,330,213)	
Appropriation-expropriation (income /exp)		(321)	(7,012)	(9,398)	(3,796)	(30,282)	(1,918)	(2,775)	(78,024)	(190)	(98,478)	(98,478)	(190)	18,946	71,565	
Total income (A)		18,207	239,977	278,161	(56,441)	(642,368)	4,676	376	(1,410,222)	497,131	(1,772,393)	(1,772,393)	497,131	(227,844)	(994,808)	
Fund management expenses #		5,338	69,915	92,213	23,093	182,303	28,643	18,398	666,518	72,563	509,735	509,735	72,563	66,932	375,683	
Fund administration expenses #		-	87,394	-	-	-	-	-	-	-	-	-	-	83,665	-	
Other charges	F-5	3,338	52,356	55,293	129,900	1,012,293	15,968	14,017	441,896	405,094	246,006	246,006	405,094	28,881	87,205	
Total expenditure (B)		8,676	209,665	147,506	152,993	1,994,596	44,611	32,415	1,108,414	477,657	755,741	755,741	477,657	179,478	462,888	
Net income for the year (A-B)		9,531	30,312	130,655	(209,434)	(1,836,964)	(39,935)	(32,039)	(2,518,636)	19,474	(2,528,134)	(2,528,134)	19,474	(407,322)	(1,457,696)	
Add: Fund revenue account at the beginning of the year		83,497	2,030,891	2,897,417	(49,733)	44,934	91,028	340,586	4,956,997	(197,567)	10,350,933	10,350,933	(197,567)	3,938,683	12,574,134	
Fund revenue account at the end of the year		93,028	2,061,203	3,028,072	(259,167)	(1,792,030)	51,093	308,547	2,438,361	(178,093)	7,822,799	7,822,799	(178,093)	3,531,361	11,116,438	

* Net change in mark to market value of investments

Gross of service tax

Particulars	Schedule	Linked Pension Funds												Pension Return Guarantee Fund III		
		Pension Money Market Fund 105	Pension Multi Cap Balanced Fund 105	Pension Multi Cap Growth Fund 105	Pension Multiplier Fund	Pension Multiplier Fund II	Pension Opportunities Fund	Pension Preserver Fund	Pension Protector Fund	Pension Protector Fund II	Pension Return Guarantee Fund	Pension Return Guarantee Fund II	Pension Return Guarantee Fund III			
Income from investments																
Interest income		129,599	52,569	55,191	3,212	1,653	17,551	428,108	1,286,636	602,542	602,542	602,542	177,168	161,615	147,697	
Dividend income		-	12,190	160,280	116,304	70,536	60,512	-	-	-	-	-	-	-	-	
Profit/(loss) on sale of investment		7,493	(16,636)	(77,615)	147,681	69,230	(149,346)	19,106	80,475	39,412	39,412	39,412	(2,721)	(593)	868	
Profit/(loss) on inter-fund transfer/ sale of investment		(80)	1,156	811	(17,744)	(24,563)	378	-	1,508	2,568	2,568	2,568	311	(3,550)	(8,149)	
Unrealised gain/(loss)*		(80)	(34,065)	(235,353)	(757,506)	(445,609)	(141,183)	(305)	37,668	16,855	16,855	16,855	6,199	9,221	16,335	
Appropriation-expropriation (income /exp)		51	(2,130)	(25,505)	(21,919)	(13,921)	(11,504)	(200)	(682)	(306)	(306)	(306)	105	95	91	
Total income (A)		137,063	13,084	(122,191)	(529,972)	(342,674)	(223,592)	446,709	1,405,595	661,071	661,071	661,071	181,062	166,788	156,832	
Fund management expenses #		12,263	22,031	157,095	174,303	70,082	68,504	40,119	40,589	61,510	61,510	61,510	33,797	31,191	29,991	
Fund administration expenses #		-	-	-	-	-	-	-	202,945	-	-	-	-	-	-	
Other charges	F-5	115,749	115,599	874,264	103,920	46,393	383,928	41,649	212,485	42,095	42,095	42,095	24,836	15,407	17,458	
Total expenditure (B)		128,012	137,630	1,031,359	278,223	116,425	452,432	81,768	456,019	103,605	103,605	103,605	58,633	46,598	47,449	
Net income for the year (A-B)		9,051	(124,546)	(1,153,550)	(808,195)	(459,099)	(676,024)	364,941	949,576	557,466	557,466	557,466	122,429	120,190	109,383	
Add: Fund revenue account at the beginning of the year		(26,971)	(45,917)	120,391	1,166,841	863,034	(67,346)	307,850	1,419,043	943,891	943,891	943,891	226,317	230,490	201,259	
Fund revenue account at the end of the year		(17,920)	(170,463)	(1,033,159)	358,646	403,935	(743,370)	672,791	2,368,619	1,501,357	1,501,357	1,501,357	348,746	350,680	310,642	

* Net change in mark to market value of investments

Gross of service tax

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2012 (Contd.)
Form A-RA(UL)

Particulars	Schedule	Linked Pension Funds										Total												
		Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 Yrs)	Pension Return Guarantee Fund X (10 Yrs)	Pension Return Guarantee Fund XI (10 Yrs)	Pension RICH Fund	Pension Plus Pension Fund													
Income from investments																								
Interest income		56,333	27,178	36,814	61,228	12,157	3,829	8,858	992	107,602	71,221	11,166	5,058,759											
Dividend income		-	-	-	-	-	-	-	-	-	-	-	378,410	302,620	408	2,646,372								
Profit/(loss) on sale of investment		(595)	367	586	(840)	(223)	(64)	(74)	72	415,924	294,599	313	5,337,281											
Profit/(loss) on inter fund transfer/ sale of investment		(1,068)	(124)	(621)	(1,816)	(190)	(78)	(160)	22	(132,864)	(108,113)	(68)	(367,371)											
Unrealised gain/(loss)*		1,678	682	170	1,344	(2,255)	(736)	(1,822)	(76)	(2,214,004)	(1,797,335)	(2,327)	(17,044,166)											
Appropriation-expatriation (income/exp)		33	17	22	37	(7)	(2)	(5)	-	(74,183)	(61,067)	(8)	(352,681)											
Total income (A)		56,381	28,120	36,981	59,953	9,482	2,949	6,797	1,010	(1,519,115)	(1,298,075)	9,484	(4,721,806)											
Fund management expenses #		10,825	5,484	7,275	12,052	2,299	728	1,695	194	603,973	317,355	2,234	3,816,873											
Fund administration expenses #		-	-	-	-	-	-	-	-	-	-	-	-											
Other charges	F-5	8,163	5,061	6,702	21,335	267	100	415	147	371,485	241,161	924	5,141,770											
Total expenditure (B)		18,988	10,545	13,977	33,387	2,566	828	2,110	341	975,438	558,516	3,158	9,332,647											
Net income for the year (A-B)		37,393	17,575	23,004	26,566	6,916	2,121	4,687	669	(2,494,553)	(1,856,591)	6,326	(14,054,453)											
Add: Fund revenue account at the beginning of the year.		51,560	14,233	18,317	1,075	3,670	930	1,455	-	4,357,852	4,620,796	35,198	51,505,768											
Fund revenue account at the end of the year		88,953	31,808	41,321	27,641	10,586	3,051	6,142	669	1,863,299	2,764,205	41,524	37,451,315											

* Net change in mark to market value of investments

Gross of service tax

Particulars	Schedule	Linked Health Funds										Total													
		Health Balancer Fund	Health Flexi Balanced Fund	Health Flexi Growth Fund	Health Multiplier Fund	Health Preserver Fund	Health Protector Fund	Health Return Guarantee Fund	Health Return Guarantee Fund II	Health Return Guarantee Fund III	Health Return Guarantee Fund IV		Health Return Guarantee Fund V	Health Return Guarantee Fund VI	Health Return Guarantee Fund VII	Health Return Guarantee Fund IX (5 Yrs)									
Income from investments																									
Interest income		4,537	3,264	5,962	73	1,596	2,231	2,230	2,412	1,261	593	370	221	-	59,686										
Dividend income		474	583	16,733	2,746	-	-	-	-	-	-	-	-	-	20,536										
Profit/(loss) on sale of investment		(981)	(1,187)	(32,197)	(158)	121	5,479	70	85	(60)	(45)	5	(20)	-	(28,877)										
Profit/(loss) on inter fund transfer/ sale of investment		(114)	21	(9,828)	(1,204)	99	(37)	360	(41)	(54)	(60)	(57)	(56)	-	(10,971)										
Unrealised gain/(loss)*		(132)	(479)	(47,877)	(7,654)	-	1,364	69	189	180	101	48	67	-	(54,265)										
Appropriation-expatriation (income/exp)		(80)	(110)	(3,263)	(454)	(1)	(17)	2	2	1	-	-	-	-	(3,918)										
Total income (A)		3,704	2,092	(70,470)	(6,651)	1,716	41,861	2,335	2,462	1,328	589	366	212	-	(17,809)										
Fund management expenses #		969	22,299	2,943	2,943	154	3,651	427	462	501	248	68	42	-	32,825										
Fund administration expenses #		-	-	-	-	-	-	-	-	-	-	-	-	-	-										
Other charges	F-5	29,070	35,420	503,234	61,745	4,592	141,988	2,976	3,663	4,015	935	579	510	-	790,490										
Total expenditure (B)		30,039	36,372	525,533	64,688	4,746	145,639	3,403	4,125	2,010	1,044	647	552	1	823,315										
Net income for the year (A-B)		(26,335)	(34,280)	(596,003)	(71,339)	(3,030)	(103,778)	(1,068)	(1,663)	(682)	(455)	(281)	(340)	(1)	(841,124)										
Add: Fund revenue account at the beginning of the year.		(27,164)	(24,781)	(410,360)	(49,601)	(5,243)	(157,159)	(37,946)	(45,244)	(44,840)	(19,931)	(6,171)	(3,060)	(1)	(842,288)										
Fund revenue account at the end of the year		(53,499)	(59,061)	(1,006,363)	(120,940)	(8,273)	(280,937)	(39,014)	(46,907)	(46,709)	(11,242)	(6,452)	(3,400)	(2)	(1,683,412)										

* Net change in mark to market value of investments

Gross of service tax

3.21 FUND REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2012 (Contd.)
Form A-RA(UL)

Particulars	Schedule	Linked Group Funds										Group Leave Encashment Balance Fund	Group Leave Encashment Income Fund	
		Group Capital Guaranteed Fund	Group Capital Guaranteed Fund II	Group Capital Guaranteed Debt Fund	Group Capital Guaranteed Debt Fund II	Group Capital Guaranteed Debt Fund	Group Capital Guaranteed Debt Fund II	Group Capital Guaranteed Debt Fund	Group Capital Guaranteed Debt Fund II	Group Capital Guaranteed Debt Fund	Group Capital Guaranteed Debt Fund II			
Income from investments		ULGF 001 03/04/03 GLEST 105	ULGF 006 03/10/05 GCGBal1 105	ULGF 010 21/03/07 GCGBal2 105	ULGF 007 28/10/05 GCGDebt1 105	ULGF 011 21/03/07 GCGDebt2 105	ULGF 008 11/12/06 GCGGrowth1 105	ULGF 012 05/07/07 GCGGrowth2 105	ULGF 005 24/02/04 GCGSTDebt1 105	ULGF 009 16/03/07 GCGSTDebt2 105	ULGF 002 03/04/03 GDebt 105	ULGF 004 30/10/03 GCGrowth 105	ULGF 014 02/04/08 GLEIncome 105	
Interest income		1,179,396	7,152	141,114	800	32,581	1,184	2,228	9,348	231,727	611,277	198,410	37,102	5,401
Dividend income		31,284	199	3,915	-	-	100	187	-	-	-	37,364	1,022	-
Profit/(loss) on sale of investment		186,966	1,293	21,647	195	7,204	407	966	397	9,533	75,035	197,805	5,222	1,717
Profit/(loss) on inter fund transfer/ sale of investment		9,316	(59)	(62)	59	2,315	11	17	(2)	(49)	16,136	17,219	102	108
Unrealised gain/(loss)*		(176,241)	(603)	(14,670)	9	(62)	(404)	(841)	(5)	(163)	16,789	(263,373)	(3,961)	98
Appropriation-expatriation (income/exp)		(9,554)	(59)	(1,177)	1	20	(47)	(47)	(5)	(311)	(301)	(2)	(2)	(2)
Total income (A)		1,221,167	7,923	150,767	1,064	42,058	1,271	2,510	9,733	240,936	719,926	177,837	39,186	7,322
Fund management expenses #		228,283	2,405	37,274	182	6,519	707	1,005	1,310	38,744	101,618	79,041	7,577	927
Fund administration expenses #		-	-	-	-	-	-	-	-	-	-	-	-	-
Other charges	F-5	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenditure (B)		228,283	2,405	37,274	182	6,519	707	1,005	1,310	38,744	101,618	79,041	7,577	927
Net income for the year (A-B)		992,884	5,518	113,493	882	35,539	564	1,505	8,423	202,192	617,308	98,796	31,609	6,395
Add: Fund revenue account at the beginning of the year		3,472,375	66,954	273,497	1,984	349,209	6,425	14,329	55,875	503,957	1,021,402	1,718,290	107,408	4,434
Fund revenue account at the end of the year		4,465,259	72,472	386,990	2,866	384,748	6,989	15,834	64,298	706,149	1,638,710	1,817,086	139,017	10,829

* Net change in mark to market value of investments

Gross of service tax

Particulars	Schedule	Linked Group Funds										Total		
		Group Leave Encashment Short Term Fund	Group Return Guarantee Fund	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - A4	Group Return Guarantee Fund - S5	Group Return Guarantee Fund - S6	Group Return Guarantee Fund - S7	Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund			
Income from investments		ULGF 024 26/02/10 GLEST 105	ULGF 021 10/02/09 GRGF1 105	ULGF 022 30/03/09 GRGF2 105	ULGF 023 16/06/09 GRGF3 105	ULGF 025 14/03/11 GRGFA4 105	ULGF 026 14/03/11 GRGFS5 105	ULGF 027 14/03/11 GRGFS6 105	ULGF 028 01/07/11 GRGFS7 105	ULGF 003 03/04/03 GSTDebt 105	ULGF 015 22/12/08 GSA/CorBon 105			
Interest income		20,711	214,301	11,026	201,197	5,488	10,730	4	32,243	457,597	154,984	3,565,999	14,379,055	
Dividend income		-	-	-	-	-	-	-	-	-	-	74,071	5,837,055	
Profit/(loss) on sale of investment		1,469	1,315	160	2,469	379	142	-	603	16,973	2,533	534,430	16,705,966	
Profit/(loss) on inter fund transfer/ sale of investment		56	(5,031)	(1,337)	(7,291)	207	(204)	(1)	1,110	-	2,572	35,193	657,463	
Unrealised gain/(loss)*		12	30,828	1,417	1,310	(43)	(290)	-	(703)	84	(8,215)	(419,027)	(45,060,607)	
Appropriation-expatriation (income/exp)		1	133	6	(112)	(3)	-	-	223	273	(78)	(20,992)	(24,288)	
Total income (A)		22,249	241,546	11,272	197,573	6,028	10,378	3	33,253	474,877	151,796	3,769,674	17,505,356	
Fund management expenses #		3,243	53,295	2,482	45,194	1,067	2,261	1	6,757	66,515	25,753	714,159	9,034,512	
Fund administration expenses #		-	-	-	-	-	-	-	-	-	-	-	1,485,752	
Other charges	F-5	-	-	-	-	-	-	-	-	-	-	-	11,251,249	
Total expenditure (B)		3,243	53,295	2,482	45,194	1,067	2,261	1	6,757	66,515	25,753	714,159	21,771,513	
Net income for the year (A-B)		19,006	188,251	8,790	152,379	4,961	8,117	2	26,496	406,362	126,043	3,055,515	(29,276,869)	
Add: Fund revenue account at the beginning of the year		4,960	391,701	14,877	210,401	286	-	-	-	1,347,905	7,710	9,573,979	160,601,120	
Fund revenue account at the end of the year		23,966	579,952	23,667	362,780	5,247	8,117	2	26,496	1,754,267	133,753	12,629,494	131,324,250	

* Net change in mark to market value of investments

Gross of service tax

**SCHEDULE: F-5
OTHER EXPENSES AT MARCH 31, 2012**

Particulars	Linked Life Funds											Total
	Anmol Nivesh Fund	Balancer Fund	Balancer Fund II	Balancer Fund III	Balancer Fund IV	Bluechip Fund	Cash Plus Fund	Discontinued Fund - Life	Dynamic P/E Fund	Flexi Balanced Fund	Flexi Balanced Fund II	
Policy administration charge	149	419	20,204	1,093	6,608	28,286	6,716	-	244,248	9	7,948	251
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	50	58,160	26,673	1,622	7,062	11,771	19,149	-	152,209	6,552	7,557	455
Rider premium charge	-	12,049	13,781	-	122	1,887	-	-	15,850	1,190	5,365	-
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	41	11,039	7,635	269	2,363	5,683	3,914	-	56,396	1,392	2,669	70
Total	240	81,667	68,293	2,984	16,155	47,627	29,779	-	468,703	9,143	23,539	776

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Life Funds											Total
	Flexi Balanced Fund IV	Flexi Growth Fund	Flexi Growth Fund II	Flexi Growth Fund III	Flexi Growth Fund IV	Highest NAV Fund B	Income Fund	Invest Shield Cash Fund	Invest Shield Fund - Life	Maximiser Fund	Maximiser Fund II	
Policy administration charge	2,261	53	174,089	8,062	163,017	131,391	65,369	51,886	17,982	1,128	70,294	9,099
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	2,424	117,441	137,432	7,914	118,422	153,473	31,184	50,542	12,702	202,317	89,743	10,963
Rider premium charge	93	23,654	90,460	-	7,056	37	6,316	177	1,839	50,449	41,438	-
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	774	24,466	47,154	1,555	40,351	92,314	15,082	12,002	3,786	39,446	22,137	1,971
Total	5,552	165,614	449,135	17,531	328,846	377,215	117,951	114,607	36,309	293,340	223,612	22,033

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Life Funds											Total
	Maximiser Fund IV	Maximiser Fund V	Money Market Fund	Multi Cap Balanced Fund	Multi Cap Growth Fund	Multiplier Fund	Multiplier Fund II	Multiplier Fund III	Multiplier Fund IV	New Invest Shield Balanced Fund	Opportunities Fund	
Policy administration charge	7,074	3,260	18,229	13,504	218,563	(11)	28,179	1,006	11,538	27,756	59,383	317,971
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	7,021	5,432	9,147	7,467	90,503	53,536	23,031	938	13,381	14,007	25,526	54,895
Rider premium charge	483	2	1,544	1,718	19,954	9,158	17,219	-	816	-	4,779	-
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	1,636	3,120	4,452	3,473	45,413	11,704	8,354	188	3,376	4,964	12,490	41,987
Total	16,214	11,814	33,372	26,162	374,433	74,387	76,783	2,132	29,111	46,727	102,178	414,853

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

**SCHEDULE: F-5
OTHER EXPENSES AT MARCH 31, 2012 (Contd.)**

Particulars	Linked Life Funds										Return Guarantee Fund IV	
	Pinnacle Fund II	Preserver Fund	Preserver Fund III	Preserver Fund IV	Protector Fund	Protector Fund II	Protector Fund III	Protector Fund IV	Return Guarantee Fund	Return Guarantee Fund II		Return Guarantee Fund III
Policy administration charge	62,138	3,530	300	1,165	151	15,659	1,018	52,251	2,840	4,038	4,642	1,903
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	66,546	16,742	710	1,533	40,202	28,388	2,040	47,018	5,219	6,726	4,374	2,008
Rider premium charge	-	4,401	-	70	7,454	11,407	-	2,213	746	1,311	1,430	550
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	20,348	3,466	105	410	6,961	6,658	306	14,427	1,084	1,385	1,180	505
Total	149,032	28,139	1,115	3,178	54,768	62,112	3,364	115,909	9,889	13,460	11,626	4,976

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Life Funds										Return Guarantee Fund XI (5 Yrs)
	Return Guarantee Fund V	Return Guarantee Fund VI	Return Guarantee Fund VII	Return Guarantee Fund VIII (5 Yrs)	Return Guarantee Fund VIII (10 Yrs)	Return Guarantee Fund IX (5 Yrs)	Return Guarantee Fund IX (10 Yrs)	Return Guarantee Fund X (5 Yrs)	Return Guarantee Fund X (10 Yrs)	Return Guarantee Fund XI (10 Yrs)	
Policy administration charge	1,116	721	405	3,703	962	6,680	629	15,736	2,482	16,496	
Surrender charge *	-	-	-	-	-	-	-	-	-	-	
Switching charge *	-	-	-	-	-	-	-	-	-	-	
Mortality charge	779	669	301	3,995	950	4,168	444	13,168	2,772	12,415	
Rider premium charge	345	313	186	5	10	3	284	17	39	284	
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	
Service tax	388	318	143	892	221	1,077	107	2,885	536	3,909	
Total	2,628	2,021	1,035	8,595	2,143	11,925	1,183	31,806	5,829	33,104	

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Life Funds										Total
	Return Guarantee Fund XI (10 Yrs)	RICH Fund	RICH Fund II	RICH Fund III	RICH Fund IV	Secure Plus Fund	Secure Builder Fund	Secure Save Guarantee Fund	Secure Save Builder Fund	Secure Save Guarantee Fund	
Policy administration charge	752	(46)	182,671	3,883	57,949	1,800	1,186	4,793	1,186	4,793	2,168,367
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	519	53,776	105,654	2,931	54,273	2,461	-	-	-	-	2,011,482
Rider premium charge	94	8,329	91,140	-	3,100	-	-	-	-	-	460,893
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-
Service tax	222	13,505	45,893	640	16,029	638	106	437	106	437	678,247
Total	1,587	75,364	425,358	7,254	131,351	4,899	1,292	5,230	1,292	5,230	5,318,989

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

**SCHEDULE: F-5
OTHER EXPENSES AT MARCH 31, 2012 (Contd.)**

Particulars	Linked Pension Funds													Pension Maximiser Fund II	Pension Maximiser Fund	Pension Maximiser Fund III
	Invest Shield - Pension	Pension Balancer Fund	Pension Balancer Fund II	Pension Balancer Fund III	Pension Bluechip Fund	Pension Dynamic P/E Fund	Pension Flexi Balanced Fund II	Pension Flexi Balanced Fund III	Pension Flexi Growth Fund	Pension Flexi Growth Fund II	Pension Flexi Growth Fund III	Pension Income Fund	Pension Income Fund II			
Policy administration charge	2,289	44,986	46,366	118,090	92,125	11,658	403,876	195,732	365,931	21,810	65,929	-	-	-	-	-
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	580	1,503	2,900	466	3,934	33	850	243	3,779	2,460	10,019	-	-	-	-	-
Mortality charge	99	556	568	-	-	9	142	97	3,616	1,051	2,211	-	-	-	-	-
Rider premium charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Partial withdrawal charge	370	5,311	5,459	11,344	87,334	1,367	37,680	24,003	35,384	3,560	9,046	-	-	-	-	-
Total	3,338	52,356	55,293	129,900	1,012,293	15,968	441,896	246,006	405,094	28,881	87,205	-	-	-	-	-

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Pension Funds													Pension Return Guarantee Fund III	Pension Return Guarantee Fund II	Pension Return Guarantee Fund I
	Pension Money Market Fund	Pension Multi Cap Growth Fund	Pension Multi Cap Growth Fund II	Pension Multi Cap Growth Fund III	Pension Multiplier Fund	Pension Multiplier Fund II	Pension Multiplier Fund III	Pension Opportunities Fund	Pension Protector Fund	Pension Protector Fund II	Pension Protector Fund III	Pension Return Guarantee Fund	Pension Return Guarantee Fund II			
Policy administration charge	102,751	792,894	95,014	38,000	348,961	191,493	34,530	15,620	13,724	15,620	15,620	-	-	-	-	-
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	328	7,948	34	3,344	1,299	456	1,427	3,110	487	239	243	-	-	-	-	-
Mortality charge	-	280	14	539	-	94	594	370	81	38	42	-	-	-	-	-
Rider premium charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Partial withdrawal charge	12,670	10,094	73,422	8,858	33,668	18,971	4,085	2,233	1,406	1,553	-	-	-	-	-	-
Total	115,749	115,599	874,264	103,920	383,928	41,649	212,485	42,095	24,836	15,407	17,458	-	-	-	-	-

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Pension Funds													Pension RICH Fund II	Pension RICH Fund	Secure Plus Pension Fund	Total
	Pension Return Guarantee Fund IV	Pension Return Guarantee Fund V	Pension Return Guarantee Fund VI	Pension Return Guarantee Fund VII	Pension Return Guarantee Fund VIII	Pension Return Guarantee Fund IX (10 Yrs)	Pension Return Guarantee Fund X (10 Yrs)	Pension Return Guarantee Fund XI (10 Yrs)	Pension Return Guarantee Fund XII (10 Yrs)	Pension Return Guarantee Fund XIII (10 Yrs)	Pension Return Guarantee Fund XIV (10 Yrs)	Pension Return Guarantee Fund XV (10 Yrs)	Pension RICH Fund II				
Policy administration charge	7,331	4,536	6,090	19,526	233	86	376	104	339,938	198,028	458	-	-	-	-	-	
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Switching charge *	94	54	18	11	-	5	2	1	3	16,722	310	-	-	-	-	-	
Mortality charge	16	9	3	2	-	1	-	-	-	2,838	-	-	-	-	-	-	
Rider premium charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Partial withdrawal charge	722	462	591	1,796	34	9	36	42	31,524	23,573	156	-	-	-	-	-	
Total	8,163	5,061	6,702	21,335	267	100	415	147	371,465	241,161	924	4,586,546	85,837	12,990	456,397	5,141,770	

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

SCHEDULE: F-5

OTHER EXPENSES AT MARCH 31, 2012 (Contd.)

Particulars	Linked Health Funds											Total		
	Health Balancer Fund	Health Flexi Balanced Fund	Health Flexi Growth Fund	Health Multiplier Fund	Health Preserver Fund	Health Protector Fund	Health Return Guarantee Fund	Health Return Guarantee Fund II	Health Return Guarantee Fund III	Health Return Guarantee Fund IV	Health Return Guarantee Fund V		Health Return Guarantee Fund VI	Health Return Guarantee Fund VII
Policy administration charge	2,728	3,305	48,636	6,024	434	13,046	353	401	420	184	93	63	51	-
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	22,977	27,681	395,427	48,749	3,671	112,972	2,341	2,919	3,215	1,411	742	455	406	1
Rider premium charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	3,365	4,434	59,171	6,972	487	15,970	282	343	380	167	100	61	53	-
Total	29,070	35,420	503,234	61,745	4,592	141,988	2,976	3,663	4,015	1,762	935	579	510	1

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Group Funds											Total
	Group Balanced Fund	Group Capital Guaranteed Balanced Fund	Group Capital Guaranteed Fund I	Group Capital Guaranteed Debt Fund II	Group Capital Guaranteed Debt Fund III	Group Capital Guaranteed Debt Fund IV	Group Capital Guaranteed Debt Fund V	Group Capital Guaranteed Debt Fund VI	Group Capital Guaranteed Debt Fund VII	Group Capital Guaranteed Debt Fund VIII	Group Capital Guaranteed Debt Fund IX	
Policy administration charge	105	105	105	105	105	105	105	105	105	105	105	105
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	-	-	-	-	-	-	-	-	-	-	-	-
Rider premium charge	-	-	-	-	-	-	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	-	-	-	-	-	-	-	-	-	-	-	-
Total	105	105	105	105	105	105	105	105	105	105	105	105

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

Particulars	Linked Group Funds											Total
	Group Leave Encashment Short Term Fund	Group Return Guarantee Fund I	Group Return Guarantee Fund II	Group Return Guarantee Fund III	Group Return Guarantee Fund - A4	Group Return Guarantee Fund - S5	Group Return Guarantee Fund - S6	Group Return Guarantee Fund - S7	Group Short Term Debt Fund	Group Superannuation Corporate Bond Fund	Group Leave Encashment Balance Fund	
Policy administration charge	105	105	105	105	105	105	105	105	105	105	105	105
Surrender charge *	-	-	-	-	-	-	-	-	-	-	-	-
Switching charge *	-	-	-	-	-	-	-	-	-	-	-	-
Mortality charge	-	-	-	-	-	-	-	-	-	-	-	-
Rider premium charge	-	-	-	-	-	-	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-	-	-	-	-	-	-
Service tax	-	-	-	-	-	-	-	-	-	-	-	-
Total	105	105	105	105	105	105	105	105	105	105	105	105

* Surrender and switch charges as not available at fund level have been shown under Schedule F-1 Policyholders contribution

ANNEXURE 3:

3.22 ANNEXURE TO THE REVENUE ACCOUNT AND ADDITIONAL ULIP DISCLOSURES

1. ANNEXURE TO THE REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013

Policyholders' Account (Technical Account)

Particulars	Sch	Linked Life		Linked Pension		Linked Health		Linked Group		Total Unit Linked	
		Non-Unit (1)	Unit (2)	Non-Unit (4)	Unit (5)	Non-Unit (7)	Unit (8)	Non-Unit (10)	Unit (11)	Total (12) = (10) + (11)	Total (13) = (10) + (11)
Premiums earned – net											
(a) Premium		1,963,319 (203,628)	53,212,455	117,486 (149)	27,209,778	181,787 (309,749)	1,933,421	25,036 (903)	11,978,221	12,003,257 (903)	96,621,513 (514,429)
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub-total		1,759,691	53,212,455	117,347	27,209,778	(127,962)	1,933,421	24,133	11,978,221	12,002,354	96,107,084
Income from investments											
(a) Interest, dividend & rent - gross		557,550	9,388,797	302,374	7,433,166	7,540	102,984	63,849	3,424,685	3,488,534	21,280,945
(b) Profit on sale/redemption of investments		62,832	19,403,654	48,823	13,026,524	2,026	96,871	9,068	1,720,900	1,729,968	34,370,688
(c) Loss on sale/redemption of investments		(20,567)	(6,718,475)	(7,048)	(7,193,724)	(94)	(76,400)	(1,123)	(429,744)	(430,867)	(16,447,175)
(d) Unrealised gain/(loss)		-	4,504,296	-	7,163,496	-	134,919	-	177,332	177,332	11,980,043
(e) Accretion of discount/(amortisation of premium)		(3,448)	1,089,798	(4,387)	959,749	-	16,789	(883)	798,633	797,750	2,857,374
(f) Appropriation / expatriation adjustment account		-	-	-	-	-	-	-	-	-	-
Sub-total		596,367	25,668,070	339,762	21,389,211	10,595	275,163	70,911	5,691,806	5,762,717	54,041,885
Other income											
(a) Contribution from the shareholders a/c	UL1	12,893,499	-	11,651,368	(11,651,368)	-	(1,041,120)	-	337,298	-	-
(b) Linked income		1,765	-	-	-	-	-	-	-	-	1,765
(c) Fees & charges		97,694	-	8,436	-	8,436	-	5,546	-	2,786	114,462
(d) Misc. income		-	-	-	-	-	-	-	-	-	-
Sub-total		12,992,958	(12,893,499)	99,459	(11,651,368)	8,436	(1,041,120)	5,546	340,084	2,786	116,227
Total (A)		15,349,016	65,987,026	12,116,913	36,947,621	49,064,534	1,167,464	49,299,289	17,332,729	17,767,857	150,265,106
Commission		2,000,362	-	344,979	-	88,219	-	21	2,433,581	-	-
Operating expenses related to insurance business *		6,134,838	1,682,884	1,515,659	1,301,932	454,731	135,067	171,983	88,660	261,643	11,486,754
Provision for doubtful debts		11,272	-	7,620	-	1,123	-	-	-	-	20,015
Bad debts written off		9,676	-	1,427	-	305	-	-	-	-	11,408
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
Total (B)		8,156,148	1,682,884	1,869,685	1,301,932	3,171,617	135,067	679,445	89,660	261,664	13,951,758
Benefits paid (net)	UL2	807,782	59,345,404	44,256	50,923,487	227,034	7,561	234,595	10,914,316	10,941,804	122,297,328
Interim bonus paid		-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a) Gross amount		507,475	5,903,588	3,818	(14,222,417)	(7,388)	1,024,886	1,017,448	6,328,753	6,316,915	(471,193)
(b) Amount ceded in reinsurance		-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
Total (C)		1,315,257	65,248,972	48,074	36,701,070	36,749,144	1,032,397	1,252,043	17,650	17,260,719	121,826,135
Surplus / (Deficit) (D) = (A)-(B)-(C)		5,877,611	(944,830)	10,199,154	(1,055,381)	9,143,773	165,275	245,474	245,474	245,474	14,487,303
Provision for taxation		-	-	-	-	-	-	-	-	-	-
(a) Current tax credit / (charge)		-	-	-	-	-	-	-	-	-	-
(b) Deferred tax credit / (charge) - Refer note 3.15 of schedule 16		(794,594)	-	-	-	(22,344)	-	(22,344)	-	(33,186)	(850,124)
Surplus / (Deficit) after tax		5,083,017	(944,830)	10,199,154	(1,055,381)	9,143,773	142,931	212,288	212,288	212,288	13,637,179
Appropriations											
Transfer to Shareholders' a/c		5,913,266	-	10,552,638	-	73,710	-	212,288	-	212,288	16,751,902
Transfer to other reserves		(830,249)	-	(353,484)	-	69,221	-	-	-	-	(3,114,723)
Balance being funds for future appropriations		-	-	-	-	-	-	-	-	-	-
Total		5,083,017	(944,830)	10,199,154	(1,055,381)	9,143,773	142,931	212,288	212,288	212,288	13,637,179

* For unit component, includes service tax, cost of any additional units granted to Policyholders for service lapses and free-look payouts (over and above the initial contribution)

ANNEXURE TO THE REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2012
Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Sch	Linked Life		Linked Pension		Linked Health		Linked Group		Total Unit Linked (10)=(1)+(11)+(12)
		Non-Unit (1)	Unit (2)	Non-Unit (4)	Unit (5)	Non-Unit (7)	Unit (8)	Non-Unit (10)	Unit (11)	
Premiums earned - net										
(a) Premium		2,462,283	54,992,357	239,115	41,915,719	221,079	1,708,449	12,790	8,078,786	8,091,576
(b) Reinsurance ceded		(67,869)	(67,869)	(164)	-	(269,810)	-	(1,104)	-	(1,104)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub-total		2,394,414	54,924,357	238,951	41,915,719	(48,731)	1,708,449	11,686	8,078,786	8,090,472
Income from Investments										
(a) Interest, dividend & rent - gross		482,839	7,646,146	247,169	6,258,251	5,597	64,014	64,226	2,745,004	2,809,230
(b) Profit on sale/redemption of investments		28,001	21,169,938	13,800	13,616,087	2,744	67,861	13,310	1,146,228	1,159,538
(c) Loss on sale/redemption of investments		(18,409)	(9,306,193)	(6,981)	(8,648,187)	(841)	(107,709)	(2,031)	(576,605)	(16,666,956)
(d) Unrealised gain/(loss)		-	(27,543,149)	-	(17,044,166)	-	(54,265)	-	(419,027)	(45,060,607)
(e) Accretion of discount/(amortisation of premium)		26,710	1,144,537	14,363	1,446,880	3,273	16,208	34,124	895,066	929,190
(f) Appropriation / expropriation adjustment account		-	353,303	-	(352,681)	-	(3,918)	-	(20,992)	(24,288)
Sub-total		519,141	(6,535,418)	268,351	(4,721,806)	10,773	(17,809)	109,629	3,769,674	3,879,303
Other income										
(a) Contribution from the Shareholders' a/c		-	-	-	-	-	-	-	-	-
(b) Linked income	UL1	14,020,206	(14,020,206)	12,693,181	(12,693,181)	817,112	(817,112)	316,914	(316,914)	-
(c) Fees & charges		12,463	-	508	-	41	-	9	-	9
(d) Misc. income		35,886	-	6,976	-	2,214	-	605	-	45,681
Sub-total		14,068,555	(14,020,206)	48,349	(12,693,181)	819,367	(817,112)	317,528	(316,914)	614
TOTAL (A)		16,982,110	34,436,733	51,418,843	24,500,732	781,409	873,528	438,843	11,531,546	11,970,389
Commission		1,857,675	-	490,782	-	101,831	-	19,731	-	19,731
Operating expenses related to insurance business *		8,638,796	1,246,841	9,986,637	863,307	471,325	100,497	571,822	66,381	192,145
Provision for doubtful debts		(16,898)	-	(16,898)	(774)	(2,391)	-	(2,391)	-	(20,063)
Bad debts written off		38,518	-	38,518	-	3,967	-	3,967	-	54,200
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		10,519,091	1,246,841	11,765,932	863,307	574,732	100,497	143,495	68,381	211,876
Benefits paid (Net)		739,532	43,263,750	52,767	30,087,422	164,179	2,040	26,248	5,801,904	5,828,152
Interim bonus paid		-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a)Gross amount		720,965	(8,146,874)	140,614	(5,764,018)	7,227	770,991	(543,338)	5,661,261	5,117,923
(b)Amount ceded in reinsurance		-	-	-	-	-	-	-	-	-
(c)Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-
TOTAL (C)		1,460,497	35,116,876	193,381	24,323,404	171,406	773,031	944,437	11,463,165	10,946,075
Surplus/ (Deficit) (D) = (A)-(B)-(C)		5,002,522	(1,926,884)	3,075,538	(685,979)	35,271	812,438	812,438	812,438	13,839,808
Provision for taxation		-	-	-	-	-	-	-	-	-
(a) Current tax credit / (charge)		(676,291)	-	(676,291)	-	(4,768)	-	(109,833)	-	(109,833)
(b) Deferred tax credit / (charge) - Refer note 3.15 of schedule 16		-	-	-	-	-	-	-	-	-
Surplus/ (Deficit) after tax		4,326,231	(1,926,884)	2,399,247	(685,979)	30,503	812,438	702,605	702,605	13,048,916
Appropriations										
Transfer to Shareholders' a/c		3,934,670	-	3,934,670	10,367,061	30,503	30,503	702,605	702,605	15,034,839
Transfer to other reserves		-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		391,561	(1,926,884)	(1,535,423)	(685,979)	(450,500)	-	-	-	(1,985,923)
Total		4,326,231	(1,926,884)	2,399,247	(685,979)	30,503	812,438	702,605	702,605	13,048,916

* For unit component, includes service tax, cost of any additional units granted to Policyholders for service lapses and freeback payouts (over and above the initial contribution)

SCHEDULE - UL1
LINKED INCOME (RECOVERED FROM LINKED FUNDS)*
For the year ended March 31, 2013

Particulars	(₹ '000)				
	Linked Life Unit (1)	Linked Pension Unit (2)	Linked Health Unit (3)	Linked Group Unit (4)	Total (5) = (1) + (2) + (3) + (4)
Fund administration charge	893,470	369,355	-	-	1,262,825
Fund management charge	4,125,470	3,389,209	41,637	719,063	8,275,379
Policy administration charge	2,390,597	4,065,902	99,780	-	6,556,279
Surrender charge	627,497	1,869,127	-	2,720	2,499,344
Switching charge	3,889	3,184	29	-	7,102
Mortality charge	2,429,035	69,269	741,582	-	3,239,886
Rider premium charge	399,402	10,582	-	-	409,984
Partial withdrawal charge	-	-	-	-	-
Policy foreclose charge	2,019,681	1,874,435	154,556	-	4,048,672
Discontinued charges	141,312	-	-	-	141,312
Miscellaneous charges	(136,854)	305	3,536	(384,485)	(517,498)
Total	12,893,499	11,651,368	1,041,120	337,298	25,923,285

For the year ended March 31, 2012

Particulars	(₹ '000)				
	Linked Life Unit (1)	Pension Linked Unit (2)	Linked Health Unit (3)	Linked Group Unit (4)	Total (5) = (1) + (2) + (3) + (4)
Fund administration charge	1,007,931	339,079	-	-	1,347,010
Fund management charge	4,043,890	3,450,045	29,467	645,786	8,169,188
Policy administration charge	2,168,367	4,586,546	75,738	-	6,830,651
Surrender charge	668,023	1,381,589	-	890	2,050,502
Switching charge	7,079	5,112	29	-	12,220
Mortality charge	2,011,482	85,837	622,967	57	2,720,343
Rider premium charge	460,893	12,990	-	-	473,883
Partial withdrawal charge	-	-	-	-	-
Policy foreclose charge	3,800,612	2,832,130	88,911	-	6,721,653
Discontinued charges	43,291	-	-	-	43,291
Miscellaneous charges	(191,362)	(147)	-	(329,819)	(521,328)
Total	14,020,206	12,693,181	817,112	316,914	27,847,413

* net of service tax, if any

SCHEDULE - UL2
BENEFITS PAID [NET]
For the year ended March 31, 2013

(₹ '000)

Particulars	Linked Life		Linked Pension			Linked Health			Linked Group			Total Unit Linked	
	Non Unit	Unit	Linked Life	Non-Unit	Unit	Linked Pension	Non-Unit	Unit	Linked Health	Non-Unit	Unit	Linked Group	Total Unit Linked
	(1)	(2)	(3) = (1) + (2)	(4)	(5)	(6) = (4) + (5)	(7)	(8)	(9) = (7) + (8)	(10)	(11)	(12) = (10) + (11)	(13) = (9) + (6) + (9) + (12)
1. Insurance claims													
(a) Claims by death	828,921	353,979	1,182,900	35,104	890,499	925,603	-	3,486	3,486	27,615	40,705	68,320	2,180,309
(b) Claims by maturity	-	140,389	140,389	4,423	517,066	521,489	-	-	-	-	-	-	661,878
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surrender	328	58,851,036	58,851,364	955	49,515,922	49,516,877	-	-	-	-	10,873,611	10,873,611	119,241,852
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	55,862	-	55,862	3,774	-	3,774	-	-	-	-	-	-	59,636
- Health	-	-	-	-	-	-	443,395	4,075	447,470	-	-	-	447,470
Sub Total (A)	885,111	59,345,404	60,230,515	44,256	50,923,487	50,967,743	443,395	7,561	450,956	27,615	10,914,316	10,941,931	122,591,145
2. (Amount ceded in reinsurance)													
(a) Claims by death	(77,329)	-	(77,329)	-	-	-	-	-	-	(127)	-	(127)	(77,456)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surrender	-	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	-	-	(216,361)	-	(216,361)	-	-	-	(216,361)
Sub Total (B)	(77,329)	-	(77,329)	-	-	-	(216,361)	-	(216,361)	(127)	-	(127)	(293,817)
3. Amount accepted in reinsurance													
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A) + (B) + (C)	807,782	59,345,404	60,153,186	44,256	50,923,487	50,967,743	227,034	7,561	234,595	27,488	10,914,316	10,941,804	122,297,328
Benefits paid to claimants:													
In India	885,111	59,345,404	60,230,515	44,256	50,923,487	50,967,743	443,395	7,561	450,956	27,615	10,914,316	10,941,931	122,591,145
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	885,111	59,345,404	60,230,515	44,256	50,923,487	50,967,743	443,395	7,561	450,956	27,615	10,914,316	10,941,931	122,591,145

For the year ended March 31, 2012

Particulars	₹ '000												
	Linked Life		Linked Pension			Linked Health			Linked Group		Total Unit Linked		
	Non Unit	Unit	Linked Life	Non-Unit	Unit	Linked Pension	Non-Unit	Unit	Linked Health	Non-Unit	Unit	Linked Group	Total Unit Linked
(1)	(2)	(3)=(1)+(2)	(4)	(5)	(6)=(4)+(5)	(7)	(8)	(9)=(7)+(8)	(10)	(11)	(12)=(10)+(11)	(13)=(8)+(9)+(10)+(12)	
1. Insurance claims													
(a) Claims by death	733,316	319,014	1,052,330	42,799	683,905	726,704	226	2,040	2,266	26,248	43,758	70,006	1,851,306
(b) Claims by maturity	(18,686)	93,718	75,032	4,413	80,231	84,644	-	-	-	-	-	-	159,676
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	42,851,018	42,851,018	-	29,323,286	29,323,286	-	-	-	-	5,766,146	5,766,146	77,932,450
- Surrender	-	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	63,746	-	63,746	5,555	-	5,555	-	-	-	-	-	-	69,301
- Health	-	-	-	-	-	-	306,415	306,415	-	-	-	-	306,415
Sub Total (A)	778,376	43,263,750	44,042,126	52,767	30,087,422	30,140,189	306,641	2,040	308,681	26,248	5,801,904	5,828,152	80,319,148
2. (Amount ceded in reinsurance)													
(a) Claims by death	(38,844)	-	(38,844)	-	-	-	-	-	-	-	-	-	(38,844)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surrender	-	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	-	-	(142,462)	(142,462)	(142,462)	-	-	-	(142,462)
Sub Total (B)	(38,844)	-	(38,844)	-	-	-	(142,462)	-	(142,462)	-	-	-	(187,306)
3. Amount accepted in reinsurance													
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A) + (B) + (C)	739,532	43,263,750	44,003,282	52,767	30,087,422	30,140,189	164,179	2,040	166,219	26,248	5,801,904	5,828,152	80,137,842
Benefits paid to claimants:													
In India	778,376	43,263,750	44,042,126	52,767	30,087,422	30,140,189	306,641	2,040	308,681	26,248	5,801,904	5,828,152	80,319,148
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	778,376	43,263,750	44,042,126	52,767	30,087,422	30,140,189	306,641	2,040	308,681	26,248	5,801,904	5,828,152	80,319,148

2. PERFORMANCE OF FUND (ABSOLUTE GROWTH %) FOR THE YEAR ENDED MARCH 31, 2013

Fund name	SFIN	Financial year of inception	Growth over previous year			Growth since inception
			FY2013	FY2012	FY2011	
			In percentage (%)			
Anmol Nivesh Fund	ULIF 072 28/04/09 LANmolNiv 105	2010	8.83	9.08	6.77	32.53
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	2002	8.07	2.50	6.52	285.50
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	2005	9.58	3.81	7.90	168.90
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	2006	8.37	2.49	6.49	78.70
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	2008	9.68	3.72	7.87	62.10
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	2010	2.61	(5.40)	7.37	6.10
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	2004	10.84	8.61	5.07	94.43
Discontinued Fund - Life	ULIF 100 01/07/10 LDiscont 105	2011	8.70	8.16	NA	17.87
Dynamic P/E Fund	ULIF 097 11/01/10 LDynamicPE 105	2010	6.98	(7.73)	13.01	14.90
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	2007	7.52	(1.91)	4.68	48.70
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	2007	9.13	(0.60)	6.09	62.60
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	2007	7.37	(1.93)	4.64	47.10
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	2008	9.42	(0.75)	6.08	44.10
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	2007	7.86	(7.40)	8.07	52.40
Flexi Growth Fund II	ULIF 027 20/03/07 LFlexiGro2 105	2007	8.05	(6.69)	8.88	58.30
Flexi Growth Fund III	ULIF 028 20/03/07 LFlexiGro3 105	2007	8.16	(7.30)	7.95	52.40
Flexi Growth Fund IV	ULIF 038 27/08/07 LFlexiGro4 105	2008	7.98	(6.70)	9.01	35.30
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	2004	9.89	6.35	6.73	168.80
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	2006	8.48	5.50	5.89	83.00
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	2007	9.64	5.72	6.38	66.10
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	2006	11.57	9.75	6.27	114.88
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	2007	11.18	9.85	6.50	84.63
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	2007	7.34	2.30	7.12	66.80
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	2008	8.44	3.04	7.94	58.00
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDDebt1 105	2004	8.69	9.00	6.29	88.86
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDDebt2 105	2007	8.53	8.70	6.01	60.46
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	2004	10.97	9.08	6.08	111.46
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	2004	9.68	1.68	9.65	266.10
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	2009	9.85	6.17	7.35	55.00
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	2009	13.87	10.28	6.47	37.18
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	2010	8.69	9.03	6.29	26.32
Group Return Guarantee Fund	ULGF 021 10/02/09 GRGF1 105	2009	8.07	7.05	4.14	36.61
Group Return Guarantee Fund - A4	ULGF 025 14/03/11 GRGFA4 105	2011	NA	(0.44)	NA	NA
Group Return Guarantee Fund - S5	ULGF 026 14/03/11 GRGFS5 105	2011	9.22	6.51	NA	16.33
Group Return Guarantee Fund - S7	ULGF 028 01/07/11 GRGFS7 105	2012	9.39	NA	NA	15.68
Group Return Guarantee Fund II	ULGF 022 30/03/09 GRGF2 105	2009	7.91	7.07	5.14	31.49
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	2010	8.56	6.71	3.40	27.89
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	2004	8.81	8.90	6.23	95.60
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	2009	9.77	7.26	NA	18.33
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	2009	10.63	2.59	6.79	62.40
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	2009	9.10	0.12	8.27	77.40
Health Flexi Growth Fund	ULIF 057 15/01/09 HFlexiGro 105	2009	6.13	(7.77)	6.70	104.20
Health Multiplier Fund	ULIF 058 15/01/09 HMultipl 105	2009	4.17	(6.37)	6.70	105.00
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	2009	9.41	9.43	7.06	39.61
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	2009	11.85	9.75	7.82	49.38
Health Return Guarantee Fund	ULIF 062 15/01/09 HRGF1 105	2009	8.44	7.66	7.47	42.04
Health Return Guarantee Fund II	ULIF 065 29/01/09 HRGF2 105	2009	8.63	7.31	4.78	38.63
Health Return Guarantee Fund III	ULIF 068 26/02/09 HRGF3 105	2009	8.56	7.33	4.52	36.60
Health Return Guarantee Fund IV	ULIF 071 31/03/09 HRGF4 105	2009	8.31	7.47	4.84	34.71
Health Return Guarantee Fund V	ULIF 075 29/04/09 HRGF5 105	2010	8.64	7.61	4.95	30.78
Health Return Guarantee Fund VI	ULIF 080 17/06/09 HRGF6 105	2010	8.72	7.42	3.98	28.87
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	2010	8.76	7.09	4.10	23.74
Health Return Guarantee Fund IX (5 Yrs)	ULIF 109 22/12/10 HRGF9 105	2011	NA	(1.27)	NA	NA
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	2011	7.72	(6.99)	NA	4.60

2. PERFORMANCE OF FUND (ABSOLUTE GROWTH %) FOR THE YEAR ENDED MARCH 31, 2013 (Contd.)

Fund name	SFIN	Financial year of inception	Growth over previous year			Growth since inception
			FY2013	FY2012	FY2011	
			In percentage (%)			
Income Fund	ULIF 089 24/11/09 LIncome 105	2010	10.92	9.00	6.60	31.38
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	2005	10.81	8.60	5.06	85.83
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	2005	10.79	3.66	5.36	116.60
Invest Shield Fund – Pension	ULIF 019 03/01/05 PInvShld 105	2005	9.91	3.18	5.68	117.30
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	2002	4.75	(6.34)	10.92	594.50
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	2005	6.10	(5.27)	11.87	296.80
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	2006	4.99	(6.09)	10.97	76.60
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	2008	6.60	(5.19)	11.94	42.10
Maximiser Fund V	ULIF 114 15/03/11 LMaximis5 105	2011	7.95	NA	NA	18.20
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	2010	9.41	9.50	6.73	29.47
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	2010	9.66	(0.46)	7.02	18.10
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	2010	6.30	(4.36)	13.58	16.50
Multiplier Fund	ULIF 042 22/11/07 LMultipl1 105	2008	6.78	(7.33)	9.26	3.90
Multiplier Fund II	ULIF 044 25/02/08 LMultipl2 105	2008	7.82	(6.32)	10.21	19.90
Multiplier Fund III	ULIF 046 25/02/08 LMultipl3 105	2008	6.42	(7.09)	9.16	14.30
Multiplier Fund IV	ULIF 047 25/02/08 LMultipl4 105	2008	7.88	(6.68)	10.15	19.10
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	2007	9.93	1.69	5.84	78.20
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	2010	6.97	(5.86)	9.63	13.50
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	2003	5.90	0.90	4.06	234.00
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	2005	7.36	2.32	5.54	155.20
Pension Bluechip Fund	ULIF 093 11/01/10 PBluChip 105	2010	2.14	(6.29)	4.59	0.40
Pension Dynamic P/E Fund	ULIF 098 11/01/10 PDynamicPE 105	2010	6.71	(7.60)	11.38	12.90
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	2007	7.35	(2.46)	5.25	53.30
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	2007	8.82	(0.99)	6.71	62.80
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	2007	7.13	(7.70)	10.07	50.30
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	2007	7.57	(6.56)	10.95	57.80
Pension Growth Fund	ULIF 127 01/12/11 PGROWTH 105	2012	NA	NA	NA	(6.60)
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	2010	10.85	9.08	5.63	29.31
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	2003	6.65	(5.74)	9.93	605.50
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	2005	7.02	(5.23)	10.86	313.00
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	2010	9.40	9.50	6.83	28.91
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCcapBal 105	2010	8.91	(1.43)	5.33	12.50
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCcapGro 105	2010	6.41	(3.58)	12.61	14.50
Pension Multiplier Fund	ULIF 043 25/02/08 PMultipl1 105	2008	1.11	(9.40)	5.28	0.40
Pension Multiplier Fund II	ULIF 045 25/02/08 PMultipl2 105	2008	1.26	(8.34)	6.12	4.60
Pension Opportunities Fund	ULIF 092 11/01/10 POpport 105	2010	7.88	(6.80)	8.25	9.50
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	2005	9.41	9.44	6.78	94.22
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	2003	10.10	8.17	4.81	116.24
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	2005	11.46	9.06	5.70	89.06
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	2009	8.59	7.46	4.15	42.80
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	2009	8.50	7.44	4.12	38.10
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	2009	8.70	7.21	4.32	36.16
Pension Return Guarantee Fund IV	ULIF 070 31/03/09 PRGF4 105	2009	8.86	7.17	4.68	33.82
Pension Return Guarantee Fund V	ULIF 074 29/04/09 PRGF5 105	2010	8.87	7.06	3.61	28.77
Pension Return Guarantee Fund VI	ULIF 079 17/06/09 PRGF6 105	2010	8.92	6.97	4.02	28.30
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	2010	9.22	6.78	4.15	24.01
Pension Return Guarantee Fund VIII	ULIF 102 12/10/10 PRGF(S1) 105	2011	11.28	5.25	NA	20.95
Pension Return Guarantee Fund IX (10 Yrs)	ULIF 108 22/12/10 PRGF(S2) 105	2011	11.45	5.17	NA	19.85
Pension Return Guarantee Fund X (10 Yrs)	ULIF 113 13/01/11 PRGF(S3) 105	2011	11.58	5.12	NA	19.95
Pension Return Guarantee Fund XI (10 Yrs)	ULIF 122 19/04/11 PRGF(S4) 105	2012	11.76	NA	NA	18.29
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	2008	6.84	(8.16)	8.71	35.90
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	2008	7.92	(7.34)	9.59	41.70
Pension Secure Fund	ULIF 128 01/12/11 PSECURE 105	2012	NA	NA	NA	1.34
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	2010	8.03	(6.79)	9.61	17.10

2. PERFORMANCE OF FUND (ABSOLUTE GROWTH %) FOR THE YEAR ENDED MARCH 31, 2013

Fund name	SFIN	Financial year of inception	Growth over previous year			Growth since inception
			FY2013	FY2012	FY2011	
			In percentage (%)			
Pinnacle Fund II	ULIF 105 26/10/10 LPinnacle2 105	2011	7.43	(7.79)	NA	(4.60)
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	2005	9.44	9.50	6.84	96.18
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	2006	9.37	9.50	6.24	76.05
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	2008	9.31	9.50	6.77	58.13
Protector Fund	ULIF 003 22/10/01 LProtect1 105	2002	10.58	8.09	4.63	142.33
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	2005	11.96	9.13	5.54	90.84
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	2006	10.55	8.17	4.64	71.06
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	2008	11.34	9.05	5.48	62.80
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	2009	8.59	7.28	4.50	42.67
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF(T2) 105	2009	8.69	7.19	4.50	38.51
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF(T3) 105	2009	8.65	7.21	4.33	36.13
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF(T4) 105	2009	8.56	7.24	4.49	33.54
Return Guarantee Fund V	ULIF 073 29/04/09 LRGF(T5) 105	2010	8.71	7.17	3.49	28.68
Return Guarantee Fund VI	ULIF 078 17/06/09 LRGF(T6) 105	2010	8.70	7.11	3.98	28.35
Return Guarantee Fund VII	ULIF 082 16/11/09 LRGF(T7) 105	2010	9.06	7.04	4.14	24.30
Return Guarantee Fund VIII (5 Yrs)	ULIF 103 12/10/10 LRGF(T8) 105	2011	9.48	7.03	NA	18.56
Return Guarantee Fund VIII (10 Yrs)	ULIF 104 12/10/10 LRGF(S1) 105	2011	10.98	5.31	NA	20.69
Return Guarantee Fund IX (5 Yrs)	ULIF 106 22/12/10 LRGF(T9) 105	2011	9.57	6.74	NA	18.51
Return Guarantee Fund IX (10 Yrs)	ULIF 107 22/12/10 LRGF(S2) 105	2011	11.58	5.11	NA	20.04
Return Guarantee Fund X (5 Yrs)	ULIF 111 13/01/11 LRGF(T10) 105	2011	9.62	6.78	NA	18.76
Return Guarantee Fund X (10 Yrs)	ULIF 112 13/01/11 LRGF(S3) 105	2011	11.48	4.96	NA	19.89
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF(T11) 105	2011	9.68	6.83	NA	17.76
Return Guarantee Fund XI (10 Yrs)	ULIF 121 19/04/11 LRGF(S4) 105	2012	11.46	NA	NA	17.45
RICH Fund	ULIF 048 17/03/08 LRIC1 105	2008	1.76	(10.41)	9.08	27.00
RICH Fund II	ULIF 049 17/03/08 LRIC2 105	2008	2.87	(9.73)	10.01	32.70
RICH Fund III	ULIF 050 17/03/08 LRIC3 105	2008	1.52	(10.25)	9.07	27.10
RICH Fund IV	ULIF 051 17/03/08 LRIC4 105	2008	2.95	(9.87)	10.02	32.50
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	2004	9.23	5.17	4.48	82.30
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	2004	8.37	4.53	4.23	76.23
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	2010	7.85	(3.66)	8.09	25.00
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	2010	7.59	0.96	6.19	24.80

Note:

NA – denotes funds not in existence during the relevant year/funds launched during the year. In these cases, the growth percentage has been computed since fund inception date

PERFORMANCE OF FUND (ABSOLUTE GROWTH %) FOR THE YEAR ENDED MARCH 31, 2012

Fund name	SFIN	Financial year of inception	Growth over previous year			Growth since inception
			FY2012	FY2011	FY2010	
			In percentage (%)			
Anmol Nivesh Fund	ULIF 072 28/04/09 LAnmolNiv 105	2010	9.08	6.77	NA	21.78
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	2002	2.50	6.52	32.43	256.70
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	2005	3.81	7.90	34.17	145.40
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	2006	2.49	6.49	32.43	64.90
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	2008	3.72	7.87	34.38	47.80
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	2010	(5.40)	7.37	NA	3.40
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	2004	8.61	5.07	8.65	75.42
Discontinued Fund - Life	ULIF 100 01/07/10 LDiscont 105	2011	8.16	NA	NA	8.43
Dynamic P/E Fund	ULIF 097 11/01/10 LDynmicPE 105	2010	(7.73)	13.01	NA	7.40
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	2007	(1.91)	4.68	39.44	38.30
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	2007	(0.60)	6.09	41.30	49.00
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	2007	(1.93)	4.64	38.92	37.00
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	2008	(0.75)	6.08	40.88	31.70
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	2007	(7.40)	8.07	70.53	41.30
Flexi Growth Fund II	ULIF 027 20/03/07 LFlexiGro2 105	2007	(6.69)	8.88	71.87	46.50
Flexi Growth Fund III	ULIF 028 20/03/07 LFlexiGro3 105	2007	(7.30)	7.95	70.46	40.90
Flexi Growth Fund IV	ULIF 038 27/08/07 LFlexiGro4 105	2008	(6.70)	9.01	71.83	25.30
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	2004	6.35	6.73	20.39	144.60
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	2006	5.50	5.89	17.51	68.70
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	2007	5.72	6.38	17.13	51.50
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	2006	9.75	6.27	18.22	92.59
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	2007	9.85	6.50	9.14	66.07
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	2007	2.30	7.12	35.05	55.40
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	2008	3.04	7.94	35.61	45.70
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDdebt1 105	2004	9.00	6.29	6.83	73.76
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDdebt2 105	2007	8.70	6.01	6.49	47.82
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	2004	9.08	6.08	9.29	90.55
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	2004	1.68	9.65	50.60	233.80
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	2009	6.17	7.35	19.85	41.10
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	2009	10.28	6.47	(8.31)	20.47
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	2010	9.03	6.29	NA	16.22
Group Return Guarantee Fund	ULGF 021 10/02/09 GRGF1 105	2009	7.05	4.14	10.35	26.41
Group Return Guarantee Fund - S5	ULGF 026 14/03/11 GRGFS5 105	2011	6.51	NA	NA	6.51
Group Return Guarantee Fund - S7	ULGF 028 01/07/11 GRGFS7 105	2012	NA	NA	NA	5.75
Group Return Guarantee Fund II	ULGF 022 30/03/09 GRGF2 105	2009	7.07	5.14	8.24	21.84
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	2010	6.71	3.40	NA	17.80
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	2004	8.90	6.23	6.80	79.76
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	2009	7.26	NA	NA	7.80
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	2009	2.59	6.79	30.99	46.80
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	2009	0.12	8.27	45.07	62.60
Health Flexi Growth Fund	ULIF 057 15/01/09 HFlexiGro 105	2009	(7.77)	6.70	82.71	92.40
Health Multiplier Fund	ULIF 058 15/01/09 HMultipl 105	2009	(6.37)	6.70	86.91	96.80
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	2009	9.43	7.06	6.81	27.60
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	2009	9.75	7.82	9.80	33.55
Health Return Guarantee Fund	ULIF 062 15/01/09 HRGF1 105	2009	7.66	7.47	10.70	30.99
Health Return Guarantee Fund II	ULIF 065 29/01/09 HRGF2 105	2009	7.31	4.78	10.68	27.62
Health Return Guarantee Fund III	ULIF 068 26/02/09 HRGF3 105	2009	7.33	4.52	10.59	25.82
Health Return Guarantee Fund IV	ULIF 071 31/03/09 HRGF4 105	2009	7.47	4.84	10.39	24.37
Health Return Guarantee Fund V	ULIF 075 29/04/09 HRGF5 105	2010	7.61	4.95	NA	20.38
Health Return Guarantee Fund VI	ULIF 080 17/06/09 HRGF6 105	2010	7.42	3.98	NA	18.54
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	2010	7.09	4.10	NA	13.77
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	2011	(6.99)	NA	NA	(2.90)
Income Fund	ULIF 089 24/11/09 LIncome 105	2010	9.00	6.60	NA	18.45
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	2005	8.60	5.06	8.66	67.70

PERFORMANCE OF FUND (ABSOLUTE GROWTH %) FOR THE YEAR ENDED MARCH 31, 2012 (Contd.)

Fund name	SFIN	Financial year of inception	Growth over previous year			Growth since inception
			FY2012	FY2011	FY2010	
			In percentage (%)			
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	2005	3.66	5.36	23.19	95.50
Invest Shield Fund – Pension	ULIF 019 03/01/05 PInvShld 105	2005	3.18	5.68	24.69	97.70
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	2002	(6.34)	10.92	76.25	563.00
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	2005	(5.27)	11.87	77.69	274.00
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	2006	(6.09)	10.97	76.20	68.20
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	2008	(5.19)	11.94	77.65	33.30
Maximiser Fund V	ULIF 114 15/03/11 LMaximis5 105	2011	NA	NA	NA	9.50
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	2010	9.50	6.73	NA	18.33
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	2010	(0.46)	7.02	NA	7.70
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	2010	(4.36)	13.58	NA	9.60
Multiplier Fund	ULIF 042 22/11/07 LMultipl1 105	2008	(7.33)	9.26	68.01	(2.70)
Multiplier Fund II	ULIF 044 25/02/08 LMultipl2 105	2008	(6.32)	10.21	69.34	11.20
Multiplier Fund III	ULIF 046 25/02/08 LMultipl3 105	2008	(7.09)	9.16	67.83	7.40
Multiplier Fund IV	ULIF 047 25/02/08 LMultipl4 105	2008	(6.68)	10.15	69.40	10.40
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	2007	1.69	5.84	27.84	62.10
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	2010	(5.86)	9.63	NA	6.10
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	2003	0.90	4.06	26.43	215.40
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	2005	2.32	5.54	28.11	137.70
Pension Bluechip Fund	ULIF 093 11/01/10 PBluChip 105	2010	(6.29)	4.59	NA	(1.70)
Pension Dynamic P/E Fund	ULIF 098 11/01/10 PDynamicPE 105	2010	(7.60)	11.38	NA	5.80
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	2007	(2.46)	5.25	37.04	42.80
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	2007	(0.99)	6.71	38.82	49.60
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	2007	(7.70)	10.07	73.49	40.30
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	2007	(6.56)	10.95	74.91	46.70
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	2010	9.08	5.63	NA	16.66
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	2003	(5.74)	9.93	78.57	561.50
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	2005	(5.23)	10.86	80.05	285.90
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	2010	9.50	6.83	NA	17.84
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCapBal 105	2010	(1.43)	5.33	NA	3.30
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCapGro 105	2010	(3.58)	12.61	NA	7.60
Pension Multiplier Fund	ULIF 043 25/02/08 PMultipl1 105	2008	(9.40)	5.28	66.03	(0.70)
Pension Multiplier Fund II	ULIF 045 25/02/08 PMultipl2 105	2008	(8.34)	6.12	67.24	3.30
Pension Opportunities Fund	ULIF 092 11/01/10 POpport 105	2010	(6.80)	8.25	NA	1.50
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	2005	9.44	6.78	6.82	77.52
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	2003	8.17	4.81	7.56	96.40
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	2005	9.06	5.70	8.45	69.63
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	2009	7.46	4.15	11.03	31.50
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	2009	7.44	4.12	10.67	27.29
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	2009	7.21	4.32	10.44	25.26
Pension Return Guarantee Fund IV	ULIF 070 31/03/09 PRGF4 105	2009	7.17	4.68	9.58	22.93
Pension Return Guarantee Fund V	ULIF 074 29/04/09 PRGF5 105	2010	7.06	3.61	NA	18.28
Pension Return Guarantee Fund VI	ULIF 079 17/06/09 PRGF6 105	2010	6.97	4.02	NA	17.80
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	2010	6.78	4.15	NA	13.54
Pension Return Guarantee Fund VIII	ULIF 102 12/10/10 PRGF(S1) 105	2011	5.25	NA	NA	8.70
Pension Return Guarantee Fund IX (10 Yrs)	ULIF 108 22/12/10 PRGF(S2) 105	2011	5.17	NA	NA	7.54
Pension Return Guarantee Fund X (10 Yrs)	ULIF 113 13/01/11 PRGF(S3) 105	2011	5.12	NA	NA	7.50
Pension Return Guarantee Fund XI (10 Yrs)	ULIF 122 19/04/11 PRGF(S4) 105	2012	NA	NA	NA	5.84
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	2008	(8.16)	8.71	71.47	27.20
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	2008	(7.34)	9.59	72.86	31.30
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	2010	(6.79)	9.61	NA	8.40
Pinnacle Fund II	ULIF 105 26/10/10 LPinnacle2 105	2011	(7.79)	NA	NA	(11.20)
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	2005	9.50	6.84	7.39	79.25
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	2006	9.50	6.24	7.30	60.96
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	2008	9.50	6.77	7.28	44.66

PERFORMANCE OF FUND (ABSOLUTE GROWTH %) FOR THE YEAR ENDED MARCH 31, 2012

Fund name	SFIN	Financial year of inception	Growth over previous year			Growth since inception
			FY2012	FY2011	FY2010	
			In percentage (%)			
Protector Fund	ULIF 003 22/10/01 LProtect1 105	2002	8.09	4.63	8.22	119.15
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	2005	9.13	5.54	9.19	70.45
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	2006	8.17	4.64	8.16	54.74
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	2008	9.05	5.48	8.99	46.21
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	2009	7.28	4.50	10.84	31.39
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF(T2) 105	2009	7.19	4.50	10.70	27.44
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF(T3) 105	2009	7.21	4.33	10.42	25.29
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF(T4) 105	2009	7.24	4.49	9.77	23.01
Return Guarantee Fund V	ULIF 073 29/04/09 LRGF(T5) 105	2010	7.17	3.49	NA	18.37
Return Guarantee Fund VI	ULIF 078 17/06/09 LRGF(T6) 105	2010	7.11	3.98	NA	18.08
Return Guarantee Fund VII	ULIF 082 16/11/09 LRGF(T7) 105	2010	7.04	4.14	NA	13.98
Return Guarantee Fund VIII (5 Yrs)	ULIF 103 12/10/10 LRGF(T8) 105	2011	7.03	NA	NA	8.29
Return Guarantee Fund VIII (10 Yrs)	ULIF 104 12/10/10 LRGF(S1) 105	2011	5.31	NA	NA	8.75
Return Guarantee Fund IX (5 Yrs)	ULIF 106 22/12/10 LRGF(T9) 105	2011	6.74	NA	NA	8.16
Return Guarantee Fund IX (10 Yrs)	ULIF 107 22/12/10 LRGF(S2) 105	2011	5.11	NA	NA	7.59
Return Guarantee Fund X (5 Yrs)	ULIF 111 13/01/11 LRGF(T10) 105	2011	6.78	NA	NA	8.34
Return Guarantee Fund X (10 Yrs)	ULIF 112 13/01/11 LRGF(S3) 105	2011	4.96	NA	NA	7.54
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF(T11) 105	2011	6.83	NA	NA	7.37
Return Guarantee Fund XI (10 Yrs)	ULIF 121 19/04/11 LRGF(S4) 105	2012	NA	NA	NA	5.37
RICH Fund	ULIF 048 17/03/08 LRIC1 105	2008	(10.41)	9.08	69.81	24.80
RICH Fund II	ULIF 049 17/03/08 LRIC2 105	2008	(9.73)	10.01	71.15	29.00
RICH Fund III	ULIF 050 17/03/08 LRIC3 105	2008	(10.25)	9.07	69.63	25.20
RICH Fund IV	ULIF 051 17/03/08 LRIC4 105	2008	(9.87)	10.02	71.24	28.70
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	2004	5.17	4.48	8.50	66.90
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	2004	4.53	4.23	8.35	62.63
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	2010	(3.66)	8.09	NA	15.90
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	2010	0.96	6.19	NA	16.00

Note:

NA – denotes funds not in existence during the relevant year/funds launched during the year. In these cases, the growth percentage has been computed since fund inception date

3. INVESTMENT MANAGEMENT ACTIVITIES OUTSOURCED

Activities outsourced	Basis of payment of fees	Payments made
For the financial year ended March 31, 2013		
Nil		Not applicable
For the financial year ended March 31, 2012		
Nil		Not applicable

4. RELATED PARTY TRANSACTIONS

I. Brokerage, custodial fee or any other payments and receipts made to/from related parties (as defined in AS 18 issued by ICAI)

(a) Brokerage and Securities Transaction Tax (STT) payments made to ICICI Securities Limited for the year ended March 31, 2013

(₹ '000)

Fund name	SFIN	Brokerage	Securities Transaction Tax (STT)	Deal value
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	74	52	49,592
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	16	11	10,474
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	11	9	7,720
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	38	28	25,265
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	87	65	57,651
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	52	36	34,857
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	38	26	24,832
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	3	2	2,060
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	8	6	5,638
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	313	440	419,482
Flexi Growth Fund II	ULIF 027 20/03/07 LFlexiGro2 105	37	36	29,763
Flexi Growth Fund III	ULIF 028 20/03/07 LFlexiGro3 105	10	15	13,963
Flexi Growth Fund IV	ULIF 038 27/08/07 LFlexiGro4 105	27	28	22,094
Group Balanced Fund	ULGF 001 03/04/03 GBalanced 105	92	112	109,352
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	2	3	2,489
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	43	32	29,263
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	2	2	1,755
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	1	1	752
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	538	367	362,755
Group Leave Encashment Balanced Fund	ULGF 013 02/04/08 GLEBal 105	16	12	10,760
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	3	2	2,014
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	1	3	2,987
Health Flexi Growth Fund	ULIF 057 15/01/09 HFlexiGro 105	20	64	63,532
Health Multiplier Fund	ULIF 058 15/01/09 HMultipl 105	46	33	31,026
Invest Shield Fund - Life	ULIF 018 03/01/05 LinvShld 105	37	25	25,059
Invest Shield Fund – Pension	ULIF 019 03/01/05 PlnvShld 105	7	5	4,727
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	523	429	400,288
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	196	151	132,070
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	125	210	209,058
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	47	65	64,628
Maximiser Fund V	ULIF 114 15/03/11 LMaximis5 105	546	598	571,511
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	54	38	36,703
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	485	875	858,153
Multiplier Fund	ULIF 042 22/11/07 LMultipl1 105	334	616	601,654
Multiplier Fund II	ULIF 044 25/02/08 LMultipl2 105	29	31	28,418
Multiplier Fund III	ULIF 046 25/02/08 LMultipl3 105	6	7	6,017
Multiplier Fund IV	ULIF 047 25/02/08 LMultipl4 105	13	16	15,648
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LinvShldNw 105	68	48	46,085
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	29	89	89,383
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	324	221	218,146
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	175	121	117,681
Pension Bluechip Fund	ULIF 093 11/01/10 PBluChip 105	280	196	188,477
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	9	22	21,538
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	11	26	25,692
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	292	246	234,597
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	399	529	525,176
Pension Growth Fund	ULIF 127 01/12/11 PGROWTH 105	208	157	157,510
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	105	74	70,625
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	943	697	686,611
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCcapBal 105	81	57	54,866
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCcapGro 105	308	538	524,240
Pension Multiplier Fund	ULIF 043 25/02/08 PMultipl1 105	124	156	142,629
Pension Multiplier Fund II	ULIF 045 25/02/08 PMultipl2 105	69	109	104,768
Pension Opportunities Fund	ULIF 092 11/01/10 POpport 105	79	143	142,765
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	208	306	298,049
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	140	208	206,736
RICH Fund	ULIF 048 17/03/08 LRICH1 105	105	270	216,203
RICH Fund II	ULIF 049 17/03/08 LRICH2 105	84	102	91,594
RICH Fund III	ULIF 050 17/03/08 LRICH3 105	59	50	39,690
RICH Fund IV	ULIF 051 17/03/08 LRICH4 105	133	293	235,222
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	5	4	3,354
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	10	7	6,475
Total		8,128	9,120	8,722,122

Brokerage and Securities Transaction Tax (STT) payments made to ICICI Securities Limited for the year ended March 31, 2012

(₹ '000)

Fund name	SFIN	Brokerage	Securities Transaction Tax (STT)	Deal value
Balancer Fund*		29	40	31,682
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	745	640	512,376
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	144	125	99,649
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	17	15	11,666
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	15	13	10,496
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	149	126	100,533
Flexi Balanced Fund*		601	515	412,265
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	1	1	1,024
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	0	0	256
Flexi Growth Fund*		335	282	225,435
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	610	522	417,286
Group Capital Guarantee Balanced Fund*		11	9	7,536
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	7	6	4,537
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	208	178	142,651
Group Capital Guarantee Growth Fund*		1	0	364
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGrowth1 105	1	1	442
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGrowth2 105	1	1	709
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	381	325	260,245
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	21	18	14,185
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	13	11	8,620
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	3	3	2,793
Health Flexi Growth Fund	ULIF 057 15/01/09 HFlexiGro 105	136	130	104,360
Health Multiplier Fund	ULIF 058 15/01/09 HMultipl 105	15	12	9,911
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	22	37	29,576
Invest Shield Fund – Life	ULIF 018 03/01/05 LInvShld 105	160	139	111,328
Invest Shield Fund – Pension	ULIF 019 03/01/05 PInvShld 105	32	28	22,342
Maximiser Fund*		973	1,284	1,027,490
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	117	112	89,865
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	22	26	21,139
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	5	6	4,962
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	2	2	1,434
Maximiser Fund V	ULIF 114 15/03/11 LMaximis5 105	265	227	181,599
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	136	115	91,796
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	224	189	151,541
Multiplier Fund*		169	177	141,421
Multiplier Fund	ULIF 042 22/11/07 LMultipl1 105	4	3	2,769
Multiplier Fund III	ULIF 046 25/02/08 LMultipl3 105	20	17	13,877
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	291	246	197,087
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	148	138	110,753
Pension Balancer Fund*		113	95	75,987
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	46	40	31,667
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	55	47	37,496
Pension Bluechip Fund	ULIF 093 11/01/10 PBluChip 105	84	82	65,805
Pension Flexi Balanced Fund*		152	138	110,318
Pension Flexi Growth Fund*		300	252	201,623
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	37	32	25,603
Pension Maximiser Fund*		169	183	146,158
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	194	169	134,901
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	180	165	132,248
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCcapBal 105	311	262	209,908
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCcapGro 105	3	3	2,017
Pension Multiplier Fund*		499	420	335,996
Pension Multiplier Fund	ULIF 043 25/02/08 PMultipl1 105	133	114	90,831
Pension Multiplier Fund II	ULIF 045 25/02/08 PMultipl2 105	76	65	52,099

Brokerage and Securities Transaction Tax (STT) payments made to ICICI Securities Limited for the year ended March 31, 2012

(₹ '000)

Fund name	SFIN	Brokerage	Securities Transaction Tax (STT)	Deal value
Pension Opportunities Fund	ULIF 092 11/01/10 POpport 105	85	100	79,603
Pension RICH Fund*		528	772	617,728
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	30	26	20,603
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	16	14	11,010
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	44	74	59,192
Pinnacle Fund II	ULIF 105 26/10/10 LPinnacle2 105	40	68	54,667
RICH Fund*		758	807	645,203
RICH Fund	ULIF 048 17/03/08 LRICH1 105	17	15	11,734
RICH Fund II	ULIF 049 17/03/08 LRICH2 105	15	13	10,368
RICH Fund III	ULIF 050 17/03/08 LRICH3 105	6	5	4,359
RICH Fund IV	ULIF 051 17/03/08 LRICH4 105	16	14	11,125
Total		9,941	9,694	7,756,249

* During FY2012 linked funds with different plans below them were split into segregated linked funds as per IRDA circular no. IRDA/FGI/CIR/INV/173/08/2011 dated July 29, 2011. Further, as prescribed in the circular a unique Segregated Fund Identification Number (SFIN) was assigned to each segregated fund on the date of such split. Accordingly, disclosures for the period before the split cannot be identified with an SFIN

(b) Purchase of investments for the year ended March 31, 2013

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Lombard General Insurance Company Limited	ICICI Securities Primary Dealership Limited	Total
Anmol Nivesh Fund	ULIF 072 28/04/09 LANmolNiv 105	284	101	-	385
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	158,017	33,395	273,090	464,502
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	49,103	10,120	85,534	144,757
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	4,636	1,012	8,917	14,565
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	9,181	2,024	18,939	30,144
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	64,098	10,120	79,925	154,143
Discontinued Fund – Life	ULIF 100 01/07/10 LDiscont 105	97,974	-	-	97,974
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	10,470	2,023	16,341	28,834
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	6,898	1,012	10,312	18,222
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	85	-	705	790
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	1,241	-	3,141	4,382
Group Balanced Fund	ULGF 001 03/04/03 GBalanced 105	384,653	-	357,667	742,320
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	1,602	-	1,981	3,583
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	28,132	-	38,488	66,620
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	38	-	361	399
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	8,969	-	14,712	23,681
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGrowth1 105	156	-	387	543
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGrowth2 105	213	-	1,755	1,968
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	5,282	10,904	-	16,186
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	207,340	97,233	-	304,573
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	224,474	-	405,213	629,687
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	55,859	-	78,214	134,073
Group Leave Encashment Balanced Fund	ULGF 013 02/04/08 GLEBal 105	10,558	-	13,661	24,219
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	1,581	-	2,529	4,110
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	19,883	18,026	-	37,909
Group Short Term Debt Fund	ULGF 003 03/04/03 GCGSTDebt 105	404,800	128,423	-	533,223
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	1,176	1,012	3,032	5,220
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	1,128	-	2,725	3,853
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	2,532	2,657	-	5,189
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	14,310	2,024	21,704	38,038
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	-	-	7,450	7,450
Income Fund	ULIF 089 24/11/09 LIncome 105	93,166	14,167	171,695	279,028
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	115,235	18,215	159,906	293,356
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	32,768	6,072	57,127	95,967
Invest Shield Fund - Pension	ULIF 019 03/01/05 LInvShld 105	5,286	-	10,220	15,506
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	147,091	178,526	-	325,617
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	9,998	2,024	28,680	40,702

(b) Purchase of investments for the year ended March 31, 2013 (Contd.)

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Lombard General Insurance Company Limited	ICICI Securities Primary Dealership Limited	Total
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	34,125	7,084	56,279	97,488
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	90,450	-	129,397	219,847
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	158,600	-	146,735	305,335
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	11,090	-	15,054	26,144
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	13,158	-	19,935	33,093
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	143,618	26,311	211,536	381,465
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	159,618	115,900	-	275,518
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCapBal 105	18,947	-	25,568	44,515
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	332,812	401,441	-	734,253
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	443,832	-	613,524	1,057,356
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	122,975	-	269,398	392,373
Pension Return Guarantee Fund IX (10 Yrs)	ULIF 108 22/12/10 PRGF(S2) 105	7,601	-	-	7,601
Pension Return Guarantee Fund X (10 Yrs)	ULIF 113 13/01/11 PRGF(S3) 105	19,010	-	-	19,010
Pension Return Guarantee Fund XI (10 Yrs)	ULIF 122 19/04/11 PRGF(S4) 105	3,318	-	-	3,318
Pension Secure Fund	ULIF 128 01/12/11 PSECURE 105	-	-	421	421
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	257,196	-	-	257,196
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	285,081	216,964	-	502,045
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	17,635	9,279	-	26,914
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	21,590	11,183	-	32,773
Protector Fund	ULIF 003 22/10/01 LProtect1 105	214,029	34,407	281,108	529,544
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	71,693	14,167	136,588	222,448
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	11,156	2,024	15,055	28,235
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	92,032	14,167	105,618	211,817
Return Guarantee Fund IX (10 Yrs)	ULIF 107 22/12/10 LRGF(S2) 105	23,519	-	-	23,519
Return Guarantee Fund X (10 Yrs)	ULIF 112 13/01/11 LRGF(S3) 105	50,332	-	-	50,332
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	7,852	1,012	10,692	19,556
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	3,122	-	4,368	7,490
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	29	-	213	242
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	1,586	-	1,990	3,576
Total		4,794,223	1,393,029	3,917,890	10,105,142

Purchase of investments for the year ended March 31, 2012

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Lombard General Insurance Company Limited	ICICI Securities Primary Dealership Limited	Total
Balancer Fund*		365,854	95,302	312,524	773,680
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	276,023	52,066	167,259	495,348
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	78,604	14,595	47,895	141,094
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	8,129	1,641	5,274	15,044
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	14,819	2,635	9,153	26,607
Cash Plus Fund*		180,361	57,501	156,885	394,747
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	77,791	15,077	48,808	141,676
Discontinued Fund – Life	ULIF 100 01/07/10 LDiscont 105	-	-	7,320	7,320
Flexi Balanced Fund*		36,228	11,401	30,583	78,212
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	19,244	3,871	12,722	35,837
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	12,019	2,317	6,592	20,928
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	1,084	222	426	1,732
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	2,980	589	1,116	4,685
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	-	-	784,140	784,140
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	648,071	70,814	292,263	1,011,148
Group Capital Guarantee Balanced Fund*		20,983	9,521	28,610	59,114
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	2,933	-	-	2,933

Purchase of investments for the year ended March 31, 2012

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Lombard General Insurance Company Limited	ICICI Securities Primary Dealership Limited	Total
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	45,200	-	3,223	48,423
Group Capital Guarantee Debt Fund*		5,277	2,063	10,742	18,082
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	213	68	-	281
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	9,448	2,654	1,074	13,176
Group Capital Guarantee Growth Fund*		1,485	104	1,442	3,031
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	326	-	-	326
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	640	-	-	640
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	37,996	-	-	37,996
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	292,462	231,340	556,781	1,080,583
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	100,537	11,392	42,533	154,462
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	20,391	2,905	8,414	31,710
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	2,944	673	1,782	5,399
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	-	862	-	862
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	3,992	610	1,932	6,534
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	3,183	453	1,446	5,082
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	27,124	5,567	24,161	56,852
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	-	-	150	150
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	-	136,094	-	136,094
Income Fund	ULIF 089 24/11/09 LIncome 105	143,580	32,204	114,549	290,333
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	143,300	27,452	88,227	258,979
Invest Shield Fund – Life	ULIF 018 03/01/05 LInvShld 105	88,214	21,992	63,456	173,662
Invest Shield Fund - Pension	ULIF 019 03/01/05 PInvShld 105	10,364	2,868	5,846	19,078
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	27,437	-	-	27,437
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	21,932	4,679	13,671	40,282
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	100,186	25,936	73,124	199,246
Pension Balancer Fund*		25,723	50,898	151,973	228,594
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	103,377	127,945	8,596	239,918
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	122,454	-	9,670	132,124
Pension Flexi Balanced Fund*		86	7,059	22,256	29,401
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	13,316	-	37,674	50,990
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	16,621	-	46,824	63,445
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	236,961	491,659	383,841	1,112,461
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	22,744	-	-	22,744
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCpBal 105	17,704	3,596	12,027	33,327
Pension Protector Fund*		370,546	108,355	624,239	1,103,140
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	377,325	205,192	32,234	614,751
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	172,002	93,458	16,117	281,577
Pension Return Guarantee Fund IV	ULIF 070 31/03/09 PRGF4 105	-	-	33,560	33,560
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	-	-	10,038	10,038
Pension RICH Fund*		456,205	-	-	456,205
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	-	264,039	-	264,039
Protector Fund*		448,145	118,646	380,223	947,014
Protector Fund	ULIF 003 22/10/01 LProtect1 105	353,886	55,222	437,693	846,801
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	144,270	22,510	71,641	238,421
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	21,471	3,147	11,384	36,002
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	141,078	21,757	68,903	231,738
Return Guarantee Fund VII	ULIF 082 16/11/09 LRGF(T7) 105	-	-	3,844	3,844
Return Guarantee Fund X (5 Yrs)	ULIF 111 13/01/11 LRGF(T10) 105	-	-	2,596	2,596
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	21,479	4,663	32,287	58,429
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	5,325	334	16,017	21,676
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	308	16	1,105	1,429
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	2,607	139	10,808	13,554
Total		5,904,987	2,426,103	5,349,673	13,680,763

* During FY2012 linked funds with different plans below them were split into segregated linked funds as per IRDA circular no. IRDA/F&I/CIR/INV/173/08/2011 dated July 29, 2011. Further, as prescribed in the circular a unique Segregated Fund Identification Number (SFIN) was assigned to each segregated fund on the date of such split. Accordingly, disclosures for the period before the split cannot be identified with an SFIN

(c) Sale/redemption of investments for the year ended March 31, 2013

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Home Finance Company Limited	ICICI Lombard General Insurance Company Limited	ICICI Securities Primary Dealership Limited	Total
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	95,851	-	83,495	187,566	366,912
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	27,484	-	26,123	54,850	108,457
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	2,913	-	2,108	4,388	9,409
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	5,147	-	4,182	12,167	21,496
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	63,738	-	25,085	41,308	130,131
Discontinued Fund - Life	ULIF 100 01/07/10 LDiscont 105	-	19,000	-	-	19,000
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	18,416	-	7,301	13,911	39,628
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	22,955	-	3,145	8,058	34,158
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	388	-	-	450	838
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	1,068	-	-	2,481	3,549
Group Balanced Fund	ULGF 001 03/04/03 GBalanced 105	165,821	164,000	65,630	455,800	851,251
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	-	-	-	2,276	2,276
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	110,221	-	9,410	40,140	159,771
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	-	-	-	292	292
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	12,577	-	3,144	11,357	27,078
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	-	-	-	453	453
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	-	-	-	880	880
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	62,883	-	-	-	62,883
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	150,163	-	71,123	318,928	540,214
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	6,701	14,000	18,820	80,685	120,206
Group Leave Encashment Balanced Fund	ULGF 013 02/04/08 GLEBal 105	-	-	2,074	14,585	16,659
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	2,976	-	-	2,132	5,108
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	-	143,000	-	-	143,000
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	123,832	-	-	-	123,832
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	680	-	-	2,296	2,976
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	486	-	-	1,034	1,520
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	291	-	-	-	291
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	5,341	-	6,265	10,811	22,417
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	-	-	-	265,577	265,577
Income Fund	ULIF 089 24/11/09 LIncome 105	32,339	-	36,469	95,944	164,752
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	69,602	-	48,054	76,665	194,321
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	18,085	-	16,713	36,881	71,679
Invest Shield Fund - Pension	ULIF 019 03/01/05 PInvShld 105	-	1,000	1,037	9,356	11,393
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	242,203	-	-	-	242,203
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	61,920	-	-	-	61,920
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	13,439	-	-	-	13,439
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	4,082	-	-	-	4,082
Maximiser Fund V	ULIF 114 15/03/11 LMaximis5 105	3,385	-	-	-	3,385
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	7,250	-	4,182	12,984	24,416
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	31,216	-	17,750	38,014	86,980
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	-	8,000	26,055	136,976	171,031
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	30	-	31,284	153,554	184,868
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	5,781	-	2,074	17,464	25,319
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	7,294	1,000	4,182	20,986	33,462
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	318,615	-	45,913	66,160	430,688
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	61,721	-	-	-	61,721
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	61,223	-	-	-	61,223
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	27,572	-	-	-	27,572
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCpBal 105	-	-	5,195	25,385	30,580
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	116,245	-	-	-	116,245
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	117,815	-	107,636	536,337	761,788
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	91,512	-	49,125	234,962	375,599

(c) Sale/redemption of investments for the year ended March 31, 2013 (Contd.)

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Home Finance Company Limited	ICICI Lombard General Insurance Company Limited	ICICI Securities Primary Dealership Limited	Total
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	-	-	-	461,534	461,534
Pinnacle Fund II	ULIF 105 26/10/10 LPinnacle2 105	-	-	-	61,881	61,881
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	126,248	-	-	-	126,248
Protector Fund	ULIF 003 22/10/01 LProtect1 105	454,588	-	85,569	196,657	736,814
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	55,400	-	32,422	76,641	164,463
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	24,204	-	4,182	11,910	40,296
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	67,855	-	36,536	90,661	195,052
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	-	11,000	-	-	11,000
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	3,787	-	4,158	7,350	15,295
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	-	1,000	1,037	3,933	5,970
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	-	-	-	248	248
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	-	-	-	2,306	2,306
Total		2,903,343	362,000	887,478	3,907,214	8,060,035

Sale/redemption of investments for the year ended March 31, 2012

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Lombard General Insurance Company Limited	ICICI Securities Primary Dealership Limited	Total
Balancer Fund*		-	14,702	279,964	294,666
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	5,146	60,685	5,292	71,123
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	1,029	16,957	1,479	19,465
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	-	1,914	171	2,085
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	-	3,015	252	3,267
Cash Plus Fund*		93,462	7,222	107,408	208,092
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	1,029	17,512	1,439	19,980
Flexi Balanced Fund*		9,015	1,454	19,941	30,410
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	-	4,527	382	4,909
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	-	2,716	221	2,937
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	-	257	20	277
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	-	679	50	729
Flexi Growth Fund*		446,605	-	300,719	747,324
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	11,322	-	130,746	142,068
Group Capital Guarantee Balanced Fund*		-	-	13,343	13,343
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	1,029	-	-	1,029
Group Capital Guarantee Debt Fund*		-	-	2,187	2,187
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	-	72	74	146
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	-	2,572	2,622	5,194
Group Capital Guarantee Growth Fund*		297	-	85	382
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	181,484	53,987	431,766	667,237
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	19,297	-	29,897	49,194
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	-	-	916	916
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	-	535	698	1,233
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	198	479	595	1,272
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	99	368	428	895
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	3,110	3,548	9,075	15,733
Income Fund	ULIF 089 24/11/09 LIncome 105	12,973	19,800	26,979	59,752
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	2,058	31,855	2,616	36,529
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	10,738	12,123	23,124	45,985
Invest Shield Fund - Pension	ULIF 019 03/01/05 PInvShld 105	1,981	-	661	2,642
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	1,288	2,865	3,608	7,761
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	13,650	13,677	28,568	55,895
Pension Balancer Fund*		-	-	72,510	72,510
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	2,058	-	7,258	9,316
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	3,088	-	9,340	12,428
Pension Flexi Balanced Fund*		9,610	-	6,918	16,528

Sale/redemption of investments for the year ended March 31, 2012

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Lombard General Insurance Company Limited	ICICI Securities Primary Dealership Limited	Total
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	1,029	-	1,050	2,079
Pension Income Fund	ULIF 095 11/01/10 Plncome 105	118,817	37,278	112,714	268,809
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCapBal 105	4,893	-	2,495	7,388
Pension Protector Fund*		52,309	-	404,986	457,295
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	12,351	110,835	201,275	324,461
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	6,175	51,950	95,198	153,323
Pension RICH Fund*		-	-	350,838	350,838
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	-	-	300,512	300,512
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	-	-	229,441	229,441
Protector Fund*		122,054	17,754	303,388	443,196
Protector Fund	ULIF 003 22/10/01 LProtect1 105	17,497	64,420	5,302	87,219
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	7,205	26,227	2,163	35,595
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	1,029	3,714	302	5,045
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	7,205	25,250	2,062	34,517
Return Guarantee Fund X (5 Yrs)	ULIF 111 13/01/11 LRGF(T10) 105	-	-	74,288	74,288
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	2,675	2,781	3,758	9,214
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	2,119	-	321	2,440
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	-	-	17	17
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	396	-	147	543
Total		1,186,320	613,730	3,611,609	5,411,659

* During FY2012 linked funds with different plans below them were split into segregated linked funds as per IRDA circular no. IRDA/F&I/CIR/INV/173/08/2011 dated July 29, 2011. Further, as prescribed in the circular a unique Segregated Fund Identification Number (SFIN) was assigned to each segregated fund on the date of such split. Accordingly, disclosures for the period before the split cannot be identified with an SFIN

(d) Placement of fixed deposits with ICICI Bank Limited during the financial year

(₹ '000)

Fund	SFIN	FY2013	FY2012
Anmol Nivesh Fund	ULIF 072 28/04/09 LANmolNiv 105	-	182
Group Capital Guarantee Short Term Debt Fund*		-	139,019
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	-	107
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	-	171,391
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	-	931
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	-	47,523
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	-	62,035
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	-	231,178
Preserver Fund*		-	197,635
Total		-	850,000

* During FY2012 linked funds with different plans below them were split into segregated linked funds as per IRDA circular no. IRDA/F&I/CIR/INV/173/08/2011 dated July 29, 2011. Further, as prescribed in the circular a unique Segregated Fund Identification Number (SFIN) was assigned to each segregated fund on the date of such split. Accordingly, disclosures for the period before the split cannot be identified with an SFIN

(e) Redemption of fixed deposits from ICICI Bank Limited during the financial year

(₹ '000)

Fund	SFIN	FY2013	FY2012
Anmol Nivesh Fund	ULIF 072 28/04/09 LANmolNiv 105	282	-
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	5,401	-
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	133,618	-
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	23,107	-
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	200,326	-
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	931	-
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	47,523	-
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	10,000	-
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	231,178	-
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	177,944	-
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	11,743	-
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	7,947	-
Total		850,000	-

(f) Interest income earned during the year ended March 31, 2013

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Home Finance Company Limited	ICICI Securities Primary Dealership Limited	Total
Anmol Nivesh Fund	ULIF 072 28/04/09 LAnmolNiv 105	12	-	-	12
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	1,333	540	2,919	4,792
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	1,845	103	973	2,921
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	222	-	-	222
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	508	-	-	508
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	1,882	-	973	2,855
Discontinued Fund - Life	ULIF 100 01/07/10 LDiscont 105	372	319	-	691
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	482	-	-	482
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	209	-	-	209
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	26	-	-	26
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	91	-	-	91
Group Balanced Fund	ULGF 001 03/04/03 GBalanced 105	8,579	9,472	-	18,051
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	56	-	-	56
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	890	-	-	890
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	4	-	-	4
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	224	-	-	224
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	6	-	-	6
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	13	-	-	13
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	243	-	-	243
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	8,521	-	-	8,521
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	7,088	1,904	-	8,992
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	1,645	1,179	-	2,824
Group Leave Encashment Balanced Fund	ULGF 013 02/04/08 GLEBal 105	274	-	-	274
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLIncome 105	42	-	-	42
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	966	-	-	966
Group Return Guarantee Fund	ULGF 021 10/02/09 GRGF1 105	-	4,125	-	4,125
Group Return Guarantee Fund II	ULGF 022 30/03/09 GRGF2 105	-	288	-	288
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	-	14,453	-	14,453
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	11,251	-	-	11,251
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	-	-	7,785	7,785
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	66	-	-	66
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	53	-	-	53
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	43	-	-	43
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	423	-	-	423
Health Return Guarantee Fund	ULIF 062 15/01/09 HRGF1 105	-	83	-	83
Health Return Guarantee Fund II	ULIF 065 29/01/09 HRGF2 105	-	103	-	103
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	2	-	-	2
Income Fund	ULIF 089 24/11/09 LIncome 105	3,766	-	973	4,739
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	3,812	-	1,946	5,758
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	1,167	-	973	2,140
Invest Shield Fund - Pension	ULIF 019 03/01/05 LInvShld 105	163	98	-	261
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	3,080	-	-	3,080
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	347	-	-	347
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	506	-	-	506
Multiplier Fund	ULIF 042 22/11/07 LMultipl1 105	10	-	-	10
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	1,271	-	973	2,244
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	2,233	862	1,237	4,332
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	2,476	20,471	3,084	26,031
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	304	-	-	304
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	369	98	-	467
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	3,009	-	2,919	5,928
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	5,665	-	-	5,665
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	2,227	-	-	2,227
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCapBal 105	430	-	-	430
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	10,595	-	-	10,595
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	8,810	5,648	8,758	23,216
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	2,902	1,235	3,892	8,029
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	-	7,655	7,416	15,071
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	-	14,006	3,361	17,367

(f) Interest income earned during the year ended March 31, 2013 (Contd.)

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Home Finance Company Limited	ICICI Securities Primary Dealership Limited	Total
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	-	6,187	-	6,187
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	-	396	-	396
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	6,021	-	-	6,021
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	4,208	-	-	4,208
Pension Secure Fund	ULIF 128 01/12/11 PSECURE 105	3	-	-	3
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	8,073	-	-	8,073
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	527	-	-	527
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	375	-	-	375
Protector Fund	ULIF 003 22/10/01 LProtect1 105	9,098	-	-	9,098
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	3,136	-	-	3,136
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	429	-	-	429
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	3,736	-	973	4,709
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	-	3,629	1,980	5,609
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF(T2) 105	-	5,300	990	6,290
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF(T3) 105	-	4,122	-	4,122
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF(T4) 105	-	-	743	743
Return Guarantee Fund VIII (5 Yrs)	ULIF 103 12/10/10 LRGF(T8) 105	-	106	-	106
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF(T11) 105	-	-	990	990
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	292	-	-	292
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	82	98	-	180
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	4	-	-	4
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	147	-	-	147
Total		136,644	102,480	53,858	292,982

Note:

Interest income includes accretion of discount on investments

Interest income earned during the year ended March 31, 2012

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Home Finance Company Limited	ICICI Securities Primary Dealership Limited	Total
Anmol Nivesh Fund	ULIF 072 28/04/09 LANmolNiv 105	13	-	-	13
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	1,845	3,097	1,442	6,384
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	351	34	317	702
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	39	-	-	39
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	65	-	-	65
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	931	653	544	2,128
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	201	15	-	216
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	45	-	-	45
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	5	-	-	5
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	14	-	-	14
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	2,552	4,694	-	7,246
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	189	-	-	189
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	120	-	-	120
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	36	-	69	105
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	34	-	-	34
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	6	-	-	6
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	3	-	-	3
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	5,793	-	-	5,793
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	4,348	-	-	4,348
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	1,266	874	4,552	6,692
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	458	406	-	864
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	82	-	-	82
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	12	-	5	17
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	717	-	-	717
Group Return Guarantee Fund	ULGF 021 10/02/09 GRGF1 105	-	19,421	-	19,421
Group Return Guarantee Fund II	ULGF 022 30/03/09 GRGF2 105	-	746	219	965
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	-	13,379	-	13,379
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	12,119	-	-	12,119

Interest income earned during the year ended March 31, 2012 (Contd.)

(₹ '000)

Fund name	SFIN	ICICI Bank Limited	ICICI Home Finance Company Limited	ICICI Securities Primary Dealership Limited	Total
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	-	-	107	107
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	13	-	-	13
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	11	-	-	11
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	67	-	-	67
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	102	-	46	148
Health Return Guarantee Fund	ULIF 062 15/01/09 HRGF1 105	-	175	23	198
Health Return Guarantee Fund II	ULIF 065 29/01/09 HRGF2 105	-	235	-	235
Health Return Guarantee Fund III	ULIF 068 26/02/09 HRGF3 105	-	110	-	110
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	-	8	-	8
Income Fund	ULIF 089 24/11/09 LIncome 105	619	-	1,298	1,917
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	640	-	552	1,192
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	342	353	216	911
Invest Shield Fund – Pension	ULIF 019 03/01/05 PInvShld 105	55	83	-	138
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	331	-	-	331
Money Market Fund	ULIF 090 24/11/09 LMexiMkt 105	3,538	-	-	3,538
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	76	-	-	76
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	229	-	-	229
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	497	80	216	793
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	18	-	-	18
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	1,267	2,705	917	4,889
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	474	846	646	1,966
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	168	75	-	243
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	63	33	-	96
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	311	-	-	311
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	1,047	-	3,686	4,733
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	43	-	-	43
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	4,193	-	-	4,193
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCpBal 105	119	-	-	119
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCpGro 105	236	-	-	236
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	16,732	-	-	16,732
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	3,489	4,376	9,677	17,542
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	671	395	1,369	2,435
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	-	9,320	8,624	17,944
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	-	17,082	3,960	21,042
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	-	13,019	-	13,019
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	-	73	-	73
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	17,886	-	-	17,886
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	6,681	-	-	6,681
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	13,624	-	-	13,624
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	394	-	-	394
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	267	-	-	267
Protector Fund	ULIF 003 22/10/01 LProtect1 105	2,776	1,711	1,525	6,012
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	525	-	304	829
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	73	-	-	73
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	513	-	317	830
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	-	4,681	2,237	6,918
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF(T2) 105	-	5,923	1,229	7,152
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF(T3) 105	-	5,212	-	5,212
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF(T4) 105	-	-	981	981
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF(T11) 105	-	-	965	965
RICH Fund	ULIF 048 17/03/08 LRICH1 105	166	-	-	166
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	78	102	-	180
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	25	99	-	124
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	2	-	-	2
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	35	-	-	35
Total		109,640	110,015	46,043	265,698

Note:

Interest income includes accretion of discount on investments

II. Company-wise details of investments held in the promoter group companies at March 31, 2013

Fund name	SFIN	ICICI Bank Limited	% of assets held	ICICI Home Finance Company Limited	% of assets held	ICICI Securities Primary Dealership Limited	% of assets held	Total	% of assets held
									(₹ '000)
Amul Nivesh Fund	UIF 072 28/04/09 LAmulNiv 105	92	0.01%	-	-	-	-	92	0.00%
Balancer Fund	UIF 002 22/10/01 LBalancer1 105	96,520	6.47%	-	-	31,026	5.51%	127,545	4.56%
Balancer Fund II	UIF 014 17/05/04 LBalancer2 105	21,844	1.47%	1,007	0.14%	10,342	1.84%	33,193	1.19%
Balancer Fund III	UIF 023 13/03/06 LBalancer3 105	1,944	0.13%	-	-	-	-	1,944	0.07%
Balancer Fund IV	UIF 039 27/08/07 LBalancer4 105	4,998	0.34%	-	-	-	-	4,998	0.18%
Cash Plus Fund	UIF 008 11/08/03 LCashPlus 105	24,528	1.65%	-	-	10,342	1.84%	34,870	1.25%
Flexi Balanced Fund	UIF 031 20/03/07 LFlexiBal1 105	4,720	0.32%	-	-	-	-	4,720	0.17%
Flexi Balanced Fund II	UIF 032 20/03/07 LFlexiBal2 105	3,240	0.22%	-	-	-	-	3,240	0.12%
Flexi Balanced Fund III	UIF 033 20/03/07 LFlexiBal3 105	278	0.02%	-	-	-	-	278	0.01%
Flexi Balanced Fund IV	UIF 040 27/08/07 LFlexiBal4 105	1,018	0.07%	-	-	-	-	1,018	0.04%
Group Balanced Fund	UIF 001 03/04/03 GBalanced 105	136,125	9.15%	-	-	-	-	136,125	4.87%
Group Capital Guarantee Balanced Fund	UIF 006 03/10/05 GCCGBal 105	555	0.04%	-	-	-	-	555	0.02%
Group Capital Guarantee Balanced Fund II	UIF 010 21/03/07 GCCGBal2 105	8,978	0.60%	-	-	-	-	8,978	0.32%
Group Capital Guarantee Debt Fund	UIF 007 28/10/05 GCCGDebt 105	93	0.01%	-	-	-	-	93	0.00%
Group Capital Guarantee Debt Fund II	UIF 011 21/03/07 GCCGDebt2 105	6,201	0.42%	-	-	-	-	6,201	0.22%
Group Capital Guarantee Growth Fund	UIF 008 11/12/06 GCCGGrowth 105	93	0.01%	-	-	-	-	93	0.00%
Group Capital Guarantee Growth Fund II	UIF 012 05/07/07 GCCGGrowth2 105	278	0.02%	-	-	-	-	278	0.01%
Group Capital Guarantee Short Term Debt Fund	UIF 005 24/02/04 GCCGSTDebt 105	1,937	0.13%	-	-	-	-	1,937	0.07%
Group Capital Guarantee Short Term Debt Fund II	UIF 009 16/03/07 GCCGSTDebt2 105	62,086	4.17%	-	-	-	-	62,086	2.22%
Group Debt Fund	UIF 002 03/04/03 GDebt 105	90,058	6.05%	-	-	-	-	90,058	3.22%
Group Growth Fund	UIF 004 30/10/03 GGrowth 105	20,270	1.36%	-	-	-	-	20,270	0.72%
Group Leave Encashment Balanced Fund	UIF 013 02/04/08 GLEBal 105	4,443	0.30%	-	-	-	-	4,443	0.16%
Group Leave Encashment Income Fund	UIF 014 02/04/08 GLEIncome 105	555	0.04%	-	-	-	-	555	0.02%
Group Return Guarantee Fund	UIF 021 10/02/09 GRGF 105	-	-	18,794	2.52%	-	-	18,794	0.67%
Group Return Guarantee Fund III	UIF 023 16/06/09 GRGF3 105	-	-	11,870	1.59%	-	-	11,870	0.42%
Group Short Term Debt Fund	UIF 003 03/04/03 GSTDebt 105	108,582	7.30%	-	-	-	-	108,582	3.88%
Group Superannuation Corporate Bond Fund	UIF 015 22/12/08 GSACorBon 105	-	-	-	-	82,735	14.70%	82,735	2.96%
Health Balancer Fund	UIF 059 15/01/09 HBalancer 105	926	0.06%	-	-	-	-	926	0.03%
Health Flexi Balanced Fund	UIF 060 15/01/09 HFlexiBal 105	740	0.05%	-	-	-	-	740	0.03%
Health Preserver Fund	UIF 056 15/01/09 HPreserv 105	461	0.03%	-	-	-	-	461	0.02%
Health Protector Fund	UIF 061 15/01/09 HProtect 105	6,479	0.44%	-	-	-	-	6,479	0.23%
Health Return Guarantee Fund	UIF 062 15/01/09 HRGF 105	-	-	989	0.13%	-	-	989	0.04%
Health Return Guarantee Fund II	UIF 065 29/01/09 HRGF2 105	-	-	1,007	0.13%	-	-	1,007	0.04%
Income Fund	UIF 089 24/11/09 LIncome 105	88,094	5.92%	-	-	10,342	1.84%	98,436	3.52%
Invest Shield Cash Fund	UIF 020 03/01/05 LinvCash 105	45,446	3.05%	-	-	20,684	3.67%	66,129	2.36%
Invest Shield Fund - Life	UIF 018 03/01/05 LinvShield 105	17,678	1.19%	-	-	10,342	1.84%	28,020	1.00%
Invest Shield Fund - Pension	UIF 019 03/01/05 PInvShield 105	3,602	0.24%	-	-	-	-	3,602	0.13%
Money Market Fund	UIF 090 24/11/09 LMoneyMkt 105	46,772	3.14%	-	-	-	-	46,772	1.67%
Multi Cap Balanced Fund	UIF 088 24/11/09 LMCapBal 105	6,572	0.44%	-	-	-	-	6,572	0.23%
New Invest Shield Balanced Fund	UIF 025 21/08/06 LinvShieldNv 105	16,660	1.12%	-	-	10,342	1.84%	27,002	0.97%
Pension Balancer Fund	UIF 005 03/05/02 PBalancer 105	28,600	1.92%	5,935	0.80%	20,100	3.57%	54,635	1.95%

II. Company-wise details of investments held in the promoter group companies at March 31, 2013 (contd.)

Fund name	SFIN	ICICI Bank Limited	% of assets held	ICICI Home Finance Company Limited	% of assets held	ICICI Securities Primary Dealership Limited	% of assets held	Total	% of assets held
Pension Balancer Fund II	UIIF 015 17/05/04 PBalance2 105	32,673	2.20%	263,111	35.25%	40,201	7.14%	335,984	12.01%
Pension Flexi Balanced Fund	UIIF 034 20/03/07 PFlexiBal1 105	3,517	0.24%	-	-	-	-	3,517	0.13%
Pension Flexi Balanced Fund II	UIIF 035 20/03/07 PFlexiBal2 105	4,073	0.27%	-	-	-	-	4,073	0.15%
Pension Income Fund	UIIF 095 11/01/10 PIncome 105	-	-	-	-	31,026	5.51%	31,026	1.11%
Pension Money Market Fund	UIIF 096 11/01/10 PMoneyMkt 105	57,935	3.89%	-	-	-	-	57,935	2.07%
Pension Multi Cap Balanced Fund	UIIF 094 11/01/10 PMCapBal 105	7,127	0.48%	-	-	-	-	7,127	0.25%
Pension Preserver Fund	UIIF 011 17/05/04 PPreserv 105	103,877	6.98%	-	-	-	-	103,877	3.71%
Pension Protector Fund	UIIF 006 03/05/02 PProtect1 105	111,439	7.49%	36,262	4.86%	93,077	16.53%	240,778	8.61%
Pension Protector Fund II	UIIF 017 17/05/04 PProtect2 105	52,017	3.50%	4,029	0.54%	41,367	7.35%	97,414	3.48%
Pension Return Guarantee Fund	UIIF 055 18/12/08 PRGF1 105	-	-	77,153	10.34%	70,351	12.50%	147,504	5.27%
Pension Return Guarantee Fund II	UIIF 064 27/01/09 PRGF2 105	-	-	117,851	15.79%	30,151	5.36%	148,001	5.29%
Pension Return Guarantee Fund III	UIIF 067 26/02/09 PRGF3 105	-	-	74,185	9.94%	-	-	74,185	2.65%
Pension Return Guarantee Fund VII	UIIF 083 16/11/09 PRGF7 105	-	-	7,051	0.94%	-	-	7,051	0.25%
Pension Secure Fund	UIIF 128 01/12/11 PSECURE 105	740	0.05%	-	-	-	-	740	0.03%
Preserver Fund	UIIF 010 17/05/04 LPreserv1 105	70,666	4.75%	-	-	-	-	70,666	2.53%
Preserver Fund III	UIIF 021 13/03/06 LPreserv3 105	4,059	0.27%	-	-	-	-	4,059	0.15%
Preserver Fund IV	UIIF 036 27/08/07 LPreserv4 105	4,797	0.32%	-	-	-	-	4,797	0.17%
Protector Fund	UIIF 003 22/10/01 LProtect1 105	82,006	5.51%	-	-	-	-	82,006	2.93%
Protector Fund II	UIIF 016 17/05/04 LProtect2 105	45,912	3.09%	-	-	-	-	45,912	1.64%
Protector Fund III	UIIF 024 13/03/06 LProtect3 105	4,073	0.27%	-	-	-	-	4,073	0.15%
Protector Fund IV	UIIF 041 27/08/07 LProtect4 105	36,097	2.43%	-	-	-	-	36,097	1.26%
Return Guarantee Fund	UIIF 054 18/12/08 LRGF1 105	-	-	10,073	1.35%	10,342	1.84%	46,439	1.66%
Return Guarantee Fund II	UIIF 063 27/01/09 LRGF(T2) 105	-	-	47,342	6.34%	20,100	3.57%	30,173	1.08%
Return Guarantee Fund III	UIIF 066 26/02/09 LRGF(T3) 105	-	-	42,533	5.70%	10,049	1.79%	57,392	2.05%
Return Guarantee Fund VIII (5 Yrs)	UIIF 103 12/10/10 LRGF(T8) 105	-	-	27,195	3.64%	-	-	42,533	1.52%
Return Guarantee Fund XI (5 Yrs)	UIIF 120 17/03/11 LRGF(T11) 105	-	-	-	-	10,049	1.79%	27,196	0.97%
Secure Plus Fund	UIIF 007 11/08/03 LSecPlus 105	3,517	0.24%	-	-	-	-	10,050	0.36%
Secure Plus Pension Fund	UIIF 009 17/11/03 PSecPlus 105	1,111	0.07%	-	-	-	-	3,517	0.13%
Secure Save Builder Fund	UIIF 077 29/05/09 LSSavBuil 105	93	0.01%	-	-	-	-	1,111	0.04%
Secure Save Guarantee Fund	UIIF 076 29/05/09 LSSavGtee 105	648	0.04%	-	-	-	-	93	0.00%
Total		1,487,843	0.26 %	746,387		562,968		2,797,198	
% of total assets held in UIIP				0.13 %		0.10 %		0.49 %	

(₹ '000)

Company-wise details of investments held in the promoter group companies at March 31, 2012

Fund name	SFIN	First Source Solutions Limited	% of assets held	ICICI Bank Limited	% of assets held	ICICI Home Finance Company Limited	% of assets held	ICICI Securities Primary Dealership Limited	% of assets held	Total	% of assets held
Anmol Nivesh Fund	ULIF 072 28/04/09 LAnmolNiv 105	-	-	182	3.51%	-	-	-	-	182	3.51%
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	-	-	-	-	3,004	0.02%	29,971	0.22%	32,975	0.24%
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	-	-	74,952	1.92%	1,001	0.03%	9,990	0.26%	85,943	2.21%
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	-	-	8,167	1.99%	-	-	-	-	8,167	1.99%
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	-	-	13,883	1.87%	-	-	9,990	0.41%	13,883	1.87%
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	-	-	74,137	3.01%	-	-	-	-	84,127	3.42%
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	-	-	18,330	1.33%	-	-	-	-	18,330	1.33%
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	-	-	7,334	0.87%	-	-	-	-	7,334	0.87%
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	-	-	1,089	1.36%	-	-	-	-	1,089	1.36%
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	-	-	2,994	1.34%	-	-	-	-	2,994	1.34%
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	-	-	254,698	1.57%	41,826	0.26%	-	-	296,524	1.83%
Group Capital Guaranteee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	-	-	1,633	1.62%	-	-	-	-	1,633	1.62%
Group Capital Guaranteee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	-	-	25,408	1.62%	-	-	-	-	25,408	1.62%
Group Capital Guaranteee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	-	-	182	1.81%	-	-	-	-	182	1.81%
Group Capital Guaranteee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	-	-	7,260	1.90%	-	-	-	-	7,260	1.90%
Group Capital Guaranteee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	-	-	272	1.07%	-	-	-	-	272	1.07%
Group Capital Guaranteee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	-	-	544	1.10%	-	-	-	-	544	1.10%
Group Capital Guaranteee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	-	-	5,401	5.36%	-	-	-	-	5,401	5.36%
Group Capital Guaranteee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	-	-	171,738	5.42%	-	-	-	-	171,738	5.42%
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	-	-	152,730	1.85%	7,967	0.10%	-	-	160,697	1.95%
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	903	0.02%	46,461	0.81%	6,971	0.12%	-	-	54,335	0.95%
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	-	-	8,802	1.59%	-	-	-	-	8,802	1.59%
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	-	-	1,452	1.87%	-	-	-	-	1,452	1.87%
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	-	-	23,107	3.88%	-	-	-	-	23,107	3.88%
Group Return Guaranteee Fund	ULGF 021 10/02/09 GRGF1 105	-	-	-	-	214,402	7.89%	-	-	214,402	7.89%
Group Return Guaranteee Fund II	ULGF 022 30/03/09 GRGF2 105	-	-	-	-	11,669	8.68%	-	-	11,669	8.68%
Group Return Guaranteee Fund III	ULGF 023 16/06/09 GRGF3 105	-	-	-	-	136,433	5.57%	-	-	136,433	5.57%
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	-	-	210,426	3.35%	-	-	-	-	210,426	3.35%
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	-	-	-	-	-	-	79,923	4.20%	79,923	4.20%
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	-	-	1,906	1.73%	-	-	-	-	1,906	1.73%
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	-	-	1,361	1.17%	-	-	-	-	1,361	1.17%
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	-	-	931	4.26%	-	-	-	-	931	4.26%
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	-	-	14,519	2.81%	-	-	-	-	14,519	2.81%
Health Return Guaranteee Fund	ULIF 062 15/01/09 HRGF1 105	-	-	-	-	965	5.90%	-	-	965	5.90%
Health Return Guaranteee Fund II	ULIF 065 29/01/09 HRGF2 105	-	-	-	-	1,001	5.42%	-	-	1,001	5.42%
Income Fund	ULIF 089 24/11/09 LIncome 105	-	-	88,382	2.80%	-	-	9,990	0.32%	98,372	3.12%
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	-	-	135,933	3.01%	-	-	19,981	0.44%	155,914	3.45%
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShield 105	-	-	45,552	2.23%	-	-	9,990	0.49%	55,542	2.72%
Invest Shield Fund - Pension	ULIF 019 03/01/05 PInvShield 105	-	-	5,808	1.41%	996	0.24%	-	-	6,804	1.65%
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	-	-	78,785	5.40%	-	-	-	-	78,785	5.40%
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	-	-	11,160	1.23%	-	-	-	-	11,160	1.23%

Company-wise details of investments held in the promoter group companies at March 31, 2012 (Contd.)

(₹ '000)

Fund name	SFIN	First Source Solutions Limited	% of assets held	ICICI Bank Limited	% of assets held	ICICI Home Finance Company Limited	% of assets held	ICICI Securities Primary Dealership Limited	% of assets held	Total	% of assets held
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LImShldNw 105	-	-	50,453	1.92%	-	-	9,990	0.38%	60,443	2.30%
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	-	-	84,759	1.21%	7,967	0.11%	9,939	0.14%	102,665	1.46%
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	-	-	99,853	1.22%	123,877	1.52%	19,877	0.24%	243,607	2.98%
Pension Flexi: Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	224	0.02%	10,345	0.83%	-	-	-	-	10,569	0.85%
Pension Flexi: Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	304	0.02%	13,249	0.84%	996	0.06%	-	-	14,549	0.92%
Pension Flex Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	25,872	0.09%	-	-	-	-	-	-	25,872	0.09%
Pension Flex Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	28,872	0.10%	-	-	-	-	-	-	28,872	0.10%
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	-	-	112,980	1.84%	-	-	29,971	0.49%	142,951	2.33%
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	3,258	0.05%	-	-	-	-	-	-	3,258	0.05%
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	12,101	0.06%	-	-	-	-	-	-	12,101	0.06%
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	-	-	22,818	1.20%	-	-	-	-	22,818	1.20%
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMcCapBal 105	-	-	14,338	0.80%	-	-	-	-	14,338	0.80%
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	-	-	231,178	4.56%	-	-	-	-	231,178	4.56%
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	-	-	310,183	1.90%	60,935	0.37%	89,913	0.55%	461,081	2.82%
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	-	-	140,846	1.96%	11,950	0.17%	39,961	0.56%	192,757	2.69%
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	-	-	-	-	92,603	5.17%	79,508	4.44%	172,111	9.61%
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	-	-	-	-	142,174	8.57%	39,754	2.40%	181,928	10.97%
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	-	-	-	-	72,346	4.54%	-	-	72,346	4.54%
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	-	-	-	-	1,001	0.14%	-	-	1,001	0.14%
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	-	-	531,856	2.20%	-	-	-	-	531,856	2.20%
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	-	-	210,468	1.19%	-	-	-	-	210,468	1.19%
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	-	-	177,944	5.02%	-	-	-	-	177,944	5.02%
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	-	-	11,743	5.55%	-	-	-	-	11,743	5.55%
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	-	-	7,947	4.48%	-	-	-	-	7,947	4.48%
Protector Fund	ULIF 003 22/10/01 LProtect1 105	-	-	271,600	3.09%	-	-	-	-	271,600	3.09%
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	-	-	111,164	3.09%	-	-	-	-	111,164	3.09%
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	-	-	15,427	3.15%	-	-	-	-	15,427	3.15%
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	-	-	108,982	2.98%	-	-	9,990	0.27%	118,972	3.25%
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	-	-	-	-	42,876	7.80%	19,877	3.62%	62,753	11.42%
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF1(2) 105	-	-	-	-	54,066	9.38%	9,939	1.72%	64,005	11.10%
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF1(3) 105	-	-	-	-	55,093	9.17%	-	-	55,093	9.17%
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF1(4) 105	-	-	-	-	-	-	9,939	3.76%	9,939	3.76%
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF1(11) 105	-	-	-	-	-	-	9,939	0.74%	9,939	0.74%
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	-	-	10,254	2.52%	-	-	-	-	10,254	2.52%
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	-	-	2,722	1.57%	996	0.57%	-	-	3,718	2.14%
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	-	-	182	0.59%	-	-	-	-	182	0.59%
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	-	-	5,467	4.31%	-	-	-	-	5,467	4.31%
Total		71,534		4,052,277		1,093,115		548,432		5,765,358	
% of total assets held in ULIP		0.01%		0.70%		0.19%		0.09%		1.00%	

5. UNCLAIMED REDEMPTION OF UNITS

(₹ '000)

Fund name	SFIN	At March 31, 2013		At March 31, 2012	
		Units	Value	Units	Value
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	-	-	260	8,216
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	-	-	88	2,092
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	4	55	-	-
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	-	-	4	55
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	3	52	64	905
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	-	-	29	429
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	-	-	78	5,148
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	-	-	33	1,279
Pension Multiplier Fund	ULIF 043 25/02/08 PMultip1 105	-	-	7	69
Pension Multiplier Fund II	ULIF 045 25/02/08 PMultip2 105	1	13	-	-
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	-	-	15	258
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	-	-	210	4,115
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	-	-	2	40
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	52	739	-	-

6. NET ASSET VALUE (NAV): HIGHEST, LOWEST AND CLOSING AT YEAR ENDED MARCH 31, 2013:

(₹ per unit)

Fund name	SFIN	Highest	Lowest	Closing
Anmol Nivesh Fund	ULIF 072 28/04/09 LAnmolNiv 105	13.25	12.18	13.25
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	39.39	34.71	38.55
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	27.38	23.95	26.89
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	18.26	16.07	17.87
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	16.48	14.44	16.21
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	11.25	9.18	10.61
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	19.44	17.55	19.44
Discontinued Fund - Life	ULIF 100 01/07/10 LDiscont 105	11.79	10.85	11.79
Dynamic P/E Fund	ULIF 097 11/01/10 LDynamicPE 105	12.19	9.87	11.49
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	15.44	13.16	14.87
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	16.82	14.21	16.26
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	15.27	13.04	14.71
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	14.90	12.58	14.41
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	16.21	12.90	15.24
Flexi Growth Fund II	ULIF 027 20/03/07 LFlexiGro2 105	16.77	13.44	15.83
Flexi Growth Fund III	ULIF 028 20/03/07 LFlexiGro3 105	16.17	12.90	15.24
Flexi Growth Fund IV	ULIF 038 27/08/07 LFlexiGro4 105	14.32	11.52	13.53
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	27.07	24.40	26.88
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	18.45	16.79	18.30
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	16.73	15.10	16.61
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	21.49	19.27	21.49
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	18.46	16.61	18.46
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	17.02	15.21	16.68
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	16.11	14.26	15.80
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	18.89	17.39	18.89
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	16.05	14.79	16.05
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	21.15	19.06	21.15
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	37.67	31.83	36.61
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	15.60	14.08	15.50
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	13.72	12.05	13.72
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	12.63	11.63	12.63
Group Return Guarantee Fund	ULGF 021 10/02/09 GRGF1 105	13.66	12.65	13.66
Group Return Guarantee Fund - A4	ULGF 025 14/03/11 GRGFA4 105	NA	NA	NA
Group Return Guarantee Fund - S5	ULGF 026 14/03/11 GRGFS5 105	11.63	10.65	11.63
Group Return Guarantee Fund - S6	ULGF 027 14/03/11 GRGFS6 105	NA	NA	NA
Group Return Guarantee Fund - S7	ULGF 028 01/07/11 GRGFS7 105	11.57	10.57	11.57
Group Return Guarantee Fund II	ULGF 022 30/03/09 GRGF2 105	13.15	12.19	13.15

6. NET ASSET VALUE (NAV): HIGHEST, LOWEST AND CLOSING AT YEAR ENDED MARCH 31, 2013: (Contd.)

					(₹ per unit)	
Fund name	SFIN	Highest	Lowest	Closing		
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	12.79	11.78	12.79		
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	19.56	17.98	19.56		
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	11.83	10.77	11.83		
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	16.48	14.34	16.24		
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	18.22	15.64	17.74		
Health Flexi Growth Fund	ULIF 057 15/01/09 HFlexiGro 105	21.54	17.59	20.42		
Health Multiplier Fund	ULIF 058 15/01/09 HMultipl 105	21.69	17.42	20.50		
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	13.96	12.77	13.96		
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	14.94	13.36	14.94		
Health Return Guarantee Fund	ULIF 062 15/01/09 HRGF1 105	14.20	13.10	14.20		
Health Return Guarantee Fund II	ULIF 065 29/01/09 HRGF2 105	13.86	12.77	13.86		
Health Return Guarantee Fund III	ULIF 068 26/02/09 HRGF3 105	13.66	12.59	13.66		
Health Return Guarantee Fund IV	ULIF 071 31/03/09 HRGF4 105	13.47	12.44	13.47		
Health Return Guarantee Fund V	ULIF 075 29/04/09 HRGF5 105	13.08	12.04	13.08		
Health Return Guarantee Fund VI	ULIF 080 17/06/09 HRGF6 105	12.89	11.86	12.89		
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	12.37	11.38	12.37		
Health Return Guarantee Fund IX (5 Yrs)	ULIF 109 22/12/10 HRGF9 105	NA	NA	NA		
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	10.87	9.23	10.46		
Income Fund	ULIF 089 24/11/09 LIncome 105	13.14	11.85	13.14		
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	18.58	16.78	18.58		
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	21.78	19.28	21.66		
Invest Shield Fund - Pension	ULIF 019 03/01/05 PInvShld 105	21.85	19.49	21.73		
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	74.58	60.15	69.45		
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	42.54	33.95	39.68		
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	18.96	15.23	17.66		
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	15.19	12.13	14.21		
Maximiser Fund V	ULIF 114 15/03/11 LMaximis5 105	12.58	10.03	11.82		
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	12.95	11.84	12.95		
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	12.18	10.31	11.81		
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	12.44	9.98	11.65		
Multiplier Fund	ULIF 042 22/11/07 LMultipl1 105	11.09	8.84	10.39		
Multiplier Fund II	ULIF 044 25/02/08 LMultipl2 105	12.71	10.11	11.99		
Multiplier Fund III	ULIF 046 25/02/08 LMultipl3 105	12.22	9.75	11.43		
Multiplier Fund IV	ULIF 047 25/02/08 LMultipl4 105	12.60	10.07	11.91		
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	18.13	15.81	17.82		
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	11.97	9.78	11.35		
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	34.05	30.41	33.40		
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	25.93	22.94	25.52		
Pension Bluechip Fund	ULIF 093 11/01/10 PBluChip 105	10.72	8.71	10.04		
Pension Dynamic P/E Fund	ULIF 098 11/01/10 PDynamicPE 105	11.98	9.71	11.29		
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	15.80	13.66	15.33		
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	16.75	14.32	16.28		
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	16.05	12.84	15.03		
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	16.85	13.40	15.78		
Pension Growth Fund	ULIF 127 01/12/11 PGROWTH 105	10.00	9.27	9.34		
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	12.93	11.67	12.93		
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	75.30	60.25	70.55		
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	44.18	35.11	41.30		
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	12.89	11.79	12.89		
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCcapBal 105	11.60	9.86	11.25		
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCcapGro 105	12.25	9.77	11.45		
Pension Multiplier Fund	ULIF 043 25/02/08 PMultipl1 105	10.65	8.75	10.04		
Pension Multiplier Fund II	ULIF 045 25/02/08 PMultipl2 105	11.13	9.10	10.46		
Pension Opportunities Fund	ULIF 092 11/01/10 POpport 105	11.51	9.37	10.95		
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	19.42	17.76	19.42		

6. NET ASSET VALUE (NAV): HIGHEST, LOWEST AND CLOSING AT YEAR ENDED MARCH 31, 2013:

		(₹ per unit)			
Fund name	SFIN	Highest	Lowest	Closing	
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	21.62	19.65	21.62	
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	18.91	16.97	18.91	
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	14.28	13.16	14.28	
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	13.81	12.73	13.81	
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	13.62	12.53	13.62	
Pension Return Guarantee Fund IV	ULIF 070 31/03/09 PRGF4 105	13.38	12.30	13.38	
Pension Return Guarantee Fund V	ULIF 074 29/04/09 PRGF5 105	12.88	11.83	12.88	
Pension Return Guarantee Fund VI	ULIF 079 17/06/09 PRGF6 105	12.83	11.78	12.83	
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	12.40	11.36	12.40	
Pension Return Guarantee Fund VIII	ULIF 102 12/10/10 PRGF(S1) 105	12.12	10.77	12.10	
Pension Return Guarantee Fund IX (10 Yrs)	ULIF 108 22/12/10 PRGF(S2) 105	12.01	10.64	11.98	
Pension Return Guarantee Fund X (10 Yrs)	ULIF 113 13/01/11 PRGF(S3) 105	12.02	10.62	11.99	
Pension Return Guarantee Fund XI (10 Yrs)	ULIF 122 19/04/11 PRGF(S4) 105	11.86	10.43	11.83	
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	14.37	11.63	13.59	
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	14.99	11.99	14.17	
Pension Secure Fund	ULIF 128 01/12/11 PSECURE 105	10.13	10.00	10.13	
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	12.15	10.36	11.71	
Pinnacle Fund II	ULIF 105 26/10/10 LPinnacle2 105	9.97	8.40	9.54	
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	19.62	17.93	19.62	
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	17.60	16.10	17.60	
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	15.81	14.47	15.81	
Protector Fund	ULIF 003 22/10/01 LProtect1 105	24.23	21.92	24.23	
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	19.08	17.06	19.08	
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	17.11	15.48	17.11	
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	16.28	14.63	16.28	
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	14.27	13.14	14.27	
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF(T2) 105	13.85	12.75	13.85	
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF(T3) 105	13.61	12.53	13.61	
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF(T4) 105	13.35	12.31	13.35	
Return Guarantee Fund V	ULIF 073 29/04/09 LRGF(T5) 105	12.87	11.84	12.87	
Return Guarantee Fund VI	ULIF 078 17/06/09 LRGF(T6) 105	12.83	11.81	12.83	
Return Guarantee Fund VII	ULIF 082 16/11/09 LRGF(T7) 105	12.43	11.40	12.43	
Return Guarantee Fund VIII (5 Yrs)	ULIF 103 12/10/10 LRGF(T8) 105	11.86	10.83	11.86	
Return Guarantee Fund VIII (10 Yrs)	ULIF 104 12/10/10 LRGF(S1) 105	12.09	10.77	12.07	
Return Guarantee Fund IX (5 Yrs)	ULIF 106 22/12/10 LRGF(T9) 105	11.85	10.81	11.85	
Return Guarantee Fund IX (10 Yrs)	ULIF 107 22/12/10 LRGF(S2) 105	12.03	10.64	12.00	
Return Guarantee Fund X (5 Yrs)	ULIF 111 13/01/11 LRGF(T10) 105	11.88	10.83	11.88	
Return Guarantee Fund X (10 Yrs)	ULIF 112 13/01/11 LRGF(S3) 105	12.00	10.62	11.99	
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF(T11) 105	11.78	10.73	11.78	
Return Guarantee Fund XI (10 Yrs)	ULIF 121 19/04/11 LRGF(S4) 105	11.79	10.38	11.75	
RICH Fund	ULIF 048 17/03/08 LRICH1 105	13.78	11.17	12.70	
RICH Fund II	ULIF 049 17/03/08 LRICH2 105	14.35	11.60	13.27	
RICH Fund III	ULIF 050 17/03/08 LRICH3 105	13.77	11.17	12.71	
RICH Fund IV	ULIF 051 17/03/08 LRICH4 105	14.29	11.56	13.25	
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	18.38	16.66	18.23	
Secure Plus Pension Fund	ULIF 009 17/11/03 LSecPlus 105	17.79	16.24	17.62	
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	12.99	11.04	12.50	
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	12.71	11.37	12.48	

Note: NA denotes funds with no outstanding units at March 31, 2013

NET ASSET VALUE (NAV): HIGHEST, LOWEST AND CLOSING AT YEAR ENDED MARCH 31, 2012:

						(₹ per unit)
Fund name	SFIN	Highest	Lowest	Closing		
Anmol Nivesh Fund	ULIF 072 28/04/09 LAnmolNiv 105	12.18	11.17	12.18		
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	36.22	32.96	35.67		
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	24.88	22.62	24.54		
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	16.74	15.25	16.49		
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	14.97	13.64	14.78		
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	11.16	8.69	10.34		
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	17.54	16.16	17.54		
Discontinued Fund - Life	ULIF 100 01/07/10 LDiscont 105	10.84	10.04	10.84		
Dynamic P/E Fund	ULIF 097 11/01/10 LDynamicPE 105	11.80	9.36	10.74		
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	14.31	12.58	13.83		
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	15.29	13.50	14.90		
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	14.18	12.45	13.70		
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	13.50	11.96	13.17		
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	15.54	12.38	14.13		
Flexi Growth Fund II	ULIF 027 20/03/07 LFlexiGro2 105	16.00	12.82	14.65		
Flexi Growth Fund III	ULIF 028 20/03/07 LFlexiGro3 105	15.49	12.33	14.09		
Flexi Growth Fund IV	ULIF 038 27/08/07 LFlexiGro4 105	13.68	10.97	12.53		
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	24.56	22.96	24.46		
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	16.94	15.94	16.87		
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	15.23	14.29	15.15		
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	19.26	17.55	19.26		
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	16.61	15.12	16.61		
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	15.78	14.41	15.54		
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	14.77	13.52	14.57		
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	17.38	15.95	17.38		
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	14.78	13.60	14.78		
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	19.06	17.47	19.06		
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	34.06	29.59	33.38		
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	14.16	13.27	14.11		
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	12.05	10.93	12.05		
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	11.62	10.66	11.62		
Group Return Guarantee Fund	ULGF 021 10/02/09 GRGF1 105	12.64	11.81	12.64		
Group Return Guarantee Fund - A4	ULGF 025 14/03/11 GRGFA4 105	10.81	10.00	NA		
Group Return Guarantee Fund - S5	ULGF 026 14/03/11 GRGFS5 105	10.67	9.91	10.65		
Group Return Guarantee Fund - S6	ULGF 027 14/03/11 GRGFS6 105	10.08	9.93	NA		
Group Return Guarantee Fund - S7	ULGF 028 01/07/11 GRGFS7 105	10.59	10.00	10.57		
Group Return Guarantee Fund II	ULGF 022 30/03/09 GRGF2 105	12.18	11.38	12.18		
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	11.78	11.03	11.78		
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	17.98	16.51	17.98		
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	10.79	10.00	10.78		
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	14.88	13.65	14.68		
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	16.61	14.96	16.26		
Health Flexi Growth Fund	ULIF 057 15/01/09 HFlexiGro 105	21.20	17.04	19.24		
Health Multiplier Fund	ULIF 058 15/01/09 HMultipl 105	21.45	16.53	19.68		
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	12.76	11.66	12.76		
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	13.35	12.17	13.35		
Health Return Guarantee Fund	ULIF 062 15/01/09 HRGF1 105	13.10	12.17	13.10		
Health Return Guarantee Fund II	ULIF 065 29/01/09 HRGF2 105	12.76	11.90	12.76		
Health Return Guarantee Fund III	ULIF 068 26/02/09 HRGF3 105	12.58	11.73	12.58		
Health Return Guarantee Fund IV	ULIF 071 31/03/09 HRGF4 105	12.44	11.58	12.44		
Health Return Guarantee Fund V	ULIF 075 29/04/09 HRGF5 105	12.04	11.19	12.04		
Health Return Guarantee Fund VI	ULIF 080 17/06/09 HRGF6 105	11.85	11.04	11.85		
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	11.38	10.60	11.38		
Health Return Guarantee Fund IX (5 Yrs)	ULIF 109 22/12/10 HRGF9 105	10.16	10.00	NA		
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	10.52	8.98	9.71		
Income Fund	ULIF 089 24/11/09 LIncome 105	11.85	10.87	11.85		

NET ASSET VALUE (NAV): HIGHEST, LOWEST AND CLOSING AT YEAR ENDED MARCH 31, 2012: (Contd.)

Fund name	SFIN	₹ per unit			
		Highest	Lowest	Closing	
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	16.77	15.45	16.77	
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	19.74	18.33	19.55	
Invest Shield Fund - Pension	ULIF 019 03/01/05 PInvShld 105	19.92	18.60	19.77	
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	72.33	55.66	66.30	
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	40.34	31.23	37.40	
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	18.29	14.08	16.82	
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	14.37	11.13	13.33	
Maximiser Fund V	ULIF 114 15/03/11 LMaximis5 105	11.36	9.03	10.95	
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	11.83	10.81	11.83	
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	11.04	9.78	10.77	
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	11.63	9.60	10.96	
Multiplier Fund	ULIF 042 22/11/07 LMultipl1 105	10.69	8.55	9.73	
Multiplier Fund II	ULIF 044 25/02/08 LMultipl2 105	12.09	9.73	11.12	
Multiplier Fund III	ULIF 046 25/02/08 LMultipl3 105	11.77	9.42	10.74	
Multiplier Fund IV	ULIF 047 25/02/08 LMultipl4 105	12.05	9.70	11.04	
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	16.46	15.09	16.21	
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	11.45	9.39	10.61	
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	32.14	29.32	31.54	
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	24.19	21.99	23.77	
Pension Bluechip Fund	ULIF 093 11/01/10 PBluChip 105	10.72	8.28	9.83	
Pension Dynamic P/E Fund	ULIF 098 11/01/10 PDynamicPE 105	11.61	9.19	10.58	
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	14.85	13.24	14.28	
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	15.39	13.78	14.96	
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	15.46	12.28	14.03	
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	15.98	12.76	14.67	
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	11.67	10.70	11.67	
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	71.63	55.24	66.15	
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	41.57	32.20	38.59	
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	11.78	10.76	11.78	
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCcapBal 105	10.59	9.36	10.33	
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCcapGro 105	11.31	9.38	10.76	
Pension Multiplier Fund	ULIF 043 25/02/08 PMultipl1 105	11.20	8.40	9.93	
Pension Multiplier Fund II	ULIF 045 25/02/08 PMultipl2 105	11.51	8.68	10.33	
Pension Opportunities Fund	ULIF 092 11/01/10 POpport 105	11.08	8.96	10.15	
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	17.75	16.22	17.75	
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	19.64	18.16	19.64	
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	16.96	15.56	16.96	
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	13.15	12.24	13.15	
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	12.73	11.85	12.73	
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	12.53	11.69	12.53	
Pension Return Guarantee Fund IV	ULIF 070 31/03/09 PRGF4 105	12.30	11.47	12.29	
Pension Return Guarantee Fund V	ULIF 074 29/04/09 PRGF5 105	11.83	11.05	11.83	
Pension Return Guarantee Fund VI	ULIF 079 17/06/09 PRGF6 105	11.79	11.00	11.78	
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	11.37	10.58	11.35	
Pension Return Guarantee Fund VIII	ULIF 102 12/10/10 PRGF(S1) 105	10.94	10.17	10.87	
Pension Return Guarantee Fund IX (10 Yrs)	ULIF 108 22/12/10 PRGF(S2) 105	10.83	10.07	10.75	
Pension Return Guarantee Fund X (10 Yrs)	ULIF 113 13/01/11 PRGF(S3) 105	10.82	10.08	10.75	
Pension Return Guarantee Fund XI (10 Yrs)	ULIF 122 19/04/11 PRGF(S4) 105	10.68	9.89	10.58	
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	14.08	11.09	12.72	
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	14.41	11.40	13.13	
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	11.75	10.01	10.84	
Pinnacle Fund II	ULIF 105 26/10/10 LPinnacle2 105	9.74	8.14	8.88	
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	17.93	16.37	17.93	
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	16.10	14.70	16.10	
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	14.47	13.21	14.47	
Protector Fund	ULIF 003 22/10/01 LProtect1 105	21.92	20.28	21.91	

NET ASSET VALUE (NAV): HIGHEST, LOWEST AND CLOSING AT YEAR ENDED MARCH 31, 2012:

(₹ per unit)

Fund name	SFIN	Highest	Lowest	Closing
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	17.05	15.62	17.05
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	15.47	14.31	15.47
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	14.62	13.41	14.62
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	13.14	12.25	13.14
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF(T2) 105	12.74	11.89	12.74
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF(T3) 105	12.53	11.69	12.53
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF(T4) 105	12.30	11.47	12.30
Return Guarantee Fund V	ULIF 073 29/04/09 LRGF(T5) 105	11.84	11.05	11.84
Return Guarantee Fund VI	ULIF 078 17/06/09 LRGF(T6) 105	11.81	11.03	11.81
Return Guarantee Fund VII	ULIF 082 16/11/09 LRGF(T7) 105	11.41	10.62	11.40
Return Guarantee Fund VIII (5 Yrs)	ULIF 103 12/10/10 LRGF(T8) 105	10.84	10.05	10.83
Return Guarantee Fund VIII (10 Yrs)	ULIF 104 12/10/10 LRGF(S1) 105	10.94	10.17	10.88
Return Guarantee Fund IX (5 Yrs)	ULIF 106 22/12/10 LRGF(T9) 105	10.83	10.05	10.82
Return Guarantee Fund IX (10 Yrs)	ULIF 107 22/12/10 LRGF(S2) 105	10.84	10.08	10.76
Return Guarantee Fund X (5 Yrs)	ULIF 111 13/01/11 LRGF(T10) 105	10.85	10.08	10.83
Return Guarantee Fund X (10 Yrs)	ULIF 112 13/01/11 LRGF(S3) 105	10.83	10.09	10.75
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF(T11) 105	10.75	10.00	10.74
Return Guarantee Fund XI (10 Yrs)	ULIF 121 19/04/11 LRGF(S4) 105	10.63	9.90	10.54
RICH Fund	ULIF 048 17/03/08 LRICH1 105	14.18	10.68	12.48
RICH Fund II	ULIF 049 17/03/08 LRICH2 105	14.54	11.03	12.90
RICH Fund III	ULIF 050 17/03/08 LRICH3 105	14.20	10.69	12.52
RICH Fund IV	ULIF 051 17/03/08 LRICH4 105	14.53	11.03	12.87
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	16.76	15.81	16.69
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	16.31	15.48	16.26
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	12.16	10.58	11.59
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	11.79	10.97	11.60

Note: NA denotes funds with no outstanding units at March 31, 2012

7. ANNUALISED EXPENSE RATIO AND GROSS INCOME RATIO (INCLUDING UNREALISED GAINS) TO AVERAGE DAILY NET ASSETS OF THE FUND FOR THE YEAR ENDED MARCH 31, 2013

Fund name	SFIN	Expenses ratio (%)	Gross income ratio (%)
Anmol Nivesh Fund	ULIF 072 28/04/09 LANmolNiv 105	1.13	9.58
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	2.53	10.33
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	1.13	10.28
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	2.53	10.68
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	1.13	10.33
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	1.52	4.43
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	1.41	11.67
Discontinued Fund – Life	ULIF 100 01/07/10 LDiscont 105	0.56	8.75
Dynamic P/E Fund	ULIF 097 11/01/10 LDynmicPE 105	1.52	8.18
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	2.53	9.99
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	1.13	9.96
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	2.53	9.69
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	1.13	10.08
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	2.53	10.60
Flexi Growth Fund II	ULIF 027 20/03/07 LFlexiGro2 105	1.69	9.81
Flexi Growth Fund III	ULIF 028 20/03/07 LFlexiGro3 105	2.53	10.87
Flexi Growth Fund IV	ULIF 038 27/08/07 LFlexiGro4 105	1.69	9.82
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	1.46	10.61
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	2.42	10.66
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	1.91	11.06
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	1.97	12.98
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	1.74	11.91
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	3.04	10.44
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	2.30	10.38
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	1.35	9.67
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	1.63	9.80

7. ANNUALISED EXPENSE RATIO AND GROSS INCOME RATIO (INCLUDING UNREALISED GAINS) TO AVERAGE DAILY NET ASSETS OF THE FUND FOR THE YEAR ENDED MARCH 31, 2013 (Contd.)

Fund name	SFIN	Expenses ratio (%)	Gross income ratio (%)
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	1.46	11.71
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	1.46	11.07
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	1.46	10.55
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	1.46	14.41
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	1.46	9.79
Group Return Guarantee Fund	ULGF 021 10/02/09 GRGF1 105	1.97	9.65
Group Return Guarantee Fund - A4	ULGF 025 14/03/11 GRGFA4 105	NA	NA
Group Return Guarantee Fund - S5	ULGF 026 14/03/11 GRGFS5 105	1.80	10.60
Group Return Guarantee Fund - S6	ULGF 027 14/03/11 GRGFS6 105	NA	NA
Group Return Guarantee Fund - S7	ULGF 028 01/07/11 GRGFS7 105	1.97	10.93
Group Return Guarantee Fund II	ULGF 022 30/03/09 GRGF2 105	1.97	10.00
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	1.97	10.16
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	1.46	9.91
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	1.46	10.69
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	1.13	11.05
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	1.13	9.55
Health Flexi Growth Fund	ULIF 057 15/01/09 HFlexiGro 105	1.69	7.70
Health Multiplier Fund	ULIF 058 15/01/09 HMultipl 105	1.69	5.92
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	0.86	9.81
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	0.86	11.93
Health Return Guarantee Fund	ULIF 062 15/01/09 HRGF1 105	1.69	9.70
Health Return Guarantee Fund II	ULIF 065 29/01/09 HRGF2 105	1.69	9.74
Health Return Guarantee Fund III	ULIF 068 26/02/09 HRGF3 105	1.69	9.65
Health Return Guarantee Fund IV	ULIF 071 31/03/09 HRGF4 105	1.68	9.54
Health Return Guarantee Fund V	ULIF 075 29/04/09 HRGF5 105	1.68	9.86
Health Return Guarantee Fund VI	ULIF 080 17/06/09 HRGF6 105	1.70	9.79
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	1.67	9.99
Health Return Guarantee Fund IX (5 Yrs)	ULIF 109 22/12/10 HRGF9 105	NA	NA
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	2.08	9.01
Income Fund	ULIF 089 24/11/09 LIncome 105	1.52	11.47
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	1.41	11.62
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	1.41	11.66
Invest Shield Fund - Pension	ULIF 019 03/01/05 PInvShld 105	1.41	10.82
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	2.53	7.38
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	1.69	7.69
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	2.53	7.58
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	1.69	8.87
Maximiser Fund V	ULIF 114 15/03/11 LMaximis5 105	1.52	4.25
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	0.86	9.74
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	1.52	10.10
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	1.52	7.57
Multiplier Fund	ULIF 042 22/11/07 LMultip1 105	2.53	9.53
Multiplier Fund II	ULIF 044 25/02/08 LMultip2 105	1.69	9.35
Multiplier Fund III	ULIF 046 25/02/08 LMultip3 105	2.53	9.16
Multiplier Fund IV	ULIF 047 25/02/08 LMultip4 105	1.69	9.43
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	1.41	10.85
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	1.52	8.22
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	2.53	8.29
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	1.13	8.24
Pension Bluechip Fund	ULIF 093 11/01/10 PBluChip 105	1.52	4.21
Pension Dynamic P/E Fund	ULIF 098 11/01/10 PDynamicPE 105	1.52	8.39
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	2.53	9.76
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	1.13	9.68
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	2.53	9.90
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	1.69	9.63
Pension Growth Fund*	ULIF 127 01/12/11 PGRROWTH 105	1.52	(34.59)
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	1.52	11.71
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	2.53	9.30
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	1.69	8.69
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	0.86	9.76

7. ANNUALISED EXPENSE RATIO AND GROSS INCOME RATIO (INCLUDING UNREALISED GAINS) TO AVERAGE DAILY NET ASSETS OF THE FUND FOR THE YEAR ENDED MARCH 31, 2013 (Contd.)

Fund name	SFIN	Expenses ratio (%)	Gross income ratio (%)
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCapBal 105	1.52	10.07
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCapGro 105	1.52	8.01
Pension Multiplier Fund	ULIF 043 25/02/08 PMultipl1 105	2.53	3.65
Pension Multiplier Fund II	ULIF 045 25/02/08 PMultipl2 105	1.69	2.92
Pension Opportunities Fund	ULIF 092 11/01/10 POpport 105	1.52	9.42
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	0.86	9.82
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	1.69	11.29
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	0.86	11.65
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	1.69	9.94
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	1.69	9.80
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	1.69	9.99
Pension Return Guarantee Fund IV	ULIF 070 31/03/09 PRGF4 105	1.69	10.07
Pension Return Guarantee Fund IX (10 Yrs)	ULIF 108 22/12/10 PRGF(S2) 105	1.69	12.48
Pension Return Guarantee Fund V	ULIF 074 29/04/09 PRGF5 105	1.69	10.13
Pension Return Guarantee Fund VI	ULIF 079 17/06/09 PRGF6 105	1.69	10.21
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	1.69	10.46
Pension Return Guarantee Fund VIII	ULIF 102 12/10/10 PRGF(S1) 105	1.69	12.30
Pension Return Guarantee Fund X (10 Yrs)	ULIF 113 13/01/11 PRGF(S3) 105	1.69	12.56
Pension Return Guarantee Fund XI (10 Yrs)	ULIF 122 19/04/11 PRGF(S4) 105	1.68	12.73
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	2.53	9.44
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	1.69	9.51
Pension Secure Fund*	ULIF 128 01/12/11 PSECURE 105	1.52	6.89
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	1.63	9.48
Pinnacle Fund II	ULIF 105 26/10/10 LPinnacle2 105	1.63	7.64
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	0.86	9.87
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	0.86	9.77
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	0.86	9.67
Protector Fund	ULIF 003 22/10/01 LProtect1 105	1.69	11.74
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	0.86	12.13
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	1.69	11.77
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	0.86	11.57
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	1.69	9.94
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF(T2) 105	1.69	10.00
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF(T3) 105	1.69	10.00
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF(T4) 105	1.69	9.94
Return Guarantee Fund V	ULIF 073 29/04/09 LRGF(T5) 105	1.69	10.04
Return Guarantee Fund VI	ULIF 078 17/06/09 LRGF(T6) 105	1.69	9.92
Return Guarantee Fund VII	ULIF 082 16/11/09 LRGF(T7) 105	1.68	10.31
Return Guarantee Fund VIII (5 Yrs)	ULIF 103 12/10/10 LRGF(T8) 105	1.69	10.72
Return Guarantee Fund VIII (10 Yrs)	ULIF 104 12/10/10 LRGF(S1) 105	1.69	12.06
Return Guarantee Fund IX (5 Yrs)	ULIF 106 22/12/10 LRGF(T9) 105	1.69	10.80
Return Guarantee Fund IX (10 Yrs)	ULIF 107 22/12/10 LRGF(S2) 105	1.69	12.62
Return Guarantee Fund X (5 Yrs)	ULIF 111 13/01/11 LRGF(T10) 105	1.69	10.82
Return Guarantee Fund X (10 Yrs)	ULIF 112 13/01/11 LRGF(S3) 105	1.69	12.52
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF(T11) 105	1.69	10.87
Return Guarantee Fund XI (10 Yrs)	ULIF 121 19/04/11 LRGF(S4) 105	1.69	12.43
RICH Fund	ULIF 048 17/03/08 LRICH1 105	2.53	4.61
RICH Fund II	ULIF 049 17/03/08 LRICH2 105	1.69	4.80
RICH Fund III	ULIF 050 17/03/08 LRICH3 105	2.53	4.22
RICH Fund IV	ULIF 051 17/03/08 LRICH4 105	1.69	4.69
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	1.41	10.18
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	1.41	9.37
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	1.41	9.02
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	1.97	9.38

Note: * denotes fund in existence for part of the year. In these cases, the ratios have been annualised / NA denotes funds not in existence during the year

ANNUALISED EXPENSE RATIO AND GROSS INCOME RATIO (INCLUDING UNREALISED GAINS) TO AVERAGE DAILY NET ASSETS OF THE FUND FOR THE YEAR ENDED MARCH 31, 2012

Fund name	SFIN	Expenses ratio (%)	Gross income ratio (%)
Anmol Nivesh Fund	ULIF 072 28/04/09 LAnmolNiv 105	1.14	9.79
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	2.48	4.81
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	1.14	4.81
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	2.48	4.58
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	1.14	5.71
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	1.49	(0.78)
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	1.39	9.66
Discontinued Fund - Life	ULIF 100 01/07/10 LDiscont 105	0.53	9.03
Dynamic P/E Fund	ULIF 097 11/01/10 LDynamicPE 105	1.49	(4.84)
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	2.48	0.36
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	1.14	0.72
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	2.48	(0.02)
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	1.14	1.30
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	2.48	(5.84)
Flexi Growth Fund II	ULIF 027 20/03/07 LFlexiGro2 105	1.66	(5.63)
Flexi Growth Fund III	ULIF 028 20/03/07 LFlexiGro3 105	2.48	(6.00)
Flexi Growth Fund IV	ULIF 038 27/08/07 LFlexiGro4 105	1.66	(5.02)
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	1.44	7.70
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	2.37	7.81
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	1.88	7.59
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	1.93	11.28
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	1.71	11.03
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	2.98	5.36
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	2.26	5.65
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	1.34	9.95
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	1.60	9.95
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	1.44	10.18
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	1.44	3.24
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	1.44	7.44
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	1.44	11.37
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	1.44	9.87
Group Return Guarantee Fund	ULGF 021 10/02/09 GRGF1 105	1.93	8.75
Group Return Guarantee Fund - A4	ULGF 025 14/03/11 GRGFA4 105	1.76	9.98
Group Return Guarantee Fund - S5	ULGF 026 14/03/11 GRGFS5 105	1.76	8.10
Group Return Guarantee Fund - S6*	ULGF 027 14/03/11 GRGFS6 105	1.86	5.02
Group Return Guarantee Fund - S7*	ULGF 028 01/07/11 GRGFS7 105	1.93	9.50
Group Return Guarantee Fund II	ULGF 022 30/03/09 GRGF2 105	1.93	8.77
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	1.93	8.44
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	1.44	9.97
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	1.44	8.48
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	1.14	4.35
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	1.14	2.50
Health Flexi Growth Fund	ULIF 057 15/01/09 HFlexiGro 105	1.65	(5.23)
Health Multiplier Fund	ULIF 058 15/01/09 HMultipl 105	1.65	(3.74)
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	0.89	9.89
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	0.89	10.19
Health Return Guarantee Fund	ULIF 062 15/01/09 HRGF1 105	1.65	9.05
Health Return Guarantee Fund II	ULIF 065 29/01/09 HRGF2 105	1.65	8.81
Health Return Guarantee Fund III	ULIF 068 26/02/09 HRGF3 105	1.65	8.75
Health Return Guarantee Fund IV	ULIF 071 31/03/09 HRGF4 105	1.65	8.84
Health Return Guarantee Fund V	ULIF 075 29/04/09 HRGF5 105	1.65	8.96
Health Return Guarantee Fund VI	ULIF 080 17/06/09 HRGF6 105	1.65	8.83
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	1.65	8.45
Health Return Guarantee Fund IX (5 Yrs)*	ULIF 109 22/12/10 HRGF9 105	1.54	1.83
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	2.04	5.02

ANNUALISED EXPENSE RATIO AND GROSS INCOME RATIO (INCLUDING UNREALISED GAINS) TO AVERAGE DAILY NET ASSETS OF THE FUND FOR THE YEAR ENDED MARCH 31, 2012 (Contd.)

Fund name	SFIN	Expenses ratio (%)	Gross income ratio (%)
Income Fund	ULIF 089 24/11/09 LIncome 105	1.49	10.09
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	1.39	9.66
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	1.39	5.13
Invest Shield Fund - Pension	ULIF 019 03/01/05 PInvShld 105	1.39	4.74
Maximiser Fund	ULIF 001 22/10/01 LMaximis 1 105	2.48	(4.88)
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	1.66	(4.77)
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	2.48	(4.83)
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	1.66	(4.08)
Maximiser Fund V*	ULIF 114 15/03/11 LMaximis5 105	1.49	22.90
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	0.89	9.99
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	1.49	2.23
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	1.49	(0.64)
Multiplier Fund	ULIF 042 22/11/07 LMultipl1 105	2.48	(5.93)
Multiplier Fund II	ULIF 044 25/02/08 LMultipl2 105	1.66	(5.07)
Multiplier Fund III	ULIF 046 25/02/08 LMultipl3 105	2.48	(5.77)
Multiplier Fund IV	ULIF 047 25/02/08 LMultipl4 105	1.66	(5.41)
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	1.39	3.24
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	1.49	(2.55)
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	2.48	3.79
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	1.14	3.44
Pension Bluechip Fund	ULIF 093 11/01/10 PBluChip 105	1.49	(3.64)
Pension Dynamic P/E Fund	ULIF 098 11/01/10 PDynamicPE 105	1.49	(5.24)
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	2.48	0.41
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	1.14	0.02
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	2.48	(5.25)
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	1.66	(5.76)
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	1.49	10.20
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	2.48	(3.76)
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	1.66	(4.38)
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	0.89	9.94
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCapBal 105	1.49	0.88
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCapGro 105	1.49	(1.16)
Pension Multiplier Fund	ULIF 043 25/02/08 PMultipl1 105	2.48	(7.55)
Pension Multiplier Fund II	ULIF 045 25/02/08 PMultipl2 105	1.66	(8.10)
Pension Opportunities Fund	ULIF 092 11/01/10 POpport 105	1.49	(4.86)
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	0.89	9.90
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	1.65	9.55
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	0.89	9.56
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	1.65	8.86
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	1.65	8.85
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	1.65	8.65
Pension Return Guarantee Fund IV	ULIF 070 31/03/09 PRGF4 105	1.65	8.62
Pension Return Guarantee Fund V	ULIF 074 29/04/09 PRGF5 105	1.65	8.48
Pension Return Guarantee Fund VI	ULIF 079 17/06/09 PRGF6 105	1.65	8.41
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	1.65	8.23
Pension Return Guarantee Fund VIII	ULIF 102 12/10/10 PRGF(S1) 105	1.65	6.83
Pension Return Guarantee Fund IX (10 Yrs)	ULIF 108 22/12/10 PRGF(S2) 105	1.65	6.70
Pension Return Guarantee Fund X (10 Yrs)	ULIF 113 13/01/11 PRGF(S3) 105	1.65	6.63
Pension Return Guarantee Fund XI (10 Yrs)*	ULIF 122 19/04/11 PRGF(S4) 105	1.65	8.64
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	2.48	(6.24)
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	1.65	(6.77)
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	1.60	(4.11)
Pinnacle Fund II	ULIF 105 26/10/10 LPinnacle2 105	1.60	(4.24)
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	0.89	9.97
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	0.89	9.97

ANNUALISED EXPENSE RATIO AND GROSS INCOME RATIO (INCLUDING UNREALISED GAINS) TO AVERAGE DAILY NET ASSETS OF THE FUND FOR THE YEAR ENDED MARCH 31, 2012 (Contd.)

Fund name	SFIN	Expenses ratio (%)	Gross income ratio (%)
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	0.89	9.94
Protector Fund	ULIF 003 22/10/01 LProtect1 105	1.65	9.41
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	0.89	9.60
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	1.65	9.44
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	0.89	9.55
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	1.65	8.69
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF(T2) 105	1.65	8.61
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF(T3) 105	1.65	8.63
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF(T4) 105	1.65	8.65
Return Guarantee Fund V	ULIF 073 29/04/09 LRGF(T5) 105	1.65	8.58
Return Guarantee Fund VI	ULIF 078 17/06/09 LRGF(T6) 105	1.65	8.53
Return Guarantee Fund VII	ULIF 082 16/11/09 LRGF(T7) 105	1.65	8.47
Return Guarantee Fund VIII (5 Yrs)	ULIF 103 12/10/10 LRGF(T8) 105	1.65	8.48
Return Guarantee Fund VIII (10 Yrs)	ULIF 104 12/10/10 LRGF(S1) 105	1.65	6.84
Return Guarantee Fund IX (5 Yrs)	ULIF 106 22/12/10 LRGF(T9) 105	1.65	8.21
Return Guarantee Fund IX (10 Yrs)	ULIF 107 22/12/10 LRGF(S2) 105	1.65	6.67
Return Guarantee Fund X (5 Yrs)	ULIF 111 13/01/11 LRGF(T10) 105	1.65	8.24
Return Guarantee Fund X (10 Yrs)	ULIF 112 13/01/11 LRGF(S3) 105	1.65	6.52
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF(T11) 105	1.65	8.52
Return Guarantee Fund XI (10 Yrs)*	ULIF 121 19/04/11 LRGF(S4) 105	1.65	7.92
RICH Fund	ULIF 048 17/03/08 LRICH1 105	2.48	(9.33)
RICH Fund II	ULIF 049 17/03/08 LRICH2 105	1.65	(8.75)
RICH Fund III	ULIF 050 17/03/08 LRICH3 105	2.48	(9.55)
RICH Fund IV	ULIF 051 17/03/08 LRICH4 105	1.65	(8.45)
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	1.39	6.53
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	1.39	5.90
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	1.39	(1.27)
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	1.93	3.41

Note: * denotes fund in existence for part of the year. In these cases, the ratios have been annualised

8. PROVISION FOR DOUBTFUL DEBTS ON ASSETS OF THE RESPECTIVE FUNDS

FY2013: Nil
 FY2012: Nil

9. FUND-WISE DISCLOSURE OF APPRECIATION AND/OR DEPRECIATION IN VALUE OF INVESTMENTS SEGREGATED ASSETS CLASS WISE FOR THE YEAR ENDED MARCH 31, 2013

(₹ '000)

Fund name	SFIN	Equity	Government securities	Debentures and other securities	Total
Anmol Nivesh Fund	ULIF 072 28/04/09 LANmolNiv 105	-	-	-	-
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	50,942	-	(1)	50,941
Dynamic P/E Fund	ULIF 097 11/01/10 LDynamicPE 105	1,095,226	27,653	164	1,123,043
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	(17,076)	67	3,643	(13,366)
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	(8,215)	(86)	2,017	(6,284)
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	(934)	(11)	99	(846)
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	(868)	(55)	371	(552)
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	171,876	-	(53)	171,823
Flexi Growth Fund II	ULIF 027 20/03/07 LFlexiGro2 105	526,907	-	14	526,921
Flexi Growth Fund III	ULIF 028 20/03/07 LFlexiGro3 105	31,320	-	(8)	31,312
Flexi Growth Fund IV	ULIF 038 27/08/07 LFlexiGro4 105	493,293	-	558	493,851
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	(104)	44	150	90
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	(124)	717	5,597	6,190
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	-	(27)	22	(5)
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	-	(1,236)	2,600	1,364
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	-	-	26	26

9. FUND-WISE DISCLOSURE OF APPRECIATION AND/OR DEPRECIATION IN VALUE OF INVESTMENTS SEGREGATED ASSETS CLASS WISE FOR THE YEAR ENDED MARCH 31, 2013 (Contd.)

(₹ '000)

Fund name	SFIN	Equity	Government securities	Debentures and other securities	Total
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	-	-	792	792
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	(69)	1	(81)	(149)
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	18	(4)	4	18
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	(43,648)	3,840	31,881	(7,927)
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	-	4,935	63,094	68,029
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	-	-	1,869	1,869
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	(66)	401	3,279	3,614
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	-	(137)	571	434
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	-	-	135	135
Group Return Guarantee Fund	ULGF 021 10/02/09 GRGF1 105	-	-	(55,233)	(55,233)
Group Return Guarantee Fund II	ULGF 022 30/03/09 GRGF2 105	-	-	(477)	(477)
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	-	-	61,834	61,834
Group Return Guarantee Fund - A4	ULGF 025 14/03/11 GRGFA4 105	-	-	-	-
Group Return Guarantee Fund - S5	ULGF 026 14/03/11 GRGFS5 105	-	-	2,598	2,598
Group Return Guarantee Fund - S7	ULGF 028 01/07/11 GRGFS7 105	-	-	11,564	11,564
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	-	-	24,322	24,322
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	47,278	1,056	9,910	58,244
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	1,831	(30)	158	1,959
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	-	(1,051)	2,723	1,672
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	4,074	(24)	121	4,171
Health Flexi Growth Fund	ULIF 057 15/01/09 HFlexiGro 105	112,425	-	12	112,437
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	-	-	7	7
Health Multiplier Fund	ULIF 058 15/01/09 HMultipl 105	14,984	-	-	14,984
Health Return Guarantee Fund	ULIF 062 15/01/09 HRGF1 105	-	-	133	133
Health Return Guarantee Fund II	ULIF 065 29/01/09 HRGF2 105	-	-	(41)	(41)
Health Return Guarantee Fund III	ULIF 068 26/02/09 HRGF3 105	-	-	(234)	(234)
Health Return Guarantee Fund IV	ULIF 071 31/03/09 HRGF4 105	-	-	(183)	(183)
Health Return Guarantee Fund V	ULIF 075 29/04/09 HRGF5 105	-	-	8	8
Health Return Guarantee Fund VI	ULIF 080 17/06/09 HRGF6 105	-	-	5	5
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	-	-	1	1
Income Fund	ULIF 089 24/11/09 LIncome 105	-	(7,069)	18,247	11,178
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	3,057	288	7,811	11,156
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	(172,712)	889	35,498	(136,325)
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	(36,678)	(334)	8,615	(28,397)
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	(6,284)	9	920	(5,355)
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	(1,489)	(189)	1,366	(312)
Protector Fund	ULIF 003 22/10/01 LProtect1 105	-	(9,092)	45,728	36,636
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	-	(5,129)	12,063	6,934
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	-	(245)	2,011	1,766
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	-	(2,944)	16,144	13,200
Discontinued Fund - Life	ULIF 100 01/07/10 LDiscont 105	-	-	(842)	(842)
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	(1,561,079)	-	(239)	(1,561,318)
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	(205,132)	-	(4)	(205,136)
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	(114,285)	-	32	(114,253)
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	(28,989)	-	8	(28,981)
Maximiser Fund V	ULIF 114 15/03/11 LMaximis5 105	(15,769)	-	11	(15,758)
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	-	-	1,091	1,091
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	-	-	58	58
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	-	-	15	15
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	23,337	(199)	1,570	24,708
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	496,159	-	(1)	496,158
Multiplier Fund	ULIF 042 22/11/07 LMultipl1 105	299,615	-	13	299,628
Multiplier Fund II	ULIF 044 25/02/08 LMultipl2 105	126,531	-	12	126,543
Multiplier Fund III	ULIF 046 25/02/08 LMultipl3 105	5,300	-	(2)	5,298
Multiplier Fund IV	ULIF 047 25/02/08 LMultipl4 105	59,323	-	10	59,333

9. FUND-WISE DISCLOSURE OF APPRECIATION AND/OR DEPRECIATION IN VALUE OF INVESTMENTS SEGREGATED ASSETS CLASS WISE FOR THE YEAR ENDED MARCH 31, 2013 (Contd.)

(₹ '000)					
Fund name	SFIN	Equity	Government securities	Debentures and other securities	Total
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	-	-	561	561
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	16,192	(521)	9,849	25,520
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	202,716	-	(21)	202,695
Pension Bluechip Fund	ULIF 093 11/01/10 PBluChip 105	101,796	-	(14)	101,782
Pension Dynamic P/E Fund	ULIF 098 11/01/10 PDynamicPE 105	1,348,984	29,042	560	1,378,586
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	1,563,797	-	(72)	1,563,725
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	928,149	-	40	928,189
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	30,560	91	1,753	32,404
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	30,729	263	2,040	33,032
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	979,181	-	6	979,187
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	149,970	-	4	149,974
Pension Growth Fund	ULIF 127 01/12/11 PGRWTH 105	(6,243)	-	4	(6,239)
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	-	(5,653)	37,847	32,194
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	425,985	72,256	(7)	498,234
Pinnacle Fund II	ULIF 105 26/10/10 LPinnacle2 105	116,118	14,485	2	130,605
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	470,060	49,923	70	520,053
Invest Shield Fund - Pension	ULIF 019 03/01/05 PInvShld 105	187	(77)	955	1,065
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	99,034	(514)	19,425	117,945
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	105,886	980	26,974	133,840
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	-	4,296	79,155	83,451
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	-	(5,321)	40,606	35,285
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	9,913	-	6	9,919
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	(374,102)	-	204	(373,898)
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCCapBal 105	40,307	171	2,465	42,943
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCCapGro 105	1,005,450	-	1	1,005,451
Pension Multiplier Fund	ULIF 043 25/02/08 PMulti1 105	305,667	-	(3)	305,664
Pension Multiplier Fund II	ULIF 045 25/02/08 PMulti2 105	113,676	-	(18)	113,658
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	-	-	552	552
Pension Opportunities Fund	ULIF 092 11/01/10 POpport 105	442,272	-	(5)	442,267
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	-	-	17,867	17,867
Pension Return Guarantee Fund X (10 Yrs)	ULIF 113 13/01/11 PRGF(S3) 105	-	1,595	1,501	3,096
Pension Return Guarantee Fund XI (10 Yrs)	ULIF 122 19/04/11 PRGF(S4) 105	-	183	79	262
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	-	-	(8,389)	(8,389)
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	-	-	(5,103)	(5,103)
Pension Return Guarantee Fund IV	ULIF 070 31/03/09 PRGF4 105	-	-	8,196	8,196
Pension Return Guarantee Fund V	ULIF 074 29/04/09 PRGF5 105	-	-	5,223	5,223
Pension Return Guarantee Fund VI	ULIF 079 17/06/09 PRGF6 105	-	-	7,353	7,353
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	-	-	15,478	15,478
Pension Return Guarantee Fund VIII	ULIF 102 12/10/10 PRGF(S1) 105	-	2,120	2,484	4,604
Pension Return Guarantee Fund IX (10 Yrs)	ULIF 108 22/12/10 PRGF(S2) 105	-	581	772	1,353
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	-	-	1,675	1,675
Pension Secure Fund	ULIF 128 01/12/11 PSECURE 105	-	(312)	5	(307)
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	-	-	4,371	4,371
Return Guarantee Fund X (5 Yrs)	ULIF 111 13/01/11 LRGF(T10) 105	-	-	58,608	58,608
Return Guarantee Fund X (10 Yrs)	ULIF 112 13/01/11 LRGF(S3) 105	-	4,202	6,830	11,032
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF(T11) 105	-	-	29,815	29,815
Return Guarantee Fund XI (10 Yrs)	ULIF 121 19/04/11 LRGF(S4) 105	-	607	240	847
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF(T2) 105	-	-	104	104
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF(T3) 105	-	-	318	318
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF(T4) 105	-	-	4,503	4,503
Return Guarantee Fund V	ULIF 073 29/04/09 LRGF(T5) 105	-	-	1,425	1,425
Return Guarantee Fund VI	ULIF 078 17/06/09 LRGF(T6) 105	-	-	1,743	1,743
Return Guarantee Fund VII	ULIF 082 16/11/09 LRGF(T7) 105	-	-	907	907
Return Guarantee Fund VIII (5 Yrs)	ULIF 103 12/10/10 LRGF(T8) 105	-	-	22,809	22,809
Return Guarantee Fund VIII (10 Yrs)	ULIF 104 12/10/10 LRGF(S1) 105	-	1,525	4,541	6,066

9. FUND-WISE DISCLOSURE OF APPRECIATION AND/OR DEPRECIATION IN VALUE OF INVESTMENTS SEGREGATED ASSETS CLASS WISE FOR THE YEAR ENDED MARCH 31, 2013

(₹ '000)

Fund name	SFIN	Equity	Government securities	Debentures and other securities	Total
Return Guarantee Fund IX (5 Yrs)	ULIF 106 22/12/10 LRGF(T9) 105	-	-	32,113	32,113
Return Guarantee Fund IX (10 Yrs)	ULIF 107 22/12/10 LRGF(S2) 105	-	1,756	2,165	3,921
RICH Fund	ULIF 048 17/03/08 LRICH1 105	626,350	-	(2)	626,348
RICH Fund II	ULIF 049 17/03/08 LRICH2 105	617,361	-	12	617,373
RICH Fund III	ULIF 050 17/03/08 LRICH3 105	38,892	-	(5)	38,887
RICH Fund IV	ULIF 051 17/03/08 LRICH4 105	247,618	-	14	247,632
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	1,474	(6)	73	1,541
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	2,906	(25)	353	3,234
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	-	(71)	13,314	13,243
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	-	(3,240)	25,717	22,477
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	2,167	67	1,209	3,443
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	845	(4)	371	1,212
Total		10,993,872	180,437	805,734	11,980,043

FUND-WISE DISCLOSURE OF APPRECIATION AND/OR DEPRECIATION IN VALUE OF INVESTMENTS SEGREGATED ASSETS CLASS WISE FOR THE YEAR ENDED MARCH 31, 2012

(₹ '000)

Fund name	SFIN	Equity	Government securities	Debentures and other securities	Total
Anmol Nivesh Fund	ULIF 072 28/04/09 LANmolNiv 105	-	-	-	-
Balancer Fund*		(1,359,827)	21,661	51,602	(1,286,564)
Balancer Fund	ULIF 002 22/10/01 LBalancer1 105	202,351	(20,464)	(3,699)	178,188
Balancer Fund II	ULIF 014 17/05/04 LBalancer2 105	58,392	(5,691)	(835)	51,866
Balancer Fund III	ULIF 023 13/03/06 LBalancer3 105	4,388	(645)	(127)	3,616
Balancer Fund IV	ULIF 039 27/08/07 LBalancer4 105	11,265	(992)	(218)	10,055
Bluechip Fund	ULIF 087 24/11/09 LBluChip 105	(1,772)	-	(43)	(1,815)
Cash Plus Fund*		-	(890)	19,987	19,097
Cash Plus Fund	ULIF 008 11/08/03 LCashPlus 105	-	(38)	2,526	2,488
Discontinued Fund - Life	ULIF 100 01/07/10 LDiscont 105	-	-	8	8
Dynamic P/E Fund	ULIF 097 11/01/10 LDynmicPE 105	(621,375)	(9,388)	(1,529)	(632,292)
Flexi Balanced Fund*		(215,549)	1,809	5,364	(208,376)
Flexi Balanced Fund	ULIF 031 20/03/07 LFlexiBal1 105	46,646	(1,441)	(347)	44,858
Flexi Balanced Fund II	ULIF 032 20/03/07 LFlexiBal2 105	28,194	(851)	(69)	27,274
Flexi Balanced Fund III	ULIF 033 20/03/07 LFlexiBal3 105	2,636	(81)	52	2,607
Flexi Balanced Fund IV	ULIF 040 27/08/07 LFlexiBal4 105	6,947	(207)	78	6,818
Flexi Growth Fund*		(9,262,413)	-	903	(9,261,510)
Flexi Growth Fund	ULIF 026 20/03/07 LFlexiGro1 105	1,495,484	-	(8,889)	1,486,595
Flexi Growth Fund II	ULIF 027 20/03/07 LFlexiGro2 105	716,821	-	(4,176)	712,645
Flexi Growth Fund III	ULIF 028 20/03/07 LFlexiGro3 105	79,047	-	(508)	78,539
Flexi Growth Fund IV	ULIF 038 27/08/07 LFlexiGro4 105	626,559	-	(4,025)	622,534
Group Balanced Fund	ULGF 001 03/04/03 GBalancer 105	(201,172)	(5,191)	30,122	(176,241)
Group Capital Guarantee Balanced Fund*		(48,285)	267	8,803	(39,215)
Group Capital Guarantee Balanced Fund	ULGF 006 03/10/05 GCGBal1 105	1,744	(85)	44	1,703
Group Capital Guarantee Balanced Fund II	ULGF 010 21/03/07 GCGBal2 105	23,039	(888)	88	22,239
Group Capital Guarantee Debt Fund*		-	622	448	1,070
Group Capital Guarantee Debt Fund	ULGF 007 28/10/05 GCGDebt1 105	-	(16)	3	(13)
Group Capital Guarantee Debt Fund II	ULGF 011 21/03/07 GCGDebt2 105	-	(560)	(550)	(1,110)
Group Capital Guarantee Growth Fund*		(3,486)	5	301	(3,180)
Group Capital Guarantee Growth Fund	ULGF 008 11/12/06 GCGGrowth1 105	719	(10)	10	719
Group Capital Guarantee Growth Fund II	ULGF 012 05/07/07 GCGGrowth2 105	1,202	(16)	30	1,216
Group Capital Guarantee Short Term Debt Fund*		-	-	(73)	(73)
Group Capital Guarantee Short Term Debt Fund	ULGF 005 24/02/04 GCGSTDebt1 105	-	-	(2)	(2)
Group Capital Guarantee Short Term Debt Fund II	ULGF 009 16/03/07 GCGSTDebt2 105	-	-	(93)	(93)
Group Debt Fund	ULGF 002 03/04/03 GDebt 105	-	(1,222)	18,011	16,789
Group Growth Fund	ULGF 004 30/10/03 GGrowth 105	(266,501)	(952)	4,080	(263,373)
Group Leave Encashment Balance Fund	ULGF 013 02/04/08 GLEBal 105	(6,190)	(178)	2,407	(3,961)

FUND-WISE DISCLOSURE OF APPRECIATION AND/OR DEPRECIATION IN VALUE OF INVESTMENTS SEGREGATED ASSETS CLASS WISE FOR THE YEAR ENDED MARCH 31, 2012 (Contd.)

(₹ '000)

Fund name	SFIN	Equity	Government securities	Debentures and other securities	Total
Group Leave Encashment Income Fund	ULGF 014 02/04/08 GLEIncome 105	-	(32)	130	98
Group Leave Encashment Short Term Fund	ULGF 024 26/02/10 GLEST 105	-	-	12	12
Group Return Guarantee Fund	ULGF 021 10/02/09 GRGF1 105	-	-	30,828	30,828
Group Return Guarantee Fund - A4	ULGF 025 14/03/11 GRGFA4 105	-	-	(43)	(43)
Group Return Guarantee Fund - S5	ULGF 026 14/03/11 GRGFS5 105	-	-	(290)	(290)
Group Return Guarantee Fund - S7	ULGF 028 01/07/11 GRGFS7 105	-	-	(703)	(703)
Group Return Guarantee Fund II	ULGF 022 30/03/09 GRGF2 105	-	-	1,417	1,417
Group Return Guarantee Fund III	ULGF 023 16/06/09 GRGF3 105	-	-	1,310	1,310
Group Short Term Debt Fund	ULGF 003 03/04/03 GSTDebt 105	-	-	84	84
Group Superannuation Corporate Bond Fund	ULGF 015 22/12/08 GSACorBon 105	-	-	(8,215)	(8,215)
Health Balancer Fund	ULIF 059 15/01/09 HBalancer 105	(234)	(39)	141	(132)
Health Flexi Balanced Fund	ULIF 060 15/01/09 HFlexiBal 105	(489)	(32)	42	(479)
Health Flexi Growth Fund	ULIF 057 15/01/09 HFlexiGro 105	(47,914)	-	37	(47,877)
Health Multiplier Fund	ULIF 058 15/01/09 HMultipl 105	(7,642)	-	(12)	(7,654)
Health Preserver Fund	ULIF 056 15/01/09 HPreserv 105	-	-	-	-
Health Protector Fund	ULIF 061 15/01/09 HProtect 105	-	(47)	1,411	1,364
Health Return Guarantee Fund	ULIF 062 15/01/09 HRGF1 105	-	-	69	69
Health Return Guarantee Fund II	ULIF 065 29/01/09 HRGF2 105	-	-	(141)	(141)
Health Return Guarantee Fund III	ULIF 068 26/02/09 HRGF3 105	-	-	189	189
Health Return Guarantee Fund IV	ULIF 071 31/03/09 HRGF4 105	-	-	180	180
Health Return Guarantee Fund V	ULIF 075 29/04/09 HRGF5 105	-	-	101	101
Health Return Guarantee Fund VI	ULIF 080 17/06/09 HRGF6 105	-	-	48	48
Health Return Guarantee Fund VII	ULIF 084 16/11/09 HRGF7 105	-	-	67	67
Highest NAV Fund B	ULIF 116 15/03/11 LHighNavB 105	99,899	(35,512)	22	64,409
Income Fund	ULIF 089 24/11/09 LIncome 105	-	(1,134)	3,941	2,807
Invest Shield Cash Fund	ULIF 020 03/01/05 LInvCash 105	-	4	4,617	4,621
Invest Shield Fund - Life	ULIF 018 03/01/05 LInvShld 105	(28,564)	(976)	4,075	(25,465)
Invest Shield Fund - Pension	ULIF 019 03/01/05 PlnvShld 105	(4,374)	(116)	641	(3,849)
Maximiser Fund*		(15,761,438)	-	2,380	(15,759,058)
Maximiser Fund	ULIF 001 22/10/01 LMaximis1 105	2,127,998	-	(1,541)	2,126,457
Maximiser Fund II	ULIF 012 17/05/04 LMaximis2 105	502,867	-	(405)	502,462
Maximiser Fund III	ULIF 022 13/03/06 LMaximis3 105	101,843	-	(88)	101,755
Maximiser Fund IV	ULIF 037 27/08/07 LMaximis4 105	32,043	-	(23)	32,020
Maximiser Fund V	ULIF 114 15/03/11 LMaximis5 105	17,043	-	(1)	17,042
Money Market Fund	ULIF 090 24/11/09 LMoneyMkt 105	-	-	(55)	(55)
Multi Cap Balanced Fund	ULIF 088 24/11/09 LMCapBal 105	(10,033)	(240)	186	(10,087)
Multi Cap Growth Fund	ULIF 085 24/11/09 LMCapGro 105	(35,463)	-	(1,321)	(36,784)
Multiplier Fund*		(3,839,976)	-	1,049	(3,838,927)
Multiplier Fund	ULIF 042 22/11/07 LMultipl1 105	835,089	-	(5,712)	829,377
Multiplier Fund II	ULIF 044 25/02/08 LMultipl2 105	154,022	-	(897)	153,125
Multiplier Fund III	ULIF 046 25/02/08 LMultipl3 105	12,133	-	(84)	12,049
Multiplier Fund IV	ULIF 047 25/02/08 LMultipl4 105	63,836	-	(416)	63,420
New Invest Shield Balanced Fund	ULIF 025 21/08/06 LInvShldNw 105	(52,746)	(1,103)	6,131	(47,718)
Opportunities Fund	ULIF 086 24/11/09 LOpport 105	(51,560)	-	(101)	(51,661)
Pension Balancer Fund*		(743,315)	(5,883)	24,586	(724,612)
Pension Balancer Fund	ULIF 005 03/05/02 PBalancer1 105	100,905	687	(302)	101,290
Pension Balancer Fund II	ULIF 015 17/05/04 PBalancer2 105	115,524	1,509	(1,754)	115,279
Pension Bluechip Fund	ULIF 093 11/01/10 PBluChip 105	(45,124)	-	(71)	(45,195)
Pension Dynamic P/E Fund	ULIF 098 11/01/10 PDynamicPE 105	(794,314)	(8,968)	(2,130)	(805,412)
Pension Flexi Balanced Fund*		(200,620)	(713)	3,360	(197,973)
Pension Flexi Balanced Fund	ULIF 034 20/03/07 PFlexiBal1 105	35,219	34	(21)	35,232
Pension Flexi Balanced Fund II	ULIF 035 20/03/07 PFlexiBal2 105	47,487	137	(183)	47,441
Pension Flexi Growth Fund*		(8,944,155)	-	984	(8,943,171)
Pension Flexi Growth Fund	ULIF 029 20/03/07 PFlexiGro1 105	1,465,961	-	(7,153)	1,458,808

FUND-WISE DISCLOSURE OF APPRECIATION AND/OR DEPRECIATION IN VALUE OF INVESTMENTS SEGREGATED ASSETS CLASS WISE FOR THE YEAR ENDED MARCH 31, 2012 (Contd.)

(₹ '000)

Fund name	SFIN	Equity	Government securities	Debentures and other securities	Total
Pension Flexi Growth Fund II	ULIF 030 20/03/07 PFlexiGro2 105	1,653,991	-	(7,976)	1,646,015
Pension Income Fund	ULIF 095 11/01/10 PIncome 105	-	(823)	6,541	5,718
Pension Maximiser Fund*		(5,666,355)	-	691	(5,665,664)
Pension Maximiser Fund	ULIF 004 03/05/02 PMaximis1 105	320,409	-	(1,793)	318,616
Pension Maximiser Fund II	ULIF 013 17/05/04 PMaximis2 105	1,162,718	-	(6,903)	1,155,815
Pension Money Market Fund	ULIF 096 11/01/10 PMoneyMkt 105	-	-	(80)	(80)
Pension Multi Cap Balanced Fund	ULIF 094 11/01/10 PMCpBal 105	(34,244)	(291)	470	(34,065)
Pension Multi Cap Growth Fund	ULIF 091 11/01/10 PMCpGro 105	(230,671)	-	(4,682)	(235,353)
Pension Multiplier Fund*		(1,679,280)	-	103	(1,679,177)
Pension Multiplier Fund	ULIF 043 25/02/08 PMultip1 105	279,652	-	(33)	279,619
Pension Multiplier Fund II	ULIF 045 25/02/08 PMultip2 105	196,453	-	(10)	196,443
Pension Opportunities Fund	ULIF 092 11/01/10 POpport 105	(139,829)	-	(1,354)	(141,183)
Pension Preserver Fund	ULIF 011 17/05/04 PPreserv 105	-	-	(305)	(305)
Pension Protector Fund*		-	(102)	43,718	43,616
Pension Protector Fund	ULIF 006 03/05/02 PProtect1 105	-	(218)	6,990	6,772
Pension Protector Fund II	ULIF 017 17/05/04 PProtect2 105	-	840	3,295	4,135
Pension Return Guarantee Fund	ULIF 055 18/12/08 PRGF1 105	-	-	6,199	6,199
Pension Return Guarantee Fund II	ULIF 064 27/01/09 PRGF2 105	-	-	9,221	9,221
Pension Return Guarantee Fund III	ULIF 067 26/02/09 PRGF3 105	-	-	16,335	16,335
Pension Return Guarantee Fund IV	ULIF 070 31/03/09 PRGF4 105	-	-	1,678	1,678
Pension Return Guarantee Fund V	ULIF 074 29/04/09 PRGF5 105	-	-	682	682
Pension Return Guarantee Fund VI	ULIF 079 17/06/09 PRGF6 105	-	-	170	170
Pension Return Guarantee Fund VII	ULIF 083 16/11/09 PRGF7 105	-	-	1,344	1,344
Pension Return Guarantee Fund VIII	ULIF 102 12/10/10 PRGF(S1) 105	-	(2,176)	(79)	(2,255)
Pension Return Guarantee Fund IX (10 Yrs)	ULIF 108 22/12/10 PRGF(S2) 105	-	(717)	(19)	(736)
Pension Return Guarantee Fund X (10 Yrs)	ULIF 113 13/01/11 PRGF(S3) 105	-	(1,835)	13	(1,822)
Pension Return Guarantee Fund XI (10 Yrs)	ULIF 122 19/04/11 PRGF(S4) 105	-	(96)	20	(76)
Pension RICH Fund*		(8,742,571)	-	471	(8,742,100)
Pension RICH Fund	ULIF 052 17/03/08 PRICH1 105	2,643,615	-	(5,247)	2,638,368
Pension RICH Fund II	ULIF 053 17/03/08 PRICH2 105	2,096,490	-	(4,097)	2,092,393
Pinnacle Fund	ULIF 081 26/10/09 LPinnacle 105	(290,488)	(53,611)	(824)	(344,923)
Pinnacle Fund II	ULIF 105 26/10/10 LPinnacle2 105	(53,428)	(14,491)	(309)	(68,228)
Preserver Fund*		-	-	224	224
Preserver Fund	ULIF 010 17/05/04 LPreserv1 105	-	-	(194)	(194)
Preserver Fund III	ULIF 021 13/03/06 LPreserv3 105	-	-	(12)	(12)
Preserver Fund IV	ULIF 036 27/08/07 LPreserv4 105	-	-	(8)	(8)
Protector Fund*		-	26,120	48,034	74,154
Protector Fund	ULIF 003 22/10/01 LProtect1 105	-	(17,744)	(3,860)	(21,604)
Protector Fund II	ULIF 016 17/05/04 LProtect2 105	-	(6,113)	1,039	(5,074)
Protector Fund III	ULIF 024 13/03/06 LProtect3 105	-	(1,030)	150	(880)
Protector Fund IV	ULIF 041 27/08/07 LProtect4 105	-	(6,988)	526	(6,462)
Return Guarantee Fund	ULIF 054 18/12/08 LRGF1 105	-	-	923	923
Return Guarantee Fund II	ULIF 063 27/01/09 LRGF(T2) 105	-	-	2,233	2,233
Return Guarantee Fund III	ULIF 066 26/02/09 LRGF(T3) 105	-	-	3,288	3,288
Return Guarantee Fund IV	ULIF 069 31/03/09 LRGF(T4) 105	-	-	(29)	(29)
Return Guarantee Fund V	ULIF 073 29/04/09 LRGF(T5) 105	-	-	513	513
Return Guarantee Fund VI	ULIF 078 17/06/09 LRGF(T6) 105	-	-	551	551
Return Guarantee Fund VII	ULIF 082 16/11/09 LRGF(T7) 105	-	-	336	336
Return Guarantee Fund IX (5 Yrs)	ULIF 106 22/12/10 LRGF(T9) 105	-	-	(2,890)	(2,890)
Return Guarantee Fund IX (10 Yrs)	ULIF 107 22/12/10 LRGF(S2) 105	-	(2,266)	(172)	(2,438)
Return Guarantee Fund VIII (5 Yrs)	ULIF 103 12/10/10 LRGF(T8) 105	-	-	3,503	3,503
Return Guarantee Fund VIII (10 Yrs)	ULIF 104 12/10/10 LRGF(S1) 105	-	(4,094)	(314)	(4,408)
Return Guarantee Fund X (5 Yrs)	ULIF 111 13/01/11 LRGF(T10) 105	-	-	(7,103)	(7,103)
Return Guarantee Fund X (10 Yrs)	ULIF 112 13/01/11 LRGF(S3) 105	-	(8,035)	(235)	(8,270)

FUND-WISE DISCLOSURE OF APPRECIATION AND/OR DEPRECIATION IN VALUE OF INVESTMENTS SEGREGATED ASSETS CLASS WISE FOR THE YEAR ENDED MARCH 31, 2012

(₹ '000)

Fund name	SFIN	Equity	Government securities	Debentures and other securities	Total
Return Guarantee Fund XI (5 Yrs)	ULIF 120 17/03/11 LRGF(T11) 105	-	-	(2,589)	(2,589)
Return Guarantee Fund XI (10 Yrs)	ULIF 121 19/04/11 LRGF(S4) 105	-	(195)	22	(173)
RICH Fund*		(5,751,440)	-	1,932	(5,749,508)
RICH Fund	ULIF 048 17/03/08 LRICH1 105	1,123,540	-	(5,236)	1,118,304
RICH Fund II	ULIF 049 17/03/08 LRICH2 105	1,002,601	-	(4,608)	997,993
RICH Fund III	ULIF 050 17/03/08 LRICH3 105	75,402	-	(340)	75,062
RICH Fund IV	ULIF 051 17/03/08 LRICH4 105	418,357	-	(1,847)	416,510
Secure Plus Fund	ULIF 007 11/08/03 LSecPlus 105	(6,303)	(221)	1,311	(5,213)
Secure Plus Pension Fund	ULIF 009 17/11/03 PSecPlus 105	(2,709)	(55)	437	(2,327)
Secure Save Builder Fund	ULIF 077 29/05/09 LSSavBuil 105	(1,032)	(5)	52	(985)
Secure Save Guarantee Fund	ULIF 076 29/05/09 LSSavGtee 105	(2,378)	(32)	238	(2,172)
Total		(45,164,728)	(172,044)	276,165	(45,060,607)

* During FY2012 linked funds with different plans below them were split into segregated linked funds as per IRDA circular no. IRDA/F&I/CIR/INV/173/08/2011 dated July 29, 2011. Further, as prescribed in the circular a unique Segregated Fund Identification Number (SFIN) was assigned to each segregated fund on the date of such split. Accordingly, disclosures for the period before the split cannot be identified with an SFIN

10. INDUSTRY WISE DISCLOSURE OF INVESTMENTS (WITH EXPOSURE OF 10% AND ABOVE):

Industry	Anmol Nivesh Fund - ULIF 072 28/04/09 LANmolNiv 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% Punjab National Bank 2014	FD	620	9.45%	-	-
	9.75% Oriental Bank Of Commerce 2013	FD	610	9.29%	-	-
	9.50% Canara Bank 2013	FD	600	9.14%	-	-
	Indian Bank 2013	CD	577	8.79%	-	-
	9.50% IDBI Bank Limited 2013	FD	573	8.73%	285	5.51%
	9.75% State Bank of Bikaner & Jaipur 2016	FD	451	6.87%	-	-
	State Bank of Patiala 2014	CD	277	4.21%	-	-
	9.50% State Bank of India 2013	FD	250	3.81%	-	-
	9.30% Axis Bank Limited 2016	FD	200	3.05%	-	-
	Corporation Bank 2014	CD	186	2.83%	-	-
	State Bank of Mysore 2014	CD	92	1.41%	-	-
	Axis Bank Limited 2014	CD	92	1.41%	-	-
	ICICI Bank Limited 2014	CD	92	1.41%	-	-
	Indian Overseas Bank 2014	CD	92	1.40%	-	-
	10.02% Union Bank of India 2013	FD	-	-	479	9.26%
	10.30% Canara Bank 2013	FD	-	-	475	9.18%
	10.30% Axis Bank Limited 2013	FD	-	-	466	9.00%
	9.80% Bank of India 2012	FD	-	-	450	8.69%
	9.85% State Bank of India 2013	FD	-	-	414	7.99%
	Punjab National Bank 2012	CD	-	-	285	5.50%
	State Bank of Hyderabad 2012	CD	-	-	192	3.70%
	IDBI Bank Limited 2013	CD	-	-	184	3.56%
	9.90% ICICI Bank Limited 2012	FD	-	-	182	3.51%
	Oriental Bank Of Commerce 2012	CD	-	-	96	1.85%
	State Bank of Mysore 2012	CD	-	-	94	1.82%
	Punjab National Bank 2013	CD	-	-	92	1.78%
Indian Overseas Bank 2013	CD	-	-	92	1.78%	
Central Bank of India 2013	CD	-	-	91	1.76%	
Banking services total			4,712	71.79%	3,877	74.89%
Others			776	11.82%	892	17.24%
Net current assets			1,076	16.39%	408	7.87%
Grand total			6,564	100.00%	5,177	100.00%

Industry	Balancer Fund - ULIF 002 22/10/01 LBalancer1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	520,900	4.28%	-	-
	HDFC Bank Limited	Equity	379,149	3.11%	4,40,751	3.24%
	Indian Overseas Bank 2014	CD	291,994	2.40%	-	-
	Oriental Bank Of Commerce 2014	CD	244,868	2.01%	-	-
	9.70% Corporation Bank 2014	FD	200,400	1.65%	-	-
	9.72% Bank of Baroda 2014	FD	200,000	1.64%	-	-
	9.90% Canara Bank 2013	FD	200,000	1.64%	1,00,000	0.74%
	State Bank of Mysore 2014	CD	172,433	1.42%	-	-
	10.10% Union Bank of India 2014	FD	100,000	0.82%	2,00,000	1.47%
	8.95% HDFC Bank Limited 2022	NCD	95,985	0.79%	-	-
	ICICI Bank Limited 2014	CD	71,269	0.59%	-	-
	UCO Bank 2014	CD	69,905	0.57%	-	-
	State Bank of Hyderabad 2014	CD	65,070	0.53%	-	-
	10.85% HDFC Bank Limited 2023	NCD	64,276	0.53%	-	-
	Central Bank of India 2014	CD	58,525	0.48%	-	-
	9.15% Axis Bank Limited 2022	NCD	51,446	0.42%	-	-
	10.10% Axis Bank Limited 2013	FD	50,000	0.41%	1,00,000	0.74%
	9.75% State Bank of Bikaner & Jaipur 2016	FD	39,200	0.32%	-	-
	Corporation Bank 2014	CD	37,322	0.31%	-	-
	State Bank of Travancore 2013	CD	36,359	0.30%	-	-
	10.84% HDFC Bank Limited 2022	NCD	26,597	0.22%	-	-
	9.15% ICICI Bank Limited 2022	NCD	25,251	0.21%	-	-
	Axis Bank Limited 2013	CD	16,872	0.14%	-	-
	Bank of Baroda 2014	CD	15,104	0.12%	-	-
	9.75% State Bank of Bikaner & Jaipur 2014	FD	9,600	0.08%	-	-
	9.85% State Bank of India 2013	FD	-	-	601,623	4.43%
	10.68% State Bank of India 2014	FD	-	-	300,000	2.21%
	Oriental Bank Of Commerce 2013	CD	-	-	289,455	2.13%
	State Bank of India	Equity	-	-	215,878	1.59%
	10.79% Canara Bank 2013	FD	-	-	215,174	1.58%
	10.80% Punjab National Bank 2013	FD	-	-	202,000	1.49%
	10.91% Corporation Bank 2013	FD	-	-	200,000	1.47%
	Axis Bank Limited	Equity	-	-	189,421	1.39%
	10.80% Canara Bank 2013	FD	-	-	160,000	1.18%
	Bank of India 2013	CD	-	-	150,260	1.11%
	Bank of India 2012	CD	-	-	142,020	1.05%
	10.60% Canara Bank 2013	FD	-	-	140,000	1.03%
	Corporation Bank 2012	CD	-	-	1,28,672	0.95%
	HDFC Bank Limited 2012	CD	-	-	1,16,448	0.86%
	10.91% Punjab National Bank 2013	FD	-	-	1,00,100	0.74%
10.76% Canara Bank 2013	FD	-	-	1,00,000	0.74%	
10.30% Canara Bank 2013	FD	-	-	89,265	0.66%	
10.02% Union Bank of India 2013	FD	-	-	79,960	0.59%	
IDBI Bank Limited 2012	CD	-	-	79,952	0.59%	
Indian Bank 2012	CD	-	-	78,787	0.58%	
Bank of Baroda 2012	CD	-	-	77,713	0.57%	
Union Bank of India 2012	CD	-	-	71,600	0.53%	
10.30% Axis Bank Limited 2013	FD	-	-	44,746	0.33%	
Central Bank of India 2013	CD	-	-	44,682	0.33%	

Industry	Balancer Fund - ULIF 002 22/10/01 LBalancer1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Andhra Bank 2013	CD	-	-	44,616	0.33%
	Federal Bank Limited 2013	CD	-	-	44,558	0.33%
	Corporation Bank 2013	CD	-	-	43,760	0.32%
	Indian Overseas Bank 2013	CD	-	-	36,064	0.27%
	State Bank of Mysore 2012	CD	-	-	23,993	0.18%
	UCO Bank 2012	CD	-	-	22,314	0.16%
	IDBI Bank Limited 2013	CD	-	-	16,757	0.12%
	Union Bank of India	Equity	-	-	14,264	0.10%
	Vijaya Bank 2013	CD	-	-	11,782	0.09%
	Oriental Bank Of Commerce	Equity	-	-	11,767	0.09%
	Punjab National Bank 2012	CD	-	-	11,163	0.08%
Banking services total			3,042,525	24.99%	4,939,544	36.36%
Housing finance services	Housing Development Finance Corporation Limited	Equity	327,802	2.69%	2,84,147	2.09%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	305,938	2.51%	2,39,406	1.76%
	9.57% LIC Housing Finance Limited 2017	NCD	119,580	0.98%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	83,237	0.68%	-	-
	9.68% Housing Development Finance Corporation Limited 2015	NCD	78,538	0.64%	76,034	0.56%
	9.50% LIC Housing Finance Limited 2016	NCD	73,604	0.60%	89,987	0.66%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	61,341	0.50%	64,849	0.48%
	9.75% LIC Housing Finance Limited 2015	NCD	58,682	0.48%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	49,681	0.41%	49,221	0.36%
	Housing Development Finance Corporation Limited 2016	FRN	48,000	0.39%	48,000	0.35%
	9.75% LIC Housing Finance Limited 2017	NCD	47,899	0.39%	-	-
	9.70% Housing Development Finance Corporation Limited 2016	NCD	44,543	0.37%	44,030	0.32%
	9.39% LIC Housing Finance Limited 2015	NCD	44,201	0.36%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	40,012	0.33%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	33,357	0.27%	32,729	0.24%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	30,910	0.25%	42,180	0.31%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	26,166	0.21%	-	-
	9.70% LIC Housing Finance Limited 2017	NCD	24,419	0.20%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	18,314	0.15%	-	-
	10.25% Housing Development Finance Corporation Limited 2017	NCD	14,492	0.12%	-	-
	9.25% Housing Development Finance Corporation Limited 2016	NCD	8,012	0.07%	7,855	0.06%
	9.60% Housing Development Finance Corporation Limited 2014	NCD	7,025	0.06%	-	-
	11.15% Housing Development Finance Corporation Limited 2018	NCD	6,481	0.05%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	82,273	0.61%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	71,465	0.53%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	54,600	0.40%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	47,666	0.35%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	38,701	0.28%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	32,776	0.24%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	-	-	22,827	0.17%
	7.99% LIC Housing Finance Limited 2013	NCD	-	-	17,637	0.13%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	15,953	0.12%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	14,896	0.11%
	10.25% ICICI Home Finance Company Limited 2014	NCD	-	-	3,004	0.02%
Housing finance services total			15,52,235	12.75%	13,80,237	10.16%
Others			71,85,935	59.01%	69,45,046	51.12%
Net current assets			3,96,134	3.25%	3,20,699	2.36%
Grand total			1,21,76,829	100.00%	1,35,85,525	100.00%

Industry	Balancer Fund II - ULIF 014 17/05/04 LBalancer2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.67% Canara Bank 2015	FD	130,300	3.48%	-	-
	HDFC Bank Limited	Equity	121,449	3.24%	130,920	3.36%
	10.68% State Bank of India 2014	FD	100,000	2.67%	100,000	2.57%
	9.76% Canara Bank 2015	FD	90,000	2.40%	-	-
	Indian Overseas Bank 2014	CD	86,595	2.31%	-	-
	9.50% Bank of India 2014	FD	70,000	1.87%	-	-
	State Bank of Mysore 2014	CD	50,912	1.36%	-	-
	10.10% Axis Bank Limited 2013	FD	50,000	1.33%	50,000	1.28%
	Oriental Bank Of Commerce 2014	CD	46,599	1.24%	-	-
	Axis Bank Limited 2013	CD	25,777	0.69%	-	-
	Corporation Bank 2014	CD	25,566	0.68%	-	-
	ICICI Bank Limited 2014	CD	21,844	0.58%	-	-
	State Bank of Hyderabad 2014	CD	19,936	0.53%	-	-
	Central Bank of India 2014	CD	17,760	0.47%	-	-
	8.95% HDFC Bank Limited 2022	NCD	15,997	0.43%	-	-
	9.15% Axis Bank Limited 2022	NCD	15,131	0.40%	-	-
	UCO Bank 2014	CD	14,775	0.39%	-	-
	State Bank of Travancore 2013	CD	11,128	0.30%	-	-
	Bank of Baroda 2014	CD	8,933	0.24%	-	-
	10.60% Canara Bank 2013	FD	-	-	100,000	2.57%
	10.79% Canara Bank 2013	FD	-	-	100,000	2.57%
	Oriental Bank Of Commerce 2013	CD	-	-	82,935	2.13%
	ICICI Bank Limited 2013	CD	-	-	74,952	1.92%
	State Bank of India	Equity	-	-	63,477	1.63%
	IDBI Bank Limited 2012	CD	-	-	58,682	1.51%
	Axis Bank Limited	Equity	-	-	55,437	1.42%
	10.10% Union Bank of India 2014	FD	-	-	50,000	1.28%
	9.90% Canara Bank 2013	FD	-	-	50,000	1.28%
	Bank of India 2012	CD	-	-	40,700	1.05%
	Corporation Bank 2012	CD	-	-	39,132	1.00%
	Bank of India 2013	CD	-	-	38,223	0.98%
	HDFC Bank Limited 2012	CD	-	-	33,285	0.85%
	Punjab National Bank 2013	CD	-	-	32,613	0.84%
	Indian Bank 2012	CD	-	-	26,425	0.68%
	Bank of Baroda 2012	CD	-	-	22,260	0.57%
	10.02% Union Bank of India 2013	FD	-	-	22,237	0.57%
	10.30% Axis Bank Limited 2013	FD	-	-	20,788	0.53%
	Union Bank of India 2012	CD	-	-	20,388	0.52%
	Corporation Bank 2013	CD	-	-	12,828	0.33%
	Central Bank of India 2013	CD	-	-	12,805	0.33%
	Andhra Bank 2013	CD	-	-	12,786	0.33%
	Federal Bank Limited 2013	CD	-	-	12,770	0.33%
	10.30% Canara Bank 2013	FD	-	-	10,825	0.28%
	Indian Overseas Bank 2013	CD	-	-	10,330	0.27%
	UCO Bank 2012	CD	-	-	7,536	0.19%
	State Bank of Mysore 2012	CD	-	-	6,855	0.18%
	Union Bank of India	Equity	-	-	3,966	0.10%
Oriental Bank Of Commerce	Equity	-	-	3,272	0.08%	
Banking services total			922,703	24.63%	1,306,428	33.55%

Industry	Balancer Fund II - ULIF 014 17/05/04 LBalancer2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	Housing Development Finance Corporation Limited	Equity	116,441	3.11%	81,026	2.08%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	63,008	1.68%	66,111	1.70%
	9.80% LIC Housing Finance Limited 2015	NCD	50,412	1.35%	49,915	1.28%
	9.57% LIC Housing Finance Limited 2017	NCD	35,469	0.95%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	25,377	0.68%	-	-
	9.50% LIC Housing Finance Limited 2016	NCD	25,207	0.67%	24,722	0.63%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	21,145	0.56%	21,010	0.54%
	9.75% LIC Housing Finance Limited 2015	NCD	17,200	0.46%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	17,039	0.45%	18,239	0.47%
	9.20% Housing Development Finance Corporation Limited 2018	NCD	16,023	0.43%	-	-
	9.75% LIC Housing Finance Limited 2017	NCD	14,268	0.38%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	14,195	0.38%	14,063	0.36%
	9.39% LIC Housing Finance Limited 2015	NCD	14,064	0.38%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	14,050	0.38%	-	-
	Housing Development Finance Corporation Limited 2016	FRN	14,000	0.37%	14,000	0.36%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	12,148	0.32%	12,008	0.31%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	12,130	0.32%	11,901	0.31%
	9.18% Housing Development Finance Corporation Limited 2018	NCD	12,004	0.32%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	8,693	0.23%	11,248	0.29%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	8,051	0.21%	-	-
	9.70% LIC Housing Finance Limited 2017	NCD	7,122	0.19%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	6,105	0.16%	-	-
	9.25% Housing Development Finance Corporation Limited 2016	NCD	2,003	0.05%	1,964	0.05%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	1,035	0.03%	-	-
	10.25% ICICI Home Finance Company Limited 2014	NCD	1,007	0.03%	1,001	0.03%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	22,527	0.58%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	18,601	0.48%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	15,884	0.41%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	12,910	0.33%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	10,916	0.28%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	8,939	0.23%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	-	-	5,435	0.14%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	4,985	0.13%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	4,965	0.13%
	7.99% LIC Housing Finance Limited 2013	NCD	-	-	4,899	0.13%
Housing finance services total			528,195	14.10%	437,269	11.23%
Others			2,186,301	58.36%	2,081,712	53.46%
Net current assets			109,299	2.92%	68,899	1.77%
Grand total			3,746,497	100.00%	3,894,308	100.00%

Industry	Balancer Fund III - ULIF 023 13/03/06 LBalancer3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	8.95% HDFC Bank Limited 2022	NCD	11,998	3.57%	-	-
	HDFC Bank Limited	Equity	10,530	3.13%	14,946	3.64%
	9.76% Canara Bank 2015	FD	10,100	3.00%	-	-
	Indian Overseas Bank 2014	CD	8,742	2.60%	-	-
	Oriental Bank Of Commerce 2014	CD	7,827	2.33%	-	-
	Central Bank of India 2014	CD	5,613	1.67%	-	-
	State Bank of Mysore 2014	CD	5,203	1.55%	-	-
	UCO Bank 2014	CD	3,878	1.15%	-	-
	State Bank of Hyderabad 2014	CD	3,789	1.13%	-	-
	State Bank of Travancore 2013	CD	3,550	1.06%	-	-
	Corporation Bank 2014	CD	2,613	0.78%	-	-
	Axis Bank Limited 2013	CD	2,250	0.67%	-	-
	9.15% Axis Bank Limited 2022	NCD	2,017	0.60%	-	-
	ICICI Bank Limited 2014	CD	1,944	0.58%	-	-
	Bank of Baroda 2014	CD	1,289	0.38%	-	-
	Punjab National Bank 2013	CD	-	-	37,162	9.04%
	10.80% Canara Bank 2013	FD	-	-	20,000	4.86%
	Oriental Bank Of Commerce 2013	CD	-	-	8,802	2.14%
	ICICI Bank Limited 2013	CD	-	-	8,167	1.99%
	State Bank of India	Equity	-	-	7,146	1.74%
	Axis Bank Limited	Equity	-	-	6,201	1.51%
	Bank of India 2012	CD	-	-	4,330	1.05%
	Bank of India 2013	CD	-	-	4,076	0.99%
	Corporation Bank 2012	CD	-	-	3,923	0.95%
	HDFC Bank Limited 2012	CD	-	-	3,514	0.85%
	10.30% Canara Bank 2013	FD	-	-	2,834	0.69%
	10.02% Union Bank of India 2013	FD	-	-	2,539	0.62%
	10.30% Axis Bank Limited 2013	FD	-	-	2,373	0.58%
	Bank of Baroda 2012	CD	-	-	2,343	0.57%
	Indian Bank 2012	CD	-	-	2,251	0.55%
	Union Bank of India 2012	CD	-	-	2,146	0.52%
IDBI Bank Limited 2012	CD	-	-	1,709	0.42%	
Corporation Bank 2013	CD	-	-	1,365	0.33%	
Central Bank of India 2013	CD	-	-	1,362	0.33%	
Andhra Bank 2013	CD	-	-	1,360	0.33%	
Federal Bank Limited 2013	CD	-	-	1,358	0.33%	
Indian Overseas Bank 2013	CD	-	-	1,087	0.26%	
State Bank of Mysore 2012	CD	-	-	686	0.17%	
UCO Bank 2012	CD	-	-	685	0.17%	
Union Bank of India	Equity	-	-	450	0.11%	
Oriental Bank Of Commerce	Equity	-	-	372	0.09%	
Banking services total			81,343	24.20%	143,189	34.83%
Housing finance services	Housing Development Finance Corporation Limited	Equity	10,794	3.21%	9,882	2.40%
	9.70% LIC Housing Finance Limited 2017	NCD	4,070	1.21%	-	-
	9.57% LIC Housing Finance Limited 2017	NCD	4,054	1.21%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	3,045	0.91%	-	-
	9.50% LIC Housing Finance Limited 2016	NCD	3,025	0.90%	2,967	0.72%
	9.62% LIC Housing Finance Limited 2017	NCD	2,028	0.60%	2,009	0.49%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	2,014	0.60%	2,001	0.49%
	Housing Development Finance Corporation Limited 2016	FRN	2,000	0.59%	2,000	0.49%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	1,136	0.34%	2,027	0.49%
	9.75% LIC Housing Finance Limited 2017	NCD	1,019	0.30%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	1,017	0.30%	-	-
9.75% Housing Development Finance Corporation Limited 2016	NCD	1,014	0.30%	8,013	1.95%	
9.70% Housing Development Finance Corporation Limited 2016	NCD	1,012	0.30%	1,001	0.24%	

Industry	Balancer Fund III - ULIF 023 13/03/06 LBalancer3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.75% LIC Housing Finance Limited 2015	NCD	1,012	0.30%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	1,011	0.30%	992	0.24%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	1,006	0.30%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	1,005	0.30%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	1,004	0.30%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	966	0.29%	937	0.23%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	2,938	0.71%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	1,986	0.48%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	1,985	0.48%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	1,958	0.48%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	997	0.24%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	993	0.24%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	993	0.24%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	992	0.24%
	7.99% LIC Housing Finance Limited 2013	NCD	-	-	980	0.24%
Housing finance services total			42,231	12.56%	45,652	11.10%
Others			204,926	60.95%	214,411	52.15%
Net current assets			7,696	2.29%	7,887	1.92%
Grand total			336,196	100.00%	411,138	100.00%

Industry	Balancer Fund IV - ULIF 039 27/08/07 LBalancer4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	70,200	7.93%	-	-
	8.95% HDFC Bank Limited 2022	NCD	39,994	4.52%	-	-
	HDFC Bank Limited	Equity	26,532	3.00%	22,853	3.08%
	Central Bank of India 2014	CD	19,140	2.16%	-	-
	Indian Overseas Bank 2014	CD	18,037	2.04%	-	-
	Oriental Bank Of Commerce 2014	CD	15,747	1.78%	-	-
	UCO Bank 2014	CD	15,699	1.77%	-	-
	State Bank of Hyderabad 2014	CD	12,110	1.37%	-	-
	State Bank of Travancore 2013	CD	11,992	1.35%	-	-
	State Bank of Mysore 2014	CD	10,498	1.19%	-	-
	9.50% Bank of India 2014	FD	10,000	1.13%	-	-
	Axis Bank Limited 2013	CD	5,249	0.59%	-	-
	Corporation Bank 2014	CD	5,225	0.59%	-	-
	ICICI Bank Limited 2014	CD	4,998	0.56%	-	-
	9.15% Axis Bank Limited 2022	NCD	3,026	0.34%	-	-
	Bank of Baroda 2014	CD	2,579	0.29%	-	-
	Punjab National Bank 2013	CD	-	-	63,448	8.54%
	10.80% Canara Bank 2013	FD	-	-	40,000	5.38%
	9.85% State Bank of India 2013	FD	-	-	25,622	3.45%
	Oriental Bank Of Commerce 2013	CD	-	-	15,516	2.09%
	ICICI Bank Limited 2013	CD	-	-	13,883	1.87%
	State Bank of India	Equity	-	-	11,165	1.50%
	Axis Bank Limited	Equity	-	-	9,775	1.32%
	Bank of India 2013	CD	-	-	8,261	1.11%
	Corporation Bank 2012	CD	-	-	7,846	1.06%
	Bank of India 2012	CD	-	-	7,601	1.02%
	IDBI Bank Limited 2012	CD	-	-	7,406	1.00%
	HDFC Bank Limited 2012	CD	-	-	6,247	0.84%
	Indian Bank 2012	CD	-	-	5,677	0.76%
	9.70% Canara Bank 2012	FD	-	-	4,642	0.62%

Industry	Balancer Fund IV - ULIF 039 27/08/07 LBalancer4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	10.30% Canara Bank 2013	FD	-	-	4,257	0.57%
	Bank of Baroda 2012	CD	-	-	4,198	0.57%
	Union Bank of India 2012	CD	-	-	3,902	0.53%
	10.02% Union Bank of India 2013	FD	-	-	3,813	0.51%
	10.30% Axis Bank Limited 2013	FD	-	-	3,565	0.48%
	Corporation Bank 2013	CD	-	-	2,365	0.32%
	Central Bank of India 2013	CD	-	-	2,361	0.32%
	Andhra Bank 2013	CD	-	-	2,358	0.32%
	Federal Bank Limited 2013	CD	-	-	2,355	0.32%
	Indian Overseas Bank 2013	CD	-	-	1,903	0.26%
	UCO Bank 2012	CD	-	-	1,664	0.22%
	State Bank of Mysore 2012	CD	-	-	1,273	0.17%
	Union Bank of India	Equity	-	-	683	0.09%
	Oriental Bank Of Commerce	Equity	-	-	562	0.08%
Banking services total			271,026	30.62%	285,202	38.39%
Others			602,827	68.10%	438,999	59.09%
Net current assets			11,336	1.28%	18,773	2.53%
Grand total			885,189	100.00%	742,974	100.00%

Industry	Bluechip Fund - ULIF 087 24/11/09 LBluChip 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	104,339	6.27%	12,198	1.14%
	Indusind Bank Limited	Equity	52,219	3.14%	39,395	3.68%
	Yes Bank Limited	Equity	37,014	2.22%	28,320	2.64%
	Axis Bank Limited	Equity	27,606	1.66%	46,846	4.37%
	Jammu & Kashmir Bank Limited	Equity	3,295	0.20%	2,541	0.24%
	Bank of Baroda	Equity	-	-	35,793	3.34%
	Allahabad Bank	Equity	-	-	32,113	3.00%
	Punjab National Bank	Equity	-	-	30,315	2.83%
	United Bank Of India	Equity	-	-	3,282	0.31%
	State Bank of India	Equity	-	-	3,145	0.29%
Banking services total			224,473	13.48%	233,949	21.84%
Computer software	Infosys Limited	Equity	98,128	5.89%	92,825	8.66%
	Wipro Limited	Equity	62,280	3.74%	15,108	1.41%
	HCL Technologies Limited	Equity	21,981	1.32%	-	-
	Tata Consultancy Services Limited	Equity	16,640	1.00%	40,563	3.79%
Computer software total			199,029	11.95%	148,496	13.86%
Others			1,207,529	72.53%	648,947	60.57%
Net current assets			33,937	2.04%	39,928	3.73%
Grand total			1,664,969	100.00%	1,071,319	100.00%

Industry	Cash Plus Fund - ULIF 008 11/08/03 LCashPlus 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	10.68% State Bank of India 2014	FD	200,000	7.36%	100,000	4.06%
	Indian Overseas Bank 2014	CD	90,644	3.34%	-	-
	Oriental Bank Of Commerce 2014	CD	79,384	2.92%	-	-
	9.76% Canara Bank 2015	FD	70,000	2.58%	-	-
	State Bank of Mysore 2014	CD	53,885	1.98%	-	-
	9.67% Canara Bank 2015	FD	50,500	1.86%	-	-
	9.90% Canara Bank 2013	FD	50,000	1.84%	100,000	4.06%
	State Bank of Hyderabad 2014	CD	46,206	1.70%	-	-
	Corporation Bank 2014	CD	26,499	0.98%	-	-
	Central Bank of India 2014	CD	26,042	0.96%	-	-
	ICICI Bank Limited 2014	CD	24,528	0.90%	-	-
	IDBI Bank Limited 2013	CD	18,872	0.69%	8,424	0.34%
	Axis Bank Limited 2013	CD	18,747	0.69%	-	-
	State Bank of Travancore 2013	CD	16,309	0.60%	-	-
	9.15% Axis Bank Limited 2022	NCD	16,140	0.59%	-	-
	Bank of Baroda 2014	CD	13,078	0.48%	-	-
	UCO Bank 2014	CD	12,374	0.46%	-	-
	8.95% HDFC Bank Limited 2022	NCD	9,998	0.37%	-	-
	9.75% Oriental Bank Of Commerce 2013	FD	7,346	0.27%	21,346	0.87%
	9.85% State Bank of India 2013	FD	-	-	115,048	4.68%
	10.91% Punjab National Bank 2013	FD	-	-	100,100	4.07%
	10.60% Canara Bank 2013	FD	-	-	100,000	4.06%
	Oriental Bank Of Commerce 2013	CD	-	-	85,143	3.46%
	ICICI Bank Limited 2013	CD	-	-	74,137	3.01%
	Punjab National Bank 2013	CD	-	-	52,826	2.15%
	Bank of India 2013	CD	-	-	52,812	2.15%
	10.10% Union Bank of India 2014	FD	-	-	50,000	2.03%
	Corporation Bank 2012	CD	-	-	47,179	1.92%
	Bank of India 2012	CD	-	-	40,224	1.63%
	Indian Bank 2012	CD	-	-	39,736	1.62%
	Andhra Bank 2013	CD	-	-	33,775	1.37%
	HDFC Bank Limited 2012	CD	-	-	32,797	1.33%
	Axis Bank Limited 2012	CD	-	-	22,142	0.90%
	Bank of Baroda 2012	CD	-	-	21,869	0.89%
	Union Bank of India 2012	CD	-	-	20,388	0.83%
	10.30% Canara Bank 2013	FD	-	-	20,356	0.83%
	10.30% Axis Bank Limited 2013	FD	-	-	18,160	0.74%
	10.02% Union Bank of India 2013	FD	-	-	17,984	0.73%
	10.30% IDBI Bank Limited 2012	NCD	-	-	15,995	0.65%
	IDBI Bank Limited 2012	CD	-	-	12,819	0.52%
	Central Bank of India 2013	CD	-	-	12,714	0.52%
	Corporation Bank 2013	CD	-	-	12,646	0.51%
Federal Bank Limited 2013	CD	-	-	12,589	0.51%	
9.80% Bank of India 2012	FD	-	-	11,895	0.48%	
UCO Bank 2012	CD	-	-	11,255	0.46%	
Indian Overseas Bank 2013	CD	-	-	10,149	0.41%	
State Bank of Mysore 2012	CD	-	-	6,855	0.28%	
Vijaya Bank 2013	CD	-	-	5,800	0.24%	
Banking services total			830,552	30.56%	1,287,162	52.32%

Industry	Cash Plus Fund - ULIF 008 11/08/03 LCashPlus 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	9.70% LIC Housing Finance Limited 2017	NCD	37,643	1.39%	-	-
	9.75% Housing Development Finance Corporation Limited 2016	NCD	37,597	1.38%	63,103	2.56%
	9.57% LIC Housing Finance Limited 2017	NCD	37,495	1.38%	-	-
	9.25% Housing Development Finance Corporation Limited 2018	NCD	28,091	1.03%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	26,392	0.97%	-	-
	9.20% Housing Development Finance Corporation Limited 2018	NCD	20,028	0.74%	-	-
	9.90% LIC Housing Finance Limited 2016	NCD	18,339	0.67%	18,085	0.74%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	17,039	0.63%	18,239	0.74%
	9.75% LIC Housing Finance Limited 2017	NCD	14,268	0.52%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	14,195	0.52%	14,063	0.57%
	9.75% LIC Housing Finance Limited 2015	NCD	14,163	0.52%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	14,064	0.52%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	14,004	0.52%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	12,042	0.44%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	10,625	0.39%	10,311	0.42%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	10,108	0.37%	9,918	0.40%
	Housing Development Finance Corporation Limited 2016	FRN	10,000	0.37%	10,000	0.41%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	9,111	0.34%	9,006	0.37%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	9,062	0.33%	21,010	0.85%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	7,045	0.26%	-	-
9.70% Housing Development Finance Corporation Limited 2017	NCD	6,105	0.22%	-	-	
9.75% Housing Development Finance Corporation Limited 2014	NCD	2,007	0.07%	1,994	0.08%	
9.75% LIC Housing Finance Limited 2014	NCD	-	-	26,884	1.09%	
8.40% LIC Housing Finance Limited 2013	NCD	-	-	15,671	0.64%	
8.48% LIC Housing Finance Limited 2013	NCD	-	-	13,706	0.56%	
9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	8,939	0.36%	
9.35% LIC Housing Finance Limited 2014	NCD	-	-	7,944	0.32%	
0.00% Housing Development Finance Corporation Limited 2016	ZCB	-	-	5,435	0.22%	
9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	3,972	0.16%	
Housing finance services total			369,424	13.59%	258,280	10.50%
Others			1,312,861	48.31%	804,825	32.71%
Net current assets			204,893	7.54%	109,986	4.47%
Grand total			2,717,731	100.00%	2,460,253	100.00%

Industry	Discontinued Fund - Life - ULIF 100 01/07/10 LDiscont 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Oriental Bank Of Commerce 2014	CD	327,814	7.62%	-	-
	9.80% Union Bank of India 2014	FD	300,000	6.97%	-	-
	State Bank of Patiala 2013	CD	246,247	5.72%	-	-
	Bank of Baroda 2013	CD	207,547	4.82%	-	-
	9.72% Bank of Baroda 2014	FD	200,000	4.65%	-	-
	10.05% Bank of India 2013	FD	200,000	4.65%	-	-
	9.30% Axis Bank Limited 2016	FD	199,600	4.64%	-	-
	9.67% Canara Bank 2015	FD	161,600	3.76%	-	-
	9.60% IDBI Bank Limited 2014	FD	140,000	3.25%	-	-
	9.40% Canara Bank 2013	FD	104,622	2.43%	37,195	5.59%
	10.10% Union Bank of India 2014	FD	100,000	2.32%	-	-
9.50% State Bank of Travancore 2014	FD	100,000	2.32%	-	-	

Industry	Discontinued Fund - Life - ULIF 100 01/07/10 LDiscont 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.76% Canara Bank 2015	FD	60,400	1.40%	-	-
	9.70% Corporation Bank 2014	FD	50,100	1.16%	-	-
	9.20% Canara Bank 2015	FD	47,828	1.11%	-	-
	9.50% State Bank of Patiala 2013	FD	24,200	0.56%	-	-
	9.50% Canara Bank 2013	FD	21,710	0.50%	-	-
	9.50% IDBI Bank Limited 2013	FD	14,275	0.33%	-	-
	Axis Bank Limited 2013	CD	6,187	0.14%	-	-
	9.75% State Bank of Bikaner & Jaipur 2014	FD	3,687	0.09%	-	-
	Punjab National Bank 2013	CD	-	-	41,161	6.19%
	Punjab National Bank 2012	CD	-	-	8,468	1.27%
	State Bank of Patiala 2012	CD	-	-	8,441	1.27%
	Canara Bank 2012	CD	-	-	7,672	1.15%
	Union Bank of India 2012	CD	-	-	7,520	1.13%
	9.50% State Bank of India 2013	FD	-	-	5,448	0.82%
Banking services total			2,515,817	58.48%	115,905	17.42%
Others			1,652,218	38.41%	563,525	84.72%
Net current assets			133,791	3.11%	(14,241)	(2.14%)
Grand total			4,301,825	100.00%	665,190	100.00%

Industry	Dynamic P/E Fund - ULIF 097 11/01/10 LDynamicPE 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,031,994	6.05%	899,594	7.10%
	State Bank of India	Equity	481,788	2.83%	567,568	4.48%
	Axis Bank Limited	Equity	369,387	2.17%	301,056	2.38%
	Kotak Mahindra Bank Limited	Equity	221,571	1.30%	189,731	1.50%
	State Bank of Travancore 2013	CD	191,868	1.13%	-	-
	Bank of Baroda	Equity	102,470	0.60%	-	-
	Punjab National Bank	Equity	86,130	0.51%	145,927	1.15%
	Federal Bank Limited 2012	CD	-	-	119,025	0.94%
	Vijaya Bank 2013	CD	-	-	90,629	0.72%
Banking services total			2,485,209	14.57%	2,313,529	18.26%
Computer software	Infosys Limited	Equity	1,256,093	7.37%	1,022,117	8.07%
	Tata Consultancy Services Limited	Equity	724,106	4.25%	420,243	3.32%
	Wipro Limited	Equity	205,554	1.21%	165,464	1.31%
	HCL Technologies Limited	Equity	188,650	1.11%	92,247	0.73%
Computer software total			2,374,404	13.92%	1,700,071	13.42%
Others			11,840,546	69.44%	8,411,148	66.38%
Net current assets			351,280	2.06%	246,940	1.95%
Grand total			17,051,439	100.00%	12,671,688	100.00%

Industry	Flexi Balanced Fund - ULIF 031 20/03/07 LFlexiBal1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	41,180	3.55%	32,887	2.38%
	9.76% Canara Bank 2015	FD	30,000	2.59%	-	-
	Indian Overseas Bank 2014	CD	20,337	1.75%	-	-
	Axis Bank Limited	Equity	20,147	1.74%	28,429	2.06%
	Oriental Bank Of Commerce 2014	CD	18,075	1.56%	-	-
	State Bank of India	Equity	12,876	1.11%	21,003	1.52%
	State Bank of Mysore 2014	CD	11,985	1.03%	-	-
	Kotak Mahindra Bank Limited	Equity	10,219	0.88%	-	-
	9.50% Bank of India 2014	FD	10,000	0.86%	-	-
	8.95% HDFC Bank Limited 2022	NCD	9,998	0.86%	-	-
	Indusind Bank Limited	Equity	8,605	0.74%	9,836	0.71%
	Axis Bank Limited 2013	CD	6,093	0.53%	-	-
	Corporation Bank 2014	CD	6,065	0.52%	-	-
	Central Bank of India 2014	CD	5,797	0.50%	-	-
	State Bank of Hyderabad 2014	CD	5,263	0.45%	-	-
	ICICI Bank Limited 2014	CD	4,720	0.41%	-	-
	Federal Bank Limited	Equity	4,293	0.37%	-	-
	ING Vysya Bank Limited	Equity	4,178	0.36%	-	-
	9.15% Axis Bank Limited 2022	NCD	4,035	0.35%	-	-
	State Bank of Travancore 2013	CD	3,645	0.31%	-	-
	Bank of Baroda 2014	CD	2,947	0.25%	-	-
	Development Credit Bank Limited	Equity	2,494	0.21%	2,610	0.19%
	UCO Bank 2014	CD	185	0.02%	-	-
	Punjab National Bank 2013	CD	-	-	100,879	7.30%
	10.68% State Bank of India 2014	FD	-	-	50,000	3.62%
	Punjab National Bank	Equity	-	-	25,210	1.83%
	Bank of Baroda	Equity	-	-	23,969	1.74%
	Oriental Bank Of Commerce 2013	CD	-	-	20,235	1.47%
	ICICI Bank Limited 2013	CD	-	-	18,330	1.33%
	Allahabad Bank	Equity	-	-	11,783	0.85%
	Jammu & Kashmir Bank Limited	Equity	-	-	11,069	0.80%
	Bank of India 2013	CD	-	-	10,985	0.80%
	Corporation Bank 2012	CD	-	-	9,906	0.72%
	HDFC Bank Limited 2012	CD	-	-	8,199	0.59%
	Indian Bank 2012	CD	-	-	7,047	0.51%
	10.30% Canara Bank 2013	FD	-	-	6,073	0.44%
	10.02% Union Bank of India 2013	FD	-	-	5,609	0.41%
	10.30% Axis Bank Limited 2013	FD	-	-	5,570	0.40%
	Bank of Baroda 2012	CD	-	-	5,467	0.40%
	Union Bank of India 2012	CD	-	-	5,073	0.37%
IDBI Bank Limited 2012	CD	-	-	4,748	0.34%	
10.30% IDBI Bank Limited 2012	NCD	-	-	3,999	0.29%	
9.80% Bank of India 2012	FD	-	-	3,939	0.29%	
Bank of India 2012	CD	-	-	3,332	0.24%	
Federal Bank Limited 2013	CD	-	-	3,170	0.23%	
Corporation Bank 2013	CD	-	-	3,093	0.22%	
Central Bank of India 2013	CD	-	-	3,088	0.22%	
Andhra Bank 2013	CD	-	-	3,083	0.22%	
9.70% Canara Bank 2012	FD	-	-	2,941	0.21%	
Indian Overseas Bank 2013	CD	-	-	2,537	0.18%	
UCO Bank 2012	CD	-	-	1,957	0.14%	
State Bank of Mysore 2012	CD	-	-	1,665	0.12%	
Banking services total			243,138	20.96%	457,721	33.14%

Industry	Flexi Balanced Fund - ULIF 031 20/03/07 LFlexiBal1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	Housing Development Finance Corporation Limited	Equity	46,937	4.05%	34,979	2.53%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	32,524	2.80%	18,032	1.31%
	9.57% LIC Housing Finance Limited 2017	NCD	9,121	0.79%	-	-
	9.70% LIC Housing Finance Limited 2017	NCD	8,139	0.70%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	6,091	0.53%	-	-
	9.68% Housing Development Finance Corporation Limited 2015	NCD	5,034	0.43%	5,002	0.36%
	9.75% LIC Housing Finance Limited 2014	NCD	5,028	0.43%	7,966	0.58%
	9.62% LIC Housing Finance Limited 2017	NCD	4,056	0.35%	4,018	0.29%
	Housing Development Finance Corporation Limited 2016	FRN	4,000	0.34%	4,000	0.29%
	9.75% LIC Housing Finance Limited 2017	NCD	3,057	0.26%	-	-
	9.70% Housing Development Finance Corporation Limited 2016	NCD	3,037	0.26%	3,002	0.22%
	9.75% LIC Housing Finance Limited 2015	NCD	3,036	0.26%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	3,032	0.26%	2,975	0.22%
	9.39% LIC Housing Finance Limited 2015	NCD	3,014	0.26%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	2,898	0.25%	3,749	0.27%
	9.70% Housing Development Finance Corporation Limited 2017	NCD	2,035	0.18%	-	-
	9.55% Housing Development Finance Corporation Limited 2015	NCD	2,013	0.17%	-	-
	9.90% LIC Housing Finance Limited 2016	NCD	1,019	0.09%	1,005	0.07%
	9.75% Housing Development Finance Corporation Limited 2014	NCD	1,003	0.09%	997	0.07%
	9.50% LIC Housing Finance Limited 2016	NCD	-	-	6,922	0.50%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	5,877	0.43%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	-	-	5,066	0.37%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	4,895	0.35%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	3,971	0.29%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	2,980	0.22%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	2,979	0.22%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	-	-	1,087	0.08%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	993	0.07%
Housing finance services total			145,073	12.51%	120,495	8.72%
Others			750,509	64.69%	775,599	56.15%
Net current assets			21,360	1.84%	27,365	1.98%
Grand total			1,160,080	100.00%	1,381,180	100.00%

Industry	Flexi Balanced Fund II - ULIF 032 20/03/07 LFlexiBal2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	28,230	3.54%	21,064	2.50%
	9.76% Canara Bank 2015	FD	20,000	2.50%	-	-
	8.95% HDFC Bank Limited 2022	NCD	19,997	2.50%	-	-
	Axis Bank Limited	Equity	13,492	1.69%	16,761	1.99%
	Indian Overseas Bank 2014	CD	12,791	1.60%	-	-
	Oriental Bank Of Commerce 2014	CD	11,275	1.41%	-	-
	9.50% Bank of India 2014	FD	10,000	1.25%	-	-
	State Bank of India	Equity	9,951	1.25%	12,243	1.45%
	State Bank of Mysore 2014	CD	7,525	0.94%	-	-
	Kotak Mahindra Bank Limited	Equity	6,961	0.87%	-	-
	Indusind Bank Limited	Equity	6,719	0.84%	6,883	0.82%
	Axis Bank Limited 2013	CD	3,749	0.47%	-	-
	Corporation Bank 2014	CD	3,732	0.47%	-	-
	ICICI Bank Limited 2014	CD	3,240	0.41%	-	-
	State Bank of Hyderabad 2014	CD	3,138	0.39%	-	-
	Federal Bank Limited	Equity	2,897	0.36%	-	-
	Central Bank of India 2014	CD	2,853	0.36%	-	-
	ING Vysya Bank Limited	Equity	2,562	0.32%	-	-

Industry	Flexi Balanced Fund II - ULIF 032 20/03/07 LFlexiBal2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.15% Axis Bank Limited 2022	NCD	2,017	0.25%	-	-
	Bank of Baroda 2014	CD	1,842	0.23%	-	-
	State Bank of Travancore 2013	CD	1,823	0.23%	-	-
	Development Credit Bank Limited	Equity	1,720	0.22%	2,250	0.27%
	UCO Bank 2014	CD	1,108	0.14%	-	-
	Punjab National Bank 2013	CD	-	-	58,190	6.91%
	10.80% Canara Bank 2013	FD	-	-	40,000	4.75%
	Punjab National Bank	Equity	-	-	16,299	1.93%
	Bank of Baroda	Equity	-	-	13,945	1.66%
	Oriental Bank Of Commerce 2013	CD	-	-	12,340	1.46%
	Jammu & Kashmir Bank Limited	Equity	-	-	8,037	0.95%
	ICICI Bank Limited 2013	CD	-	-	7,334	0.87%
	Corporation Bank 2012	CD	-	-	6,866	0.82%
	Allahabad Bank	Equity	-	-	6,855	0.81%
	Bank of India 2013	CD	-	-	6,718	0.80%
	Bank of India 2012	CD	-	-	6,062	0.72%
	Indian Bank 2012	CD	-	-	5,579	0.66%
	HDFC Bank Limited 2012	CD	-	-	4,978	0.59%
	9.70% Canara Bank 2012	FD	-	-	4,077	0.48%
	10.30% Canara Bank 2013	FD	-	-	3,567	0.42%
	Bank of Baroda 2012	CD	-	-	3,319	0.39%
	10.02% Union Bank of India 2013	FD	-	-	3,295	0.39%
	10.30% Axis Bank Limited 2013	FD	-	-	3,272	0.39%
	Union Bank of India 2012	CD	-	-	3,024	0.36%
	9.80% Bank of India 2012	FD	-	-	2,313	0.27%
	10.30% IDBI Bank Limited 2012	NCD	-	-	2,299	0.27%
	Corporation Bank 2013	CD	-	-	1,911	0.23%
	Central Bank of India 2013	CD	-	-	1,907	0.23%
	Andhra Bank 2013	CD	-	-	1,904	0.23%
	Federal Bank Limited 2013	CD	-	-	1,902	0.23%
	UCO Bank 2012	CD	-	-	1,566	0.19%
	Indian Overseas Bank 2013	CD	-	-	1,540	0.18%
	State Bank of Mysore 2012	CD	-	-	979	0.12%
	IDBI Bank Limited 2012	CD	-	-	665	0.08%
Banking services total			177,623	22.24%	289,943	34.42%
Housing finance services	Housing Development Finance Corporation Limited	Equity	32,228	4.04%	22,842	2.71%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	21,347	2.67%	10,016	1.19%
	9.70% LIC Housing Finance Limited 2017	NCD	5,087	0.64%	-	-
	9.57% LIC Housing Finance Limited 2017	NCD	5,067	0.63%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	4,060	0.51%	-	-
	9.50% LIC Housing Finance Limited 2016	NCD	4,033	0.51%	3,955	0.47%
	9.75% LIC Housing Finance Limited 2014	NCD	4,022	0.50%	3,983	0.47%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	3,408	0.43%	3,040	0.36%
	9.75% LIC Housing Finance Limited 2015	NCD	3,036	0.38%	-	-
	9.75% LIC Housing Finance Limited 2017	NCD	2,038	0.26%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	2,028	0.25%	2,009	0.24%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	2,025	0.25%	2,001	0.24%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	2,022	0.25%	1,984	0.24%
	9.39% LIC Housing Finance Limited 2015	NCD	2,009	0.25%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	2,001	0.25%	-	-

Industry	Flexi Balanced Fund II - ULIF 032 20/03/07 LFlexiBal2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Housing Development Finance Corporation Limited 2016	FRN	2,000	0.25%	2,000	0.24%
	9.90% LIC Housing Finance Limited 2016	NCD	1,019	0.13%	1,005	0.12%
	9.70% Housing Development Finance Corporation Limited 2017	NCD	1,017	0.13%	-	-
	9.68% Housing Development Finance Corporation Limited 2015	NCD	1,007	0.13%	3,001	0.36%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	1,006	0.13%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	1,004	0.13%	-	-
	9.20% Housing Development Finance Corporation Limited 2018	NCD	1,001	0.13%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	966	0.12%	1,875	0.22%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	3,918	0.47%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	2,937	0.35%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	1,986	0.24%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	1,986	0.24%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	1,985	0.24%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	-	-	1,087	0.13%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	993	0.12%
Housing finance services total			103,430	12.95%	72,603	8.62%
Others			501,811	62.84%	463,093	54.97%
Net current assets			15,626	1.96%	16,758	1.99%
Grand total			798,490	100.00%	842,397	100.00%

Industry	Flexi Balanced Fund III - ULIF 033 20/03/07 LFlexiBal3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	2,194	3.54%	1,875	2.35%
	8.95% HDFC Bank Limited 2022	NCD	2,000	3.23%	-	-
	Indian Overseas Bank 2014	CD	1,104	1.78%	-	-
	Axis Bank Limited	Equity	1,080	1.74%	1,599	2.00%
	Oriental Bank Of Commerce 2014	CD	1,024	1.65%	-	-
	State Bank of India	Equity	738	1.19%	1,034	1.29%
	State Bank of Mysore 2014	CD	650	1.05%	-	-
	Central Bank of India 2014	CD	644	1.04%	-	-
	Kotak Mahindra Bank Limited	Equity	535	0.86%	-	-
	Indusind Bank Limited	Equity	472	0.76%	543	0.68%
	UCO Bank 2014	CD	462	0.75%	-	-
	State Bank of Travancore 2013	CD	384	0.62%	-	-
	Corporation Bank 2014	CD	373	0.60%	-	-
	State Bank of Hyderabad 2014	CD	370	0.60%	-	-
	ICICI Bank Limited 2014	CD	278	0.45%	-	-
	Federal Bank Limited	Equity	233	0.38%	-	-
	ING Vysya Bank Limited	Equity	221	0.36%	-	-
	Bank of Baroda 2014	CD	184	0.30%	-	-
	Development Credit Bank Limited	Equity	138	0.22%	144	0.18%
	Axis Bank Limited 2013	CD	94	0.15%	-	-
	Punjab National Bank 2013	CD	-	-	5,348	6.69%
	State Bank of Hyderabad 2012	CD	-	-	2,812	3.52%
	IDBI Bank Limited 2012	CD	-	-	2,754	3.44%
	9.85% State Bank of India 2013	FD	-	-	2,098	2.62%
	Bank of India 2013	CD	-	-	1,631	2.04%
	Punjab National Bank	Equity	-	-	1,414	1.77%
	Bank of Baroda	Equity	-	-	1,336	1.67%
	Oriental Bank Of Commerce 2013	CD	-	-	1,180	1.48%
	ICICI Bank Limited 2013	CD	-	-	1,089	1.36%

Industry	Flexi Balanced Fund III - ULIF 033 20/03/07 LFlexiBal3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Indian Bank 2012	CD	-	-	1,077	1.35%
	IDBI Bank Limited 2013	CD	-	-	996	1.25%
	Corporation Bank 2012	CD	-	-	981	1.23%
	Jammu & Kashmir Bank Limited	Equity	-	-	765	0.96%
	Vijaya Bank 2013	CD	-	-	725	0.91%
	Allahabad Bank	Equity	-	-	663	0.83%
	Bank of India 2012	CD	-	-	577	0.72%
	HDFC Bank Limited 2012	CD	-	-	488	0.61%
	9.70% Canara Bank 2012	FD	-	-	389	0.49%
	10.30% Canara Bank 2013	FD	-	-	341	0.43%
	10.02% Union Bank of India 2013	FD	-	-	315	0.39%
	10.30% Axis Bank Limited 2013	FD	-	-	312	0.39%
	UCO Bank 2012	CD	-	-	294	0.37%
	Bank of Baroda 2012	CD	-	-	293	0.37%
	Union Bank of India 2012	CD	-	-	293	0.37%
	9.80% Bank of India 2012	FD	-	-	221	0.28%
	10.30% IDBI Bank Limited 2012	NCD	-	-	200	0.25%
	Corporation Bank 2013	CD	-	-	182	0.23%
	Central Bank of India 2013	CD	-	-	182	0.23%
	Andhra Bank 2013	CD	-	-	181	0.23%
	Indian Overseas Bank 2013	CD	-	-	181	0.23%
	Federal Bank Limited 2013	CD	-	-	181	0.23%
	State Bank of Mysore 2012	CD	-	-	98	0.12%
Banking services total			13,178	21.29%	34,791	43.52%
Housing finance services	Housing Development Finance Corporation Limited	Equity	2,528	4.08%	2,003	2.51%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	2,033	3.28%	1,001	1.25%
	9.70% LIC Housing Finance Limited 2017	NCD	1,017	1.64%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	1,005	1.62%	-	-
Housing finance services total			6,584	10.63%	3,004	3.76%
Others			40,737	65.80%	41,050	51.35%
Net current assets			1,409	2.28%	1,091	1.37%
Grand total			61,907	100.00%	79,937	100.00%

Industry	Flexi Balanced Fund IV - ULIF 040 27/08/07 LFlexiBal4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	8.95% HDFC Bank Limited 2022	NCD	10,998	4.28%	-	-
	9.76% Canara Bank 2015	FD	10,100	3.93%	-	-
	HDFC Bank Limited	Equity	8,924	3.47%	7,924	3.55%
	Axis Bank Limited	Equity	4,266	1.66%	4,017	1.80%
	Indian Overseas Bank 2014	CD	3,589	1.40%	-	-
	Oriental Bank Of Commerce 2014	CD	3,075	1.20%	-	-
	State Bank of India	Equity	2,945	1.15%	2,851	1.28%
	Central Bank of India 2014	CD	2,485	0.97%	-	-
	Kotak Mahindra Bank Limited	Equity	2,217	0.86%	-	-
	State Bank of Mysore 2014	CD	2,044	0.80%	-	-
	Indusind Bank Limited	Equity	1,984	0.77%	1,671	0.75%
	State Bank of Hyderabad 2014	CD	1,848	0.72%	-	-
	State Bank of Travancore 2013	CD	1,535	0.60%	-	-
	Axis Bank Limited 2013	CD	1,312	0.51%	-	-
	UCO Bank 2014	CD	1,293	0.50%	-	-
	Federal Bank Limited	Equity	1,243	0.48%	-	-
	Corporation Bank 2014	CD	1,026	0.40%	-	-
	ICICI Bank Limited 2014	CD	1,018	0.40%	-	-
	9.15% Axis Bank Limited 2022	NCD	1,009	0.39%	-	-
	ING Vysya Bank Limited	Equity	951	0.37%	-	-

Industry	Flexi Balanced Fund IV - ULIF 040 27/08/07 LFlexiBal4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Development Credit Bank Limited	Equity	387	0.15%	405	0.18%
	Punjab National Bank 2013	CD	-	-	14,593	6.54%
	9.85% State Bank of India 2013	FD	-	-	5,238	2.35%
	Punjab National Bank	Equity	-	-	4,411	1.98%
	Bank of India 2013	CD	-	-	3,808	1.71%
	Indian Bank 2012	CD	-	-	3,621	1.62%
	Bank of Baroda	Equity	-	-	3,617	1.62%
	Oriental Bank Of Commerce 2013	CD	-	-	3,266	1.46%
	IDBI Bank Limited 2012	CD	-	-	3,134	1.40%
	Corporation Bank 2012	CD	-	-	3,041	1.36%
	ICICI Bank Limited 2013	CD	-	-	2,994	1.34%
	IDBI Bank Limited 2013	CD	-	-	1,993	0.89%
	Jammu & Kashmir Bank Limited	Equity	-	-	1,982	0.89%
	State Bank of Hyderabad 2012	CD	-	-	1,875	0.84%
	Allahabad Bank	Equity	-	-	1,605	0.72%
	Bank of India 2012	CD	-	-	1,539	0.69%
	Vijaya Bank 2013	CD	-	-	1,450	0.65%
	HDFC Bank Limited 2012	CD	-	-	1,367	0.61%
	UCO Bank 2012	CD	-	-	1,077	0.48%
	9.70% Canara Bank 2012	FD	-	-	972	0.44%
	Bank of Baroda 2012	CD	-	-	879	0.39%
	10.30% Canara Bank 2013	FD	-	-	850	0.38%
	10.02% Union Bank of India 2013	FD	-	-	785	0.35%
	Union Bank of India 2012	CD	-	-	780	0.35%
	10.30% Axis Bank Limited 2013	FD	-	-	780	0.35%
	9.80% Bank of India 2012	FD	-	-	552	0.25%
	Central Bank of India 2013	CD	-	-	545	0.24%
	Andhra Bank 2013	CD	-	-	544	0.24%
	Federal Bank Limited 2013	CD	-	-	543	0.24%
	10.30% IDBI Bank Limited 2012	NCD	-	-	500	0.22%
	Corporation Bank 2013	CD	-	-	455	0.20%
	Indian Overseas Bank 2013	CD	-	-	453	0.20%
	State Bank of Mysore 2012	CD	-	-	294	0.13%
Banking services total			64,802	25.22%	86,411	38.72%
Housing finance services	Housing Development Finance Corporation Limited	Equity	10,383	4.04%	5,838	2.62%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	7,116	2.77%	2,003	0.90%
	9.70% LIC Housing Finance Limited 2017	NCD	2,035	0.79%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	1,136	0.44%	1,013	0.45%
	9.75% LIC Housing Finance Limited 2017	NCD	1,019	0.40%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	1,015	0.40%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	1,014	0.39%	1,005	0.45%
	9.57% LIC Housing Finance Limited 2017	NCD	1,013	0.39%	-	-
	9.75% LIC Housing Finance Limited 2015	NCD	1,012	0.39%	-	-
	9.50% LIC Housing Finance Limited 2016	NCD	1,008	0.39%	989	0.44%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	1,007	0.39%	1,000	0.45%
	9.75% LIC Housing Finance Limited 2014	NCD	1,006	0.39%	996	0.45%
	9.39% LIC Housing Finance Limited 2015	NCD	1,005	0.39%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	1,004	0.39%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	1,000	0.39%	-	-
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	993	0.44%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	979	0.44%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	979	0.44%
Housing finance services total			31,773	12.36%	15,795	7.08%
Others			157,737	61.38%	115,682	51.84%
Net current assets			2,660	1.04%	5,265	2.36%
Grand total			256,972	100.00%	223,152	100.00%

Industry	Flexi Growth Fund - ULIF 026 20/03/07 LFlexiGro1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,866,291	8.82%	2,300,304	8.12%
	Axis Bank Limited	Equity	1,192,188	5.64%	1,582,792	5.58%
	Central Bank of India 2014	CD	460,101	2.17%	-	-
	Indusind Bank Limited	Equity	273,316	1.29%	171,077	0.60%
	Bank of Baroda	Equity	-	-	599,101	2.11%
	State Bank of India	Equity	-	-	589,330	2.08%
	Allahabad Bank 2012	CD	-	-	343,315	1.21%
	Andhra Bank 2013	CD	-	-	184,052	0.65%
	Oriental Bank Of Commerce	Equity	-	-	157,519	0.56%
	State Bank of Patiala 2012	CD	-	-	150,058	0.53%
	Syndicate Bank 2012	CD	-	-	146,415	0.52%
	Allahabad Bank	Equity	-	-	90,725	0.32%
Banking services total			3,791,896	17.92%	6,314,688	22.28%
Computer software	Infosys Limited	Equity	920,316	4.35%	2,357,288	8.32%
	Mphasis Limited	Equity	387,704	1.83%	431,452	1.52%
	Tata Consultancy Services Limited	Equity	281,546	1.33%	450,105	1.59%
	Infotech Enterprises Limited	Equity	168,431	0.80%	291,470	1.03%
	Wipro Limited	Equity	125,774	0.59%	112,305	0.40%
	Onmobile Global Limited	Equity	69,983	0.33%	118,146	0.42%
Computer software total			1,953,753	9.24%	3,760,766	13.27%
Others			15,370,766	72.66%	18,217,221	64.28%
Net current assets			38,841	0.18%	49,078	0.17%
Grand total			21,155,256	100.00%	28,341,752	100.00%

Industry	Flexi Growth Fund II - ULIF 027 20/03/07 LFlexiGro2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,076,352	9.22%	938,971	6.84%
	Axis Bank Limited	Equity	665,407	5.70%	693,556	5.05%
	State Bank of Hyderabad 2014	CD	231,332	1.98%	-	-
	Indusind Bank Limited	Equity	157,543	1.35%	80,182	0.58%
	State Bank of India	Equity	-	-	293,653	2.14%
	Bank of Baroda	Equity	-	-	280,793	2.04%
	Andhra Bank 2013	CD	-	-	276,078	2.01%
	Syndicate Bank 2012	CD	-	-	244,024	1.78%
	Allahabad Bank 2012	CD	-	-	147,135	1.07%
	Union Bank of India 2012	CD	-	-	97,586	0.71%
	Oriental Bank Of Commerce	Equity	-	-	73,827	0.54%
	Allahabad Bank	Equity	-	-	42,522	0.31%
Banking services total			2,130,633	18.25%	3,168,326	23.07%
Computer software	Infosys Limited	Equity	429,701	3.68%	1,128,534	8.22%
	Mphasis Limited	Equity	195,478	1.67%	202,217	1.47%
	Tata Consultancy Services Limited	Equity	138,616	1.19%	210,959	1.54%
	Infotech Enterprises Limited	Equity	103,479	0.89%	136,609	0.99%
	Wipro Limited	Equity	63,382	0.54%	52,636	0.38%
	Onmobile Global Limited	Equity	32,800	0.28%	55,374	0.40%
Computer software total			963,456	8.25%	1,786,329	13.00%
Others			8,575,462	73.46%	8,767,644	63.83%
Net current assets			3,614	0.03%	13,849	0.10%
Grand total			11,673,166	100.00%	13,736,148	100.00%

Industry	Flexi Growth Fund III - ULIF 028 20/03/07 LFlexiGro3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	102,719	8.93%	134,339	8.34%
	Axis Bank Limited	Equity	58,026	5.05%	78,610	4.88%
	Indusind Bank Limited	Equity	12,572	1.09%	9,992	0.62%
	Bank of Baroda	Equity	-	-	34,992	2.17%
	State Bank of India	Equity	-	-	33,437	2.08%
	Oriental Bank Of Commerce	Equity	-	-	9,200	0.57%
	Allahabad Bank	Equity	-	-	5,299	0.33%
Banking services total			173,316	15.08%	305,869	18.99%
Computer software	Infosys Limited	Equity	34,614	3.01%	110,605	6.87%
	Mphasis Limited	Equity	24,360	2.12%	25,200	1.56%
	Infotech Enterprises Limited	Equity	15,424	1.34%	17,024	1.06%
	Tata Consultancy Services Limited	Equity	14,965	1.30%	26,290	1.63%
	Wipro Limited	Equity	4,766	0.41%	6,559	0.41%
	Onmobile Global Limited	Equity	4,088	0.36%	6,901	0.43%
Computer software total			98,217	8.54%	192,578	11.96%
Others			879,843	76.53%	1,104,089	68.56%
Net current assets			(1,740)	(0.15%)	7,932	0.49%
Grand total			1,149,636	100.00%	1,610,468	100.00%

Industry	Flexi Growth Fund IV - ULIF 038 27/08/07 LFlexiGro4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	951,746	9.00%	788,257	6.65%
	Axis Bank Limited	Equity	555,165	5.25%	593,546	5.00%
	9.60% IDBI Bank Limited 2014	FD	210,000	1.99%	-	-
	9.76% Canara Bank 2015	FD	150,000	1.42%	-	-
	Indusind Bank Limited	Equity	135,485	1.28%	67,475	0.57%
	9.67% Canara Bank 2015	FD	20,200	0.19%	-	-
	Syndicate Bank 2012	CD	-	-	488,049	4.12%
	State Bank of India	Equity	-	-	247,118	2.08%
	Bank of Baroda	Equity	-	-	236,295	1.99%
	Axis Bank Limited 2013	CD	-	-	230,301	1.94%
	Oriental Bank Of Commerce	Equity	-	-	62,128	0.52%
	Allahabad Bank	Equity	-	-	35,783	0.30%
Banking services total			2,022,596	19.13%	2,748,952	23.18%
Computer software	Infosys Limited	Equity	382,764	3.62%	962,082	8.11%
	Mphasis Limited	Equity	164,500	1.56%	170,171	1.43%
	Tata Consultancy Services Limited	Equity	117,266	1.11%	177,529	1.50%
	Infotech Enterprises Limited	Equity	104,155	0.99%	114,960	0.97%
	Wipro Limited	Equity	51,583	0.49%	44,295	0.37%
	Onmobile Global Limited	Equity	27,602	0.26%	46,598	0.39%
Computer software total			847,870	8.02%	1,515,636	12.78%
Others			7,680,001	72.64%	7,572,394	63.85%
Net current assets			22,237	0.21%	22,135	0.19%
Grand total			10,572,705	100.00%	11,859,117	100.00%

Industry	Group Balanced Fund - ULGF 001 03/04/03 GBalanced 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.67% Canara Bank 2015	FD	602,000	3.73%	-	-
	9.76% Canara Bank 2015	FD	531,300	3.29%	-	-
	9.70% Corporation Bank 2014	FD	450,900	2.80%	-	-
	9.72% Bank of Baroda 2014	FD	400,000	2.48%	-	-
	9.80% Union Bank of India 2014	FD	300,000	1.86%	-	-
	Indian Overseas Bank 2014	CD	255,829	1.59%	-	-
	Central Bank of India 2013	CD	247,876	1.54%	45,226	0.28%
	HDFC Bank Limited	Equity	202,936	1.26%	255,042	1.57%
	9.50% Union Bank of India 2016	FD	200,200	1.24%	-	-
	9.90% Canara Bank 2013	FD	200,000	1.24%	200,000	1.23%
	State Bank of Mysore 2014	CD	165,558	1.03%	-	-
	9.30% Axis Bank Limited 2016	FD	130,000	0.81%	-	-
	Corporation Bank 2013	CD	128,063	0.79%	44,669	0.28%
	8.95% HDFC Bank Limited 2022	NCD	119,981	0.74%	-	-
	Axis Bank Limited 2013	CD	109,014	0.68%	-	-
	UCO Bank 2014	CD	103,833	0.64%	-	-
	Corporation Bank 2014	CD	96,198	0.60%	-	-
	ICICI Bank Limited 2014	CD	86,634	0.54%	-	-
	State Bank of Patiala 2014	CD	73,710	0.46%	-	-
	Oriental Bank Of Commerce 2014	CD	60,866	0.38%	-	-
	10.10% Axis Bank Limited 2013	FD	50,000	0.31%	50,000	0.31%
	9.15% ICICI Bank Limited 2022	NCD	49,491	0.31%	-	-
	State Bank of Hyderabad 2014	CD	43,198	0.27%	-	-
	9.15% Axis Bank Limited 2022	NCD	25,219	0.16%	-	-
	Bank of Baroda 2014	CD	18,511	0.11%	-	-
	9.85% State Bank of India 2013	FD	-	-	785,924	4.84%
	State Bank of Hyderabad 2012	CD	-	-	391,031	2.41%
	Oriental Bank Of Commerce 2013	CD	-	-	349,139	2.15%
	Punjab National Bank 2013	CD	-	-	306,405	1.89%
	10.68% State Bank of India 2014	FD	-	-	300,000	1.85%
	ICICI Bank Limited 2013	CD	-	-	254,698	1.57%
	Oriental Bank Of Commerce 2012	CD	-	-	239,760	1.48%
	HDFC Bank Limited 2012	CD	-	-	235,416	1.45%
	Bank of India 2013	CD	-	-	202,056	1.25%
	10.91% Punjab National Bank 2013	FD	-	-	200,200	1.23%
	10.10% Union Bank of India 2014	FD	-	-	200,000	1.23%
	10.60% Canara Bank 2013	FD	-	-	200,000	1.23%
	10.79% Canara Bank 2013	FD	-	-	200,000	1.23%
	10.91% Corporation Bank 2013	FD	-	-	200,000	1.23%
	9.70% Canara Bank 2012	FD	-	-	184,052	1.13%
	Union Bank of India 2012	CD	-	-	166,319	1.03%
	Bank of India 2012	CD	-	-	155,307	0.96%
	10.30% Axis Bank Limited 2013	FD	-	-	115,653	0.71%
	10.30% Canara Bank 2013	FD	-	-	112,075	0.69%
	Canara Bank 2012	CD	-	-	109,568	0.68%
	IDBI Bank Limited 2012	CD	-	-	107,869	0.66%
	10.80% Punjab National Bank 2013	FD	-	-	101,000	0.62%
	10.76% Canara Bank 2013	FD	-	-	100,000	0.62%
	State Bank of India	Equity	-	-	92,956	0.57%
	Axis Bank Limited	Equity	-	-	86,003	0.53%
	Bank of Baroda 2012	CD	-	-	84,840	0.52%
	Vijaya Bank 2013	CD	-	-	67,881	0.42%

Industry	Group Balanced Fund - ULGF 001 03/04/03 GBalanced 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.80% Bank of India 2012	FD	-	-	65,431	0.40%
	10.30% IDBI Bank Limited 2012	NCD	-	-	59,980	0.37%
	Corporation Bank 2012	CD	-	-	48,014	0.30%
	Federal Bank Limited 2012	CD	-	-	47,610	0.29%
	Federal Bank Limited 2013	CD	-	-	45,283	0.28%
	Andhra Bank 2013	CD	-	-	45,160	0.28%
	IDBI Bank Limited 2013	CD	-	-	44,475	0.27%
	Jammu & Kashmir Bank Limited	Equity	-	-	42,456	0.26%
	Indian Overseas Bank 2013	CD	-	-	39,417	0.24%
	Union Bank of India	Equity	-	-	29,642	0.18%
	State Bank of Mysore 2012	CD	-	-	24,482	0.15%
	Bank of Baroda	Equity	-	-	7,699	0.05%
	State Bank of Patiala 2012	CD	-	-	375	0.00%
Banking services total			4,651,316	28.85%	6,643,112	40.95%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	222,515	1.38%	50,176	0.31%
	Housing Development Finance Corporation Limited	Equity	213,121	1.32%	141,716	0.87%
	9.57% LIC Housing Finance Limited 2017	NCD	201,665	1.25%	-	-
	Housing Development Finance Corporation Limited 2016	FRN	164,000	1.02%	68,000	0.42%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	156,123	0.97%	53,263	0.33%
	9.37% LIC Housing Finance Limited 2014	NCD	110,338	0.68%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	103,539	0.64%	-	-
	9.80% LIC Housing Finance Limited 2017	NCD	99,131	0.61%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	66,649	0.41%	64,676	0.40%
	9.75% LIC Housing Finance Limited 2015	NCD	62,728	0.39%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	58,628	0.36%	82,318	0.51%
	9.75% LIC Housing Finance Limited 2017	NCD	50,956	0.32%	-	-
	10.10% Housing Development Finance Corporation Limited 2017	NCD	50,572	0.31%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	47,829	0.30%	64,849	0.40%
	9.39% LIC Housing Finance Limited 2015	NCD	41,188	0.26%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	41,145	0.26%	-	-
	9.80% LIC Housing Finance Limited 2015	NCD	29,239	0.18%	185,685	1.14%
	9.25% Housing Development Finance Corporation Limited 2016	NCD	25,038	0.16%	24,548	0.15%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	19,121	0.12%	-	-
	9.90% LIC Housing Finance Limited 2016	NCD	9,169	0.06%	9,043	0.06%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	4,049	0.03%	63,043	0.39%
	8.28% LIC Housing Finance Limited 2015	NCD	-	-	177,200	1.09%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	87,129	0.54%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	68,835	0.42%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	54,600	0.34%
	9.62% LIC Housing Finance Limited 2017	NCD	-	-	49,221	0.30%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	-	-	44,020	0.27%
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	41,826	0.26%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	37,736	0.23%
	9.50% LIC Housing Finance Limited 2016	NCD	-	-	34,610	0.21%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	32,776	0.20%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	30,866	0.19%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	23,834	0.15%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	19,847	0.12%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	15,953	0.10%
Housing finance services total			1,776,743	11.02%	1,525,769	9.40%
Others			8,847,345	54.87%	7,067,207	43.56%
Net current assets			849,324	5.27%	987,337	6.09%
Grand total			16,124,728	100.00%	16,223,426	100.00%

Industry	Group Capital Guarantee Balanced Fund - ULGF 006 03/10/05 GCGBa1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Bank 2013	CD	8,651	8.55%	-	-
	Indian Overseas Bank 2014	CD	2,117	2.09%	-	-
	Central Bank of India 2013	CD	1,502	1.48%	272	0.27%
	HDFC Bank Limited	Equity	1,342	1.33%	1,588	1.57%
	State Bank of Mysore 2014	CD	1,301	1.29%	-	-
	9.15% Axis Bank Limited 2022	NCD	1,009	1.00%	-	-
	8.95% HDFC Bank Limited 2022	NCD	1,000	0.99%	-	-
	UCO Bank 2014	CD	831	0.82%	-	-
	9.50% Canara Bank 2013	FD	742	0.73%	-	-
	Axis Bank Limited 2013	CD	562	0.56%	-	-
	Corporation Bank 2014	CD	560	0.55%	-	-
	ICICI Bank Limited 2014	CD	555	0.55%	-	-
	Oriental Bank Of Commerce 2014	CD	552	0.55%	-	-
	State Bank of Hyderabad 2014	CD	276	0.27%	-	-
	Bank of Baroda 2014	CD	184	0.18%	-	-
	10.30% Axis Bank Limited 2013	FD	-	-	7,712	7.63%
	Punjab National Bank 2013	CD	-	-	6,257	6.19%
	9.85% State Bank of India 2013	FD	-	-	4,599	4.55%
	Oriental Bank Of Commerce 2013	CD	-	-	2,090	2.07%
	ICICI Bank Limited 2013	CD	-	-	1,633	1.62%
	Bank of India 2013	CD	-	-	1,542	1.53%
	HDFC Bank Limited 2012	CD	-	-	1,466	1.45%
	Oriental Bank Of Commerce 2012	CD	-	-	1,369	1.35%
	IDBI Bank Limited 2012	CD	-	-	1,329	1.32%
	Union Bank of India 2012	CD	-	-	1,073	1.06%
	Bank of India 2012	CD	-	-	866	0.86%
	9.70% Canara Bank 2012	FD	-	-	825	0.82%
	Vijaya Bank 2013	CD	-	-	816	0.81%
	10.30% Canara Bank 2013	FD	-	-	797	0.79%
	10.02% Union Bank of India 2013	FD	-	-	709	0.70%
	Canara Bank 2012	CD	-	-	684	0.68%
	Federal Bank Limited 2012	CD	-	-	571	0.57%
	State Bank of India	Equity	-	-	553	0.55%
	IDBI Bank Limited 2013	CD	-	-	543	0.54%
	Axis Bank Limited	Equity	-	-	508	0.50%
	Bank of Baroda 2012	CD	-	-	488	0.48%
	9.80% Bank of India 2012	FD	-	-	475	0.47%
	State Bank of Hyderabad 2012	CD	-	-	469	0.46%
	Corporation Bank 2012	CD	-	-	294	0.29%
	Corporation Bank 2013	CD	-	-	273	0.27%
	Andhra Bank 2013	CD	-	-	272	0.27%
	Indian Overseas Bank 2013	CD	-	-	272	0.27%
	Federal Bank Limited 2013	CD	-	-	272	0.27%
	Jammu & Kashmir Bank Limited	Equity	-	-	239	0.24%
	State Bank of Mysore 2012	CD	-	-	196	0.19%
	Union Bank of India	Equity	-	-	169	0.17%
	Bank of Baroda	Equity	-	-	50	0.05%
Banking services total			21,184	20.94%	41,272	40.83%

Industry	Group Capital Guarantee Balanced Fund - ULGF 006 03/10/05 GCGBal1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	2,033	2.01%	-	-
	9.57% LIC Housing Finance Limited 2017	NCD	2,027	2.00%	-	-
	Housing Development Finance Corporation Limited	Equity	1,417	1.40%	1,058	1.05%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	1,040	1.03%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	1,015	1.00%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	1,011	1.00%	992	0.98%
	9.80% LIC Housing Finance Limited 2015	NCD	1,008	1.00%	998	0.99%
	9.39% LIC Housing Finance Limited 2015	NCD	1,005	0.99%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	1,004	0.99%	-	-
	8.28% LIC Housing Finance Limited 2015	NCD	-	-	1,916	1.90%
Housing finance services total			11,559	11.43%	4,964	4.91%
Others			64,006	63.28%	50,708	50.16%
Net current assets			4,398	4.35%	4,146	4.10%
Grand total			101,147	100.00%	101,089	100.00%

Industry	Group Capital Guarantee Balanced Fund II - ULGF 010 21/03/07 GCGBal2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	110,100	6.59%	-	-
	10.10% Axis Bank Limited 2013	FD	50,000	2.99%	50,000	3.18%
	10.68% State Bank of India 2014	FD	50,000	2.99%	50,000	3.18%
	9.50% Bank of India 2014	FD	40,000	2.40%	-	-
	Indian Overseas Bank 2014	CD	31,656	1.90%	-	-
	Central Bank of India 2013	CD	25,435	1.52%	4,450	0.28%
	HDFC Bank Limited	Equity	21,042	1.26%	24,874	1.58%
	State Bank of Mysore 2014	CD	19,603	1.17%	-	-
	8.95% HDFC Bank Limited 2022	NCD	13,998	0.84%	-	-
	UCO Bank 2014	CD	12,275	0.74%	-	-
	9.30% Axis Bank Limited 2016	FD	10,000	0.60%	-	-
	ICICI Bank Limited 2014	CD	8,978	0.54%	-	-
	9.15% Axis Bank Limited 2022	NCD	8,070	0.48%	-	-
	Axis Bank Limited 2013	CD	7,874	0.47%	-	-
	Oriental Bank Of Commerce 2014	CD	7,735	0.46%	-	-
	State Bank of Hyderabad 2014	CD	4,513	0.27%	-	-
	Bank of Baroda 2014	CD	2,947	0.18%	-	-
	Punjab National Bank 2013	CD	-	-	126,393	8.04%
	10.80% Canara Bank 2013	FD	-	-	80,000	5.09%
	9.90% Canara Bank 2013	FD	-	-	50,000	3.18%
	Oriental Bank Of Commerce 2013	CD	-	-	28,764	1.83%
	ICICI Bank Limited 2013	CD	-	-	25,408	1.62%
	HDFC Bank Limited 2012	CD	-	-	23,258	1.48%
	Oriental Bank Of Commerce 2012	CD	-	-	21,707	1.38%
	Bank of India 2013	CD	-	-	20,514	1.31%
	Union Bank of India 2012	CD	-	-	16,193	1.03%
	10.30% Canara Bank 2013	FD	-	-	15,661	1.00%
	10.30% Axis Bank Limited 2013	FD	-	-	13,994	0.89%
	10.02% Union Bank of India 2013	FD	-	-	13,944	0.89%
	Bank of India 2012	CD	-	-	9,343	0.59%
	State Bank of India	Equity	-	-	9,308	0.59%

Industry	Group Capital Guarantee Balanced Fund II - ULGF 010 21/03/07 GCGBal2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Axis Bank Limited	Equity	-	-	8,505	0.54%
	Bank of Baroda 2012	CD	-	-	8,396	0.53%
	Corporation Bank 2012	CD	-	-	4,703	0.30%
	Federal Bank Limited 2013	CD	-	-	4,528	0.29%
	Andhra Bank 2013	CD	-	-	4,443	0.28%
	Corporation Bank 2013	CD	-	-	4,367	0.28%
	IDBI Bank Limited 2013	CD	-	-	4,348	0.28%
	Jammu & Kashmir Bank Limited	Equity	-	-	3,996	0.25%
	Indian Overseas Bank 2013	CD	-	-	3,896	0.25%
	Union Bank of India	Equity	-	-	2,587	0.16%
	State Bank of Mysore 2012	CD	-	-	2,448	0.16%
	Canara Bank 2012	CD	-	-	2,051	0.13%
Banking services total			424,227	25.41%	638,080	40.61%
Housing finance services	9.57% LIC Housing Finance Limited 2017	NCD	24,321	1.46%	-	-
	9.80% LIC Housing Finance Limited 2015	NCD	24,198	1.45%	23,959	1.52%
	Housing Development Finance Corporation Limited	Equity	21,639	1.30%	15,975	1.02%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	18,284	1.10%	6,021	0.38%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	13,054	0.78%	8,106	0.52%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	10,108	0.61%	9,918	0.63%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	9,136	0.55%	-	-
	9.70% Housing Development Finance Corporation Limited 2016	NCD	8,099	0.49%	8,005	0.51%
	Housing Development Finance Corporation Limited 2016	FRN	8,000	0.48%	8,000	0.51%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	7,262	0.43%	6,522	0.42%
	9.70% LIC Housing Finance Limited 2017	NCD	7,122	0.43%	-	-
	9.37% LIC Housing Finance Limited 2014	NCD	7,022	0.42%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	6,762	0.40%	7,499	0.48%
	9.62% LIC Housing Finance Limited 2017	NCD	6,083	0.36%	6,027	0.38%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	6,041	0.36%	6,003	0.38%
	9.75% LIC Housing Finance Limited 2017	NCD	5,096	0.31%	-	-
	9.75% LIC Housing Finance Limited 2015	NCD	5,059	0.30%	-	-
	9.50% LIC Housing Finance Limited 2016	NCD	5,041	0.30%	4,944	0.31%
	9.39% LIC Housing Finance Limited 2015	NCD	5,023	0.30%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	5,018	0.30%	-	-
	9.55% Housing Development Finance Corporation Limited 2015	NCD	3,019	0.18%	-	-
	9.25% Housing Development Finance Corporation Limited 2016	NCD	3,005	0.18%	2,946	0.19%
	9.70% Housing Development Finance Corporation Limited 2017	NCD	2,035	0.12%	-	-
	9.90% LIC Housing Finance Limited 2016	NCD	1,019	0.06%	1,005	0.06%
	9.75% Housing Development Finance Corporation Limited 2014	NCD	1,003	0.06%	997	0.06%
	8.28% LIC Housing Finance Limited 2015	NCD	-	-	37,356	2.38%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	9,790	0.62%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	8,978	0.57%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	7,944	0.51%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	6,949	0.44%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	6,856	0.44%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	3,983	0.25%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	3,973	0.25%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	2,979	0.19%
Housing finance services total			212,447	12.72%	204,735	13.03%
Others			970,611	58.13%	694,342	44.19%
Net current assets			62,321	3.73%	34,053	2.17%
Grand total			1,669,606	100.00%	1,571,210	100.00%

Industry	Group Capital Guarantee Debt Fund - ULGF 007 28/10/05 GCGDebt1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% IDBI Bank Limited 2013	FD	1,200	9.10%	-	-
	Indian Bank 2013	CD	1,153	8.74%	-	-
	Oriental Bank Of Commerce 2014	CD	373	2.83%	-	-
	State Bank of Patiala 2014	CD	369	2.79%	-	-
	Indian Overseas Bank 2014	CD	276	2.09%	-	-
	Punjab National Bank 2013	CD	188	1.42%	456	4.55%
	Corporation Bank 2014	CD	187	1.42%	-	-
	State Bank of Mysore 2014	CD	186	1.41%	-	-
	State Bank of Patiala 2013	CD	94	0.71%	-	-
	Axis Bank Limited 2013	CD	94	0.71%	-	-
	ICICI Bank Limited 2014	CD	93	0.70%	-	-
	UCO Bank 2014	CD	92	0.70%	-	-
	State Bank of Hyderabad 2014	CD	92	0.70%	-	-
	10.30% Axis Bank Limited 2013	FD	-	-	894	8.93%
	9.85% State Bank of India 2013	FD	-	-	610	6.10%
	State Bank of Patiala 2012	CD	-	-	375	3.75%
	State Bank of Hyderabad 2012	CD	-	-	281	2.81%
	Oriental Bank Of Commerce 2013	CD	-	-	272	2.72%
	Bank of India 2013	CD	-	-	272	2.71%
	10.00% State Bank of Travancore 2013	FD	-	-	261	2.61%
	Andhra Bank 2013	CD	-	-	182	1.82%
	ICICI Bank Limited 2013	CD	-	-	182	1.81%
	Vijaya Bank 2013	CD	-	-	181	1.81%
	IDBI Bank Limited 2013	CD	-	-	181	1.81%
	9.70% Canara Bank 2012	FD	-	-	111	1.11%
	10.02% Union Bank of India 2013	FD	-	-	106	1.05%
	10.30% Canara Bank 2013	FD	-	-	103	1.03%
	State Bank of Mysore 2012	CD	-	-	98	0.98%
	Bank of Baroda 2012	CD	-	-	98	0.97%
	HDFC Bank Limited 2012	CD	-	-	98	0.97%
Bank of India 2012	CD	-	-	95	0.95%	
Federal Bank Limited 2012	CD	-	-	95	0.95%	
IDBI Bank Limited 2012	CD	-	-	95	0.95%	
9.80% Bank of India 2012	FD	-	-	63	0.63%	
Banking services total			4,397	33.33%	5,109	51.03%
Housing finance services	9.39% LIC Housing Finance Limited 2015	NCD	1,005	7.62%	-	-
	9.25% Housing Development Finance Corporation Limited 2018	NCD	1,003	7.61%	-	-
Housing finance services total			2,008	15.22%	-	-
Others			5,840	44.27%	4,502	44.96%
Net current assets			947	7.18%	402	4.01%
Grand total			13,192	100.00%	10,013	100.00%

Industry	Group Capital Guarantee Debt Fund II - ULGF 011 21/03/07 GCGDebt2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.80% Union Bank of India 2014	FD	80,000	8.50%	-	-
	9.67% Canara Bank 2015	FD	60,600	6.44%	-	-
	9.70% Corporation Bank 2014	FD	50,100	5.33%	-	-
	9.50% Bank of India 2014	FD	30,000	3.19%	-	-
	9.76% Canara Bank 2015	FD	20,000	2.13%	-	-
	Punjab National Bank 2013	CD	16,999	1.81%	34,520	9.06%
	Oriental Bank Of Commerce 2014	CD	12,141	1.29%	-	-
	Indian Overseas Bank 2014	CD	11,503	1.22%	-	-
	State Bank of Patiala 2014	CD	10,688	1.14%	-	-
	9.30% Axis Bank Limited 2016	FD	10,000	1.06%	-	-
	Corporation Bank 2014	CD	9,916	1.05%	-	-
	State Bank of Mysore 2014	CD	8,083	0.86%	-	-
	ICICI Bank Limited 2014	CD	6,201	0.66%	-	-
	State Bank of Hyderabad 2014	CD	5,711	0.61%	-	-
	IDBI Bank Limited 2013	CD	5,633	0.60%	4,532	1.19%
	State Bank of Patiala 2013	CD	5,549	0.59%	-	-
	UCO Bank 2014	CD	5,539	0.59%	-	-
	8.95% HDFC Bank Limited 2022	NCD	3,999	0.43%	-	-
	Axis Bank Limited 2013	CD	2,437	0.26%	29,047	7.62%
	9.15% Axis Bank Limited 2022	NCD	2,017	0.21%	-	-
	Bank of Baroda 2014	CD	921	0.10%	-	-
	9.85% State Bank of India 2013	FD	-	-	22,550	5.92%
	10.80% Canara Bank 2013	FD	-	-	20,000	5.25%
	10.00% State Bank of Travancore 2013	FD	-	-	9,639	2.53%
	Oriental Bank Of Commerce 2013	CD	-	-	9,633	2.53%
	Bank of India 2013	CD	-	-	8,977	2.35%
	Andhra Bank 2013	CD	-	-	8,076	2.12%
	ICICI Bank Limited 2013	CD	-	-	7,260	1.90%
	9.70% Canara Bank 2012	FD	-	-	4,092	1.07%
	Bank of India 2012	CD	-	-	4,041	1.06%
	10.30% Canara Bank 2013	FD	-	-	3,817	1.00%
	HDFC Bank Limited 2012	CD	-	-	3,514	0.92%
	10.02% Union Bank of India 2013	FD	-	-	3,420	0.90%
Axis Bank Limited 2012	CD	-	-	2,547	0.67%	
Bank of Baroda 2012	CD	-	-	2,343	0.61%	
9.80% Bank of India 2012	FD	-	-	2,336	0.61%	
State Bank of Patiala 2012	CD	-	-	1,594	0.42%	
Corporation Bank 2012	CD	-	-	1,372	0.36%	
Corporation Bank 2013	CD	-	-	1,274	0.33%	
Central Bank of India 2013	CD	-	-	1,271	0.33%	
Federal Bank Limited 2013	CD	-	-	1,268	0.33%	
Indian Overseas Bank 2013	CD	-	-	1,087	0.29%	
State Bank of Hyderabad 2012	CD	-	-	1,031	0.27%	
10.30% Axis Bank Limited 2013	FD	-	-	971	0.25%	
State Bank of Mysore 2012	CD	-	-	686	0.18%	
Banking services total			358,037	38.06%	190,900	50.08%
Housing finance services	9.25% Housing Development Finance Corporation Limited 2018	NCD	50,162	5.33%	-	-
	9.75% Housing Development Finance Corporation Limited 2016	NCD	8,133	0.86%	10,014	2.63%
	9.57% LIC Housing Finance Limited 2017	NCD	4,054	0.43%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	3,312	0.35%	2,027	0.53%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	3,045	0.32%	-	-
	9.70% LIC Housing Finance Limited 2017	NCD	2,035	0.22%	-	-
	9.70% Housing Development Finance Corporation Limited 2016	NCD	2,025	0.22%	2,001	0.52%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	2,022	0.21%	1,984	0.52%
9.39% LIC Housing Finance Limited 2015	NCD	2,009	0.21%	-	-	

Industry	Group Capital Guarantee Debt Fund II - ULGF 011 21/03/07 GCGDebt2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Housing Development Finance Corporation Limited 2016	FRN	2,000	0.21%	2,000	0.52%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	1,932	0.21%	1,875	0.49%
	9.75% LIC Housing Finance Limited 2017	NCD	1,019	0.11%	-	-
	9.90% LIC Housing Finance Limited 2016	NCD	1,019	0.11%	1,005	0.26%
	9.62% LIC Housing Finance Limited 2017	NCD	1,014	0.11%	1,005	0.26%
	9.50% LIC Housing Finance Limited 2016	NCD	1,008	0.11%	989	0.26%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	1,007	0.11%	1,000	0.26%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	1,006	0.11%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	1,004	0.11%	-	-
	9.25% Housing Development Finance Corporation Limited 2016	NCD	1,002	0.11%	982	0.26%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	2,937	0.77%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	-	-	2,174	0.57%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	1,995	0.52%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	1,986	0.52%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	1,985	0.52%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	996	0.26%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	993	0.26%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	993	0.26%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	979	0.26%
Housing finance services total			88,806	9.44%	39,920	10.47%
Others			458,286	48.71%	136,096	35.70%
Net current assets			35,645	3.79%	14,309	3.75%
Grand total			940,775	100.00%	381,224	100.00%

Industry	Group Capital Guarantee Growth Fund - ULGF 008 11/12/06 GCGGrowth1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Bank 2013	CD	2,403	8.55%	-	-
	State Bank of Travancore 2013	CD	2,398	8.53%	-	-
	HDFC Bank Limited	Equity	830	2.95%	800	3.15%
	Central Bank of India 2013	CD	282	1.00%	91	0.36%
	UCO Bank 2014	CD	185	0.66%	-	-
	Indian Overseas Bank 2014	CD	184	0.65%	-	-
	Corporation Bank 2014	CD	93	0.33%	-	-
	ICICI Bank Limited 2014	CD	93	0.33%	-	-
	State Bank of Hyderabad 2014	CD	92	0.33%	-	-
	Oriental Bank Of Commerce 2014	CD	92	0.33%	-	-
	Punjab National Bank 2013	CD	-	-	2,176	8.57%
	10.30% Axis Bank Limited 2013	FD	-	-	2,020	7.96%
	10.02% Union Bank of India 2013	FD	-	-	1,817	7.16%
	10.30% Canara Bank 2013	FD	-	-	1,633	6.43%
	9.85% State Bank of India 2013	FD	-	-	764	3.01%
	Oriental Bank Of Commerce 2013	CD	-	-	455	1.79%
	State Bank of India	Equity	-	-	369	1.45%
	Axis Bank Limited	Equity	-	-	322	1.27%
	Oriental Bank Of Commerce 2012	CD	-	-	293	1.16%
	HDFC Bank Limited 2012	CD	-	-	293	1.15%
	ICICI Bank Limited 2013	CD	-	-	272	1.07%
	Bank of India 2013	CD	-	-	272	1.07%
	Union Bank of India	Equity	-	-	217	0.86%
	Bank of India 2012	CD	-	-	193	0.76%
	9.70% Canara Bank 2012	FD	-	-	132	0.52%
	Jammu & Kashmir Bank Limited	Equity	-	-	130	0.51%
	Corporation Bank 2012	CD	-	-	98	0.39%

Industry	Group Capital Guarantee Growth Fund - ULGF 008 11/12/06 GCGrowth1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Canara Bank 2012	CD	-	-	98	0.38%
	Bank of Baroda 2012	CD	-	-	98	0.38%
	Federal Bank Limited 2012	CD	-	-	95	0.37%
	IDBI Bank Limited 2012	CD	-	-	95	0.37%
	State Bank of Hyderabad 2012	CD	-	-	94	0.37%
	Corporation Bank 2013	CD	-	-	91	0.36%
	Andhra Bank 2013	CD	-	-	91	0.36%
	Vijaya Bank 2013	CD	-	-	91	0.36%
	Indian Overseas Bank 2013	CD	-	-	91	0.36%
	IDBI Bank Limited 2013	CD	-	-	91	0.36%
	Federal Bank Limited 2013	CD	-	-	91	0.36%
	9.80% Bank of India 2012	FD	-	-	77	0.30%
	Bank of Baroda	Equity	-	-	25	0.10%
Banking services total			6,652	23.66%	13,472	53.05%
Others			20,749	73.81%	10,731	42.26%
Net current assets			709	2.52%	1,190	4.69%
Grand total			28,110	100.00%	25,393	100.00%

Industry	Group Capital Guarantee Growth Fund II - ULGF 012 05/07/07 GCGrowth2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Bank 2013	CD	4,998	8.65%	-	-
	State Bank of Travancore 2013	CD	4,989	8.64%	-	-
	HDFC Bank Limited	Equity	1,684	2.92%	1,541	3.11%
	Central Bank of India 2013	CD	657	1.14%	91	0.18%
	Indian Overseas Bank 2014	CD	368	0.64%	-	-
	ICICI Bank Limited 2014	CD	278	0.48%	-	-
	UCO Bank 2014	CD	277	0.48%	-	-
	Corporation Bank 2014	CD	187	0.32%	-	-
	Oriental Bank Of Commerce 2014	CD	184	0.32%	-	-
	State Bank of Hyderabad 2014	CD	92	0.16%	-	-
	Punjab National Bank 2013	CD	-	-	4,261	8.59%
	10.30% Axis Bank Limited 2013	FD	-	-	2,120	4.27%
	9.85% State Bank of India 2013	FD	-	-	1,402	2.83%
	Oriental Bank Of Commerce 2013	CD	-	-	727	1.47%
	State Bank of India	Equity	-	-	669	1.35%
	Axis Bank Limited	Equity	-	-	610	1.23%
	HDFC Bank Limited 2012	CD	-	-	586	1.18%
	ICICI Bank Limited 2013	CD	-	-	544	1.10%
	Oriental Bank Of Commerce 2012	CD	-	-	489	0.99%
	Bank of India 2013	CD	-	-	454	0.92%
	Union Bank of India 2012	CD	-	-	390	0.79%
	Canara Bank 2012	CD	-	-	293	0.59%
	Bank of India 2012	CD	-	-	289	0.58%
	IDBI Bank Limited 2012	CD	-	-	285	0.57%
	10.30% Canara Bank 2013	FD	-	-	244	0.49%
	9.70% Canara Bank 2012	FD	-	-	242	0.49%
	Jammu & Kashmir Bank Limited	Equity	-	-	238	0.48%
	10.02% Union Bank of India 2013	FD	-	-	215	0.43%
	Bank of Baroda 2012	CD	-	-	195	0.39%
	Vijaya Bank 2013	CD	-	-	181	0.37%
	9.80% Bank of India 2012	FD	-	-	141	0.28%
	Corporation Bank 2012	CD	-	-	98	0.20%
	State Bank of Mysore 2012	CD	-	-	98	0.20%

Industry	Group Capital Guarantee Growth Fund II - ULGF 012 05/07/07 GCGrowth2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Federal Bank Limited 2012	CD	-	-	95	0.19%
	State Bank of Hyderabad 2012	CD	-	-	94	0.19%
	Corporation Bank 2013	CD	-	-	91	0.18%
	Andhra Bank 2013	CD	-	-	91	0.18%
	Indian Overseas Bank 2013	CD	-	-	91	0.18%
	IDBI Bank Limited 2013	CD	-	-	91	0.18%
	Federal Bank Limited 2013	CD	-	-	91	0.18%
	Union Bank of India	Equity	-	-	50	0.10%
	Bank of Baroda	Equity	-	-	46	0.09%
Banking services total			13,714	23.74%	17,144	34.56%
Housing finance services	Housing Development Finance Corporation Limited	Equity	1,789	3.10%	1,188	2.40%
	9.80% LIC Housing Finance Limited 2015	NCD	1,008	1.75%	998	2.01%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	993	2.00%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	979	1.97%
	8.28% LIC Housing Finance Limited 2015	NCD	-	-	958	1.93%
Housing finance services total			2,797	4.84%	5,117	10.32%
Others			40,485	70.10%	25,416	51.24%
Net current assets			761	1.32%	1,926	3.88%
Grand total			57,756	100.00%	49,603	100.00%

Industry	Group Capital Guarantee Short Term Debt Fund - ULGF 005 24/02/04 GCGSTDebt1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	10,000	8.95%	-	-
	9.80% Union Bank of India 2014	FD	10,000	8.95%	-	-
	10.00% State Bank of Travancore 2013	FD	9,846	8.81%	3,846	3.82%
	State Bank of Mysore 2013	CD	7,539	6.75%	-	-
	State Bank of Patiala 2014	CD	3,595	3.22%	-	-
	Oriental Bank Of Commerce 2014	CD	3,592	3.21%	-	-
	Corporation Bank 2014	CD	2,968	2.66%	-	-
	9.30% Axis Bank Limited 2016	FD	2,500	2.24%	-	-
	IDBI Bank Limited 2013	CD	2,066	1.85%	1,843	1.83%
	State Bank of Hyderabad 2014	CD	2,032	1.82%	-	-
	IDBI Bank Limited 2014	CD	2,030	1.82%	-	-
	Axis Bank Limited 2014	CD	1,939	1.74%	-	-
	ICICI Bank Limited 2014	CD	1,937	1.73%	-	-
	Corporation Bank 2013	CD	1,897	1.70%	3,120	3.10%
	Indian Overseas Bank 2014	CD	1,564	1.40%	-	-
	Punjab National Bank 2013	CD	1,035	0.93%	4,938	4.90%
	State Bank of Mysore 2014	CD	1,016	0.91%	-	-
	Axis Bank Limited 2013	CD	-	-	5,586	5.54%
	9.90% ICICI Bank Limited 2012	FD	-	-	5,401	5.36%
	Bank of Baroda 2012	CD	-	-	5,259	5.22%
	9.85% State Bank of India 2013	FD	-	-	4,972	4.93%
	Punjab National Bank 2012	CD	-	-	4,194	4.16%
	Central Bank of India 2013	CD	-	-	4,175	4.14%
	Federal Bank Limited 2012	CD	-	-	3,959	3.93%
	State Bank of Hyderabad 2012	CD	-	-	2,876	2.85%
	Indian Overseas Bank 2013	CD	-	-	2,579	2.56%
	State Bank of Mysore 2012	CD	-	-	2,445	2.43%
	Union Bank of India 2012	CD	-	-	2,444	2.42%
	IDBI Bank Limited 2012	CD	-	-	2,103	2.09%
	10.30% Canara Bank 2013	FD	-	-	1,904	1.89%
	Oriental Bank Of Commerce 2012	CD	-	-	1,632	1.62%
	Corporation Bank 2012	CD	-	-	1,080	1.07%
	Dena Bank 2012	CD	-	-	1,076	1.07%

Industry	Group Capital Guarantee Short Term Debt Fund - ULGF 005 24/02/04 GCGSTDebt1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	HDFC Bank Limited 2012	CD	-	-	878	0.87%
	10.30% Axis Bank Limited 2013	FD	-	-	843	0.84%
	10.02% Union Bank of India 2013	FD	-	-	772	0.77%
	State Bank of Patiala 2012	CD	-	-	281	0.28%
Banking services total			65,557	58.67%	68,205	67.66%
Financial services including leasing	Religare Finvest Limited 2012	CPM	-	-	8,744	8.67%
	Edelweiss Financial Services Limited 2012	CPM	-	-	2,445	2.43%
Financial services including leasing total			-	-	11,189	11.10%
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	6,145	5.50%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	2,993	2.68%	-	-
	LIC Housing Finance Limited 2016	FRN	1,951	1.75%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	995	0.89%	-	-
Housing finance services total			12,085	10.82%	-	-
Telecommunication services	Vodafone India Limited 2014	CPM	4,130	3.70%	-	-
	Vodafone India Limited 2012	CPM	-	-	7,766	7.70%
	Tata Teleservices Limited 2012	CPM	-	-	2,945	2.92%
	Vodafone India Limited 2013	CPM	-	-	1,389	1.38%
Telecommunication services total			4,130	3.70%	12,099	12.00%
Others			27,070	24.23%	6,030	5.98%
Net current assets			2,895	2.59%	3,282	3.26%
Grand total			111,737	100.00%	100,805	100.00%

Industry	Group Capital Guarantee Short Term Debt Fund II - ULGF 009 16/03/07 GCGSTDebt2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	141,000	4.58%	-	-
	9.72% Bank of Baroda 2014	FD	100,000	3.25%	-	-
	10.00% State Bank of Travancore 2013	FD	95,154	3.09%	95,154	3.00%
	Corporation Bank 2014	CD	93,561	3.04%	-	-
	9.67% Canara Bank 2015	FD	90,900	2.95%	-	-
	9.50% State Bank of Travancore 2014	FD	90,000	2.92%	-	-
	State Bank of Mysore 2013	CD	84,819	2.75%	55,308	1.74%
	State Bank of Patiala 2014	CD	70,882	2.30%	-	-
	Oriental Bank Of Commerce 2014	CD	70,818	2.30%	-	-
	9.30% Axis Bank Limited 2016	FD	69,900	2.27%	-	-
	State Bank of Hyderabad 2014	CD	65,570	2.13%	-	-
	IDBI Bank Limited 2014	CD	65,522	2.13%	-	-
	Axis Bank Limited 2014	CD	62,149	2.02%	-	-
	ICICI Bank Limited 2014	CD	62,086	2.01%	-	-
	IDBI Bank Limited 2013	CD	56,617	1.84%	37,682	1.19%
	Indian Overseas Bank 2014	CD	50,706	1.65%	-	-
	9.70% Corporation Bank 2014	FD	50,100	1.63%	-	-
	10.10% Axis Bank Limited 2013	FD	50,000	1.62%	50,000	1.58%
	10.68% State Bank of India 2014	FD	50,000	1.62%	50,000	1.58%
	10.10% Union Bank of India 2014	FD	50,000	1.62%	-	-
	9.90% Canara Bank 2013	FD	50,000	1.62%	-	-
	Punjab National Bank 2013	CD	49,758	1.61%	159,809	5.04%
	State Bank of Patiala 2013	CD	49,000	1.59%	-	-
	9.75% Oriental Bank Of Commerce 2013	FD	39,390	1.28%	-	-
	State Bank of Mysore 2014	CD	31,141	1.01%	-	-
	Corporation Bank 2013	CD	8,443	0.27%	118,936	3.75%
	9.85% State Bank of India 2013	FD	-	-	213,387	6.73%
	Bank of Baroda 2012	CD	-	-	162,588	5.13%
	Central Bank of India 2013	CD	-	-	143,595	4.53%
	10.02% Union Bank of India 2013	FD	-	-	137,165	4.33%

Industry	Group Capital Guarantee Short Term Debt Fund II - ULGF 009 16/03/07 GCGSTDebt2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.90% ICICI Bank Limited 2012	FD	-	-	133,618	4.21%
	Punjab National Bank 2012	CD	-	-	120,793	3.81%
	10.76% Canara Bank 2013	FD	-	-	100,000	3.15%
	Federal Bank Limited 2012	CD	-	-	97,424	3.07%
	Axis Bank Limited 2013	CD	-	-	89,618	2.83%
	IDBI Bank Limited 2012	CD	-	-	74,740	2.36%
	State Bank of Hyderabad 2012	CD	-	-	70,073	2.21%
	Indian Overseas Bank 2013	CD	-	-	67,107	2.12%
	Oriental Bank Of Commerce 2012	CD	-	-	62,596	1.97%
	State Bank of Mysore 2012	CD	-	-	61,600	1.94%
	Union Bank of India 2012	CD	-	-	61,570	1.94%
	10.30% Canara Bank 2013	FD	-	-	47,096	1.49%
	Corporation Bank 2012	CD	-	-	44,947	1.42%
	ICICI Bank Limited 2013	CD	-	-	38,120	1.20%
	Dena Bank 2012	CD	-	-	33,271	1.05%
	HDFC Bank Limited 2012	CD	-	-	28,404	0.90%
	10.30% Axis Bank Limited 2013	FD	-	-	20,855	0.66%
Banking services total			1,697,516	55.09%	2,375,457	74.93%
Infrastructure finance services	9.87% Infrastructure Development Finance Company Limited 2017	NCD	234,320	7.60%	-	-
	Power Finance Corporation Limited 2013	CPM	127,080	4.12%	-	-
	9.77% Infrastructure Development Finance Company Limited 2017	NCD	41,232	1.34%	-	-
	Infrastructure Development Finance Company Limited 2012	CPM	-	-	74,564	2.35%
Infrastructure finance services Total			402,632	13.07%	74,564	2.35%
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	201,765	6.55%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	82,809	2.69%	-	-
	LIC Housing Finance Limited 2016	FRN	60,490	1.96%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	33,836	1.10%	-	-
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	5,959	0.19%
Housing finance services total			378,900	12.30%	5,959	0.19%
Others			487,917	15.83%	558,651	17.62%
Net current assets			114,395	3.71%	155,499	4.91%
Grand total			3,081,359	100.00%	3,170,130	100.00%

Industry	Group Debt Fund - ULGF 002 03/04/03 GDebt 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	672,900	4.91%	-	-
	9.70% Corporation Bank 2014	FD	651,300	4.75%	-	-
	10.68% State Bank of India 2014	FD	450,000	3.28%	150,000	1.82%
	Oriental Bank Of Commerce 2014	CD	343,212	2.51%	-	-
	9.67% Canara Bank 2015	FD	312,458	2.28%	-	-
	Indian Overseas Bank 2014	CD	283,068	2.07%	-	-
	State Bank of Patiala 2014	CD	226,844	1.66%	-	-
	10.10% Axis Bank Limited 2013	FD	200,000	1.46%	100,000	1.21%
	Corporation Bank 2014	CD	182,409	1.33%	-	-
	State Bank of Mysore 2014	CD	171,504	1.25%	-	-
	9.90% Canara Bank 2013	FD	150,000	1.09%	100,000	1.21%
	9.30% Axis Bank Limited 2016	FD	140,000	1.02%	-	-
	8.95% HDFC Bank Limited 2022	NCD	136,979	1.00%	-	-
	State Bank of Hyderabad 2014	CD	120,015	0.88%	-	-
	UCO Bank 2014	CD	113,338	0.83%	-	-
	9.72% Bank of Baroda 2014	FD	100,000	0.73%	-	-
	10.05% Bank of India 2013	FD	100,000	0.73%	100,000	1.21%

Industry	Group Debt Fund - ULGF 002 03/04/03 GDebt 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	ICICI Bank Limited 2014	CD	90,058	0.66%	-	-
	Punjab National Bank 2013	CD	87,155	0.64%	321,437	3.89%
	IDBI Bank Limited 2013	CD	81,122	0.59%	121,434	1.47%
	State Bank of Patiala 2013	CD	81,068	0.59%	-	-
	9.40% Canara Bank 2013	FD	80,000	0.58%	-	-
	9.50% State Bank of India 2013	FD	70,910	0.52%	-	-
	Axis Bank Limited 2013	CD	69,176	0.50%	-	-
	9.15% Axis Bank Limited 2022	NCD	68,595	0.50%	-	-
	Bank of Baroda 2014	CD	64,283	0.47%	-	-
	10.10% Union Bank of India 2014	FD	50,000	0.36%	100,000	1.21%
	9.50% Canara Bank 2013	FD	38,636	0.28%	-	-
	9.85% State Bank of India 2013	FD	-	-	350,843	4.25%
	Bank of India 2013	CD	-	-	214,869	2.60%
	Oriental Bank Of Commerce 2013	CD	-	-	202,755	2.46%
	10.91% Punjab National Bank 2013	FD	-	-	200,200	2.43%
	10.91% Corporation Bank 2013	FD	-	-	200,000	2.42%
	Andhra Bank 2013	CD	-	-	171,143	2.07%
	ICICI Bank Limited 2013	CD	-	-	152,730	1.85%
	10.60% Canara Bank 2013	FD	-	-	150,000	1.82%
	10.00% State Bank of Travancore 2013	FD	-	-	138,600	1.68%
	10.80% Punjab National Bank 2013	FD	-	-	101,000	1.22%
	10.76% Canara Bank 2013	FD	-	-	100,000	1.21%
	10.79% Canara Bank 2013	FD	-	-	100,000	1.21%
	9.30% Axis Bank Limited 2012	NCD	-	-	99,900	1.21%
	Bank of India 2012	CD	-	-	84,778	1.03%
	HDFC Bank Limited 2012	CD	-	-	73,695	0.89%
	IDBI Bank Limited 2012	CD	-	-	63,240	0.77%
	10.30% Canara Bank 2013	FD	-	-	60,755	0.74%
	10.02% Union Bank of India 2013	FD	-	-	54,109	0.66%
	Axis Bank Limited 2012	CD	-	-	51,437	0.62%
	Bank of Baroda 2012	CD	-	-	49,791	0.60%
	Vijaya Bank 2013	CD	-	-	39,967	0.48%
	State Bank of Patiala 2012	CD	-	-	38,921	0.47%
	9.80% Bank of India 2012	FD	-	-	36,169	0.44%
	10.30% Axis Bank Limited 2013	FD	-	-	30,000	0.36%
	Corporation Bank 2012	CD	-	-	28,906	0.35%
	Federal Bank Limited 2012	CD	-	-	27,995	0.34%
	State Bank of Hyderabad 2012	CD	-	-	26,996	0.33%
	Corporation Bank 2013	CD	-	-	26,838	0.33%
	Central Bank of India 2013	CD	-	-	26,791	0.32%
	Federal Bank Limited 2013	CD	-	-	26,536	0.32%
	Indian Overseas Bank 2013	CD	-	-	23,106	0.28%
	State Bank of Mysore 2012	CD	-	-	14,298	0.17%
Banking services total			5,135,029	37.48%	3,959,237	47.97%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	286,629	2.09%	233,374	2.83%
	9.75% LIC Housing Finance Limited 2016	NCD	152,473	1.11%	150,204	1.82%
	9.57% LIC Housing Finance Limited 2017	NCD	142,888	1.04%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	122,417	0.89%	40,531	0.49%
	9.25% Housing Development Finance Corporation Limited 2018	NCD	121,393	0.89%	-	-
	9.70% Housing Development Finance Corporation Limited 2016	NCD	79,975	0.58%	29,020	0.35%
	9.70% LIC Housing Finance Limited 2017	NCD	77,323	0.56%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	68,946	0.50%	29,131	0.35%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	63,951	0.47%	-	-
	9.68% Housing Development Finance Corporation Limited 2015	NCD	61,421	0.45%	26,012	0.32%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	59,639	0.44%	38,679	0.47%

Industry	Group Debt Fund - ULGF 002 03/04/03 GDebt 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.60% Housing Development Finance Corporation Limited 2014	NCD	50,177	0.37%	-	-
	9.50% LIC Housing Finance Limited 2016	NCD	47,389	0.35%	18,788	0.23%
	9.39% LIC Housing Finance Limited 2015	NCD	46,210	0.34%	-	-
	9.80% LIC Housing Finance Limited 2015	NCD	40,329	0.29%	-	-
	9.75% LIC Housing Finance Limited 2015	NCD	38,448	0.28%	-	-
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	32,677	0.24%	29,349	0.36%
	9.75% LIC Housing Finance Limited 2017	NCD	31,593	0.23%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	26,080	0.19%	29,057	0.35%
	9.70% Housing Development Finance Corporation Limited 2017	NCD	24,419	0.18%	-	-
	9.55% Housing Development Finance Corporation Limited 2015	NCD	23,146	0.17%	-	-
	9.25% Housing Development Finance Corporation Limited 2016	NCD	15,023	0.11%	14,729	0.18%
	9.75% Housing Development Finance Corporation Limited 2014	NCD	6,020	0.04%	5,983	0.07%
	9.90% LIC Housing Finance Limited 2016	NCD	4,075	0.03%	4,019	0.05%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	46,991	0.57%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	42,116	0.51%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	31,923	0.39%
	Housing Development Finance Corporation Limited 2016	FRN	-	-	31,000	0.38%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	27,796	0.34%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	24,826	0.30%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	15,931	0.19%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	15,891	0.19%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	13,893	0.17%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	10,924	0.13%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	7,976	0.10%
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	7,967	0.10%
	Housing finance services total		1,622,641	11.84%	926,112	11.22%
	Others		6,060,582	44.24%	2,908,318	35.23%
	Net current assets		882,097	6.44%	460,666	5.58%
	Grand total		13,700,349	100.00%	8,254,334	100.00%

Industry	Group Growth Fund - ULGF 004 30/10/03 GGrowth 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	441,400	5.99%	-	-
	HDFC Bank Limited	Equity	335,191	4.55%	266,696	4.67%
	9.70% Corporation Bank 2014	FD	150,300	2.04%	-	-
	9.72% Bank of Baroda 2014	FD	100,000	1.36%	-	-
	Indian Overseas Bank 2014	CD	68,834	0.93%	-	-
	Central Bank of India 2013	CD	57,253	0.78%	8,173	0.14%
	10.85% HDFC Bank Limited 2023	NCD	53,563	0.73%	-	-
	9.90% Canara Bank 2013	FD	50,000	0.68%	100,000	1.75%
	10.68% State Bank of India 2014	FD	50,000	0.68%	50,000	0.88%
	State Bank of Mysore 2014	CD	42,272	0.57%	-	-
	8.95% HDFC Bank Limited 2022	NCD	31,995	0.43%	-	-
	9.30% Axis Bank Limited 2016	FD	30,000	0.41%	-	-
	UCO Bank 2014	CD	26,949	0.37%	-	-
	ICICI Bank Limited 2014	CD	20,270	0.28%	-	-
	Corporation Bank 2014	CD	19,128	0.26%	-	-
	Bank of Baroda 2013	CD	18,837	0.26%	-	-
	9.15% Axis Bank Limited 2022	NCD	17,149	0.23%	-	-
	Axis Bank Limited 2013	CD	17,060	0.23%	-	-
	Oriental Bank Of Commerce 2014	CD	16,759	0.23%	-	-
	State Bank of Hyderabad 2014	CD	10,132	0.14%	-	-
	Bank of Baroda 2014	CD	6,263	0.08%	-	-

Industry	Group Growth Fund - ULGF 004 30/10/03 GGrowth 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	10.91% Punjab National Bank 2013	FD	-	-	200,200	3.51%
	9.85% State Bank of India 2013	FD	-	-	130,201	2.28%
	State Bank of India	Equity	-	-	129,567	2.27%
	Axis Bank Limited	Equity	-	-	109,909	1.93%
	10.60% Canara Bank 2013	FD	-	-	100,000	1.75%
	Oriental Bank Of Commerce 2013	CD	-	-	62,166	1.09%
	Jammu & Kashmir Bank Limited	Equity	-	-	56,335	0.99%
	Punjab National Bank 2013	CD	-	-	53,959	0.95%
	ICICI Bank Limited 2013	CD	-	-	46,461	0.81%
	HDFC Bank Limited 2012	CD	-	-	42,705	0.75%
	Oriental Bank Of Commerce 2012	CD	-	-	40,089	0.70%
	Bank of India 2013	CD	-	-	36,472	0.64%
	Union Bank of India	Equity	-	-	32,592	0.57%
	Union Bank of India 2012	CD	-	-	30,045	0.53%
	Bank of India 2012	CD	-	-	25,687	0.45%
	9.70% Canara Bank 2012	FD	-	-	24,474	0.43%
	10.30% Canara Bank 2013	FD	-	-	22,761	0.40%
	10.02% Union Bank of India 2013	FD	-	-	21,240	0.37%
	10.30% Axis Bank Limited 2013	FD	-	-	20,969	0.37%
	Canara Bank 2012	CD	-	-	20,019	0.35%
	IDBI Bank Limited 2012	CD	-	-	19,561	0.34%
	Bank of Baroda 2012	CD	-	-	15,328	0.27%
	10.30% IDBI Bank Limited 2012	NCD	-	-	14,995	0.26%
	9.80% Bank of India 2012	FD	-	-	13,381	0.23%
	Vijaya Bank 2013	CD	-	-	12,325	0.22%
	Bank of Baroda	Equity	-	-	9,936	0.17%
	Federal Bank Limited 2012	CD	-	-	8,665	0.15%
	Corporation Bank 2012	CD	-	-	8,525	0.15%
	Federal Bank Limited 2013	CD	-	-	8,241	0.14%
	Corporation Bank 2013	CD	-	-	8,188	0.14%
	Andhra Bank 2013	CD	-	-	8,161	0.14%
	IDBI Bank Limited 2013	CD	-	-	8,062	0.14%
	State Bank of Hyderabad 2012	CD	-	-	8,061	0.14%
	Indian Overseas Bank 2013	CD	-	-	7,158	0.13%
	State Bank of Mysore 2012	CD	-	-	4,505	0.08%
Banking services total			1,563,355	21.21%	1,785,815	31.29%
Housing finance services	Housing Development Finance Corporation Limited	Equity	331,268	4.50%	141,199	2.47%
	9.37% LIC Housing Finance Limited 2014	NCD	100,308	1.36%	-	-
	9.57% LIC Housing Finance Limited 2017	NCD	53,710	0.73%	-	-
	9.80% LIC Housing Finance Limited 2015	NCD	42,346	0.57%	31,946	0.56%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	35,559	0.48%	9,032	0.16%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	30,652	0.42%	11,146	0.20%
	9.70% LIC Housing Finance Limited 2017	NCD	28,487	0.39%	-	-
	9.70% Housing Development Finance Corporation Limited 2016	NCD	24,296	0.33%	11,008	0.19%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	20,217	0.27%	14,877	0.26%
	9.62% LIC Housing Finance Limited 2017	NCD	19,264	0.26%	9,041	0.16%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	18,272	0.25%	-	-
	9.68% Housing Development Finance Corporation Limited 2015	NCD	17,117	0.23%	8,004	0.14%
	9.50% LIC Housing Finance Limited 2016	NCD	13,108	0.18%	5,933	0.10%
	Housing Development Finance Corporation Limited 2016	FRN	13,000	0.18%	13,000	0.23%
	9.60% Housing Development Finance Corporation Limited 2014	NCD	12,042	0.16%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	11,050	0.15%	-	-
	9.75% LIC Housing Finance Limited 2015	NCD	9,106	0.12%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	8,693	0.12%	10,311	0.18%
	9.75% LIC Housing Finance Limited 2017	NCD	8,153	0.11%	-	-

Industry	Group Growth Fund - ULGF 004 30/10/03 GGRWth 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.70% Housing Development Finance Corporation Limited 2017	NCD	6,105	0.08%	-	-
	9.55% Housing Development Finance Corporation Limited 2015	NCD	5,032	0.07%	-	-
	9.25% Housing Development Finance Corporation Limited 2016	NCD	5,008	0.07%	4,910	0.09%
	9.75% Housing Development Finance Corporation Limited 2014	NCD	2,007	0.03%	1,994	0.03%
	9.90% LIC Housing Finance Limited 2016	NCD	1,019	0.01%	1,005	0.02%
	8.28% LIC Housing Finance Limited 2015	NCD	-	-	52,681	0.92%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	21,537	0.38%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	12,969	0.23%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	9,930	0.17%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	8,935	0.16%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	8,815	0.15%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	-	-	7,609	0.13%
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	6,971	0.12%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	4,978	0.09%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	4,966	0.09%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	4,965	0.09%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	2,991	0.05%
Housing finance services total			815,818	11.07%	420,752	7.37%
Others			4,757,134	64.56%	3,373,827	59.11%
Net current assets			232,810	3.16%	127,670	2.24%
Grand total			7,369,117	100.00%	5,708,063	100.00%

Industry	Group Leave Encashment Balanced Fund - ULGF 013 02/04/08 GLEBal 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	60,100	7.36%	-	-
	9.70% Corporation Bank 2014	FD	50,100	6.14%	-	-
	9.50% Bank of India 2014	FD	20,000	2.45%	-	-
	Central Bank of India 2013	CD	12,483	1.53%	1,544	0.28%
	Indian Overseas Bank 2014	CD	12,055	1.48%	-	-
	9.67% Canara Bank 2015	FD	10,100	1.24%	-	-
	9.30% Axis Bank Limited 2016	FD	10,000	1.23%	-	-
	HDFC Bank Limited	Equity	9,371	1.15%	8,694	1.57%
	State Bank of Mysore 2014	CD	7,061	0.87%	-	-
	8.95% HDFC Bank Limited 2022	NCD	4,999	0.61%	-	-
	UCO Bank 2014	CD	4,984	0.61%	-	-
	ICICI Bank Limited 2014	CD	4,443	0.54%	-	-
	Corporation Bank 2014	CD	3,172	0.39%	-	-
	9.15% Axis Bank Limited 2022	NCD	3,026	0.37%	-	-
	Axis Bank Limited 2013	CD	2,812	0.34%	-	-
	Oriental Bank Of Commerce 2014	CD	2,762	0.34%	-	-
	State Bank of Hyderabad 2014	CD	2,211	0.27%	-	-
	Bank of Baroda 2014	CD	1,013	0.12%	-	-
	10.80% Canara Bank 2013	FD	-	-	40,000	7.24%
	9.85% State Bank of India 2013	FD	-	-	23,349	4.22%
	Punjab National Bank 2013	CD	-	-	13,888	2.51%
	Oriental Bank Of Commerce 2013	CD	-	-	11,632	2.10%
	Bank of India 2013	CD	-	-	9,973	1.80%
	ICICI Bank Limited 2013	CD	-	-	8,802	1.59%
	HDFC Bank Limited 2012	CD	-	-	8,111	1.47%
	Oriental Bank Of Commerce 2012	CD	-	-	7,529	1.36%
	IDBI Bank Limited 2012	CD	-	-	7,406	1.34%
	Vijaya Bank 2013	CD	-	-	7,069	1.28%
	Union Bank of India 2012	CD	-	-	5,658	1.02%

Industry	Group Leave Encashment Balanced Fund - ULGF 013 02/04/08 GLEBal 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	10.30% IDBI Bank Limited 2012	NCD	-	-	4,998	0.90%
	Federal Bank Limited 2012	CD	-	-	4,951	0.90%
	Bank of India 2012	CD	-	-	4,907	0.89%
	IDBI Bank Limited 2013	CD	-	-	4,620	0.84%
	9.70% Canara Bank 2012	FD	-	-	4,175	0.76%
	10.30% Canara Bank 2013	FD	-	-	4,030	0.73%
	10.30% Axis Bank Limited 2013	FD	-	-	3,597	0.65%
	10.02% Union Bank of India 2013	FD	-	-	3,582	0.65%
	State Bank of India	Equity	-	-	3,214	0.58%
	Bank of Baroda 2012	CD	-	-	2,929	0.53%
	Axis Bank Limited	Equity	-	-	2,879	0.52%
	9.80% Bank of India 2012	FD	-	-	2,402	0.43%
	Canara Bank 2012	CD	-	-	1,855	0.34%
	Corporation Bank 2012	CD	-	-	1,666	0.30%
	State Bank of Hyderabad 2012	CD	-	-	1,593	0.29%
	Corporation Bank 2013	CD	-	-	1,547	0.28%
	Andhra Bank 2013	CD	-	-	1,542	0.28%
	Federal Bank Limited 2013	CD	-	-	1,540	0.28%
	Jammu & Kashmir Bank Limited	Equity	-	-	1,406	0.25%
	Indian Overseas Bank 2013	CD	-	-	1,359	0.25%
	State Bank of Mysore 2012	CD	-	-	881	0.16%
	Union Bank of India	Equity	-	-	783	0.14%
	Bank of Baroda	Equity	-	-	255	0.05%
Banking services total			220,693	27.04%	214,368	38.79%
Others			572,772	70.18%	318,433	57.61%
Net current assets			22,654	2.78%	19,902	3.60%
Grand total			816,120	100.00%	552,703	100.00%

Industry	Group Leave Encashment Income Fund - ULGF 014 02/04/08 GLEIncome 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2014	FD	8,082	8.99%	-	-
	Indian Bank 2013	CD	7,690	8.56%	-	-
	Oriental Bank Of Commerce 2014	CD	2,429	2.70%	-	-
	Indian Overseas Bank 2014	CD	2,025	2.25%	-	-
	Punjab National Bank 2013	CD	1,315	1.46%	7,105	9.14%
	State Bank of Patiala 2014	CD	1,290	1.44%	-	-
	Corporation Bank 2014	CD	1,215	1.35%	-	-
	State Bank of Mysore 2014	CD	1,208	1.34%	-	-
	9.15% Axis Bank Limited 2022	NCD	1,009	1.12%	-	-
	8.95% HDFC Bank Limited 2022	NCD	1,000	1.11%	-	-
	State Bank of Hyderabad 2014	CD	829	0.92%	-	-
	UCO Bank 2014	CD	738	0.82%	-	-
	State Bank of Patiala 2013	CD	564	0.63%	-	-
	IDBI Bank Limited 2013	CD	563	0.63%	1,450	1.86%
	ICICI Bank Limited 2014	CD	555	0.62%	-	-
	Axis Bank Limited 2013	CD	469	0.52%	-	-
	Bank of Baroda 2014	CD	184	0.20%	-	-
	10.02% Union Bank of India 2013	FD	-	-	6,979	8.97%
	10.30% Axis Bank Limited 2013	FD	-	-	6,084	7.82%
	9.85% State Bank of India 2013	FD	-	-	2,624	3.37%
	Bank of India 2013	CD	-	-	2,356	3.03%
	Oriental Bank Of Commerce 2013	CD	-	-	1,999	2.57%
	Andhra Bank 2013	CD	-	-	1,633	2.10%

Industry	Group Leave Encashment Income Fund - ULGF 014 02/04/08 GLEIncome 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	ICICI Bank Limited 2013	CD	-	-	1,452	1.87%
	Bank of India 2012	CD	-	-	866	1.11%
	Vijaya Bank 2013	CD	-	-	816	1.05%
	HDFC Bank Limited 2012	CD	-	-	683	0.88%
	Federal Bank Limited 2012	CD	-	-	571	0.73%
	IDBI Bank Limited 2012	CD	-	-	570	0.73%
	Axis Bank Limited 2012	CD	-	-	490	0.63%
	Bank of Baroda 2012	CD	-	-	488	0.63%
	10.30% Canara Bank 2013	FD	-	-	463	0.60%
	Corporation Bank 2012	CD	-	-	294	0.38%
	Corporation Bank 2013	CD	-	-	273	0.35%
	Central Bank of India 2013	CD	-	-	272	0.35%
	Federal Bank Limited 2013	CD	-	-	272	0.35%
	9.80% Bank of India 2012	FD	-	-	272	0.35%
	Indian Overseas Bank 2013	CD	-	-	181	0.23%
Banking services total			31,164	34.68%	38,194	49.11%
Others			52,378	58.29%	35,909	46.17%
Net current assets			6,312	7.02%	3,673	4.72%
Grand total			89,854	100.00%	77,777	100.00%

Industry	Group Leave Encashment Short Term Fund - ULGF 024 26/02/10 GLEST 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.80% Union Bank of India 2014	FD	60,000	8.70%	-	-
	9.67% Canara Bank 2015	FD	50,500	7.32%	-	-
	10.00% State Bank of Travancore 2013	FD	50,000	7.25%	50,000	8.39%
	10.68% State Bank of India 2014	FD	50,000	7.25%	50,000	8.39%
	9.75% Oriental Bank Of Commerce 2013	FD	46,428	6.73%	-	-
	9.50% IDBI Bank Limited 2013	FD	27,738	4.02%	18,841	3.16%
	State Bank of Mysore 2013	CD	17,906	2.60%	-	-
	State Bank of Patiala 2014	CD	15,024	2.18%	-	-
	Oriental Bank Of Commerce 2014	CD	14,090	2.04%	-	-
	9.30% Axis Bank Limited 2016	FD	13,000	1.88%	-	-
	IDBI Bank Limited 2013	CD	10,140	1.47%	-	-
	9.50% Canara Bank 2013	FD	10,000	1.45%	-	-
	9.50% State Bank of Travancore 2014	FD	10,000	1.45%	-	-
	9.50% IDBI Bank Limited 2014	FD	9,900	1.44%	-	-
	Indian Overseas Bank 2014	CD	6,534	0.95%	-	-
	Punjab National Bank 2013	CD	5,836	0.85%	46,649	7.83%
	Corporation Bank 2014	CD	5,793	0.84%	-	-
	State Bank of Mysore 2014	CD	5,729	0.83%	-	-
	Corporation Bank 2013	CD	4,553	0.66%	-	-
	9.80% Bank of India 2012	FD	-	-	48,389	8.12%
	10.30% Axis Bank Limited 2013	FD	-	-	40,109	6.73%
	9.70% Canara Bank 2012	FD	-	-	40,000	6.71%
	9.90% ICICI Bank Limited 2012	FD	-	-	23,107	3.88%
	IDBI Bank Limited 2012	CD	-	-	12,711	2.13%
	Axis Bank Limited 2013	CD	-	-	9,350	1.57%
	Dena Bank 2012	CD	-	-	8,514	1.43%
	10.30% Canara Bank 2013	FD	-	-	8,000	1.34%
	Union Bank of India 2012	CD	-	-	7,990	1.34%
	10.02% Union Bank of India 2013	FD	-	-	6,575	1.10%
	State Bank of Hyderabad 2012	CD	-	-	288	0.05%
Banking services total			413,173	59.90%	370,523	62.17%

Industry	Group Leave Encashment Short Term Fund - ULGF 024 26/02/10 GLEST 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	55,292	8.02%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	14,966	2.17%	-	-
	LIC Housing Finance Limited 2016	FRN	10,732	1.56%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	5,971	0.87%	-	-
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	1,986	0.33%
Housing finance services total			86,961	12.61%	1,986	0.33%
Others			101,834	14.76%	191,340	32.11%
Net current assets			87,803	12.73%	32,118	5.39%
Grand total			689,771	100.00%	595,967	100.00%

Industry	Group Return Guarantee Fund - ULGF 021 10/02/09 GRGF1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% Oriental Bank Of Commerce 2013	FD	23,600	9.34%	38,017	1.40%
	9.50% State Bank of Patiala 2013	FD	23,028	9.11%	23,793	0.88%
	9.40% Canara Bank 2013	FD	22,072	8.74%	162,239	5.97%
	9.50% IDBI Bank Limited 2014	FD	19,800	7.84%	49,500	1.82%
	9.75% State Bank of Bikaner & Jaipur 2014	FD	19,200	7.60%	38,400	1.41%
	9.50% Punjab National Bank 2014	FD	10,215	4.04%	-	-
	Axis Bank Limited 2013	CD	8,436	3.34%	-	-
	9.50% IDBI Bank Limited 2013	FD	762	0.30%	123,540	4.54%
	9.50% State Bank of India 2013	FD	-	-	149,246	5.49%
	9.25% IDBI Bank Limited 2014	NCD	-	-	59,395	2.18%
	9.50% Canara Bank 2013	FD	-	-	22,170	0.82%
	11.35% IDBI Bank Limited 2013	NCD	-	-	20,432	0.75%
Banking services total			127,112	50.31%	686,731	25.26%
Housing finance services	9.80% LIC Housing Finance Limited 2015	NCD	23,189	9.18%	-	-
	8.25% ICICI Home Finance Company Limited 2014	NCD	18,794	7.44%	144,692	5.32%
	9.80% LIC Housing Finance Limited 2017	NCD	-	-	147,986	5.44%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	-	-	115,284	4.24%
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	69,710	2.56%
	9.90% Housing Development Finance Corporation Limited 2014	NCD	-	-	63,006	2.32%
	10.10% Housing Development Finance Corporation Limited 2017	NCD	-	-	31,493	1.16%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	17,957	0.66%
11.15% Housing Development Finance Corporation Limited 2018	NCD	-	-	6,371	0.23%	
Housing finance services total			41,983	16.62%	596,499	21.94%
Others			47,087	18.64%	1,214,349	44.67%
Net current assets			36,498	14.44%	220,937	8.13%
Grand total			252,680	100.00%	2,718,517	100.00%

Industry	Group Return Guarantee Fund II - ULGF 022 30/03/09 GRGF2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Overseas Bank 2014	CD	460	9.05%	-	-
	9.50% Punjab National Bank 2014	FD	460	9.04%	5,100	3.79%
	9.50% IDBI Bank Limited 2013	FD	457	8.98%	7,690	5.72%
	9.50% State Bank of Patiala 2013	FD	453	8.91%	853	0.63%
	9.50% Canara Bank 2013	FD	450	8.85%	10,710	7.97%
	9.50% State Bank of India 2013	FD	435	8.55%	10,800	8.03%
	9.50% Oriental Bank Of Commerce 2013	FD	435	8.55%	9,875	7.34%
	Corporation Bank 2014	CD	373	7.34%	-	-
	9.75% State Bank of Bikaner & Jaipur 2016	FD	250	4.91%	-	-
9.50% IDBI Bank Limited 2014	FD	-	-	3,000	2.23%	
Banking services total			3,774	74.19%	48,028	35.72%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2014	NCD	-	-	8,975	6.68%
	8.25% ICICI Home Finance Company Limited 2014	NCD	-	-	8,682	6.46%
	10.20% LIC Housing Finance Limited 2014	NCD	-	-	4,013	2.99%
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	2,988	2.22%
Housing finance services total			-	-	24,657	18.34%
Others			146	2.87%	42,544	31.64%
Net current assets			1,167	22.94%	19,216	14.29%
Grand total			5,087	100.00%	134,445	100.00%

Industry	Group Return Guarantee Fund III - ULGF 023 16/06/09 GRGF3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.85% HDFC Bank Limited 2024	NCD	158,142	5.89%	153,255	6.26%
	9.50% IDBI Bank Limited 2014	FD	85,200	3.17%	82,200	3.36%
	10.10% Axis Bank Limited 2017	NCD	76,856	2.86%	75,329	3.08%
	9.50% Canara Bank 2013	FD	48,626	1.81%	-	-
	9.40% Canara Bank 2013	FD	45,204	1.68%	-	-
	9.20% Canara Bank 2015	FD	44,584	1.66%	44,500	1.82%
	9.50% State Bank of India 2013	FD	36,095	1.34%	-	-
	9.75% State Bank of Bikaner & Jaipur 2014	FD	32,400	1.21%	19,200	0.78%
	9.50% Oriental Bank Of Commerce 2013	FD	31,744	1.18%	-	-
	9.50% State Bank of Patiala 2013	FD	31,343	1.17%	11,158	0.46%
	9.75% State Bank of Bikaner & Jaipur 2016	FD	6,350	0.24%	-	-
Banking services total			596,544	22.23%	385,642	15.76%
Housing finance services	10.20% LIC Housing Finance Limited 2014	NCD	136,304	5.08%	52,174	2.13%
	9.25% Housing Development Finance Corporation Limited 2016	NCD	90,135	3.36%	88,373	3.61%
	9.75% Housing Development Finance Corporation Limited 2014	NCD	78,262	2.92%	68,806	2.81%
	9.37% LIC Housing Finance Limited 2014	NCD	49,151	1.83%	-	-
	9.80% LIC Housing Finance Limited 2017	NCD	14,308	0.53%	13,999	0.57%
	8.25% ICICI Home Finance Company Limited 2014	NCD	11,870	0.44%	-	-
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	136,433	5.57%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	101,862	4.16%
9.85% LIC Housing Finance Limited 2014	NCD	-	-	29,928	1.22%	
Housing finance services total			380,029	14.16%	491,573	20.09%
Infrastructure finance services	10.00% Infrastructure Development Finance Company Limited 2013	NCD	216,088	8.05%	118,077	4.82%
	8.50% Power Finance Corporation Limited 2014	NCD	136,105	5.07%	21,410	0.87%
	10.90% Rural Electrification Corporation Limited 2013	NCD	16,132	0.60%	125,765	5.14%
	8.65% Rural Electrification Corporation Limited 2019	NCD	4,955	0.18%	4,774	0.20%
	11.10% Power Finance Corporation Limited 2013	NCD	-	-	142,301	5.81%
Infrastructure finance services total			373,281	13.91%	412,326	16.85%
Others			1,131,928	42.18%	1,042,357	42.59%
Net current assets			201,934	7.52%	115,417	4.72%
Grand total			2,683,715	100.00%	2,447,315	100.00%

Industry	Group Return Guarantee Fund - S5 - ULGF 026 14/03/11 GRGFS5 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.20% Canara Bank 2015	FD	11,500	7.82%	11,500	8.60%
	9.10% HDFC Bank Limited 2016	NCD	11,059	7.52%	7,866	5.88%
	9.75% State Bank of Bikaner & Jaipur 2016	FD	9,900	6.73%	9,900	7.40%
	10.10% Axis Bank Limited 2017	NCD	9,347	6.36%	9,162	6.85%
Banking services total			41,806	28.44%	38,428	28.73%
Housing finance services	9.80% LIC Housing Finance Limited 2017	NCD	11,242	7.65%	10,999	8.22%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	11,119	7.56%	10,910	8.16%
Housing finance services total			22,361	15.21%	21,909	16.38%
Infrastructure finance services	9.18% Power Finance Corporation Limited 2021	NCD	12,185	8.29%	11,779	8.81%
	11.40% Infrastructure Development Finance Company Limited 2013	NCD	10,133	6.89%	5,105	3.82%
Infrastructure finance services total			22,319	15.18%	16,884	12.62%
Refinery	11.45% Reliance Industries Limited 2013	NCD	12,174	8.28%	12,285	9.19%
	10.70% Indian Oil Corporation Limited 2016	NCD	10,604	7.21%	10,444	7.81%
Refinery total			22,777	15.49%	22,729	16.99%
Others			26,652	18.13%	26,241	19.62%
Net current assets			11,108	7.56%	7,552	5.65%
Grand total			147,022	100.00%	133,742	100.00%

Industry	Group Return Guarantee Fund - S7 - ULGF 028 01/07/11 GRGFS7 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	0.00% Housing Development Finance Corporation Limited 2016	ZCB	49,620	9.34%	44,567	9.22%
	9.80% LIC Housing Finance Limited 2017	NCD	43,945	8.27%	42,996	8.90%
Housing finance services total			93,565	17.60%	87,563	18.12%
Infrastructure finance services	11.40% Infrastructure Development Finance Company Limited 2013	NCD	43,573	8.20%	38,800	8.03%
	9.62% Power Finance Corporation Limited 2016	NCD	41,861	7.88%	41,157	8.52%
Infrastructure finance services total			85,434	16.07%	79,958	16.55%
Others			320,818	60.36%	291,825	60.40%
Net current assets			31,723	5.97%	23,773	4.92%
Grand total			531,540	100.00%	483,119	100.00%

Industry	Group Short Term Debt Fund - ULGF 003 03/04/03 GSTDebt 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Corporation Bank 2014	CD	321,521	4.93%	-	-
	9.67% Canara Bank 2015	FD	302,000	4.63%	-	-
	9.62% Bank of Baroda 2014	FD	250,100	3.84%	-	-
	10.68% State Bank of India 2014	FD	250,000	3.84%	250,000	3.98%
	10.10% Union Bank of India 2014	FD	250,000	3.84%	-	-
	State Bank of Mysore 2013	CD	214,969	3.30%	64,526	1.03%
	9.72% Bank of Baroda 2014	FD	200,000	3.07%	-	-
	10.00% State Bank of Travancore 2013	FD	191,500	2.94%	197,500	3.14%
	9.76% Canara Bank 2015	FD	160,900	2.47%	-	-
	9.50% State Bank of Travancore 2014	FD	160,000	2.46%	-	-
	9.30% Axis Bank Limited 2016	FD	149,700	2.30%	-	-
	Indian Overseas Bank 2014	CD	138,773	2.13%	-	-
	State Bank of Travancore 2013	CD	116,951	1.79%	-	-
	IDBI Bank Limited 2013	CD	116,707	1.79%	122,811	1.96%
	State Bank of Hyderabad 2014	CD	114,147	1.75%	-	-
	IDBI Bank Limited 2014	CD	114,063	1.75%	-	-
	Axis Bank Limited 2014	CD	108,692	1.67%	-	-
	ICICI Bank Limited 2014	CD	108,582	1.67%	-	-
	9.70% Corporation Bank 2014	FD	100,200	1.54%	-	-
	10.10% Axis Bank Limited 2013	FD	100,000	1.53%	50,000	0.80%
	Oriental Bank Of Commerce 2014	CD	98,353	1.51%	-	-

Industry	Group Short Term Debt Fund - ULGF 003 03/04/03 GSTDebt 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	State Bank of Patiala 2014	CD	97,244	1.49%	-	-
	Punjab National Bank 2013	CD	55,351	0.85%	250,370	3.99%
	State Bank of Mysore 2014	CD	54,243	0.83%	-	-
	9.90% Canara Bank 2013	FD	50,000	0.77%	-	-
	9.60% IDBI Bank Limited 2014	FD	10,000	0.15%	-	-
	Axis Bank Limited 2013	CD	-	-	409,037	6.51%
	Bank of Baroda 2012	CD	-	-	275,441	4.39%
	9.85% State Bank of India 2013	FD	-	-	244,915	3.90%
	Punjab National Bank 2012	CD	-	-	244,636	3.90%
	Central Bank of India 2013	CD	-	-	227,993	3.63%
	9.90% ICICI Bank Limited 2012	FD	-	-	210,426	3.35%
	10.91% Corporation Bank 2013	FD	-	-	200,000	3.18%
	State Bank of Hyderabad 2012	CD	-	-	156,635	2.49%
	10.30% Canara Bank 2013	FD	-	-	153,480	2.44%
	Indian Overseas Bank 2013	CD	-	-	145,804	2.32%
	IDBI Bank Limited 2012	CD	-	-	110,389	1.76%
	Union Bank of India 2012	CD	-	-	108,100	1.72%
	10.76% Canara Bank 2013	FD	-	-	100,000	1.59%
	State Bank of Mysore 2012	CD	-	-	80,692	1.28%
	Dena Bank 2012	CD	-	-	59,399	0.95%
	HDFC Bank Limited 2012	CD	-	-	57,394	0.91%
	Corporation Bank 2012	CD	-	-	56,626	0.90%
	Oriental Bank Of Commerce 2012	CD	-	-	55,683	0.89%
	Corporation Bank 2013	CD	-	-	45,079	0.72%
	10.02% Union Bank of India 2013	FD	-	-	38,225	0.61%
	Federal Bank Limited 2012	CD	-	-	35,725	0.57%
	10.30% Axis Bank Limited 2013	FD	-	-	33,388	0.53%
	State Bank of Patiala 2012	CD	-	-	7,503	0.12%
Banking services total			3,833,996	58.83%	3,991,778	63.56%
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	354,614	5.44%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	220,492	3.38%	-	-
	LIC Housing Finance Limited 2016	FRN	156,103	2.40%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	58,715	0.90%	-	-
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	12,912	0.21%
Housing finance services total			789,924	12.12%	12,912	0.21%
Others			1,467,568	22.52%	2,066,376	32.90%
Net current assets			425,629	6.53%	209,299	3.33%
Grand total			6,517,117	100.00%	6,280,364	100.00%

Industry	Group Superannuation Corporate Bond Fund - ULGF 015 22/12/08 GSACorBon 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	10.84% HDFC Bank Limited 2022	NCD	142,558	6.15%	139,211	7.32%
	9.75% State Bank of Bikaner & Jaipur 2016	FD	140,400	6.05%	140,400	7.38%
	9.20% Canara Bank 2015	FD	84,831	3.66%	75,751	3.98%
	9.50% Canara Bank 2019	FD	70,000	3.02%	70,000	3.68%
	9.50% IDBI Bank Limited 2016	FD	53,500	2.31%	53,500	2.81%
	10.85% HDFC Bank Limited 2023	NCD	42,850	1.85%	-	-
	9.50% Oriental Bank Of Commerce 2013	FD	22,688	0.98%	-	-
	9.50% IDBI Bank Limited 2014	FD	19,800	0.85%	-	-
	10.30% Canara Bank 2013	FD	-	-	20,000	1.05%
Banking services total			576,627	24.86%	498,862	26.23%
Housing finance services	9.70% Housing Development Finance Corporation Limited 2016	NCD	125,530	5.41%	84,057	4.42%
	9.80% LIC Housing Finance Limited 2017	NCD	89,933	3.88%	66,994	3.52%
	9.60% LIC Housing Finance Limited 2021	NCD	74,374	3.21%	72,388	3.81%
	9.20% Housing Development Finance Corporation Limited 2018	NCD	58,060	2.50%	56,534	2.97%
	10.35% Housing Development Finance Corporation Limited 2017	NCD	9,349	0.40%	9,216	0.48%
Housing finance services total			357,247	15.40%	289,189	15.20%
Others			1,236,906	53.33%	1,010,747	53.14%
Net current assets			148,397	6.40%	103,169	5.42%
Grand total			2,319,177	100.00%	1,901,967	100.00%

Industry	Health Balancer Fund - ULIF 059 15/01/09 HBalancer 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Overseas Bank 2014	CD	14,632	8.86%	-	-
	State Bank of Hyderabad 2014	CD	14,464	8.76%	-	-
	IDBI Bank Limited 2013	CD	13,145	7.96%	1,721	1.56%
	8.95% HDFC Bank Limited 2022	NCD	6,999	4.24%	-	-
	Central Bank of India 2014	CD	5,061	3.07%	-	-
	State Bank of Travancore 2013	CD	3,933	2.38%	-	-
	HDFC Bank Limited	Equity	3,573	2.16%	1,791	1.63%
	Oriental Bank Of Commerce 2014	CD	2,422	1.47%	-	-
	Axis Bank Limited	Equity	1,687	1.02%	1,269	1.15%
	State Bank of India	Equity	1,366	0.83%	1,291	1.17%
	9.15% Axis Bank Limited 2022	NCD	1,009	0.61%	-	-
	ICICI Bank Limited 2014	CD	926	0.56%	-	-
	Kotak Mahindra Bank Limited	Equity	908	0.55%	-	-
	Corporation Bank 2014	CD	840	0.51%	-	-
	Indusind Bank Limited	Equity	688	0.42%	613	0.56%
	Federal Bank Limited	Equity	448	0.27%	-	-
	ING Vysya Bank Limited	Equity	335	0.20%	-	-
	UCO Bank 2014	CD	277	0.17%	-	-
	Development Credit Bank Limited	Equity	163	0.10%	171	0.16%
	Punjab National Bank 2013	CD	-	-	7,977	7.24%
	IDBI Bank Limited 2012	CD	-	-	7,691	6.98%
	State Bank of Hyderabad 2012	CD	-	-	6,561	5.96%
	Indian Bank 2012	CD	-	-	4,208	3.82%
	Corporation Bank 2012	CD	-	-	3,238	2.94%
	Bank of India 2013	CD	-	-	2,900	2.63%
	Oriental Bank Of Commerce 2013	CD	-	-	2,087	1.89%
	9.85% State Bank of India 2013	FD	-	-	1,957	1.78%
	ICICI Bank Limited 2013	CD	-	-	1,906	1.73%
	Punjab National Bank	Equity	-	-	1,342	1.22%
	UCO Bank 2012	CD	-	-	1,174	1.07%
	Bank of Baroda	Equity	-	-	1,134	1.03%
	Vijaya Bank 2013	CD	-	-	1,088	0.99%
	Bank of India 2012	CD	-	-	1,059	0.96%
	HDFC Bank Limited 2012	CD	-	-	878	0.80%
	Bank of Baroda 2012	CD	-	-	586	0.53%
	Union Bank of India 2012	CD	-	-	585	0.53%
	Jammu & Kashmir Bank Limited	Equity	-	-	572	0.52%
	Allahabad Bank	Equity	-	-	385	0.35%
	10.30% Canara Bank 2013	FD	-	-	378	0.34%
	Corporation Bank 2013	CD	-	-	364	0.33%
	Central Bank of India 2013	CD	-	-	363	0.33%
	Andhra Bank 2013	CD	-	-	363	0.33%
	Federal Bank Limited 2013	CD	-	-	362	0.33%
9.70% Canara Bank 2012	FD	-	-	338	0.31%	
10.30% Axis Bank Limited 2013	FD	-	-	315	0.29%	
10.02% Union Bank of India 2013	FD	-	-	310	0.28%	
Indian Overseas Bank 2013	CD	-	-	272	0.25%	
9.80% Bank of India 2012	FD	-	-	198	0.18%	
State Bank of Mysore 2012	CD	-	-	196	0.18%	
Banking services total			72,875	44.14%	57,644	52.34%
Others			84,859	51.40%	47,823	43.43%
Net current assets			7,355	4.46%	4,656	4.23%
Grand total			165,089	100.00%	110,124	100.00%

Industry	Health Flexi Balanced Fund - ULIF 060 15/01/09 HFlexiBal 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	State Bank of Hyderabad 2014	CD	16,960	8.84%	-	-
	Oriental Bank Of Commerce 2014	CD	16,297	8.49%	-	-
	IDBI Bank Limited 2013	CD	11,924	6.21%	1,721	1.47%
	8.95% HDFC Bank Limited 2022	NCD	7,999	4.17%	-	-
	HDFC Bank Limited	Equity	5,078	2.65%	3,526	3.02%
	Central Bank of India 2014	CD	3,497	1.82%	-	-
	UCO Bank 2014	CD	2,401	1.25%	-	-
	Indian Overseas Bank 2014	CD	2,117	1.10%	-	-
	State Bank of Travancore 2013	CD	1,631	0.85%	-	-
	State Bank of Mysore 2014	CD	1,208	0.63%	-	-
	Bank of Baroda	Equity	878	0.46%	1,473	1.26%
	ICICI Bank Limited 2014	CD	740	0.39%	-	-
	Axis Bank Limited 2013	CD	562	0.29%	-	-
	Corporation Bank 2014	CD	560	0.29%	-	-
	Bank of Baroda 2014	CD	276	0.14%	-	-
	Punjab National Bank	Equity	137	0.07%	177	0.15%
	State Bank of India	Equity	2	0.00%	2,792	2.39%
	Axis Bank Limited	Equity	1	0.00%	1,359	1.16%
	Punjab National Bank 2013	CD	-	-	8,701	7.45%
	IDBI Bank Limited 2012	CD	-	-	6,077	5.21%
	State Bank of Hyderabad 2012	CD	-	-	4,687	4.02%
	Bank of India 2013	CD	-	-	2,537	2.17%
	Indian Bank 2012	CD	-	-	2,349	2.01%
	Corporation Bank 2012	CD	-	-	1,864	1.60%
	Oriental Bank Of Commerce 2013	CD	-	-	1,543	1.32%
	ICICI Bank Limited 2013	CD	-	-	1,361	1.17%
	9.85% State Bank of India 2013	FD	-	-	1,232	1.06%
	Vijaya Bank 2013	CD	-	-	1,088	0.93%
	Bank of India 2012	CD	-	-	771	0.66%
	UCO Bank 2012	CD	-	-	685	0.59%
	HDFC Bank Limited 2012	CD	-	-	586	0.50%
	Bank of Baroda 2012	CD	-	-	391	0.33%
	Union Bank of India 2012	CD	-	-	390	0.33%
	10.30% Canara Bank 2013	FD	-	-	287	0.25%
	Corporation Bank 2013	CD	-	-	273	0.23%
	Central Bank of India 2013	CD	-	-	272	0.23%
	Andhra Bank 2013	CD	-	-	272	0.23%
	Federal Bank Limited 2013	CD	-	-	272	0.23%
	10.30% Axis Bank Limited 2013	FD	-	-	228	0.19%
	10.02% Union Bank of India 2013	FD	-	-	215	0.18%
9.70% Canara Bank 2012	FD	-	-	212	0.18%	
Indian Overseas Bank 2013	CD	-	-	181	0.16%	
9.80% Bank of India 2012	FD	-	-	122	0.10%	
State Bank of Mysore 2012	CD	-	-	98	0.08%	
Banking services total			72,270	37.66%	47,740	40.90%
Others			116,651	60.78%	63,735	54.60%
Net current assets			2,991	1.56%	5,249	4.50%
Grand total			191,911	100.00%	116,725	100.00%

Industry	Health Flexi Growth Fund - ULIF 057 15/01/09 HFlexiGro 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	135,017	5.78%	87,202	5.07%
	9.80% Union Bank of India 2014	FD	130,000	5.57%	-	-
	Bank of Baroda	Equity	18,574	0.80%	28,263	1.64%
	State Bank of India	Equity	2	0.00%	75,850	4.41%
	Axis Bank Limited	Equity	1	0.00%	50,175	2.92%
	State Bank of Hyderabad 2013	CD	-	-	91,661	5.33%
	Punjab National Bank	Equity	-	-	3,700	0.22%
Banking services total			283,594	12.15%	336,852	19.59%
Others			2,100,236	89.95%	1,352,825	78.69%
Net current assets			(48,831)	(2.09%)	29,566	1.72%
Grand total			2,334,999	100.00%	1,719,243	100.00%

Industry	Health Multiplier Fund - ULIF 058 15/01/09 HMultipl 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Bank 2013	CD	24,031	8.21%	-	-
	HDFC Bank Limited	Equity	16,414	5.61%	1,877	0.83%
	Indusind Bank Limited	Equity	10,703	3.65%	8,270	3.65%
	Yes Bank Limited	Equity	6,818	2.33%	5,698	2.51%
	Axis Bank Limited	Equity	3,537	1.21%	10,064	4.44%
	Jammu & Kashmir Bank Limited	Equity	2,814	0.96%	2,170	0.96%
	Bank of Baroda	Equity	-	-	8,409	3.71%
	Allahabad Bank	Equity	-	-	6,905	3.04%
	Punjab National Bank	Equity	-	-	6,829	3.01%
	United Bank Of India	Equity	-	-	1,141	0.50%
	State Bank of India	Equity	-	-	805	0.35%
	Banking services total			64,316	21.96%	52,167
Computer software	Infosys Limited	Equity	12,814	4.38%	19,511	8.60%
	Wipro Limited	Equity	11,383	3.89%	3,006	1.33%
	HCL Technologies Limited	Equity	3,989	1.36%	-	-
	Tata Consultancy Services Limited	Equity	3,163	1.08%	8,642	3.81%
Computer software total			31,349	10.71%	31,159	13.74%
Others			205,941	70.33%	133,918	59.05%
Net current assets			(8,768)	(2.99%)	9,535	4.20%
Grand total			292,839	100.00%	226,779	100.00%

Industry	Health Preserver Fund - ULIF 056 15/01/09 HPreserv 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Bank 2013	CD	2,499	8.47%	-	-
	Bank of Baroda 2013	CD	2,070	7.01%	-	-
	State Bank of Mysore 2013	CD	1,696	5.75%	-	-
	Punjab National Bank 2013	CD	1,316	4.46%	462	2.12%
	State Bank of Patiala 2014	CD	922	3.12%	-	-
	Oriental Bank Of Commerce 2014	CD	921	3.12%	-	-
	Corporation Bank 2014	CD	742	2.51%	-	-
	9.30% Axis Bank Limited 2016	FD	600	2.03%	-	-
	State Bank of Travancore 2013	CD	567	1.92%	-	-
	Indian Overseas Bank 2014	CD	552	1.87%	-	-
	Corporation Bank 2013	CD	474	1.61%	184	0.84%
	IDBI Bank Limited 2013	CD	469	1.59%	92	0.42%
	State Bank of Hyderabad 2014	CD	462	1.56%	-	-
	Axis Bank Limited 2014	CD	462	1.56%	-	-
	IDBI Bank Limited 2014	CD	461	1.56%	-	-
	ICICI Bank Limited 2014	CD	461	1.56%	-	-
	State Bank of Mysore 2014	CD	277	0.94%	-	-
	Indian Bank 2012	CD	-	-	1,860	8.52%
	UCO Bank 2012	CD	-	-	1,664	7.62%
	Punjab National Bank 2012	CD	-	-	948	4.34%
	State Bank of Bikaner & Jaipur 2012	CD	-	-	937	4.29%
	9.90% ICICI Bank Limited 2012	FD	-	-	931	4.26%
	Central Bank of India 2013	CD	-	-	908	4.16%
	Bank of Baroda 2012	CD	-	-	768	3.52%
	State Bank of Patiala 2012	CD	-	-	759	3.48%
	9.85% State Bank of India 2013	FD	-	-	605	2.77%
	Indian Overseas Bank 2013	CD	-	-	552	2.53%
	Axis Bank Limited 2013	CD	-	-	547	2.51%
	IDBI Bank Limited 2012	CD	-	-	478	2.19%
	State Bank of Mysore 2012	CD	-	-	470	2.15%
	Oriental Bank Of Commerce 2013	CD	-	-	459	2.10%
	Corporation Bank 2012	CD	-	-	294	1.35%
	HDFC Bank Limited 2012	CD	-	-	293	1.34%
Oriental Bank Of Commerce 2012	CD	-	-	288	1.32%	
Bank of India 2012	CD	-	-	287	1.32%	
10.30% Canara Bank 2013	FD	-	-	220	1.01%	
Dena Bank 2012	CD	-	-	196	0.90%	
10.30% Axis Bank Limited 2013	FD	-	-	104	0.48%	
10.02% Union Bank of India 2013	FD	-	-	100	0.46%	
Axis Bank Limited 2012	CD	-	-	96	0.44%	
Banking services total			14,953	50.65%	14,499	66.43%
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	2,414	8.18%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	998	3.38%	-	-
	LIC Housing Finance Limited 2016	FRN	976	3.31%	-	-
Housing finance services total			4,388	14.86%	-	-
Telecommunication services	Vodafone India Limited 2014	CPM	918	3.11%	-	-
	Tata Teleservices Limited 2012	CPM	-	-	1,472	6.75%
	Vodafone India Limited 2013	CPM	-	-	926	4.24%
	Vodafone India Limited 2012	CPM	-	-	485	2.22%
Telecommunication services total			918	3.11%	2,884	13.21%
Others			8,523	28.87%	3,827	17.53%
Net current assets			739	2.50%	617	2.83%
Grand total			29,520	100.00%	21,827	100.00%

Industry	Health Protector Fund - ULIF 061 15/01/09 HProtect 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	60,000	8.07%	-	-
	IDBI Bank Limited 2013	CD	42,439	5.71%	3,351	0.65%
	Indian Overseas Bank 2014	CD	20,337	2.74%	-	-
	9.50% Bank of India 2014	FD	20,000	2.69%	-	-
	Central Bank of India 2014	CD	19,508	2.62%	-	-
	State Bank of Hyderabad 2014	CD	18,470	2.48%	-	-
	Oriental Bank Of Commerce 2014	CD	17,330	2.33%	-	-
	UCO Bank 2014	CD	16,068	2.16%	-	-
	State Bank of Travancore 2013	CD	12,280	1.65%	-	-
	State Bank of Mysore 2014	CD	11,520	1.55%	-	-
	ICICI Bank Limited 2014	CD	6,479	0.87%	-	-
	Axis Bank Limited 2013	CD	5,812	0.78%	36,309	7.02%
	Corporation Bank 2014	CD	5,785	0.78%	-	-
	9.15% Axis Bank Limited 2022	NCD	4,035	0.54%	-	-
	8.95% HDFC Bank Limited 2022	NCD	3,999	0.54%	-	-
	Bank of Baroda 2014	CD	2,855	0.38%	-	-
	Punjab National Bank 2013	CD	-	-	44,769	8.66%
	10.80% Canara Bank 2013	FD	-	-	40,000	7.74%
	Oriental Bank Of Commerce 2013	CD	-	-	33,127	6.41%
	ICICI Bank Limited 2013	CD	-	-	14,519	2.81%
	Bank of India 2013	CD	-	-	12,064	2.33%
	9.85% State Bank of India 2013	FD	-	-	10,898	2.11%
	9.75% Oriental Bank Of Commerce 2013	FD	-	-	10,000	1.93%
	10.00% State Bank of Travancore 2013	FD	-	-	9,900	1.91%
	IDBI Bank Limited 2012	CD	-	-	9,116	1.76%
	Bank of India 2012	CD	-	-	7,890	1.53%
	Corporation Bank 2012	CD	-	-	7,159	1.38%
	HDFC Bank Limited 2012	CD	-	-	6,540	1.26%
	Andhra Bank 2013	CD	-	-	6,388	1.24%
	Bank of Baroda 2012	CD	-	-	4,393	0.85%
	Indian Bank 2012	CD	-	-	4,208	0.81%
	Union Bank of India 2012	CD	-	-	4,195	0.81%
	10.30% Canara Bank 2013	FD	-	-	3,045	0.59%
10.02% Union Bank of India 2013	FD	-	-	2,560	0.50%	
Central Bank of India 2013	CD	-	-	2,543	0.49%	
Federal Bank Limited 2013	CD	-	-	2,536	0.49%	
Corporation Bank 2013	CD	-	-	2,456	0.48%	
Vijaya Bank 2013	CD	-	-	2,356	0.46%	
Indian Overseas Bank 2013	CD	-	-	1,993	0.39%	
9.80% Bank of India 2012	FD	-	-	1,634	0.32%	
10.30% Axis Bank Limited 2013	FD	-	-	1,420	0.27%	
State Bank of Mysore 2012	CD	-	-	1,371	0.27%	
UCO Bank 2012	CD	-	-	1,174	0.23%	
9.70% Canara Bank 2012	FD	-	-	250	0.05%	
Banking services total			266,918	35.90%	288,165	55.74%
Others			433,040	58.24%	202,721	39.21%
Net current assets			43,601	5.86%	26,108	5.05%
Grand total			743,558	100.00%	516,994	100.00%

Industry	Health Return Guarantee Fund - ULIF 062 15/01/09 HRGF1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% IDBI Bank Limited 2013	FD	1,143	8.64%	1,328	8.12%
	9.50% State Bank of Patiala 2013	FD	1,136	8.59%	1,316	8.05%
	9.50% State Bank of India 2013	FD	1,136	8.59%	1,496	9.15%
	9.50% Punjab National Bank 2014	FD	1,136	8.59%	1,050	6.42%
	9.50% Oriental Bank Of Commerce 2013	FD	1,102	8.33%	1,507	9.21%
	9.50% Canara Bank 2013	FD	650	4.92%	1,100	6.73%
Banking services total			6,304	47.67%	7,798	47.68%
Housing finance services	8.25% ICICI Home Finance Company Limited 2014	NCD	989	7.48%	965	5.90%
	8.28% LIC Housing Finance Limited 2015	NCD	-	-	958	5.86%
Housing finance services total			989	7.48%	1,922	11.75%
Others			3,319	25.10%	4,275	26.14%
Net current assets			2,611	19.75%	2,360	14.43%
Grand total			13,223	100.00%	16,355	100.00%

Industry	Health Return Guarantee Fund II - ULIF 065 29/01/09 HRGF2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% Punjab National Bank 2014	FD	1,235	8.58%	1,740	9.41%
	9.50% Oriental Bank Of Commerce 2013	FD	1,210	8.41%	1,705	9.23%
	9.50% State Bank of India 2013	FD	1,204	8.37%	1,749	9.46%
	9.50% IDBI Bank Limited 2013	FD	692	4.81%	727	3.93%
	9.50% State Bank of Patiala 2013	FD	370	2.57%	400	2.16%
	9.40% Canara Bank 2013	FD	365	2.54%	1,730	9.36%
	11.35% IDBI Bank Limited 2013	NCD	-	-	1,022	5.53%
	Banking services total			5,076	35.28%	9,073
Housing finance services	10.35% Housing Development Finance Corporation Limited 2017	NCD	1,039	7.22%	1,024	5.54%
	10.25% ICICI Home Finance Company Limited 2014	NCD	1,007	7.00%	1,001	5.42%
Housing finance services total			2,046	14.22%	2,025	10.96%
Others			5,308	36.88%	5,467	29.58%
Net current assets			1,957	13.62%	1,917	10.37%
Grand total			14,387	100.00%	18,481	100.00%

Industry	Health Return Guarantee Fund III - ULIF 068 26/02/09 HRGF3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% IDBI Bank Limited 2013	FD	1,539	8.86%	1,849	8.60%
	9.50% State Bank of India 2013	FD	1,508	8.68%	1,588	7.38%
	9.50% State Bank of Patiala 2013	FD	1,489	8.57%	1,309	6.09%
	9.50% Punjab National Bank 2014	FD	1,321	7.61%	2,013	9.36%
	9.50% Oriental Bank Of Commerce 2013	FD	1,222	7.04%	1,197	5.56%
	9.10% HDFC Bank Limited 2016	NCD	1,005	5.79%	983	4.57%
	9.20% Canara Bank 2015	FD	588	3.39%	588	2.73%
	9.50% Canara Bank 2013	FD	395	2.28%	695	3.23%
Banking services total			9,066	52.22%	10,221	47.53%
Others			5,368	30.92%	8,973	41.73%
Net current assets			2,927	16.86%	2,310	10.74%
Grand total			17,361	100.00%	21,504	100.00%

Industry	Health Return Guarantee Fund IV - ULIF 071 31/03/09 HRGF4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% Oriental Bank Of Commerce 2013	FD	908	9.91%	1,306	9.24%
	9.75% State Bank of Bikaner & Jaipur 2014	FD	906	9.89%	1,255	8.88%
	9.50% Punjab National Bank 2014	FD	902	9.85%	1,320	9.34%
	9.50% State Bank of India 2013	FD	878	9.59%	1,313	9.29%
	9.50% IDBI Bank Limited 2013	FD	861	9.40%	1,303	9.22%
	9.20% Canara Bank 2015	FD	850	9.28%	-	-
	9.50% State Bank of Patiala 2013	FD	400	4.37%	-	-
	9.50% Canara Bank 2013	FD	-	-	520	3.68%
Banking services total			5,705	62.28%	7,017	49.67%
Others			1,819	19.85%	5,167	36.58%
Net current assets			1,636	17.87%	1,943	13.75%
Grand total			9,160	100.00%	14,127	100.00%

Industry	Health Return Guarantee Fund V - ULIF 075 29/04/09 HRGF5 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2014	FD	354	9.50%	500	8.28%
	9.50% Punjab National Bank 2014	FD	352	9.45%	564	9.34%
	9.50% Oriental Bank Of Commerce 2013	FD	351	9.42%	567	9.39%
	9.50% IDBI Bank Limited 2013	FD	329	8.83%	522	8.65%
	9.50% State Bank of Patiala 2013	FD	290	7.79%	375	6.21%
	Corporation Bank 2014	CD	280	7.51%	-	-
	Bank of Baroda 2014	CD	276	7.42%	-	-
	Indian Overseas Bank 2014	CD	276	7.41%	-	-
	9.50% Canara Bank 2013	FD	244	6.55%	254	4.21%
	9.95% State Bank of India 2026	NCD	201	5.41%	565	9.35%
	9.40% Canara Bank 2013	FD	85	2.28%	150	2.48%
	10.02% Union Bank of India 2013	FD	-	-	565	9.36%
	10.30% Axis Bank Limited 2013	FD	-	-	562	9.31%
	Corporation Bank 2013	CD	-	-	546	9.04%
	Banking services total			3,039	81.58%	5,170
Others			-	-	53	0.88%
Net current assets			686	18.42%	815	13.50%
Grand total			3,725	100.00%	6,038	100.00%

Industry	Health Return Guarantee Fund VI - ULIF 080 17/06/09 HRGF6 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% IDBI Bank Limited 2013	FD	194	9.57%	352	9.33%
	9.50% Oriental Bank Of Commerce 2013	FD	190	9.42%	331	8.79%
	9.50% Punjab National Bank 2014	FD	190	9.40%	353	9.36%
	9.75% State Bank of Bikaner & Jaipur 2014	FD	189	9.35%	230	6.10%
	UCO Bank 2014	CD	185	9.14%	-	-
	Bank of Baroda 2014	CD	184	9.11%	-	-
	9.40% Canara Bank 2013	FD	171	8.46%	340	9.01%
	9.95% State Bank of India 2026	NCD	148	7.34%	308	8.17%
	9.50% State Bank of Patiala 2013	FD	100	4.93%	330	8.74%
	9.50% State Bank of India 2013	FD	40	1.98%	20	0.53%
	10.30% Axis Bank Limited 2013	FD	-	-	352	9.33%
	10.02% Union Bank of India 2013	FD	-	-	350	9.28%
	Corporation Bank 2013	CD	-	-	273	7.24%
	Banking services total			1,591	78.69%	3,239
Others			65	3.22%	30	0.80%
Net current assets			366	18.10%	503	13.34%
Grand total			2,022	100.00%	3,772	100.00%

Industry	Health Return Guarantee Fund VII - ULIF 084 16/11/09 HRGF7 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% Punjab National Bank 2014	FD	128	9.37%	220	9.34%
	9.20% Canara Bank 2015	FD	126	9.22%	-	-
	9.75% State Bank of Bikaner & Jaipur 2014	FD	124	9.08%	145	6.16%
	9.50% IDBI Bank Limited 2013	FD	123	9.03%	192	8.17%
	9.50% Oriental Bank Of Commerce 2013	FD	95	6.95%	195	8.28%
	Corporation Bank 2014	CD	93	6.83%	-	-
	UCO Bank 2014	CD	92	6.76%	-	-
	Bank of Baroda 2014	CD	92	6.74%	-	-
	9.50% State Bank of Patiala 2013	FD	86	6.28%	129	5.47%
	9.50% State Bank of India 2013	FD	80	5.86%	-	-
	10.02% Union Bank of India 2013	FD	-	-	220	9.34%
	10.30% Axis Bank Limited 2013	FD	-	-	220	9.34%
	9.95% State Bank of India 2026	NCD	-	-	216	9.16%
	9.50% Canara Bank 2013	FD	-	-	210	8.92%
	Corporation Bank 2013	CD	-	-	182	7.73%
Banking services total			1,040	76.12%	1,929	81.92%
Others			77	5.61%	88	3.74%
Net current assets			250	18.28%	338	14.34%
Grand total			1,366	100.00%	2,355	100.00%

Industry	Highest NAV Fund B - ULIF 116 15/03/11 LHighNavB 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,001,324	4.63%	396,753	3.60%
	State Bank of India	Equity	467,469	2.16%	261,601	2.37%
	Axis Bank Limited	Equity	358,409	1.66%	138,969	1.26%
	Kotak Mahindra Bank Limited	Equity	214,987	0.99%	102,421	0.93%
	Bank of Baroda	Equity	99,425	0.46%	-	-
	Punjab National Bank	Equity	83,570	0.39%	68,298	0.62%
Banking services total			2,225,184	10.30%	968,042	8.77%
Others			18,549,353	85.82%	9,510,078	86.17%
Net current assets			839,066	3.88%	557,905	5.06%
Grand total			21,613,603	100.00%	11,036,026	100.00%

Industry	Income Fund - ULIF 089 24/11/09 LIncome 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.70% Corporation Bank 2014	FD	400,800	4.40%	-	-
	9.90% Canara Bank 2013	FD	350,000	3.85%	100,000	3.17%
	9.50% Union Bank of India 2016	FD	300,300	3.30%	-	-
	9.67% Canara Bank 2015	FD	240,400	2.64%	-	-
	9.76% Canara Bank 2015	FD	210,400	2.31%	-	-
	9.72% Bank of Baroda 2014	FD	200,000	2.20%	-	-
	10.10% Union Bank of India 2014	FD	200,000	2.20%	50,000	1.58%
	Indian Overseas Bank 2014	CD	156,350	1.72%	-	-
	Oriental Bank Of Commerce 2014	CD	150,650	1.66%	-	-
	10.68% State Bank of India 2014	FD	150,000	1.65%	150,000	4.75%
	Corporation Bank 2014	CD	109,590	1.20%	-	-
	State Bank of Hyderabad 2014	CD	106,837	1.17%	-	-
	8.95% HDFC Bank Limited 2022	NCD	92,985	1.02%	-	-
	State Bank of Mysore 2014	CD	80,178	0.88%	-	-
	UCO Bank 2014	CD	77,200	0.85%	-	-
	Central Bank of India 2014	CD	76,469	0.84%	-	-

Industry	Income Fund - ULIF 089 24/11/09 LIncome 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	IDBI Bank Limited 2013	CD	74,268	0.82%	67,482	2.14%
	ICICI Bank Limited 2014	CD	73,953	0.81%	-	-
	Axis Bank Limited 2013	CD	53,054	0.58%	-	-
	10.10% Axis Bank Limited 2013	FD	50,000	0.55%	50,000	1.58%
	9.50% Bank of India 2014	FD	50,000	0.55%	-	-
	State Bank of Travancore 2013	CD	47,967	0.53%	-	-
	9.75% Oriental Bank Of Commerce 2013	FD	38,000	0.42%	20,000	0.63%
	9.15% Axis Bank Limited 2022	NCD	24,210	0.27%	-	-
	Bank of Baroda 2014	CD	19,893	0.22%	-	-
	9.15% ICICI Bank Limited 2022	NCD	14,140	0.16%	-	-
	9.50% Canara Bank 2019	FD	13,800	0.15%	13,800	0.44%
	Oriental Bank Of Commerce 2013	CD	-	-	131,287	4.16%
	Bank of India 2013	CD	-	-	120,003	3.80%
	10.80% Punjab National Bank 2013	FD	-	-	101,000	3.20%
	10.91% Punjab National Bank 2013	FD	-	-	100,100	3.17%
	10.60% Canara Bank 2013	FD	-	-	100,000	3.17%
	10.91% Corporation Bank 2013	FD	-	-	100,000	3.17%
	ICICI Bank Limited 2013	CD	-	-	88,382	2.80%
	9.85% State Bank of India 2013	FD	-	-	63,524	2.01%
	Punjab National Bank 2013	CD	-	-	63,265	2.00%
	Corporation Bank 2012	CD	-	-	59,245	1.88%
	Indian Bank 2012	CD	-	-	51,676	1.64%
	10.00% State Bank of Travancore 2013	FD	-	-	49,500	1.57%
	Bank of India 2012	CD	-	-	47,917	1.52%
	Vijaya Bank 2013	CD	-	-	47,127	1.49%
	IDBI Bank Limited 2012	CD	-	-	43,869	1.39%
	HDFC Bank Limited 2012	CD	-	-	39,629	1.26%
	Andhra Bank 2013	CD	-	-	37,322	1.18%
	Bank of Baroda 2012	CD	-	-	26,458	0.84%
	Axis Bank Limited 2012	CD	-	-	26,159	0.83%
	Union Bank of India 2012	CD	-	-	25,363	0.80%
	Central Bank of India 2013	CD	-	-	15,348	0.49%
	Federal Bank Limited 2013	CD	-	-	15,215	0.48%
	Corporation Bank 2013	CD	-	-	15,193	0.48%
	UCO Bank 2012	CD	-	-	14,680	0.47%
	10.30% Canara Bank 2013	FD	-	-	13,685	0.43%
	Indian Overseas Bank 2013	CD	-	-	12,233	0.39%
	10.30% Axis Bank Limited 2013	FD	-	-	11,551	0.37%
	9.80% Bank of India 2012	FD	-	-	11,212	0.36%
	10.02% Union Bank of India 2013	FD	-	-	11,099	0.35%
	9.70% Canara Bank 2012	FD	-	-	10,000	0.32%
	State Bank of Mysore 2012	CD	-	-	8,422	0.27%
Banking services total			3,361,444	36.93%	1,911,745	60.56%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	222,627	2.45%	62,097	1.97%
	9.20% Housing Development Finance Corporation Limited 2018	NCD	110,156	1.21%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	90,318	0.99%	-	-
	9.57% LIC Housing Finance Limited 2017	NCD	88,165	0.97%	-	-
	9.25% Housing Development Finance Corporation Limited 2018	NCD	83,270	0.91%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	61,047	0.67%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	55,017	0.60%	-	-
	9.70% LIC Housing Finance Limited 2017	NCD	50,868	0.56%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	47,673	0.52%	19,252	0.61%
	9.75% LIC Housing Finance Limited 2016	NCD	40,659	0.45%	40,055	1.27%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	37,558	0.41%	-	-
	9.75% LIC Housing Finance Limited 2014	NCD	24,133	0.27%	23,897	0.76%

Industry	Income Fund - ULIF 089 24/11/09 LIncome 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.75% LIC Housing Finance Limited 2015	NCD	23,267	0.26%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	22,101	0.24%	-	-
	9.75% LIC Housing Finance Limited 2017	NCD	20,382	0.22%	-	-
	9.68% Housing Development Finance Corporation Limited 2015	NCD	17,117	0.19%	24,011	0.76%
	9.90% LIC Housing Finance Limited 2016	NCD	15,282	0.17%	15,071	0.48%
	9.62% LIC Housing Finance Limited 2017	NCD	15,209	0.17%	15,068	0.48%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	13,083	0.14%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	8,693	0.10%	8,436	0.27%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	8,087	0.09%	7,934	0.25%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	6,074	0.07%	6,004	0.19%
	Housing Development Finance Corporation Limited 2016	FRN	6,000	0.07%	6,000	0.19%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	4,841	0.05%	4,348	0.14%
	9.75% Housing Development Finance Corporation Limited 2014	NCD	1,003	0.01%	997	0.03%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	12,733	0.40%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	7,946	0.25%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	4,895	0.16%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	1,986	0.06%
Housing finance services total			1,072,632	11.78%	260,729	8.26%
Others			3,791,656	41.66%	789,699	25.02%
Net current assets			876,445	9.63%	194,456	6.16%
Grand total			9,102,177	100.00%	3,156,629	100.00%

Industry	Invest Shield Cash Fund - ULIF 020 03/01/05 LInvCash 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Overseas Bank 2014	CD	167,669	3.33%	-	-
	9.76% Canara Bank 2015	FD	160,000	3.18%	-	-
	10.68% State Bank of India 2014	FD	150,000	2.98%	150,000	3.32%
	Oriental Bank Of Commerce 2014	CD	146,749	2.91%	-	-
	9.70% Corporation Bank 2014	FD	100,200	1.99%	-	-
	State Bank of Mysore 2014	CD	97,551	1.94%	-	-
	9.67% Canara Bank 2015	FD	80,300	1.59%	-	-
	State Bank of Hyderabad 2014	CD	77,166	1.53%	-	-
	9.90% Canara Bank 2013	FD	50,000	0.99%	100,000	2.21%
	10.10% Axis Bank Limited 2013	FD	50,000	0.99%	50,000	1.11%
	10.10% Union Bank of India 2014	FD	50,000	0.99%	50,000	1.11%
	9.50% Bank of India 2014	FD	50,000	0.99%	-	-
	Axis Bank Limited 2013	CD	49,211	0.98%	-	-
	Corporation Bank 2014	CD	48,985	0.97%	-	-
	ICICI Bank Limited 2014	CD	45,446	0.90%	-	-
	8.95% HDFC Bank Limited 2022	NCD	40,994	0.81%	-	-
	Central Bank of India 2014	CD	31,379	0.62%	-	-
	9.15% Axis Bank Limited 2022	NCD	28,245	0.56%	-	-
	Bank of Baroda 2014	CD	24,129	0.48%	-	-
	UCO Bank 2014	CD	20,962	0.42%	-	-
	State Bank of Travancore 2013	CD	19,666	0.39%	-	-
	IDBI Bank Limited 2013	CD	16,243	0.32%	23,460	0.52%
	10.91% Punjab National Bank 2013	FD	-	-	200,200	4.43%
	Oriental Bank Of Commerce 2013	CD	-	-	155,765	3.45%
	10.60% Canara Bank 2013	FD	-	-	140,000	3.10%
	ICICI Bank Limited 2013	CD	-	-	135,933	3.01%
	Punjab National Bank 2013	CD	-	-	120,393	2.66%
	Bank of India 2013	CD	-	-	104,515	2.31%
	10.79% Canara Bank 2013	FD	-	-	100,000	2.21%

Industry	Invest Shield Cash Fund - ULIF 020 03/01/05 LInvCash 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	10.91% Corporation Bank 2013	FD	-	-	100,000	2.21%
	9.85% State Bank of India 2013	FD	-	-	88,331	1.95%
	Corporation Bank 2012	CD	-	-	77,385	1.71%
	Bank of India 2012	CD	-	-	73,710	1.63%
	Andhra Bank 2013	CD	-	-	61,618	1.36%
	HDFC Bank Limited 2012	CD	-	-	60,127	1.33%
	Indian Bank 2012	CD	-	-	57,842	1.28%
	Axis Bank Limited 2012	CD	-	-	40,562	0.90%
	Bank of Baroda 2012	CD	-	-	40,028	0.89%
	9.75% Oriental Bank Of Commerce 2013	FD	-	-	38,654	0.86%
	Union Bank of India 2012	CD	-	-	37,458	0.83%
	10.30% Canara Bank 2013	FD	-	-	36,861	0.82%
	10.30% Axis Bank Limited 2013	FD	-	-	32,885	0.73%
	10.02% Union Bank of India 2013	FD	-	-	32,566	0.72%
	10.30% IDBI Bank Limited 2012	NCD	-	-	28,990	0.64%
	Corporation Bank 2013	CD	-	-	23,290	0.52%
	Central Bank of India 2013	CD	-	-	23,158	0.51%
	Federal Bank Limited 2013	CD	-	-	23,094	0.51%
	9.80% Bank of India 2012	FD	-	-	21,539	0.48%
	Indian Overseas Bank 2013	CD	-	-	18,576	0.41%
	Vijaya Bank 2013	CD	-	-	16,494	0.36%
	UCO Bank 2012	CD	-	-	16,344	0.36%
	State Bank of Mysore 2012	CD	-	-	12,731	0.28%
	IDBI Bank Limited 2012	CD	-	-	11,584	0.26%
Banking services total			1,504,896	29.88%	2,304,096	50.98%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	142,292	2.83%	116,192	2.57%
	9.70% LIC Housing Finance Limited 2017	NCD	69,181	1.37%	-	-
	9.57% LIC Housing Finance Limited 2017	NCD	68,911	1.37%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	53,738	1.07%	34,451	0.76%
	9.25% Housing Development Finance Corporation Limited 2018	NCD	52,169	1.04%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	49,173	0.98%	-	-
	9.75% LIC Housing Finance Limited 2014	NCD	48,266	0.96%	47,793	1.06%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	47,709	0.95%	-	-
	9.90% LIC Housing Finance Limited 2016	NCD	33,621	0.67%	33,157	0.73%
	9.75% LIC Housing Finance Limited 2017	NCD	26,497	0.53%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	26,362	0.52%	26,117	0.58%
	9.39% LIC Housing Finance Limited 2015	NCD	26,119	0.52%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	21,007	0.42%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	20,217	0.40%	19,836	0.44%
	Housing Development Finance Corporation Limited 2016	FRN	19,000	0.38%	19,000	0.42%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	17,210	0.34%	17,012	0.38%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	15,103	0.30%	38,017	0.84%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	13,523	0.27%	17,809	0.39%
	9.75% LIC Housing Finance Limited 2015	NCD	13,144	0.26%	-	-
	9.55% Housing Development Finance Corporation Limited 2015	NCD	12,076	0.24%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	10,175	0.20%	-	-
	9.75% Housing Development Finance Corporation Limited 2014	NCD	3,010	0.06%	2,992	0.07%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	29,383	0.65%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	25,453	0.56%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	14,898	0.33%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	14,896	0.33%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	-	-	11,957	0.26%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	6,952	0.15%
Housing finance services total			788,502	15.66%	475,914	10.53%
Others			2,493,156	49.51%	1,552,030	34.34%
Net current assets			249,386	4.95%	187,618	4.15%
Grand total			5,035,940	100.00%	4,519,658	100.00%

Industry	Invest Shield Fund - Life - ULIF 018 03/01/05 LinvShld 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	110,500	4.70%	-	-
	Axis Bank Limited 2013	CD	91,485	3.89%	-	-
	8.95% HDFC Bank Limited 2022	NCD	79,987	3.40%	-	-
	Indian Overseas Bank 2014	CD	57,423	2.44%	-	-
	10.68% State Bank of India 2014	FD	50,000	2.13%	50,000	2.44%
	9.90% Canara Bank 2013	FD	50,000	2.13%	50,000	2.44%
	9.50% Bank of India 2014	FD	50,000	2.13%	-	-
	Oriental Bank Of Commerce 2014	CD	49,196	2.09%	-	-
	Corporation Bank 2014	CD	47,119	2.00%	-	-
	State Bank of Mysore 2014	CD	32,703	1.39%	-	-
	Central Bank of India 2014	CD	28,526	1.21%	-	-
	UCO Bank 2014	CD	27,057	1.15%	-	-
	HDFC Bank Limited	Equity	24,963	1.06%	24,056	1.18%
	State Bank of Hyderabad 2014	CD	23,185	0.99%	-	-
	9.67% Canara Bank 2015	FD	20,200	0.86%	-	-
	State Bank of Travancore 2013	CD	17,844	0.76%	-	-
	ICICI Bank Limited 2014	CD	17,678	0.75%	-	-
	Axis Bank Limited	Equity	12,349	0.52%	18,689	0.91%
	9.15% Axis Bank Limited 2022	NCD	10,087	0.43%	-	-
	State Bank of India	Equity	9,195	0.39%	16,915	0.83%
	Bank of Baroda 2014	CD	8,104	0.34%	-	-
	Indusind Bank Limited	Equity	6,083	0.26%	6,284	0.31%
	Kotak Mahindra Bank Limited	Equity	5,681	0.24%	-	-
	Federal Bank Limited	Equity	2,944	0.13%	-	-
	ING Vysya Bank Limited	Equity	2,385	0.10%	-	-
	Development Credit Bank Limited	Equity	1,312	0.06%	1,800	0.09%
	10.60% Canara Bank 2013	FD	-	-	100,000	4.89%
	IDBI Bank Limited 2012	CD	-	-	83,750	4.09%
	9.85% State Bank of India 2013	FD	-	-	73,305	3.58%
	Oriental Bank Of Commerce 2013	CD	-	-	50,541	2.47%
	ICICI Bank Limited 2013	CD	-	-	45,552	2.23%
	Bank of India 2013	CD	-	-	43,802	2.14%
	Indian Bank 2012	CD	-	-	41,889	2.05%
	Corporation Bank 2012	CD	-	-	39,532	1.93%
	Bank of India 2012	CD	-	-	24,728	1.21%
	HDFC Bank Limited 2012	CD	-	-	20,303	0.99%
	Punjab National Bank 2013	CD	-	-	19,622	0.96%
	Punjab National Bank	Equity	-	-	18,585	0.91%
	IDBI Bank Limited 2013	CD	-	-	16,757	0.82%
	Bank of Baroda	Equity	-	-	14,857	0.73%
	Bank of Baroda 2012	CD	-	-	13,571	0.66%
	9.70% Canara Bank 2012	FD	-	-	13,126	0.64%
	Union Bank of India 2012	CD	-	-	12,681	0.62%
	10.30% Canara Bank 2013	FD	-	-	12,623	0.62%
	UCO Bank 2012	CD	-	-	11,842	0.58%
	Vijaya Bank 2013	CD	-	-	11,782	0.58%
	10.30% Axis Bank Limited 2013	FD	-	-	11,151	0.55%
	10.02% Union Bank of India 2013	FD	-	-	11,146	0.54%
	10.30% IDBI Bank Limited 2012	NCD	-	-	9,997	0.49%
	State Bank of Hyderabad 2012	CD	-	-	9,373	0.46%
Jammu & Kashmir Bank Limited	Equity	-	-	7,961	0.39%	
Central Bank of India 2013	CD	-	-	7,810	0.38%	
Andhra Bank 2013	CD	-	-	7,799	0.38%	
Federal Bank Limited 2013	CD	-	-	7,789	0.38%	

Industry	Invest Shield Fund - Life - ULIF 018 03/01/05 LInvShld 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Corporation Bank 2013	CD	-	-	7,642	0.37%
	9.80% Bank of India 2012	FD	-	-	7,637	0.37%
	Allahabad Bank	Equity	-	-	7,458	0.36%
	Indian Overseas Bank 2013	CD	-	-	6,252	0.31%
	State Bank of Mysore 2012	CD	-	-	4,211	0.21%
Banking services total			836,007	35.54%	942,820	46.10%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	64,037	2.72%	38,062	1.86%
	Housing Development Finance Corporation Limited	Equity	28,670	1.22%	30,325	1.48%
	9.70% LIC Housing Finance Limited 2017	NCD	22,382	0.95%	-	-
	9.57% LIC Housing Finance Limited 2017	NCD	22,295	0.95%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	16,241	0.69%	-	-
	9.75% LIC Housing Finance Limited 2014	NCD	16,089	0.68%	15,931	0.78%
	9.50% LIC Housing Finance Limited 2016	NCD	14,116	0.60%	13,844	0.68%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	13,090	0.56%	13,006	0.64%
	9.20% Housing Development Finance Corporation Limited 2018	NCD	13,018	0.55%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	10,224	0.43%	11,146	0.54%
	9.75% LIC Housing Finance Limited 2015	NCD	10,118	0.43%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	10,003	0.43%	-	-
	9.75% LIC Housing Finance Limited 2017	NCD	9,172	0.39%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	9,125	0.39%	9,041	0.44%
	9.39% LIC Housing Finance Limited 2015	NCD	9,041	0.38%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	7,025	0.30%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	6,762	0.29%	6,561	0.32%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	6,074	0.26%	6,004	0.29%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	6,065	0.26%	5,951	0.29%
	Housing Development Finance Corporation Limited 2016	FRN	6,000	0.26%	6,000	0.29%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	4,025	0.17%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	3,052	0.13%	-	-
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	2,421	0.10%	2,174	0.11%
	9.75% Housing Development Finance Corporation Limited 2014	NCD	1,003	0.04%	997	0.05%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	11,753	0.57%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	7,942	0.39%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	7,832	0.38%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	4,966	0.24%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	4,965	0.24%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	2,991	0.15%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	1,986	0.10%
Housing finance services total			310,048	13.18%	201,477	9.85%
Others			1,089,850	46.33%	843,555	41.24%
Net current assets			116,487	4.95%	57,402	2.81%
Grand total			2,352,392	100.00%	2,045,253	100.00%

Industry	Invest Shield Fund - Pension - ULIF 019 03/01/05 PlnvShld 105						
	Security name	Asset type	At March 31, 2013		At March 31, 2012		
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held	
Banking services	Indian Bank 2013	CD	40,564	8.60%	-	-	
	9.76% Canara Bank 2015	FD	40,000	8.48%	-	-	
	9.50% Bank of India 2014	FD	20,000	4.24%	-	-	
	9.30% Axis Bank Limited 2016	FD	10,000	2.12%	-	-	
	9.80% Union Bank of India 2014	FD	10,000	2.12%	-	-	
	Indian Overseas Bank 2014	CD	7,822	1.66%	-	-	
	Central Bank of India 2013	CD	7,227	1.53%	999	0.24%	
	HDFC Bank Limited	Equity	5,094	1.08%	4,733	1.15%	
	State Bank of Mysore 2014	CD	4,738	1.00%	-	-	
	8.95% HDFC Bank Limited 2022	NCD	3,999	0.85%	-	-	
	UCO Bank 2014	CD	3,138	0.67%	-	-	
	ICICI Bank Limited 2014	CD	2,592	0.55%	-	-	
	Axis Bank Limited	Equity	2,350	0.50%	3,725	0.90%	
	Corporation Bank 2014	CD	2,146	0.45%	-	-	
	9.15% Axis Bank Limited 2022	NCD	2,017	0.43%	-	-	
	Axis Bank Limited 2013	CD	1,875	0.40%	-	-	
	State Bank of India	Equity	1,845	0.39%	3,180	0.77%	
	Oriental Bank Of Commerce 2014	CD	1,842	0.39%	-	-	
	State Bank of Hyderabad 2014	CD	1,289	0.27%	-	-	
	Kotak Mahindra Bank Limited	Equity	1,130	0.24%	-	-	
	9.15% ICICI Bank Limited 2022	NCD	1,010	0.21%	-	-	
	Indusind Bank Limited	Equity	979	0.21%	1,261	0.31%	
	Bank of Baroda 2014	CD	737	0.16%	-	-	
	ING Vysya Bank Limited	Equity	490	0.10%	-	-	
	Federal Bank Limited	Equity	376	0.08%	-	-	
	Development Credit Bank Limited	Equity	258	0.05%	360	0	
	Punjab National Bank 2013	CD	-	-	33,273	8.05%	
	10.80% Canara Bank 2013	FD	-	-	20,000	4.84%	
	9.85% State Bank of India 2013	FD	-	-	14,726	3.56%	
	IDBI Bank Limited 2012	CD	-	-	9,685	2.34%	
	Oriental Bank Of Commerce 2013	CD	-	-	7,725	1.87%	
	Bank of India 2013	CD	-	-	6,619	1.60%	
	ICICI Bank Limited 2013	CD	-	-	5,808	1.41%	
	HDFC Bank Limited 2012	CD	-	-	5,375	1.30%	
	Oriental Bank Of Commerce 2012	CD	-	-	4,987	1.21%	
	Vijaya Bank 2013	CD	-	-	4,622	1.12%	
	Union Bank of India 2012	CD	-	-	3,707	0.90%	
	Punjab National Bank	Equity	-	-	3,623	0.88%	
	Federal Bank Limited 2012	CD	-	-	3,237	0.78%	
	Bank of India 2012	CD	-	-	3,175	0.77%	
	IDBI Bank Limited 2013	CD	-	-	2,989	0.72%	
	Bank of Baroda	Equity	-	-	2,934	0.71%	
	9.70% Canara Bank 2012	FD	-	-	2,632	0.64%	
	10.30% Canara Bank 2013	FD	-	-	2,545	0.62%	
	Canara Bank 2012	CD	-	-	2,441	0.59%	
	10.30% Axis Bank Limited 2013	FD	-	-	2,246	0.54%	
	10.02% Union Bank of India 2013	FD	-	-	2,240	0.54%	
	Bank of Baroda 2012	CD	-	-	1,953	0.47%	
	Jammu & Kashmir Bank Limited	Equity	-	-	1,945	0.47%	
	9.80% Bank of India 2012	FD	-	-	1,528	0.37%	
	Allahabad Bank	Equity	-	-	1,486	0.36%	
	Corporation Bank 2012	CD	-	-	1,078	0.26%	
	State Bank of Hyderabad 2012	CD	-	-	1,031	0.25%	
	Corporation Bank 2013	CD	-	-	1,001	0.24%	
	Andhra Bank 2013	CD	-	-	998	0.24%	
	Federal Bank Limited 2013	CD	-	-	996	0.24%	
	Indian Overseas Bank 2013	CD	-	-	906	0.22%	
	State Bank of Mysore 2012	CD	-	-	588	0.14%	
	Banking services total			173,519	36.78%	172,358	41.72%
	Others			286,417	60.72%	231,600	56.06%
	Net current assets			11,790	2.50%	9,161	2.22%
	Grand total			471,727	100.00%	413,119	100.00%

Industry	Maximiser Fund - ULIF 001 22/10/01 LMaximis1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	3,893,732	9.02%	5,025,417	9.33%
	Central Bank of India 2013	CD	821,247	1.90%	-	-
	9.72% Bank of Baroda 2014	FD	600,000	1.39%	-	-
	9.76% Canara Bank 2015	FD	470,000	1.09%	-	-
	State Bank of Patiala 2014	CD	368,368	0.85%	-	-
	Bank of Baroda 2013	CD	283,064	0.66%	689,351	1.28%
	Axis Bank Limited	Equity	60,355	0.14%	1,437,579	2.67%
	9.90% Canara Bank 2013	FD	50,000	0.12%	-	-
	State Bank of India	Equity	-	-	2,150,780	3.99%
	State Bank of Hyderabad 2013	CD	-	-	458,306	0.85%
	State Bank of Patiala 2013	CD	-	-	457,106	0.85%
	Union Bank of India	Equity	-	-	341,702	0.63%
	Allahabad Bank 2012	CD	-	-	267,702	0.50%
	Union Bank of India 2012	CD	-	-	266,702	0.50%
	Oriental Bank Of Commerce 2013	CD	-	-	248,593	0.46%
	Allahabad Bank 2013	CD	-	-	228,965	0.43%
	Oriental Bank Of Commerce	Equity	-	-	142,167	0.26%
IDBI Bank Limited 2013	CD	-	-	68,935	0.13%	
Vijaya Bank 2013	CD	-	-	68,522	0.13%	
Banking services total			6,546,767	15.16%	11,851,826	22.00%
Computer software	Infosys Limited	Equity	2,349,556	5.44%	2,736,319	5.08%
	Tata Consultancy Services Limited	Equity	1,423,312	3.30%	452,120	0.84%
	Wipro Limited	Equity	751,597	1.74%	260,342	0.48%
	K P I T Cummins Infosystems Limited	Equity	239,682	0.56%	264,500	0.49%
	HCL Technologies Limited	Equity	86,483	0.20%	-	-
Computer software total			4,850,630	11.24%	3,713,281	6.89%
Others			31,465,616	72.88%	38,420,966	71.32%
Net current assets			308,875	0.72%	(113,971)	(0.21%)
Grand total			43,171,888	100.00%	53,872,102	100.00%

Industry	Maximiser Fund II - ULIF 012 17/05/04 LMaximis2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	931,910	8.98%	1,115,270	9.13%
	Indian Bank 2013	CD	240,311	2.32%	-	-
	Corporation Bank 2014	CD	229,577	2.21%	-	-
	Axis Bank Limited	Equity	8,616	0.08%	399,585	3.27%
	State Bank of India	Equity	-	-	547,367	4.48%
	IDBI Bank Limited 2013	CD	-	-	223,105	1.83%
	Vijaya Bank 2013	CD	-	-	222,335	1.82%
	Union Bank of India	Equity	-	-	68,188	0.56%
	Union Bank of India 2012	CD	-	-	60,698	0.50%
	Allahabad Bank 2012	CD	-	-	59,977	0.49%
	Oriental Bank Of Commerce 2013	CD	-	-	55,696	0.46%
	Oriental Bank Of Commerce	Equity	-	-	31,360	0.26%
Banking services total			1,410,414	13.59%	2,783,582	22.78%
Computer software	Infosys Limited	Equity	603,305	5.81%	616,512	5.05%
	Tata Consultancy Services Limited	Equity	401,427	3.87%	111,452	0.91%
	Wipro Limited	Equity	236,082	2.28%	59,896	0.49%
	K P I T Cummins Infosystems Limited	Equity	57,580	0.55%	60,853	0.50%
	HCL Technologies Limited	Equity	3,601	0.03%	-	-
Computer software total			1,301,994	12.55%	848,714	6.95%
Others			7,595,014	73.20%	8,603,594	70.42%
Net current assets			68,143	0.66%	(18,589)	(0.15%)
Grand total			10,375,566	100.00%	12,217,300	100.00%

Industry	Maximiser Fund III - ULIF 022 13/03/06 LMaximis3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	178,364	9.09%	246,687	9.14%
	State Bank of India	Equity	-	-	110,515	4.10%
	Axis Bank Limited	Equity	-	-	99,508	3.69%
	IDBI Bank Limited 2013	CD	-	-	49,538	1.84%
	Vijaya Bank 2013	CD	-	-	49,307	1.83%
	Union Bank of India	Equity	-	-	14,809	0.55%
	Union Bank of India 2012	CD	-	-	13,174	0.49%
	Allahabad Bank 2012	CD	-	-	13,166	0.49%
	Oriental Bank Of Commerce 2013	CD	-	-	12,226	0.45%
	Oriental Bank Of Commerce	Equity	-	-	7,053	0.26%
Banking services total			178,364	9.09%	615,985	22.83%
Computer software	Infosys Limited	Equity	103,228	5.26%	138,697	5.14%
	Tata Consultancy Services Limited	Equity	68,805	3.51%	25,513	0.95%
	Wipro Limited	Equity	32,898	1.68%	13,475	0.50%
	K P I T Cummins Infosystems Limited	Equity	12,954	0.66%	13,691	0.51%
Computer software total			217,884	11.11%	191,376	7.09%
Others			1,558,697	79.47%	1,895,308	70.24%
Net current assets			6,347	0.32%	(4,526)	(0.17%)
Grand total			1,961,292	100.00%	2,698,142	100.00%

Industry	Maximiser Fund IV - ULIF 037 27/08/07 LMaximis4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	55,068	9.37%	72,391	9.11%
	State Bank of India	Equity	-	-	31,466	3.96%
	Axis Bank Limited	Equity	-	-	28,166	3.54%
	IDBI Bank Limited 2013	CD	-	-	14,479	1.82%
	Vijaya Bank 2013	CD	-	-	14,321	1.80%
	Union Bank of India	Equity	-	-	4,128	0.52%
	Union Bank of India 2012	CD	-	-	4,001	0.50%
	Allahabad Bank 2012	CD	-	-	3,998	0.50%
	Oriental Bank Of Commerce 2013	CD	-	-	3,713	0.47%
	Oriental Bank Of Commerce	Equity	-	-	1,968	0.25%
Banking services total			55,068	9.37%	178,631	22.48%
Computer software	Infosys Limited	Equity	30,737	5.23%	38,666	4.87%
	Tata Consultancy Services Limited	Equity	22,907	3.90%	7,203	0.91%
	Wipro Limited	Equity	14,537	2.47%	3,756	0.47%
	K P I T Cummins Infosystems Limited	Equity	3,611	0.61%	3,816	0.48%
Computer software total			71,791	12.21%	53,442	6.73%
Others			457,302	77.77%	563,806	70.95%
Net current assets			3,825	0.65%	(1,247)	(0.16%)
Grand total			587,988	100.00%	794,632	100.00%

Industry	Maximiser Fund V - ULIF 114 15/03/11 LMaximis5 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.72% Bank of Baroda 2014	FD	200,000	6.87%	-	-
	HDFC Bank Limited	Equity	187,232	6.43%	43,195	7.68%
	State Bank of India	Equity	-	-	27,192	4.84%
	Axis Bank Limited	Equity	-	-	23,301	4.15%
	IDBI Bank Limited 2013	CD	-	-	7,558	1.34%
	Vijaya Bank 2013	CD	-	-	7,432	1.32%
	Allahabad Bank 2012	CD	-	-	3,901	0.69%
	Oriental Bank Of Commerce 2013	CD	-	-	3,622	0.64%
	Union Bank of India 2012	CD	-	-	3,318	0.59%
	Union Bank of India	Equity	-	-	1,356	0.24%
Oriental Bank Of Commerce	Equity	-	-	710	0.13%	
Banking services total			387,232	13.29%	121,587	21.63%
Computer software	Infosys Limited	Equity	166,297	5.71%	28,652	5.10%
	Tata Consultancy Services Limited	Equity	115,501	3.97%	9,652	1.72%
	Wipro Limited	Equity	56,765	1.95%	5,129	0.91%
	HCL Technologies Limited	Equity	23,144	0.79%	-	-
	K P I T Cummins Infosystems Limited	Equity	2,820	0.10%	2,800	0.50%
Computer software total			364,527	12.51%	46,233	8.22%
Others			2,079,212	71.38%	345,117	61.40%
Net current assets			81,853	2.81%	49,179	8.75%
Grand total			2,912,824	100.00%	562,115	100.00%

Industry	Money Market Fund - ULIF 090 24/11/09 LMoneyMkt 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Corporation Bank 2014	CD	194,901	6.39%	-	-
	Bank of Baroda 2013	CD	151,780	4.97%	-	-
	State Bank of Mysore 2013	CD	150,507	4.93%	46,090	3.16%
	9.67% Canara Bank 2015	FD	140,400	4.60%	-	-
	9.76% Canara Bank 2015	FD	120,000	3.93%	-	-
	Punjab National Bank 2013	CD	115,117	3.77%	23,278	1.60%
	State Bank of Travancore 2013	CD	111,166	3.64%	-	-
	9.72% Bank of Baroda 2014	FD	100,000	3.28%	-	-
	State Bank of Patiala 2014	CD	85,353	2.80%	-	-
	Oriental Bank Of Commerce 2014	CD	85,276	2.79%	-	-
	9.50% State Bank of Travancore 2014	FD	70,000	2.29%	-	-
	10.10% Union Bank of India 2014	FD	50,000	1.64%	50,000	3.43%
	10.68% State Bank of India 2014	FD	50,000	1.64%	50,000	3.43%
	9.30% Axis Bank Limited 2016	FD	49,900	1.64%	-	-
	IDBI Bank Limited 2013	CD	49,763	1.63%	14,833	1.02%
	State Bank of Hyderabad 2014	CD	47,099	1.54%	-	-
	IDBI Bank Limited 2014	CD	47,065	1.54%	-	-
	Axis Bank Limited 2014	CD	46,820	1.53%	-	-
	ICICI Bank Limited 2014	CD	46,772	1.53%	-	-
	Corporation Bank 2013	CD	36,522	1.20%	105,584	7.24%
	Indian Overseas Bank 2014	CD	34,969	1.15%	-	-
	9.80% Union Bank of India 2014	FD	30,000	0.98%	-	-
	State Bank of Patiala 2013	CD	24,500	0.80%	-	-
	State Bank of Mysore 2014	CD	23,379	0.77%	-	-
	UCO Bank 2012	CD	-	-	111,082	7.61%
	10.79% Canara Bank 2013	FD	-	-	100,000	6.85%
	Central Bank of India 2013	CD	-	-	58,542	4.01%
	9.85% State Bank of India 2013	FD	-	-	53,196	3.65%
	Bank of Baroda 2012	CD	-	-	49,693	3.41%
	Punjab National Bank 2012	CD	-	-	48,718	3.34%
	9.90% ICICI Bank Limited 2012	FD	-	-	47,523	3.26%
	Axis Bank Limited 2013	CD	-	-	44,031	3.02%
	Indian Bank 2012	CD	-	-	34,255	2.35%
ICICI Bank Limited 2013	CD	-	-	31,262	2.14%	

Industry	Money Market Fund - ULIF 090 24/11/09 LMoneyMkt 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	IDBI Bank Limited 2012	CD	-	-	30,393	2.08%
	Indian Overseas Bank 2013	CD	-	-	29,053	1.99%
	State Bank of Mysore 2012	CD	-	-	24,076	1.65%
	10.00% State Bank of Travancore 2013	FD	-	-	19,800	1.36%
	State Bank of Patiala 2012	CD	-	-	18,932	1.30%
	HDFC Bank Limited 2012	CD	-	-	18,643	1.28%
	Dena Bank 2012	CD	-	-	15,853	1.09%
	Axis Bank Limited 2012	CD	-	-	10,180	0.70%
	10.30% Canara Bank 2013	FD	-	-	10,000	0.69%
	10.02% Union Bank of India 2013	FD	-	-	6,767	0.46%
	10.30% Axis Bank Limited 2013	FD	-	-	6,765	0.46%
	Corporation Bank 2012	CD	-	-	5,790	0.40%
	Oriental Bank Of Commerce 2013	CD	-	-	5,687	0.39%
	State Bank of Bikaner & Jaipur 2012	CD	-	-	2,810	0.19%
Banking services total			1,861,290	61.00%	1,072,837	73.53%
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	218,128	7.15%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	56,869	1.86%	-	-
	LIC Housing Finance Limited 2016	FRN	40,977	1.34%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	23,884	0.78%	-	-
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	2,980	0.20%
Housing finance services total			339,859	11.14%	2,980	0.20%
Others			641,425	21.02%	331,266	22.70%
Net current assets			208,651	6.84%	51,961	3.56%
Grand total			3,051,224	100.00%	1,459,044	100.00%

Industry	Multi Cap Balanced Fund - ULIF 088 24/11/09 LMCapBal 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	70,300	4.13%	-	-
	UCO Bank 2014	CD	59,470	3.50%	-	-
	HDFC Bank Limited	Equity	57,494	3.38%	20,311	2.23%
	8.95% HDFC Bank Limited 2022	NCD	46,993	2.76%	-	-
	Central Bank of India 2014	CD	28,158	1.66%	-	-
	Axis Bank Limited	Equity	27,125	1.60%	15,440	1.70%
	9.50% Bank of India 2014	FD	20,000	1.18%	-	-
	State Bank of India	Equity	18,738	1.10%	11,320	1.25%
	State Bank of Travancore 2013	CD	17,652	1.04%	-	-
	State Bank of Hyderabad 2014	CD	17,473	1.03%	-	-
	Indian Overseas Bank 2014	CD	17,393	1.02%	-	-
	Kotak Mahindra Bank Limited	Equity	15,250	0.90%	-	-
	Oriental Bank Of Commerce 2014	CD	14,349	0.84%	-	-
	Indusind Bank Limited	Equity	13,487	0.79%	7,207	0.79%
	State Bank of Mysore 2014	CD	9,569	0.56%	-	-
	Federal Bank Limited	Equity	6,819	0.40%	-	-
	ICICI Bank Limited 2014	CD	6,572	0.39%	-	-
	ING Vysya Bank Limited	Equity	5,682	0.33%	-	-
	Axis Bank Limited 2013	CD	4,780	0.28%	-	-
	Corporation Bank 2014	CD	4,759	0.28%	-	-
	Development Credit Bank Limited	Equity	3,118	0.18%	2,295	0.25%
	9.15% Axis Bank Limited 2022	NCD	3,026	0.18%	-	-
	Bank of Baroda 2014	CD	2,394	0.14%	-	-
	Punjab National Bank 2013	CD	-	-	60,999	6.71%
	10.10% Union Bank of India 2014	FD	-	-	50,000	5.50%
	10.80% Canara Bank 2013	FD	-	-	40,000	4.40%

Industry	Multi Cap Balanced Fund - ULIF 088 24/11/09 LMCapBal 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Bank of India 2013	CD	-	-	20,208	2.22%
	Punjab National Bank	Equity	-	-	16,564	1.82%
	Bank of Baroda	Equity	-	-	14,122	1.55%
	IDBI Bank Limited 2013	CD	-	-	13,406	1.47%
	Oriental Bank Of Commerce 2013	CD	-	-	12,521	1.38%
	IDBI Bank Limited 2012	CD	-	-	11,774	1.30%
	Indian Bank 2012	CD	-	-	11,353	1.25%
	ICICI Bank Limited 2013	CD	-	-	11,160	1.23%
	9.85% State Bank of India 2013	FD	-	-	10,966	1.21%
	Corporation Bank 2012	CD	-	-	10,398	1.14%
	Vijaya Bank 2013	CD	-	-	9,425	1.04%
	State Bank of Hyderabad 2012	CD	-	-	9,373	1.03%
	Jammu & Kashmir Bank Limited	Equity	-	-	6,859	0.75%
	Allahabad Bank	Equity	-	-	6,130	0.67%
	Bank of India 2012	CD	-	-	6,059	0.67%
	HDFC Bank Limited 2012	CD	-	-	5,076	0.56%
	Bank of Baroda 2012	CD	-	-	3,417	0.38%
	UCO Bank 2012	CD	-	-	3,230	0.36%
	Union Bank of India 2012	CD	-	-	3,219	0.35%
	10.30% Canara Bank 2013	FD	-	-	2,156	0.24%
	Central Bank of India 2013	CD	-	-	1,998	0.22%
	Andhra Bank 2013	CD	-	-	1,995	0.22%
	Federal Bank Limited 2013	CD	-	-	1,992	0.22%
	10.30% Axis Bank Limited 2013	FD	-	-	1,942	0.21%
	Corporation Bank 2013	CD	-	-	1,911	0.21%
	10.02% Union Bank of India 2013	FD	-	-	1,814	0.20%
	9.70% Canara Bank 2012	FD	-	-	1,617	0.18%
	Indian Overseas Bank 2013	CD	-	-	1,540	0.17%
	State Bank of Mysore 2012	CD	-	-	1,077	0.12%
	9.80% Bank of India 2012	FD	-	-	1,008	0.11%
Banking services total			470,600	27.68%	411,885	45.31%
Others			1,162,849	68.39%	470,344	51.74%
Net current assets			66,838	3.93%	26,744	2.94%
Grand total			1,700,288	100.00%	908,973	100.00%

Industry	Multi Cap Growth Fund - ULIF 085 24/11/09 LMCapGro 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,040,089	8.42%	305,678	3.75%
	Axis Bank Limited	Equity	633,731	5.13%	376,734	4.63%
	Indian Bank 2013	CD	336,435	2.72%	-	-
	Indusind Bank Limited	Equity	327,446	2.65%	142,105	1.74%
	Kotak Mahindra Bank Limited	Equity	114,602	0.93%	-	-
	Jammu & Kashmir Bank Limited	Equity	82,609	0.67%	63,705	0.78%
	Central Bank of India 2013	CD	-	-	460,556	5.66%
	Oriental Bank Of Commerce 2013	CD	-	-	229,184	2.81%
	State Bank of India	Equity	-	-	188,969	2.32%
	Bank of Baroda	Equity	-	-	151,128	1.86%
	Union Bank of India 2012	CD	-	-	146,379	1.80%
	Allahabad Bank	Equity	-	-	108,868	1.34%
	9.85% State Bank of India 2013	FD	-	-	100,000	1.23%
	State Bank of Hyderabad 2013	CD	-	-	91,661	1.13%
	Oriental Bank Of Commerce	Equity	-	-	37,604	0.46%
Banking services total			2,534,911	20.53%	2,402,571	29.50%

Industry	Multi Cap Growth Fund - ULIF 085 24/11/09 LMCapGro 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Computer software	Infosys Limited	Equity	432,553	3.50%	624,968	7.67%
	Wipro Limited	Equity	161,352	1.31%	26,626	0.33%
	Infotech Enterprises Limited	Equity	63,205	0.51%	60,260	0.74%
	Mphasis Limited	Equity	25,664	0.21%	-	-
	Tata Consultancy Services Limited	Equity	20,025	0.16%	146,586	1.80%
	Onmobile Global Limited	Equity	983	0.01%	1,659	0.02%
Computer software total			703,782	5.70%	860,099	10.56%
Others			8,901,943	72.08%	4,722,433	57.99%
Net current assets			208,767	1.69%	158,706	1.95%
Grand total			12,349,403	100.00%	8,143,810	100.00%

Industry	Multiplier Fund - ULIF 042 22/11/07 LMultipl1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	938,189	8.97%	1,057,459	7.40%
	Axis Bank Limited	Equity	532,034	5.09%	742,226	5.20%
	Indusind Bank Limited	Equity	46,355	0.44%	31,409	0.22%
	Jammu & Kashmir Bank Limited	Equity	24,356	0.23%	27,967	0.20%
	State Bank of India	Equity	-	-	189,064	1.32%
	Allahabad Bank	Equity	-	-	103,104	0.72%
	Oriental Bank Of Commerce	Equity	-	-	94,240	0.66%
	Bank of Baroda	Equity	-	-	63,758	0.45%
	Union Bank of India	Equity	-	-	54,763	0.38%
Banking services total			1,540,935	14.73%	2,363,990	16.55%
Computer software	Infosys Limited	Equity	723,823	6.92%	1,232,552	8.63%
	Tata Consultancy Services Limited	Equity	210,602	2.01%	397,583	2.78%
	Wipro Limited	Equity	45,193	0.43%	-	-
Computer software total			979,618	9.37%	1,630,135	11.41%
Others			7,945,928	75.98%	10,261,968	71.86%
Net current assets			(7,931)	(0.08%)	24,936	0.17%
Grand total			10,458,550	100.00%	14,281,028	100.00%

Industry	Multiplier Fund II - ULIF 044 25/02/08 LMultipl2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	181,801	8.43%	172,697	7.18%
	Axis Bank Limited	Equity	137,487	6.37%	146,746	6.10%
	Indusind Bank Limited	Equity	9,691	0.45%	-	-
	Jammu & Kashmir Bank Limited	Equity	5,777	0.27%	4,455	0.19%
	State Bank of India	Equity	-	-	32,403	1.35%
	Allahabad Bank	Equity	-	-	16,427	0.68%
	Oriental Bank Of Commerce	Equity	-	-	15,014	0.62%
	Bank of Baroda	Equity	-	-	10,158	0.42%
	Union Bank of India	Equity	-	-	8,725	0.36%
Banking services total			334,756	15.52%	406,625	16.91%
Computer software	Infosys Limited	Equity	141,867	6.58%	207,457	8.63%
	Tata Consultancy Services Limited	Equity	41,737	1.93%	63,342	2.63%
	Wipro Limited	Equity	11,471	0.53%	-	-
Computer software total			195,075	9.04%	270,799	11.26%
Others			1,626,125	75.37%	1,724,598	71.72%
Net current assets			1,523	0.07%	2,600	0.11%
Grand total			2,157,478	100.00%	2,404,621	100.00%

Industry	Multiplier Fund III - ULIF 046 25/02/08 LMultip3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	13,958	8.87%	16,423	7.66%
	Axis Bank Limited	Equity	9,275	5.90%	11,284	5.27%
	Indusind Bank Limited	Equity	864	0.55%	-	-
	Jammu & Kashmir Bank Limited	Equity	549	0.35%	424	0.20%
	State Bank of India	Equity	-	-	2,054	0.96%
	Allahabad Bank	Equity	-	-	1,562	0.73%
	Oriental Bank Of Commerce	Equity	-	-	1,428	0.67%
	Bank of Baroda	Equity	-	-	966	0.45%
	Union Bank of India	Equity	-	-	830	0.39%
Banking services total			24,647	15.67%	34,970	16.32%
Computer software	Infosys Limited	Equity	10,009	6.36%	19,525	9.11%
	Tata Consultancy Services Limited	Equity	2,211	1.41%	6,024	2.81%
	Wipro Limited	Equity	749	0.48%	-	-
Computer software total			12,969	8.25%	25,549	11.92%
Others			119,748	76.14%	154,836	72.26%
Net current assets			(82)	(0.05%)	(1,086)	(0.51%)
Grand total			157,281	100.00%	214,269	100.00%

Industry	Multiplier Fund IV - ULIF 047 25/02/08 LMultip4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	85,188	8.31%	90,237	8.00%
	Axis Bank Limited	Equity	61,804	6.03%	53,734	4.77%
	Indusind Bank Limited	Equity	4,290	0.42%	-	-
	Jammu & Kashmir Bank Limited	Equity	2,692	0.26%	2,076	0.18%
	State Bank of India	Equity	-	-	19,026	1.69%
	Allahabad Bank	Equity	-	-	7,654	0.68%
	Oriental Bank Of Commerce	Equity	-	-	6,995	0.62%
	Bank of Baroda	Equity	-	-	4,733	0.42%
	Union Bank of India	Equity	-	-	4,065	0.36%
Banking services total			153,974	15.03%	188,520	16.72%
Computer software	Infosys Limited	Equity	66,548	6.49%	97,193	8.62%
	Tata Consultancy Services Limited	Equity	20,252	1.98%	29,512	2.62%
	Wipro Limited	Equity	4,065	0.40%	-	-
Computer software total			90,864	8.87%	126,706	11.24%
Others			776,750	75.80%	809,835	71.83%
Net current assets			3,127	0.31%	2,397	0.21%
Grand total			1,024,714	100.00%	1,127,457	100.00%

Industry	New Invest Shield Balanced Fund - ULIF 025 21/08/06 LInvShldNw 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.90% Canara Bank 2013	FD	100,000	3.52%	100,000	3.80%
	8.95% HDFC Bank Limited 2022	NCD	89,986	3.17%	-	-
	9.76% Canara Bank 2015	FD	70,300	2.47%	-	-
	HDFC Bank Limited	Equity	64,712	2.28%	44,834	1.70%
	Indian Overseas Bank 2014	CD	61,104	2.15%	-	-
	Oriental Bank Of Commerce 2014	CD	53,389	1.88%	-	-
	10.10% Union Bank of India 2014	FD	50,000	1.76%	50,000	1.90%
	10.68% State Bank of India 2014	FD	50,000	1.76%	50,000	1.90%
	9.50% Bank of India 2014	FD	50,000	1.76%	-	-
	State Bank of Mysore 2014	CD	35,490	1.25%	-	-
	Axis Bank Limited	Equity	31,615	1.11%	35,218	1.34%
	State Bank of India	Equity	24,502	0.86%	33,156	1.26%

Industry	New Invest Shield Balanced Fund - ULIF 025 21/08/06 LInvShldNw 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	UCO Bank 2014	CD	18,561	0.65%	-	-
	Corporation Bank 2014	CD	17,821	0.63%	-	-
	ICICI Bank Limited 2014	CD	16,660	0.59%	-	-
	Kotak Mahindra Bank Limited	Equity	14,954	0.53%	-	-
	State Bank of Hyderabad 2014	CD	14,767	0.52%	-	-
	Indusind Bank Limited	Equity	13,349	0.47%	13,113	0.50%
	Central Bank of India 2014	CD	12,883	0.45%	-	-
	9.15% Axis Bank Limited 2022	NCD	10,087	0.35%	-	-
	Federal Bank Limited	Equity	8,997	0.32%	-	-
	State Bank of Travancore 2013	CD	7,963	0.28%	-	-
	ING Vysya Bank Limited	Equity	6,252	0.22%	-	-
	Bank of Baroda 2014	CD	6,078	0.21%	-	-
	Development Credit Bank Limited	Equity	4,300	0.15%	4,500	0.17%
	Axis Bank Limited 2013	CD	937	0.03%	-	-
	10.60% Canara Bank 2013	FD	-	-	100,000	3.80%
	9.85% State Bank of India 2013	FD	-	-	86,979	3.31%
	Oriental Bank Of Commerce 2013	CD	-	-	55,804	2.12%
	ICICI Bank Limited 2013	CD	-	-	50,453	1.92%
	Bank of India 2013	CD	-	-	46,889	1.78%
	Corporation Bank 2012	CD	-	-	36,882	1.40%
	Indian Bank 2012	CD	-	-	35,136	1.34%
	Punjab National Bank	Equity	-	-	33,854	1.29%
	Bank of Baroda	Equity	-	-	27,619	1.05%
	Bank of India 2012	CD	-	-	27,231	1.03%
	HDFC Bank Limited 2012	CD	-	-	22,548	0.86%
	Punjab National Bank 2013	CD	-	-	21,803	0.83%
	IDBI Bank Limited 2012	CD	-	-	19,561	0.74%
	IDBI Bank Limited 2013	CD	-	-	16,757	0.64%
	Jammu & Kashmir Bank Limited	Equity	-	-	16,008	0.61%
	9.70% Canara Bank 2012	FD	-	-	15,516	0.59%
	Bank of Baroda 2012	CD	-	-	15,035	0.57%
	10.30% Canara Bank 2013	FD	-	-	14,690	0.56%
	Union Bank of India 2012	CD	-	-	13,949	0.53%
	Allahabad Bank	Equity	-	-	13,384	0.51%
	10.02% Union Bank of India 2013	FD	-	-	12,946	0.49%
	10.30% Axis Bank Limited 2013	FD	-	-	12,893	0.49%
	Vijaya Bank 2013	CD	-	-	11,782	0.45%
	10.30% IDBI Bank Limited 2012	NCD	-	-	9,997	0.38%
	UCO Bank 2012	CD	-	-	9,983	0.38%
	9.80% Bank of India 2012	FD	-	-	9,045	0.34%
	Central Bank of India 2013	CD	-	-	8,628	0.33%
	Andhra Bank 2013	CD	-	-	8,615	0.33%
	Federal Bank Limited 2013	CD	-	-	8,604	0.33%
	Corporation Bank 2013	CD	-	-	8,552	0.32%
	Indian Overseas Bank 2013	CD	-	-	6,977	0.27%
	State Bank of Mysore 2012	CD	-	-	4,701	0.18%
Banking services total			834,708	29.36%	1,113,640	42.32%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	75,217	2.65%	43,071	1.64%
	Housing Development Finance Corporation Limited	Equity	71,792	2.53%	51,837	1.97%
	9.70% LIC Housing Finance Limited 2017	NCD	25,434	0.89%	-	-
	9.57% LIC Housing Finance Limited 2017	NCD	25,335	0.89%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	17,257	0.61%	-	-
	9.50% LIC Housing Finance Limited 2016	NCD	17,141	0.60%	16,811	0.64%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	14,097	0.50%	14,006	0.53%
	9.75% LIC Housing Finance Limited 2015	NCD	12,141	0.43%	-	-

Industry	New Invest Shield Balanced Fund - ULIF 025 21/08/06 LInvShldNw 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	11,360	0.40%	12,159	0.46%
	9.75% LIC Housing Finance Limited 2017	NCD	10,191	0.36%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	10,139	0.36%	10,045	0.38%
	9.39% LIC Housing Finance Limited 2015	NCD	10,046	0.35%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	8,028	0.28%	-	-
	Housing Development Finance Corporation Limited 2016	FRN	8,000	0.28%	8,000	0.30%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	7,727	0.27%	7,499	0.28%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	7,086	0.25%	7,005	0.27%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	7,076	0.25%	6,942	0.26%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	5,032	0.18%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	4,070	0.14%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	4,001	0.14%	-	-
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	3,631	0.13%	3,261	0.12%
	9.90% LIC Housing Finance Limited 2016	NCD	3,056	0.11%	3,014	0.11%
	9.75% Housing Development Finance Corporation Limited 2014	NCD	1,003	0.04%	997	0.04%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	17,922	0.68%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	13,712	0.52%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	9,927	0.38%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	9,790	0.37%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	5,958	0.23%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	4,966	0.19%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	2,991	0.11%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	2,979	0.11%
Housing finance services total			358,860	12.62%	252,893	9.61%
Others			1,560,180	54.89%	1,194,627	45.40%
Net current assets			88,800	3.12%	70,159	2.67%
Grand total			2,842,548	100.00%	2,631,319	100.00%

Industry	Opportunities Fund - ULIF 086 24/11/09 LOport 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Bank 2013	CD	240,311	7.57%	-	-
	HDFC Bank Limited	Equity	173,995	5.48%	98,360	4.54%
	9.80% Union Bank of India 2014	FD	150,000	4.72%	-	-
	Axis Bank Limited	Equity	82,022	2.58%	44,766	2.07%
	Bank of Baroda	Equity	33,399	1.05%	59,035	2.72%
	Allahabad Bank	Equity	5,220	0.16%	7,684	0.35%
	Punjab National Bank	Equity	749	0.02%	965	0.04%
	State Bank of India	Equity	2	0.00%	97,281	4.49%
	State Bank of Hyderabad 2013	CD	-	-	91,661	4.23%
Banking services total			685,698	21.59%	399,752	18.45%
Others			2,527,333	79.59%	1,743,125	80.45%
Net current assets			(37,589)	(1.18%)	23,841	1.10%
Grand total			3,175,442	100.00%	2,166,718	100.00%

Industry	Pension Balancer Fund - ULIF 005 03/05/02 PBalancer1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	260,400	3.93%	-	-
	9.67% Canara Bank 2015	FD	180,800	2.73%	-	-
	HDFC Bank Limited	Equity	173,281	2.62%	13,559	0.19%
	9.70% Corporation Bank 2014	FD	150,300	2.27%	-	-
	9.90% Canara Bank 2013	FD	150,000	2.27%	100,000	1.43%
	Indusind Bank Limited	Equity	108,573	1.64%	125,431	1.79%
	Indian Overseas Bank 2014	CD	105,000	1.59%	-	-
	9.72% Bank of Baroda 2014	FD	100,000	1.51%	-	-
	Central Bank of India 2013	CD	79,215	1.20%	14,803	0.21%
	State Bank of Mysore 2014	CD	65,406	0.99%	-	-
	Axis Bank Limited	Equity	59,434	0.90%	124,851	1.79%
	9.50% IDBI Bank Limited 2014	FD	54,600	0.83%	54,600	0.78%
	9.80% Union Bank of India 2014	FD	50,000	0.76%	-	-
	8.95% HDFC Bank Limited 2022	NCD	46,993	0.71%	-	-
	Yes Bank Limited	Equity	44,406	0.67%	38,171	0.55%
	Jammu & Kashmir Bank Limited	Equity	42,621	0.64%	44,436	0.64%
	UCO Bank 2014	CD	40,054	0.61%	-	-
	9.30% Axis Bank Limited 2016	FD	40,000	0.60%	-	-
	Corporation Bank 2014	CD	29,578	0.45%	-	-
	ICICI Bank Limited 2014	CD	28,600	0.43%	-	-
	Axis Bank Limited 2013	CD	26,433	0.40%	-	-
	Oriental Bank Of Commerce 2014	CD	25,967	0.39%	-	-
	9.15% Axis Bank Limited 2022	NCD	25,219	0.38%	-	-
	9.50% Bank of India 2014	FD	20,000	0.30%	-	-
	10.85% HDFC Bank Limited 2023	NCD	14,998	0.23%	-	-
	State Bank of Hyderabad 2014	CD	14,276	0.22%	-	-
	Bank of Baroda 2014	CD	9,762	0.15%	-	-
	9.85% State Bank of India 2013	FD	-	-	243,361	3.48%
	Bank of Baroda	Equity	-	-	122,683	1.76%
	Oriental Bank Of Commerce 2013	CD	-	-	112,880	1.62%
	Punjab National Bank	Equity	-	-	106,275	1.52%
	10.80% Punjab National Bank 2013	FD	-	-	101,000	1.45%
	10.91% Punjab National Bank 2013	FD	-	-	100,100	1.43%
	10.10% Union Bank of India 2014	FD	-	-	100,000	1.43%
	10.60% Canara Bank 2013	FD	-	-	100,000	1.43%
	10.68% State Bank of India 2014	FD	-	-	100,000	1.43%
	10.79% Canara Bank 2013	FD	-	-	100,000	1.43%
	10.91% Corporation Bank 2013	FD	-	-	100,000	1.43%
	Punjab National Bank 2013	CD	-	-	97,381	1.39%
	ICICI Bank Limited 2013	CD	-	-	84,759	1.21%
	HDFC Bank Limited 2012	CD	-	-	76,909	1.10%
	Allahabad Bank	Equity	-	-	76,901	1.10%
	Oriental Bank Of Commerce 2012	CD	-	-	72,063	1.03%
	Bank of India 2013	CD	-	-	66,595	0.95%
	Union Bank of India 2012	CD	-	-	53,944	0.77%
	Bank of India 2012	CD	-	-	47,057	0.67%
	Canara Bank 2012	CD	-	-	41,894	0.60%
	Canara Bank	Equity	-	-	40,380	0.58%
	10.30% Canara Bank 2013	FD	-	-	37,629	0.54%
	IDBI Bank Limited 2012	CD	-	-	35,133	0.50%
10.30% Axis Bank Limited 2013	FD	-	-	33,159	0.47%	
Bank of Baroda 2012	CD	-	-	27,532	0.39%	
Punjab National Bank 2012	CD	-	-	23,757	0.34%	
9.80% Bank of India 2012	FD	-	-	23,125	0.33%	
9.70% Canara Bank 2012	FD	-	-	22,204	0.32%	

Industry	Pension Balancer Fund - ULIF 005 03/05/02 PBalancer1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Vijaya Bank 2013	CD	-	-	22,204	0.32%
	10.30% IDBI Bank Limited 2012	NCD	-	-	22,192	0.32%
	10.02% Union Bank of India 2013	FD	-	-	19,703	0.28%
	Corporation Bank 2012	CD	-	-	16,070	0.23%
	Federal Bank Limited 2012	CD	-	-	15,521	0.22%
	State Bank of Hyderabad 2012	CD	-	-	15,373	0.22%
	Corporation Bank 2013	CD	-	-	15,011	0.21%
	Andhra Bank 2013	CD	-	-	14,781	0.21%
	Federal Bank Limited 2013	CD	-	-	14,672	0.21%
	IDBI Bank Limited 2013	CD	-	-	14,493	0.21%
	Indian Overseas Bank 2013	CD	-	-	12,777	0.18%
	State Bank of Mysore 2012	CD	-	-	7,932	0.11%
Banking services total			1,945,917	29.40%	2,853,300	40.83%
Housing finance services	Housing Development Finance Corporation Limited	Equity	197,756	2.99%	144,036	2.06%
	9.57% LIC Housing Finance Limited 2017	NCD	84,111	1.27%	-	-
	9.75% Housing Development Finance Corporation Limited 2016	NCD	44,729	0.68%	1,004	0.01%
	11.08% LIC Housing Finance Limited 2018	NCD	40,947	0.62%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	35,659	0.54%	20,265	0.29%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	32,483	0.49%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	27,471	0.42%	-	-
	9.70% LIC Housing Finance Limited 2017	NCD	24,417	0.37%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	20,217	0.31%	19,836	0.28%
	Housing Development Finance Corporation Limited 2016	FRN	20,000	0.30%	20,000	0.29%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	19,319	0.29%	18,747	0.27%
	9.75% LIC Housing Finance Limited 2015	NCD	19,224	0.29%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	19,067	0.29%	-	-
	9.70% Housing Development Finance Corporation Limited 2016	NCD	18,222	0.28%	17,012	0.24%
	9.39% LIC Housing Finance Limited 2015	NCD	18,082	0.27%	-	-
	9.75% LIC Housing Finance Limited 2017	NCD	16,306	0.25%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	16,223	0.25%	16,072	0.23%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	15,103	0.23%	15,007	0.21%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	12,103	0.18%	15,218	0.22%
	9.50% LIC Housing Finance Limited 2016	NCD	12,099	0.18%	11,866	0.17%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	8,051	0.12%	-	-
	Dewan Housing Finance Corporation Limited	Equity	6,217	0.09%	11,963	0.17%
	8.25% ICICI Home Finance Company Limited 2014	NCD	5,935	0.09%	-	-
	9.50% Housing Development Finance Corporation Limited 2017	NCD	3,035	0.05%	2,963	0.04%
	9.90% LIC Housing Finance Limited 2016	NCD	2,038	0.03%	2,009	0.03%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	30,363	0.43%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	28,390	0.41%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	18,868	0.27%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	15,884	0.23%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	-	-	12,243	0.18%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	10,916	0.16%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	9,957	0.14%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	8,939	0.13%
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	7,967	0.11%
	7.99% LIC Housing Finance Limited 2013	NCD	-	-	7,839	0.11%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	6,952	0.10%
Housing finance services total			718,813	10.86%	474,313	6.79%
Others			3,788,226	57.24%	3,432,992	49.12%
Net current assets			164,702	2.49%	227,921	3.26%
Grand total			6,617,658	100.00%	6,988,526	100.00%

Industry	Pension Balancer Fund II - ULIF 015 17/05/04 PBalancer2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	300,500	3.95%	-	-
	HDFC Bank Limited	Equity	172,281	2.26%	8,641	0.11%
	9.70% Corporation Bank 2014	FD	150,300	1.98%	-	-
	9.90% Canara Bank 2013	FD	150,000	1.97%	100,000	1.23%
	Indian Overseas Bank 2014	CD	119,264	1.57%	-	-
	Indusind Bank Limited	Equity	119,264	1.57%	157,951	1.94%
	9.72% Bank of Baroda 2014	FD	100,000	1.31%	-	-
	9.67% Canara Bank 2015	FD	100,000	1.31%	-	-
	Central Bank of India 2013	CD	90,760	1.19%	17,437	0.21%
	State Bank of Mysore 2014	CD	74,232	0.98%	-	-
	Axis Bank Limited	Equity	65,580	0.86%	153,481	1.88%
	8.95% HDFC Bank Limited 2022	NCD	52,992	0.70%	-	-
	9.30% Axis Bank Limited 2016	FD	50,000	0.66%	-	-
	UCO Bank 2014	CD	45,592	0.60%	-	-
	Yes Bank Limited	Equity	42,323	0.56%	36,718	0.45%
	9.50% Bank of India 2014	FD	40,000	0.53%	-	-
	Corporation Bank 2014	CD	33,497	0.44%	-	-
	ICICI Bank Limited 2014	CD	32,673	0.43%	-	-
	Axis Bank Limited 2013	CD	29,995	0.39%	-	-
	Jammu & Kashmir Bank Limited	Equity	29,596	0.39%	55,826	0.68%
	Oriental Bank Of Commerce 2014	CD	29,466	0.39%	-	-
	9.15% Axis Bank Limited 2022	NCD	29,254	0.38%	-	-
	State Bank of Hyderabad 2014	CD	16,211	0.21%	-	-
	Bank of Baroda 2014	CD	11,051	0.15%	-	-
	9.85% State Bank of India 2013	FD	-	-	280,616	3.44%
	Bank of Baroda	Equity	-	-	140,052	1.72%
	Oriental Bank Of Commerce 2013	CD	-	-	133,059	1.63%
	Punjab National Bank	Equity	-	-	124,722	1.53%
	Punjab National Bank 2013	CD	-	-	113,913	1.40%
	10.91% Punjab National Bank 2013	FD	-	-	100,100	1.23%
	10.10% Union Bank of India 2014	FD	-	-	100,000	1.23%
	10.60% Canara Bank 2013	FD	-	-	100,000	1.23%
	10.68% State Bank of India 2014	FD	-	-	100,000	1.23%
	10.79% Canara Bank 2013	FD	-	-	100,000	1.23%
	ICICI Bank Limited 2013	CD	-	-	99,823	1.22%
	HDFC Bank Limited 2012	CD	-	-	90,004	1.10%
	Allahabad Bank	Equity	-	-	89,207	1.09%
	Bank of India 2013	CD	-	-	85,106	1.04%
	Oriental Bank Of Commerce 2012	CD	-	-	84,383	1.03%
	Union Bank of India 2012	CD	-	-	62,821	0.77%
	10.30% Canara Bank 2013	FD	-	-	61,274	0.75%
Bank of India 2012	CD	-	-	55,428	0.68%	
Canara Bank	Equity	-	-	50,512	0.62%	
Canara Bank 2012	CD	-	-	47,948	0.59%	
10.30% Axis Bank Limited 2013	FD	-	-	41,659	0.51%	
IDBI Bank Limited 2012	CD	-	-	41,210	0.51%	
10.02% Union Bank of India 2013	FD	-	-	39,965	0.49%	
Bank of Baroda 2012	CD	-	-	32,413	0.40%	
10.30% IDBI Bank Limited 2012	NCD	-	-	27,791	0.34%	
9.70% Canara Bank 2012	FD	-	-	27,770	0.34%	

Industry	Pension Balancer Fund II - ULIF 015 17/05/04 PBalancer2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Vijaya Bank 2013	CD	-	-	25,920	0.32%
	Corporation Bank 2012	CD	-	-	18,912	0.23%
	Federal Bank Limited 2012	CD	-	-	18,187	0.22%
	State Bank of Hyderabad 2012	CD	-	-	18,185	0.22%
	Corporation Bank 2013	CD	-	-	17,649	0.22%
	Andhra Bank 2013	CD	-	-	17,411	0.21%
	Federal Bank Limited 2013	CD	-	-	17,207	0.21%
	IDBI Bank Limited 2013	CD	-	-	16,939	0.21%
	Indian Overseas Bank 2013	CD	-	-	15,042	0.18%
	State Bank of Mysore 2012	CD	-	-	9,401	0.12%
	9.80% ICICI Bank Limited 2013	NCD	-	-	30	0.00%
Banking services total			1,884,829	24.78%	2,934,715	35.98%
Housing finance services	8.25% ICICI Home Finance Company Limited 2014	NCD	263,111	3.46%	110,931	1.36%
	Housing Development Finance Corporation Limited	Equity	255,861	3.36%	174,447	2.14%
	9.57% LIC Housing Finance Limited 2017	NCD	94,245	1.24%	-	-
	9.75% Housing Development Finance Corporation Limited 2016	NCD	67,052	0.88%	18,063	0.22%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	42,186	0.55%	25,332	0.31%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	37,558	0.49%	-	-
	9.70% LIC Housing Finance Limited 2017	NCD	27,469	0.36%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	25,271	0.33%	24,794	0.30%
	Housing Development Finance Corporation Limited 2016	FRN	24,000	0.32%	24,000	0.29%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	22,271	0.29%	22,015	0.27%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	21,785	0.29%	19,566	0.24%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	21,250	0.28%	23,433	0.29%
	9.75% LIC Housing Finance Limited 2015	NCD	21,247	0.28%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	21,074	0.28%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	20,278	0.27%	20,090	0.25%
	9.39% LIC Housing Finance Limited 2015	NCD	20,091	0.26%	-	-
	9.75% LIC Housing Finance Limited 2017	NCD	18,344	0.24%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	18,314	0.24%	-	-
	9.68% Housing Development Finance Corporation Limited 2015	NCD	17,117	0.22%	17,008	0.21%
	Dewan Housing Finance Corporation Limited	Equity	15,035	0.20%	14,355	0.18%
	9.50% LIC Housing Finance Limited 2016	NCD	10,083	0.13%	14,833	0.18%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	9,057	0.12%	-	-
	9.90% LIC Housing Finance Limited 2016	NCD	3,056	0.04%	3,014	0.04%
	9.50% Housing Development Finance Corporation Limited 2017	NCD	3,035	0.04%	2,963	0.04%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	38,198	0.47%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	36,222	0.44%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	22,840	0.28%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	20,847	0.26%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	18,854	0.23%
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	12,946	0.16%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	11,948	0.15%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	11,918	0.15%
	7.99% LIC Housing Finance Limited 2013	NCD	-	-	8,818	0.11%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	7,945	0.10%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	5,982	0.07%
Housing finance services total			1,078,793	14.18%	711,365	8.72%
Others			4,420,692	58.11%	4,275,195	52.41%
Net current assets			223,374	2.94%	235,956	2.89%
Grand total			7,607,688	100.00%	8,157,230	100.00%

Industry	Pension Bluechip Fund - ULIF 093 11/01/10 PBluChip 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	114,248	4.91%	14,387	0.75%
	Indusind Bank Limited	Equity	96,597	4.15%	74,024	3.86%
	Axis Bank Limited	Equity	40,177	1.73%	83,781	4.37%
	Yes Bank Limited	Equity	34,942	1.50%	28,582	1.49%
	Jammu & Kashmir Bank Limited	Equity	31,070	1.33%	29,950	1.56%
	Bank of Baroda	Equity	-	-	78,348	4.08%
	Punjab National Bank	Equity	-	-	76,824	4.00%
	Allahabad Bank	Equity	-	-	47,019	2.45%
	State Bank of India	Equity	-	-	4,176	0.22%
	United Bank Of India	Equity	-	-	3,528	0.18%
Banking services total			317,035	13.62%	440,619	22.96%
Computer software	Wipro Limited	Equity	98,107	4.21%	28,956	1.51%
	Infosys Limited	Equity	98,033	4.21%	169,387	8.83%
	HCL Technologies Limited	Equity	33,846	1.45%	-	-
	Tata Consultancy Services Limited	Equity	28,526	1.23%	73,245	3.82%
Computer software total			258,511	11.10%	271,588	14.15%
Others			1,745,312	74.97%	1,171,085	61.03%
Net current assets			7,050	0.30%	35,602	1.86%
Grand total			2,327,907	100.00%	1,918,895	100.00%

Industry	Pension Dynamic P/E Fund - ULIF 098 11/01/10 PDynamicPE 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,119,286	6.26%	1,088,781	7.60%
	State Bank of India	Equity	526,201	2.94%	695,825	4.85%
	Axis Bank Limited	Equity	283,823	1.59%	368,296	2.57%
	Kotak Mahindra Bank Limited	Equity	239,498	1.34%	208,814	1.46%
	Bank of Baroda	Equity	111,916	0.63%	-	-
	Punjab National Bank	Equity	94,069	0.53%	176,175	1.23%
	State Bank of Patiala 2012	CD	-	-	140,448	0.98%
	Federal Bank Limited 2012	CD	-	-	119,025	0.83%
	Vijaya Bank 2013	CD	-	-	90,629	0.63%
	Oriental Bank Of Commerce 2013	CD	-	-	63,388	0.44%
Banking services total			2,374,794	13.29%	2,951,380	20.59%
Computer software	Infosys Limited	Equity	1,371,869	7.67%	1,163,348	8.12%
	Tata Consultancy Services Limited	Equity	790,855	4.42%	482,213	3.36%
	Wipro Limited	Equity	222,779	1.25%	188,986	1.32%
	HCL Technologies Limited	Equity	205,393	1.15%	105,839	0.74%
Computer software total			2,590,896	14.49%	1,940,386	13.54%
Others			12,857,725	71.93%	9,252,495	64.56%
Net current assets			51,171	0.29%	188,041	1.31%
Grand total			17,874,585	100.00%	14,332,302	100.00%

Industry	Pension Flexi Balanced Fund - ULIF 034 20/03/07 PFlexiBal1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	100,100	8.54%	-	-
	HDFC Bank Limited	Equity	55,419	4.73%	41,999	3.35%
	9.50% IDBI Bank Limited 2013	FD	30,000	2.56%	-	-
	9.50% Bank of India 2014	FD	20,000	1.71%	-	-
	Indian Overseas Bank 2014	CD	12,883	1.10%	-	-
	9.67% Canara Bank 2015	FD	10,100	0.86%	-	-
	9.30% Axis Bank Limited 2016	FD	10,000	0.85%	-	-
	Central Bank of India 2013	CD	9,573	0.82%	1,816	0.15%
	Bank of Baroda	Equity	9,159	0.78%	17,643	1.41%
	State Bank of Mysore 2014	CD	7,990	0.68%	-	-
	8.95% HDFC Bank Limited 2022	NCD	5,999	0.51%	-	-
	UCO Bank 2014	CD	4,799	0.41%	-	-
	Corporation Bank 2014	CD	3,639	0.31%	-	-
	ICICI Bank Limited 2014	CD	3,517	0.30%	-	-
	Axis Bank Limited 2013	CD	3,187	0.27%	-	-
	Oriental Bank Of Commerce 2014	CD	3,131	0.27%	-	-
	9.15% Axis Bank Limited 2022	NCD	3,026	0.26%	-	-
	State Bank of Hyderabad 2014	CD	1,750	0.15%	-	-
	Bank of Baroda 2014	CD	1,197	0.10%	-	-
	State Bank of India	Equity	2	0.00%	28,842	2.30%
	Axis Bank Limited	Equity	1	0.00%	15,905	1.27%
	Punjab National Bank 2013	CD	-	-	92,734	7.41%
	Oriental Bank Of Commerce 2012	CD	-	-	72,279	5.77%
	10.80% Canara Bank 2013	FD	-	-	40,000	3.19%
	9.85% State Bank of India 2013	FD	-	-	29,923	2.39%
	Oriental Bank Of Commerce 2013	CD	-	-	14,089	1.13%
	ICICI Bank Limited 2013	CD	-	-	10,345	0.83%
	HDFC Bank Limited 2012	CD	-	-	9,479	0.76%
	Bank of India 2013	CD	-	-	8,167	0.65%
	Union Bank of India 2012	CD	-	-	6,828	0.55%
	Bank of India 2012	CD	-	-	5,773	0.46%
	9.70% Canara Bank 2012	FD	-	-	5,435	0.43%
	10.30% Canara Bank 2013	FD	-	-	4,909	0.39%
	Canara Bank 2012	CD	-	-	4,590	0.37%
	10.02% Union Bank of India 2013	FD	-	-	4,512	0.36%
	10.30% Axis Bank Limited 2013	FD	-	-	4,484	0.36%
	IDBI Bank Limited 2012	CD	-	-	4,273	0.34%
	Bank of Baroda 2012	CD	-	-	3,417	0.27%
	9.80% Bank of India 2012	FD	-	-	3,108	0.25%
	Vijaya Bank 2013	CD	-	-	2,719	0.22%
10.30% IDBI Bank Limited 2012	NCD	-	-	2,099	0.17%	
State Bank of Hyderabad 2012	CD	-	-	2,062	0.16%	
Corporation Bank 2012	CD	-	-	1,960	0.16%	
Federal Bank Limited 2012	CD	-	-	1,904	0.15%	
Corporation Bank 2013	CD	-	-	1,820	0.15%	
Andhra Bank 2013	CD	-	-	1,814	0.14%	
Federal Bank Limited 2013	CD	-	-	1,811	0.14%	
IDBI Bank Limited 2013	CD	-	-	1,721	0.14%	
Indian Overseas Bank 2013	CD	-	-	1,540	0.12%	
State Bank of Mysore 2012	CD	-	-	979	0.08%	
Banking services total			295,474	25.22%	450,982	36.02%

Industry	Pension Flexi Balanced Fund - ULIF 034 20/03/07 PFlexiBal1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	Housing Development Finance Corporation Limited	Equity	61,546	5.25%	43,700	3.49%
	9.57% LIC Housing Finance Limited 2017	NCD	10,134	0.87%	-	-
	9.75% Housing Development Finance Corporation Limited 2016	NCD	7,111	0.61%	2,007	0.16%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	4,351	0.37%	3,040	0.24%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	4,060	0.35%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	4,043	0.35%	3,967	0.32%
	9.70% LIC Housing Finance Limited 2017	NCD	3,052	0.26%	-	-
	9.70% Housing Development Finance Corporation Limited 2016	NCD	3,037	0.26%	3,002	0.24%
	9.75% LIC Housing Finance Limited 2015	NCD	3,036	0.26%	-	-
	Housing Development Finance Corporation Limited 2016	FRN	3,000	0.26%	3,000	0.24%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	2,898	0.25%	2,812	0.22%
	9.75% LIC Housing Finance Limited 2017	NCD	2,038	0.17%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	2,028	0.17%	2,009	0.16%
	9.50% LIC Housing Finance Limited 2016	NCD	2,017	0.17%	1,978	0.16%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	2,014	0.17%	2,001	0.16%
	9.39% LIC Housing Finance Limited 2015	NCD	2,009	0.17%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	2,007	0.17%	-	-
	9.90% LIC Housing Finance Limited 2016	NCD	1,019	0.09%	1,005	0.08%
	9.70% Housing Development Finance Corporation Limited 2017	NCD	1,017	0.09%	-	-
	9.55% Housing Development Finance Corporation Limited 2015	NCD	1,006	0.09%	-	-
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	2,993	0.24%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	2,937	0.23%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	-	-	2,174	0.17%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	1,986	0.16%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	1,985	0.16%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	1,959	0.16%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	996	0.08%
9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	993	0.08%	
9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	993	0.08%	
Housing finance services total			121,424	10.37%	85,536	6.83%
Others			719,305	61.40%	695,801	55.57%
Net current assets			35,258	3.01%	19,861	1.59%
Grand total			1,171,461	100.00%	1,252,181	100.00%

Industry	Pension Flexi Balanced Fund II - ULIF 035 20/03/07 PFlexiBal2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	70,100	5.27%	-	-
	HDFC Bank Limited	Equity	64,998	4.89%	54,032	3.42%
	10.68% State Bank of India 2014	FD	50,000	3.76%	50,000	3.16%
	9.90% Canara Bank 2013	FD	50,000	3.76%	50,000	3.16%
	9.50% Bank of India 2014	FD	20,000	1.50%	-	-
	Indian Overseas Bank 2014	CD	15,920	1.20%	-	-
	Central Bank of India 2013	CD	10,981	0.83%	2,270	0.14%
	9.30% Axis Bank Limited 2016	FD	10,000	0.75%	-	-
	State Bank of Mysore 2014	CD	9,941	0.75%	-	-
	8.95% HDFC Bank Limited 2022	NCD	6,999	0.53%	-	-
	UCO Bank 2014	CD	5,906	0.44%	-	-
	Corporation Bank 2014	CD	4,479	0.34%	-	-
	ICICI Bank Limited 2014	CD	4,073	0.31%	-	-
	9.15% Axis Bank Limited 2022	NCD	4,035	0.30%	-	-
	Axis Bank Limited 2013	CD	4,031	0.30%	-	-
	Oriental Bank Of Commerce 2014	CD	3,960	0.30%	-	-
	Bank of Baroda	Equity	3,174	0.24%	19,904	1.26%
	State Bank of Hyderabad 2014	CD	2,026	0.15%	-	-
	Bank of Baroda 2014	CD	1,474	0.11%	-	-
	State Bank of India	Equity	2	0.00%	36,642	2.32%
	Axis Bank Limited	Equity	1	0.00%	21,644	1.37%
	Punjab National Bank 2013	CD	-	-	111,946	7.08%
	9.85% State Bank of India 2013	FD	-	-	40,560	2.57%
	10.80% Canara Bank 2013	FD	-	-	40,000	2.53%
	Oriental Bank Of Commerce 2013	CD	-	-	17,632	1.12%
	ICICI Bank Limited 2013	CD	-	-	13,249	0.84%
	HDFC Bank Limited 2012	CD	-	-	11,922	0.75%
	Oriental Bank Of Commerce 2012	CD	-	-	11,147	0.71%
	Bank of India 2013	CD	-	-	10,162	0.64%
	Union Bank of India 2012	CD	-	-	8,487	0.54%
	Bank of India 2012	CD	-	-	7,312	0.46%
	10.30% Canara Bank 2013	FD	-	-	6,654	0.42%
	10.02% Union Bank of India 2013	FD	-	-	6,116	0.39%
	10.30% Axis Bank Limited 2013	FD	-	-	6,078	0.38%
	Canara Bank 2012	CD	-	-	5,664	0.36%
	Bank of Baroda 2012	CD	-	-	4,296	0.27%
	9.80% Bank of India 2012	FD	-	-	4,213	0.27%
	Vijaya Bank 2013	CD	-	-	3,172	0.20%
	10.30% IDBI Bank Limited 2012	NCD	-	-	2,899	0.18%
	Corporation Bank 2012	CD	-	-	2,450	0.16%
Andhra Bank 2013	CD	-	-	2,267	0.14%	
Federal Bank Limited 2013	CD	-	-	2,264	0.14%	
Federal Bank Limited 2012	CD	-	-	2,190	0.14%	
IDBI Bank Limited 2013	CD	-	-	2,083	0.13%	
Indian Overseas Bank 2013	CD	-	-	1,993	0.13%	
State Bank of Hyderabad 2012	CD	-	-	1,687	0.11%	
State Bank of Mysore 2012	CD	-	-	1,273	0.08%	
Banking services total			342,099	25.73%	562,211	35.58%

Industry	Pension Flexi Balanced Fund II - ULIF 035 20/03/07 PFlexiBal2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	Housing Development Finance Corporation Limited	Equity	70,759	5.32%	55,713	3.53%
	9.57% LIC Housing Finance Limited 2017	NCD	12,161	0.91%	-	-
	9.75% Housing Development Finance Corporation Limited 2016	NCD	8,128	0.61%	2,007	0.13%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	5,391	0.41%	4,053	0.26%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	5,075	0.38%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	4,043	0.30%	3,967	0.25%
	9.70% LIC Housing Finance Limited 2017	NCD	3,052	0.23%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	3,042	0.23%	3,014	0.19%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	3,037	0.23%	3,002	0.19%
	9.75% LIC Housing Finance Limited 2015	NCD	3,036	0.23%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	3,014	0.23%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	3,011	0.23%	-	-
	Housing Development Finance Corporation Limited 2016	FRN	3,000	0.23%	3,000	0.19%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	2,898	0.22%	2,812	0.18%
	9.75% LIC Housing Finance Limited 2017	NCD	2,038	0.15%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	2,035	0.15%	-	-
	9.50% LIC Housing Finance Limited 2016	NCD	2,017	0.15%	1,978	0.13%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	2,014	0.15%	2,001	0.13%
	9.90% LIC Housing Finance Limited 2016	NCD	1,019	0.08%	1,005	0.06%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	1,006	0.08%	-	-
	9.75% Housing Development Finance Corporation Limited 2014	NCD	1,003	0.08%	997	0.06%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	3,916	0.25%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	2,993	0.19%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	2,979	0.19%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	2,978	0.19%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	2,938	0.19%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	-	-	2,174	0.14%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	1,991	0.13%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	1,986	0.13%
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	996	0.06%
9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	993	0.06%	
Housing finance services total			140,779	10.59%	107,493	6.80%
Others			810,174	60.93%	888,530	56.22%
Net current assets			36,636	2.76%	22,099	1.40%
Grand total			1,329,688	100.00%	1,580,333	100.00%

Industry	Pension Flexi Growth Fund - ULIF 029 20/03/07 PFlexiGro1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	2,179,694	9.32%	2,121,632	7.70%
	Axis Bank Limited	Equity	1,260,674	5.39%	1,384,158	5.02%
	Indusind Bank Limited	Equity	489,320	2.09%	179,832	0.65%
	9.50% Union Bank of India 2016	FD	200,200	0.86%	-	-
	Indian Bank 2013	CD	192,249	0.82%	-	-
	9.75% State Bank of Bikaner & Jaipur 2021	FD	26,429	0.11%	12,401	0.05%
	State Bank of India	Equity	-	-	631,779	2.29%
	Bank of Baroda	Equity	-	-	568,376	2.06%
	Bank of India 2012	CD	-	-	244,559	0.89%
	Allahabad Bank 2012	CD	-	-	243,809	0.88%
	9.70% Canara Bank 2012	FD	-	-	208,100	0.76%
	State Bank of Hyderabad 2013	CD	-	-	183,322	0.67%
	Oriental Bank Of Commerce	Equity	-	-	127,690	0.46%
	9.80% Bank of India 2012	FD	-	-	69,797	0.25%
	Union Bank of India	Equity	-	-	68,647	0.25%
Punjab National Bank 2012	CD	-	-	46,994	0.17%	
Banking services total			4,348,565	18.60%	6,091,097	22.11%
Computer software	Infosys Limited	Equity	924,705	3.96%	2,146,879	7.79%
	Tata Consultancy Services Limited	Equity	346,797	1.48%	408,615	1.48%
	Wipro Limited	Equity	229,790	0.98%	164,164	0.60%
	K P I T Cummins Infosystems Limited	Equity	141,721	0.61%	171,838	0.62%
Computer software total			1,643,013	7.03%	2,891,496	10.49%
Others			17,338,294	74.16%	18,417,425	66.84%
Net current assets			50,015	0.21%	152,947	0.56%
Grand total			23,379,887	100.00%	27,552,965	100.00%

Industry	Pension Flexi Growth Fund II - ULIF 030 20/03/07 PFlexiGro2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,813,448	8.53%	2,263,353	7.88%
	Axis Bank Limited	Equity	1,029,907	4.84%	1,606,853	5.59%
	Indusind Bank Limited	Equity	414,376	1.95%	200,680	0.70%
	Indian Bank 2013	CD	288,373	1.36%	-	-
	9.75% State Bank of Bikaner & Jaipur 2021	FD	211	0.00%	13,839	0.05%
	State Bank of India	Equity	-	-	652,747	2.27%
	Bank of Baroda	Equity	-	-	634,269	2.21%
	State Bank of Patiala 2012	CD	-	-	150,648	0.52%
	Oriental Bank Of Commerce	Equity	-	-	142,494	0.50%
	Union Bank of India	Equity	-	-	76,606	0.27%
	Union Bank of India 2012	CD	-	-	48,793	0.17%
	Punjab National Bank 2012	CD	-	-	46,994	0.16%
	Banking services total			3,546,315	16.68%	5,837,275
Computer software	Infosys Limited	Equity	796,418	3.75%	2,247,231	7.82%
	Tata Consultancy Services Limited	Equity	301,484	1.42%	455,986	1.59%
	K P I T Cummins Infosystems Limited	Equity	152,928	0.72%	191,760	0.67%
	Wipro Limited	Equity	135,421	0.64%	183,196	0.64%
Computer software total			1,386,250	6.52%	3,078,173	10.71%
Others			16,285,458	76.58%	19,742,054	68.71%
Net current assets			47,726	0.22%	73,223	0.25%
Grand total			21,265,749	100.00%	28,730,725	100.00%

Industry	Pension Income Fund - ULIF 095 11/01/10 Plincome 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.70% Corporation Bank 2014	FD	501,000	5.39%	-	-
	9.72% Bank of Baroda 2014	FD	500,000	5.38%	-	-
	9.76% Canara Bank 2015	FD	402,000	4.33%	-	-
	10.10% Union Bank of India 2014	FD	200,000	2.15%	200,000	3.26%
	10.68% State Bank of India 2014	FD	200,000	2.15%	150,000	2.44%
	9.80% Union Bank of India 2014	FD	200,000	2.15%	-	-
	Oriental Bank Of Commerce 2014	CD	185,802	2.00%	-	-
	9.50% Union Bank of India 2016	FD	100,100	1.08%	-	-
	10.05% Bank of India 2013	FD	100,000	1.08%	100,000	1.63%
	8.95% HDFC Bank Limited 2022	NCD	99,984	1.08%	-	-
	9.15% Axis Bank Limited 2022	NCD	94,822	1.02%	-	-
	Axis Bank Limited 2013	CD	93,735	1.01%	38,125	0.62%
	UCO Bank 2014	CD	92,261	0.99%	-	-
	Bank of Baroda 2014	CD	92,096	0.99%	-	-
	Indian Overseas Bank 2014	CD	92,025	0.99%	-	-
	9.67% Canara Bank 2015	FD	90,900	0.98%	-	-
	10.10% Axis Bank Limited 2013	FD	50,000	0.54%	50,000	0.81%
	Corporation Bank 2014	CD	46,653	0.50%	-	-
	Punjab National Bank 2013	CD	-	-	233,288	3.80%
	10.91% Punjab National Bank 2013	FD	-	-	200,200	3.26%
	9.85% State Bank of India 2013	FD	-	-	192,185	3.13%
	10.00% State Bank of Travancore 2013	FD	-	-	178,200	2.90%
	Bank of India 2013	CD	-	-	161,189	2.62%
	Oriental Bank Of Commerce 2013	CD	-	-	150,306	2.45%
	Corporation Bank 2013	CD	-	-	146,007	2.38%
	Andhra Bank 2013	CD	-	-	125,455	2.04%
	ICICI Bank Limited 2013	CD	-	-	112,980	1.84%
	10.80% Punjab National Bank 2013	FD	-	-	101,000	1.64%
	10.60% Canara Bank 2013	FD	-	-	100,000	1.63%
	10.79% Canara Bank 2013	FD	-	-	100,000	1.63%
	10.91% Corporation Bank 2013	FD	-	-	100,000	1.63%
	9.90% Canara Bank 2013	FD	-	-	100,000	1.63%
	IDBI Bank Limited 2013	CD	-	-	92,073	1.50%
	Bank of India 2012	CD	-	-	62,931	1.02%
	HDFC Bank Limited 2012	CD	-	-	55,052	0.90%
	IDBI Bank Limited 2012	CD	-	-	47,667	0.78%
	Axis Bank Limited 2012	CD	-	-	38,014	0.62%
	Bank of Baroda 2012	CD	-	-	37,197	0.61%
	9.70% Canara Bank 2012	FD	-	-	34,917	0.57%
	10.30% Canara Bank 2013	FD	-	-	34,730	0.57%
	10.30% Axis Bank Limited 2013	FD	-	-	30,682	0.50%
	10.02% Union Bank of India 2013	FD	-	-	30,139	0.49%
	Vijaya Bank 2013	CD	-	-	29,907	0.49%
	Corporation Bank 2012	CD	-	-	21,361	0.35%
	Federal Bank Limited 2012	CD	-	-	20,948	0.34%
	Central Bank of India 2013	CD	-	-	20,070	0.33%
	9.80% Bank of India 2012	FD	-	-	19,930	0.32%
	Federal Bank Limited 2013	CD	-	-	19,924	0.32%
	State Bank of Hyderabad 2012	CD	-	-	19,028	0.31%
	Indian Overseas Bank 2013	CD	-	-	17,307	0.28%
State Bank of Mysore 2012	CD	-	-	10,870	0.18%	
Banking services total			3,141,378	33.80%	3,181,683	51.79%

Industry	Pension Income Fund - ULIF 095 11/01/10 PIncome 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	347,652	3.74%	160,251	2.61%
	9.57% LIC Housing Finance Limited 2017	NCD	116,540	1.25%	-	-
	9.25% Housing Development Finance Corporation Limited 2018	NCD	50,162	0.54%	-	-
	9.20% Housing Development Finance Corporation Limited 2018	NCD	50,071	0.54%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	50,016	0.54%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	48,724	0.52%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	41,145	0.44%	-	-
	9.70% LIC Housing Finance Limited 2017	NCD	35,609	0.38%	-	-
	9.75% LIC Housing Finance Limited 2015	NCD	27,317	0.29%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	25,271	0.27%	24,794	0.40%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	24,991	0.27%	26,345	0.43%
	9.75% LIC Housing Finance Limited 2017	NCD	24,459	0.26%	-	-
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	20,574	0.22%	18,479	0.30%
	9.62% LIC Housing Finance Limited 2017	NCD	20,278	0.22%	20,090	0.33%
	Housing Development Finance Corporation Limited 2016	FRN	17,000	0.18%	17,000	0.28%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	16,421	0.18%	18,747	0.31%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	16,197	0.17%	16,011	0.26%
	9.50% LIC Housing Finance Limited 2016	NCD	13,108	0.14%	12,855	0.21%
	9.90% LIC Housing Finance Limited 2016	NCD	3,056	0.03%	3,014	0.05%
	9.75% Housing Development Finance Corporation Limited 2014	NCD	3,010	0.03%	2,992	0.05%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	31,342	0.51%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	19,580	0.32%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	-	-	19,009	0.31%
9.85% LIC Housing Finance Limited 2014	NCD	-	-	18,954	0.31%	
9.60% LIC Housing Finance Limited 2015	NCD	-	-	17,869	0.29%	
9.75% LIC Housing Finance Limited 2014	NCD	-	-	11,948	0.19%	
9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	8,939	0.15%	
9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	5,958	0.10%	
Housing finance services total			951,600	10.24%	454,178	7.39%
Others			4,566,941	49.14%	2,289,757	37.27%
Net current assets			633,056	6.81%	217,291	3.54%
Grand total			9,292,975	100.00%	6,142,908	100.00%

Industry	Pension Maximiser Fund - ULIF 004 03/05/02 PMaximis1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	501,129	9.07%	547,916	8.92%
	Andhra Bank 2013	CD	299,198	5.41%	-	-
	Axis Bank Limited	Equity	20,010	0.36%	209,646	3.41%
	State Bank of India	Equity	-	-	237,223	3.86%
	Punjab National Bank 2013	CD	-	-	140,863	2.29%
	IDBI Bank Limited 2013	CD	-	-	40,159	0.65%
	Vijaya Bank 2013	CD	-	-	39,971	0.65%
	Union Bank of India	Equity	-	-	33,073	0.54%
	Union Bank of India 2012	CD	-	-	31,227	0.51%
	Allahabad Bank 2012	CD	-	-	31,110	0.51%
	Oriental Bank Of Commerce 2013	CD	-	-	28,889	0.47%
	Jammu & Kashmir Bank Limited	Equity	-	-	20,608	0.34%
	Oriental Bank Of Commerce	Equity	-	-	11,400	0.19%
Banking services total			820,337	14.84%	1,372,085	22.34%

Industry	Pension Maximiser Fund - ULIF 004 03/05/02 PMaximis1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Computer software	Infosys Limited	Equity	300,339	5.43%	290,138	4.72%
	Tata Consultancy Services Limited	Equity	206,521	3.74%	51,290	0.84%
	Wipro Limited	Equity	126,758	2.29%	69,156	1.13%
	HCL Technologies Limited	Equity	30,547	0.55%	65,510	1.07%
	K P I T Cummins Infosystems Limited	Equity	29,136	0.53%	28,826	0.47%
	Infotech Enterprises Limited	Equity	11,549	0.21%	13,970	0.23%
Computer software total			704,850	12.75%	518,890	8.45%
Others			3,983,815	72.08%	4,238,198	69.01%
Net current assets			18,231	0.33%	11,993	0.20%
Grand total			5,527,233	100.00%	6,141,167	100.00%

Industry	Pension Maximiser Fund II - ULIF 013 17/05/04 PMaximis2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,538,270	8.86%	2,021,822	9.34%
	State Bank of Travancore 2013	CD	335,769	1.93%	-	-
	9.80% Union Bank of India 2014	FD	220,000	1.27%	-	-
	Andhra Bank 2013	CD	199,465	1.15%	-	-
	Axis Bank Limited	Equity	80,022	0.46%	487,913	2.25%
	State Bank of India	Equity	-	-	881,809	4.07%
	Oriental Bank Of Commerce 2013	CD	-	-	328,978	1.52%
	Bank of Baroda 2013	CD	-	-	229,784	1.06%
	Punjab National Bank 2013	CD	-	-	228,674	1.06%
	Union Bank of India	Equity	-	-	127,496	0.59%
	Union Bank of India 2012	CD	-	-	108,808	0.50%
	Allahabad Bank 2012	CD	-	-	107,763	0.50%
	Jammu & Kashmir Bank Limited	Equity	-	-	76,531	0.35%
	IDBI Bank Limited 2013	CD	-	-	51,542	0.24%
	Vijaya Bank 2013	CD	-	-	51,301	0.24%
	Oriental Bank Of Commerce	Equity	-	-	45,890	0.21%
Banking services total			2,373,526	13.68%	4,748,311	21.94%
Computer software	Infosys Limited	Equity	916,594	5.28%	1,167,453	5.39%
	Tata Consultancy Services Limited	Equity	665,100	3.83%	190,483	0.88%
	Wipro Limited	Equity	409,273	2.36%	256,828	1.19%
	K P I T Cummins Infosystems Limited	Equity	101,294	0.58%	107,053	0.49%
	HCL Technologies Limited	Equity	66,321	0.38%	243,287	1.12%
	Infotech Enterprises Limited	Equity	42,891	0.25%	51,880	0.24%
Computer software total			2,201,475	12.68%	2,016,983	9.32%
Telecommunication services	Bharti Airtel Limited	Equity	1,260,137	7.26%	1,208,733	5.59%
	Vodafone India Limited 2014	CPM	320,971	1.85%	-	-
	Idea Cellular Limited	Equity	163,050	0.94%	-	-
Telecommunication services total			1,744,158	10.05%	1,208,733	5.59%
Others			10,871,091	62.64%	13,691,565	63.27%
Net current assets			164,974	0.95%	(24,594)	(0.11%)
Grand total			17,355,225	100.00%	21,640,998	100.00%

Industry	Pension Money Market Fund - ULIF 096 11/01/10 PMoneyMkt 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	220,300	8.30%	-	-
	Corporation Bank 2014	CD	164,668	6.20%	-	-
	10.10% Union Bank of India 2014	FD	150,000	5.65%	-	-
	State Bank of Mysore 2013	CD	145,983	5.50%	110,616	5.82%
	10.00% State Bank of Travancore 2013	FD	99,000	3.73%	138,600	7.30%
	State Bank of Patiala 2013	CD	73,501	2.77%	-	-
	9.50% State Bank of Travancore 2014	FD	70,000	2.64%	-	-
	Axis Bank Limited 2014	CD	57,994	2.18%	-	-
	ICICI Bank Limited 2014	CD	57,935	2.18%	-	-
	10.68% State Bank of India 2014	FD	50,000	1.88%	50,000	2.63%
	9.50% Bank of India 2014	FD	50,000	1.88%	-	-
	9.30% Axis Bank Limited 2016	FD	49,900	1.88%	-	-
	IDBI Bank Limited 2013	CD	49,199	1.85%	67,809	3.57%
	State Bank of Hyderabad 2014	CD	49,131	1.85%	-	-
	IDBI Bank Limited 2014	CD	49,095	1.85%	-	-
	State Bank of Patiala 2014	CD	43,414	1.63%	-	-
	Oriental Bank Of Commerce 2014	CD	43,375	1.63%	-	-
	9.80% Union Bank of India 2014	FD	40,000	1.51%	-	-
	9.60% IDBI Bank Limited 2014	FD	40,000	1.51%	-	-
	Corporation Bank 2013	CD	39,842	1.50%	82,026	4.32%
	Indian Overseas Bank 2014	CD	32,393	1.22%	-	-
	Punjab National Bank 2013	CD	23,722	0.89%	39,073	2.06%
	State Bank of Mysore 2014	CD	23,287	0.88%	-	-
	9.67% Canara Bank 2015	FD	20,200	0.76%	-	-
	9.40% Canara Bank 2013	FD	5,040	0.19%	-	-
	10.80% Canara Bank 2013	FD	-	-	160,000	8.42%
	Axis Bank Limited 2013	CD	-	-	107,270	5.65%
	Federal Bank Limited 2012	CD	-	-	104,280	5.49%
	Bank of Baroda 2012	CD	-	-	97,270	5.12%
	Central Bank of India 2013	CD	-	-	77,962	4.10%
	9.85% State Bank of India 2013	FD	-	-	60,155	3.17%
	Punjab National Bank 2012	CD	-	-	52,969	2.79%
	Indian Overseas Bank 2013	CD	-	-	44,470	2.34%
	10.30% Axis Bank Limited 2013	FD	-	-	43,194	2.27%
	State Bank of Mysore 2012	CD	-	-	39,499	2.08%
	IDBI Bank Limited 2012	CD	-	-	38,995	2.05%
	ICICI Bank Limited 2013	CD	-	-	22,818	1.20%
	Dena Bank 2012	CD	-	-	20,061	1.06%
	Corporation Bank 2012	CD	-	-	20,020	1.05%
	HDFC Bank Limited 2012	CD	-	-	17,179	0.90%
State Bank of Patiala 2012	CD	-	-	14,068	0.74%	
State Bank of Hyderabad 2012	CD	-	-	9,586	0.50%	
10.02% Union Bank of India 2013	FD	-	-	8,697	0.46%	
Banking services total			1,647,977	62.06%	1,426,615	75.11%
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	184,459	6.95%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	52,878	1.99%	-	-
	LIC Housing Finance Limited 2016	FRN	39,026	1.47%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	24,879	0.94%	-	-
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	3,973	0.21%
Housing finance services total			301,242	11.34%	3,973	0.21%
Telecommunication services	Vodafone India Limited 2013	CPM	131,152	4.94%	58,804	3.10%
	Vodafone India Limited 2014	CPM	97,744	3.68%	-	-
	Vodafone India Limited 2012	CPM	-	-	88,819	4.68%
	Tata Teleservices Limited 2012	CPM	-	-	49,075	2.58%
Telecommunication services total			228,896	8.62%	196,698	10.36%
Others			404,508	15.23%	216,950	11.42%
Net current assets			72,795	2.74%	55,208	2.91%
Grand total			2,655,418	100.00%	1,899,445	100.00%

Industry	Pension Multi Cap Balanced Fund - ULIF 094 11/01/10 PMCapBal 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.90% Canara Bank 2013	FD	100,000	4.20%	100,000	5.61%
	9.76% Canara Bank 2015	FD	90,100	3.79%	-	-
	HDFC Bank Limited	Equity	84,522	3.55%	42,971	2.41%
	9.70% Corporation Bank 2014	FD	50,100	2.11%	-	-
	10.68% State Bank of India 2014	FD	50,000	2.10%	50,000	2.81%
	Axis Bank Limited	Equity	39,102	1.64%	33,994	1.91%
	9.67% Canara Bank 2015	FD	30,300	1.27%	-	-
	State Bank of India	Equity	28,100	1.18%	25,009	1.40%
	Indian Overseas Bank 2014	CD	21,534	0.90%	-	-
	Kotak Mahindra Bank Limited	Equity	21,194	0.89%	-	-
	Indusind Bank Limited	Equity	18,888	0.79%	13,532	0.76%
	Central Bank of India 2013	CD	14,829	0.62%	2,543	0.14%
	Federal Bank Limited	Equity	11,767	0.49%	-	-
	8.95% HDFC Bank Limited 2022	NCD	10,998	0.46%	-	-
	9.30% Axis Bank Limited 2016	FD	10,000	0.42%	-	-
	9.50% Bank of India 2014	FD	10,000	0.42%	-	-
	UCO Bank 2014	CD	8,583	0.36%	-	-
	ING Vysya Bank Limited	Equity	8,216	0.35%	-	-
	ICICI Bank Limited 2014	CD	7,127	0.30%	-	-
	Corporation Bank 2014	CD	5,878	0.25%	-	-
	Oriental Bank Of Commerce 2014	CD	5,157	0.22%	-	-
	9.15% Axis Bank Limited 2022	NCD	5,044	0.21%	-	-
	Development Credit Bank Limited	Equity	4,300	0.18%	4,500	0.25%
	State Bank of Mysore 2014	CD	3,716	0.16%	-	-
	State Bank of Hyderabad 2014	CD	3,500	0.15%	-	-
	Bank of Baroda 2014	CD	1,934	0.08%	-	-
	Punjab National Bank 2013	CD	-	-	115,038	6.45%
	10.80% Canara Bank 2013	FD	-	-	40,000	2.24%
	Punjab National Bank	Equity	-	-	32,090	1.80%
	Bank of Baroda	Equity	-	-	29,567	1.66%
	9.85% State Bank of India 2013	FD	-	-	28,467	1.60%
	Oriental Bank Of Commerce 2013	CD	-	-	19,359	1.09%
	Jammu & Kashmir Bank Limited	Equity	-	-	15,292	0.86%
	ICICI Bank Limited 2013	CD	-	-	14,338	0.80%
	Allahabad Bank	Equity	-	-	13,392	0.75%
	HDFC Bank Limited 2012	CD	-	-	13,388	0.75%
	Oriental Bank Of Commerce 2012	CD	-	-	12,516	0.70%
	Bank of India 2013	CD	-	-	11,431	0.64%
	Union Bank of India 2012	CD	-	-	9,267	0.52%
	Bank of India 2012	CD	-	-	7,985	0.45%
	Canara Bank 2012	CD	-	-	6,250	0.35%
	IDBI Bank Limited 2012	CD	-	-	6,077	0.34%
	10.30% Canara Bank 2013	FD	-	-	5,421	0.30%
	Bank of Baroda 2012	CD	-	-	4,784	0.27%
	9.70% Canara Bank 2012	FD	-	-	4,706	0.26%
	10.02% Union Bank of India 2013	FD	-	-	4,574	0.26%
	10.30% Axis Bank Limited 2013	FD	-	-	4,569	0.26%
	Vijaya Bank 2013	CD	-	-	3,806	0.21%
	9.80% Bank of India 2012	FD	-	-	2,747	0.15%
	Federal Bank Limited 2012	CD	-	-	2,666	0.15%
Corporation Bank 2012	CD	-	-	2,646	0.15%	
Corporation Bank 2013	CD	-	-	2,547	0.14%	
Andhra Bank 2013	CD	-	-	2,539	0.14%	
IDBI Bank Limited 2013	CD	-	-	2,536	0.14%	
Federal Bank Limited 2013	CD	-	-	2,536	0.14%	

Industry	Pension Multi Cap Balanced Fund - ULIF 094 11/01/10 PMCapBal 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	State Bank of Hyderabad 2012	CD	-	-	2,531	0.14%
	Indian Overseas Bank 2013	CD	-	-	2,265	0.13%
	State Bank of Mysore 2012	CD	-	-	1,371	0.08%
Banking services total			644,889	27.10%	699,251	39.24%
Others			1,673,679	70.32%	1,043,869	58.57%
Net current assets			61,438	2.58%	39,060	2.19%
Grand total			2,380,006	100.00%	1,782,181	100.00%

Industry	Pension Multi Cap Growth Fund - ULIF 091 11/01/10 PMCapGro 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,411,064	9.00%	646,880	5.09%
	Axis Bank Limited	Equity	855,515	5.46%	667,566	5.25%
	Indusind Bank Limited	Equity	479,853	3.06%	267,195	2.10%
	Kotak Mahindra Bank Limited	Equity	153,782	0.98%	-	-
	Jammu & Kashmir Bank Limited	Equity	128,120	0.82%	98,802	0.78%
	State Bank of Travancore 2013	CD	105,527	0.67%	-	-
	Syndicate Bank 2012	CD	-	-	488,049	3.84%
	Bank of Baroda	Equity	-	-	302,781	2.38%
	Allahabad Bank	Equity	-	-	287,311	2.26%
	State Bank of India	Equity	-	-	279,410	2.20%
	Oriental Bank Of Commerce 2013	CD	-	-	229,184	1.80%
	Corporation Bank 2013	CD	-	-	160,078	1.26%
	State Bank of Patiala 2012	CD	-	-	140,448	1.10%
	Oriental Bank Of Commerce	Equity	-	-	72,637	0.57%
	9.85% State Bank of India 2013	FD	-	-	69,414	0.55%
Banking services total			3,133,859	19.99%	3,709,754	29.17%
Computer software	Infosys Limited	Equity	568,766	3.63%	982,849	7.73%
	Wipro Limited	Equity	234,256	1.49%	44,010	0.35%
	Infotech Enterprises Limited	Equity	91,989	0.59%	99,204	0.78%
	Mphasis Limited	Equity	33,272	0.21%	-	-
	Tata Consultancy Services Limited	Equity	14,328	0.09%	282,656	2.22%
	Onmobile Global Limited	Equity	1,780	0.01%	3,005	0.02%
Computer software total			944,390	6.02%	1,411,724	11.10%
Others			11,456,521	73.07%	7,441,997	58.52%
Net current assets			144,206	0.92%	152,808	1.20%
Grand total			15,678,977	100.00%	12,716,283	100.00%

Industry	Pension Multiplier Fund - ULIF 043 25/02/08 PMultipl 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	441,977	7.78%	37,294	0.53%
	Axis Bank Limited	Equity	254,427	4.48%	372,169	5.25%
	Jammu & Kashmir Bank Limited	Equity	93,774	1.65%	142,442	2.01%
	Indusind Bank Limited	Equity	75,301	1.33%	274,409	3.87%
	Yes Bank Limited	Equity	50,696	0.89%	43,592	0.61%
	United Bank Of India	Equity	23,367	0.41%	29,961	0.42%
	Punjab National Bank	Equity	-	-	227,909	3.21%
	Bank of Baroda	Equity	-	-	224,101	3.16%
	Allahabad Bank	Equity	-	-	200,061	2.82%
	Union Bank of India 2012	CD	-	-	146,379	2.06%
	Canara Bank	Equity	-	-	135,030	1.90%
	Bank of India 2012	CD	-	-	97,517	1.38%
Banking services total			939,543	16.54%	1,930,863	27.23%

Industry	Pension Multiplier Fund - ULIF 043 25/02/08 PMultip1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Computer software	Infosys Limited	Equity	390,837	6.88%	639,741	9.02%
	HCL Technologies Limited	Equity	212,167	3.73%	-	-
	Tata Consultancy Services Limited	Equity	84,742	1.49%	277,833	3.92%
	Wipro Limited	Equity	21,159	0.37%	97,280	1.37%
Computer software total			708,905	12.48%	1,014,854	14.31%
Others			4,034,248	71.00%	4,003,646	56.46%
Net current assets			(805)	(0.01%)	141,445	1.99%
Grand total			5,681,890	100.00%	7,090,807	100.00%

Industry	Pension Multiplier Fund II - ULIF 045 25/02/08 PMultip2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	224,201	7.29%	41,687	1.03%
	Axis Bank Limited	Equity	111,676	3.63%	216,805	5.37%
	Jammu & Kashmir Bank Limited	Equity	50,393	1.64%	88,752	2.20%
	Indusind Bank Limited	Equity	40,585	1.32%	164,200	4.07%
	United Bank Of India	Equity	13,952	0.45%	17,889	0.44%
	Punjab National Bank	Equity	-	-	133,145	3.30%
	Bank of Baroda	Equity	-	-	123,332	3.05%
	Allahabad Bank	Equity	-	-	104,936	2.60%
	Canara Bank	Equity	-	-	80,623	2.00%
	Union Bank of India 2012	CD	-	-	48,793	1.21%
Banking services total			440,807	14.34%	1,020,162	25.26%
Computer software	Infosys Limited	Equity	177,253	5.77%	362,914	8.99%
	HCL Technologies Limited	Equity	117,736	3.83%	-	-
	Tata Consultancy Services Limited	Equity	47,348	1.54%	158,895	3.93%
	Wipro Limited	Equity	12,598	0.41%	55,783	1.38%
Computer software total			354,934	11.55%	577,591	14.30%
Others			2,274,672	74.00%	2,354,563	58.30%
Net current assets			3,296	0.11%	86,180	2.13%
Grand total			3,073,709	100.00%	4,038,497	100.00%

Industry	Pension Opportunities Fund - ULIF 092 11/01/10 POport 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	443,156	6.72%	313,030	5.81%
	State Bank of Mysore 2013	CD	238,515	3.62%	-	-
	Bank of Baroda	Equity	58,735	0.89%	127,594	2.37%
	Oriental Bank Of Commerce 2014	CD	46,831	0.71%	-	-
	Punjab National Bank	Equity	90	0.00%	117	0.00%
	State Bank of India	Equity	2	0.00%	205,394	3.81%
	Axis Bank Limited	Equity	1	0.00%	120,695	2.24%
	Bank of India 2012	CD	-	-	292,552	5.43%
	Punjab National Bank 2012	CD	-	-	140,982	2.62%
	Bank of India 2013	CD	-	-	23,000	0.43%
	Oriental Bank Of Commerce	Equity	-	-	2,974	0.06%
Banking services total			787,332	11.93%	1,226,338	22.77%
Others			5,923,825	89.79%	4,123,367	76.56%
Net current assets			(113,801)	(1.72%)	36,231	0.67%
Grand total			6,597,356	100.00%	5,385,936	100.00%

Industry	Pension Preserver Fund - ULIF 011 17/05/04 PPreserv 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Punjab National Bank 2013	CD	266,036	4.66%	198,323	3.91%
	9.62% Bank of Baroda 2014	FD	250,100	4.38%	-	-
	9.67% Canara Bank 2015	FD	220,200	3.86%	-	-
	Bank of Baroda 2013	CD	188,018	3.29%	-	-
	Corporation Bank 2014	CD	184,704	3.23%	-	-
	9.76% Canara Bank 2015	FD	171,100	3.00%	-	-
	State Bank of Mysore 2013	CD	150,130	2.63%	119,834	2.36%
	10.68% State Bank of India 2014	FD	150,000	2.63%	150,000	2.96%
	9.50% State Bank of Travancore 2014	FD	150,000	2.63%	-	-
	State Bank of Travancore 2013	CD	149,967	2.63%	-	-
	Corporation Bank 2013	CD	148,174	2.59%	173,359	3.42%
	9.30% Axis Bank Limited 2016	FD	119,800	2.10%	-	-
	Indian Overseas Bank 2014	CD	110,153	1.93%	-	-
	IDBI Bank Limited 2013	CD	104,877	1.84%	73,613	1.45%
	Axis Bank Limited 2014	CD	103,982	1.82%	-	-
	State Bank of Hyderabad 2014	CD	103,896	1.82%	-	-
	ICICI Bank Limited 2014	CD	103,877	1.82%	-	-
	IDBI Bank Limited 2014	CD	103,819	1.82%	-	-
	9.72% Bank of Baroda 2014	FD	100,000	1.75%	-	-
	10.10% Axis Bank Limited 2013	FD	100,000	1.75%	-	-
	10.10% Union Bank of India 2014	FD	100,000	1.75%	-	-
	9.90% Canara Bank 2013	FD	100,000	1.75%	-	-
	9.50% IDBI Bank Limited 2013	FD	89,724	1.57%	-	-
	State Bank of Patiala 2014	CD	61,664	1.08%	-	-
	Oriental Bank Of Commerce 2014	CD	61,609	1.08%	-	-
	State Bank of Mysore 2014	CD	52,949	0.93%	-	-
	9.70% Corporation Bank 2014	FD	50,100	0.88%	-	-
	9.75% Oriental Bank Of Commerce 2013	FD	45,123	0.79%	-	-
	9.40% Canara Bank 2013	FD	10,000	0.18%	-	-
	State Bank of Patiala 2012	CD	-	-	278,403	5.49%
	9.90% ICICI Bank Limited 2012	FD	-	-	231,178	4.56%
	9.85% State Bank of India 2013	FD	-	-	223,081	4.40%
	Central Bank of India 2013	CD	-	-	222,098	4.38%
	10.79% Canara Bank 2013	FD	-	-	200,000	3.94%
	Punjab National Bank 2012	CD	-	-	193,325	3.81%
	Bank of Baroda 2012	CD	-	-	185,332	3.65%
	State Bank of Mysore 2012	CD	-	-	167,308	3.30%
	Axis Bank Limited 2013	CD	-	-	138,523	2.73%
	Indian Overseas Bank 2013	CD	-	-	136,364	2.69%
	10.00% State Bank of Travancore 2013	FD	-	-	128,700	2.54%
	Axis Bank Limited 2012	CD	-	-	122,642	2.42%
	IDBI Bank Limited 2012	CD	-	-	116,697	2.30%
	Bank of India 2012	CD	-	-	114,589	2.26%
	10.76% Canara Bank 2013	FD	-	-	100,000	1.97%
	10.91% Corporation Bank 2013	FD	-	-	100,000	1.97%
	Oriental Bank Of Commerce 2012	CD	-	-	88,805	1.75%
	HDFC Bank Limited 2012	CD	-	-	68,717	1.35%
	Corporation Bank 2012	CD	-	-	59,963	1.18%
	Dena Bank 2012	CD	-	-	59,791	1.18%
	State Bank of Bikaner & Jaipur 2012	CD	-	-	52,457	1.03%
Oriental Bank Of Commerce 2013	CD	-	-	37,152	0.73%	
10.02% Union Bank of India 2013	FD	-	-	34,807	0.69%	
10.30% Axis Bank Limited 2013	FD	-	-	34,439	0.68%	
10.30% Canara Bank 2013	FD	-	-	28,000	0.55%	
10.80% Canara Bank 2013	FD	-	-	20,000	0.39%	
9.70% Canara Bank 2012	FD	-	-	16,215	0.32%	
Banking services total			3,550,002	62.16%	3,873,716	76.37%

Industry	Pension Preserver Fund - ULIF 011 17/05/04 PPreserv 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	404,576	7.08%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	179,586	3.14%	-	-
	LIC Housing Finance Limited 2016	FRN	128,785	2.26%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	56,725	0.99%	-	-
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	11,918	0.23%
Housing finance services total			769,672	13.48%	11,918	0.23%
Others			1,252,251	21.93%	1,104,891	21.78%
Net current assets			139,104	2.44%	81,465	1.61%
Grand total			5,711,030	100.00%	5,071,990	100.00%

Industry	Pension Protector Fund - ULIF 006 03/05/02 PProtect1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	1,021,700	6.06%	-	-
	9.70% Corporation Bank 2014	FD	551,100	3.27%	-	-
	Oriental Bank Of Commerce 2014	CD	484,418	2.87%	-	-
	10.68% State Bank of India 2014	FD	400,000	2.37%	400,000	2.45%
	Indian Overseas Bank 2014	CD	391,841	2.32%	-	-
	9.50% Union Bank of India 2016	FD	300,300	1.78%	-	-
	10.10% Union Bank of India 2014	FD	250,000	1.48%	200,000	1.23%
	State Bank of Mysore 2014	CD	242,020	1.44%	-	-
	State Bank of Patiala 2014	CD	240,112	1.42%	-	-
	Corporation Bank 2014	CD	239,320	1.42%	-	-
	8.95% HDFC Bank Limited 2022	NCD	175,972	1.04%	-	-
	State Bank of Hyderabad 2014	CD	161,464	0.96%	-	-
	9.30% Axis Bank Limited 2016	FD	160,000	0.95%	-	-
	UCO Bank 2014	CD	152,097	0.90%	-	-
	9.90% Canara Bank 2013	FD	150,000	0.89%	200,000	1.23%
	9.50% Canara Bank 2019	FD	136,253	0.81%	136,253	0.84%
	ICICI Bank Limited 2014	CD	111,439	0.66%	-	-
	IDBI Bank Limited 2013	CD	100,464	0.60%	246,765	1.51%
	State Bank of Patiala 2013	CD	100,347	0.60%	-	-
	9.72% Bank of Baroda 2014	FD	100,000	0.59%	-	-
	Axis Bank Limited 2013	CD	97,672	0.58%	-	-
	9.15% Axis Bank Limited 2022	NCD	94,822	0.56%	-	-
	Punjab National Bank 2013	CD	83,211	0.49%	622,654	3.82%
	9.67% Canara Bank 2015	FD	50,500	0.30%	-	-
	9.80% Union Bank of India 2014	FD	50,000	0.30%	-	-
	Bank of Baroda 2014	CD	36,009	0.21%	-	-
	9.20% Canara Bank 2015	FD	2,483	0.01%	28,833	0.18%
	9.85% State Bank of India 2013	FD	-	-	769,227	4.72%
	10.91% Punjab National Bank 2013	FD	-	-	500,500	3.07%
	Bank of India 2013	CD	-	-	435,723	2.67%
	Oriental Bank Of Commerce 2013	CD	-	-	411,148	2.52%
	10.60% Canara Bank 2013	FD	-	-	350,000	2.15%
	Andhra Bank 2013	CD	-	-	345,712	2.12%
	ICICI Bank Limited 2013	CD	-	-	310,183	1.90%
	10.79% Canara Bank 2013	FD	-	-	300,000	1.84%
	9.70% Canara Bank 2012	FD	-	-	255,763	1.57%
	State Bank of Patiala 2012	CD	-	-	209,828	1.29%
	10.05% Bank of India 2013	FD	-	-	200,000	1.23%
	10.91% Corporation Bank 2013	FD	-	-	200,000	1.23%

Industry	Pension Protector Fund - ULIF 006 03/05/02 PProtect1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Bank of India 2012	CD	-	-	171,873	1.05%
	HDFC Bank Limited 2012	CD	-	-	149,635	0.92%
	10.30% Axis Bank Limited 2013	FD	-	-	116,254	0.71%
	Axis Bank Limited 2012	CD	-	-	108,948	0.67%
	IDBI Bank Limited 2012	CD	-	-	104,450	0.64%
	10.02% Union Bank of India 2013	FD	-	-	102,904	0.63%
	Bank of Baroda 2012	CD	-	-	101,145	0.62%
	10.80% Punjab National Bank 2013	FD	-	-	101,000	0.62%
	10.10% Axis Bank Limited 2013	FD	-	-	100,000	0.61%
	10.76% Canara Bank 2013	FD	-	-	100,000	0.61%
	Vijaya Bank 2013	CD	-	-	80,750	0.50%
	7.50% IDBI Bank Limited 2012	NCD	-	-	80,569	0.49%
	9.80% Bank of India 2012	FD	-	-	75,968	0.47%
	10.30% Canara Bank 2013	FD	-	-	68,716	0.42%
	8.95% Axis Bank Limited 2012	NCD	-	-	67,479	0.41%
	State Bank of Bikaner & Jaipur 2012	CD	-	-	60,887	0.37%
	Corporation Bank 2012	CD	-	-	58,891	0.36%
	Corporation Bank 2013	CD	-	-	56,587	0.35%
	Federal Bank Limited 2012	CD	-	-	56,561	0.35%
	Central Bank of India 2013	CD	-	-	54,126	0.33%
	Federal Bank Limited 2013	CD	-	-	53,887	0.33%
	Indian Overseas Bank 2013	CD	-	-	46,938	0.29%
	Punjab National Bank 2012	CD	-	-	29,639	0.18%
	State Bank of Mysore 2012	CD	-	-	28,987	0.18%
	State Bank of Hyderabad 2012	CD	-	-	26,433	0.16%
Banking services total			5,883,544	34.89%	8,125,215	49.83%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	498,024	2.95%	478,770	2.94%
	9.57% LIC Housing Finance Limited 2017	NCD	158,089	0.94%	-	-
	9.25% Housing Development Finance Corporation Limited 2018	NCD	133,432	0.79%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	117,750	0.70%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	109,074	0.65%	79,035	0.48%
	9.70% LIC Housing Finance Limited 2017	NCD	90,547	0.54%	-	-
	9.60% Housing Development Finance Corporation Limited 2016	NCD	76,823	0.46%	75,375	0.46%
	9.75% LIC Housing Finance Limited 2015	NCD	71,836	0.43%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	65,297	0.39%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	60,834	0.36%	60,271	0.37%
	9.60% Housing Development Finance Corporation Limited 2014	NCD	60,212	0.36%	-	-
	9.75% LIC Housing Finance Limited 2017	NCD	60,128	0.36%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	56,990	0.34%	62,801	0.39%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	52,041	0.31%	58,698	0.36%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	46,293	0.27%	-	-
	9.50% LIC Housing Finance Limited 2016	NCD	44,364	0.26%	43,510	0.27%
	10.25% ICICI Home Finance Company Limited 2014	NCD	36,262	0.22%	35,043	0.21%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	20,247	0.12%	60,041	0.37%
	9.90% Housing Development Finance Corporation Limited 2018	NCD	9,268	0.05%	9,046	0.06%
	9.74% LIC Housing Finance Limited 2016	NCD	3,044	0.02%	2,998	0.02%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	100,882	0.62%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	73,823	0.45%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	68,528	0.42%

Industry	Pension Protector Fund - ULIF 006 03/05/02 PProtect1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Housing Development Finance Corporation Limited 2016	FRN	-	-	65,000	0.40%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	56,586	0.35%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	-	-	54,024	0.33%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	49,652	0.30%
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	34,849	0.21%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	32,776	0.20%
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	25,892	0.16%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	24,808	0.15%
	9.80% LIC Housing Finance Limited 2017	NCD	-	-	17,998	0.11%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	16,950	0.10%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	3,972	0.02%
	7.99% LIC Housing Finance Limited 2013	NCD	-	-	980	0.01%
Housing finance services total			1,770,557	10.50%	1,592,310	9.77%
Others			8,215,278	48.71%	6,006,497	36.84%
Net current assets			995,215	5.90%	581,962	3.57%
Grand total			16,864,594	100.00%	16,305,984	100.00%

Industry	Pension Protector Fund II - ULIF 017 17/05/04 PProtect2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	10.68% State Bank of India 2014	FD	350,000	4.45%	150,000	2.08%
	9.76% Canara Bank 2015	FD	320,800	4.08%	-	-
	9.72% Bank of Baroda 2014	FD	300,000	3.82%	-	-
	Oriental Bank Of Commerce 2014	CD	209,195	2.66%	-	-
	9.67% Canara Bank 2015	FD	200,000	2.55%	-	-
	Indian Overseas Bank 2014	CD	171,074	2.18%	-	-
	Corporation Bank 2014	CD	107,701	1.37%	-	-
	State Bank of Mysore 2014	CD	104,519	1.33%	-	-
	9.70% Corporation Bank 2014	FD	100,200	1.28%	-	-
	10.05% Bank of India 2013	FD	100,000	1.27%	100,000	1.39%
	9.30% Axis Bank Limited 2016	FD	80,000	1.02%	-	-
	8.95% HDFC Bank Limited 2022	NCD	78,988	1.01%	-	-
	State Bank of Hyderabad 2014	CD	71,567	0.91%	-	-
	UCO Bank 2014	CD	67,466	0.86%	-	-
	ICICI Bank Limited 2014	CD	52,017	0.66%	-	-
	10.10% Axis Bank Limited 2013	FD	50,000	0.64%	100,000	1.39%
	10.10% Union Bank of India 2014	FD	50,000	0.64%	100,000	1.39%
	9.90% Canara Bank 2013	FD	50,000	0.64%	100,000	1.39%
	State Bank of Patiala 2013	CD	46,741	0.59%	-	-
	IDBI Bank Limited 2013	CD	46,382	0.59%	109,200	1.52%
	9.15% Axis Bank Limited 2022	NCD	42,367	0.54%	-	-
	Punjab National Bank 2013	CD	41,793	0.53%	308,381	4.29%
	11.35% IDBI Bank Limited 2013	NCD	35,469	0.45%	8,173	0.11%
	Axis Bank Limited 2013	CD	32,807	0.42%	-	-
	9.50% Canara Bank 2019	FD	15,947	0.20%	15,947	0.22%
	Bank of Baroda 2014	CD	15,564	0.20%	-	-
	9.85% State Bank of India 2013	FD	-	-	359,743	5.00%
	10.91% Punjab National Bank 2013	FD	-	-	300,300	4.17%
	Bank of India 2013	CD	-	-	194,474	2.70%
	Oriental Bank Of Commerce 2013	CD	-	-	185,039	2.57%
	Andhra Bank 2013	CD	-	-	154,818	2.15%

Industry	Pension Protector Fund II - ULIF 017 17/05/04 PProtect2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	10.60% Canara Bank 2013	FD	-	-	150,000	2.08%
	ICICI Bank Limited 2013	CD	-	-	140,846	1.96%
	10.79% Canara Bank 2013	FD	-	-	100,000	1.39%
	10.91% Corporation Bank 2013	FD	-	-	100,000	1.39%
	Bank of India 2012	CD	-	-	77,857	1.08%
	HDFC Bank Limited 2012	CD	-	-	67,058	0.93%
	State Bank of Patiala 2012	CD	-	-	56,928	0.79%
	State Bank of Bikaner & Jaipur 2012	CD	-	-	56,204	0.78%
	10.02% Union Bank of India 2013	FD	-	-	54,272	0.75%
	10.30% Axis Bank Limited 2013	FD	-	-	53,636	0.75%
	Axis Bank Limited 2012	CD	-	-	47,812	0.66%
	Union Bank of India 2012	CD	-	-	47,376	0.66%
	Bank of Baroda 2012	CD	-	-	45,300	0.63%
	10.30% Canara Bank 2013	FD	-	-	37,807	0.53%
	7.50% IDBI Bank Limited 2012	NCD	-	-	37,337	0.52%
	Vijaya Bank 2013	CD	-	-	35,889	0.50%
	9.80% Bank of India 2012	FD	-	-	35,574	0.49%
	8.95% Axis Bank Limited 2012	NCD	-	-	31,755	0.44%
	Corporation Bank 2012	CD	-	-	26,849	0.37%
	State Bank of Hyderabad 2012	CD	-	-	26,152	0.36%
	Federal Bank Limited 2012	CD	-	-	25,138	0.35%
	Corporation Bank 2013	CD	-	-	24,564	0.34%
	Federal Bank Limited 2013	CD	-	-	24,272	0.34%
	Central Bank of India 2013	CD	-	-	24,066	0.33%
	IDBI Bank Limited 2012	CD	-	-	23,929	0.33%
	9.20% Canara Bank 2015	FD	-	-	21,578	0.30%
	Indian Overseas Bank 2013	CD	-	-	21,022	0.29%
	State Bank of Mysore 2012	CD	-	-	12,927	0.18%
	9.75% State Bank of Bikaner & Jaipur 2016	FD	-	-	3,000	0.04%
Banking services total			2,740,599	34.88%	3,595,220	49.97%
Others			4,722,200	60.10%	3,346,485	46.51%
Net current assets			394,125	5.02%	253,048	3.52%
Grand total			7,856,924	100.00%	7,194,753	100.00%

Industry	Pension Return Guarantee Fund - ULIF 055 18/12/08 PRGF1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% State Bank of Patiala 2013	FD	115,755	7.77%	121,835	6.81%
	9.75% State Bank of Bikaner & Jaipur 2014	FD	96,294	6.46%	105,545	5.90%
	11.35% IDBI Bank Limited 2013	NCD	66,884	4.49%	73,555	4.11%
	10.68% State Bank of India 2014	FD	50,000	3.35%	-	-
	9.50% Oriental Bank Of Commerce 2013	FD	47,727	3.20%	52,487	2.93%
	9.25% IDBI Bank Limited 2014	NCD	41,031	2.75%	42,566	2.38%
	9.50% IDBI Bank Limited 2013	FD	33,129	2.22%	50,286	2.81%
	9.50% Canara Bank 2013	FD	27,320	1.83%	64,270	3.59%
	9.50% State Bank of India 2013	FD	25,806	1.73%	30,558	1.71%
	9.75% State Bank of Bikaner & Jaipur 2016	FD	-	-	39,200	2.19%
Banking services total			503,946	33.81%	580,301	32.42%
Housing finance services	9.37% LIC Housing Finance Limited 2014	NCD	118,363	7.94%	-	-
	8.25% ICICI Home Finance Company Limited 2014	NCD	77,153	5.18%	92,603	5.17%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	37,045	2.49%	38,730	2.16%
	9.80% LIC Housing Finance Limited 2017	NCD	8,176	0.55%	46,995	2.63%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	86,791	4.85%
	9.90% Housing Development Finance Corporation Limited 2014	NCD	-	-	45,005	2.51%
Housing finance services total			240,737	16.15%	310,125	17.33%

Industry	Pension Return Guarantee Fund - ULIF 055 18/12/08 PRGF1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Infrastructure finance services	10.00% Infrastructure Development Finance Company Limited 2013	NCD	142,719	9.57%	167,110	9.34%
	11.10% Power Finance Corporation Limited 2013	NCD	42,338	2.84%	71,150	3.98%
	10.90% Rural Electrification Corporation Limited 2013	NCD	-	-	11,157	0.62%
Infrastructure finance services total			185,057	12.42%	249,416	13.94%
Others			406,716	27.29%	505,094	28.22%
Net current assets			154,133	10.34%	144,757	8.09%
Grand total			1,490,588	100.00%	1,789,694	100.00%

Industry	Pension Return Guarantee Fund II - ULIF 064 27/01/09 PRGF2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% State Bank of Patiala 2013	FD	132,645	9.48%	139,417	8.40%
	9.75% State Bank of Bikaner & Jaipur 2014	FD	129,509	9.26%	142,425	8.58%
	11.35% IDBI Bank Limited 2013	NCD	103,367	7.39%	101,138	6.10%
	9.50% State Bank of India 2013	FD	50,719	3.62%	58,129	3.50%
	9.40% Canara Bank 2013	FD	45,111	3.22%	84,731	5.11%
	9.50% Punjab National Bank 2014	FD	44,407	3.17%	54,789	3.30%
	9.25% IDBI Bank Limited 2014	NCD	14,011	1.00%	48,506	2.92%
	9.20% Canara Bank 2015	FD	13,018	0.93%	21,968	1.32%
	9.50% Canara Bank 2013	FD	11,785	0.84%	23,755	1.43%
	9.50% Oriental Bank Of Commerce 2013	FD	2,775	0.20%	80	0.00%
9.50% IDBI Bank Limited 2013	FD	-	-	1,400	0.08%	
Banking services total			547,346	39.11%	676,337	40.76%
Housing finance services	10.25% ICICI Home Finance Company Limited 2014	NCD	117,851	8.42%	142,174	8.57%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	66,080	4.72%	-	-
	10.20% LIC Housing Finance Limited 2014	NCD	11,106	0.79%	14,047	0.85%
	9.90% Housing Development Finance Corporation Limited 2014	NCD	-	-	120,012	7.23%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	-	-	7,141	0.43%
Housing finance services total			195,038	13.94%	283,374	17.08%
Others			518,870	37.08%	591,405	35.64%
Net current assets			138,078	9.87%	108,166	6.52%
Grand total			1,399,331	100.00%	1,659,283	100.00%

Industry	Pension Return Guarantee Fund III - ULIF 067 26/02/09 PRGF3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% State Bank of Patiala 2013	FD	104,086	8.00%	130,586	8.20%
	9.50% State Bank of India 2013	FD	76,437	5.88%	67,487	4.24%
	9.50% Oriental Bank Of Commerce 2013	FD	59,143	4.55%	59,743	3.75%
	9.25% IDBI Bank Limited 2014	NCD	53,041	4.08%	55,435	3.48%
	10.85% HDFC Bank Limited 2023	NCD	37,494	2.88%	65,312	4.10%
	11.35% IDBI Bank Limited 2013	NCD	17,228	1.32%	20,432	1.28%
	9.50% Canara Bank 2013	FD	10,790	0.83%	27,960	1.76%
	9.50% IDBI Bank Limited 2013	FD	1,287	0.10%	4,277	0.27%
	9.40% Canara Bank 2013	FD	-	-	38,255	2.40%
Banking services total			359,506	27.64%	469,488	29.49%
Housing finance services	8.28% LIC Housing Finance Limited 2015	NCD	98,080	7.54%	100,573	6.32%
	8.25% ICICI Home Finance Company Limited 2014	NCD	74,185	5.70%	72,346	4.54%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	44,512	3.42%	43,869	2.76%
	9.37% LIC Housing Finance Limited 2014	NCD	19,058	1.47%	-	-
	10.35% Housing Development Finance Corporation Limited 2017	NCD	8,313	0.64%	8,192	0.51%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	44,892	2.82%

Industry	Pension Return Guarantee Fund III - ULIF 067 26/02/09 PRGF3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services total			244,149	18.77%	269,872	16.95%
Others			570,468	43.86%	742,429	46.64%
Net current assets			126,565	9.73%	110,130	6.92%
Grand total			1,300,687	100.00%	1,591,918	100.00%

Industry	Pension Return Guarantee Fund IV - ULIF 070 31/03/09 PRGF4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% State Bank of India 2013	FD	41,928	8.68%	60,748	9.98%
	9.25% IDBI Bank Limited 2014	NCD	37,028	7.66%	44,546	7.32%
	9.50% Oriental Bank Of Commerce 2013	FD	23,971	4.96%	26,311	4.32%
	9.75% State Bank of Bikaner & Jaipur 2014	FD	19,200	3.97%	19,200	3.15%
	9.50% IDBI Bank Limited 2013	FD	5,911	1.22%	6,881	1.13%
	9.10% HDFC Bank Limited 2016	NCD	5,027	1.04%	-	-
	9.50% State Bank of Patiala 2013	FD	3,874	0.80%	3,874	0.64%
	9.50% Canara Bank 2013	FD	-	-	9,148	1.50%
	9.40% Canara Bank 2013	FD	-	-	5,860	0.96%
Banking services total			136,939	28.34%	176,568	29.01%
Housing finance services	10.20% LIC Housing Finance Limited 2014	NCD	47,454	9.82%	18,060	2.97%
	11.08% LIC Housing Finance Limited 2018	NCD	-	-	39,084	6.42%
	9.90% Housing Development Finance Corporation Limited 2014	NCD	-	-	10,001	1.64%
Housing finance services total			47,454	9.82%	67,145	11.03%
Infrastructure finance services	7.95% Infrastructure Development Finance Company Limited 2014	NCD	35,613	7.37%	34,729	5.71%
	10.00% Infrastructure Development Finance Company Limited 2013	NCD	11,056	2.29%	-	-
	9.28% Power Finance Corporation Limited 2017	NCB	2,034	0.42%	1,973	0.32%
	11.10% Power Finance Corporation Limited 2013	NCD	-	-	27,444	4.51%
Infrastructure finance services total			48,703	10.08%	64,146	10.54%
Others			205,592	42.55%	290,993	47.81%
Net current assets			44,488	9.21%	9,783	1.61%
Grand total			483,176	100.00%	608,636	100.00%

Industry	Pension Return Guarantee Fund V - ULIF 074 29/04/09 PRGF5 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.10% HDFC Bank Limited 2016	NCD	21,112	8.31%	28,514	8.55%
	9.50% State Bank of India 2013	FD	16,000	6.30%	-	-
	9.25% IDBI Bank Limited 2014	NCD	7,005	2.76%	24,748	7.42%
	9.75% State Bank of Bikaner & Jaipur 2014	FD	5,455	2.15%	9,600	2.88%
	11.35% IDBI Bank Limited 2013	NCD	4,054	1.60%	4,086	1.22%
Banking services total			53,626	21.12%	66,948	20.06%
Housing finance services	10.20% LIC Housing Finance Limited 2014	NCD	21,203	8.35%	11,037	3.31%
	9.90% Housing Development Finance Corporation Limited 2014	NCD	-	-	28,003	8.39%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	12,910	3.87%
Housing finance services total			21,203	8.35%	51,949	15.57%
Infrastructure finance services	8.50% Power Finance Corporation Limited 2014	NCD	23,843	9.39%	29,195	8.75%
	7.95% Infrastructure Development Finance Company Limited 2014	NCD	10,882	4.28%	10,612	3.18%
	10.00% Infrastructure Development Finance Company Limited 2013	NCD	7,035	2.77%	7,005	2.10%
	8.15% Infrastructure Development Finance Company Limited 2015	NCD	2,953	1.16%	2,877	0.86%
Infrastructure finance services total			44,713	17.61%	49,688	14.89%
Others			117,053	46.09%	154,129	46.19%
Net current assets			17,364	6.84%	10,950	3.28%
Grand total			253,960	100.00%	333,665	100.00%

Industry	Pension Return Guarantee Fund VI - ULIF 079 17/06/09 PRGF6 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.25% IDBI Bank Limited 2014	NCD	25,019	7.22%	35,637	8.01%
	9.50% State Bank of India 2013	FD	12,300	3.55%	-	-
	9.50% Oriental Bank Of Commerce 2013	FD	4,935	1.42%	6,185	1.39%
	9.10% HDFC Bank Limited 2016	NCD	3,016	0.87%	2,950	0.66%
	10.85% HDFC Bank Limited 2023	NCD	-	-	35,816	8.05%
	9.40% Canara Bank 2013	FD	-	-	3,000	0.67%
Banking services total			45,270	13.07%	83,588	18.78%
Housing finance services	9.50% Housing Development Finance Corporation Limited 2014	NCD	30,037	8.67%	38,730	8.70%
	9.80% LIC Housing Finance Limited 2017	NCD	20,439	5.90%	21,998	4.94%
	10.20% LIC Housing Finance Limited 2014	NCD	11,106	3.21%	15,050	3.38%
Housing finance services total			61,582	17.78%	75,778	17.02%
Infrastructure finance services	8.50% Power Finance Corporation Limited 2014	NCD	20,863	6.02%	22,383	5.03%
	11.40% Infrastructure Development Finance Company Limited 2013	NCD	18,240	5.27%	22,463	5.05%
	7.95% Infrastructure Development Finance Company Limited 2014	NCD	11,871	3.43%	16,400	3.68%
	10.90% Rural Electrification Corporation Limited 2013	NCD	-	-	2,028	0.46%
Infrastructure finance services total			50,974	14.72%	63,274	14.22%
Others			170,168	49.13%	206,613	46.42%
Net current assets			18,353	5.30%	15,852	3.56%
Grand total			346,348	100.00%	445,105	100.00%

Industry	Pension Return Guarantee Fund VII - ULIF 083 16/11/09 PRGF7 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.25% IDBI Bank Limited 2014	NCD	60,046	9.40%	60,385	8.26%
	10.10% Axis Bank Limited 2017	NCD	27,003	4.23%	26,467	3.62%
	9.50% State Bank of India 2013	FD	18,070	2.83%	17,050	2.33%
	9.75% State Bank of Bikaner & Jaipur 2014	FD	14,500	2.27%	9,500	1.30%
	9.50% Punjab National Bank 2014	FD	11,861	1.86%	8,864	1.21%
	9.50% Canara Bank 2013	FD	6,000	0.94%	6,200	0.85%
Banking services total			137,480	21.52%	128,466	17.57%
Housing finance services	9.80% LIC Housing Finance Limited 2015	NCD	50,412	7.89%	-	-
	10.25% ICICI Home Finance Company Limited 2014	NCD	7,051	1.10%	1,001	0.14%
	9.80% LIC Housing Finance Limited 2017	NCD	-	-	50,995	6.97%
	9.90% Housing Development Finance Corporation Limited 2014	NCD	-	-	34,003	4.65%
	10.10% Housing Development Finance Corporation Limited 2017	NCD	-	-	18,286	2.50%
	9.75% LIC Housing Finance Limited 2017	NCD	-	-	13,994	1.91%
Housing finance services total			57,462	8.99%	118,280	16.18%
Infrastructure finance services	9.28% Power Finance Corporation Limited 2017	NCB	48,810	7.64%	47,358	6.48%
	10.00% Infrastructure Development Finance Company Limited 2013	NCD	21,106	3.30%	21,014	2.87%
	7.95% Infrastructure Development Finance Company Limited 2014	NCD	19,785	3.10%	19,294	2.64%
	9.07% Rural Electrification Corporation Limited 2018	NCD	11,106	1.74%	10,753	1.47%
	8.65% Rural Electrification Corporation Limited 2019	NCD	2,973	0.47%	2,864	0.39%
Infrastructure finance services total			103,781	16.25%	101,283	13.85%
Others			308,002	48.21%	352,959	48.27%
Net current assets			32,104	5.03%	30,163	4.13%
Grand total			638,830	100.00%	731,152	100.00%

Industry	Pension Return Guarantee Fund VIII - ULIF 102 12/10/10 PRGF(S1) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% Canara Bank 2020	FD	12,650	8.08%	12,650	8.88%
	9.75% State Bank of Bikaner & Jaipur 2021	FD	12,440	7.94%	12,440	8.73%
Banking services total			25,090	16.02%	25,090	17.60%
Housing finance services	9.60% LIC Housing Finance Limited 2021	NCD	12,226	7.80%	11,899	8.35%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	12,169	7.77%	4,014	2.82%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	2,070	1.32%	2,040	1.43%
Housing finance services total			26,466	16.89%	17,954	12.60%
Others			95,706	61.10%	93,157	65.36%
Net current assets			9,386	5.99%	6,334	4.44%
Grand total			156,648	100.00%	142,535	100.00%

Industry	Pension Return Guarantee Fund IX (10 Yrs) - ULIF 108 22/12/10 PRGF(S2) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2021	FD	3,890	7.85%	3,890	8.70%
	9.50% Canara Bank 2021	FD	3,625	7.31%	3,625	8.11%
Banking services total			7,515	15.16%	7,515	16.81%
Housing finance services	10.25% Housing Development Finance Corporation Limited 2017	NCD	4,141	8.35%	2,040	4.56%
	9.60% LIC Housing Finance Limited 2021	NCD	3,056	6.17%	2,975	6.66%
Housing finance services total			7,197	14.52%	5,015	11.22%
Others			31,589	63.73%	30,204	67.57%
Net current assets			3,266	6.59%	1,964	4.39%
Grand total			49,567	100.00%	44,699	100.00%

Industry	Pension Return Guarantee Fund X (10 Yrs) - ULIF 113 13/01/11 PRGF(S3) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2021	FD	8,550	7.51%	8,600	8.25%
	9.50% Canara Bank 2021	FD	6,970	6.12%	6,950	6.67%
Banking services total			15,520	13.63%	15,550	14.92%
Housing finance services	9.60% LIC Housing Finance Limited 2021	NCD	9,169	8.05%	8,925	8.56%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	9,127	8.02%	9,032	8.67%
Housing finance services total			18,297	16.07%	17,956	17.23%
Others			74,216	65.18%	66,980	64.27%
Net current assets			5,831	5.12%	3,738	3.59%
Grand total			113,863	100.00%	104,225	100.00%

Industry	Pension Return Guarantee Fund XI (10 Yrs) - ULIF 122 19/04/11 PRGF(S4) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2021	FD	1,190	9.09%	1,190	9.04%
	9.50% Canara Bank 2021	FD	900	6.88%	-	-
	9.95% State Bank of India 2026	NCD	636	4.86%	616	4.68%
Banking services total			2,726	20.83%	1,806	13.73%
Housing finance services	9.60% LIC Housing Finance Limited 2021	NCD	1,019	7.79%	992	7.54%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	-	-	1,020	7.75%
Housing finance services total			1,019	7.79%	2,012	15.29%
Others			8,580	65.57%	8,976	68.21%
Net current assets			761	5.82%	366	2.78%
Grand total			13,087	100.00%	13,160	100.00%

Industry	Pension RICH Fund - ULIF 052 17/03/08 PRICH1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,725,838	8.94%	1,314,568	5.45%
	9.76% Canara Bank 2015	FD	372,000	1.93%	-	-
	Indian Bank 2013	CD	336,435	1.74%	-	-
	State Bank of Mysore 2013	CD	238,515	1.24%	-	-
	Bank of Baroda	Equity	199,257	1.03%	331,573	1.37%
	State Bank of India	Equity	2	0.00%	1,013,547	4.20%
	Axis Bank Limited	Equity	1	0.00%	599,538	2.49%
	Punjab National Bank 2013	CD	-	-	575,260	2.38%
	9.85% State Bank of India 2013	FD	-	-	328,123	1.36%
	ICICI Bank Limited 2012	CD	-	-	269,614	1.12%
	ICICI Bank Limited 2013	CD	-	-	262,242	1.09%
	Canara Bank 2012	CD	-	-	261,616	1.08%
	Oriental Bank Of Commerce 2012	CD	-	-	243,735	1.01%
	Oriental Bank Of Commerce	Equity	-	-	192,870	0.80%
	9.70% Canara Bank 2012	FD	-	-	103,857	0.43%
	State Bank of Hyderabad 2012	CD	-	-	97,297	0.40%
	Punjab National Bank	Equity	-	-	51,081	0.21%
Banking services total			2,872,048	14.88%	5,644,922	23.40%
Others			16,241,326	84.15%	18,261,208	75.71%
Net current assets			186,982	0.97%	214,474	0.89%
Grand total			19,300,357	100.00%	24,120,603	100.00%

Industry	Pension RICH Fund II - ULIF 053 17/03/08 PRICH2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	1,234,086	9.01%	1,025,889	5.79%
	Bank of Baroda	Equity	135,059	0.99%	298,213	1.68%
	State Bank of India	Equity	2	0.00%	602,982	3.40%
	Axis Bank Limited	Equity	1	0.00%	354,579	2.00%
	Punjab National Bank 2013	CD	-	-	457,717	2.58%
	Oriental Bank Of Commerce 2012	CD	-	-	243,735	1.37%
	ICICI Bank Limited 2012	CD	-	-	210,468	1.19%
	Canara Bank 2012	CD	-	-	210,213	1.19%
	Oriental Bank Of Commerce	Equity	-	-	147,349	0.83%
	Bank of India 2012	CD	-	-	146,276	0.82%
	Syndicate Bank 2012	CD	-	-	97,610	0.55%
	Punjab National Bank	Equity	-	-	32,921	0.19%
	State Bank of Hyderabad 2012	CD	-	-	2,437	0.01%
	Banking services total			1,369,148	9.99%	3,830,388
Others			12,239,639	89.33%	13,849,002	78.10%
Net current assets			93,268	0.68%	53,132	0.30%
Grand total			13,702,055	100.00%	17,732,522	100.00%

Industry	Pinnacle Fund - ULIF 081 26/10/09 LPinnacle 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	572,454	5.13%	450,142	4.77%
	State Bank of India	Equity	267,252	2.39%	259,369	2.75%
	Axis Bank Limited	Equity	204,902	1.84%	140,554	1.49%
	Kotak Mahindra Bank Limited	Equity	122,907	1.10%	69,194	0.73%
	Bank of Baroda	Equity	56,841	0.51%	-	-
	Punjab National Bank	Equity	47,777	0.43%	61,546	0.65%
Banking services total			1,272,133	11.39%	980,805	10.39%
Others			9,947,549	89.10%	8,161,596	86.43%
Net current assets			(55,380)	(0.50%)	300,338	3.18%
Grand total			11,164,302	100.00%	9,442,739	100.00%

Industry	Pinnacle Fund II - ULIF 105 26/10/10 LPinnacle2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	237,956	5.53%	152,302	5.15%
	State Bank of India	Equity	111,091	2.58%	82,766	2.80%
	Axis Bank Limited	Equity	85,172	1.98%	45,048	1.52%
	Kotak Mahindra Bank Limited	Equity	51,090	1.19%	22,510	0.76%
	Bank of Baroda	Equity	23,628	0.55%	-	-
	Punjab National Bank	Equity	19,860	0.46%	18,355	0.62%
Banking services total			528,797	12.29%	320,981	10.86%
Others			3,666,887	85.23%	2,559,639	86.64%
Net current assets			106,571	2.48%	73,841	2.50%
Grand total			4,302,255	100.00%	2,954,461	100.00%

Industry	Preserver Fund - ULIF 010 17/05/04 LPreserv1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Bank of Baroda 2013	CD	206,902	5.41%	-	-
	9.67% Canara Bank 2015	FD	200,000	5.23%	-	-
	Punjab National Bank 2013	CD	182,118	4.76%	-	-
	State Bank of Mysore 2013	CD	152,863	4.00%	46,090	1.30%
	Corporation Bank 2014	CD	106,686	2.79%	-	-
	Corporation Bank 2013	CD	102,545	2.68%	76,842	2.17%
	9.72% Bank of Baroda 2014	FD	100,000	2.61%	-	-
	10.68% State Bank of India 2014	FD	100,000	2.61%	100,000	2.82%
	9.50% State Bank of Travancore 2014	FD	100,000	2.61%	-	-
	9.90% Canara Bank 2013	FD	100,000	2.61%	-	-
	State Bank of Patiala 2013	CD	98,001	2.56%	-	-
	9.30% Axis Bank Limited 2016	FD	79,900	2.09%	-	-
	Indian Overseas Bank 2014	CD	75,644	1.98%	-	-
	State Bank of Patiala 2014	CD	74,477	1.95%	-	-
	Oriental Bank Of Commerce 2014	CD	74,409	1.95%	-	-
	IDBI Bank Limited 2013	CD	70,794	1.85%	127,233	3.59%
	Axis Bank Limited 2014	CD	70,737	1.85%	-	-
	ICICI Bank Limited 2014	CD	70,666	1.85%	-	-

Industry	Preserver Fund - ULIF 010 17/05/04 LPreserv1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	State Bank of Hyderabad 2014	CD	70,557	1.84%	-	-
	IDBI Bank Limited 2014	CD	70,505	1.84%	-	-
	State Bank of Travancore 2013	CD	67,316	1.76%	-	-
	9.75% Oriental Bank Of Commerce 2013	FD	66,993	1.75%	-	-
	10.10% Union Bank of India 2014	FD	50,000	1.31%	-	-
	9.40% Canara Bank 2013	FD	37,330	0.98%	-	-
	State Bank of Mysore 2014	CD	35,392	0.93%	-	-
	9.60% IDBI Bank Limited 2014	FD	30,000	0.78%	-	-
	9.76% Canara Bank 2015	FD	20,000	0.52%	-	-
	9.50% Bank of India 2014	FD	10,000	0.26%	-	-
	10.79% Canara Bank 2013	FD	-	-	200,000	5.64%
	9.85% State Bank of India 2013	FD	-	-	199,509	5.63%
	UCO Bank 2012	CD	-	-	195,739	5.52%
	9.90% ICICI Bank Limited 2012	FD	-	-	177,944	5.02%
	Central Bank of India 2013	CD	-	-	155,659	4.39%
	Bank of Baroda 2012	CD	-	-	130,555	3.68%
	Bank of India 2012	CD	-	-	124,449	3.51%
	10.80% Punjab National Bank 2013	FD	-	-	101,000	2.85%
	10.91% Corporation Bank 2013	FD	-	-	100,000	2.82%
	Indian Overseas Bank 2013	CD	-	-	97,910	2.76%
	Axis Bank Limited 2012	CD	-	-	96,520	2.72%
	State Bank of Mysore 2012	CD	-	-	84,736	2.39%
	IDBI Bank Limited 2012	CD	-	-	82,481	2.33%
	Axis Bank Limited 2013	CD	-	-	82,086	2.32%
	Punjab National Bank 2012	CD	-	-	78,925	2.23%
	10.00% State Bank of Travancore 2013	FD	-	-	62,396	1.76%
	State Bank of Patiala 2012	CD	-	-	61,835	1.74%
	State Bank of Bikaner & Jaipur 2012	CD	-	-	56,204	1.59%
	Corporation Bank 2012	CD	-	-	52,112	1.47%
	HDFC Bank Limited 2012	CD	-	-	48,609	1.37%
	Dena Bank 2012	CD	-	-	41,981	1.18%
	Oriental Bank Of Commerce 2013	CD	-	-	40,363	1.14%
	10.02% Union Bank of India 2013	FD	-	-	28,159	0.79%
	Oriental Bank Of Commerce 2012	CD	-	-	27,842	0.79%
	10.30% Axis Bank Limited 2013	FD	-	-	27,398	0.77%
	Indian Bank 2012	CD	-	-	9,787	0.28%
Banking services total			2,423,836	63.38%	2,714,362	76.59%
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	272,040	7.11%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	122,717	3.21%	-	-
	LIC Housing Finance Limited 2016	FRN	87,808	2.30%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	38,812	1.01%	-	-
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	8,939	0.25%
Housing finance services total			521,377	13.63%	8,939	0.25%
Others			800,275	20.92%	766,243	21.62%
Net current assets			79,028	2.07%	54,307	1.53%
Grand total			3,824,516	100.00%	3,543,851	100.00%

Industry	Preserver Fund III - ULIF 021 13/03/06 LPreserv3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Bank of Baroda 2013	CD	15,240	7.43%	-	-
	State Bank of Mysore 2013	CD	11,780	5.75%	9,218	4.36%
	9.67% Canara Bank 2015	FD	10,100	4.93%	-	-
	State Bank of Travancore 2013	CD	7,658	3.74%	-	-
	Corporation Bank 2014	CD	7,598	3.71%	-	-
	State Bank of Patiala 2014	CD	6,176	3.01%	-	-
	Oriental Bank Of Commerce 2014	CD	6,170	3.01%	-	-
	9.30% Axis Bank Limited 2016	FD	5,000	2.44%	-	-
	Indian Overseas Bank 2014	CD	4,509	2.20%	-	-
	State Bank of Hyderabad 2014	CD	4,063	1.98%	-	-
	Axis Bank Limited 2014	CD	4,063	1.98%	-	-
	IDBI Bank Limited 2014	CD	4,060	1.98%	-	-
	ICICI Bank Limited 2014	CD	4,059	1.98%	-	-
	IDBI Bank Limited 2013	CD	3,943	1.92%	9,213	4.35%
	Punjab National Bank 2013	CD	2,165	1.06%	4,896	2.31%
	State Bank of Mysore 2014	CD	1,109	0.54%	-	-
	Corporation Bank 2013	CD	95	0.05%	11,408	5.39%
	Indian Bank 2012	CD	-	-	16,540	7.81%
	UCO Bank 2012	CD	-	-	16,540	7.81%
	9.85% State Bank of India 2013	FD	-	-	13,166	6.22%
	9.90% ICICI Bank Limited 2012	FD	-	-	11,743	5.55%
	Central Bank of India 2013	CD	-	-	8,986	4.25%
	Bank of Baroda 2012	CD	-	-	7,482	3.54%
	Punjab National Bank 2012	CD	-	-	7,360	3.48%
	Axis Bank Limited 2012	CD	-	-	6,339	2.99%
	Indian Overseas Bank 2013	CD	-	-	5,797	2.74%
	State Bank of Mysore 2012	CD	-	-	5,549	2.62%
	IDBI Bank Limited 2012	CD	-	-	4,874	2.30%
	10.00% State Bank of Travancore 2013	FD	-	-	4,118	1.95%
	Axis Bank Limited 2013	CD	-	-	3,682	1.74%
	Oriental Bank Of Commerce 2013	CD	-	-	2,844	1.34%
HDFC Bank Limited 2012	CD	-	-	2,831	1.34%	
Corporation Bank 2012	CD	-	-	2,453	1.16%	
Dena Bank 2012	CD	-	-	2,446	1.16%	
10.02% Union Bank of India 2013	FD	-	-	1,858	0.88%	
Oriental Bank Of Commerce 2012	CD	-	-	1,824	0.86%	
10.30% Axis Bank Limited 2013	FD	-	-	1,808	0.85%	
Banking services total			97,790	47.71%	162,976	77.00%
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	19,611	9.57%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	6,984	3.41%	-	-
	LIC Housing Finance Limited 2016	FRN	4,878	2.38%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	1,990	0.97%	-	-
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	993	0.47%
Housing finance services total			33,463	16.32%	993	0.47%
Telecommunication services	Vodafone India Limited 2014	CPM	8,260	4.03%	-	-
	Vodafone India Limited 2013	CPM	-	-	10,187	4.81%
	Vodafone India Limited 2012	CPM	-	-	9,707	4.59%
	Tata Teleservices Limited 2012	CPM	-	-	5,889	2.78%
Telecommunication services total			8,260	4.03%	25,783	12.18%
Others			62,295	30.39%	19,661	9.29%
Net current assets			3,179	1.55%	2,240	1.06%
Grand total			204,987	100.00%	211,653	100.00%

Industry	Preserver Fund IV - ULIF 036 27/08/07 LPreserv4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.67% Canara Bank 2015	FD	20,200	7.58%	-	-
	State Bank of Travancore 2013	CD	16,640	6.25%	-	-
	9.50% IDBI Bank Limited 2013	FD	14,500	5.44%	-	-
	Bank of Baroda 2013	CD	9,590	3.60%	-	-
	Corporation Bank 2014	CD	5,200	1.95%	-	-
	9.30% Axis Bank Limited 2016	FD	5,000	1.88%	-	-
	IDBI Bank Limited 2013	CD	4,882	1.83%	5,344	3.01%
	State Bank of Hyderabad 2014	CD	4,802	1.80%	-	-
	Axis Bank Limited 2014	CD	4,802	1.80%	-	-
	IDBI Bank Limited 2014	CD	4,799	1.80%	-	-
	ICICI Bank Limited 2014	CD	4,797	1.80%	-	-
	State Bank of Mysore 2013	CD	4,241	1.59%	9,218	5.20%
	Indian Overseas Bank 2014	CD	4,233	1.59%	-	-
	Corporation Bank 2013	CD	3,700	1.39%	2,024	1.14%
	Punjab National Bank 2013	CD	2,541	0.95%	3,972	2.24%
	State Bank of Mysore 2014	CD	2,403	0.90%	-	-
	State Bank of Patiala 2014	CD	1,843	0.69%	-	-
	Oriental Bank Of Commerce 2014	CD	1,842	0.69%	-	-
	Indian Bank 2012	CD	-	-	13,800	7.79%
	UCO Bank 2012	CD	-	-	13,800	7.79%
	9.85% State Bank of India 2013	FD	-	-	8,910	5.03%
	9.90% ICICI Bank Limited 2012	FD	-	-	7,947	4.48%
	Central Bank of India 2013	CD	-	-	7,624	4.30%
	Punjab National Bank 2012	CD	-	-	6,528	3.68%
	Bank of Baroda 2012	CD	-	-	6,426	3.63%
	Oriental Bank Of Commerce 2013	CD	-	-	5,229	2.95%
	Indian Overseas Bank 2013	CD	-	-	4,693	2.65%
	State Bank of Bikaner & Jaipur 2012	CD	-	-	4,684	2.64%
	Axis Bank Limited 2013	CD	-	-	4,603	2.60%
	Axis Bank Limited 2012	CD	-	-	4,322	2.44%
	IDBI Bank Limited 2012	CD	-	-	4,014	2.26%
	State Bank of Patiala 2012	CD	-	-	3,769	2.13%
	State Bank of Mysore 2012	CD	-	-	3,762	2.12%
10.00% State Bank of Travancore 2013	FD	-	-	2,787	1.57%	
HDFC Bank Limited 2012	CD	-	-	2,343	1.32%	
Corporation Bank 2012	CD	-	-	2,061	1.16%	
Dena Bank 2012	CD	-	-	2,055	1.16%	
10.02% Union Bank of India 2013	FD	-	-	1,258	0.71%	
Oriental Bank Of Commerce 2012	CD	-	-	1,248	0.70%	
10.30% Axis Bank Limited 2013	FD	-	-	1,224	0.69%	
Banking services total			116,016	43.56%	133,642	75.40%
Housing finance services	Housing Development Finance Corporation Limited 2013	CPM	24,476	9.19%	-	-
	9.00% LIC Housing Finance Limited 2017	NCD	6,984	2.62%	-	-
	LIC Housing Finance Limited 2016	FRN	4,878	1.83%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	2,986	1.12%	-	-
Housing finance services total			39,324	14.77%	-	-
Telecommunication services	Vodafone India Limited 2014	CPM	9,637	3.62%	-	-
	Vodafone India Limited 2013	CPM	-	-	8,334	4.70%
	Vodafone India Limited 2012	CPM	-	-	6,310	3.56%
	Tata Teleservices Limited 2012	CPM	-	-	3,926	2.21%
Telecommunication services total			9,637	3.62%	18,570	10.48%
Others			87,289	32.78%	21,045	11.87%
Net current assets			14,055	5.28%	3,994	2.25%
Grand total			266,320	100.00%	177,250	100.00%

Industry	Protector Fund - ULIF 003 22/10/01 LProtect1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	10.68% State Bank of India 2014	FD	300,000	3.36%	300,000	3.41%
	Indian Overseas Bank 2014	CD	290,798	3.26%	-	-
	Oriental Bank Of Commerce 2014	CD	266,758	2.99%	-	-
	9.76% Canara Bank 2015	FD	200,500	2.25%	-	-
	State Bank of Mysore 2014	CD	177,264	1.98%	-	-
	State Bank of Hyderabad 2014	CD	105,563	1.18%	-	-
	9.72% Bank of Baroda 2014	FD	100,000	1.12%	-	-
	9.90% Canara Bank 2013	FD	100,000	1.12%	200,000	2.27%
	10.10% Axis Bank Limited 2013	FD	100,000	1.12%	100,000	1.14%
	9.67% Canara Bank 2015	FD	100,000	1.12%	-	-
	Corporation Bank 2014	CD	89,013	1.00%	-	-
	ICICI Bank Limited 2014	CD	82,006	0.92%	-	-
	UCO Bank 2014	CD	61,686	0.69%	-	-
	Axis Bank Limited 2013	CD	61,303	0.69%	-	-
	9.15% Axis Bank Limited 2022	NCD	51,446	0.58%	-	-
	9.50% Bank of India 2014	FD	50,000	0.56%	-	-
	Bank of Baroda 2014	CD	43,930	0.49%	-	-
	Central Bank of India 2014	CD	43,249	0.48%	-	-
	State Bank of Travancore 2013	CD	26,862	0.30%	-	-
	8.95% HDFC Bank Limited 2022	NCD	24,996	0.28%	-	-
	Oriental Bank Of Commerce 2013	CD	-	-	306,416	3.48%
	10.91% Punjab National Bank 2013	FD	-	-	300,300	3.41%
	ICICI Bank Limited 2013	CD	-	-	271,600	3.09%
	10.60% Canara Bank 2013	FD	-	-	250,000	2.84%
	Punjab National Bank 2013	CD	-	-	215,856	2.45%
	10.79% Canara Bank 2013	FD	-	-	200,000	2.27%
	10.91% Corporation Bank 2013	FD	-	-	200,000	2.27%
	9.85% State Bank of India 2013	FD	-	-	190,526	2.17%
	Bank of India 2013	CD	-	-	184,492	2.10%
	Bank of India 2012	CD	-	-	146,464	1.67%
	Corporation Bank 2012	CD	-	-	134,066	1.52%
	Andhra Bank 2013	CD	-	-	122,784	1.40%
	HDFC Bank Limited 2012	CD	-	-	119,181	1.36%
	10.10% Union Bank of India 2014	FD	-	-	100,000	1.14%
	9.75% Oriental Bank Of Commerce 2013	FD	-	-	86,428	0.98%
	Indian Bank 2012	CD	-	-	82,604	0.94%
	Axis Bank Limited 2012	CD	-	-	81,319	0.92%
	10.80% Canara Bank 2013	FD	-	-	80,000	0.91%
	Bank of Baroda 2012	CD	-	-	79,568	0.90%
	10.02% Union Bank of India 2013	FD	-	-	74,040	0.84%
	Union Bank of India 2012	CD	-	-	73,259	0.83%
	Corporation Bank 2013	CD	-	-	60,061	0.68%
	10.30% Axis Bank Limited 2013	FD	-	-	53,085	0.60%
	Central Bank of India 2013	CD	-	-	45,681	0.52%
	Federal Bank Limited 2013	CD	-	-	45,645	0.52%
	IDBI Bank Limited 2012	CD	-	-	44,724	0.51%
	Indian Overseas Bank 2013	CD	-	-	36,970	0.42%
	State Bank of Patiala 2012	CD	-	-	33,763	0.38%
	State Bank of Mysore 2012	CD	-	-	24,482	0.28%
	UCO Bank 2012	CD	-	-	23,489	0.27%
	IDBI Bank Limited 2013	CD	-	-	23,460	0.27%
	Vijaya Bank 2013	CD	-	-	16,494	0.19%
Banking services total			2,275,373	25.48%	4,306,758	48.97%

Industry	Protector Fund - ULIF 003 22/10/01 LProtect1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	238,833	2.67%	233,387	2.65%
	9.57% LIC Housing Finance Limited 2017	NCD	126,674	1.42%	-	-
	9.25% Housing Development Finance Corporation Limited 2018	NCD	93,302	1.04%	-	-
	9.75% LIC Housing Finance Limited 2014	NCD	92,509	1.04%	101,560	1.15%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	88,313	0.99%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	64,749	0.73%	67,889	0.77%
	9.75% LIC Housing Finance Limited 2015	NCD	58,683	0.66%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	50,695	0.57%	50,226	0.57%
	9.75% LIC Housing Finance Limited 2017	NCD	49,937	0.56%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	48,220	0.54%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	48,015	0.54%	-	-
	Housing Development Finance Corporation Limited 2016	FRN	46,000	0.52%	46,000	0.52%
	9.20% Housing Development Finance Corporation Limited 2018	NCD	43,061	0.48%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	41,535	0.47%	40,305	0.46%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	41,444	0.46%	40,663	0.46%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	38,469	0.43%	38,026	0.43%
	9.90% LIC Housing Finance Limited 2016	NCD	37,696	0.42%	37,176	0.42%
	9.60% Housing Development Finance Corporation Limited 2014	NCD	27,096	0.30%	-	-
	9.70% LIC Housing Finance Limited 2017	NCD	24,419	0.27%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	20,349	0.23%	-	-
	9.68% Housing Development Finance Corporation Limited 2015	NCD	20,138	0.23%	77,035	0.88%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	18,154	0.20%	21,740	0.25%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	15,095	0.17%	-	-
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	82,273	0.94%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	50,907	0.58%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	40,715	0.46%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	27,810	0.32%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	25,801	0.29%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	23,825	0.27%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	14,956	0.17%
7.99% LIC Housing Finance Limited 2013	NCD	-	-	3,919	0.04%	
Housing finance services total			1,333,386	14.93%	1,024,213	11.65%
Others			4,889,619	54.75%	3,136,232	35.66%
Net current assets			432,368	4.84%	327,141	3.72%
Grand total			8,930,746	100.00%	8,794,343	100.00%

Industry	Protector Fund II - ULIF 016 17/05/04 LProtect2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	10.68% State Bank of India 2014	FD	250,000	6.60%	100,000	2.78%
	9.76% Canara Bank 2015	FD	250,000	6.60%	-	-
	Indian Overseas Bank 2014	CD	126,810	3.35%	-	-
	Oriental Bank Of Commerce 2014	CD	110,691	2.92%	-	-
	9.50% Union Bank of India 2016	FD	100,100	2.64%	-	-
	State Bank of Mysore 2014	CD	73,581	1.94%	-	-
	State Bank of Hyderabad 2014	CD	55,120	1.45%	-	-
	Corporation Bank 2014	CD	36,949	0.97%	-	-
	ICICI Bank Limited 2014	CD	34,802	0.92%	-	-
	Axis Bank Limited 2013	CD	32,432	0.86%	-	-
	IDBI Bank Limited 2013	CD	26,759	0.71%	10,054	0.28%
	9.15% Axis Bank Limited 2022	NCD	22,192	0.59%	-	-
	UCO Bank 2014	CD	19,208	0.51%	-	-
	Bank of Baroda 2014	CD	18,235	0.48%	-	-
	Central Bank of India 2014	CD	17,116	0.45%	-	-
	9.15% ICICI Bank Limited 2022	NCD	11,110	0.29%	-	-
	State Bank of Travancore 2013	CD	10,649	0.28%	-	-
	9.50% Bank of India 2014	FD	10,000	0.26%	-	-
	8.95% HDFC Bank Limited 2022	NCD	5,999	0.16%	-	-
	10.91% Punjab National Bank 2013	FD	-	-	200,200	5.57%
	9.90% Canara Bank 2013	FD	-	-	200,000	5.57%
	9.85% State Bank of India 2013	FD	-	-	199,342	5.55%
	Oriental Bank Of Commerce 2013	CD	-	-	144,426	4.02%
	ICICI Bank Limited 2013	CD	-	-	111,164	3.09%
	10.60% Canara Bank 2013	FD	-	-	110,000	3.06%
	Punjab National Bank 2013	CD	-	-	78,241	2.18%
	Bank of India 2013	CD	-	-	75,775	2.11%
	Bank of India 2012	CD	-	-	60,050	1.67%
	Andhra Bank 2013	CD	-	-	50,300	1.40%
	10.10% Axis Bank Limited 2013	FD	-	-	50,000	1.39%
	10.10% Union Bank of India 2014	FD	-	-	50,000	1.39%
	HDFC Bank Limited 2012	CD	-	-	48,805	1.36%
	Corporation Bank 2012	CD	-	-	37,062	1.03%
	9.75% Oriental Bank Of Commerce 2013	FD	-	-	35,123	0.98%
	Axis Bank Limited 2012	CD	-	-	33,311	0.93%
	Bank of Baroda 2012	CD	-	-	32,511	0.91%
	10.02% Union Bank of India 2013	FD	-	-	30,089	0.84%
	Union Bank of India 2012	CD	-	-	29,850	0.83%
	10.30% Axis Bank Limited 2013	FD	-	-	29,701	0.83%
	10.80% Canara Bank 2013	FD	-	-	20,000	0.56%
	IDBI Bank Limited 2012	CD	-	-	18,991	0.53%
	Corporation Bank 2013	CD	-	-	18,832	0.52%
	Central Bank of India 2013	CD	-	-	18,708	0.52%
	Federal Bank Limited 2013	CD	-	-	18,657	0.52%
	Indian Overseas Bank 2013	CD	-	-	15,132	0.42%
	State Bank of Mysore 2012	CD	-	-	9,989	0.28%
	Vijaya Bank 2013	CD	-	-	7,069	0.20%
	Indian Bank 2012	CD	-	-	4,502	0.13%
	UCO Bank 2012	CD	-	-	1,272	0.04%
	9.70% Canara Bank 2012	FD	-	-	610	0.02%
Banking services total			1,211,752	31.97%	1,849,766	51.50%

Industry	Protector Fund II - ULIF 016 17/05/04 LProtect2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	73,167	1.93%	96,160	2.68%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	55,337	1.46%	28,372	0.79%
	9.25% Housing Development Finance Corporation Limited 2018	NCD	40,130	1.06%	-	-
	9.60% Housing Development Finance Corporation Limited 2017	NCD	36,543	0.96%	-	-
	9.90% LIC Housing Finance Limited 2016	NCD	27,508	0.73%	27,128	0.76%
	9.20% Housing Development Finance Corporation Limited 2018	NCD	23,033	0.61%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	21,292	0.56%	21,095	0.59%
	9.75% LIC Housing Finance Limited 2017	NCD	20,382	0.54%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	20,091	0.53%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	19,006	0.50%	-	-
	Housing Development Finance Corporation Limited 2016	FRN	19,000	0.50%	19,000	0.53%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	16,421	0.43%	15,935	0.44%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	16,197	0.43%	16,011	0.45%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	16,173	0.43%	15,868	0.44%
	9.60% Housing Development Finance Corporation Limited 2014	NCD	13,046	0.34%	-	-
	9.70% LIC Housing Finance Limited 2017	NCD	10,175	0.27%	-	-
	9.75% LIC Housing Finance Limited 2015	NCD	10,111	0.27%	-	-
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	8,472	0.22%	7,609	0.21%
	9.70% Housing Development Finance Corporation Limited 2017	NCD	8,140	0.21%	-	-
	9.55% Housing Development Finance Corporation Limited 2015	NCD	8,051	0.21%	-	-
	9.68% Housing Development Finance Corporation Limited 2015	NCD	5,034	0.13%	31,014	0.86%
	9.57% LIC Housing Finance Limited 2017	NCD	2,027	0.05%	-	-
	9.75% LIC Housing Finance Limited 2014	NCD	-	-	41,819	1.16%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	33,301	0.93%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	20,558	0.57%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	15,889	0.44%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	11,918	0.33%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	9,923	0.28%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	8,935	0.25%
	7.99% LIC Housing Finance Limited 2013	NCD	-	-	1,960	0.05%
Housing finance services total			469,335	12.38%	422,494	11.76%
Others			1,928,110	50.86%	1,195,963	33.29%
Net current assets			181,491	4.79%	123,895	3.45%
Grand total			3,790,689	100.00%	3,592,119	100.00%

Industry	Protector Fund III - ULIF 024 13/03/06 LProtect3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Overseas Bank 2014	CD	16,472	3.69%	-	-
	Oriental Bank Of Commerce 2014	CD	14,629	3.28%	-	-
	9.67% Canara Bank 2015	FD	10,100	2.26%	-	-
	9.50% Bank of India 2014	FD	10,000	2.24%	-	-
	9.76% Canara Bank 2015	FD	10,000	2.24%	-	-
	State Bank of Mysore 2014	CD	9,755	2.19%	-	-
	State Bank of Hyderabad 2014	CD	7,283	1.63%	-	-
	9.75% Oriental Bank Of Commerce 2013	FD	6,109	1.37%	4,955	1.01%
	Corporation Bank 2014	CD	4,852	1.09%	-	-
	UCO Bank 2014	CD	4,156	0.93%	-	-
	ICICI Bank Limited 2014	CD	4,073	0.91%	-	-
	8.95% HDFC Bank Limited 2022	NCD	3,999	0.90%	-	-
	IDBI Bank Limited 2013	CD	3,192	0.72%	3,351	0.68%
	9.15% Axis Bank Limited 2022	NCD	3,026	0.68%	-	-
	Axis Bank Limited 2013	CD	3,000	0.67%	-	-
	Central Bank of India 2014	CD	2,761	0.62%	-	-
	Bank of Baroda 2014	CD	2,394	0.54%	-	-
	State Bank of Travancore 2013	CD	1,631	0.37%	-	-
	Punjab National Bank 2013	CD	-	-	45,947	9.38%
	10.80% Canara Bank 2013	FD	-	-	40,000	8.17%
	Oriental Bank Of Commerce 2013	CD	-	-	20,456	4.18%
	ICICI Bank Limited 2013	CD	-	-	15,427	3.15%
	Bank of India 2013	CD	-	-	12,520	2.56%
	IDBI Bank Limited 2012	CD	-	-	9,875	2.02%
	Corporation Bank 2012	CD	-	-	9,514	1.94%
	Bank of India 2012	CD	-	-	8,276	1.69%
	Indian Bank 2012	CD	-	-	7,732	1.58%
	Andhra Bank 2013	CD	-	-	6,938	1.42%
	HDFC Bank Limited 2012	CD	-	-	6,735	1.38%
	Axis Bank Limited 2012	CD	-	-	4,605	0.94%
	Bank of Baroda 2012	CD	-	-	4,491	0.92%
	10.02% Union Bank of India 2013	FD	-	-	4,245	0.87%
10.30% Axis Bank Limited 2013	FD	-	-	4,190	0.86%	
Union Bank of India 2012	CD	-	-	4,097	0.84%	
State Bank of Patiala 2012	CD	-	-	3,751	0.77%	
Corporation Bank 2013	CD	-	-	2,638	0.54%	
Central Bank of India 2013	CD	-	-	2,543	0.52%	
Federal Bank Limited 2013	CD	-	-	2,536	0.52%	
Vijaya Bank 2013	CD	-	-	2,356	0.48%	
UCO Bank 2012	CD	-	-	2,251	0.46%	
Indian Overseas Bank 2013	CD	-	-	2,084	0.43%	
State Bank of Mysore 2012	CD	-	-	1,371	0.28%	
Banking services total			117,432	26.33%	232,885	47.56%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	17,278	3.87%	14,024	2.86%
	9.70% LIC Housing Finance Limited 2017	NCD	7,122	1.60%	-	-
	9.57% LIC Housing Finance Limited 2017	NCD	6,080	1.36%	-	-
	9.75% LIC Housing Finance Limited 2014	NCD	6,033	1.35%	5,974	1.22%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	5,075	1.14%	-	-
	9.25% Housing Development Finance Corporation Limited 2018	NCD	5,016	1.12%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	3,408	0.76%	4,053	0.83%
	9.75% LIC Housing Finance Limited 2017	NCD	3,057	0.69%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	3,042	0.68%	3,014	0.62%
	9.39% LIC Housing Finance Limited 2015	NCD	3,014	0.68%	-	-
	Housing Development Finance Corporation Limited 2016	FRN	3,000	0.67%	3,000	0.61%
9.70% Housing Development Finance Corporation Limited 2016	NCD	2,025	0.45%	2,001	0.41%	

Industry	Protector Fund III - ULIF 024 13/03/06 LProtect3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.60% Housing Development Finance Corporation Limited 2016	NCD	2,022	0.45%	1,984	0.41%
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	1,210	0.27%	1,087	0.22%
	9.75% LIC Housing Finance Limited 2015	NCD	1,011	0.23%	-	-
	9.55% Housing Development Finance Corporation Limited 2015	NCD	1,006	0.23%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	1,004	0.22%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	966	0.22%	1,875	0.38%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	4,897	1.00%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	-	-	4,002	0.82%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	2,937	0.60%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	1,986	0.41%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	1,986	0.41%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	993	0.20%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	992	0.20%
Housing finance services total			71,368	16.00%	54,805	11.19%
Others			239,727	53.74%	186,524	38.09%
Net current assets			17,523	3.93%	15,426	3.15%
Grand total			446,049	100.00%	489,640	100.00%

Industry	Protector Fund IV - ULIF 041 27/08/07 LProtect4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	240,600	6.03%	-	-
	10.68% State Bank of India 2014	FD	150,000	3.76%	150,000	4.11%
	Indian Overseas Bank 2014	CD	132,700	3.32%	-	-
	Oriental Bank Of Commerce 2014	CD	116,095	2.91%	-	-
	9.90% Canara Bank 2013	FD	100,000	2.51%	200,000	5.48%
	State Bank of Mysore 2014	CD	77,205	1.93%	-	-
	State Bank of Hyderabad 2014	CD	69,082	1.73%	-	-
	10.10% Union Bank of India 2014	FD	50,000	1.25%	50,000	1.37%
	Central Bank of India 2014	CD	40,765	1.02%	-	-
	Axis Bank Limited 2013	CD	38,900	0.97%	-	-
	Corporation Bank 2014	CD	38,722	0.97%	-	-
	ICICI Bank Limited 2014	CD	36,097	0.90%	-	-
	IDBI Bank Limited 2013	CD	27,886	0.70%	16,757	0.46%
	State Bank of Travancore 2013	CD	25,518	0.64%	-	-
	9.15% Axis Bank Limited 2022	NCD	23,201	0.58%	-	-
	UCO Bank 2014	CD	22,902	0.57%	-	-
	Bank of Baroda 2014	CD	19,156	0.48%	-	-
	9.50% Bank of India 2014	FD	10,000	0.25%	-	-
	8.95% HDFC Bank Limited 2022	NCD	6,999	0.18%	-	-
	10.91% Punjab National Bank 2013	FD	-	-	200,200	5.48%
	Oriental Bank Of Commerce 2013	CD	-	-	127,470	3.49%
	10.60% Canara Bank 2013	FD	-	-	110,000	3.01%
	ICICI Bank Limited 2013	CD	-	-	108,982	2.98%
	10.80% Punjab National Bank 2013	FD	-	-	101,000	2.77%
	Bank of India 2013	CD	-	-	81,746	2.24%
	9.85% State Bank of India 2013	FD	-	-	70,092	1.92%
	Corporation Bank 2012	CD	-	-	64,440	1.76%
	Bank of India 2012	CD	-	-	58,988	1.62%
	Indian Bank 2012	CD	-	-	50,110	1.37%
	Andhra Bank 2013	CD	-	-	49,110	1.34%
	HDFC Bank Limited 2012	CD	-	-	48,317	1.32%
	9.75% Oriental Bank Of Commerce 2013	FD	-	-	33,493	0.92%
	Axis Bank Limited 2012	CD	-	-	32,528	0.89%

Industry	Protector Fund IV - ULIF 041 27/08/07 LProtect4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Bank of Baroda 2012	CD	-	-	32,218	0.88%
	Union Bank of India 2012	CD	-	-	30,240	0.83%
	Punjab National Bank 2013	CD	-	-	29,471	0.81%
	10.02% Union Bank of India 2013	FD	-	-	28,692	0.79%
	10.30% Axis Bank Limited 2013	FD	-	-	28,322	0.78%
	IDBI Bank Limited 2012	CD	-	-	28,107	0.77%
	10.80% Canara Bank 2013	FD	-	-	20,000	0.55%
	9.80% Bank of India 2012	FD	-	-	19,829	0.54%
	Corporation Bank 2013	CD	-	-	18,650	0.51%
	Central Bank of India 2013	CD	-	-	18,617	0.51%
	Federal Bank Limited 2013	CD	-	-	18,566	0.51%
	Indian Overseas Bank 2013	CD	-	-	14,951	0.41%
	UCO Bank 2012	CD	-	-	14,191	0.39%
	Vijaya Bank 2013	CD	-	-	11,782	0.32%
	State Bank of Mysore 2012	CD	-	-	10,087	0.28%
Banking services total			1,225,828	30.71%	1,876,956	51.40%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	115,867	2.90%	91,151	2.50%
	9.57% LIC Housing Finance Limited 2017	NCD	53,710	1.35%	-	-
	9.25% Housing Development Finance Corporation Limited 2018	NCD	42,136	1.06%	-	-
	9.75% LIC Housing Finance Limited 2014	NCD	40,221	1.01%	39,828	1.09%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	37,558	0.94%	-	-
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	26,127	0.65%	27,358	0.75%
	9.75% LIC Housing Finance Limited 2015	NCD	25,295	0.63%	-	-
	9.75% LIC Housing Finance Limited 2017	NCD	21,402	0.54%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	21,096	0.53%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	20,278	0.51%	20,090	0.55%
	9.18% Housing Development Finance Corporation Limited 2018	NCD	19,006	0.48%	-	-
	9.20% Housing Development Finance Corporation Limited 2018	NCD	18,025	0.45%	-	-
	Housing Development Finance Corporation Limited 2016	FRN	18,000	0.45%	18,000	0.49%
	9.60% Housing Development Finance Corporation Limited 2014	NCD	17,060	0.43%	-	-
	7.50% Housing Development Finance Corporation Limited 2015	NCD	16,421	0.41%	15,935	0.44%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	15,185	0.38%	15,010	0.41%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	15,162	0.38%	14,877	0.41%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	12,083	0.30%	30,014	0.82%
	9.70% LIC Housing Finance Limited 2017	NCD	11,192	0.28%	-	-
	9.55% Housing Development Finance Corporation Limited 2015	NCD	10,064	0.25%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	8,140	0.20%	-	-
	0.00% Housing Development Finance Corporation Limited 2016	ZCB	7,262	0.18%	6,522	0.18%
	9.90% LIC Housing Finance Limited 2016	NCD	7,132	0.18%	7,033	0.19%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	31,342	0.86%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	19,580	0.54%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	15,889	0.44%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	10,925	0.30%
	7.45% LIC Housing Finance Limited 2012	NCD	-	-	9,923	0.27%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	8,935	0.24%
	9.85% LIC Housing Finance Limited 2013	NCD	-	-	5,982	0.16%
	7.99% LIC Housing Finance Limited 2013	NCD	-	-	980	0.03%
Housing finance services total			578,422	14.49%	389,373	10.66%
Others			1,993,860	49.95%	1,232,645	33.76%
Net current assets			193,461	4.85%	152,482	4.18%
Grand total			3,991,570	100.00%	3,651,455	100.00%

Industry	Return Guarantee Fund - ULIF 054 18/12/08 LRGF1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% Canara Bank 2013	FD	35,917	7.82%	40,677	7.40%
	9.50% Oriental Bank Of Commerce 2013	FD	34,046	7.41%	45,216	8.23%
	11.35% IDBI Bank Limited 2013	NCD	20,268	4.41%	20,432	3.72%
	9.25% IDBI Bank Limited 2014	NCD	20,015	4.36%	28,708	5.23%
	9.50% State Bank of Patiala 2013	FD	19,310	4.20%	19,310	3.51%
	9.50% State Bank of India 2013	FD	12,050	2.62%	12,950	2.36%
	9.50% IDBI Bank Limited 2013	FD	-	-	520	0.09%
Banking services total			141,606	30.83%	167,812	30.54%
Housing finance services	10.20% LIC Housing Finance Limited 2014	NCD	40,386	8.79%	43,144	7.85%
	10.25% ICICI Home Finance Company Limited 2014	NCD	10,073	2.19%	10,012	1.82%
	9.37% LIC Housing Finance Limited 2014	NCD	3,009	0.66%	-	-
	10.00% ICICI Home Finance Company Limited 2013	NCD	-	-	32,863	5.98%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	2,993	0.54%
Housing finance services total			53,468	11.64%	89,012	16.20%
Refinery	10.90% Reliance Gas Transportation Infrastructure Limited 2014	NCD	43,422	9.46%	43,228	7.87%
	11.45% Reliance Industries Limited 2013	NCD	8,116	1.77%	15,357	2.80%
Refinery total			51,537	11.22%	58,584	10.66%
Others			156,510	34.08%	182,380	33.20%
Net current assets			56,122	12.22%	51,629	9.40%
Grand total			459,244	100.00%	549,418	100.00%

Industry	Return Guarantee Fund II - ULIF 063 27/01/09 LRGF(T2) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% State Bank of India 2013	FD	38,564	7.59%	48,064	8.34%
	9.25% IDBI Bank Limited 2014	NCD	25,019	4.92%	24,748	4.29%
	9.50% IDBI Bank Limited 2013	FD	22,459	4.42%	28,859	5.01%
	9.50% Oriental Bank Of Commerce 2013	FD	8,423	1.66%	8,423	1.46%
	9.75% State Bank of Bikaner & Jaipur 2014	FD	1,550	0.31%	-	-
	9.50% Canara Bank 2013	FD	-	-	1,786	0.31%
Banking services total			96,015	18.89%	111,879	19.42%
Housing finance services	10.25% ICICI Home Finance Company Limited 2014	NCD	47,342	9.32%	54,066	9.38%
	10.20% LIC Housing Finance Limited 2014	NCD	22,212	4.37%	22,074	3.83%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	10,352	2.04%	10,202	1.77%
	10.35% Housing Development Finance Corporation Limited 2017	NCD	3,117	0.61%	3,072	0.53%
	9.75% LIC Housing Finance Limited 2017	NCD	-	-	7,997	1.39%
Housing finance services total			83,023	16.34%	97,411	16.90%
Refinery	10.90% Reliance Gas Transportation Infrastructure Limited 2014	NCD	47,461	9.34%	53,281	9.25%
	11.45% Reliance Industries Limited 2013	NCD	30,434	5.99%	35,832	6.22%
Refinery total			77,895	15.33%	89,113	15.46%
Others			204,535	40.25%	233,671	40.55%
Net current assets			46,681	9.19%	44,172	7.67%
Grand total			508,149	100.00%	576,246	100.00%

Industry	Return Guarantee Fund III - ULIF 066 26/02/09 LRGF(T3) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.25% IDBI Bank Limited 2014	NCD	34,026	7.17%	49,496	8.24%
	9.50% State Bank of India 2013	FD	23,719	5.00%	29,119	4.85%
	9.50% Canara Bank 2013	FD	18,690	3.94%	20,900	3.48%
	9.50% Oriental Bank Of Commerce 2013	FD	18,632	3.93%	21,722	3.62%
	9.50% State Bank of Patiala 2013	FD	18,231	3.84%	19,531	3.25%
	10.85% HDFC Bank Limited 2023	NCD	13,926	2.93%	13,694	2.28%
	11.35% IDBI Bank Limited 2013	NCD	6,080	1.28%	6,130	1.02%
	9.50% IDBI Bank Limited 2013	FD	105	0.02%	75	0.01%
	9.40% Canara Bank 2013	FD	-	-	16,500	2.75%
	Banking services total			133,410	28.12%	177,167

Industry	Return Guarantee Fund III - ULIF 066 26/02/09 LRGF(T3) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Housing finance services	9.37% LIC Housing Finance Limited 2014	NCD	44,135	9.30%	-	-
	8.25% ICICI Home Finance Company Limited 2014	NCD	42,533	8.96%	52,089	8.67%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	26,914	5.67%	26,526	4.42%
	10.35% Housing Development Finance Corporation Limited 2017	NCD	1,039	0.22%	1,024	0.17%
	9.85% LIC Housing Finance Limited 2014	NCD	-	-	54,868	9.13%
	10.25% ICICI Home Finance Company Limited 2014	NCD	-	-	3,004	0.50%
Housing finance services total			114,622	24.16%	137,511	22.89%
Others			178,841	37.69%	244,829	40.76%
Net current assets			47,630	10.04%	41,144	6.85%
Grand total			474,502	100.00%	600,650	100.00%

Industry	Return Guarantee Fund IV - ULIF 069 31/03/09 LRGF(T4) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.50% Canara Bank 2013	FD	17,445	9.34%	19,645	7.42%
	9.50% Oriental Bank Of Commerce 2013	FD	16,804	9.00%	25,134	9.50%
	9.25% IDBI Bank Limited 2014	NCD	15,011	8.04%	22,768	8.60%
	9.50% State Bank of India 2013	FD	5,136	2.75%	2,636	1.00%
	9.50% Punjab National Bank 2014	FD	4,300	2.30%	4,300	1.62%
	9.50% State Bank of Patiala 2013	FD	1,423	0.76%	1,423	0.54%
	9.50% IDBI Bank Limited 2013	FD	-	-	1,073	0.41%
	Banking services total		60,119	32.20%	76,979	29.09%
Housing finance services	9.50% Housing Development Finance Corporation Limited 2014	NCD	17,021	9.12%	-	-
	11.08% LIC Housing Finance Limited 2018	NCD	12,931	6.93%	12,676	4.79%
	10.20% LIC Housing Finance Limited 2014	NCD	5,048	2.70%	13,043	4.93%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	-	-	16,323	6.17%
Housing finance services total		35,000	18.75%	42,043	15.89%	
Others			70,857	37.95%	133,778	50.56%
Net current assets			20,730	11.10%	11,818	4.47%
Grand total			186,706	100.00%	264,618	100.00%

Industry	Return Guarantee Fund V - ULIF 073 29/04/09 LRGF(T5) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2014	FD	7,840	9.20%	9,600	8.47%
	9.10% HDFC Bank Limited 2016	NCD	7,037	8.25%	6,883	6.07%
	9.50% State Bank of Patiala 2013	FD	4,514	5.29%	9,814	8.66%
	9.25% IDBI Bank Limited 2014	NCD	4,003	4.70%	8,909	7.86%
	9.50% State Bank of India 2013	FD	1,775	2.08%	-	-
	9.50% Punjab National Bank 2014	FD	900	1.06%	3,400	3.00%
Banking services total		26,070	30.58%	38,606	34.07%	
Infrastructure finance services	11.40% Infrastructure Development Finance Company Limited 2013	NCD	5,067	5.94%	6,126	5.41%
	8.50% Power Finance Corporation Limited 2014	NCD	3,974	4.66%	-	-
	10.00% Infrastructure Development Finance Company Limited 2013	NCD	3,015	3.54%	3,002	2.65%
Infrastructure finance services total		12,056	14.14%	9,128	8.05%	
Others			41,182	48.30%	60,580	53.46%
Net current assets			5,955	6.98%	5,013	4.42%
Grand total			85,262	100.00%	113,327	100.00%

Industry	Return Guarantee Fund VI - ULIF 078 17/06/09 LRGF(T6) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.20% Canara Bank 2015	FD	8,310	9.39%	10,000	9.00%
	9.50% State Bank of Patiala 2013	FD	8,166	9.23%	10,066	9.06%
	9.25% IDBI Bank Limited 2014	NCD	8,006	9.05%	8,909	8.02%
	9.50% Punjab National Bank 2014	FD	3,940	4.45%	3,900	3.51%
	9.10% HDFC Bank Limited 2016	NCD	2,011	2.27%	1,966	1.77%
Banking services total			30,433	34.39%	34,842	31.37%
Housing finance services	10.20% LIC Housing Finance Limited 2014	NCD	6,058	6.85%	6,020	5.42%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	4,141	4.68%	6,121	5.51%
Housing finance services total			10,199	11.53%	12,141	10.93%
Others			40,930	46.25%	58,592	52.75%
Net current assets			6,927	7.83%	5,495	4.95%
Grand total			88,489	100.00%	111,070	100.00%

Industry	Return Guarantee Fund VII - ULIF 082 16/11/09 LRGF(T7) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.25% IDBI Bank Limited 2014	NCD	3,002	8.17%	2,970	6.90%
	9.50% Punjab National Bank 2014	FD	2,810	7.65%	2,850	6.62%
	9.50% State Bank of Patiala 2013	FD	2,486	6.77%	3,736	8.68%
	9.50% State Bank of India 2013	FD	2,455	6.68%	1,600	3.72%
	10.10% Axis Bank Limited 2017	NCD	1,039	2.83%	1,018	2.37%
	9.75% State Bank of Bikaner & Jaipur 2014	FD	210	0.57%	-	-
Banking services total			12,002	32.67%	12,174	28.30%
Development financing services	9.70% National Bank For Agriculture & Rural Development 2016	NCD	3,073	8.36%	3,023	7.03%
	8.20% Indian Railway Finance Corporation Limited 2016	NCD	991	2.70%	967	2.25%
Development financing services total			4,064	11.06%	3,991	9.28%
Housing finance services	9.80% LIC Housing Finance Limited 2015	NCD	3,025	8.23%	-	-
	10.10% Housing Development Finance Corporation Limited 2017	NCD	1,032	2.81%	1,016	2.36%
	9.80% LIC Housing Finance Limited 2017	NCD	-	-	3,000	6.97%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	-	-	2,040	4.74%
Housing finance services total			4,057	11.04%	6,056	14.08%
Infrastructure finance services	11.40% Infrastructure Development Finance Company Limited 2013	NCD	2,027	5.52%	2,042	4.75%
	8.65% Rural Electrification Corporation Limited 2019	NCD	1,982	5.40%	1,909	4.44%
Infrastructure finance services total			4,009	10.91%	3,952	9.18%
Others			9,437	25.69%	14,607	33.95%
Net current assets			3,166	8.62%	2,245	5.22%
Grand total			36,735	100.00%	43,024	100.00%

Industry	Return Guarantee Fund VIII (5 Yrs) - ULIF 103 12/10/10 LRGF(T8) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.95% State Bank of India 2026	NCD	79,531	7.50%	83,189	8.36%
	10.10% Axis Bank Limited 2017	NCD	70,624	6.66%	69,222	6.96%
	9.75% State Bank of Bikaner & Jaipur 2016	FD	67,000	6.32%	67,000	6.74%
	9.25% IDBI Bank Limited 2014	NCD	57,044	5.38%	31,677	3.18%
	9.20% Canara Bank 2015	FD	56,200	5.30%	53,700	5.40%
	9.50% IDBI Bank Limited 2016	FD	6,000	0.57%	6,000	0.60%
	10.84% HDFC Bank Limited 2022	NCD	-	-	26,167	2.63%
Banking services total			336,399	31.71%	336,956	33.87%
Housing finance services	9.90% Housing Development Finance Corporation Limited 2018	NCD	60,754	5.73%	59,301	5.96%
	9.75% LIC Housing Finance Limited 2017	NCD	35,686	3.36%	34,986	3.52%
	9.80% LIC Housing Finance Limited 2015	NCD	31,255	2.95%	-	-
	10.25% ICICI Home Finance Company Limited 2014	NCD	27,196	2.56%	-	-
	9.70% Housing Development Finance Corporation Limited 2017	NCD	16,282	1.53%	15,971	1.61%
	9.80% LIC Housing Finance Limited 2017	NCD	-	-	30,997	3.12%
Housing finance services total			171,174	16.13%	141,255	14.20%
Infrastructure finance services	8.15% Infrastructure Development Finance Company Limited 2015	NCD	82,683	7.79%	80,546	8.10%
	9.62% Power Finance Corporation Limited 2016	NCD	41,861	3.95%	41,157	4.14%
	9.10% Infrastructure Development Finance Company Limited 2018	NCD	9,044	0.85%	8,753	0.88%
	7.95% Infrastructure Development Finance Company Limited 2014	NCD	989	0.09%	965	0.10%
Infrastructure finance services total			134,577	12.69%	131,420	13.21%
Others			357,025	33.65%	340,986	34.28%
Net current assets			61,720	5.82%	44,167	4.44%
Grand total			1,060,894	100.00%	994,784	100.00%

Industry	Return Guarantee Fund VIII (10 Yrs) - ULIF 104 12/10/10 LRGF(S1) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2021	FD	24,990	8.33%	24,990	9.13%
	9.50% Canara Bank 2020	FD	22,730	7.58%	24,030	8.78%
Banking services total			47,720	15.91%	49,020	17.90%
Housing finance services	10.25% Housing Development Finance Corporation Limited 2017	NCD	23,809	7.94%	23,465	8.57%
	9.60% LIC Housing Finance Limited 2021	NCD	23,433	7.81%	22,807	8.33%
Housing finance services total			47,242	15.75%	46,272	16.90%
Others			185,862	61.95%	167,609	61.22%
Net current assets			19,173	6.39%	10,887	3.98%
Grand total			299,997	100.00%	273,789	100.00%

Industry	Return Guarantee Fund IX (5 Yrs) - ULIF 106 22/12/10 LRGF(T9) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2016	FD	107,200	7.66%	107,200	8.18%
	Bank of Baroda 2013	CD	94,187	6.73%	-	-
	9.50% Axis Bank Limited 2022	NCD	50,496	3.61%	49,645	3.79%
	9.25% IDBI Bank Limited 2014	NCD	33,025	2.36%	-	-
	9.50% IDBI Bank Limited 2015	FD	29,700	2.12%	29,700	2.27%
	9.95% State Bank of India 2026	NCD	18,313	1.31%	54,484	4.16%
	10.84% HDFC Bank Limited 2022	NCD	6,383	0.46%	6,280	0.48%
	10.85% HDFC Bank Limited 2023	NCD	-	-	115,876	8.85%
	Banking services total			339,305	24.25%	363,184
Housing finance services	9.75% LIC Housing Finance Limited 2017	NCD	101,961	7.29%	99,961	7.63%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	53,574	3.83%	52,564	4.01%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	37,266	2.66%	34,687	2.65%
Housing finance services total			192,800	13.78%	187,212	14.29%

Industry	Return Guarantee Fund IX (5 Yrs) - ULIF 106 22/12/10 LRGF(T9) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Infrastructure finance services	9.62% Power Finance Corporation Limited 2016	NCD	104,143	7.44%	68,261	5.21%
	7.95% Infrastructure Development Finance Company Limited 2014	NCD	55,398	3.96%	54,023	4.12%
	8.15% Infrastructure Development Finance Company Limited 2015	NCD	55,122	3.94%	53,697	4.10%
	9.68% Power Finance Corporation Limited 2018	NCD	15,516	1.11%	15,063	1.15%
	9.10% Infrastructure Development Finance Company Limited 2018	NCD	9,044	0.65%	8,753	0.67%
Infrastructure finance services total			239,223	17.10%	199,797	15.25%
Others			549,259	39.26%	496,597	37.91%
Net current assets			78,364	5.60%	63,063	4.81%
Grand total			1,398,951	100.00%	1,309,854	100.00%

Industry	Return Guarantee Fund IX (10 Yrs) - ULIF 107 22/12/10 LRGF(S2) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2021	FD	12,200	8.24%	12,200	9.05%
	9.50% Canara Bank 2021	FD	9,150	6.18%	9,000	6.68%
Banking services total			21,350	14.42%	21,200	15.73%
Housing finance services	9.60% LIC Housing Finance Limited 2021	NCD	12,226	8.26%	11,899	8.83%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	11,387	7.69%	11,222	8.33%
Housing finance services total			23,613	15.95%	23,122	17.16%
Others			94,067	63.55%	85,336	63.32%
Net current assets			9,000	6.08%	5,119	3.80%
Grand total			148,030	100.00%	134,777	100.00%

Industry	Return Guarantee Fund X (5 Yrs) - ULIF 111 13/01/11 LRGF(T10) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2016	FD	244,849	8.53%	242,300	9.01%
	9.20% Canara Bank 2015	FD	229,682	8.00%	231,582	8.61%
	10.84% HDFC Bank Limited 2022	NCD	147,877	5.15%	145,491	5.41%
	9.25% IDBI Bank Limited 2014	NCD	119,091	4.15%	-	-
	10.85% HDFC Bank Limited 2023	NCD	92,128	3.21%	83,220	3.10%
	9.50% State Bank of India 2013	FD	62,506	2.18%	-	-
	9.95% State Bank of India 2026	NCD	61,790	2.15%	138,187	5.14%
	9.50% Canara Bank 2019	FD	14,000	0.49%	14,000	0.52%
	9.50% State Bank of Patiala 2013	FD	6,616	0.23%	746	0.03%
	Banking services total			978,540	34.10%	855,525
Housing finance services	9.90% LIC Housing Finance Limited 2016	NCD	72,336	2.52%	71,337	2.65%
	9.80% LIC Housing Finance Limited 2017	NCD	69,494	2.42%	40,996	1.52%
	10.35% Housing Development Finance Corporation Limited 2017	NCD	62,341	2.17%	61,438	2.29%
	9.75% Housing Development Finance Corporation Limited 2016	NCD	52,734	1.84%	52,183	1.94%
	10.25% Housing Development Finance Corporation Limited 2017	NCD	39,336	1.37%	54,071	2.01%
	9.90% Housing Development Finance Corporation Limited 2018	NCD	32,951	1.15%	32,163	1.20%
	9.75% LIC Housing Finance Limited 2017	NCD	30,588	1.07%	89,965	3.35%
	9.70% Housing Development Finance Corporation Limited 2017	NCD	20,352	0.71%	19,963	0.74%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	16,197	0.56%	16,011	0.60%
	Housing finance services total			396,331	13.81%	438,127

Industry	Return Guarantee Fund X (5 Yrs) - ULIF 111 13/01/11 LRGF(T10) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Infrastructure finance services	9.10% Infrastructure Development Finance Company Limited 2018	NCD	73,355	2.56%	70,995	2.64%
	7.95% Infrastructure Development Finance Company Limited 2014	NCD	71,226	2.48%	69,458	2.58%
	9.07% Rural Electrification Corporation Limited 2018	NCD	66,637	2.32%	64,519	2.40%
	9.61% Power Finance Corporation Limited 2021	NCD	50,936	1.78%	69,434	2.58%
	9.36% Power Finance Corporation Limited 2021	NCD	39,991	1.39%	48,566	1.81%
	11.00% Power Finance Corporation Limited 2018	NCD	28,357	0.99%	27,696	1.03%
	9.68% Power Finance Corporation Limited 2018	NCD	20,688	0.72%	20,084	0.75%
Infrastructure finance services total			351,191	12.24%	370,753	13.79%
Others			910,024	31.71%	868,822	32.32%
Net current assets			233,414	8.13%	155,190	5.77%
Grand total			2,869,500	100.00%	2,688,418	100.00%

Industry	Return Guarantee Fund X (10 Yrs) - ULIF 112 13/01/11 LRGF(S3) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.95% State Bank of India 2026	NCD	42,342	8.41%	38,370	8.27%
	9.75% State Bank of Bikaner & Jaipur 2021	FD	41,260	8.20%	41,040	8.85%
	9.50% Canara Bank 2021	FD	19,235	3.82%	20,055	4.32%
	9.50% Canara Bank 2020	FD	9,120	1.81%	7,820	1.69%
Banking services total			111,957	22.25%	107,285	23.13%
Housing finance services	10.25% Housing Development Finance Corporation Limited 2017	NCD	37,266	7.40%	36,728	7.92%
	9.60% LIC Housing Finance Limited 2021	NCD	15,282	3.04%	14,874	3.21%
Housing finance services total			52,548	10.44%	51,602	11.13%
Others			304,287	60.46%	284,419	61.33%
Net current assets			34,494	6.85%	20,430	4.41%
Grand total			503,286	100.00%	463,736	100.00%

Industry	Return Guarantee Fund XI (5 Yrs) - ULIF 120 17/03/11 LRGF(T11) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.90% Canara Bank 2013	FD	100,000	7.30%	100,000	7.49%
	9.95% State Bank of India 2026	NCD	95,437	6.97%	95,000	7.11%
	9.75% State Bank of Bikaner & Jaipur 2016	FD	91,100	6.65%	97,700	7.32%
	10.84% HDFC Bank Limited 2022	NCD	48,938	3.57%	49,195	3.68%
	9.50% IDBI Bank Limited 2016	FD	39,600	2.89%	39,600	2.97%
	10.10% Axis Bank Limited 2017	NCD	35,312	2.58%	34,611	2.59%
Banking services total			410,387	29.97%	416,106	31.16%
Housing finance services	9.60% Housing Development Finance Corporation Limited 2016	NCD	68,737	5.02%	67,441	5.05%
	9.80% LIC Housing Finance Limited 2017	NCD	67,450	4.93%	68,993	5.17%
	10.35% Housing Development Finance Corporation Limited 2017	NCD	18,698	1.37%	18,431	1.38%
	9.75% LIC Housing Finance Limited 2017	NCD	-	-	17,993	1.35%
Housing finance services total			154,885	11.31%	172,858	12.94%
Infrastructure finance services	11.40% Infrastructure Development Finance Company Limited 2013	NCD	102,346	7.47%	103,128	7.72%
	9.18% Power Finance Corporation Limited 2021	NCD	74,128	5.41%	71,653	5.37%
	8.50% Power Finance Corporation Limited 2014	NCD	24,837	1.81%	-	-
	9.68% Power Finance Corporation Limited 2018	NCD	15,516	1.13%	15,063	1.13%
	11.00% Power Finance Corporation Limited 2018	NCD	-	-	25,566	1.91%
Infrastructure finance services total			216,827	15.83%	215,410	16.13%
Others			494,855	36.13%	463,823	34.73%
Net current assets			92,560	6.76%	67,320	5.04%
Grand total			1,369,513	100.00%	1,335,517	100.00%

Industry	Return Guarantee Fund XI (10 Yrs) - ULIF 121 19/04/11 LRGF(S4) 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.75% State Bank of Bikaner & Jaipur 2021	FD	1,840	7.61%	2,410	9.27%
	9.95% State Bank of India 2026	NCD	1,803	7.45%	1,746	6.72%
	9.50% Canara Bank 2021	FD	620	2.56%	870	3.35%
Banking services total			4,263	17.63%	5,026	19.34%
Housing finance services	10.25% Housing Development Finance Corporation Limited 2017	NCD	2,070	8.56%	1,020	3.93%
	9.60% LIC Housing Finance Limited 2021	NCD	2,038	8.43%	1,983	7.63%
Housing finance services total			4,108	16.99%	3,003	11.56%
Others			14,504	59.97%	16,992	65.39%
Net current assets			1,311	5.42%	966	3.72%
Grand total			24,185	100.00%	25,988	100.00%

Industry	RICH Fund - ULIF 048 17/03/08 LRIC1 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	526,462	6.09%	146,338	1.24%
	Axis Bank Limited	Equity	290,691	3.36%	583,944	4.97%
	Indusind Bank Limited	Equity	254,021	2.94%	168,724	1.43%
	Indian Bank 2013	CD	148,993	1.72%	-	-
	Yes Bank Limited	Equity	141,772	1.64%	93,253	0.79%
	Development Credit Bank Limited	Equity	42,981	0.50%	51,075	0.43%
	United Bank Of India	Equity	23,684	0.27%	42,211	0.36%
	State Bank of India	Equity	20,914	0.24%	75,829	0.64%
	Punjab National Bank	Equity	-	-	415,807	3.54%
	Bank of Baroda	Equity	-	-	389,104	3.31%
	Allahabad Bank	Equity	-	-	184,712	1.57%
	Bank of India 2012	CD	-	-	147,042	1.25%
	Canara Bank	Equity	-	-	144,928	1.23%
	Jammu & Kashmir Bank Limited	Equity	-	-	137,147	1.17%
	Punjab National Bank 2012	CD	-	-	116,597	0.99%
	Oriental Bank Of Commerce	Equity	-	-	15,580	0.13%
Banking services total			1,449,518	16.78%	2,712,292	23.06%
Computer software	Infosys Limited	Equity	295,413	3.42%	916,674	7.80%
	Wipro Limited	Equity	165,367	1.91%	-	-
	Tata Consultancy Services Limited	Equity	86,909	1.01%	242,594	2.06%
	Infotech Enterprises Limited	Equity	73,047	0.85%	103,028	0.88%
	Onmobile Global Limited	Equity	9,667	0.11%	18,985	0.16%
Computer software total			630,403	7.30%	1,281,281	10.90%
Others			6,492,738	75.15%	7,784,287	66.20%
Net current assets			67,543	0.78%	(18,296)	(0.16%)
Grand total			8,640,201	100.00%	11,759,565	100.00%

Industry	RICH Fund II - ULIF 049 17/03/08 LRIC2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	563,831	6.09%	190,381	1.76%
	Axis Bank Limited	Equity	311,324	3.36%	514,794	4.76%
	Indusind Bank Limited	Equity	272,052	2.94%	148,651	1.37%
	Yes Bank Limited	Equity	151,834	1.64%	82,159	0.76%
	Development Credit Bank Limited	Equity	46,032	0.50%	46,582	0.43%
	United Bank Of India	Equity	25,365	0.27%	37,190	0.34%
	State Bank of India	Equity	22,400	0.24%	66,809	0.62%
	Bank of India 2012	CD	-	-	537,367	4.97%
	Punjab National Bank	Equity	-	-	366,340	3.38%
	Bank of Baroda	Equity	-	-	342,813	3.17%

Industry	RICH Fund II - ULIF 049 17/03/08 LRIC2 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	Allahabad Bank	Equity	-	-	162,738	1.50%
	Canara Bank	Equity	-	-	127,686	1.18%
	Jammu & Kashmir Bank Limited	Equity	-	-	120,986	1.12%
	State Bank of Patiala 2012	CD	-	-	93,632	0.87%
	Oriental Bank Of Commerce	Equity	-	-	20,161	0.19%
Banking services total			1,392,838	15.05%	2,858,289	26.41%
Computer software	Infosys Limited	Equity	316,381	3.42%	807,990	7.47%
	Wipro Limited	Equity	177,105	1.91%	-	-
	Tata Consultancy Services Limited	Equity	93,078	1.01%	213,733	1.97%
	Infotech Enterprises Limited	Equity	78,232	0.85%	90,771	0.84%
	Onmobile Global Limited	Equity	10,353	0.11%	16,727	0.15%
Computer software total			675,149	7.30%	1,129,220	10.43%
Others			7,140,659	77.17%	6,823,915	63.05%
Net current assets			44,562	0.48%	11,644	0.11%
Grand total			9,253,208	100.00%	10,823,068	100.00%

Industry	RICH Fund III - ULIF 050 17/03/08 LRIC3 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	31,696	6.12%	10,688	1.42%
	Axis Bank Limited	Equity	17,501	3.38%	36,841	4.90%
	Indusind Bank Limited	Equity	15,293	2.95%	11,136	1.48%
	Yes Bank Limited	Equity	8,535	1.65%	6,155	0.82%
	Development Credit Bank Limited	Equity	2,588	0.50%	3,298	0.44%
	United Bank Of India	Equity	1,426	0.28%	2,786	0.37%
	State Bank of India	Equity	1,258	0.24%	4,784	0.64%
	Punjab National Bank	Equity	-	-	26,241	3.49%
	Bank of Baroda	Equity	-	-	24,556	3.27%
	Allahabad Bank	Equity	-	-	12,191	1.62%
	Canara Bank	Equity	-	-	9,146	1.22%
	Jammu & Kashmir Bank Limited	Equity	-	-	8,595	1.14%
	Oriental Bank Of Commerce	Equity	-	-	942	0.13%
Banking services total			78,297	15.12%	157,359	20.94%
Computer software	Infosys Limited	Equity	17,784	3.43%	60,608	8.07%
	Wipro Limited	Equity	9,956	1.92%	-	-
	Tata Consultancy Services Limited	Equity	5,233	1.01%	16,011	2.13%
	Infotech Enterprises Limited	Equity	4,398	0.85%	6,800	0.90%
	Onmobile Global Limited	Equity	582	0.11%	1,253	0.17%
Computer software total			37,953	7.33%	84,672	11.27%
Others			394,777	76.25%	510,702	67.96%
Net current assets			6,726	1.30%	(1,256)	(0.17%)
Grand total			517,753	100.00%	751,478	100.00%

Industry	RICH Fund IV - ULIF 051 17/03/08 LRIC4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	HDFC Bank Limited	Equity	264,042	6.07%	113,101	2.48%
	Axis Bank Limited	Equity	145,792	3.35%	209,799	4.59%
	Indusind Bank Limited	Equity	127,402	2.93%	60,042	1.31%
	Yes Bank Limited	Equity	71,104	1.64%	33,185	0.73%
	Development Credit Bank Limited	Equity	21,557	0.50%	19,510	0.43%
	United Bank Of India	Equity	11,878	0.27%	15,021	0.33%
	State Bank of India	Equity	10,490	0.24%	27,204	0.60%
	Punjab National Bank	Equity	-	-	149,173	3.27%
	Bank of Baroda	Equity	-	-	139,594	3.06%

Industry	RICH Fund IV - ULIF 051 17/03/08 LRIC4 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.85% State Bank of India 2013	FD	-	-	120,000	2.63%
	Punjab National Bank 2012	CD	-	-	116,597	2.55%
	Allahabad Bank	Equity	-	-	65,732	1.44%
	Canara Bank	Equity	-	-	51,994	1.14%
	Jammu & Kashmir Bank Limited	Equity	-	-	49,450	1.08%
	Oriental Bank Of Commerce	Equity	-	-	3,834	0.08%
Banking services total			652,264	15.00%	1,174,237	25.71%
Computer software	Infosys Limited	Equity	148,160	3.41%	327,412	7.17%
	Wipro Limited	Equity	82,938	1.91%	-	-
	Tata Consultancy Services Limited	Equity	43,588	1.00%	86,330	1.89%
	Infotech Enterprises Limited	Equity	36,636	0.84%	36,664	0.80%
	Onmobile Global Limited	Equity	4,849	0.11%	6,756	0.15%
Computer software total			316,171	7.27%	457,162	10.01%
Others			3,364,265	77.37%	2,883,221	63.12%
Net current assets			15,349	0.35%	53,417	1.17%
Grand total			4,348,049	100.00%	4,568,036	100.00%

Industry	Secure Plus Fund - ULIF 007 11/08/03 LSecPlus 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	9.76% Canara Bank 2015	FD	40,200	8.80%	-	-
	8.95% HDFC Bank Limited 2022	NCD	20,997	4.60%	-	-
	Indian Overseas Bank 2014	CD	12,791	2.80%	-	-
	UCO Bank 2014	CD	12,097	2.65%	-	-
	Central Bank of India 2014	CD	11,871	2.60%	-	-
	Oriental Bank Of Commerce 2014	CD	11,181	2.45%	-	-
	9.50% Bank of India 2014	FD	10,000	2.19%	-	-
	State Bank of Hyderabad 2014	CD	7,765	1.70%	-	-
	State Bank of Travancore 2013	CD	7,483	1.64%	-	-
	State Bank of Mysore 2014	CD	7,432	1.63%	-	-
	HDFC Bank Limited	Equity	4,543	0.99%	3,776	0.93%
	Corporation Bank 2014	CD	3,732	0.82%	-	-
	ICICI Bank Limited 2014	CD	3,517	0.77%	-	-
	State Bank of India	Equity	2,780	0.61%	2,811	0.69%
	Bank of Baroda	Equity	2,626	0.58%	3,095	0.76%
	9.15% Axis Bank Limited 2022	NCD	2,017	0.44%	-	-
	Axis Bank Limited 2013	CD	1,875	0.41%	-	-
	Bank of Baroda 2014	CD	1,842	0.40%	-	-
	Punjab National Bank	Equity	1,573	0.34%	2,027	0.50%
	Punjab National Bank 2013	CD	-	-	35,624	8.75%
	State Bank of Hyderabad 2012	CD	-	-	29,526	7.25%
	10.80% Canara Bank 2013	FD	-	-	20,000	4.91%
	9.85% State Bank of India 2013	FD	-	-	19,907	4.89%
	Oriental Bank Of Commerce 2013	CD	-	-	11,342	2.79%
	ICICI Bank Limited 2013	CD	-	-	10,254	2.52%
	IDBI Bank Limited 2012	CD	-	-	7,786	1.91%
	Corporation Bank 2012	CD	-	-	7,259	1.78%
	Indian Bank 2012	CD	-	-	6,753	1.66%
	Bank of India 2013	CD	-	-	6,083	1.49%
	Bank of India 2012	CD	-	-	5,580	1.37%
	HDFC Bank Limited 2012	CD	-	-	4,588	1.13%
	9.70% Canara Bank 2012	FD	-	-	3,492	0.86%
	Bank of Baroda 2012	CD	-	-	3,027	0.74%
	Union Bank of India 2012	CD	-	-	2,926	0.72%
	10.30% Canara Bank 2013	FD	-	-	2,905	0.71%
	10.30% Axis Bank Limited 2013	FD	-	-	2,597	0.64%
	10.02% Union Bank of India 2013	FD	-	-	2,573	0.63%

Industry	Secure Plus Fund - ULIF 007 11/08/03 LSecPlus 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.80% Bank of India 2012	FD	-	-	2,062	0.51%
	UCO Bank 2012	CD	-	-	1,860	0.46%
	Corporation Bank 2013	CD	-	-	1,729	0.42%
	Central Bank of India 2013	CD	-	-	1,726	0.42%
	Andhra Bank 2013	CD	-	-	1,723	0.42%
	Federal Bank Limited 2013	CD	-	-	1,721	0.42%
	Indian Overseas Bank 2013	CD	-	-	1,450	0.36%
	State Bank of Mysore 2012	CD	-	-	979	0.24%
Banking services total			166,321	36.42%	207,180	50.90%
Housing finance services	9.75% Housing Development Finance Corporation Limited 2016	NCD	10,166	2.23%	8,011	1.97%
	0.00% Housing Development Finance Corporation Limited 2017	ZCB	7,567	1.66%	3,040	0.75%
	9.70% LIC Housing Finance Limited 2017	NCD	5,087	1.11%	-	-
	9.57% LIC Housing Finance Limited 2017	NCD	5,067	1.11%	-	-
	Housing Development Finance Corporation Limited	Equity	4,125	0.90%	3,362	0.83%
	9.60% Housing Development Finance Corporation Limited 2017	NCD	4,060	0.89%	-	-
	9.75% LIC Housing Finance Limited 2014	NCD	4,022	0.88%	3,983	0.98%
	9.50% LIC Housing Finance Limited 2016	NCD	3,025	0.66%	2,967	0.73%
	9.68% Housing Development Finance Corporation Limited 2015	NCD	3,021	0.66%	3,001	0.74%
	9.75% LIC Housing Finance Limited 2017	NCD	2,038	0.45%	-	-
	9.62% LIC Housing Finance Limited 2017	NCD	2,028	0.44%	2,009	0.49%
	9.75% LIC Housing Finance Limited 2015	NCD	2,023	0.44%	-	-
	9.39% LIC Housing Finance Limited 2015	NCD	2,009	0.44%	-	-
	9.18% Housing Development Finance Corporation Limited 2018	NCD	2,001	0.44%	-	-
	9.90% LIC Housing Finance Limited 2016	NCD	1,019	0.22%	1,005	0.25%
	9.70% Housing Development Finance Corporation Limited 2016	NCD	1,012	0.22%	1,001	0.25%
	9.60% Housing Development Finance Corporation Limited 2016	NCD	1,011	0.22%	992	0.24%
	9.55% Housing Development Finance Corporation Limited 2015	NCD	1,006	0.22%	-	-
	9.60% Housing Development Finance Corporation Limited 2014	NCD	1,004	0.22%	-	-
	9.20% Housing Development Finance Corporation Limited 2018	NCD	1,001	0.22%	-	-
	Housing Development Finance Corporation Limited 2016	FRN	1,000	0.22%	1,000	0.25%
	7.50% Housing Development Finance Corporation Limited 2015	NCD	966	0.21%	937	0.23%
	9.60% LIC Housing Finance Limited 2015	NCD	-	-	1,985	0.49%
	8.40% LIC Housing Finance Limited 2013	NCD	-	-	1,959	0.48%
	8.48% LIC Housing Finance Limited 2013	NCD	-	-	1,958	0.48%
	9.45% Housing Development Finance Corporation Limited 2013	NCD	-	-	993	0.24%
	9.50% Housing Development Finance Corporation Limited 2014	NCD	-	-	993	0.24%
	9.35% LIC Housing Finance Limited 2014	NCD	-	-	993	0.24%
Housing finance services total			64,259	14.07%	40,189	9.87%
Others			204,467	44.78%	147,841	36.32%
Net current assets			21,596	4.73%	11,847	2.91%
Grand total			456,643	100.00%	407,057	100.00%

Industry	Secure Plus Pension Fund - ULIF 009 17/11/03 PSecPlus 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	State Bank of Travancore 2013	CD	17,556	9.10%	-	-
	Indian Bank 2013	CD	16,533	8.57%	-	-
	9.76% Canara Bank 2015	FD	10,000	5.18%	-	-
	9.80% Union Bank of India 2014	FD	10,000	5.18%	-	-
	Central Bank of India 2013	CD	3,003	1.56%	454	0.26%
	HDFC Bank Limited	Equity	2,095	1.09%	1,741	1.00%
	8.95% HDFC Bank Limited 2022	NCD	2,000	1.04%	-	-
	Indian Overseas Bank 2014	CD	1,656	0.86%	-	-
	UCO Bank 2014	CD	1,477	0.77%	-	-
	State Bank of India	Equity	1,175	0.61%	1,189	0.68%
	Bank of Baroda	Equity	1,170	0.61%	1,379	0.79%

Industry	Secure Plus Pension Fund - ULIF 009 17/11/03 PSecPlus 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	ICICI Bank Limited 2014	CD	1,111	0.58%	-	-
	Corporation Bank 2014	CD	1,026	0.53%	-	-
	9.15% Axis Bank Limited 2022	NCD	1,009	0.52%	-	-
	Oriental Bank Of Commerce 2014	CD	921	0.48%	-	-
	Punjab National Bank	Equity	709	0.37%	914	0.53%
	State Bank of Hyderabad 2014	CD	553	0.29%	-	-
	10.30% Canara Bank 2013	FD	-	-	14,723	8.48%
	Punjab National Bank 2013	CD	-	-	14,502	8.35%
	10.02% Union Bank of India 2013	FD	-	-	14,076	8.10%
	9.85% State Bank of India 2013	FD	-	-	8,353	4.81%
	Oriental Bank Of Commerce 2013	CD	-	-	3,726	2.15%
	ICICI Bank Limited 2013	CD	-	-	2,722	1.57%
	HDFC Bank Limited 2012	CD	-	-	2,541	1.46%
	Oriental Bank Of Commerce 2012	CD	-	-	2,347	1.35%
	Bank of India 2013	CD	-	-	2,087	1.20%
	Bank of India 2012	CD	-	-	1,539	0.89%
	9.70% Canara Bank 2012	FD	-	-	1,507	0.87%
	IDBI Bank Limited 2012	CD	-	-	1,139	0.66%
	10.30% Axis Bank Limited 2013	FD	-	-	1,089	0.63%
	State Bank of Hyderabad 2012	CD	-	-	937	0.54%
	Bank of Baroda 2012	CD	-	-	879	0.51%
	9.80% Bank of India 2012	FD	-	-	864	0.50%
	Vijaya Bank 2013	CD	-	-	725	0.42%
	Corporation Bank 2012	CD	-	-	490	0.28%
	Federal Bank Limited 2012	CD	-	-	476	0.27%
	Corporation Bank 2013	CD	-	-	455	0.26%
	Andhra Bank 2013	CD	-	-	453	0.26%
	Indian Overseas Bank 2013	CD	-	-	453	0.26%
	IDBI Bank Limited 2013	CD	-	-	453	0.26%
	Federal Bank Limited 2013	CD	-	-	453	0.26%
	State Bank of Mysore 2012	CD	-	-	294	0.17%
Banking services total			71,994	37.32%	82,961	47.76%
Others			115,361	59.80%	82,663	47.59%
Net current assets			5,570	2.89%	8,072	4.65%
Grand total			192,925	100.00%	173,695	100.00%

Industry	Secure Save Builder Fund - ULIF 077 29/05/09 LSSavBuil 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Bank 2013	CD	3,172	8.52%	-	-
	HDFC Bank Limited	Equity	1,510	4.05%	1,036	3.38%
	State Bank of India	Equity	1,070	2.87%	893	2.91%
	Axis Bank Limited	Equity	470	1.26%	343	1.12%
	Central Bank of India 2013	CD	188	0.50%	-	-
	State Bank of Mysore 2014	CD	186	0.50%	-	-
	Indian Overseas Bank 2014	CD	184	0.49%	-	-
	Punjab National Bank	Equity	165	0.44%	176	0.57%
	Corporation Bank 2014	CD	93	0.25%	-	-
	ICICI Bank Limited 2014	CD	93	0.25%	-	-
	UCO Bank 2014	CD	92	0.25%	-	-
	Oriental Bank Of Commerce 2014	CD	92	0.25%	-	-
	Oriental Bank Of Commerce 2012	CD	-	-	2,445	7.98%
	Punjab National Bank 2013	CD	-	-	2,356	7.69%
	State Bank of Hyderabad 2012	CD	-	-	375	1.22%

Industry	Secure Save Builder Fund - ULIF 077 29/05/09 LSSavBuil 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	9.85% State Bank of India 2013	FD	-	-	351	1.14%
	HDFC Bank Limited 2012	CD	-	-	195	0.64%
	ICICI Bank Limited 2013	CD	-	-	182	0.59%
	Oriental Bank Of Commerce 2013	CD	-	-	181	0.59%
	Canara Bank 2012	CD	-	-	98	0.32%
	Bank of Baroda 2012	CD	-	-	98	0.32%
	Union Bank of India 2012	CD	-	-	98	0.32%
	Bank of India 2012	CD	-	-	95	0.31%
	IDBI Bank Limited 2012	CD	-	-	95	0.31%
	Bank of India 2013	CD	-	-	91	0.30%
	10.30% Axis Bank Limited 2013	FD	-	-	60	0.20%
	9.70% Canara Bank 2012	FD	-	-	60	0.19%
	10.02% Union Bank of India 2013	FD	-	-	59	0.19%
	10.30% Canara Bank 2013	FD	-	-	57	0.19%
	9.80% Bank of India 2012	FD	-	-	36	0.12%
Banking services total			7,314	19.64%	9,379	30.61%
Computer software	Tata Consultancy Services Limited	Equity	1,798	4.83%	1,274	4.16%
	Infosys Limited	Equity	1,595	4.28%	1,470	4.80%
	Wipro Limited	Equity	688	1.85%	563	1.84%
	HCL Technologies Limited	Equity	236	0.63%	119	0.39%
Computer software total			4,317	11.59%	3,426	11.18%
Others			24,974	67.05%	17,360	56.66%
Net current assets			643	1.73%	473	1.54%
Grand total			37,248	100.00%	30,638	100.00%

Industry	Secure Save Guarantee Fund - ULIF 076 29/05/09 LSSavGtee 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Bank 2013	CD	13,361	8.63%	-	-
	9.67% Canara Bank 2015	FD	10,100	6.52%	-	-
	9.80% Union Bank of India 2014	FD	10,000	6.46%	-	-
	HDFC Bank Limited	Equity	3,273	2.11%	2,273	1.79%
	State Bank of India	Equity	2,365	1.53%	2,000	1.58%
	Indian Overseas Bank 2014	CD	2,209	1.43%	-	-
	Central Bank of India 2013	CD	1,877	1.21%	272	0.22%
	Axis Bank Limited	Equity	1,029	0.66%	760	0.60%
	9.15% Axis Bank Limited 2022	NCD	1,009	0.65%	-	-
	8.95% HDFC Bank Limited 2022	NCD	1,000	0.65%	-	-
	UCO Bank 2014	CD	923	0.60%	-	-
	Corporation Bank 2014	CD	653	0.42%	-	-
	ICICI Bank Limited 2014	CD	648	0.42%	-	-
	Oriental Bank Of Commerce 2014	CD	552	0.36%	-	-
	State Bank of Hyderabad 2014	CD	368	0.24%	-	-
	Punjab National Bank	Equity	359	0.23%	388	0.31%
	Punjab National Bank 2013	CD	-	-	10,697	8.44%
	Oriental Bank Of Commerce 2012	CD	-	-	9,390	7.41%
	10.30% Canara Bank 2013	FD	-	-	9,020	7.12%
	ICICI Bank Limited 2013	CD	-	-	5,467	4.31%
	9.85% State Bank of India 2013	FD	-	-	3,086	2.44%
	Oriental Bank Of Commerce 2013	CD	-	-	1,999	1.58%
	Bank of India 2013	CD	-	-	1,542	1.22%
	HDFC Bank Limited 2012	CD	-	-	1,466	1.16%
	Union Bank of India 2012	CD	-	-	975	0.77%
	State Bank of Hyderabad 2012	CD	-	-	937	0.74%
	Bank of India 2012	CD	-	-	866	0.68%
	Vijaya Bank 2013	CD	-	-	816	0.64%
	Canara Bank 2012	CD	-	-	684	0.54%

Industry	Secure Save Guarantee Fund - ULIF 076 29/05/09 LSSavGtee 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
	IDBI Bank Limited 2012	CD	-	-	665	0.52%
	Federal Bank Limited 2012	CD	-	-	571	0.45%
	9.70% Canara Bank 2012	FD	-	-	548	0.43%
	IDBI Bank Limited 2013	CD	-	-	543	0.43%
	10.30% Axis Bank Limited 2013	FD	-	-	494	0.39%
	10.02% Union Bank of India 2013	FD	-	-	489	0.39%
	Bank of Baroda 2012	CD	-	-	488	0.39%
	9.80% Bank of India 2012	FD	-	-	318	0.25%
	Corporation Bank 2012	CD	-	-	294	0.23%
	Corporation Bank 2013	CD	-	-	273	0.22%
	Andhra Bank 2013	CD	-	-	272	0.21%
	Indian Overseas Bank 2013	CD	-	-	272	0.21%
	Federal Bank Limited 2013	CD	-	-	272	0.21%
	State Bank of Mysore 2012	CD	-	-	98	0.08%
Banking services total			49,726	32.10%	58,237	45.96%
Others			101,960	65.83%	65,090	51.37%
Net current assets			3,204	2.07%	3,382	2.67%
Grand total			154,890	100.00%	126,709	100.00%

Industry	Pension Growth Fund - ULIF 127 01/12/11 PGROWTH 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Computer software	Infosys Limited	Equity	13,696	6.82%	-	-
	Tata Consultancy Services Limited	Equity	9,934	4.94%	-	-
	Wipro Limited	Equity	3,684	1.83%	-	-
	HCL Technologies Limited	Equity	2,201	1.10%	-	-
Banking services total			29,515	14.69%	-	-
Others			141,147	70.24%	-	-
Net current assets			30,285	15.07%	-	-
Grand total			200,947	100.00%	-	-

Industry	Pension Secure Fund - ULIF 128 01/12/11 PSECURE 105					
	Security name	Asset type	At March 31, 2013		At March 31, 2012	
			Market value (₹ '000)	% of assets held	Market value (₹ '000)	% of assets held
Banking services	Indian Bank 2013	CD	13,746	7.38%	-	-
	State Bank of Travancore 2013	CD	13,431	7.21%	-	-
	9.76% Canara Bank 2015	FD	10,100	5.42%	-	-
	9.80% Union Bank of India 2014	FD	10,000	5.37%	-	-
	9.75% State Bank of Bikaner & Jaipur 2014	FD	6,500	3.49%	-	-
	Punjab National Bank 2013	CD	4,132	2.22%	-	-
	9.50% IDBI Bank Limited 2013	FD	3,000	1.61%	-	-
	Corporation Bank 2014	CD	1,030	0.55%	-	-
	State Bank of Patiala 2013	CD	752	0.40%	-	-
	ICICI Bank Limited 2014	CD	740	0.40%	-	-
	IDBI Bank Limited 2013	CD	563	0.30%	-	-
	UCO Bank 2014	CD	462	0.25%	-	-
	State Bank of Hyderabad 2014	CD	368	0.20%	-	-
	Indian Overseas Bank 2014	CD	368	0.20%	-	-
Banking services total			65,193	35.02%	-	-
Others			79,419	42.66%	-	-
Net current assets			41,569	22.33%	-	-
Grand total			186,181	100.00%	-	-

- (CD - Certificate of deposit, CPM - Commercial paper, FD - Fixed deposit, FRN - Floating rate note, NCB - Non convertible bond, NCD - Non convertible debenture, PTC - Pass through Certificate, ZCB - Zero coupon bond)

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Independent Auditors' Report

To the Members of ICICI Prudential Life Insurance Company Limited

REPORT ON THE CONSOLIDATED FINANCIAL STATEMENTS

We have audited the accompanying consolidated financial statements of ICICI Prudential Life Insurance Company Limited (the "Company") and its subsidiary, which comprise the consolidated Balance Sheet as at March 31, 2013, the related consolidated Revenue Account (also called the "Policyholders' Account" or the "Technical Account"), the consolidated Profit and Loss Account (also called the "Shareholders' Account" or "Non-Technical Account") and the consolidated Receipts and Payments Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

MANAGEMENT'S RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS

Management is responsible for the preparation of these consolidated financial statements that give a true and fair view of the consolidated Balance sheet, the related consolidated Revenue Account, the consolidated Profit and Loss Account and the consolidated Receipts and Payments Account of the Company in accordance with accounting principles generally accepted in India, including the provisions of The Insurance Act, 1938 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act"), the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 (the "IRDA Financial Statements Regulations"), orders/directions issued by the Insurance Regulatory and Development Authority (the "IRDA") in this regard, read with Section 211(3C) of the Companies Act, 1956 to the extent applicable. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are

free from material misstatement, whether due to fraud or error.

AUDITOR'S RESPONSIBILITY

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

OPINION

In our opinion and to the best of our information and according to the explanations given to us, the consolidated financial statements are prepared in accordance with the requirements of the Insurance Act, the IRDA Act, the IRDA Financial Statements Regulations and the Companies Act, 1956 to the extent applicable and in the manner so

required, and give a true and fair view in conformity with the accounting principles generally accepted in India, as applicable to Insurance Companies:

- (a) in the case of the consolidated Balance Sheet, of the state of affairs of the Company as at March 31, 2013;
- (b) in the case of consolidated Revenue Account, of the net surplus for the year ended on that date;
- (c) in the case of consolidated Profit and Loss Account, of the profit for the year ended on that date; and
- (d) in the case of the consolidated Receipts and Payments Account, of the receipts and payments for the year ended on that date.

OTHER MATTERS

1. The actuarial valuation of liabilities for life policies in force is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at March 31, 2013 has been duly certified by the Appointed Actuary and

in his opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by the Insurance Regulatory Development Authority ("IRDA") ("Authority") and the Actuarial Society of India in concurrence with the Authority. We have relied upon Appointed Actuary's certificate in this regard for forming our opinion on the valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists on consolidated financial statements of the Company.

2. We did not audit total assets of ₹ 277,996 thousand as at March 31, 2013, total revenues of ₹ 17,211 thousand and net cash outflows amounting to ₹ 36 thousand for the year then ended, included in the accompanying consolidated financial statements in respect of a subsidiary whose financial statements and other financial information have been audited by other auditors and whose report have been furnished to us. Our opinion, in so far as it relates to the affairs of such subsidiary is based solely on the report of other auditors. Our opinion is not qualified in respect of this matter.

For **S. R. Batliboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No: 301003E

per **Shrawan Jalan**
Partner
Membership No: 102102

Place : Mumbai
Date : April 18, 2013

For **S. B. Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No: 101496W

Sanjiv V. Pilgaonkar
Partner
Membership No: 39826

Place : Mumbai
Date : April 18, 2013

Consolidated Revenue Account

for the year ended March 31, 2013

FORM A-RA

ICICI Prudential Life Insurance Company Limited

Regn. No. 105 dated 24.11.2000

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Premiums earned (net)											
(a) Premium	1	7,809,797	3,100,891	25,092,400	2,540,797	216,982	55,175,774	27,327,274	2,115,208	12,003,257	135,382,380
(b) Reinsurance ceded		(5,197)	(33)	(645,121)	-	(45,228)	(203,628)	(149)	(309,749)	(903)	(1,210,008)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub-total		7,804,600	3,100,858	24,447,279	2,540,797	171,754	54,972,146	27,327,125	1,805,459	12,002,354	134,172,372
Income from investments											
(a) Interest, dividend & rent - gross		2,784,259	1,451,290	1,403,921	1,054,784	17,115	9,946,347	7,735,540	110,524	3,488,534	27,992,314
(b) Profit on sale/redemption of investments		309,406	257,173	294,643	65,628	5,367	19,466,486	13,075,347	98,897	1,729,968	35,302,915
(c) (Loss) on sale/redemption of investments		(109,414)	(36,551)	(50,059)	(2,873)	(181)	(8,739,042)	(7,200,772)	(76,494)	(430,867)	(16,646,253)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	4,504,296	7,163,496	134,919	177,332	11,980,043
(e) Accretion of discount/(amortisation of premium) (net)		68,941	175,985	50,907	21,714	440	1,086,350	955,362	17,912	797,750	3,175,361
(f) Appropriation/expropriation adjustment account		-	-	-	-	-	-	-	-	-	-
Sub-total		3,053,192	1,847,897	1,699,412	1,139,253	22,741	26,264,437	21,728,973	285,758	5,762,717	61,804,380
Other income:											
Contribution from the Shareholders' account		-	-	4,751,303	118,027	543,128	-	-	-	-	5,412,458
Fees and charges		21,768	602	12,523	-	267	1,765	-	-	-	36,925
Miscellaneous income		17,791	281	69,543	1,095	603	97,694	8,436	5,546	2,786	203,775
Sub-total		39,559	883	4,833,369	119,122	543,998	99,459	8,436	5,546	2,786	5,653,158
Total (A)		10,897,351	4,949,638	30,980,060	3,799,172	738,493	81,336,042	49,064,534	2,096,763	17,767,857	201,629,910
Commission	2	685,178	6,162	4,519,058	1,233	8,956	2,000,362	344,979	88,219	21	7,654,168
Operating expenses related to insurance business	3	1,548,587	34,005	7,166,175	97,403	53,363	7,817,723	2,817,591	589,798	261,643	20,386,288
Provision for doubtful debts		10,382	139	22,838	176	39	11,272	7,620	1,123	-	53,589
Bad debts written off		1,388	15	3,836	20	40	9,676	1,427	305	-	16,707
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
Total (B)		2,245,535	40,321	11,711,907	98,832	62,398	9,839,033	3,171,617	679,445	261,664	28,110,752
Benefits paid (net)	4	4,089,712	4,715,274	823,637	822,403	56,150	60,153,186	50,967,743	234,595	10,941,804	132,804,504
Interim bonus paid		47,369	1,323	-	-	-	-	-	-	-	48,692
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a) Gross amount		3,928,606	(315,163)	20,612,547	2,896,387	704,849	6,411,042	(14,218,599)	1,017,448	6,318,915	27,356,032
(b) Amount ceded in reinsurance		-	-	(1,425,291)	-	-	-	-	-	-	(1,425,291)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
Total (C)		8,065,687	4,401,434	20,010,893	3,718,790	760,999	66,564,228	36,749,144	1,252,043	17,260,719	158,783,937
Surplus/(deficit) (D) = (A)-(B)-(C)		586,129	507,883	(742,740)	(18,450)	(84,904)	4,932,781	9,143,773	165,275	245,474	14,735,221
Provision for taxation		-	-	-	-	-	-	-	-	-	-
(a) Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b) Deferred tax credit/(charge) - Refer note 3.7 of Schedule 16		(234,428)	-	742,740	18,450	84,904	(794,594)	-	(22,344)	(33,186)	(238,458)
Surplus/(deficit) after tax		351,701	507,883	-	-	-	4,138,187	9,143,773	142,931	212,288	14,496,763
Appropriations											
Transfer to Shareholders' account		127,548	126,938	-	-	-	5,913,266	10,552,638	73,710	212,288	17,006,388
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		224,153	380,945	-	-	-	(1,775,079)	(1,408,865)	69,221	-	(2,509,625)
Total		351,701	507,883	-	-	-	4,138,187	9,143,773	142,931	212,288	14,496,763
Details of surplus before tax											
(a) Interim bonuses paid		47,369	1,323	-	-	-	-	-	-	-	48,692
(b) Allocation of bonus to Policyholders'		1,100,566	1,141,120	-	-	-	-	-	-	-	2,241,686
(c) Surplus shown in the Revenue account		586,129	507,883	-	-	-	4,932,781	9,143,773	165,275	245,474	15,581,315
Total surplus		1,734,064	1,650,326	-	-	-	4,932,781	9,143,773	165,275	245,474	17,871,693
Funds for future appropriation											
Opening balance as at April 1, 2012		681,524	474,378	-	-	-	3,038,827	3,397,440	-	-	7,592,169
Add: Current year appropriations		224,153	380,945	-	-	-	(1,775,079)	(1,408,865)	69,221	-	(2,509,625)
Balance carried forward to Balance Sheet		905,677	855,323	-	-	-	1,263,748	1,988,575	69,221	-	5,082,544
Significant accounting policies & notes	16										

The Schedules and accompanying notes referred to herein form an integral part of the Consolidated Policyholders' Revenue Account.

As per our report of even date attached.

For and on behalf of the Board of Directors

For **S.R.Batliloi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaula Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

Consolidated Revenue Account

for the year ended March 31, 2012

FORM A-RA

ICICI Prudential Life Insurance Company Limited
Regn. No. 105 dated 24.11.2000

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Premiums earned (net)											
(a) Premium	1	7,287,840	5,756,123	14,944,719	2,347,745	248,775	57,454,640	42,154,834	1,929,528	8,091,576	140,215,780
(b) Reinsurance ceded		(8,492)	(72)	(529,370)	-	(60,099)	(67,869)	(164)	(269,810)	(1,104)	(936,980)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub-total		7,279,348	5,756,051	14,415,349	2,347,745	188,676	57,386,771	42,154,670	1,659,718	8,090,472	139,278,800
Income from investments											
(a) Interest, dividend & rent - gross		2,326,699	1,108,669	602,174	791,666	21,531	8,128,985	6,505,420	69,611	2,809,230	22,363,985
(b) Profit on sale/redemption of investments		59,584	8,750	85,975	6,701	2,619	21,197,939	13,631,897	70,605	1,159,538	36,223,608
(c) (Loss) on sale/redemption of investments		(107,476)	(37,517)	(5,635)	(1,474)	(65)	(9,324,602)	(8,655,168)	(108,550)	(578,636)	(18,819,123)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	(27,543,149)	(17,044,166)	(54,265)	(419,027)	(45,060,607)
(e) Accretion of discount/(amortisation of premium) (net)		92,929	161,632	44,266	17,572	781	1,171,247	1,461,243	19,481	929,190	3,898,341
(f) Appropriation/expropriation adjustment account		-	-	-	-	-	353,303	(352,681)	(3,918)	(20,992)	(24,288)
Sub-total		2,371,736	1,241,534	726,780	814,465	24,866	(6,016,277)	(4,453,455)	(7,036)	3,879,303	(1,418,084)
Other income:											
Contribution from the Shareholders' account		-	-	2,422,707	1,075,299	-	-	-	-	-	3,498,006
Fees and charges		41,143	2,302	5,304	-	752	12,463	508	41	9	62,522
Miscellaneous income		6,269	251	23,860	200	314	35,886	6,976	2,214	605	76,575
Sub-total		47,412	2,553	2,451,871	1,075,499	1,066	48,349	7,484	2,255	614	3,637,103
Total (A)		9,698,496	7,000,138	17,594,000	4,237,709	214,608	51,418,843	37,708,699	1,654,937	11,970,389	141,497,819
Commission	2	610,635	11,642	2,949,954	802	11,635	1,857,675	490,782	101,831	19,731	6,054,687
Operating expenses related to insurance business	3	1,362,040	35,904	5,103,093	38,165	71,292	9,886,637	2,773,630	571,822	192,145	20,034,728
Provision for doubtful debts		(8,145)	(133)	(26,614)	(412)	(428)	(16,898)	(774)	(2,391)	-	(55,795)
Bad debts written off		14,775	247	38,942	514	841	38,518	11,715	3,967	-	109,519
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
Total (B)		1,979,305	47,660	8,065,375	39,069	83,340	11,765,932	3,275,353	675,229	211,876	26,143,139
Benefits paid (net)	4	1,340,714	1,496,107	797,788	695,787	75,564	44,003,282	30,140,189	166,219	5,828,152	84,543,802
Interim bonus paid		28,848	983	-	-	-	-	-	-	-	29,831
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a)Gross amount		6,213,029	5,354,970	11,098,262	3,670,947	(169,503)	(7,425,909)	(5,623,404)	778,218	5,117,923	19,014,533
(b)Amount ceded in reinsurance		-	-	(1,988,699)	-	-	-	-	-	-	(1,988,699)
(c)Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
Total (C)		7,582,591	6,852,060	9,907,351	4,366,734	(93,939)	36,577,373	24,516,785	944,437	10,946,075	101,599,467
Surplus/(Deficit) (D) = (A)-(B)-(C)		136,600	100,418	(378,726)	(168,094)	225,207	3,075,538	9,916,561	35,271	812,438	13,755,213
Provision for taxation		-	-	-	-	-	-	-	-	-	-
(a)Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b)Deferred tax credit/(charge) - Refer note 3.7 of Schedule 16		(161,049)	-	378,726	168,094	(30,446)	(676,291)	-	(4,768)	(109,833)	(435,567)
Surplus/(Deficit) after tax		(24,449)	100,418	-	-	194,761	2,399,247	9,916,561	30,503	702,605	13,319,646
Appropriations											
Transfer to Shareholders' account		117,186	102,717	-	-	194,761	3,934,670	10,367,061	30,503	702,605	15,449,503
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		(141,635)	(2,299)	-	-	-	(1,535,423)	(450,500)	-	-	(2,129,857)
Total		(24,449)	100,418	-	-	194,761	2,399,247	9,916,561	30,503	702,605	13,319,646
Details of surplus before tax											
(a) Interim bonuses paid		28,848	983	-	-	-	-	-	-	-	29,831
(b) Allocation of bonus to policyholders'		1,025,828	923,466	-	-	-	-	-	-	-	1,949,294
(c) Surplus shown in the Revenue account		136,600	100,418	-	-	225,207	3,075,538	9,916,561	35,271	812,438	14,302,033
Total surplus		1,191,276	1,024,867	-	-	225,207	3,075,538	9,916,561	35,271	812,438	16,281,158
Funds for future appropriation											
Opening balance as at April 1, 2011		823,159	476,677	-	-	-	4,574,250	3,847,940	-	-	9,722,026
Add: Current year appropriations		(141,635)	(2,299)	-	-	-	(1,535,423)	(450,500)	-	-	(2,129,857)
Balance carried forward to Balance Sheet		681,524	474,378	-	-	-	3,038,827	3,397,440	-	-	7,592,169
Significant accounting policies & notes	16										

The Schedules and accompanying notes referred to herein are form an integral part of the Consolidated Policyholders' Revenue Account.
As per our report of even date attached.

For and on behalf of the Board of Directors

For **S.R.Batliloi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaula Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

Consolidated Profit & Loss Account

for the year ended March 31, 2013

FORM A-PL

ICICI Prudential Life Insurance Company Limited

Regn. No. 105 dated 24.11.2000

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ '000)

Particulars	Schedule	March 31, 2013	March 31, 2012
Amounts transferred from Policyholders' account (Technical account) (net)		11,593,930	11,951,497
Income from investments			
(a) Interest, dividend & rent - Gross		3,017,109	1,636,993
(b) Profit on sale/redemption of investments		1,065,171	559,528
(c) (Loss) on sale/redemption of investments		(162,617)	(426,516)
(d) Accretion of discount/(amortisation of premium) (net)		253,310	437,539
Other income		4,867	5,617
Total (A)		15,771,770	14,164,658
Expenses other than those directly related to the insurance business	3A	76,669	27,737
Bad debts written-off		-	-
Provisions (other than taxation)			
(a) For diminution in value of investments (net)		-	-
(b) Provision for doubtful debts		-	-
Total (B)		76,669	27,737
Profit/(Loss) before tax		15,695,101	14,136,921
Provision for Taxation			
(a) Current tax credit/(charge)		-	16
(b) Deferred tax credit/(charge) - Refer note 3.7 of Schedule 16		(736,751)	(295,645)
Profit after Tax		14,958,350	13,841,292
Appropriations			
(a) Balance at the beginning of the year		(19,467,579)	(27,108,829)
(b) Interim dividends paid during the period		3,429,335	3,142,777
(c) Proposed final dividend		1,413,959	1,000,885
(d) Dividend distribution tax		796,632	672,206
(e) Transfer to general reserve		1,495,939	1,384,174
Loss carried to Balance Sheet		(11,645,094)	(19,467,579)
Earnings per equity share - Refer note 3.14 of Schedule 16			
Basic earnings per equity share ₹		10.47	9.69
Diluted earnings per equity share ₹		10.44	9.66
Nominal value per equity share ₹		10.00	10.00
Significant accounting policies & notes	16		

The Schedules and accompanying notes referred to herein form an integral part of the Consolidated Shareholders' Profit and Loss Account.

As per our report of even date attached.

For and on behalf of the Board of Directors

For **S.R.Batlboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaulla Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

Consolidated Balance Sheet

at March 31, 2013

FORM A-BS

ICICI Prudential Life Insurance Company Limited
Regn. No. 105 dated 24.11.2000

(₹ '000)

Particulars	Schedule	At March 31, 2013	At March 31, 2012
Sources of funds			
Shareholders' funds :			
Share capital	5	14,289,392	14,288,491
Reserve and surplus	6	36,525,216	35,023,689
Credit/[debit] fair value change account		477,588	207,604
Deferred tax liability - Refer note 3.7 of Schedule 16		201	156
Sub - total		51,292,397	49,519,940
Borrowings	7	-	-
Policyholders' funds :			
Credit/[debit] fair value change account		2,478,035	2,203,143
Revaluation reserve - Investment property		704,479	704,479
Policy liabilities		110,276,000	83,379,998
Provision for linked liabilities		569,584,031	574,185,927
Funds for discontinued policies		4,301,825	665,190
Sub - total		687,344,370	661,138,737
Funds for Future Appropriations			
- Linked		1,322,418	3,322,629
- Non linked		3,760,126	4,269,540
Sub - total		5,082,544	7,592,169
Total		743,719,311	718,250,846
Application of funds			
Investments			
- Shareholders'	8	49,190,278	34,770,112
- Policyholders'	8A	112,869,878	91,107,635
Asset held to cover linked liabilities	8B	575,208,274	578,173,746
Loans	9	87,469	95,740
Fixed assets - net block	10	1,723,984	1,804,306
Deferred tax asset - Refer note 3.7 of Schedule 16		78,197	1,053,361
Current assets			
- Cash and Bank balances	11	3,247,677	2,840,753
- Advances and Other assets	12	9,837,875	6,616,099
Sub-Total (A)		13,085,552	9,456,852
Current liabilities	13	18,416,265	16,382,473
Provisions	14	1,753,150	1,296,012
Sub-Total (B)		20,169,415	17,678,485
Net Current Assets (C) = (A-B)		(7,083,863)	(8,221,633)
Miscellaneous expenditure (to the extent not written-off or adjusted)	15	-	-
Debit balance in Profit & Loss Account (Shareholders' account)		11,645,094	19,467,579
Total		743,719,311	718,250,846
Significant accounting policies & notes	16		

Contingent liabilities as per note 3.1 of Schedule 16

The Schedules and accompanying notes referred to herein form an integral part of the Consolidated Balance Sheet.

As per our report of even date attached.

For and on behalf of the Board of Directors

For **S.R.Batliloi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaulla Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

Consolidated Receipts and Payments Account

for the year ended March 31, 2013

ICICI Prudential Life Insurance Company Limited
Regn. No. 105 dated 24.11.2000

(₹ '000)

Sr. No.	Particulars	April 1, 2012 to March 31, 2013	April 1, 2011 to March 31, 2012
A.	Cash flows from operating activities		
	Cash receipts from customers:		
	Premium and other receipts	160,089,952	165,103,260
	Tax refund	608	-
	Cash paid towards operating activities:		
	Commission paid	(7,223,531)	(6,125,278)
	Policy benefits paid	(133,363,388)	(84,502,035)
	Other expenses	(45,304,032)	(45,950,809)
	Reinsurance premium ceded (net of recovery amount)	(456,054)	(429,042)
	Advances and deposits	59,178	374,418
	Loan against policies	8,271	(8,795)
	Taxes paid	(350,001)	(315,543)
	Net cash from operating activities (A)	(26,538,997)	28,146,176
B.	Cash flows from investing activities		
	Purchase of fixed assets	(345,896)	(378,334)
	Sale of fixed assets	20,298	8,441
	Purchase of investments	(6,258,490,578)	(4,985,692,143)
	Sale of investments	6,245,800,663	4,958,409,969
	Interest & rent received (net of Tax deducted at source)	22,546,252	13,636,956
	Dividend received	6,239,115	6,026,855
	Net cash from investing activities (B)	15,769,854	(7,988,256)
C.	Cash flows from financing activities		
	Proceeds from issuance of share capital	901	3,880
	Share premium on capital issued	5,588	32,590
	Final dividend	(1,000,194)	(3,142,777)
	Interim dividend paid	(3,429,335)	-
	Dividend distribution tax paid	(718,581)	(509,837)
	Net cash used in financing activities (C)	(5,141,621)	(3,616,144)
D.	Net increase In cash and cash equivalents (A+B+C)	(15,910,764)	16,541,776
E.	Cash and cash equivalents at beginning of the year	31,942,115	15,400,340
F.	Cash and cash equivalents at end of the year	16,031,351	31,942,116
	Note:		
	Cash and cash equivalents at the end of the period		
	Cash (Including cheques in hand and stamps in hand)	1,689,481	1,492,219
	Bank Balances and Money at call and short notice [Including bank balance for linked business of ₹ 85,795 thousands (Previous Year: ₹ 8,911 thousands)]	1,643,990	1,357,446
	Other short term liquid investment [Forming part of investments in financials]	12,697,880	29,092,451
	Total	16,031,351	31,942,116

For Cash and cash equivalents - Refer note 2.20 of Schedule 16

The above Receipts and payments account has been prepared under the "Direct method" laid out in Accounting Standard-3 on Cash Flow statements issued by the Institute of Chartered Accountants of India.

For and on behalf of the Board of Directors

For **S.R.Batlboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaula Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

Schedules

forming part of consolidated financial statements

SCHEDULE – 1 PREMIUM

For the year ended March 31, 2013

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
First year premiums	2,090,030	921,615	13,260,687	-	11,208	17,238,295	270,042	451,853	7,597,539	41,841,269
Renewal premiums	5,719,767	2,179,276	8,915,020	-	205,774	37,342,024	26,865,294	1,663,355	4,405,718	87,296,228
Single premiums	-	-	2,916,693	2,540,797	-	595,455	191,938	-	-	6,244,883
Total premium	7,809,797	3,100,891	25,092,400	2,540,797	216,982	55,175,774	27,327,274	2,115,208	12,003,257	135,382,380
Premium Income from business written :										
- In India	7,809,797	3,100,891	25,092,400	2,540,797	216,982	55,175,774	27,327,274	2,115,208	12,003,257	135,382,380
- Outside India	-	-	-	-	-	-	-	-	-	-
Total premium	7,809,797	3,100,891	25,092,400	2,540,797	216,982	55,175,774	27,327,274	2,115,208	12,003,257	135,382,380

For the year ended March 31, 2012

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
First year premiums	3,054,490	3,640,773	9,111,386	-	16,552	16,610,830	(34,363)	549,154	3,500,427	36,449,249
Renewal premiums	4,233,350	2,115,350	2,601,035	-	232,223	38,780,647	41,870,720	1,380,374	4,591,149	95,804,848
Single premiums	-	-	3,232,298	2,347,745	-	2,063,163	318,477	-	-	7,961,683
Total premium	7,287,840	5,756,123	14,944,719	2,347,745	248,775	57,454,640	42,154,834	1,929,528	8,091,576	140,215,780
Premium income from business written :										
- In India	7,287,840	5,756,123	14,944,719	2,347,745	248,775	57,454,640	42,154,834	1,929,528	8,091,576	140,215,780
- Outside India	-	-	-	-	-	-	-	-	-	-
Total premium	7,287,840	5,756,123	14,944,719	2,347,745	248,775	57,454,640	42,154,834	1,929,528	8,091,576	140,215,780

Note: Refer Schedule 16 Note 2.3.1

**SCHEDULE – 2
COMMISSION EXPENSES**

For the year ended March 31, 2013

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Commission										
Direct - First year premiums	490,077	66	4,186,566	-	2,741	1,546,120	17,258	61,783	21	6,304,632
- Renewal premiums	195,101	6,096	329,198	-	6,215	449,344	327,186	26,436	-	1,339,576
- Single premiums	-	-	3,294	1,233	-	4,898	535	-	-	9,960
Total	685,178	6,162	4,519,058	1,233	8,956	2,000,362	344,979	88,219	21	7,654,168
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-
Net commission	685,178	6,162	4,519,058	1,233	8,956	2,000,362	344,979	88,219	21	7,654,168
Break-up of the commission by distribution network										
Individual agents	510,414	4,808	1,419,693	500	6,642	577,541	172,973	77,576	21	2,770,168
Corporate agents	128,125	1,337	2,399,499	694	1,933	1,374,903	131,793	5,559	-	4,043,843
Brokers	46,639	17	699,866	39	381	47,918	40,213	5,084	-	840,157
Referral	-	-	-	-	-	-	-	-	-	-
Total commission	685,178	6,162	4,519,058	1,233	8,956	2,000,362	344,979	88,219	21	7,654,168

For the year ended March 31, 2012

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Commission *										
Direct - First year premiums	476,774	4,829	2,847,310	-	4,413	1,385,264	(924)	76,602	19,731	4,813,999
- Renewal premiums	133,861	6,813	99,385	-	7,222	439,694	490,661	25,229	-	1,202,865
- Single premiums	-	-	3,259	802	-	32,717	1,045	-	-	37,823
Total	610,635	11,642	2,949,954	802	11,635	1,857,675	490,782	101,831	19,731	6,054,687
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-
Net Commission	610,635	11,642	2,949,954	802	11,635	1,857,675	490,782	101,831	19,731	6,054,687
Break-up of the commission by distribution network										
Individual agents	472,609	5,679	1,245,997	408	8,269	622,836	227,776	90,473	-	2,674,047
Corporate agents	124,789	5,942	1,405,057	286	2,928	945,855	210,625	9,625	19,731	2,724,838
Brokers	13,210	20	298,855	108	446	289,670	52,676	1,789	-	656,774
Referral	27	1	45	-	(8)	(686)	(295)	(56)	-	(972)
Total Commission	610,635	11,642	2,949,954	802	11,635	1,857,675	490,782	101,831	19,731	6,054,687

* Commission includes referral payments

Note: Refer Schedule 16 Note 2.5

**SCHEDULE – 3
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

For the year ended March 31, 2013

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	786,591	22,541	3,415,306	7,439	26,281	2,431,814	681,261	256,033	64,103	7,691,369
Travel, conveyance and vehicle running expenses	21,397	301	130,017	271	704	167,881	34,537	7,608	12,719	375,435
Agents training, recruitment and incentives	126,659	470	923,478	352	1,300	485,566	86,048	23,122	3,407	1,650,402
Rents, rates and taxes	81,841	1,237	324,271	1,188	3,170	413,582	93,966	33,998	10,562	963,815
Repairs	27,855	478	97,156	399	1,052	131,237	37,313	9,867	3,296	308,653
Printing and stationery	11,730	450	18,330	79	878	39,807	27,588	2,515	34,867	136,244
Communication expenses	83,753	2,690	160,827	470	6,249	274,148	125,019	18,399	1,353	672,908
Legal and professional charges	56,571	838	152,586	588	2,077	123,194	42,169	9,566	3,771	391,360
Medical fees	2,744	-	20,184	142	327	7,859	164	3,391	96	34,907
Auditors' fees, expenses etc :										
(a) as auditor	1,495	21	3,926	24	59	3,772	933	339	-	10,569
(b) as advisor or in any other capacity, in respect of										
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
(iii) Management Services; and	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity (for Certification)	34	-	78	1	1	82	20	9	-	225
Advertisement and publicity	60,404	712	517,741	363	1,049	578,348	132,620	13,345	661	1,305,243
Interest and bank charges	6,506	506	21,824	2,836	176	55,612	30,127	2,132	16,263	135,982
Others										
- Administration support expenses	52,667	-	388,431	550	263	529,012	16,012	12,775	-	999,710
- Business conferences and meetings	38,652	152	335,363	62	690	139,698	29,293	3,915	5	547,830
- Information technology cost	44,438	911	98,336	657	2,348	123,778	41,144	10,036	-	321,648
- Office running expenses	29,988	529	103,800	415	1,230	129,571	40,873	10,344	2,891	319,641
- Data entry related expenses	27,994	844	54,793	212	2,020	89,777	38,900	5,585	692	220,817
- Miscellaneous expenses	15,893	340	143,595	67,760	1,143	124,599	19,283	2,221	11,763	386,597
- Unit fund expenses	-	-	-	-	-	1,682,885	1,301,932	135,067	89,660	3,209,544
Depreciation	34,190	393	154,081	507	1,141	179,850	20,822	13,900	4,729	409,613
Service tax expenses	37,185	592	102,052	13,088	1,205	105,651	17,567	15,631	805	293,776
Total	1,548,587	34,005	7,166,175	97,403	53,363	7,817,723	2,817,591	589,798	261,643	20,386,288

For the year ended March 31, 2012

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	631,568	21,285	2,116,421	7,809	33,242	3,617,299	921,450	218,316	71,492	7,638,882
Travel, conveyance and vehicle running expenses	18,170	426	80,682	197	943	134,582	30,671	8,216	11,411	285,298
Agents training, recruitment and incentives	95,777	1,270	541,547	975	1,676	1,097,045	77,014	28,047	-	1,843,351
Rents, rates and taxes	102,786	1,317	319,802	962	4,641	543,338	108,956	45,405	8,224	1,135,431
Repairs	27,042	435	76,986	270	1,329	143,288	39,856	11,485	2,147	302,838
Printing and stationery	8,203	327	946	9	1,071	22,896	15,694	2,274	128	51,548
Communication expenses	65,990	1,909	147,787	318	6,060	274,923	104,339	18,822	1,562	621,710
Legal and professional charges	48,036	1,209	111,330	225	4,045	192,193	56,946	11,296	1,609	426,889
Medical fees	9,107	46	47,164	21	1,273	30,340	3,092	13,205	-	104,248
Auditors' fees, expenses etc :										
(a) as auditor	1,959	28	4,392	11	104	5,644	1,250	478	1	13,867
(b) as advisor or in any other capacity, in respect of										
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
(iii) Management Services; and	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	6	-	13	-	1	18	4	2	-	44
Advertisement and publicity	51,736	1,703	308,818	324	1,279	652,478	102,730	21,504	520	1,141,092
Interest and bank charges	6,885	603	19,832	4,108	356	66,475	43,698	1,893	14,142	157,992

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Others										
- Administration support expenses	62,512	475	581,261	586	456	614,515	47,773	18,978	-	1,326,556
- Business conferences and meetings	20,985	269	118,425	242	307	221,314	16,093	6,106	18	383,759
- Information technology cost	42,754	890	84,632	313	3,364	130,666	39,961	10,188	382	313,150
- Office running expenses	40,971	691	109,250	370	2,351	191,224	55,565	15,098	2,097	417,617
- Data entry related expenses	28,832	938	55,060	97	2,871	110,594	46,520	6,556	239	251,707
- Miscellaneous expenses	20,715	1,120	153,954	20,719	2,230	236,664	151,891	5,415	5,697	598,405
- Unit fund expenses	-	-	-	-	-	1,246,841	863,307	100,497	68,381	2,279,026
Depreciation	51,005	564	165,352	484	1,905	281,493	29,308	21,547	4,095	555,753
Service tax expenses	27,001	399	59,439	125	1,788	72,807	17,512	6,494	-	185,565
Total	1,362,040	35,904	5,103,093	38,165	71,292	9,886,637	2,773,630	571,822	192,145	20,034,728

**SCHEDULE – 3A
EXPENSES OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS**

For the year ended March 31, 2013

(₹ '000)

Particulars	March 31, 2013	March 31, 2012
Employees' remuneration and welfare benefits	35,390	14,435
Travel, conveyance and vehicle running expenses	29	86
Rent, rates and taxes	385	-
Printing and stationery	-	2
Communication expenses	49	61
Legal and professional charges	10,174	7,612
Interest and bank charges	1,619	1,842
Information technology cost	982	878
Others	27,003	1,929
Depreciation	1,038	892
Total	76,669	27,737

**SCHEDULE – 4
BENEFITS PAID [NET]**

For the year ended March 31, 2013

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
1. Insurance claims										
(a) Claims by death	135,918	12,505	845,881	22,900	-	1,182,900	925,603	3,486	68,320	3,197,513
(b) Claims by maturity	331,037	165,804	207,732	-	-	140,389	521,489	-	-	1,366,451
(c) Annuities / Pension payment	-	-	-	799,503	-	-	-	-	-	799,503
(d) Other benefits										
- Surrender	2,951,446	4,536,452	195,258	-	-	58,851,364	49,516,877	-	10,873,611	126,925,008
- Survival	651,650	-	-	-	-	-	-	-	-	651,650
- Rider	19,661	513	11,764	-	-	55,862	3,774	-	-	91,574
- Health	-	-	16,490	-	104,411	-	-	447,470	-	568,371
Sub Total (A)	4,089,712	4,715,274	1,277,125	822,403	104,411	60,230,515	50,967,743	450,956	10,941,931	133,600,070
2. (Amount ceded in reinsurance)										
(a) Claims by death	-	-	(450,788)	-	-	(77,329)	-	-	(127)	(528,244)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits										
- Surrender	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(2,700)	-	(48,261)	-	-	(216,361)	-	(267,322)
Sub Total (B)	-	-	(453,488)	-	(48,261)	(77,329)	-	(216,361)	(127)	(795,566)

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
3. Amount accepted in reinsurance										
(a) Claims by death	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	-	-	-	-
Total (A) + (B) + (C)	4,089,712	4,715,274	823,637	822,403	56,150	60,153,186	50,967,743	234,595	10,941,804	132,804,504
Benefits paid to claimants:										
In India	4,089,712	4,715,274	1,277,125	822,403	104,411	60,230,515	50,967,743	450,956	10,941,931	133,600,070
Outside India	-	-	-	-	-	-	-	-	-	-
Total	4,089,712	4,715,274	1,277,125	822,403	104,411	60,230,515	50,967,743	450,956	10,941,931	133,600,070

For the year ended March 31, 2012

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
1. Insurance claims										
(a) Claims by death	123,911	10,222	644,200	37,777	-	1,052,330	726,704	2,266	70,006	2,667,416
(b) Claims by maturity	201,540	193,723	390,931	-	-	75,032	84,644	-	-	945,870
(c) Annuities / Pension payment	-	-	-	658,010	-	-	-	-	-	658,010
(d) Other benefits										
- Surrender	441,808	1,291,315	94,020	-	-	42,851,018	29,323,286	-	5,758,146	79,759,593
- Survival	554,093	-	-	-	-	-	-	-	-	554,093
- Rider	19,362	847	11,869	-	-	63,746	5,555	-	-	101,379
- Health	-	-	6,034	-	162,781	-	-	306,415	-	475,230
Sub Total (A)	1,340,714	1,496,107	1,147,054	695,787	162,781	44,042,126	30,140,189	308,681	5,828,152	85,161,591
2. (Amount ceded in reinsurance)										
(a) Claims by death	-	-	(347,541)	-	-	(38,844)	-	-	-	(386,385)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits										
- Surrender	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(1,725)	-	(87,217)	-	-	(142,462)	-	(231,404)
Sub Total (B)	-	-	(349,266)	-	(87,217)	(38,844)	-	(142,462)	-	(617,789)
3. Amount accepted in reinsurance										
(a) Claims by death	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	-	-	-	-
Total (A) + (B) + (C)	1,340,714	1,496,107	797,788	695,787	75,564	44,003,282	30,140,189	166,219	5,828,152	84,543,802
Benefits paid to claimants:										
In India	1,340,714	1,496,107	1,147,054	695,787	162,781	44,042,126	30,140,189	308,681	5,828,152	85,161,591
Outside India	-	-	-	-	-	-	-	-	-	-
Total	1,340,714	1,496,107	1,147,054	695,787	162,781	44,042,126	30,140,189	308,681	5,828,152	85,161,591

Note: Refer Schedule 16 Note 2.9

**SCHEDULE – 5
SHARE CAPITAL**

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Authorised capital		
1,500,000,000 Equity shares of ₹ 10/- each	15,000,000	15,000,000
Issued, subscribed and called-up capital		
1,428,939,249 Equity shares of ₹ 10/- each fully paid up (Previous year: 1,428,849,124 Equity share)	14,289,392	14,288,491
Total	14,289,392	14,288,491

Of the total share capital, 1,055,310,907 shares (Previous Year: March 31, 2012 - 1,055,310,907) of ₹ 10 each are held by the holding company, ICICI Bank Limited.

**SCHEDULE – 5A
PATTERN OF SHAREHOLDING**

[As certified by the Management]

(₹ '000)

Shareholder	At March 31, 2013		At March 31, 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian (ICICI Bank Limited)	1,055,310,907	73.85	1,055,310,907	73.86
Foreign (Prudential Corporation Holdings Limited)	370,784,884	25.95	370,784,884	25.95
Others	2,843,458	0.20	2,753,333	0.19
Total	1,428,939,249	100	1,428,849,124	100

**SCHEDULE – 6
RESERVES AND SURPLUS**

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Capital reserves	-	-
Capital redemption reserve	-	-
Share premium	33,645,103	33,639,515
Revaluation reserve	-	-
General reserve		
Opening balance	1,384,174	-
Add: Appropriations from Profit and Loss	1,495,939	1,384,174
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilised for buy-back	-	-
Closing balance	2,880,113	1,384,174
Catastrophe reserve	-	-
Other reserves	-	-
Balance of profit in Profit and Loss Account	-	-
Total	36,525,216	35,023,689

**SCHEDULE 7
BORROWINGS**

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Debentures / Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

SCHEDULE - 8

INVESTMENTS- SHAREHOLDERS

	(₹ '000)	
Particulars	At March 31, 2013	At March 31, 2012
LONG TERM INVESTMENT		
Government securities*	13,213,021	2,652,838
(Market value at March 31, 2013: ₹ 13,265,604 thousands)		
(Market value at March 31, 2012: ₹ 2,607,874 thousands)		
Other approved securities	2,205,313	1,206,110
(Market value at March 31, 2013: ₹ 2,210,664 thousands)		
(Market value at March 31, 2012: ₹ 1,178,076 thousands)		
Other approved investments		
Equity	6,699,157	4,131,457
(Historic value at March 31, 2013: ₹ 6,230,713 thousands)		
(Historic value at March 31, 2012: ₹ 3,932,188 thousands)		
Debentures/Bonds	4,327,397	3,342,044
(Market value at March 31, 2013: ₹ 4,409,885 thousands)		
(Market value at March 31, 2012: ₹ 3,372,892 thousands)		
CCIL deposit	60,029	60,029
(Market value at March 31, 2013: ₹ 60,029 thousands)		
(Market value at March 31, 2012: ₹ 60,029 thousands)		
Fixed deposits	3,162,753	1,639,000
(Market value at March 31, 2013: ₹ 3,162,753 thousands)		
(Market value at March 31, 2012: ₹ 1,639,000 thousands)		
Investments in infrastructure / housing / social sector		
Debentures/ Bonds	8,619,914	5,028,055
(Market value at March 31, 2013: ₹ 8,730,357 thousands)		
(Market value at March 31, 2012: ₹ 5,025,832 thousands)		
Equity	444,332	226,060
(Historic value at March 31, 2013: ₹ 450,153 thousands)		
(Historic value at March 31, 2012: ₹ 220,135 thousands)		
Other investments		
Debentures/ Bonds	612,153	361,932
(Market value at March 31, 2013: ₹ 655,606 thousands)		
(Market value at March 31, 2012: ₹ 373,427 thousands)		
Equity	568,336	217,740
(Historic value at March 31, 2013: ₹ 553,372 thousands)		
(Historic value at March 31, 2012: ₹ 215,546 thousands)		
SHORT TERM INVESTMENT		
Government securities	575,212	2,620,459
(Market value at March 31, 2013: ₹ 575,216 thousands)		
(Market value at March 31, 2012: ₹ 2,618,017 thousands)		
Other approved securities	-	699,993
(Market value at March 31, 2013: ₹ NIL)		
(Market value at March 31, 2012: ₹ 694,475 thousands)		
Other approved investments		
Debentures/Bonds	470,273	855,566
(Market value at March 31, 2013: ₹ 471,179 thousands)		
(Market value at March 31, 2012: ₹ 853,588 thousands)		
Fixed deposits#	3,601,189	3,953,226
(Market value at March 31, 2013: ₹ 3,601,190 thousands)		
(Market value at March 31, 2012: ₹ 3,953,226 thousands)		
Certificate of deposits	3,783,226	3,418,431

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
(Market value at March 31, 2013: ₹ 3,783,226 thousands)		
(Market value at March 31, 2012: ₹ 3,418,431 thousands)		
Commercial papers	-	96,047
(Market value at March 31, 2013: ₹ NIL)		
(Market value at March 31, 2012: ₹ 96,047 thousands)		
Reverse repo	-	231,786
(Market value at March 31, 2013: ₹ NIL)		
(Market value at March 31, 2012: ₹ 231,786 thousands)		
Collateralized borrowing and lending obligation (CBLO)	-	1,001,963
(Market value at March 31, 2013: ₹ NIL)		
(Market value at March 31, 2012: ₹ 1,001,963 thousands)		
Mutual fund	12,418	653,994
(Historical value at March 31, 2013: ₹ 12418)		
(Historical value at March 31, 2012: ₹ 653,779 thousands)		
Investments in infrastructure / housing / social sector		
Debentures/Bonds	835,555	1,702,659
(Market value at March 31, 2013: ₹ 836,546 thousands)		
(Market value at March 31, 2012: ₹ 1,695,433 thousands)		
Commercial papers	-	670,723
(Market value at March 31, 2013: ₹ NIL)		
(Market value at March 31, 2012: ₹ 670,723 thousands)		
Total	49,190,278	34,770,112
In India	49,190,278	34,770,112
Total	49,190,278	34,770,112

* Includes ₹ 104,595 thousand (Market value: ₹ 104,331 thousand) of securities under Section 7 of Insurance Act, 1938 at March 31, 2013. [At March 31, 2012: ₹ 209,402 thousand (Market value: ₹ 207,961 thousand)]

Includes Fixed deposit of ₹ 1,050,100 thousand (Previous year: ₹ 1,050,000 thousand) and ₹ 100,000 thousand (Previous year: ₹ 100,000 thousand) deposited with National Securities Clearing Corporation Limited and Indian Clearing Corporation Limited respectively towards margin requirement for equity trade settlement. ₹ 9,700 thousand (Previous year: ₹ NIL) has been deposited with State Bank of Travancore as a security towards guarantee issued on behalf of the company - Refer 3.3 of Schedule 16

Note:

1. Aggregate amount of Company's investments and the market value thereof :

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Aggregate amount of Company's investments other than equity securities, mutual fund and derivative instruments	41,217,481	29,443,861
Market value of above Investments	41,513,702	29,393,819
Aggregate amount of Company's investments in Mutual Fund, Equity and Investments in subsidiary (at Historical cost)	7,504,538	5,118,648

2. Investments made out of Catastrophe reserve is ₹ Nil (Previous year: ₹ Nil)

3. Debt Securities are held to maturity and reduction in market values represent market conditions and not a permanent diminution in value of investments, if any.

Note: Refer Schedule 16 Note 2.12

SCHEDULE - 8A

INVESTMENTS - POLICYHOLDERS

(₹ '000)

Particulars	At March 31, 2013									
	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
LONG TERM INVESTMENT										
Government securities*	14,581,091	2,983,399	14,034,495	8,087,708	191,529	1,744,726	491,664	50,963	161,811	42,327,386
(Market value : ₹ 42,171,992 thousands)										
Other approved securities	6,780,894	2,368,157	2,815,762	2,141,167	-	740,103	455,737	-	197,935	15,499,755
(Market value : ₹ 15,640,521 thousands)										
Other approved investments										
Equity	3,253,382	929,471	3,616,872	-	-	-	-	-	-	7,799,725
(Historical value : ₹ 5,295,082 thousands)										
Debentures/ Bonds	3,512,733	2,429,514	1,767,877	1,370,142	-	293,917	185,042	-	-	9,559,225
(Market value : ₹ 9,693,507 thousands)										
Property	445,000	445,000	-	-	-	-	-	-	-	890,000
(Historical value : ₹ 185,521 thousands)										
CCIL deposit	-	-	-	-	-	51	18	-	2	71
(Market value : ₹ 71 thousands)										
Fixed deposits	1,214,600	553,500	841,500	356,000	-	434,600	99,500	-	40,400	3,540,100
(Market value : ₹ 3,540,100 thousands)										
Investments in infrastructure / housing / social sector										
Equity	245,832	91,386	635,492	-	-	-	-	-	-	972,710
(Historical value : ₹ 1,054,382 thousands)										
Debentures/ Bonds	5,815,960	3,321,950	4,373,728	2,141,506	50,000	1,620,329	660,532	19,800	300,952	18,304,757
(Market value : ₹ 18,485,726 thousands)										
Other Investments										
Equity	291,973	-	345,929	-	-	-	-	-	-	637,902
(Historical value : ₹ 583,412 thousands)										
Debentures/ Bonds	89,885	-	37,500	-	-	-	-	-	-	127,385
(Market value : ₹ 127,385 thousands)										
Venture fund	580,365	-	-	-	-	-	-	-	-	580,365
(Market value : ₹ 590,805 thousands)										
SHORT TERM INVESTMENT										
Government securities	195,938	884,116	362,183	-	443,501	97,860	-	-	-	1,983,598
(Market value : ₹ 1,983,599 thousands)										
Other approved securities	-	-	-	-	-	-	-	-	-	-
(Market value : ₹ NIL)										
Other approved investments										
Debentures/ Bonds	250,000	150,175	50,000	-	-	80,000	70,000	30,000	-	630,175
(Market value : ₹ 629,947 thousands)										
Fixed deposits	820,000	2,596,500	-	-	-	400,000	240,000	-	-	4,056,500
(Market value : ₹ 4,056,500 thousands)										
Certificate of deposits	-	498,663	258,106	-	-	-	-	-	-	756,769
(Market value : ₹ 756,769 thousands)										
Commercial papers	-	-	-	-	-	-	-	-	-	-
(Market value : ₹ NIL)										
Reverse repo	-	-	-	-	-	-	-	-	-	-
(Market value : ₹ NIL)										
Collateralized borrowing and lending obligation (CBLO)	462,707	1,135,719	-	325,819	-	-	-	-	-	1,924,245
(Market value : ₹ 1,924,244 thousands)										
Mutual fund	150,801	-	1,725,468	-	103,469	89,910	11,783	17,489	5,907	2,104,827
(Historical value : ₹ 2,104,255 thousands)										
Investments in infrastructure / housing / social sector										
Debentures/ Bonds	150,291	150,000	150,172	-	-	70,094	64,982	-	-	585,539
(Market value : ₹ 585,376 thousands)										
Commercial paper	-	-	588,844	-	-	-	-	-	-	588,844
(Market value : ₹ 588,844 thousands)										
Total	38,841,452	18,537,550	31,603,928	14,422,342	788,499	5,571,590	2,279,258	118,252	707,007	112,869,878
In India	38,841,452	18,537,550	31,603,928	14,422,342	788,499	5,571,590	2,279,258	118,252	707,007	112,869,878
Total	38,841,452	18,537,550	31,603,928	14,422,342	788,499	5,571,590	2,279,258	118,252	707,007	112,869,878

* Government securities of ₹ 794,986 thousand (Market value: ₹ 807,356 thousand) has been deposited with Clearing Corporation of India Limited (CCIL) as Settlement Guarantee Fund (SGF) deposit. Government securities of ₹ 207,632 thousand (Market value: ₹ 203,300 thousand) has been deposited with CCIL for trades in the Collateralized Borrowing and Lending Obligation (CBLO) segment. - Refer 3.3 of Schedule 16

Note:

1. Aggregate amount of Company's investments and the market value thereof :

Particulars	(₹ '000)
	At March 31, 2013
Aggregate amount of Company's investments other than equity securities, mutual fund and derivative instruments	100,464,714
Market value of above investments	100,775,386
Aggregate amount of Company's investments in Mutual Fund, Equity & Investment property (at Historical cost)	9,222,652

2. Investments made out of Catastrophe reserve is ₹ Nil

3. Debt Securities are held to maturity and reduction in market values represent market conditions and not a permanent diminution in value of investments, if any.

Refer Schedule 16 Note 2.12

SCHEDULE - 8A

INVESTMENTS - POLICYHOLDERS

Particulars	(₹ '000)									
	At March 31, 2012									
	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
LONG TERM INVESTMENT										
Government securities*	12,555,542	4,237,990	4,592,027	6,831,517	137,349	2,568,128	918,007	-	153,510	31,994,070
(Market value : ₹ 30,417,143 thousands)										
Other approved securities	5,394,908	1,563,168	1,756,088	504,263	-	1,181,281	841,918	-	506,854	11,748,480
(Market value : ₹ 11,371,758 thousands)										
Other approved investments										
Equity	2,689,305	981,059	977,092	-	-	-	-	-	-	4,647,456
(Historical value : ₹ 2,529,149 thousands)										
Debentures/ Bonds	2,597,407	2,090,371	227,255	697,611	-	44,000	-	-	-	5,656,644
(Market value : ₹ 5,620,356 thousands)										
Property	445,000	445,000	-	-	-	-	-	-	-	890,000
(Historical value : ₹ 185,521 thousands)										
CCIL deposit	-	-	-	-	-	51	18	-	2	71
(Market value : ₹ 71 thousands)										
Fixed deposits	1,215,500	1,439,000	294,500	356,000	-	473,000	249,000	-	-	4,027,000
(Market value : ₹ 4,027,000 thousands)										
Investments in infrastructure / housing / social sector										
Equity	27,150	17,890	70,623	-	-	-	-	-	-	115,663
(Historical value : ₹ 123,834 thousands)										
Debentures/ Bonds	6,040,362	2,978,242	973,495	2,440,508	81,539	1,174,110	753,963	60,480	335,562	14,838,261
(Market value : ₹ 14,728,493 thousands)										
Other investments										
Equity	225,962	-	90,126	-	-	-	-	-	-	316,088
(Historical value : ₹ 223,867 thousands)										
Debentures/ Bonds	121,003	-	50,000	-	-	-	-	-	-	171,003
(Market value : ₹ 171,003 thousands)										
Venture fund	641,335	-	-	-	-	-	-	-	-	641,335
(Market value : ₹ 645,810 thousands)										
SHORT TERM INVESTMENT										
Government securities	-	-	259,317	-	-	272,454	332,060	-	149,981	1,013,812
(Market value : ₹ 1,010,683 thousands)										
Other approved securities	-	-	-	-	-	50,068	50,019	-	-	100,087
(Market value : ₹ 99,522 thousands)										
Other approved investments										
Debentures/ Bonds	-	35,000	140,000	-	15,000	227,864	142,336	33,770	40,993	634,963
(Market value : ₹ 629,894 thousands)										
Fixed deposits	702,000	2,358,200	230,000	-	-	598,900	453,800	-	157,500	4,500,400

(₹ '000)

Particulars	At March 31, 2012									
	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
(Market value : ₹ 4,500,400 thousands) Certificate of deposits	1,036,612	1,358,168	628,620	-	-	205,709	98,152	-	127,233	3,454,494
(Market value : ₹ 3,454,494 thousands) Commercial papers	96,047	-	-	-	-	-	-	48,023	-	144,070
(Market value : ₹ 144,070 thousands) Collateralized borrowing and lending obligation (CBLO)	27,053	926,589	759,491	487,113	-	-	-	-	-	2,200,246
(Market value : ₹ 2,200,246 thousands) Mutual fund	334,499	-	1,505,603	-	18,796	155,294	150,869	13,382	166,058	2,344,501
(Historical value : ₹ 2,343,717 thousands) Investments in infrastructure / housing / social sector										
Debentures/ Bonds	329,619	424,873	466,822	-	50,846	144,978	85,060	-	50,111	1,552,309
(Market value : ₹ 1,546,318 thousands) Commercial paper	-	116,682	-	-	-	-	-	-	-	116,682
(Market value : ₹ 116,682 thousands)										
Total	34,479,04	18,972,232	13,021,059	11,317,012	303,530	7,095,837	4,075,202	155,655	1,687,804	91,107,635
In India	34,479,304	18,972,232	13,021,059	11,317,012	303,530	7,095,837	4,075,202	155,655	1,687,804	91,107,635
Total	34,479,304	18,972,232	13,021,059	11,317,012	303,530	7,095,837	4,075,202	155,655	1,687,804	91,107,635

* Government securities of ₹ 834,445 thousand (Market value: ₹ 831,528 thousand) has been deposited with Clearing Corporation of India Limited (CCIL) as Settlement Guarantee Fund (SGF) deposit.
Government securities of ₹ 209,291 thousand (Market value: ₹ 191,400 thousand) has been deposited with CCIL for trades in the Collateralized Borrowing and Lending Obligation (CBLO) segment.
- Refer 3.3 of Schedule 16

Note:

1. Aggregate amount of Company's investments and the market value thereof :

(₹ '000)

Particulars	At March 31, 2012
Aggregate amount of Company's investments other than equity securities, mutual fund and derivative instruments	82,793,927
Market value of above investments	80,683,945
Aggregate amount of Company's investments in Mutual Fund, Equity & Investment property (at Historical cost)	5,406,088

2. Investments made out of Catastrophe reserve is ₹ Nil

3. Debt Securities are held to maturity and reduction in market values represent market conditions and not a permanent diminution in value of investments, if any.

Note: Refer Schedule 16 Note 2.12

SCHEDULE - 8B

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ '000)

Particulars	At March 31, 2013				
	Linked Life Funds	Linked Pension Funds	Linked Health Funds	Linked Group Funds	Total
LONG TERM INVESTMENTS					
Government securities	27,103,152	11,339,898	158,470	7,359,991	45,961,511
(Historical value : ₹ 45,950,008 thousands)					
Other approved securities	892,351	150,615	12,684	25,190	1,080,840
(Historical value : ₹ 1,076,566 thousands)					
Other approved investments					
Equity	162,107,021	125,349,783	1,973,324	5,829,233	295,259,361
(Historical value : ₹ 247,847,456 thousands)					
Debentures/ Bonds	10,111,342	7,784,994	137,613	6,638,434	24,672,383
(Historical value : ₹ 24,221,906 thousands)					
Fixed deposit	6,357,535	6,717,724	67,427	5,918,171	19,060,857
(Historical value : ₹ 19,060,858 thousands)					

(₹ '000)

Particulars	At March 31, 2013				
	Linked Life Funds	Linked Pension Funds	Linked Health Funds	Linked Group Funds	Total
Investments in infrastructure / housing / social sector					
Equity (Historical value : ₹ 38,053,772 thousands)	17,359,651	15,064,038	241,150	419,910	33,084,749
Debenture/ Bonds (Historical value : ₹ 35,196,026 thousands)	16,103,498	11,234,508	171,542	8,176,511	35,686,059
Other investments					
Equity (Historical value : ₹ 30,999,936 thousands)	14,279,796	11,743,640	272,394	531,184	26,827,014
Debentures/ Bonds (Historical value : ₹ 1,896,008 thousands)	601,412	512,852	20,018	739,348	1,873,630
Venture fund (Historical value : ₹ 14,415 thousands)	16,258	-	-	-	16,258
SHORT TERM INVESTMENTS					
Government Securities	245,128	-	-	-	245,128
(Historical value: ₹ 245,128 thousands)					
Other Approved Securities	-	-	-	-	-
(Historical value : ₹ NIL)					
Other Approved Investments					
Debentures/ Bonds (Historical value : ₹ 5,099,105 thousands)	2,067,633	1,960,633	9,563	1,198,787	5,236,616
Certificate of deposit (Historical value : ₹ 31,776,324 thousands)	14,778,620	10,285,230	332,620	6,549,599	31,946,069
Commercial papers (Historical value : ₹ 1,603,623 thousands)	384,515	452,417	1,885	811,037	1,649,854
Reverse repo (Historical value : ₹ NIL)	-	-	-	-	-
Fixed deposits (Historical value : ₹ 22,150,100 thousands)	8,430,977	7,734,248	172,158	5,812,717	22,150,100
Collateralized borrowing and lending obligation (CBLO) (Historical value : ₹ 75,009 thousands)	47,938	22,726	836	3,599	75,099
Mutual fund (Historical value : ₹ 3,709,226 thousands)	2,013,143	1,295,717	46,297	355,079	3,710,236
Investments in infrastructure / housing / social sector					
Debentures/ Bonds (Historical value : ₹ 5,877,949 thousands)	2,105,573	2,138,878	17,164	1,728,564	5,990,179
Certificate of deposits (Historical value : ₹ NIL)	-	-	-	-	-
Commercial papers (Historical value : ₹ 5,268,118 thousands)	1,538,169	2,395,374	4,329	1,440,997	5,378,869
Other investments					
Debentures/ Bonds (Historical value : ₹ NIL)	-	-	-	-	-
Mutual fund (Historical value : ₹ 1,803,219 thousands)	760,060	319,403	172,164	552,081	1,803,708
Net current asset	6,285,146	4,047,559	7,522	3,159,527	13,499,754
Total	293,588,918	220,550,237	3,819,160	57,249,959	575,208,274
In India	293,588,918	220,550,237	3,819,160	57,249,959	575,208,274
Total	293,588,918	220,550,237	3,819,160	57,249,959	575,208,274

Note: Refer Schedule 16 Note 2.12

SCHEDULE - 8B

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ '000)

Particulars	At March 31, 2012				
	Linked Life Funds	Linked Pension Funds	Linked Health Funds	Linked Group Funds	Total
LONG TERM INVESTMENTS					
Government securities	10,561,449	997,067	6,217	361,125	11,925,858
(Historical value : ₹ 12,085,250 thousands)					
Other approved securities	81,204	119,249	-	-	200,453
(Historical value : ₹ 205,724 thousands)					
Other approved investments					
Equity	178,346,530	144,025,920	1,475,137	5,090,739	328,938,326
(Historical value : ₹ 292,598,008 thousands)					
Debentures/ Bonds	8,620,074	6,979,301	87,379	5,988,168	21,674,922
(Historical value : ₹ 21,507,422 thousands)					
Fixed deposit	5,851,499	5,246,399	48,083	3,633,619	14,779,600
(Historical value : ₹ 14,779,600 thousands)					
Investments in infrastructure / housing / social sector					
Equity	13,143,314	11,053,142	125,428	348,547	24,670,431
(Historical value : ₹ 28,046,842 thousands)					
Debenture/ Bonds	13,205,450	10,794,051	107,661	8,131,396	32,238,558
(Historical value : ₹ 32,275,823 thousands)					
Other investments					
Equity	15,008,916	12,371,137	186,960	429,327	27,996,340
(Historical value : ₹ 33,684,161 thousands)					
Debentures/ Bonds	548,958	443,035	19,931	806,694	1,818,618
(Historical value : ₹ 1,849,241 thousands)					
Venture fund	15,853	-	-	-	15,853
(Historical value : ₹ 15,063 thousands)					
SHORT TERM INVESTMENTS					
Government securities	-	-	-	-	-
(Historical value: ₹ Nil)					
Other approved securities	-	-	-	69	69
(Historical value : ₹ 67 thousands)					
Other approved investments					
Debentures/ Bonds	1,699,073	2,856,719	10,894	1,262,958	5,829,644
(Historical value : ₹ 5,869,154 thousands)					
Certificate of deposit	21,578,958	20,989,961	395,357	10,116,077	53,080,353
(Historical value : ₹ 52,703,029 thousands)					
Commercial papers	372,524	476,268	1,461	610,638	1,460,891
(Historical value : ₹ 1,450,695 thousands)					
Fixed deposits	8,688,352	9,465,675	79,728	6,467,918	24,701,673
(Historical value : ₹ 24,701,673 thousands)					
Collateralized borrowing and lending obligation (CBLO)	415,082	18,002	-	422,028	855,112
(Historical value : ₹ 854,551 thousands)					
Mutual fund	1,773,660	1,210,836	26,266	473,626	3,484,388
(Historical value : ₹ 3,483,218 thousands)					
Reverse repo	1,047,650	1,323,316	-	1,114,405	3,485,371
(Historical value : ₹ 3,485,371 thousands)					
Investments in infrastructure / housing / social sector					
Debentures/ Bonds	2,481,995	2,198,637	30,971	1,176,122	5,887,725
(Historical value : ₹ 5,723,510 thousands)					
Certificate of deposits	7,607	123,615	-	344,220	475,442
(Historical value : ₹ 460,240 thousands)					
Commercial papers	926,243	1,271,519	8,414	1,281,861	3,488,037
(Historical value : ₹ 3,379,950 thousands)					
Other Investments					
Debentures/ Bonds	8,216	180,746	-	16,431	205,393
(Historical value : ₹ 183,635 thousands)					
Mutual fund	392,725	368,728	98,518	299,703	1,159,674
(Historical value : ₹ 1,159,286 thousands)					
Net current asset	3,854,768	3,314,791	85,919	2,545,537	9,801,015
Total	288,630,100	235,828,114	2,794,324	50,921,208	578,173,746
In India	288,630,100	235,828,114	2,794,324	50,921,208	578,173,746
Total	288,630,100	235,828,114	2,794,324	50,921,208	578,173,746

Note: Refer Schedule 16 Note 2.12

SCHEDULE - 9

LOANS

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
1. Security-wise classifications		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt Securities, etc.	-	-
(c) Loans against policies	87,469	95,740
(d) Others	-	-
Unsecured	-	-
Total	87,469	95,740
2. Borrower wise classification		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Policyholders - Loans against policies	87,469	95,740
(f) Others	-	-
Total	87,469	95,740
3. Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	87,469	95,740
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	87,469	95,740
4. Maturity-wise classification		
(a) Short-term	4,026	-
(b) Long-term	83,443	95,740
Total	87,469	95,740

Note: Refer Schedule 16 Note 2.13

SCHEDULE - 10

FIXED ASSETS

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	At April 1, 2012	Additions	Deductions	At March 31, 2013	At April 1, 2012	For the year	Deductions	At March 31, 2013	At March 31, 2013	At March 31, 2012
Intangible assets										
Goodwill	-	-	-	-	-	-	-	-	-	-
Software ¹	591,161	154,677	-	745,838	473,678	103,767	-	577,444	168,394	117,484
Tangible assets										
Freehold land	903,280	-	-	903,280	-	-	-	-	903,280	903,280
Improvements to leasehold property	1,880,776	81,186	556,757	1,405,205	1,437,398	213,294	551,295	1,099,397	305,808	443,378
Office buildings on freehold land	89,000	-	-	89,000	7,263	1,451	-	8,714	80,286	81,737
Furniture and fixtures	154,510	7,366	36,927	124,949	121,944	15,897	36,203	101,638	23,311	32,566
Information technology equipment	193,816	30,437	17,949	206,304	95,588	43,038	11,581	127,045	79,259	98,228
Motor vehicles	54,850	3,500	3,414	54,936	8,385	10,919	1,050	18,254	36,682	46,465
Office equipment	244,975	32,799	41,503	236,271	221,791	15,200	40,464	196,527	39,744	23,184
Communication networks	80,419	10,158	1,176	89,401	66,244	7,083	1,176	72,151	17,250	14,175
Total	4,192,787	320,123	657,726	3,855,184	2,432,291	410,649	641,770	2,201,170	1,654,014	1,760,497
Capital work in progress including capital advances	-	-	-	-	-	-	-	-	69,970	43,809
Total	4,192,787	320,123	657,726	3,855,184	2,432,291	410,649	641,770	2,201,170	1,723,984	1,804,306
At March 31, 2012	4,380,480	347,722	535,414	4,192,788	2,408,250	556,645	532,603	2,432,292	-	-

1. All software are other than those generated internally.

Note: Refer Schedule 16 Note 2.14

SCHEDULE - 11**CASH AND BANK BALANCES**

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Cash (including cheques, drafts and stamps)	1,689,481	1,492,219
Bank Balance		
(a) Deposit Account :		
(aa) Short-term (due within 12 months of the date of balance sheet)	-	-
(bb) Others	-	-
(b) Current accounts	1,558,196	1,348,534
(c) Others	-	-
Money at call and short notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
Total	3,247,677	2,840,753
Balances with non-scheduled banks included above		
Cash and bank balances		
In India	3,239,992	2,831,936
Outside India	7,685	8,817
Total	3,247,677	2,840,753

SCHEDULE - 12**ADVANCES AND OTHER ASSETS**

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Advances		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	133,413	189,573
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source	1,452,325	984,511
Deposits		
Gross	421,160	482,257
Less: Provision for doubtful deposits	(71,129)	(59,528)
Net	350,031	422,729
Other advances		
Gross	276,241	260,497
Less: Provision for doubtful advances	(25,718)	(19,488)
Net	250,523	241,009
Other receivables		
Gross	156,302	468,566
Less: Provision for doubtful receivables	(45,589)	(29,567)
Net	110,713	438,999
Total (A)	2,297,005	2,276,821
Other assets		
Income accrued on investments and deposits	4,282,324	3,065,499
Outstanding premiums	1,221,345	750,148
Agents' balances		
Gross	195,377	170,007
Less: Provision for doubtful agents' balance	(170,914)	(151,178)
Net	24,463	18,829
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business	-	-
Deposit with Reserve Bank of India	-	-
Receivable towards investments sold	1,860,289	419,950
Service Tax un-utilised credit	152,449	84,852
Total (B)	7,540,870	4,339,278
Total (A + B)	9,837,875	6,616,099

SCHEDULE - 13

CURRENT LIABILITIES

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Agents' balances	1,026,686	380,229
Balances due to reinsurance companies	111,022	152,634
Deposits held on re-insurance ceded	-	-
Premium received in advance	1,086,387	714,806
Unallocated premium	273,548	1,559,687
Sundry creditors - Refer note 3.15 of Schedule 16	192,087	278,550
Due to holding company	131,666	191,464
Claims outstanding	67,998	68,690
Due to Officers/ Directors	-	-
Deposits	13,243	5,981
Expenses payable	5,631,274	5,546,915
TDS payable	237,320	166,142
Payable towards investments purchased	2,157,613	799,432
Unclaimed amount of Policyholders	4,212,913	3,171,318
Pending unitisation	3,188,825	3,120,898
Other liabilities	85,683	225,401
Total	18,416,265	16,382,147

SCHEDULE - 14

PROVISIONS

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
For proposed dividends	1,414,650	1,000,885
For dividend distribution tax	240,420	162,369
For service tax un-utilised credit	-	-
For leave encashment and gratuity	98,080	132,758
For interim dividend	-	-
Total	1,753,150	1,296,012

SCHEDULE - 15

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(₹ '000)

Particulars	At March 31, 2013	At March 31, 2012
Discount allowed in issue of shares / debentures	-	-
Others	-	-
Total	-	-

SCHEDULE: 16

Significant accounting policies and notes forming part of the consolidated financial statements for the year ended March 31, 2013

1. Background

These financial statements comprise of the consolidated financial statements of ICICI Prudential Life Insurance Company Limited, the Parent Company, with the financial statements of its subsidiary ICICI Prudential Pension Funds Management Company Limited. ICICI Prudential Life Insurance Company Limited ('the Company'), a joint venture between ICICI Bank Limited and Prudential Corporation Holdings Limited, was incorporated on July 20, 2000 as a Company under the Companies Act, 1956 ('the Act'). The Company is licensed by the Insurance Regulatory and Development Authority ('IRDA') for carrying life insurance business in India. The license has been renewed annually and is in force as at March 31, 2013.

The Company carries on business of providing life insurance, pensions and health insurance to individuals and groups. The business is conducted in participating, non-participating and unit linked lines of businesses. Riders providing additional benefits are offered under some of these products. These products are distributed through individual agents, corporate agents, banks, brokers, the Company's proprietary sales force and online.

ICICI Prudential Pension Funds Management Company Limited ('the Subsidiary') is a wholly owned subsidiary of ICICI Prudential Life insurance Company Limited, incorporated on April 22, 2009 as a company under the Companies Act, 1956 ('the Act') and received certificate to commence business on April 28, 2009. The Subsidiary is licensed by the Pension Funds Regulatory and Development Authority ('PFRDA') for acting as a Pension Fund Manager for the management of the Pension Funds under the National Pension System introduced by the Central Government.

2. Summary of significant accounting policies

2.1. Basis of preparation

The accompanying consolidated financial statements are prepared and presented under the historical cost convention, unless otherwise stated, and on the accrual

basis of accounting, in accordance with accounting principles generally accepted in India (Indian GAAP) and in accordance with Accounting Standard – 21 "Consolidated Financial Statements" and other Accounting Standards ('AS') notified under the Companies (Accounting Standard) Rules, 2006 (as amended) and the relevant provisions of the Companies Act, 1956 to the extent applicable, and in accordance with the provisions of the Insurance Act, 1938, Insurance Regulatory and Development Authority Act, 1999, and the regulations framed thereunder, various circulars issued by the IRDA and the practices prevailing within the insurance industry in India. Accounting policies applied have been consistent with previous year except where different treatment is required as per new pronouncements made by the regulatory authorities.

The management evaluates all recently issued or revised accounting pronouncements on an ongoing basis.

2.2. Use of estimates

The preparation of financial statements in conformity with Indian GAAP requires the Company's management to make estimates and assumptions that affect the reported amount of revenues and expenses for the year, reported assets, liabilities and disclosure of contingent liabilities as on the date of the financial statements. Although the estimates and assumptions used in the accompanying financial statements are based upon management's evaluation of the relevant facts and circumstances as on the date of the financial statements actual results could differ from those estimates. Any revision to accounting estimates is recognised prospectively.

2.3. Revenue recognition

2.3.1. Premium income

Premium is recognised as income when due from policyholders. For linked business, premium is recognised as income when the associated units are created.

Premium on lapsed policies is recognised as income when such policies are reinstated.

Products with regular premium paying plans or with limited premium payment term and/or pre-determined policy term are treated as regular business with due classification into first year premium and renewal premium. Products other than aforesaid are classified as single premium.

Top up premiums paid by unit linked policyholders' are considered as single premium and recognised as income when the associated units are created.

2.3.2. Reinsurance premium ceded

Reinsurance premium ceded is accounted in accordance with the terms and conditions of the relevant treaties with the reinsurer. Profit commission on reinsurance ceded is netted off against premium ceded on reinsurance.

2.3.3. Income from investments

Interest income on investments is recognised on accrual basis. Amortisation of premium or accretion of discount on debt securities is recognised over the holding/maturity period on a straight-line basis.

Dividend income, in respect of other than linked business, is recognised when the right to receive dividend is established. Dividend income, in respect of linked business, is recognised on the 'ex-dividend date'.

Operating lease rentals on investment property are recognised as income, on a straight line basis, over the lease term. Costs are recognised as expense in the Revenue Account.

Profit or loss on sale/redemption of debt securities for other than linked business is the difference between the sale consideration net of expenses and the weighted average amortised cost. Profit or loss on sale/redemption of debt securities for linked business is the difference between the sale consideration net of expenses and the weighted average book cost as on the date of sale.

Profit or loss on sale/redemption of equity shares and mutual fund units is the difference between the sale consideration net of expenses and the weighted average book cost. In respect of other than linked business, the profit or loss includes the accumulated changes in the fair value previously recognised under "Fair Value Change Account".

2.3.4. Income from linked fund

In case of Life Insurance business, income from linked funds which includes fund management charges, policy administration charges, mortality charges and other charges, if any, are recovered from the linked fund in

accordance with terms and conditions of policies issued and are recognised when due.

2.3.5. Fees and charges

In case of Life Insurance business, interest income on loans is recognised on an accrual basis. Fees and charges also include policy reinstatement fee and loan processing fee which are recognised on receipt basis.

In case of Pension Fund Management business, Investment management fees are recognised on an accrual basis in accordance with the terms of contract between the Subsidiary and the National Pension System Trust, established by the PFRDA.

2.4. Appropriation / Expropriation adjustment

In accordance with the Unit Linked guidelines issued by the IRDA effective July 1, 2006, the Company followed the Appropriation/Expropriation methodology for calculating Net Asset Value ('NAV') until August 17, 2011. The Appropriation/Expropriation methodology provided for adjusting the NAV on account of 'Dealing costs'. The impact of such dealing costs is accounted for in the Revenue account as "Income from investments" with a corresponding impact in "Change in valuation of policy liability". Corresponding adjustments are also made in "Assets held to cover linked liabilities" and the "Provisions for linked liabilities" in the Balance Sheet.

As stipulated by the IRDA vide circular no. IRDA/F&I/CIR/INV/173/08/2011 dated July 29, 2011, NAV is being computed without Appropriation/Expropriation adjustments in unit pricing with effect from August 18, 2011.

2.5. Acquisition cost

Acquisition costs are costs that vary with and are primarily related to acquisition of insurance contracts and are expensed in the period in which they are incurred.

2.6. Employee benefits

2.6.1. Short term employee benefits

All employee benefits payable within twelve months of rendering the service are classified as short-term employee benefits. Benefits such as salaries, bonuses, short term compensated absences and other non-monetary benefits are recognised in the period in which the employee renders

the related service. All short term employee benefits are accounted on undiscounted basis.

2.6.2. Long term employee benefits: Post-employment

The Company has both defined contribution and defined benefit plans. These plans are financed by the Company.

Defined contribution plan

The Company has established defined contribution scheme for Superannuation to provide retirement benefits to its employees. Contributions to the Superannuation scheme are made on a monthly basis, when due, and charged to Revenue account and Profit and Loss account, as applicable. The expenses are booked on an undiscounted basis. The Company has no further obligation beyond the monthly contribution. The scheme is managed by ICICI Prudential Life Insurance Company Limited Superannuation Scheme.

Defined benefit plans

Gratuity and Provident fund are defined benefit obligations.

Gratuity: Gratuity liability is governed by Payment of the Gratuity Act, 1972. The Gratuity plan of the Company provides for a lump-sum payment to vested employees at retirement, termination of employment or resignation from employment. Vesting happens only on completion of 5 years of continuous service with the Company. However, in case of death of an employee during the course of an active employment, the gratuity is paid even if the employee has not completed 5 years of continuous service. The payment is based on employee's last drawn salary and tenure as prescribed in the Company's policy. The gratuity liability of the Company is actuarially determined at each Balance Sheet date using projected unit cost method.

The Company contributes towards net liabilities to ICICI Prudential Life Insurance Company Limited Employees' Group Gratuity Cum Life Insurance Scheme. The trustees administer contributions made to the Scheme.

The Company recognises the net obligation of the Scheme in Balance Sheet as an asset or liability, respectively in accordance with Accounting Standard (AS) 15 (revised 2005), 'Employee benefits'. The discount rate used for estimation of liability is based on Government securities yield. Gain or loss arising from change in actuarial assumptions / experience adjustments is recognised in

the Revenue account and Profit or Loss account for the period in which they emerge. Expected long-term rate-of-return on assets has been determined based on historical experience and available market information.

Provident fund: Provident fund benefits are aimed at providing security to staff members and their dependants on retirement, disability or death. Both employee and the Company contribute an equal percentage of the basic salary a part of which goes to the fund, and balance portion is contributed to the government administered pension fund. The provident fund is managed by ICICI Prudential Life Insurance Company Employees' Provident Fund Trust.

The rate at which the annual interest is payable by the trust to members is prescribed by the Government. The Company has an obligation to make good the shortfall, if any, between the Government prescribed rate and actual return earned by the provident fund.

2.6.3. Other long term employee benefits

Other long term employee benefits includes accumulated compensated absences that are entitled to be carried forward for future encashment or availment, at the option of the employee subject to the rules framed by the Company which are expected to be availed or encashed beyond 12 months from the end of the year and long term retention incentive payable to employees on fulfilment of criteria prescribed the Company. The Company's liability towards accumulated compensated absences entitlement outstanding at the close of the year and long term retention incentive are determined actuarially.

2.6.4. Employee Stock Option Scheme

The Company has formulated an Employee Stock Option Scheme ('the Scheme'). The Scheme provides that eligible employees are granted options to acquire equity shares of the Company that vest in graded manner. The vested options may be exercised within a specified period. The exercise price of the option is diluted when there is a subsequent issue of shares at a price lower than the grant price.

In accordance with the Guidance Note on Accounting for Employee Share-based Payments, the cost of options is measured using the intrinsic value method and recognised, together with a corresponding increase in the "Stock

options outstanding account" in reserves. The cumulative expense recognised for the options at each reporting date until the vesting date reflects the extent to which the vesting period has expired and the Company's best estimate of the number of equity instruments that will ultimately vest. The expense or credit recognised in the Profit and Loss and Revenue account for a period represents the movement in cumulative expense recognised as at the beginning and end of that period and is recognised in employee benefits expense.

2.7. Operating lease

Leases where the lessor effectively retains substantially all the risks and rewards of ownership are classified as operating leases. Payments made under operating lease including escalations are recognised as an expense, on a straight line basis, over the lease term.

2.8. Provision for doubtful debts

The need for provision is evaluated based on the recoverability of the dues. The Company regularly evaluates the probability of recovery against each class of asset and provides for doubtful deposits, advances and others receivables.

2.9. Benefits paid

Benefits paid comprise of policy benefits and claim settlement costs, if any.

Death, rider and surrender claims are accounted for on receipt of intimation. Survival and maturity benefits are accounted when due. Withdrawals and surrenders under linked policies are accounted in the respective schemes when the associated units are cancelled / redeemed. Reinsurance recoveries on claims are accounted for, in the same period as the related claims.

2.10. Actuarial liability valuation

Actuarial liability for life policies in force and for policies in respect of which premiums have been discontinued but a liability exists, is determined by the Company's Appointed Actuary using the gross premium method, in accordance with accepted actuarial practice, requirements of Insurance Act 1938, the IRDA regulations and the Actuarial Practice Standards and Guidance Notes issued by the Institute of Actuaries of India.

2.11. Funds for Future Appropriations

Amounts estimated by Appointed Actuary as Funds for Future Appropriations ('FFA') in respect of lapsed unit linked business, are required to be set aside in the Balance Sheet and are not available for distribution to Shareholders until the expiry of the maximum revival period. After expiry of this revival period, the Company may appropriate surplus from the Revenue Account, on the Appointed Actuary's recommendation.

2.12. Investments

Investments are made in accordance with the Insurance Act, 1938, Insurance Regulatory and Development Authority (Investments) Regulations, 2000 amended from time to time, Investment Policy of the Company and various other circulars/notifications issued by the IRDA in this context from time to time.

Investments are recorded at cost on the date of purchase, which includes brokerage and taxes, if any, but excludes pre-acquisition interest accrued as on the date of acquisition.

Bonus entitlements are recognised as investments on the 'ex-bonus date'.

Rights entitlements are recognised as investments on the 'ex-rights date'.

Any front end discount on investments is reduced from the cost of such investments.

Broken period interest paid/received is debited/credited to interest receivable account and is not included in the cost of purchase/sale.

2.12.1. Classification

Investments maturing within twelve months from the Balance Sheet date and investments made with the specific intention to dispose them off within twelve months from the Balance Sheet date are classified as short-term investments.

Investments other than short-term investments are classified as long-term investments.

2.12.2. Valuation – Unit Linked business

Debt securities other than government securities with a residual maturity over 182 days are valued on a yield to maturity basis, by using spreads over the benchmark

rate (based on the matrix released by the Credit Limited ('CRISIL') on daily basis) to arrive at the yield for pricing the security.

Debt securities with a residual maturity upto 182 days are valued at last valuation price plus the difference between the redemption value and last valuation price, spread uniformly over the remaining maturity period of the instrument.

Central and State government securities are valued as per the valuation provided by CRISIL.

Money market instruments are valued at historical cost, subject to accretion of discount over the period of maturity/holding on a straight-line basis.

Listed equity shares are valued at market value, being the last quoted closing price on the NSE (in case of securities not listed on NSE, the last quoted closing price on the BSE is used).

Mutual fund units are valued at the latest available net asset values of the respective fund.

Venture fund units are valued at the latest available net asset value of the respective fund.

Securities with call option are valued at the lower of the value as obtained by valuing the security upto final maturity date or the call option date. In case there are multiple call options, the security is valued at the lowest value obtained by valuing the security at various call dates or upto the final maturity date.

Securities with put option are valued at the higher of the value as obtained by valuing the security upto final maturity date or the put option date. In case there are multiple put options, the security is valued at the highest value obtained by valuing the security at various put dates or upto the final maturity date.

The securities with both put and call option on the same day would be deemed to mature on the put/call date and would be valued on a yield to maturity basis, by using spreads over the benchmark rate based on the matrix released by CRISIL.

Instruments bought on 'repo' basis are valued at cost plus interest accrued on reverse repo rate.

Unrealised gains and losses are recognised in the Revenue account.

2.12.3. Valuation - Other than unit linked business

In case of Life Insurance business, all debt securities including government securities and redeemable preference shares are considered as 'held to maturity' and accordingly stated at historical cost, subject to amortisation of premium or accretion of discount in the Revenue account or the Profit and Loss account over the period of maturity/holding on a straight line basis.

Listed equity shares at the Balance Sheet date are stated at fair value being the last quoted closing price on the National Stock Exchange of India Limited ('NSE') (in case the securities are not listed on NSE, the last quoted closing price on the BSE Limited ('BSE') is used). Unlisted equity shares are stated at historical cost, subject to provision for diminution.

Mutual fund units are valued at the latest available net asset values of the respective fund.

Unrealised gains/losses arising due to changes in the fair value of listed equity shares and mutual fund units are taken to the "Fair Value Change Account" in the Balance Sheet.

Investment in real estate is valued at historical cost, subject to revaluation (at least once in every three years). The change in carrying amount of investments in real estate is taken to "Revaluation reserve" in the Balance Sheet.

Investments in venture fund units are valued at historical cost.

The Company assesses at each Balance Sheet date whether there is any indication that any investment may be impaired. In case of impairment, the carrying value of such investment is reduced to its fair value and the impairment loss is recognised in the Revenue/Profit and Loss account. However, at the Balance Sheet date if there is any indication that a previously recognised impairment loss no longer exists, then such loss is reversed and the investment is restated to that extent.

2.12.4. Valuation- Pension fund management business

Current investments are carried at lower of cost or fair value determined on an individual investment basis. Non-current investments are carried at cost.

2.12.5. Transfer of investments

In case if Life insurance business, transfer of investments from Shareholders’ fund to the Policyholders’ fund to meet the deficit in the Policyholders’ account is made at amortised/book cost or market price, whichever is lower. The transfer of investments between unit liked funds is done at the prevailing price.

2.13. Loans

Loans are stated at historical cost, subject to provision for impairment, if any.

2.14. Fixed assets and Impairment

2.14.1. Tangible assets and depreciation

Tangible assets are stated at acquisition cost less accumulated depreciation and accumulated impairment loss, if any. Cost includes the purchase price and any cost directly attributable to bring the asset to its working condition for its intended use and other incidental expenses incurred up to that date. Subsequent expenditure incurred on tangible assets is expensed out except where such expenditure results in an increase in future benefits from the existing assets beyond it’s previously assessed standard of performance.

Asset costing up to ₹ 5,000 are fully depreciated in the year of acquisition.

The rates of depreciation used by the Company for various category of assets, as detailed below, are the higher of the rates as determined based on the managements estimate of useful life or the rates prescribed in Schedule XIV to the Companies Act, 1956.

Asset	Depreciation rates
Office buildings on freehold land	1.63%
Improvement to leasehold properties	Depreciated over the lease period, subject to a maximum of 9 years
Furniture and fixtures	15%
Office equipment	25%
Information technology equipment	33.3%, except for tablets which is 50%
Communication networks and servers	25%
Motor vehicles	20%

Depreciation is provided using straight-line method (‘SLM’) prorated from the date of being ready to use, up to the date of sale, based on estimated useful life for each class of asset.

2.14.2. Intangibles

Intangible assets comprising software are stated at cost less amortisation. Significant expenditure on improvements to software are capitalised when it is probable that such expenditure will enable the asset to generate future economic benefits in excess of its originally assessed standards of performance and such expenditure can be measured and attributed to the asset reliably. Subsequent expenditures are amortised over the remaining useful life of original software. Software expenses are amortised using SLM over a period of 4 years from the date of being ready to use.

2.14.3. Capital work in progress

Projects under which assets are not ready for their intended use and other capital work-in-progress are carried at cost, comprising direct cost and related incidental expenses.

2.14.4. Impairment of assets

Management periodically assesses, using external and internal sources, whether there is any indication that an asset may be impaired. If any such indication exists, an estimate of the recoverable amount of the asset unit is made. Impairment occurs where the carrying value of the asset exceeds the recoverable amount. Recoverable amount is higher of an asset’s net selling price and its value in use. Value in use is the present value of estimated future cash flows expected to arise from the continuing use of the asset and its eventual disposal. If at the Balance Sheet date there is an indication that a previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the recoverable amount, subject to a maximum of depreciable historical cost.

2.15. Foreign exchange transactions

Initial recognition: Foreign currency transactions are recorded in the Indian Rupee, by applying to the foreign currency amount the exchange rate between the Indian Rupee currency and the foreign currency at the date of the transaction.

Conversion: Foreign currency monetary items are retranslated using the exchange rate prevailing at the reporting date. Non-monetary items, which are measured in terms of historical cost denominated in a foreign currency, are reported using the exchange rate at the date of the

transaction. Non-monetary items, which are measured at fair value or other similar valuation denominated in a foreign currency, are translated using the exchange rate at the date when such value was determined.

Exchange differences: Exchange differences are recognised as income or as expenses in the period in which they arise.

2.16. Segment reporting policies

In case of Life insurance business, based on the primary segments identified under IRDA (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations 2002 ('the Regulations') read with AS 17 on "Segmental Reporting" prescribed in the Companies Act, 1956 and rules thereunder, the Company has classified and disclosed segmental information separately for Shareholders' and Policyholders'. Within Policyholders', the businesses are further segmented into Participating (Life and Pension for Group and Retail segments put together), Non-Participating, Linked (Life, Pension, Health and Group), Health and Annuity.

There are no reportable geographical segments, since all business is written in India.

The basis of allocation of expenses across segments is detailed below:

Operating expenses relating to insurance business are allocated to specific business segments in the following manner, which is applied on a consistent basis.

- Expenses that are directly identifiable to the segment are allocated on actual basis.
- Other expenses (including depreciation and amortisation), that are not directly identifiable to a business segment, are allocated on one of the following basis:
 - Number of policies
 - Weighted annualised first year premium income
 - Sum assured
 - Total premium income
 - Medical cases
 - Funds under management
 - New business commission

The basis of allocation has been decided based on the nature of the expense and its logical relationship to the various business segments.

2.17. Taxation

2.17.1. Direct taxes

Income tax expense comprises of current tax (i.e. amount of tax for the year determined in accordance with the Income Tax Act, 1961) and deferred tax charge or credit (reflecting the tax effects of timing differences between accounting income and taxable income for the year).

Current tax is measured at the amount expected to be paid to the tax authorities after taking credit for allowances and exemptions in accordance with the Income Tax Act, 1961.

The deferred tax asset and liabilities are recognised using the tax rates that have been enacted or substantively enacted by the Balance Sheet date. Deferred tax assets are recognised and carried forward only to the extent there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realised in future.

Deferred Tax asset in respect of unabsorbed depreciation or carried forward loss are recognised only if there is a virtual certainty of realisation of such assets. Deferred tax assets are reviewed at each Balance Sheet date and written down or written up to reflect the amount that is reasonable / virtually certain (as the case may be) to be realised.

The Company allocates income tax to the each line of business in order to ensure that the expenses pertaining to and identifiable with a particular line of business are represented as such to enable a more appropriate presentation of the financial statements. Accordingly, tax charge/credit on surplus/deficit arising from each line of business is disclosed separately in the Revenue account.

2.17.2. Indirect taxes

Service Tax liability on life insurance service and fund management charges is set-off against the service tax credits available from tax paid on input services. Unutilised credits, if any, are carried forward for future set-off.

2.18. Provisions and contingencies

The Company makes a provision when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. A disclosure of

a contingent liability is made when there is a possible obligation or present obligations that may, but probably will not, require an outflow of resources or it cannot be reliably estimated. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Loss contingencies arising from claims, litigation, assessment, fines, penalties, etc. are recorded when it is possible that a liability has been incurred and the amount can be reasonably estimated. Contingent assets are not recognised nor disclosed in financial statements since this may result in the recognition of income that may never be realised.

2.19. Earnings per share

Basic earnings per share are calculated by dividing the net profit or loss for the year attributable to equity shareholders by the weighted average number of equity shares outstanding during the year. For the purpose of

calculating diluted earnings per share, the net profit or loss for the year attributable to equity shareholders and the weighted average number of shares outstanding during the year is adjusted for the effects of all dilutive potential equity shares.

2.20. Cash and Cash Equivalents

Cash and cash equivalents for the purpose of cash flow statement includes cash in hand, bank balances, deposits with banks and other short-term highly liquid investments with original maturities of three months or less.

2.21. Transfer pricing policy

All the transactions between the Company and its subsidiary are on arm's length basis. The Company and its Subsidiary have formally defined and agreed on a transfer pricing policy whereby all common costs are allocated on actual cost basis.

3. NOTES TO ACCOUNTS

3.1. Contingent liabilities

Particulars	(₹ '000)	
	At March 31, 2013	At March 31, 2012
Partly-paid up investments	-	-
Claims, other than those under policies, not acknowledged as debts comprise of	101,038	103,574
- Claims made by vendor for disputed payments;		
- Claims for damages made by landlords (of premises taken on lease);	35,731	33,401
- Claims made by employees and advisors for disputed dues and compensation	2,955	3,743
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company by various banks in favour of government authorities and hospital ¹	1,500	5,357
Statutory demands / liabilities in dispute, not provided for ²	1,590	-
Reinsurance obligations to the extent not provided for	-	-
Policy related claims under litigation in different consumer forums:		
- Claims for service deficiency	155,916	163,741
- Claims against repudiation	137,984	121,662
Others ³	1,350,000	-
Total	1,786,714	431,478

1. The Company has entered into an agreement with Dr. Balabhai Nanavati Hospital to provide service with respect to health claims settlements and thus performance bank guarantee of ₹ 500 thousand (Previous year: ₹ 500 thousand) in this regard is placed with the hospital. ₹ 1,000 thousand (Previous year: ₹ 1,000 thousand) guarantee placed with Pension Funds Regulatory and Development Authority ('PFRDA').
2. ₹ 1,590 thousand pertain to a demand from Profession Tax authority, West Bengal.
3. ₹ 1,350,000 thousand on account of objections raised by office of the Commissioner of Service tax, Mumbai (through the Service Tax audit under EA-2000) on certain positions taken by the Company.

3.2. Actuarial method and assumptions

The actuarial liability in respect of both participating and non-participating policies is calculated using the gross premium method, using assumptions for interest, mortality, morbidity, expense and inflation and, in the case of participating policies, future bonuses together with allowance for taxation and allocation of profits to shareholders. These assumptions are determined as prudent estimates at the date of valuation with allowances for adverse deviations. No allowance is made for expected lapses.

An explicit provision has been made to allow for additional expenses that the Company may have to incur if it were to close to new business twelve months after the valuation date.

The greater of a liability calculated using discounted cash flows and unearned premium reserves is held for the unexpired portion of the risk for the general fund liabilities of linked business and attached riders. An unexpired risk reserve and a reserve in respect of claims incurred but

not reported are held for one year renewable group term insurance.

The unit liability in respect of linked business has been taken as the value of the units standing to the credit of policyholders, using the Net Asset Value ('NAV') prevailing at the valuation date. The adequacy of charges under unit linked policies to meet future expenses has been tested and provision made as appropriate. Provision has also been made for the cost of guarantee under unit linked products that carry a guarantee. The units held in respect of lapsed policies are divided into a revival reserve, which contributes to liabilities, and a fund for future appropriation, which contributes to regulatory capital.

The interest rates used for valuing the liabilities are in the range of 4.43% to 6.26% per annum. (The previous year's rates were 4.93% to 6.02%).

Mortality rates used are based on the published IALM (94-96) Ultimate Mortality Table for assurances and LIC

(a) 96-98 table for annuities adjusted to reflect expected experience. Morbidity rates used are based on CIBT 93 table, adjusted for expected experience, or on risk rates supplied by reinsurers.

Expenses are provided for at least at current levels in respect of renewal expenses, with no allowance for any future improvement but with an allowance for any expected worsening. Per policy renewal expenses for regular premium policies are assumed to inflate at 5.41% (The inflation assumption for the previous year was 5.20%).

3.3. Encumbrances of assets

The assets of the Company are free from all encumbrances at March 31, 2013 except to the extent assets or monies are required to be deposited as margin contributions for investment trade obligations of the Company as detailed below:

- a. Fixed deposit of ₹ 1,050,100 thousand (Previous year: ₹ 1,050,000 thousand) and ₹ 100,000 thousand (Previous year: ₹ 100,000 thousand) has been deposited with National Securities Clearing Corporation Limited and Indian Clearing Corporation Limited respectively towards margin requirement for equity trade settlement;
- b. Government securities of ₹ 794,986 thousand with market value of ₹ 807,356 thousand (Previous year: ₹ 843,445 thousand with Market value of ₹ 831,528 thousand) has been deposited with Clearing Corporation of India Limited (CCIL) as Settlement Guarantee Fund (SGF) deposit;
- c. Government securities of ₹ 207,632 thousand with market value of ₹ 203,300 thousand (Previous year: ₹ 209,291 thousand with Market value of ₹ 191,400 thousand) has been deposited with CCIL for trades in the Collateralised Borrowing and Lending Obligation (CBLO) segment;
- d. ₹ 60,000 thousand (Previous year: ₹ 60,000 thousand) has been deposited with CCIL as SGF deposit and ₹ 100 thousand (Previous year: ₹ 100 thousand) has been deposited with CCIL for trades in CBLO segment.
- e. Fixed deposit of ₹ 9,700 thousand (Previous year: ₹ Nil) has been deposited with State Bank of Travancore as a security towards guarantee issued on behalf of the Company in favor of Pension Fund Regulatory and Development Authority.

3.4. Commitments

Commitments made and outstanding for loans and investment are ₹ Nil (Previous year: ₹ Nil).

Estimated amount of contracts remaining to be executed on fixed assets to the extent not provided for (net of advance) is ₹ 180,842 thousand (Previous year: ₹ 61,924 thousand).

3.5. Real Estate – Investment property

In accordance with the IRDA Regulations, 2002 (Preparation of Financial Statements and Auditors' Report of Insurance Companies), the Company's real estate investment has been revalued by an independent valuer at March 31, 2013. The real estate investment property is accordingly valued at ₹ 890,000 thousand at March 31, 2013 (Previous year: ₹ 890,000 thousand, Historical cost: ₹ 185,521 thousand).

3.6. Impairment of investment assets

In accordance with the impairment policy of the Company, other than temporary diminution in value of Investments has been assessed at March 31, 2013. The Company has accordingly written-off a part of the value of the equity investments considered as impaired. The total impairment loss recognised is ₹ 98,743 thousand at March 31, 2013 (Previous year: ₹ 127,140 thousand) in the Revenue account under Loss on sale/redemption of investments.

3.7. Deferred taxes

As required under AS 22, deferred tax asset is recognised on carry forward of eligible tax losses, which can be set off against future taxable income and on timing differences arising from funds for future appropriation under linked line of business. Deferred tax assets are reviewed at each Balance Sheet date and written down or written up to reflect the amount that is virtually certain to be realised. Deferred tax asset is recognised on the Company's eligible tax losses to the extent that there is virtual certainty supported by convincing evidence that sufficient future taxable income will be available against which such deferred tax asset can be realised.

At March 31, 2013, ₹ 12,828 thousand represents deferred tax asset on carry forward unabsorbed losses (Previous year: ₹ 860,260 thousand).

Particulars	(₹ '000)		
	Deferred tax asset at April 1, 2012	(Charge)/ Credit for the year	Deferred tax assets at March 31, 2013
Deferred tax assets on:			
- Carry forward of unabsorbed tax losses	860,260	(847,432)	12,828
- Linked funds for future appropriation	193,101	(127,732)	65,369
Total	1,053,361	(975,164)	(78,197)
Deferred tax liability on:			
- Amortisation of computer software and incorporation expenses (net)	(156)	(45)	(201)
Total	(156)	(45)	(201)

*The deferred tax asset on carried forward unabsorbed losses is recognised based on estimated taxable profit expected to contractually be earned in the future from the current in force life insurance contracts at March 31, 2013.

3.8. Operating lease commitments

The Company takes premises (both commercial and residential), motor vehicles, office equipments, computers, servers and modular furniture on operating lease. Certain lease arrangements provide for cancellation by either party and also contain a clause for renewal of the lease agreement. Lease payments on cancelable and non-cancelable operating lease arrangements are charged to the Revenue account and the Profit and Loss account over the lease term on a straight line basis. The total operating

3.10. Details of related parties and transactions with related parties

Related parties and nature of relationship:

Nature of relationship	Name of the related party
Holding company	ICICI Bank Limited
Substantial interest	Prudential Corporation Holdings Limited
Fellow subsidiaries and entities jointly controlled by holding company	ICICI Securities Limited ICICI Securities Inc. ICICI Securities Holding Inc. ICICI Venture Funds Management Company Limited ICICI Home Finance Company Limited ICICI Trusteeship Services Limited ICICI Securities Primary Dealership Limited ICICI Investment Management Company Limited ICICI International Limited ICICI Bank UK PLC. ICICI Bank Canada ICICI Bank Eurasia Limited Liability Company ICICI Lombard General Insurance Company Limited

lease rentals charged to Revenue account in the current year is ₹ 1,148,950 thousand (Previous year: ₹ 1,354,055 thousand).

The Company has taken Information technology systems on lease for period up-to 4 years. The total lease rentals charged to Revenue account in the current year is ₹ 343,632 thousand (Previous year: ₹ 411,594 thousand). The future minimum lease payments in respect of the lease at the Balance Sheet date are summarised below:

Particulars	(₹ '000)	
	March 31, 2013	March 31, 2012
Not later than one year	300,853	320,418
Later than one year but not later than five years	418,620	662,209
Later than five years	-	-

3.9. Assets given on operating lease

The Company has entered into an agreement in the nature of leave and licence for leasing out the investment property. This is in the nature of operating lease and lease arrangement contains provisions for renewal. There are no restrictions imposed by lease arrangement and the rent is not determined based on any contingency. The total lease payments received in respect of such lease recognised in Revenue account for the year is ₹ 39,992 thousand (previous year ended March 31, 2012 ₹ 28,948 thousand).

Nature of relationship	Name of the related party
	ICICI Prudential Asset Management Company Limited ICICI Prudential Trust Limited TCW / ICICI Investment Partners Limited Liability Company
Consolidated under AS-21 by holding company	ICICI Eco-net Internet and Technology Fund ICICI Equity Fund ICICI Emerging Sectors Fund ICICI Strategic Investments Fund ICICI Venture Value Fund (IVVF) I-Ven Biotech Limited ICICI Kinfra Limited
Key management personnel	Sandeep Bakhshi, Managing Director and CEO Puneet Nanda, Executive Director Tarun Chugh, Chief Distribution Officer Judhajit Das, Chief – Human Resources Avijit Chatterjee, Appointed Actuary Madhivanan Balakrishnan, Executive Director (held office till June 30, 2012)
Significant influence	ICICI Prudential Life Insurance Company Limited Employees' Group Gratuity Cum Life Insurance Scheme ICICI Prudential Life Insurance Company Limited Employees' Provident Fund ICICI Prudential Life Insurance Company Limited Superannuation Scheme

The following represents significant transactions between the Company and its related parties.

Name of related party	Relation	Nature of transaction	Transactions for the year		Amount recoverable / (payable)	
			FY2013	FY2012	At March 31, 2013	At March 31, 2012
ICICI Bank Limited	Holding company	Premium income	95,275	174,269	(1,209)	(453)
		Interest income on investments	64,262	79,161	2,471	123,615
		Accretion of discount on investments	89,021	50,038	-	-
		Recovery of expenses*	1,162	8,851	4,766	4,452
		Claims expense	(61,430)	(56,339)	-	-
		Reimbursement of other expenses	(277,074)	(869,591)	(9,864)	(9,607)
		Information technology related expenditure	(175,082)	(164,882)	(51,771)	(40,638)
		Commission expenses	(3,680,159)	(2,394,589)	(66,622)	(144,556)
		Bank charges	(96,183)	(81,394)	(6,966)	(7,017)
		Dividend	(3,271,464)	(2,321,684)	-	-
		Purchase of fixed assets	(130)	-	-	-
		Subscription to primary market issuance	(1,407,146)	-	-	-
		Placement of fixed deposits	-	(1,000,000)	-	-
		Purchase of investments	(4,088,018)	(8,263,309)	-	-
		Redemption of investments	1,050,030	-	-	-
		Sale of investments	3,056,895	1,675,358	-	-
		Outstanding investments	-	-	1,492,638	4,256,989
		Cash & bank balances	-	-	1,895,215	349,310
		Share capital	-	-	(10,553,109)	(10,553,109)
		Share Premium	-	-	(24,684,412)	(24,684,412)
		Proposed Dividend	-	-	(1,044,248)	(738,718)

(₹ '000)

Name of related party	Relation	Nature of transaction	Transactions for the year		Amount recoverable / (payable)	
			FY2013	FY2012	At March 31, 2013	At March 31, 2012
ICICI Securities Limited	Fellow subsidiary	Premium income	1,209	2,527	(681)	(732)
		Recovery of expenses*	-	352	-	-
		Claims expenses	-	(1,500)	-	-
		Reimbursement of other expenses	(54,719)	-	-	-
		Commission expenses	(342,625)	(372,239)	(25,850)	(61,313)
		Brokerage	(9,192)	(18,328)	(102)	(41)
ICICI Venture Funds Management Company Limited	Fellow subsidiary	Premium income	2,638	2,576	(358)	(566)
		Reimbursement of other expenses	-	(120)	-	-
ICICI Home Finance Company Limited	Fellow subsidiary	Premium income	-	-	-	152
		Interest Income on investments	125,594	134,191	40,087	41,088
		Recovery of expenses*	22	22	-	-
		Reimbursement of other expenses	(629)	-	-	-
		Commission expenses	-	(4,471)	-	(1,371)
		Redemption of investments	597,000	-	-	-
ICICI Securities Primary Dealership Limited	Fellow subsidiary	Outstanding investments	-	-	746,387	1,328,115
		Premium income	322	281	(221)	(180)
		Interest Income on investments	53,858	52,981	14,542	14,609
		Purchase of investments	(5,277,860)	(9,467,763)	-	-
		Sale of investments	5,358,050	5,886,048	-	-
ICICI Prudential Asset Management Company Limited	Fellow subsidiary	Outstanding investments	-	-	562,968	548,432
		Premium income	1,558	2,154	(160)	(131)
ICICI Lombard General Insurance Company Limited	Fellow subsidiary	Premium income	5,679	6,293	(528)	(1)
		Recovery of expenses*	-	354	1,288	1,626
		Claims expense	(2,000)	(1,000)	-	-
		Reimbursement of other expenses	(7,961)	(1,816)	(212)	(93)
		Staff welfare - employee insurance	(151,917)	(92,098)	42,047	42,025
		Insurance premium (car and other assets)	(5,426)	(2,376)	-	-
		Purchase of investments	(1,696,367)	(2,426,103)	-	-
		Sale of investments	887,478	713,039	-	-
Prudential Corporation Holdings Limited	Substantial interest	Recovery of expenses*	6,818	-	2,557	14,249
		Reimbursement of other expenses	(27,799)	(19,275)	(27,608)	(19,275)
		Dividend	(1,149,433)	(815,727)	-	-
		Share capital	-	-	(3,707,849)	(3,707,849)
		Share Premium	-	-	(8,672,901)	(8,672,901)
		Proposed Dividend	-	-	(366,898)	(259,549)
ICICI Prudential Life Insurance Company Limited Employees' Group Gratuity Cum Life Insurance Scheme	Significant influence	Premium income	194,593	106,247	(308)	(309)
		Contribution to trust	(194,595)	(106,246)	-	-
ICICI Prudential Life Insurance Company Limited Superannuation Scheme	Significant influence	Premium income	8,958	8,851	-	-
		Contribution to trust	(8,958)	(8,851)	-	-
ICICI Prudential Life Insurance Company Limited Employees' Provident Fund	Significant influence	Contribution to trust	(211,880)	(202,555)	(36,087)	(33,477)
Key management personnel	Key management personnel	Premium income	710	772	-	-
		Dividend	(9)	(7)	-	-
		Managerial remuneration	(136,255)	(106,615)	-	-
		Employee stock options outstanding (numbers)	-	-	1,137,500	1,137,500
		Employee stock options exercised ¹	-	-	30	30
Key management personnel-relatives	Key management personnel-relatives	Premium income	27	26	-	-

* Gross of tax deduction at source

¹ The options exercised have been reported at face value.

3.11. Segmental reporting

Income and expenses directly attributable or allocable to the segments are recorded and disclosed under the respective segments in the revenue account and profit and loss account, as applicable.

Investments and policy liabilities are disclosed in the balance sheet under the respective segments. Net fixed assets of ₹ 1,723,984 thousand (Previous year ₹ 1,804,306 thousand) are disclosed in shareholders segment. Depreciation expense has been allocated as disclosed in Note 2.16.

Segment wise information of current assets, loans, deferred tax asset and current liabilities and provisions to

the extent identifiable are given below:

Business Segments	Loans, Deferred Tax Asset & Net Current Assets	
	₹ '000)	
	March 31, 2013	March 31, 2012
Shareholders	(11,273,263)	(6,519,629)
Par Life	1,278,082	1,251,820
Par Pension	736,635	289,031
Non-Par	3,068,286	2,371,694
Annuity Non-Par	(77,638)	131,305
Health	33,628	(186,273)
Linked Life	(417,878)	(1,619,323)
Linked Pension	293,176	(1,153,053)
Linked Health	32,981	(66,258)
Linked Group	(598,510)	(1,569,418)
Others	6,304	(2,428)
Total	(6,918,197)	(7,072,532)

3.12. Employee benefits

Provision for staff benefits as per AS 15 (Revised):

a) **Defined Contribution Plans:** The amount recognised as an expense during the year is ₹ 43,089 thousand (Previous year ₹ 41,607 thousand).

b) **Defined Benefit Plans:**

• Gratuity

Particulars	Year ended	
	₹ '000)	
	March 31, 2013	March 31, 2012
Change in defined benefit obligation:		
Opening obligations as at April 1	397,433	328,568
Service cost	63,056	59,161
Interest cost	34,272	26,874
Actuarial (gain)/loss	59,557	12,783
Past service costs	-	-
Liability assumed on acquisition/(settled on divestiture)	-	(317)
Benefits paid	(53,682)	(29,638)
Present value of the defined benefit obligations at (A)	500,636	397,431
Change in Plan Asset:		
Opening plan assets, at fair value as at April 1	301,856	310,314
Expected return on plan assets	23,009	14,657
Actuarial gain/(loss)	10,794	6,835
Contributions	194,303	5
Assets acquired on acquisition/(settled on divestiture)	-	(317)
Benefits paid	(53,682)	(29,638)
Fair value of plan assets at (B)	476,280	301,856
Cost for the year:		
Service cost	63,056	59,161
Interest cost	34,272	26,874
Expected return on plan assets	(23,009)	(14,657)
Actuarial (gain)/loss	48,763	5,948
Past service cost	9,778	10,216
Losses/(gains) on acquisition/divestiture	-	-
Total net cost recognised as employee remuneration in Revenue and Profit or loss account	132,861	87,543
Reconciliation of Benefit obligations and planned assets for the period:		
Present value of the defined benefit obligations at (A)	500,636	397,431
Fair value of plan assets at (B)	476,280	301,856
Unrecognised past service cost (C)	-	-

(₹ '000)

Particulars	Year ended	
	March 31, 2013	March 31, 2012
Net asset/(liability) recognised in Balance Sheet as at end of reporting period (B + C-A)	(24,356)	(85,797)
Investment details of plan assets:		
The plan assets are invested in insurer managed funds	100.0%	100.0%
Fund earning rate	10.0%	6.7%
Asset allocation:		
- Debentures and Bonds	27.6%	28.2%
- Fixed deposits	20.5%	20.2%
- Money market instruments	15.8%	29.4%
- Government Securities	15.1%	0.8%
- Equity shares	14.9%	15.0%
- Others	6.1%	6.4%
Total	100.0%	100.0%
Assumptions:		
Discount rate	7.80%	8.25%
Salary escalation rate *		
Grade I and II	5.0%	5.0%
Grade III and above		
- Year 1	10.0%	10.0%
- Year 2 to 3	8.0%	8.0%
- Year 4 to 6	7.0%	7.0%
- Year 7 onwards	5.0%	5.0%
Estimated rate of return on plan assets #	7.5%	7.5%
Expected future contribution from employer for FY2014	150,000	

* Salary escalation rate considered in valuation take into account impact of inflation, seniority, promotion and other factors impacting future salary cost.

Expected rate of return on plan assets is based on our expectation of the average long-term rate of return expected on investments of fund during the estimated term of obligations.

Experience adjustments on gratuity provisioning

(₹ '000)

Particulars	Period ended				
	March 31, 2013	March 31, 2012	March 31, 2011	March 31, 2010	March 31, 2009
Defined benefit obligation	500,636	397,433	328,569	261,481	151,491
Plan assets	476,280	301,856	204,073	233,791	35,934
Surplus/(deficit)	(24,356)	(95,576)	(124,496)	(27,690)	(115,557)
Experience adjustments					
- on plan liabilities	49,715	24,870	38,548	1,650	8,343
- on plan assets	10,794	6,835	(20,827)	4,158	(10,115)

• Provident fund

The defined benefit obligation of interest rate guarantee on exempt provident fund in respect of the employees of the Company has been determined based on the Guidance Note (GN 29) on Valuation of Interest Rate Guarantees on exempt Provident Funds under AS 15 (Revised) issued by The Institute of Actuaries of India. There is net surplus in the plan and hence no liability needs to be provided for in the books of accounts of the Company.

The assumptions used in valuing the defined benefit obligations of interest rate guarantee are as follows:

Particulars	March 31, 2013	March 31, 2012
Discount rate for the term of the obligation	7.8%	8.3%
Average historic yield on the investment portfolio	8.9%	9.0%
Discount rate for the remaining term to maturity of the investment portfolio	8.0%	8.6%
Expected investment return	8.7%	8.7%
Guaranteed rate of return	8.5%	8.3%

c) Other long term benefits

Long term incentive scheme: Liability for the scheme is determined based on actuarial valuation which has been carried out using the projected accrued benefit method which is same as the projected unit credit method in respect of past service. The assumptions used for valuation are:

Particulars	March 31, 2013
Discount rate	7.8% per annum
Increase in incentive amount	0.0% per annum

Compensated absence: Liability for compensated absence for employees is determined based on actuarial valuation which has been carried out using the projected accrued benefit method which is same as the projected unit credit method in respect of past service. The assumptions used for valuation are:

Particulars	March 31, 2013
Discount rate	7.8% per annum
Salary escalation rate (per annum)	
Grade I and II	5.0%
Grade III and above	
- Year 1	10.0%
- Year 2 to 3	8.0%
- Year 4 to 6	7.0%
- Year 7 onwards	5.0%

The Company policy allows accumulation of leave of 90 days for employees who are in continuous employment of 5 years and above with the Company and 60 days with employees with lesser vintage and certain junior grades

While computing liability, 2% leave availment has been assumed for each subsequent year following the valuation date.

3.13. Employee Stock Option Scheme ("ESOS")

There are presently six ESOS schemes in force by name Founder I, Founder II, 2004-05, 2005-06, 2006-07 and 2007-08, salient features of which are as stated below:

Date of allotment	Founder I	2004-05	2005-06	2006-07 Founder II	2007-08
	At March 28, 2005	At April 25, 2005	At April 26, 2006	At April 24, 2007	At April 25, 2008
No. of options granted	2,665,500	3,742,400	4,633,250	6,534,675 (2006-07) 470,000 (Founder II)	6,090,200
Graded Vesting Period					
1st Year	50% of options granted	25% of options granted	25% of options granted	25% of options granted	25% of options granted
2nd Year	25% of options granted	25% of options granted	25% of options granted	25% of options granted	25% of options granted
3rd Year	25% of options granted	25% of options granted	25% of options granted	25% of options granted	25% of options granted
4th Year	-	25% of options granted	25% of options granted	25% of options granted	25% of options granted
Maximum term of options granted	Later of the tenth anniversary of the date of grant of options or the fifth anniversary of the date of vesting of options				
Mode of settlement	Equity				

Exercise price of options is subject to dilution formula and it depends on the capital base of the Company as at the date of exercise of the options. Exercise price of all the options outstanding as at March 31, 2013 for Founder I (2003-04) scheme, 2004-2005 scheme, 2005-06 scheme, 2006-07 scheme, Founder II and 2007-08 scheme is ₹ 30, ₹ 42, ₹ 70, ₹ 130, ₹ 130 and ₹ 400 respectively.

A summary of status of Company's Employee Stock Option Scheme in terms of options granted, forfeited and exercised is given below:

Particulars	At March 31, 2013	At March 31, 2012
Outstanding at the beginning of the year	12,778,898	13,565,154
Add: Granted during the year	-	-
Less: Forfeited / lapsed during the year	(401,169)	(398,281)
Exercised during the year	(90,125)	(387,975)
Outstanding at the end of the year	12,287,604	12,778,898
Exercisable at the end of the year	12,287,604	11,256,348

During the year, the Company has recognised a compensation cost of ₹ Nil (Previous year: ₹ Nil) as the intrinsic value of the options.

Had the Company followed the fair value method for valuing its options for the year, the charge to the Revenue account and Profit & Loss account would have been higher by ₹ 2,416 thousand (Previous year: ₹ 34,322 thousand) and profit after tax would have been ₹ 14,955,934 thousand (Previous year: ₹ 13,806,970 thousand). Consequently Company's basic earnings per share would have been ₹ 10.47 (Previous year: ₹ 9.67) and diluted earnings per share would have been ₹ 10.44 (Previous year: ₹ 9.64).

The weighted average price of options exercised during the year is ₹ 70.00 (Previous year: ₹ 94.00). The weighted average remaining contractual life of options outstanding at the end of the period is 4.10 years (Previous year: 5.10 years).

The Key assumptions used to estimate fair value of options are:

Particulars	Assumptions
Risk-free interest rate	6.87% - 8.00%
Expected life	3 - 5 years
Expected volatility	28.65%
Expected dividend yield	1.50%

3.14. Earnings per share

(₹ '000)

Sr. No	Particulars	At March 31, 2013	At March 31, 2012
i.	Net profit/(loss) after tax as per profit and loss account available for equity shareholders for both basic and diluted earnings per equity share of ₹ 10 each	14,958,349	13,841,292
ii	Weighted average number of equity shares for earnings per equity share		
	(a) For basic earnings per equity share	1,428,876,063	1,428,508,855
	(b) For diluted earnings per equity share		
	Number of equity shares for basic earnings per equity share as per (ii) (a)	1,428,876,063	1,428,508,855
	Add: Weighted average outstanding employee stock options deemed to be issued for no consideration	3,749,508	3,878,613
iii	Weighted number of equity shares for diluted earnings per equity share	1,432,625,571	1,432,387,468
	Earnings per equity share		
	Basic (in ₹)	10.47	9.69
	Diluted (in ₹)	10.44	9.66

3.15. The Micro, Small and Medium Enterprises Development Act, 2006

There are no dues payable to vendors covered by the Micro, Small and Medium Enterprises Development Act, 2006, as at March 31, 2013 (Previous year: Nil).

3.16. Previous year comparatives

Previous year figures have been regrouped and reclassified wherever necessary, to conform to current year's presentation.

For and on behalf of the Board of Directors

For **S.R.Batliboi & CO. LLP**
Chartered Accountants
ICAI Firm Registration No.301003E

For **S.B.Billimoria & Co.**
Chartered Accountants
ICAI Firm Registration No.101496W

Chanda Kochhar
Chairperson

Keki Dadiseth
Director

K. Ramkumar
Director

Sandeep Bakhshi
Managing Director and CEO

per **Shrawan Jalan**
Partner
Membership No. 102102

Sanjiv V. Pilgaonkar
Partner
Membership No. 39826

Puneet Nanda
Executive Director

Avijit Chatterjee
Appointed Actuary

Satyan Jambunathan
Executive Vice President

Sanaulla Khan
Company Secretary

Place : Mumbai
Date : April 18, 2013

New Business Profit Report

for the financial year ended March 31, 2013

INTRODUCTION

Life insurance policies when sold usually result in an accounting loss in the first policy year. This is called New Business Strain and it arises largely due to the acquisition costs associated with selling insurance and the prudent margin in the reserving basis. Measuring sales performance using statutory profit/loss figures then becomes paradoxical as higher sales result in bigger losses. This also does not take into account the actual value created by the sale, which will accrue to the Company over the life of the policy. To overcome these issues, New Business Profit (NBP) is used to measure sales performance and value created by new business sales.

DEFINITION

NBP is a measure of the economic value of the new business written during a defined period. It is measured as the present value of the future profits for the shareholders on account of new business sales, based on a given set of assumptions, net of the accounting loss recognised on sale. Actual experience could differ from these assumptions especially in respect of expense overruns at inception.

NBP has been calculated net of tax after providing for the cost of capital that would be required to support the business. The cost of capital is calculated as the present value of the increase in solvency capital along with the net of tax interest earned on the solvency capital, at the Risk Discount Rate (RDR).

BASIS OF PREPARATION

NBP incorporates best estimate assumptions of future rates of investment returns, policy discontinuances, mortality, expenses, inflation, taxation, bonus rates and statutory valuation bases.

ECONOMIC ASSUMPTIONS

The Company follows an active approach to setting the basis of economic assumptions. The economic assumptions used for calculation of NBP are as follows:

Particulars	FY2012	FY2013
Inflation	7.29%	6.85%
Investment returns by asset class		
- Cash	7.22%	7.35%
- Medium term G. Sec	8.62%	8.35%
- Long term G. Sec	9.12%	8.85%
- Corporate Bonds	9.57%	9.30%
- Equity	13.97%	13.70%
Risk Discount Rate	13.97%	13.70%

Taxation at the current rate of 12.5% (plus applicable surcharge and education cess) is assumed to apply to Life and Health business throughout the projection period. The earning rate for each product category would depend on the asset mix of the funds relating to the product.

RESULTS

(₹ mn)

Particulars	FY2012	FY2013
NBP	5,001	5,294

SENSITIVITY

The sensitivity of the NBP to the economic assumptions is given below:

(₹ mn)

Particulars	Base Case	+1%	-1%
Risk Free Rate	5,294	5,706	4,814
Risk Discount Rate	5,294	4,604	6,039

Glossary of Terms

ANNUALISED PREMIUM EQUIVALENT (APE)

A measure of new business activity that is calculated as the sum of annualised regular premiums from new business plus 10 per cent of single premiums on new business written during the period.

ANNUITY

Annuity contract is an agreement under which the insurance company, in return for the payment of a certain sum, makes a series of agreed payments at regular intervals from a fixed date.

BASIC EARNING PER SHARE

Net profit after tax divided by weighted average number of equity shares outstanding during the year.

BONUSES

Bonuses refers to long term guaranteed benefit added to the life insurance policies and are the way in which policyholders receive their share of the profits of the policies.

BOOK VALUE PER SHARE

Capital plus reserves divided by outstanding number of equity shares.

CLAIMS ACCEPTANCE RATIO

Ratio of insurance claims accepted to claims submitted including outstanding claims at beginning of the year.

CREDIT RISK

The risk of loss if another party fails to meet its obligations, or fails to do so in timely fashion.

DEFERRED ANNUITIES

Annuities or pensions due to be paid from a future date or when the policyholder reaches a specified age.

EXPENSE RATIO

Total expenses including commission divided by total premium less 90% of single premium.

GRIEVANCE RATIO

Number of grievances divided by policies issued in the same period (per 10,000).

IMMEDIATE ANNUITY

An annuity in which payments to the annuitant or beneficiary start at once upon establishment of the annuity plan or scheme.

Such annuities are almost always purchased with a single (lump sum) payment.

IN-FORCE

An insurance policy or contract reflected on records that has not expired, matured, lapsed or otherwise been surrendered or terminated.

INSURANCE PENETRATION & DENSITY

Penetration - Insurance premium as % of GDP. Density - Insurance premium per unit of population. Both are parameters used to compare extent of insurance across economies.

INVESTMENT LINKED PRODUCTS OR UNIT LINKED PRODUCTS

Insurance products where the surrender value of the policy is linked to the value of underlying investments (such as collective investment schemes, internal investment pools or other property) or fluctuations in the value of underlying investment or indices. Investment risk associated with the product is usually borne by the policyholder. Insurance coverage, investment and administration services are provided for which the charges are deducted from the investment fund assets. Benefits payable will depend on the price of the units prevailing at the time of surrender, death or the maturity of the product, subject to surrender charges. These are also referred to as unit-linked products or unit-linked contracts.

MORTALITY CHARGES

Mortality charges are the risk charges that are levied on the life cover part to provide the protection benefit to the policyholder.

MORTALITY RATE

Rate of death, varying by such parameters as age, gender and health, used in pricing and computing liabilities for future policyholders of life and annuity products, which contain mortality risks.

NET PREMIUM

Life Insurance premium net of reinsurance premium ceded to third-party reinsurance.

NON-PARTICIPATING PRODUCT / POLICY

A life insurance policy where the policyholder is not entitled to a share of the Company's profits and surplus, but receives certain guaranteed benefits.

Examples include pure risk policies such as fixed annuities, term insurance, critical illness and unit-linked insurance contracts.

PARTICIPATING PRODUCT / POLICIES

Contracts of insurance where the policyholder have a contractual right to receive, at the discretion of the insurer, additional benefits based on factors such as investment performance, as a supplement to any guaranteed benefits. This is also referred to as with-profit business.

PERSISTENCY RATIO

Percentage of an insurance company's premium on already written policies remaining in force, without lapsing or being surrendered.

REGULAR PREMIUM PRODUCT

Life insurance product which requires regular periodic payment of premium.

REINSURANCE

Reinsurance is insurance that is purchased by an insurance company from one or more other reinsurance companies. The intent of reinsurance is for an insurance company to reduce the risks associated with underwritten policies by sharing risks with alternative institutions.

REINSURANCE CEDED PREMIUM

Premium paid by one insurance company to other (the "reinsurer") to reduce the risks associated with underwritten policies by sharing risks with alternative institutions.

RENEWAL PREMIUM

Premiums that are payable after the initial premium and that are a condition for the continuation of the policy.

RETAIL WEIGHTED RECEIVED PREMIUM

Premiums actually received by the insurers (excluding accrued/due but not paid) weighted @10% for single premiums.

RIDER

A supplemental plan that can be attached to a basic insurance policy, with payment of additional premium.

SINGLE PREMIUMS

Single premium policies of insurance are those that require only a single lumpsum payment from the policyholder.

SOLVENCY RATIO

It means the ratio of the amount of Available Solvency Margin to the amount of Required Solvency Margin as prescribed by IRDA.

SUM ASSURED

Sum Assured is the amount of money for which the Insurance is taken.

SURRENDER

The termination of a life insurance policy at the request of the policyholder after which the policyholder receives the cash surrender value, if any, of the contract.

UNDERWRITING

Underwriting is a process of estimation of the risk assumed under a policy. It forms the basis for the premium charge for a given sum assured.

YIELD

A measure of the income received from an investment compared to the price paid for the investment. Normally expressed as a percentage.

Additional information

CONTACT INFORMATION

At ICICI Prudential Life Insurance Company Limited, we believe that all stakeholders and customers should have access to complete information regarding the Company, its products, its position, etc.

The ICICI Prudential Life Insurance website: **www.icicprulife.com** serves as an easy mode of communication for all customers/stakeholders.

Customers/stakeholders can also contact us as follows:

WRITE TO US

ICICI Prudential Life Insurance Company Ltd.
Vinod Silk Mills Compound,
Chakravarthy Ashok Road, Ashok Nagar,
Kandivali (East), Mumbai 400101

CALL US

1860 266 7766

Timings: 24 X 7 for claimants; 9 am to 9 pm IST, Monday to Saturday (except national holidays). Customers within India are advised to not prefix + or 91 or 00 before the number. Customers outside India can call us on our international Customer Service Helpline: +91-22-61930777. Charges as applicable.

EMAIL US

Customer: To know more about our policies or for any comments, queries or suggestions about our services and products or our website, please write to **lifeline@icicprulife.com** from your registered Email ID.

NRI Customers: To know more about our policies or for any comments, queries or suggestions about our services and products or our website, please write to **eliteservice@icicprulife.com** from your registered Email ID.

Group Customers: To know more about our group policies or for any comments, queries or suggestions about our services and products or our website, please write to **grouplife@icicprulife.com**

Group Annuity Customers: To know more about your group annuity policy or for any requests, queries or suggestions about our services and products, please write to **myannuity@icicprulife.com**

Online Customers: To know more about our policies or for any comments, queries or suggestions about our services and products or our website, please write to **buyonline@icicprulife.com**

WALK INTO ANY OF OUR OFFICES

You could walk into any of our offices located across the country, details of which can be obtained from Branch locator section on our website: **www.icicprulife.com**

VISION AND VALUES

To be the dominant Life, Health & Pension player, built on trust by world class people & service

CUSTOMER FIRST

Service excellence towards Internal and External customers

- I will always deliver on my promise to the customer
- I will proactively seek the voice of the customer and act on it
- I will keep customer interest central to all my decisions
- I will be responsive to customer needs

PASSION

Demonstrates infectious energy and enthusiasm

- I will strive to deliver results despite constraints and hurdles
- I will continually raise the bar in all I do
- I will demonstrate flexibility and purpose in adapting to change
- I will strive for quality and excellence in what I do

BOUNDARYLESS

I will treat organisation agenda as paramount

- I will contribute and offer support across functions to ensure organisation success
- I will listen to and give due consideration to contributions from colleagues
- I commit to support and develop my team members

INTEGRITY

What I do when nobody is watching me

- I will be fair and equitable to all stakeholders
- I will stand up honestly and fearlessly for what is right
- I will not compromise the future for the present
- I will achieve business results by being ethical

HUMILITY

Openness to change and learn

- I will be open to new ideas and learn from others
 - I will freely seek and share knowledge with others
 - I will take responsibility for my mistakes and learn from them
 - I will treat all employees with respect and dignity
 - I will not create fear of authority
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ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED

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Tel. +91 22 4039 1600 or visit us at www.iciciprulife.com