

Section - I

No.	Particular	SCH	AMOUNT
1	Investments (Shareholders)	8	6,99,293.72
	Investments (Policyholders)	8A	73,41,137.59
	Investments (Linked Liabilities)	8B	82,06,449.03
2	Loans	9	36,934.83
3	Fixed Assets	10	58,674.53
4	Current Assets		
	a) Cash & Bank Balance	11	2,16,047.80
	b) Advances & Other Assets	12	6,24,352.99
5	Current Liabilities		
	a) Current Liabilities	13	(5,78,587.76)
	b) Provisions	14	(24,319.62)
	c) Misc. Exp. Not written off	15	-
	d) Debit Balance of P&L A/c		-
	<b>Applications of Funds as per Balance Sheet (A)</b>		<b>1,65,79,983.11</b>
	<b>Less: Other Assets</b>		
1	Loans (if any)	9	36,934.83
2	Fixed Assets (if any)	10	58,674.53
3	Cash and Bank Balance (if any)	11	2,16,047.80
4	Advances & Other Assets (if any)	12	6,24,352.99
5	Current Liabilities	13	(5,78,587.76)
6	Provisions	14	(24,319.62)
7	Misc. Exp. Not written off	15	-
8	Investment held outside India		-
9	Debit Balance of P&L A/c		-
	<b>Total (B)</b>		<b>3,33,102.77</b>
	<b>Investment Assets (A - B)</b>		<b>1,62,46,880.34</b>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	1,62,46,880.34
<b>Balance Sheet Value of:</b>	
Life Fund	48,58,691.46
less Securities classified in Sch 11 (Fixed Deposit)	36,126.00
less Loan Against Policy in Sch 9	36,934.83
<b>A Investment Asset Life funds</b>	<b>47,85,630.63</b>
Pension & Gen Annuity Fund	33,53,985.67
less Securities classified in Sch 11	99,185.00
<b>B Investment Asset of Pension &amp; Gen Annuity fund</b>	<b>32,54,800.67</b>
<b>C Unit Linked Funds</b>	<b>82,06,449.03</b>
<b>Total (A+B+C)</b>	<b>1,62,46,880.34</b>

Section - II

NON - LINKED BUSINESS

INVESTMENT ASSETS		SH		PH		BOOK VALUE (SH + PH)		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE	
A. LIFE FUND		PERCENTAGE AS PER REG.	BALANCE	FRSM+	UL-NON UNIT RESERVE	PAR	NON PAR					
			(a)	(b)	(c)	(d)	(e)	F=(a+b+c+d+e)	(g)=[(f)-(a)] %	(h)	(i)=(f+h)	(j)
1	Central Govt. Sec.	Not Less than 25%	-	2,13,850.82	25,865.47	14,03,520.19	4,18,935.73	20,62,172.21	43.15%	-	20,62,172.21	21,78,808.24
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	3,08,035.37	25,865.47	15,79,733.77	5,58,308.62	24,71,943.23	51.72%	-	24,71,943.23	26,03,241.56
3	<b>Investment subject to Exposure Norms</b>											
	a. Infrastructure/ Social/ Housing Sector											
	i) Approved Investment	Not Less than 15%	-	1,31,986.51	1,152.88	4,29,405.55	2,42,018.28	8,04,563.22	16.83%	2,413.78	8,06,977.00	8,43,235.73
	ii) Other Investment		-	32,535.77	-	19,294.40	5,456.77	57,286.93	1.20%	(11,126.99)	46,159.95	47,000.20
	b. i) Approved Investment	Not exceeding 35%	-	1,76,158.23	21,518.93	7,18,025.10	3,33,937.96	12,49,640.23	26.15%	74,927.10	13,24,567.33	13,33,921.04
	ii) Other Investment		-	50,297.21	-	1,25,105.32	20,571.06	1,95,973.59	4.10%	13,070.36	2,09,043.95	2,10,501.34
	<b>TOTAL : LIFE FUND</b>	<b>100%</b>	<b>-</b>	<b>6,99,013.09</b>	<b>48,537.28</b>	<b>28,71,564.15</b>	<b>11,60,292.69</b>	<b>47,79,407.20</b>	<b>100.00%</b>	<b>79,284.26</b>	<b>48,58,691.46</b>	<b>50,37,899.87</b>

B. PENSION ANNUITY & GROUP FUND		PERCENTAGE AS PER REG.	PAR	PH NON PAR	TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet)	MARKET VALUE
			(a)	(b)	(c)=(a+b)	(d)	(e)	(f)=(c+e)	(g)
1	Central Govt. Sec	Not Less than 20%	92,281.68	9,72,113.69	10,64,395.37	32.05%	-	10,64,395.37	11,27,563.80
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	1,17,906.15	17,27,881.57	18,45,787.72	55.58%	-	18,45,787.72	19,41,616.69
3	Balance in approved investment*	Not Exceeding 60%	74,634.12	14,00,594.55	14,75,228.67	44.42%	32,969.29	15,08,197.95	15,41,766.03
	<b>TOTAL : PENSION / GROUP GRATUITY FUND</b>		<b>1,92,540.28</b>	<b>31,28,476.11</b>	<b>33,21,016.39</b>	<b>100.00%</b>	<b>32,969.29</b>	<b>33,53,985.67</b>	<b>34,83,382.72</b>

\* Out of balance in "approved investment", Rs.20.12 crores pertains to "other investment" due to downgrade of rating in Essel Lucknow Raebareli Toll Roads Limited from IND AA+ to IND A

LINKED BUSINESS

C. LINKED FUND		PERCENTAGE AS PER REG.	PAR	PH NON PAR	TOTAL FUND (Balance Sheet)	Actual %
			(a)	(b)	(c)=(a+b)	(d)
1	Approved Investment	Not Less than 75%	-	77,04,341.68	77,04,341.68	93.88%
2	Other Investment	Not More than 25%	-	5,02,107.36	5,02,107.36	6.12%
	<b>TOTAL : LINKED INSURANCE FUND</b>	<b>100%</b>	<b>-</b>	<b>82,06,449.03</b>	<b>82,06,449.03</b>	<b>100.00%</b>

Note : All Shareholder funds are treated as funds backing Solvency Margin

CERTIFICATION:

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

Date :

SANJEEV NAUTIYAL  
MD & CEO

- Note :
- (+) FRSM refers to 'funds representing solvency Margin'
  - Funds beyond Solvency Margin shall have a separate Custody Account.
  - Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
  - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
  - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account