

Form A- RA

Registration Number: 109 dated 31st January 2001

Revenue Account for year ended 31st March, 2013
Policyholders' Account (Technical Account)
(Amounts in thousands of Indian Rupees)

Particulars	Schedule	Year ended 31st March 2013	Year ended 31st March 2012
Premiums earned - Net			
(a) Premium	1	52,162,991	58,853,594
(b) Reinsurance ceded		(1,645,530)	(1,375,857)
(c) Reinsurance accepted			
Sub - Total		<u>50,517,461</u>	<u>57,477,737</u>
Income from investments			
(a) Interest, Dividend & Rent - Gross		10,940,692	9,587,643
(b) Profit on Sale - Redemption of Investments		11,114,871	5,822,017
(c) (Loss) on Sale - Redemption of Investments		(4,724,259)	(13,458,611)
(d) Transfer/Gain / (Loss) on revaluation / Change in Fair value		3,385,269	(3,485,771)
(e) Gain / (Loss) on Amortisation		(16,081)	(77,958)
Sub - Total		<u>20,700,492</u>	<u>(1,632,680)</u>
Other Income			
(a) Contribution from the Shareholders' Account (Refer Schedule 16 Note 6)		1,994,569	3,287,343
(b) Others (Interest etc.)		366,568	298,060
Sub - Total		<u>2,361,127</u>	<u>3,585,403</u>
Total (A)		<u>73,579,080</u>	<u>59,430,460</u>
Commission	2	3,004,767	3,254,002
Operating Expenses related to Insurance Business	3	11,597,047	12,151,175
Provision for doubtful debts			
Bad Debts written off			
Provision for Tax (including earlier years)			
Provision (other than taxation)			
(a) For diminution in value of investments (net)			
(b) Others			
Total (B)		<u>14,601,814</u>	<u>15,405,177</u>
Benefits paid (Net)	4	36,586,379	27,046,221
Interim Bonuses Paid			
Change in valuation of liability in respect of life policies			
(a) Gross		7,150,889	4,593,945
(b) Fund Reserve		10,394,052	6,340,460
(c) Premium Discontinuance Fund - Linked		1,612,473	431,538
(d) (Amount ceded in Re-insurance)		(1,189,350)	(823,696)
(e) Amount accepted in Re-insurance			
Total (C)		<u>54,574,443</u>	<u>37,528,468</u>
Surplus (D) = (A) - (B) - (C)		<u>4,402,823</u>	<u>6,496,815</u>
Appropriations			
Transfer to Shareholders' Account (Refer Schedule 16 Note 6)		6,266,015	7,107,886
Transfer to Other Reserve			
(Release from) / Transfer to Funds for Future Appropriation		(1,863,192)	(610,871)
Total (D)		<u>4,402,823</u>	<u>6,496,815</u>
The total surplus as mentioned below			
(a) Interim Bonuses Paid		49,379	
(b) Allocation of Bonus to Policyholders		4,402,823	6,496,815
(c) Surplus shown in the Revenue Account		4,452,202	6,496,815
Total Surplus [(a)+(b)+(c)]		<u>8,904,404</u>	<u>13,093,630</u>

Significant Accounting Policies and Disclosures

The schedules and accompanying notes are an integral part of this Revenue account

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

In terms of our report attached

For S.R. Batliboi & Associates (I.I.)
Chartered Accountants
Firm Registration No 101049W

per Amit Majmudar
Partner
Membership No 36656

For Fraser & Ross
Chartered Accountants
Firm Registration No 300829S

S. Ganesh
Partner
Membership No 204108

For and on behalf of the Board of Directors

Chairman

Director

Anil Kumar Singh
Chief Actuarial Officer &
Appointed Actuary

Director

Jayant Duda
Managing Director & CFO

Ashish Lakhtakia
Company Secretary

Mumbai, 26th April, 2013

Mayank Bathwal
Chief Financial Officer

Form A- PL

Registration Number: 109 dated 31st January 2001
 Profit and Loss Account for year ended 31st March, 2013
 (Amounts in thousands of Indian Rupees)

Particulars	Schedule	
	Year ended 31st March 2013	Year ended 31st March 2012
Amounts transferred from Policyholders' Account (Technical Account) (Refer Schedule 16 Note 6)	6,266,015	7,107,686
Income from Investments		
(a) Interest, Dividend & Rent - Gross	1,131,764	785,703
(b) Profit on sale / redemption of investments	39,372	24,666
(c) (Loss) on sale / redemption of investments	(9,188)	(346)
(d) Gain / (Loss) on Amortisation	(2,048)	(6,397)
Other Income	7,425,918	7,911,312
Total (A)	16,328	16,679
Expense other than those directly related to the insurance business		
Bad debts written off		
Provision (other than taxation)		
(a) For diminution in the value of investment (net)		
(b) Provision for doubtful debts		
(c) Others	1,994,559	3,287,343
(d) Contribution to the Policyholders' Account (Refer Schedule 16 Note 6)	2,010,587	3,304,022
Total (B)	5,415,031	4,607,290
Profit before tax		
Provision for taxation	5,415,031	4,607,290
Profit after tax		
Appropriations		
(a) Balance at the beginning of the period	(13,762,293)	(17,225,082)
(b) Interim dividends during the period	1,969,500	984,750
(c) Proposed final dividend	1,181,700	
(d) Dividend distribution tax	520,332	159,751
(e) Transfer to reserves / other accounts	406,127	
	(12,424,921)	(13,762,293)
Loss carried forward to Balance Sheet	2.75	2.34
Earning Per Share (Basic and Diluted) Face Value of Rs. 10 (in Rs.) (Refer Schedule 16 Note 11)		

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Significant Accounting Policies and Disclosures
 The schedules and accompanying notes are an integral part of this profit and loss account

In terms of our report attached

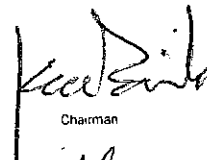
For S.R. Batliboi & Associates LLP
 Chartered Accountants
 Firm Registration No. 101049W

per Amil Mejmudar
 Partner
 Membership No. 36656

For Fraser & Ross
 Chartered Accountants
 Firm Registration No. 000829S

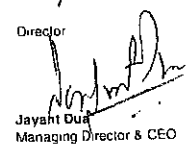
S. Ganesh
 Partner
 Membership No. 204108

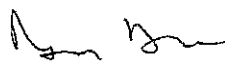
For and on behalf of the Board of Directors



 Chairman


 Director


 Director


 Managing Director & CEO


 Mayank Bathwal
 Chief Financial Officer


 Anil Kumar Singh
 Chief Actuarial Officer &
 Appointed Actuary


 Ashish Lakhtakia
 Company Secretary

Mumbai, 26th April, 2013

Form A-BS

Registration Number: 109 dated 31st January 2001

Balance Sheet as at 31st March, 2013
(Amounts in thousands of Indian Rupees)

Particulars	Schedule	As at	
		31st March 2013	31st March 2012
Sources of Funds			
Shareholders' funds			
Share Capital	5	19,695,000	19,695,000
Reserves and Surplus	6	5,206,127	4,800,000
Credit/(Debit) / Fair Value Change Account		27	47
Sub - Total		24,901,154	24,495,047
Borrowings			
Policyholders' Funds	7		
Credit/(Debit) Fair Value Change Account		(3,667)	(1,577)
Policy Liabilities		20,300,360	14,318,822
Insurance Reserves			
Provision for Linked Liabilities		187,068,996	180,060,213
Funds for discontinued policies			
(i) Discontinued on account of non-payment of premium		2,050,412	437,939
(ii) Others			
Credit/(Debit) Fair Value Change Account (Linked)		4,251,315	866,046
Total Linked Liabilities		193,370,723	181,364,198
Sub - Total		213,667,416	195,681,443
Funds for Future Appropriation			
Linked Liabilities		2,095,678	3,958,870
Total		240,664,248	224,135,360
Application of Funds			
Investments			
Shareholders'	8	13,706,870	10,153,273
Policyholders'	8A	22,214,668	19,583,057
Assets Held to Cover Linked Liabilities	8B	193,370,723	181,364,198
Loans			
	9	280,690	250,239
Fixed Assets			
	10	342,351	395,861
Current Assets			
Cash and Bank Balances	11	5,442,434	6,404,658
Advances and Other Assets	12	3,069,528	2,380,549
Sub - Total (A)		8,510,962	8,785,207
Current Liabilities			
Provisions	13	8,574,105	9,561,757
	14	1,612,832	597,011
Sub - Total (B)		10,186,937	10,158,768
Net Current Assets (C) = (A-B)			
Miscellaneous Expenditure		(1,675,975)	(1,373,561)
(To the extent not written off or Adjusted)	15		
Debit Balance in Profit and Loss Account (Shareholders' Account)		12,424,821	13,762,293
Total		240,664,248	224,135,360
Significant Accounting Policies and Disclosures			
The schedules and accompanying notes are an integral part of this Balance Sheet			

In terms of our report attached

For S.R. Balliboi & Associates I.L.P.
Chartered Accountants
Firm Registration No.101049W

per Amit Majmudar
Partner
Membership No.38656

For Fraser & Ross
Chartered Accountants
Firm Registration No.000829S

S. Ganesh
Partner
Membership No.204108

For and on behalf of the Board of Directors

Chairman

Director

Anil Kumar Singh
Chief Actuarial Officer & Appointed
Actuary

Director

Jayant Dua
Managing Director & CEO

Ashish Lakhtakia
Company Secretary

Mumbai, 26th April, 2013

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001

Schedule 1

Premium

(Amounts in thousands of Indian Rupees)

Particulars	Year ended	Year ended
	31st March 2013	31st March 2012
1 First Year Premium	18,101,995	18,434,624
2 Renewal Premium	33,797,861	39,591,916
3 Single Premium	263,135	827,054
Total Gross Premium	52,162,991	58,853,594
Premium Income from Business written :		
In India	52,162,991	58,853,594
Outside India	-	-
Total Premium	52,162,991	58,853,594

Note: Refer Schedule 16 Note 2 (c) (i)

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 109 dated 31st January 2001

Schedule 2

Commission expenses

(Amounts in thousands of Indian Rupees)

Particulars

Commission Paid

Direct - First Year Premium
 Renewal Premium
 Single Premium

Sub-total

Add: Commission on Re-insurance Accepted

Less: Commission on Re-insurance Ceded

Others :

Bonus Commission

Net Commission

Breakup of Commission

Particulars

Individual Agents
 Brokers
 Corporate Agents
 Referral

Total

	Year ended 31st March 2013	Year ended 31st March 2012
	1,824,484	1,774,394
	1,175,774	1,463,689
	4,509	15,919
	<u>3,004,767</u>	<u>3,254,002</u>
	-	-
	-	-
	<u>3,004,767</u>	<u>3,254,002</u>
	1,766,249	1,877,749
	274,396	342,279
	962,568	1,032,219
	1,554	1,755
	<u>3,004,767</u>	<u>3,254,002</u>

Note: Refer Schedule 16 Note 2 (e)

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 109 dated 31st January 2001

Schedule 3
Operating Expenses Related to Insurance Business
 (Amounts in thousands of Indian Rupees)

Particulars	Year ended 31st March 2013	Year ended 31st March 2012
1 Employees' remuneration, welfare benefits and other manpower costs	5,332,986	5,790,187
2 Travel, conveyance and vehicle running expenses	239,430	249,607
3 Training expenses	67,201	138,251
4 Rents, rates and taxes	805,936	844,854
5 Repairs & maintenance	271,005	274,807
6 Printing and stationery	120,188	240,706
7 Communication expenses	219,630	253,704
8 Legal and professional charges	24,370	187,858
9 Medical fees	56,976	61,572
10 Auditor's fees, expenses, etc.		
(a) i) as auditor	5,400	5,400
ii) out of pocket expenses	322	315
(b) as advisor or in any other capacity, in respect of		
i) Taxation services / matters	-	-
ii) Management services	1,318	284
11 Advertisement and publicity	946,668	807,893
12 Interest and bank charges	99,487	161,800
13 Others: 1) Distribution expenses	463,232	493,717
2) Agents recruitment, seminar and other expenses	26,628	32,228
3) Recruitment and seminar expenses	113,264	167,020
4) IT expenses (including maintenance)	413,385	346,390
5) Policy stamps	172,829	151,307
6) (Profit)/Loss on sale of assets	7,455	1,033
7) Service Tax expenditure including provision for unutilised credit* [Refer schedule 16, note 32]	-	(74,056)
8) Electricity expenses	202,607	179,917
9) Miscellaneous expenses	33,608	30,884
10) Outsourcing expenses	314,469	316,744
14 Depreciation	172,661	252,328
15 Service tax on premium	1,485,992	1,236,425
Total	11,597,047	12,151,175

* Includes reversal of impairment relating to unutilised credit of service tax for earlier years

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 109 dated 31st January 2001

Schedule 4
Benefits Paid (Net)
 (Amounts in thousands of Indian Rupees)

Particulars	Year ended	Year ended
	31st March 2013	31st March 2012
1 Insurance Claims	3,134,917	2,568,600
(a) Claims by Death	263,607	133,217
(b) Claims by Maturity	2,118	554
(c) Annuities / Pension payment	34,499,503	25,223,183
(d) Other benefits (Surrender/ Withdrawals/ Health)		
2 (Amount ceded in reinsurance):	(1,310,299)	(871,430)
(a) Claims by Death	-	-
(b) Claims by Maturity	(3,467)	(7,903)
(c) Annuities / Pension Payment		
(d) Other benefits (Health)		
3 Amount accepted in reinsurance:		
(a) Claims by Death	-	-
(b) Claims by Maturity	-	-
(c) Annuities / Pension Payment	-	-
(d) Other benefits	-	-
Total	36,586,379	27,046,221
Benefits paid to Claimants	36,586,379	27,046,221
1. In India	-	-
2. Outside India	36,586,379	27,046,221
Total	36,586,379	27,046,221

Note: Refer Schedule 16 Note 2 (d)

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001

Schedule 5

Share Capital

(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	31st March 2013	31st March 2012
1 Authorised Capital 3,750,000,000 Equity Shares of Rs.10/- each	37,500,000	37,500,000
2 Issued, Subscribed & Paid - up Capital 1,969,500,000 Equity Shares (Previous Year : 1,969,500,000 Equity Shares) of Rs. 10/- each fully paid up Less:Preliminary Expenses	19,695,000	19,695,000
Total	19,695,000	19,695,000

Note: Of the above, 1,457,430,000 Equity Shares (Previous Year: 1,457,430,000 equity shares) of Rs. 10/- each are held by Aditya Birla Nuvo Limited, the holding Company.

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001

Schedule 5A

Pattern of shareholding (As certified by the Management)

Shareholder	As at 31st March 2013		As at 31st March 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters:				
Indian	1,457,430,000	74%	1,457,430,000	74%
Foreign	512,070,000	26%	512,070,000	26%
Others	-	-	-	-
Total	<u>1,969,500,000</u>	<u>100%</u>	<u>1,969,500,000</u>	<u>100%</u>

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 109 dated 31st January 2001

Schedule 6
Reserves and Surplus
 (Amounts in thousands of Indian Rupees)

Particulars	As at	As at	As at	As at
	31st March 2013	31st March 2013	31st March 2012	31st March 2012
1 Capital Reserve				
2 Capital Redemption Reserve				
3 Share Premium				
Opening balance	4,800,000		4,800,000	
Add: Additions during the year	-		-	
Less: Utilised during the year	-	4,800,000	-	4,800,000
4 Revaluation Reserve				
5 General reserve		406,127		
6 Catastrophe Reserve				
7 Balance of profit in Profit and Loss Account				
Total		5,206,127		4,800,000

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001

Schedule 7
Borrowings

(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	31st March 2013	31st March 2012
1 Debentures/Bonds	-	-
2 Banks	-	-
3 Financial Institutions	-	-
4 Others	-	-
Total	-	-

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001

Schedule B
Investments - Shareholders
(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	31st March 2013	31st March 2012
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills (Refer Schedule 16, note 17 (iii))	6,421,097	5,789,609
2 Other Approved Securities	447,260	-
3 Other Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities	2,073,403	607,814
(f) Subsidiaries	99,000	99,000
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	3,721,416	2,858,861
5 Other than Approved Investments	296,530	296,530
Total (A)	13,058,706	9,651,814
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	85,709	31,391
2 Other Approved Securities		
- Fixed Deposits	-	-
- Others	101,965	68,443
3 Other Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	151,447
(d) Debentures / Bonds	-	-
(e) Other Securities	100,000	25,000
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	344,631	200,178
5 Outstanding trades	-	-
6 Other than Approved Investments	15,859	25,000
Total (B)	648,164	501,459
TOTAL (A) + (B)	13,706,870	10,153,273

Notes:

1 Aggregate amount of Company's investments (other than listed equity securities, mutual fund and derivative instruments) and the market value thereof

Particulars	As at	As at
	31st March, 2013	31st March, 2012
Aggregate amount of Company's investments other than listed equity securities, mutual fund and derivative instruments	13,696,216	10,001,826
Market value of above Investments	13,927,174	9,828,106

2 Investments in subsidiary/holding companies, joint ventures and associates at cost is Rs.NII (Previous year Rs.NII)

3 Investments made out of Catastrophe reserve is Rs.NII

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.

5 Historical cost of Mutual Fund included above is Rs. 10,128 (Previous Year: Rs. 151,400). and equity Rs. 12,500 (Previous year: Rs. 12,500)

6 Refer Schedule 16 Note 2 (f)

Schedule 8A
Investments - Policyholders
(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	31st March 2013	31st March 2012
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	8,583,326	6,000,603
2 Other Approved Securities	522,640	-
3 Other Investments	-	-
(a) Shares	102,451	73,664
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	3,050,619	2,322,646
(d) Debentures / Bonds	435,200	6,000
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	3,128,592	3,569,947
4 Investment in Infrastructure and Social Sector	12,098	-
5 Other than Approved Investments	15,834,926	11,972,860
Total (A)		
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	2,672,718	4,005,956
2 Other Approved Securities	110,000	348,600
- Fixed Deposits	1,396,760	1,505,969
- Others	-	-
3 Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	111,612
(b) Mutual fund	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,061,010	427,046
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	1,008,378	1,211,014
4 Investment in Infrastructure and Social Sector	130,876	-
5 Other than Approved Investments	6,379,742	7,610,197
Total (B)		
TOTAL (A) + (B)	22,214,668	19,583,057

Notes:

1 Aggregate amount of company's investments (other than listed equity securities, mutual fund and derivative instruments) and the market value thereof

Particulars	As at	As at
	31st March, 2013	31st March, 2012
Aggregate amount of company's investments other than listed equity securities, mutual fund and derivative instruments	21,976,545	19,379,360
Market value of above Investments	22,258,143	19,189,316

2 Investments in subsidiary/holding companies, joint ventures and associates at cost is Rs.Nil (Previous year Rs.Nil)

3 Investments made out of Catastrophe reserve is Rs.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.

5 Historical cost of Mutual Fund & Equity included above is Rs. 112,841 (Previous Year: Rs.111,157) and equity Rs. 128,949 (Previous year: 93,696)

6 Refer Schedule 16 Note 2 (f)

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001

Schedule 8B

Assets held to cover linked liabilities
(Amounts in thousands of Indian Rupees)

Particulars	As at 31st March 2013	As at 31st March 2012
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	26,742,793	22,360,052
2 Other Approved Securities	942,801	-
3 Other Investments	-	-
(a) Shares	-	-
(aa) Equity	79,891,610	77,069,920
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	18,655,621	16,964,250
(e) Other Securities	3,251,000	496,000
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	26,333,100	26,109,378
5 Other than Approved Investments	6,193,609	8,533,233
Total (A)	162,010,534	151,532,833
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	583,757	24,112
2 Other Approved Securities	-	-
- Fixed Deposits	3,740,500	4,248,200
- Others	7,404,330	12,652,313
3 Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	0	1,590,568
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	5,650,393	3,771,152
(e) Other Securities	-	-
(c) Application Money	-	-
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	2,830,832	3,336,708
5 Other than Approved Investments	6,059,901	1,227,575
Total (B)	26,269,713	26,850,628
OTHER ASSETS		
1 Bank Balances	1,776,043	1,140,345
2 Interest Accrued on Investments	2,819,970	2,391,635
3 Fund Charges	0	-
4 Outstanding Contracts (Net)	494,463	(551,243)
Total (C)	5,090,476	2,980,737
TOTAL (A) + (B) + (C)	193,370,723	181,364,198

Notes:

1 Particulars	As at 31st March, 2013	As at 31st March, 2012
* Investment in Aditya Birla Nuvo Limited (Holding Company)	248,365	248,365

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 109 dated 31st January 2001

Schedule 9

Loans
 (Amounts in thousands of Indian Rupees)

Particulars

1 Security-wise classification

Secured

(a) On mortgage of property

(aa) In India

(bb) Outside India

(b) On Shares, Bonds, Govt. Securities, etc

(c) Loans against Policies

(d) Others

Unsecured

Total

2 Borrower-wise classification

(a) Central and State Governments

(b) Banks and Financial Institutions

(c) Subsidiaries

(d) Companies

(e) Loans against Policies

(f) Others

Total

3 Performance-wise classification

(a) Loans classified as standard:

(aa) In India

(bb) Outside India

(b) Non-standard loans less provisions

(aa) In India

(bb) Outside India

Total

4 Maturity-wise classification

(a) Short-Term

(b) Long-Term

Total

	As at 31st March 2013	As at 31st March 2012
	-	-
	-	-
	-	-
	280,690	250,239
	-	-
	-	-
	-	-
	-	-
	280,690	250,239
	-	-
	-	-
	-	-
	280,690	250,239
	-	-
	-	-
	-	-
	280,690	250,239
	-	-
	-	-
	-	-
	280,690	250,239
	280,690	250,239
	280,690	250,239

Note: Refer Schedule 16 Note 2 (g)

Birla Sun Life Insurance Company Limited
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Schedule 10
Fixed Assets
 (Amounts in thousands of Indian Rupees)

Particulars	Cost/ Gross Block			Depreciation			Net Block	
	As at 1st April 2012	As at Additions	On Sales/ Adjustments	As at 31st March 2013	As at 1st April 2012	For the year	As at 31st March 2013	As at March 31, 2012
Goodwill	-	-	-	-	-	-	-	-
Intangibles (Software)	835,053	58,312	-	893,365	747,029	52,926	799,955	88,024
Land-Freehold	-	-	-	-	-	-	-	-
Leasehold property	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-
Furniture & Fittings	123,608	2,403	14,193	111,818	115,634	6,448	109,812	7,974
Information Technology Equipment	635,716	52,816	65,053	623,479	564,277	42,352	532,844	81,439
Vehicles	69,980	2,573	23,622	48,931	48,753	11,107	37,639	21,227
Office Equipment	213,780	23,587	16,445	220,922	178,889	19,342	183,174	34,891
Others (Leasehold Improvements)	416,837	77,501	70,320	424,018	345,182	40,487	328,302	37,748
Total	2,294,974	217,192	189,633	2,322,534	1,989,764	172,662	1,991,726	305,210
Capital Work in Progress (Including Capital Advances)	-	-	-	-	-	-	-	-
Grand Total	2,294,974	217,192	189,633	2,322,534	1,989,764	172,662	1,991,726	90,651
Previous Year	2,244,307	207,482	156,815	2,294,974	1,877,753	252,328	1,991,726	395,861

Note:

1. Refer Schedule 16 Note 2 (f)
2. Sale / Adjustments as appearing in gross block includes closure of branches & assets write off thereon
3. Jointly held assets which form part of Schedule 10

Particulars	Net Block	
	As at 31st March 2013	As at March 31, 2012
Furniture & Fittings	-	255
Information Technology Equipment	-	343
Vehicles	-	6
Office Equipment	1,639	4,483
Others (Leasehold Improvements)	49	498
Total	1,688	5,585
Capital Work in Progress (Including Capital Advances)	-	-
Grand Total	1,688	5,585
Previous Year	5,586	-

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 109 dated 31st January 2001

Schedule 11
Cash and Bank Balances
 (Amounts in thousands of Indian Rupees)

Particulars	As at 31st March 2013	As at 31st March 2012
1 Cash (including cheques on hand Rs. 847,399 Previous year Rs. 821,286) (Stamps on hand Rs 30,892 Previous year Rs 6,018)	1,016,176	984,884
2 Bank Balances	3,917,213	3,349,701
(a) Deposit Accounts		
(aa) Short - term (due within 12 months)	509,045	2,070,073
(bb) Others	-	-
(b) Current Accounts	-	-
(c) Others	-	-
3 Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
4 Others	5,442,434	6,404,658
Total		
Balances with non-scheduled banks included in 2 above	5,442,434	6,404,658
Cash and Bank Balances		
1. In India	-	-
2. Outside India	5,442,434	6,404,658
Total		

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
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Schedule 12

Advances and Other Assets

(Amounts in thousands of Indian Rupees)

Particulars	As at 31st March 2013	As at 31st March 2012
ADVANCES		
1 Reserve deposits with ceding companies	-	-
2 Application money for investments	-	-
3 Prepayments	-	-
4 Advances to Directors / Officers	196,356	186,482
5 Advance tax paid and taxes deducted at source.	-	-
6 Other advances	2,416	12,483
a) Advance to Suppliers/Contractors	-	-
b) Others	89,028	163,251
Total (A)	26,372	29,328
	314,172	391,544
OTHER ASSETS		
1 Income accrued on Investments	-	-
2 Outstanding Premiums	1,139,607	845,630
3 Agent's Balances (gross)	747,211	408,555
Less: Provision for doubtful debts	27,785	-
4 Foreign Agencies Balances	27,785	34,171
5 Due from other Entities carrying on insurance business	-	-
6 Due from holding company	359	516
7 Deposit with Reserve Bank of India	-	-
8 Service Tax unutilised credits	-	-
Less: Provision for Service Tax unutilised credits	355,458	221,762
9 Others-	(107,160)	(107,160)
Deposits & Others	-	114,602
Outstanding Trades	440,948	435,531
Insurance Policies (Leave Encashment)	136	-
Application money for Investment	150,012	150,000
Total (B)	-	-
Total (A+B)	2,754,356	1,989,005
	3,068,528	2,380,549

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Schedule 13

Current Liabilities

(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	31st March 2013	31st March 2012
1 Agent's Balance	569,717	561,024
2 Balances due to other insurance companies	175,008	78,048
3 Deposits held on re-insurance ceded	-	-
4 Premiums received in advance	1,876,100	2,008,670
5 Unallocated premiums	2	159
6 Sundry Creditors*	2,621,248	2,984,736
7 Due to holding company	-	-
8 Claims outstanding	46,368	23,660
9 Annuities Due	-	-
10 Due to Officers/Directors	-	-
11 Others	809,677	694,695
(a) Policy Application and other Deposits	26,698	108,591
(b) Due to Policyholders	244,768	116,047
(c) Taxes Payable	-	-
(d) Temporary Overdraft (as per books only)	2,204,519	2,001,377
(e) Unclaimed amounts of policyholders	-	984,750
(f) Interim dividend payable	-	-
Total	8,574,105	9,561,757

* There are no Micro, Small and Medium Enterprises to whom the Company owes dues, which are outstanding for more than 45 days as at 31st March 2013. This information as required to be disclosed under the Micro, Small & Medium Enterprises Development Act, 2006 has been determined to the extent such parties have been identified on the basis of information available with the Company.

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Schedule 14

Provisions

(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	31st March 2013	31st March 2012
1 For taxation		
Provision for wealth tax	628	684
2 For proposed dividends	1,181,700	-
3 For dividend distribution tax	200,830	-
4 Others		
a) Provision for long term bonus plan [Refer Schedule 16, Note 25(a) & (b)]	83,434	431,297
b) Provision for renewal bonus [Refer Schedule 16, Note 25]	-	664
c) Provision for gratuity [Refer Schedule 16, Note 26(a)(i)]	-	2,602
d) Provision for leave encashment [Refer Schedule 16, Note 26(a)(ii)]	146,240	161,764
Total	1,612,832	597,011

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Schedule 15

Miscellaneous Expenditure

(To the extent not written off or adjusted)
(Amounts in thousands of Indian Rupees)

Particulars	As at	As at
	31st March 2013	31st March 2012
1 Discount Allowed in issue of shares/debentures	-	-
2 Others	-	-
Total	-	-

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Schedules forming part of the Financial Statements for the year ended 31st March 2013

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Schedule 16: Notes to the Financial Statements

1. Background

Birla Sun Life Insurance Company Limited ('the Company'), headquartered at Mumbai, had commenced operations on 19th March 2001, after receiving the license to transact life insurance business in India from the Insurance Regulatory and Development Authority ('IRDA') on 31st January 2001. The license has been renewed annually and is in force as at 31st March 2013.

The Company is a joint venture between Aditya Birla Nuvo Limited, a Company of the Aditya Birla Group of India (74 percent) and Sun Life Financial (India) Insurance Investments Inc., subsidiary of Sun Life Assurance Company of Canada (26 percent). This business spans across individual and group products and covers participating, non-participating and unit linked lines of businesses. Riders covering additional benefits are offered under these products. These products are distributed through individual agents, corporate agents, banks, brokers and other intermediaries across the country.

2. Significant Accounting Policies

a) Basis of preparation

The accompanying financial statements have been prepared and presented under the historical cost convention, on the accrual basis of accounting, in accordance with the accounting principles generally accepted in India, in compliance with the Accounting Standards ('AS') Rules, 2006, in terms of section 211(3C) of the Companies Act, 1956, to the extent applicable, and in accordance with the provisions of the Insurance Act, 1938, the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations, 2002 ('the regulations'), the Insurance Regulatory and Development Authority Act, 1999, various circulars issued by IRDA and practices prevailing in the insurance industry in India. The accounting policies have been consistently applied by the Company.

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

b) Use of estimates

The preparation of the financial statements in conformity with generally accepted accounting principles ('GAAP') requires that the Company's management make estimates and assumptions that affect the reported amounts of income and expenses for the year, reported balances of assets and liabilities and disclosures relating to contingent liabilities as of the date of the financial statements. The estimates and assumptions used in the financial statements are based upon management's evaluation of the relevant facts and circumstances as on date of the financial statement. Any revision to accounting estimates is recognised prospectively. Examples of such estimates include valuation of policy liabilities, provision for linked liabilities, funds for future appropriations, provision for doubtful debts, valuation of unlisted securities, if any, valuation of debt securities, future obligations under employee retirement benefits plans and the useful lives of fixed assets, etc. Actual results could differ from these estimates.

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c) Revenue recognition

i. Premium Income

Premium is recognised as income when due from policyholders. For unit linked business, premium income is recognised when the associated units are created. Premium on lapsed policies is recognised as income when such policies are reinstated. In case of linked business, top up premium paid by policyholders are considered as single premium and are unitised as prescribed by the regulations. This premium is recognised when the associated units are created.

ii. Income from Investments

Interest income on investments is recognised on accrual basis. Accretion of discount and amortization of premium relating to debt securities is recognised over the remaining maturity period on a straight-line basis.

Dividend income is recognised when the right to receive dividend is established.

The realised gain / loss on debt securities held for other than linked business is the difference between the net sale consideration and amortised cost.

The realised gain / loss on debt securities held for linked business and on sale of equity shares / mutual fund units is the difference between the net sale consideration and weighted average cost.

iii. Reinsurance premium

Reinsurance premium ceded is accounted for at the time of recognition of the premium income in accordance with the terms and conditions of the relevant treaties with the reinsurers. Impact on account of subsequent revisions to or cancellations of premium are recognised in the year in which they occur.

iv. Income from linked policies

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

Interest income on loans is recognized on an accrual basis and disclosed under other income.

d) Benefits paid (including claims)

Death and other claims are accounted for, when notified. Survival and maturity benefits are accounted when due. Surrenders / Withdrawals under linked policies are accounted in the respective schemes when the associated units are cancelled. Reinsurance recoverable thereon, if any, is accounted for in the same period as the related claim. Repudiated claims disputed before judicial authorities are provided for based on management prudence considering the facts and evidences available in respect of such claims.

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e) Acquisition costs

Acquisition costs are costs that vary with and are primarily related to acquisition of insurance contracts. Acquisition costs mainly consists of commission, medical costs, policy printing expenses, stamp duty and other related expenses. These costs are expensed in the year in which they are incurred. Clawback of the first year commission paid, if any, in future is accounted in the year in which it is recovered.

f) Investments

Investments are made in accordance with the Insurance Act, 1938, the Insurance Regulatory and Development Authority (Investment) Regulations, 2000, the Insurance Regulatory and Development Authority (Investment) (Amendment) Regulations, 2001 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 stamp duty, taxes, etc, if any, but excludes pre-acquisition interest i.e. (from the previous coupon date to the transaction settlement date), if any, on purchase.

i. Classification

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

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

ii. Debt securities

- Policyholders' non-linked funds and shareholders' investments:

All debt securities, including government securities, are considered as 'held to maturity' and stated at amortised cost. The discount or premium which is the difference between the purchase price and the redemption amount of fixed income securities is amortised and recognised in the revenue account or the profit and loss account, as the case may be, on a straight line basis over the remaining period to maturity of these securities.

- Policyholders' linked funds:

All debt securities, including government securities, are valued using CRISIL Bond Valuer/ CRISIL Gilt Prices, as applicable. The discount or premium on money market instruments (except treasury bills) which is the difference between the purchase price and the redemption amount is amortised and recognised in the revenue account on a straight line basis over the remaining period to maturity of these securities.

iii. Equity shares:

Listed equity shares are valued and stated at fair value, using the last quoted closing prices on the National Stock Exchange (NSE), at the balance sheet date. If the equity shares are not traded on the NSE, then closing prices of the Bombay Stock Exchange (BSE) is considered. Equity shares acquired through primary markets and awaiting listing are valued at their issue price. Unlisted equity shares are valued as per the valuation policy of the Company duly approved by Investment Committee.

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A provision is made for diminution, if any, in the value of these shares to the extent that such diminution is other than temporary.

iv. **Mutual Funds**

Mutual fund units are valued at previous day's Net Asset Value.

v. **Gain / loss on equity and mutual funds**

Unrealised gains / losses are recognised in the respective fund's revenue account as fair value change in case of linked funds.

Unrealised gain / loss due to changes in fair value of listed equity shares and mutual funds are taken to the Fair Value Change account for other than linked business and are carried to the Balance Sheet.

Diminution in the value of investments as at the balance sheet date, other than temporary, is recognised as an expense in the Revenue / Profit & Loss account.

vi. **Investment transfer**

Transfers of Investments from Shareholders' funds to the Policyholders' funds are affected at the lower of amortised cost or market value in respect of all debt securities including money market instruments and at the market value in case of other securities.

Inter-fund transfer of debt securities relating to Linked Policyholders' Funds is effected at last available market value as per methodology specified in the Inter Fund transfer policy approved by Investment committee. Inter fund transfer of equity are done during market hours at the prevailing market price.

vii. **Impairment on Investment**

The carrying amounts of investments are reviewed at each balance sheet date, if there is any indicator of impairment based on internal / external factors. An impairment loss is recognised as an expense in Revenue/ Profit or Loss account, to the extent of difference between the re-measured fair value and the acquisition cost as reduced by any previous impairment loss recognised as expense in Revenue/ Profit and Loss Account. Any reversal of impairment loss, earlier recognised in revenue/ profit and loss account shall be recognised in revenue/ profit and loss account.

g) **Loans against policies**

Loans against policies are valued at the aggregate of book values (net of repayments) plus capitalised interest and are subject to impairment, if any.

h) **Fixed assets, intangibles and depreciation**

i. **Fixed assets and depreciation**

Fixed assets are stated at cost less accumulated depreciation. Cost includes the purchase price and any cost directly attributable to bringing the asset to its working condition for its intended use. Subsequent expenditure incurred on fixed assets is expensed out in the year of expense except where such expenditure increases the future economic benefits from the existing assets.

Advances paid towards the acquisition of fixed assets outstanding at each balance sheet date and the cost of fixed assets not ready for its intended use before such date are disclosed under capital work-in-progress.

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Assets costing upto Rs.5 are fully depreciated in the year of acquisition. The rate of depreciation is higher of the management estimate based on useful life or the rates prescribed in Schedule XIV to the Companies Act, 1956. Depreciation on fixed assets is provided using the straight-line method based on the economic useful life of assets as estimated by the management are as below;

Sr No.	Asset Type	Estimated useful life (In years)
1	Leasehold Improvements and Furniture and fittings at leased premises	5 years or the maximum renewable period of the respective leases, whichever is lower
2	Furniture & fittings (other than (1) above)	5
3	Information Technology Equipment	3
4	Vehicles	5
5	Office Equipment	5
6	Mobile Phones (included in office equipment under schedule 10)	2

Any additions to the original fixed assets are depreciated over the remaining useful life of the original asset.

ii. *Intangibles*

Intangible assets comprise of software licenses which are stated at cost less amortization. Software expenses exceeding Rs.1 incurred on customisation of software (other than for maintenance of existing software) are capitalised. Software licenses are amortised using Straight Line Method over a period of 3 years from the date of being ready for use.

iii. *Impairment of Assets*

At each balance sheet date, management assesses whether there is any indication, based on internal / external factors, that an asset may be impaired. Impairment occurs where the carrying value exceeds the present value of future cash flows expected to arise from the continuing use of the asset and its eventual disposal. The impairment loss to be expensed is determined as the excess of the carrying amount over the higher of the asset's net sales price or present value as determined above. 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 maximum of depreciable historical cost.

i) **Operating leases**

The Company classifies leases, where the lessor effectively retains substantially all the risks and benefits of ownership over the lease term, as Operating Leases. Operating lease rentals are recognised as an expense on a straight line basis over the non cancellable lease period.

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j) Employee benefits

i. 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 are recognised in the period in which the employee renders the related service.

ii. Long Term Employment Benefits

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

- Defined Contribution Plans:

The Company has established defined contribution schemes for provident fund and superannuation to provide retirement benefits to its employees. Contributions to the provident fund and the superannuation schemes are made on a monthly basis and charged to revenue account when due.

- Defined Benefit Plans:

Gratuity liability is defined benefit obligation and is funded. The Company accounts for liability for future gratuity benefits based on independent actuarial valuation under revised Accounting Standard 15 (AS 15) on 'Employee Benefits'.

iii. Other Employee Benefits

Compensated absences are entitled to be carried forward for future encashment or availment, at the option of the employee during the tenure of the employment, subject to the rules framed by the Company in this regard. Accumulated compensated absences entitlements outstanding at the close of the year are accounted on the basis of an independent actuarial valuation. Accumulated entitlements at the time of separation are entitled to be encashed.

k) Renewal bonus

Renewal bonus is payable to the individual insurance agents and a segment of the sales force. This constitutes a part of the first year commission / incentives against receipt of the first year premium but due and payable at the end of the expiry of two years of the policy and is accrued for in the year of sale of the policy, subject to the intermediaries' and policy's continued persistency.

l) Foreign Currency Transactions

Transactions in foreign currency are recorded at the rate of exchange prevailing at the date of the transaction. Monetary assets and liabilities in foreign currency are translated at the rates existing as at the balance sheet date. The resulting exchange gain or loss for revenue transactions is reflected, in the revenue account or the profit and loss account, as the case may be.

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m) Segment reporting

As per Accounting Standard 17 (AS 17) on 'Segment Reporting' read with the "Preparation of Financial Statements and Auditor's Report of Insurance Companies, Regulations 2002", the Company is required to report segment results separately for linked, non-linked, health and pension businesses. The business is broadly classified as Participating non-linked, Non Participating Unit Linked and Non Linked businesses, which are further segmented into Individual Life, Group Life, Individual Pension, Group Pension and Individual Health businesses. Accordingly, the Company has prepared the revenue account and balance sheet for these primary business segments separately. Since the business operation of the Company is in India only, the same is considered as one geographical segment. The following basis has been used for allocation of revenues, expenses, assets and liabilities to the business segments:

- Revenues, expenses, assets and liabilities directly attributable and identifiable to business segments, are allocated on actual basis; and
- Other expenses, assets and liabilities which are not directly identifiable though attributable to a business segment, are allocated on the following basis, as considered appropriate by the management:
 - Cash premium;
 - Renewal premium
 - First year commission;
 - Sum assured;
 - Policy liability;
 - Asset under management; and
 - Death claim

The accounting policies, used in segment reporting, are the same as those used in the preparation of the financial statements.

n) Taxation

i. Direct Taxes

The Income-Tax Act, 1961 prescribes that profits and gains of life insurance companies will be the surplus or deficit disclosed by the actuarial valuation made in accordance with the Insurance Act, 1938.

Deferred income tax is recognised for future tax consequences attributable to timing differences between income as determined by the financial statements and the recognition for income tax purposes. The effect on deferred tax assets and liabilities of a change in tax rates is recognised using the tax rates and tax laws that have been enacted or substantively enacted by the balance sheet date.

Deferred tax assets are recognised only to the extent there is reasonable certainty that the assets can be realised in future. However, where there is unabsorbed depreciation or carried forward loss under taxation law, deferred tax assets are recognised only if there is virtual certainty backed by convincing evidence that such deferred assets can be realised. Deferred tax assets are reviewed as at each balance sheet date and written down or written up to reflect the amount that is reasonably or virtually certain, as the case may be, to be realised.

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Provision for wealth tax is made at the appropriate rates, as per the applicable provisions of Wealth Tax Act, 1957.

ii. Indirect Taxes

The Company claims credit of service tax for input services, which is set off against tax on output services. As a matter of prudence, unutilised credits are deferred for recognition until such time that there is reasonable certainty of utilisation. A provision is created against unutilised credit based on estimated realisation of such unutilised credit.

o) Provisions and Contingencies

A provision is recognised when the Company has a present legal obligation as a result of past event/s and it is probable that an outflow of resources will be required to settle the obligation, in respect of which reliable estimate can be made. These are reviewed at each balance sheet date and adjusted to reflect current best estimates. A disclosure for 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. A contingent asset is neither recognised nor disclosed.

p) Funds for Future Appropriation

The balance in the funds for future appropriations account represents funds, the allocation of which, either to participating Policyholders or to Shareholders, has not been determined at the Balance Sheet date. Transfers to and from the fund reflect the excess or deficit of income over expenses and appropriations in each accounting period arising in the Company's Policyholders' fund. In respect of Participating policies any allocation to the policyholder would also give rise to a shareholder transfer in the required proportion.

Amounts estimated by the Appointed Actuary as Funds for Future Appropriation (FFA) in respect of lapsed Unit Linked Policies are set-aside in the balance sheet and are not available for distribution to shareholders until expiry of the revival period.

q) Earnings Per Share

Basic earnings per share is 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 are adjusted for the effects of all dilutive potential equity shares.

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(Amounts in thousands of Indian Rupees unless otherwise stated)

3. Contingent liabilities

S.No	Particulars	As at 31 st March 2013	As at 31 st March 2012
1	Partly paid-up investments	Nil	Nil
2	Claims, other than against policies, not acknowledged as debts by the Company	25,961	24,414
3	Underwriting commitments outstanding	Nil	Nil
4	Guarantees given by or on behalf of the Company	Nil	Nil
5	Statutory demands / liabilities in dispute, not provided for	Refer Note Below	Refer Note Below
6	Reinsurance obligations to the extent not provided for in the accounts.	Nil	Nil
7	Others *	223,819	153,338

* Represents potential liability to the Company (net of reinsurance) in respect of cases filed against the Company's decision of repudiation of death claims and customer complaints.

Note: The Company has received Show Cause-Cum-Demand notices in earlier year relating to Service Tax demands related to excess utilization of CENVAT credit against liability on risk premium and payment of reimbursements to agents aggregating to Rs.309,471 (previous year Rs. 309,471) plus applicable interest and penalty, which is contested.

4. Percentage of Business Sector-wise

Particulars	Current Year			Previous Year		
	Number of Individual life policies	Number of Group lives covered	First year and single premium	Number of Individual life policies	Number of Group lives covered	First year and single premium
Total Business	558,602	798,229	18,365,130	847,278	1,019,852	19,281,677
Rural Sector	123,147	-	5,388	256,226	-	16,813
As a % of Total Business	22.05%	-	0.03%	30.24%	-	0.09%
Social Sector		41,899	1,607		63,357	2,016

Note: Basis the provisions in the regulation 15 (2) of the IRDA (Micro Insurance) Regulations, 2005; 50,989 customers from the rural policy database meet with the social sector definition and can therefore be reckoned under both rural sector obligation and the social sector obligation for FY 12-13 as specified under the IRDA (Obligations of Insurers to Rural or Social Sectors) Regulations, 2002. Basis the above the total social sector lives covered for the year FY 2012-13 is 92,888 lives.

5. Benefits paid include charges in respect of discount allowed to the policyholders' amounting to Rs. 94,641 (Previous year Rs. 84,675) for advance payment of future premiums subject to prepayment conditions.

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6. Contribution from shareholders' / policyholders' account

The net surplus of Rs. 4,271,456 (Previous year : Rs. 3,820,343) based on the actuarial valuation made in accordance with the Insurance Act, 1938 and as certified by the appointed actuary is being transferred from policyholders' account to shareholders' account. The details are tabulated below:

Surplus / (Deficit) of Business Segments	Current Year	Previous Year
Non Par Linked		
Individual	5,136,003	6,162,405
Group	54,945	(20,981)
Individual Pensions	638,054	654,487
Group Pensions	40,259	72,434
Health	(37,274)	(23,394)
Non Par Non Linked		
Individual	(1,943,010)	(3,172,316)
Group	200,925	(66,142)
Individual Pensions	67,264	(4,510)
Group Pensions	105,739	188,426
Health	22,826	29,934
Par Non Linked		
Individual	(14,275)	-
Net Surplus for Policyholders'	4,271,456	3,820,343

7. Operating lease commitments

In accordance with Accounting Standard 19 (AS 19) on 'Leases', the details of leasing arrangements entered into by the Company are as under:

The Company has entered into agreements in the nature of cancellable and non-cancellable lease / leave and license agreements with different lessors / licensors for the purpose of establishment of office premises, leasehold improvements, furniture and fixtures, information technology and office equipments. These are generally in the nature of operating leases/ leave and licenses.

The operating lease rentals charged during the year and maximum obligations on operating lease payable at the balance sheet date, as per the rentals stated in the agreements are as follows:

Particulars	Current Year	Previous Year
Total lease rentals charged to Revenue Account	712,438	724,514
Lease obligations for non – cancellable leases		
- Within one year of the balance sheet date	562,704	532,196
- Due in a period between one year and five years	590,438	613,173
- Due after five years	17,491	37,422

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8. Foreign exchange gain / (loss)

The Company has recorded foreign exchange loss of Rs. 96 in the Revenue Account and the same is included under "Interest and Bank Charges" in Schedule 3 (Previous Year gain: Rs.6)

9. Managerial remuneration

The appointment of managerial personnel is in accordance with the requirements of Section 34A of the Insurance Act, 1938 and is approved by the IRDA.

(i) Mr. Jayant Dua has been appointed as Managing Director since 1st July 2010. Below is the tabular presentation of managerial remuneration for current year and previous year;

Particulars	Current Year	Previous Year
Salary	14,256	14,274
Other allowances	5,464	9,708
Contribution to :		
- Provident fund	852	795
- Superannuation fund	1,065	993
Perquisites	450	450
Total*	22,087	26,220

* Of the above, amount of Rs. 7,088 (previous year Rs. 11,220) has been borne by shareholders'. The remuneration stated above excludes gratuity and leave encashment, accrued based on actuarial valuation for the Company's overall liability and performance / long term bonus estimated and payable based on overall company performance.

(ii) Sitting Fees paid to independent directors in the current year is Rs. 320 (Previous Year: Rs. 480).

10. As required by circular no.067/IRDA/F&A/CIR/MAR-08 dated 28th March 2008. Break up of Operating expenses incurred under the following heads ;

(Previous year figures are presented in brackets)

Particulars	Business Development	Outsourcing
Agents recruitment, seminar and other expenses	26,627 (32,228)	
Distribution Expenses	463,231 (493,717)	
Miscellaneous Expenses	27,798 (23,379)	
Recruitment and seminar Expenses	113,263 (167,020)	
Outsourcing expenses		314,469 (316,744)
Total	630,919 (716,344)	314,469 (316,744)

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11. Earnings per Share

Particulars	Current Year	Previous Year
Profit as per profit and loss account	5,415,031	4,607,290
Weighted average number of equity shares	1,969,500,000	1,969,500,000
Earnings per share (Basic and Diluted) #	2.75	2.34
Face Value per share #	Rs 10	Rs 10

Amount in absolute Indian Rupees

12. Actuarial assumptions

The actuarial liabilities are calculated in accordance with accepted actuarial practice, requirements of Insurance Act, 1938, Regulations notified by Insurance Regulatory and Development Authority and Practice Standard prescribed by the Institute of Actuaries of India.

Unit Reserves

Unit reserves are computed by multiplying the number of units with the unit price as on the valuation date.

Non Unit Reserves

Prospective gross premium cash flow method is used to compute the non unit liabilities in respect of the policies in force as at March 31, 2013.

The cash flows are projected based on assumptions that reflect the expected future experience and have an appropriate allowance for margins for adverse deviations. The major assumptions relate to mortality, interest, expenses, policy persistency and premium persistency.

Additionally, for traditional par policies current year bonus rate, future bonus rates and terminal bonuses (wherever applicable) consistent with the valuation interest rate, transfer to shareholders and tax on the surplus are also taken into account while calculating the policy liability.

Mortality rates are derived based on the Indian Assured Lives Mortality (1994-1996) table after making suitable adjustments depending on the type of the product. Longevity (for Annuity Products) rates are derived based on the LIC Annuitant table (996-98) table after making suitable adjustments and with appropriate mortality improvements. Interest rates used to discount the future cash flows vary from 4.63% to 7.75%. A prudent assumption is made for investment growth on the unit funds. An appropriate allowance is made for future policy maintenance expenses and investment expenses. Policy persistency rates are derived based on expected future policyholder behavior. For unit linked business, the discontinuance of premiums by the policyholders while keeping the benefits in force is allowed for by appropriate premium persistency assumptions varying by product.

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Additional provisions are made towards:

- I. Investment guarantees for unit linked business
- II. Substandard lives
- III. Unearned premium/mortality charges (in accordance with IRDA Circular 50/IRDA/ACTL/CIR/GEN/050/03/2010)
- IV. Reserves for free look option given to the policyholders
- V. Lapse policies eligible for revivals (in accordance with IRDA Circular 41/IRDA/ACTL/Mar-2006).
- VI New Business Closure Reserve
- VII Cash Surrender Value Deficiency Reserve
- VIII Premium Waiver Claim Provision
- IX Incurred But Not Reported Reserve

For yearly renewable group term business, unearned premium method is used to compute the reserves. In addition to the unearned premium reserve, provision is also made for incurred but not reported claims for group business as well.

13. Disclosure of discontinued linked policies

As required by circular no. IRDA/Reg/2/52/2010 dated 1st July 2010 relating to treatment of discontinued linked insurance policies, the disclosures are as under:-

Particulars	Current Year		Previous Year	
	Sub Total	Total	Sub Total	Total
Opening balance of funds for discontinued policies		437,939		6,401
Add: Fund of policies introduced in PD Fund	2,021,087		494,126	
Less: Fund of policies revived in PD Fund	510,182	1,510,905	74,742	419,384
Add/ (Less) : Realised & Unrealised gain / loss		101,568		12,154
Closing balance of funds for discontinued policies		2,050,412		437,939
Other disclosures:				
a) Number of policies discontinued during the year.		59,533		32,420
b) Percentage of discontinued to total policies (product wise) during the year,				
BSLI Foresight Plan		11.2%		0.01%
BSLI Platinum Advantage		20.9%		14.12%
BSLI Classic Endowment 2010 Plan		19.1%		18.17%
BSLI Dream Endowment 2010 Plan		24.1%		21.68%
BSLI Classic Child 2010 Plan		21.2%		14.53%
BSLI Classic Life 2010 Plan		29.7%		19.30%
BSLI Dream Child 2010 Plan		31.1%		16.61%
BSLI Dream Life 2010 Plan		36.7%		15.98%
BSLI Wealth Secure Plan		7.8%		
c) Number of the policies revived during the year,		10,789		3,420
d) Charges imposed on account of discontinued policies		75,259		30,418

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14. Percentage of risk-retained and risk-reinsured

Particulars	Current Year		Previous Year	
	Sum Assured	%	Sum Assured	%
Individual Business				
Risk-retained	566,797,874	40.94%	591,832,042	43.58%
Risk-reinsured	817,744,605	59.06%	766,288,695	56.42%
Total Individual Risk	1,384,542,479	100.00%	1,358,120,737	100.00%
Group Business				
Risk-retained	253,974,443	22.32%	184,304,328	23.88%
Risk-reinsured	883,902,647	77.68%	587,532,447	76.12%
Total Group Risk	1,137,877,090	100.00%	771,836,775	100.00%

15. Encumbrances

As on 31st March 2013, there were no encumbrances (Previous year: Rs. Nil) on the assets of the Company.

16. Commitments made and outstanding on Loans, Investments and Fixed Assets

The commitments made and outstanding for fixed assets by the Company as at 31st March 2013 are Rs. 22,233 (Previous Year: Rs. 30,987) net of advances.

17. Investments

i. Value of contract outstanding

Value of contracts in relation to investments where purchases have been made and deliveries are pending is Rs. 291,518 (Previous year: Rs. 1,639,368) as at the balance sheet date. There are no investment contracts where sales have been made and payments are overdue as at the balance sheet date.

ii. Historical costs

As at 31st March 2013, the aggregate historical cost and market value of Linked investments, which are valued at fair value, is Rs.183,728,203/- and Rs.188,280,249/- respectively (Previous Year: Rs.177,202,046/- and Rs.178,383,461/- respectively).

iii. Statutory deposits

As on 31st March 2013, the Company has securities with face value of Rs. 115,000 (Previous Year: Rs. 115,000) in CSGL Account with Deutsche Bank, as required under Section 7 of the Insurance Act, 1938. The market value of these securities as at 31st March 2013 was Rs. 115,920 (Previous Year: Rs. 110,860).

As on 31st March 2013, the Company also has collateral deposit of Government Security with face value of Rs. 260,000 (Previous Year Rs.260,000) and cash Rs 25,200 (Previous Year Rs. 25,200) with Clearing Corporation of India Limited.

iv. All investments are performing assets.

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18. Allocation of investments and income

The funds of the shareholders and the policyholders are kept separate and records are maintained accordingly. Investments made out of the shareholders' and policyholders' funds are tracked from their inception and the income thereon is also tracked separately. Since the actual funds, investments and income thereon are tracked and reported separately, the allocation of investments and income is not required.

19. Policyholders' liabilities adequately backed by assets

Particulars	Current Year	Previous Year
Policyholders' liabilities (Including funds for future appropriation)	(22,395,751)	(18,277,404)
Investments (As per schedule 8A)*	20,375,363	17,770,960
Loans to policyholders (As per schedule 9)	280,690	250,239
Fixed deposits, bank balances and cheques on hand (As per schedule 11)	1,702,930	469,863
Other receivables under schedule 12 representing "Advances and other assets"	69,226	(206,595)

*Excludes prepayment fund, (Liability numbers are presented in brackets)

20. Assets in the Internal Funds

The Company has presented the financial statements of each internal fund to which the policyholders can link their policy in **Annexure 3**. Also additional disclosures as required by the Circular dated 20th February 2007 issued by IRDA are given in **Annexure 3A**.

The industry wise disclosures given in **Appendix 3 of Annexure 3A** has been made in accordance with IRDA (Investment) (5th Amendment) Regulations, 2013.

21. Assets restructured during the year

Particulars	Current Year	Previous Year
Total amount of loan assets subject to restructuring	Nil	Nil
Total amount of standard assets subject to restructuring	Nil	Nil
Total amount of sub-standard assets subject to restructuring	Nil	Nil
Total amount of doubtful assets subject to restructuring	Nil	Nil

22. Claims

The claims settled and remaining unpaid for a period of more than six months as at the balance sheet date amount to Rs 27,620 (Previous Year Rs. 16,202). Reinsurance recoverable is netted off against claim expenses incurred.

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23. Foreign currency exposure

The year-end foreign currency exposures that have not been hedged by a derivative instrument or otherwise are given below:-

Amount payable in foreign currency on account of import of services as follows:

Foreign currency	Current Year		Previous Year	
	INR	Amount in Foreign currency	INR	Amount in Foreign currency
USD	5,966	110	3,432	67
EURO	2,177	31	-	-

24. Disclosure for Unclaimed Amount of Policyholders

Age-wise analysis of unclaimed amount by Policyholders/ insured as required by circular no. IRDA/F&I/CIR/CMP/174/11/2010 dated 4th November 2010

Particulars	Total Amount	AGE-WISE ANALYSIS						
		1-6 months*	7-12 months	13-18 months	19-24 months	25-30 months	31-36 months	Beyond 36 Months
Claims settled but not paid to the policyholders / insureds due to any reasons except under litigation from the insured / policyholders	1,340,138	1,312,518	10,850	4,837	705	-	4,648	6,580
	(1,053,376)	(1,037,174)	(2,170)	(190)	(6,388)	(895)	(2,396)	(4,163)
Sum due to the insured / policyholders on maturity or otherwise	259,638	223,754	6,753	9,077	4,698	6,442	1,144	7,770
	(318,989)	(295,290)	(5,606)	(8,431)	(1,914)	(2,948)	(265)	(4,535)
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	-	-	-	-	-	-	-	-
Cheques issued but not encashed by the policyholder/ insured	2,148,432	1,038,090	626,965	122,302	125,080	84,480	45,038	106,477
	(1,811,978)	(1,182,965)	(204,557)	(159,259)	(96,152)	(51,689)	(46,697)	(70,659)
Total	3,748,208	2,574,362	644,568	136,216	130,483	90,922	50,830	120,827
Previous Year	(3,184,343)	(2,515,429)	(212,333)	(167,880)	(104,454)	(55,532)	(49,358)	(79,357)

*Includes amounts outstanding for a period of less than 1 month

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Previous year amounts are in brackets

The cheques issued but not encashed by policyholder/insured category includes Rs.655,976 pertaining to cheques which are within the validity period but not yet encashed by policyholders as on March 31, 2013 (Previous Year Rs.1,182,965). This amount forms a part of bank reconciliation statement and consequently not considered in unclaimed amount of policyholders under Schedule 13 – Current Liabilities.

25. Provisions

a) Employee Long term Bonus Plan ('the Plan')

The cost estimate is determined after factoring in assumptions in respect of criteria identified in the Plan which include the following:

1. Units granted to employees under different options under the plan
2. Maximum payout over vesting period per unit
3. Employee attrition rate
4. Performance condition

b) Long Term Incentive Plan

The cost estimate determined after the factoring in assumptions in respect of criteria identified in the Plan which include the following

1. Employee attrition rate
2. Performance condition
3. Discount rate

c) Additional information in respect of provision shown as "Provision for Long Term Bonus Plan" and "Provision for Renewal Bonus" in Schedule 14:

Particulars	Long Term Bonus Plan		Long Term Incentive Plan		Renewal Bonus	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	391,369	257,131	55,835	Nil	664	2,932
Additional provision made	118,169	156,516	64,401	55,835	103	Nil
Incurred and charged	Nil	Nil	(36,801)	Nil	(767)	(1,200)
Unused amounts reversed #	(509,538)	(22,278)	Nil	Nil	Nil	(1,068)
Closing balance	Nil	391,369	83,435	55,835	Nil	664
Nature of obligation	Long Term Bonus	Long Term Bonus	Long Term Incentive	Long Term Incentive	Renewal Bonus	Renewal Bonus
Expected timing	NA	Upto 3 Years	Upto 3 Years	Upto 3 Years	Upto 2 years	Upto 2 years
Assumptions	Refer note (a) above	Refer note (a) above	Refer note (b) above	Refer note (b) above	100%	100%

the unused amount of Long Term Bonus Plan has been credited to "Employees' remuneration, welfare benefit and other manpower cost in Schedule 3"

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26. Employee benefits

(a) Defined benefit plans

i) Gratuity

The Company provides for gratuity, a defined benefit retirement plan covering all employees as at balance sheet date using projected unit credit method. The plan provides a lump sum payment to vested employees at retirement or termination of employment based on the respective employee's salary and the years of employment with the Company. The gratuity benefit payable is greater of the provisions of the Payment of Gratuity Act, 1972 and the Company's Gratuity Scheme as mentioned below:

Change in Defined benefit obligations	Current Year	Previous Year
Present value of Defined benefit obligations as at beginning of the year	187,535	142,732
Service cost	43,081	35,545
Interest cost	17,717	13,113
Benefits paid	(15,183)	(15,522)
Past service cost	-	-
Actuarial (gain) / loss due to curtailment	-	-
Actuarial (gain) / loss on obligations	10,131	11,668
Present value of Defined benefit obligations as at end of the year	243,281	187,536
Reconciliation of present value of the obligation and the fair value of the plan assets		
Opening Fair Value of Plan assets	184,933	129,960
Contributions by the employer for the year	55,385	64,157
Benefits paid	(15,183)	(15,522)
Expected Return on Plan Assets	13,238	9,575
Actuarial Gain / (Loss)	7,442	(3,236)
Closing Fair Value of Plan assets	245,815	184,934
Net asset/ (liability) as at end of the year	2,534	(2,602)
Cost recognised for the year		
Current service cost	43,081	35,545
Interest cost	17,717	13,113
Expected return on plan assets	(13,238)	(9,575)
Past service cost	-	-
Actuarial (gain) / loss due to curtailment	-	-
Actuarial (gain) / loss	2,689	14,903
Net gratuity cost	50,249	53,986
Transitional Liability expended in Revenue Account		Nil
Investment in Category of Assets (% Allocation)		
Insurer Managed Funds*	100%	100%
Group Stable Fund	0%	0%
Group Short Term Debt Fund	0%	0%
Actuarial assumptions used		
Discount rate	7.90% p.a	8.35% p.a
Rate of return on plan assets	7.50% p.a.	7.50% p.a.
Salary escalation rate	6% p.a.	6% p.a.
	thereafter	thereafter

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*The amount is invested in Stable fund and Short term debt fund of Birla Sun Life Insurance Limited, Gratuity and Group Unit Linked Product (GULP) scheme. Below is the asset allocation of fund.

Asset allocation	March 2013	March 2012
Debt securities	91%	94%
Equity and money market	9%	6%
Total	100%	100%

Experience Adjustments

Particulars	2012-13	2011-12	2010-11	2009-10	2008-09
Defined Benefit Obligation	243,281	187,535	142,732	110,026	87,581
Plan Assets	245,816	184,933	129,960	103,097	84,708
Surplus / (Deficit)	2,534	(2,602)	(12,772)	(6,929)	(2,873)
Experience adjustment on Plan Liabilities	2,578	17,495	3,726	(12,707)	12,288
Experience adjustment on Plan Assets	7,442	(3,236)	3,965	14,675	(2,195)

The contributions expected to be paid to the plan during the annual period beginning after the balance sheet date is Rs.45,000 (Previous Year: Rs. 20,000).

(ii) Accumulated Compensated Absences

The liability for accumulated compensated absences as at balance sheet date has been calculated by using projected unit credit method. This method takes into account the pattern of availment of leave while in service and qualifying salary on the date of availment of leave. However in case of short term liability the provision has been made to the extent of 50% of total short term liability.

Present value of obligation for accumulated compensated absences as determined by the Actuary is given below:

Particulars	Current Year	Previous Year
Present value of obligations as at end of the year	146,240	161,764
Fair value of plan assets	-	-
Actuarial assumptions used		
Discount rate	7.90%	8.35%
Salary escalation rate	6.00%	6.00%
Cost recognised during the year	63,967	38,207

(b) Defined contribution plans

The Company has recognised the following amounts as expense in the Revenue account:

Particulars	Current Year	Previous Year
Contribution to Employees Provident Fund	187,976	193,691
Contribution to Superannuation Fund	11,079	15,873
Contribution to ESIC	11,218	12,239

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27. Segment reporting

As per Accounting Standard 17 on 'Segment Reporting' read with the "Preparation of Financial Statements and Auditor's Report of Insurance Companies, Regulations 2002", the Company is required to report segment results separately for linked, non-linked, health and pension businesses. The same is disclosed in **Annexure 1**.

28. Related Party Disclosure

During the year ended 31st March 2013, the Company has had transactions with related parties as defined in Accounting Standard 18 on "Related Party Disclosures". Related Parties have been identified by the management on the basis of the information available with the Company. Details of related parties with whom, the Company has had transactions, nature of the relationship, transactions with them and balances at year-end, are detailed in **Annexure 2**.

29. Summary of financial statements

A summary of the financial statements as per the formats prescribed by the IRDA in its circular dated 29th April 2003 is provided in **Annexure 4**.

30. Accounting Ratios

Accounting ratios prescribed by the IRDA in its circular dated 29th April 2003 are provided in **Annexure 5**.

31. Statement containing names, descriptions, occupations of and directorships held by the persons in charge of management of the business under section 11 (2) of Insurance Act, 1938:

From 1st April, 2012 to 31st March, 2013

Name	: Mr. Jayant Dua
Designation	: Managing Director & CEO
Occupation	: Service
Directorships Held during the year/ as at 31 st March, 2013	
Central Insurance Repository Limited	Director

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32. Penalty

As required by circular no.005/IRDA/F&A/CIR/MAY-09 dated 7th May, 2009, the details of various penal actions taken by various Government Authorities for the financial year 2012-2013 are mentioned below:-

Sr. No.	Authority	Non-Compliance / Violation	Amount		
			Penalty Awarded	Penalty Paid	Penalty Waived/ Reduced
1	Insurance Regulatory and Development Authority	Violations as noted under Note 1	600	600	NIL
2	Service Tax Authorities		NIL	NIL	NIL
3	Income Tax Authorities		NIL	NIL	NIL
4	Any other Tax Authorities		NIL	NIL	NIL
5	Enforcement Directorate/Adjudicating Authority/ Tribunal or any Authority under FEMA		NIL	NIL	NIL
6	Registrar of Companies/ NCLT/ CLB / Department of Corporate Affairs or any Authority under Companies Act, 1956		NIL	NIL	NIL
7	Penalty awarded by any Court/ tribunal for any matter including claim settlement but excluding compensation		NIL	NIL	NIL
8	Securities and Exchange Board of India		NIL	NIL	NIL
9	Competition Commission of India		NIL	NIL	NIL
10	Any other Central/ State/ Local Government/ Statutory Authority		NIL	NIL	NIL

Note 1: A penalty of Rs.500 and Rs.100 respectively has been imposed on insurer under section 102(b) of Insurance Act, 1938 as unlicensed entities involved in solicitation of insurance business and on settlement of death claims under non employer-employee group policies, the Company is drawing the cheque in favour of the master policy holder and sent to the master policy holder.

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33. Disclosures relating to controlled Fund

As required by circular no. IRDA/F&I/CIR/F&A/045/03/2010 dated 17th March, 2010, the details of controlled fund for the financial year 2012-2013 and 2011-2012 are mentioned below:-

a) Statement Showing Controlled Fund

Particulars		Current Year	Previous Year
Computation of Controlled fund as per the Balance Sheet			
Policyholders' Fund (Life Fund)			
Participating			
	Individual Assurance	10,119	-
	Individual Pension	-	-
	Any other (Pl. Specify)	-	-
Non-participating			
	Individual Assurance	10,869,777	9,454,628
	Group Assurance	6,120,132	2,927,515
	Individual Annuity	669,597	926,336
	Group Pension	2,524,825	954,854
	Health	105,910	55,489
	Others	-	-
Linked			
	Individual Assurance	160,678,057	151,970,072
	Group Assurance	16,276,858	13,759,980
	Individual Pension	10,844,802	10,673,052
	Group Superannuation	5,381,071	4,831,540
	Group Gratuity	-	-
	Health	189,934	129,555
	Funds for Future Appropriations	2,095,678	3,958,870
	Total (A)	215,766,760	199,641,891
Shareholders' Fund			
	Paid up Capital	19,695,000	19,695,000
	Reserves & Surplus	5,206,127	4,800,000
	Fair Value Change	27	47
	Total (B)	24,901,154	24,495,047
	Misc. expenses not written off	(12,424,921)	(13,762,293)
	Credit / (Debit) from P&L A/c.	(12,424,921)	(13,762,293)
	Total (C)	(12,424,921)	(13,762,293)
	Total shareholders' funds (B+C)	12,476,233	10,732,754
	Controlled Fund (Total (A+B-C))	228,242,993	210,374,645

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b) Reconciliation of the Controlled Fund from Revenue and Profit & Loss Account

Particulars	Current Year	Previous Year
Opening Balance of Controlled Fund	210,374,646	197,040,434
Add: Inflow		
Income		
Premium Income	52,162,991	58,853,594
Less: Reinsurance ceded	(1,645,530)	(1,375,857)
Net Premium	50,517,461	57,477,737
Investment Income	20,700,492	(1,632,680)
Other Income	366,568	298,060
Funds transferred from Shareholders' Accounts	1,994,559	3,287,343
Total Income	73,579,080	59,430,460
Less: Outgo		
(i) Benefits paid (Net)	36,586,380	27,046,221
(ii) Change in Valuation of Liability	17,988,064	10,482,247
(iii) Commission	3,004,767	3,254,002
(iv) Operating Expenses	11,597,047	12,151,175
(v) Provision for Taxation	-	-
(a) FBT	-	-
(b) I.T.	-	-
Total Outgo	69,176,258	52,933,644
Surplus of the Policyholders' Fund	4,402,822	6,496,816
Less: Transferred to Shareholders' Account	6,266,015	7,107,686
Net Flow in Policyholders' account	(1,863,193)	(610,870)
Add: Net income in Shareholders' Fund	5,415,031	4,607,290
Less: Interim Dividend & Dividend distribution tax thereon	(3,671,532)	(1,144,501)
Net In Flow / Outflow	(119,695)	2,851,919
Add: Change in valuation Liabilities	17,988,063	10,482,248
Add: Increase in Paid up Capital	-	-
Add: Credit/(Debit) / Fair Value Change Account	(20)	46
Closing Balance of Controlled Fund	228,242,993	210,374,647
As Per Balance Sheet	228,242,993	210,374,646
Difference, if any	-	-

Birla Sun Life Insurance Company Limited

Registration Number: 109 dated 31st January 2001

Schedules forming part of the Financial Statements for the year ended 31st March 2013

(Amounts in thousands of Indian Rupees unless otherwise stated)

c) Reconciliation with Shareholders' and Policyholders' Fund

Particulars	Current Year	Previous Year
Policyholders' Funds		
Policyholders' Funds - Traditional-PAR and NON-PAR		
Opening Balance of the Policyholders' Fund	14,318,822	10,608,571
Add: Surplus of the Revenue Account	5,981,538	3,710,251
Add: Change in valuation Liabilities		
Total	20,300,360	14,318,822
As per Balance Sheet	20,300,360	14,318,822
Difference, if any	0	-
Policyholders' Funds - Linked		
Opening Balance of the Policyholders' Fund	185,323,069	179,161,944
Add: Surplus of the Revenue Account	(1,863,193)	(610,870)
Add: Change in valuation Liabilities	12,006,525	6,771,996
Total	195,466,401	185,323,070
As per Balance Sheet	195,466,402	185,323,069
Difference, if any	-	-
Shareholders' Funds		
Opening Balance of Shareholders' Fund	10,732,754	7,269,919
Add: Net income of Shareholders' account (P&L)	5,415,031	4,607,290
Add: Infusion of Capital		
Add: Credit/(Debit) / Fair Value Change Account	(20)	46
Less : Interim Dividend/Proposed and final & Dividend distribution tax thereon	(3,671,532)	(1,144,501)
Closing Balance of the Shareholders' fund	12,476,233	10,732,754
As per Balance Sheet	12,476,233	10,732,754
Difference, if any	-	-

34. The Board of Directors of the Company have during the year approved an interim dividend aggregating to Rs. 1,969,500/ (Previous year: 984,750/-)

The total interim dividend appropriation for the year amount to Rs. 2,289,002/- (Previous year: 1,144,501/-) including corporate dividend tax of Rs. 319,502/- (Previous year Rs 159,751/-).

The payment of interim dividend of both current and previous year was made during the year.

The Board of Directors has also proposed a final dividend of Rs. 1,181,700/- (Previous year: Nil)

Birla Sun Life Insurance Company Limited

Registration Number: 109 dated 31st January 2001

Schedules forming part of the Financial Statements for the year ended 31st March 2013
(Amounts in thousands of Indian Rupees unless otherwise stated)

35. Previous year comparatives

Previous year amounts have been reclassified, wherever necessary and to the extent possible, to conform to current year's classification.

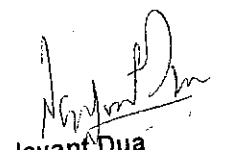
The details are as follows:

Sr. No.	Regrouped from	Amount	Regrouped to	Reason
1	Sundry creditors	55,835	Provision for Long term incentive	LTI amount moved to Provision for Long term Incentive (Sch 14)

For and on behalf of Board of Directors

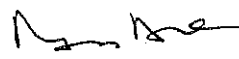

Chairman



Director


Jayant Dua
Managing Director


Anil Kumar Singh
Chief Actuarial Officer & Appointed Actuary


Director


Mayank Bathwal
Chief Financial Officer


Ashish Lakhtakia
Company Secretary

Revenue Account for the year ended 31st March 2013
Policyholders' Account (Technical Account)
(Amounts in thousands of Indian Rupees)

Particulars	Linked Business			Non Linked			Per Non Linked			Total (Rs.)
	Individual Life (Rs)	Group Life (Rs)	Pension Individual (Rs)	Individual Life (Rs)	Group Life (Rs)	Pension Individual (Rs)	Health Individual (Rs)	Individual Life (Rs)		
1										
Premium earned-Net	31,059,354	3,022,156	2,269,924	161,914	9,537,023	67,685	45,296	276,168	52,162,991	
(a) Premium	(769,704)	-	(367)	(5,529)	(229,120)	-	(6,079)	(983)	(1,945,530)	
(b) Reinsurance ceded	-	-	-	-	-	-	-	-	-	
(c) Reinsurance accepted	30,289,650	3,022,156	2,269,557	156,385	9,307,903	67,685	39,217	275,185	50,517,461	
Sub - Total										
Income from investments	7,598,561	1,117,386	564,396	11,050	367,666	12,099	489	181	10,940,692	
(a) Interest, Dividend & Rent - Gross	9,631,548	476,015	760,998	13,885	8,990	282	11	-	11,114,871	
(b) Profit on Sale / Redemption of Investments	(4,128,333)	(142,600)	(348,437)	(6,062)	(1,866)	(61)	(2)	-	(4,724,239)	
(c) Loss on Sale / Redemption of Investments	3,009,452	155,129	159,370	(615)	(7,943)	(241)	(10)	(1)	3,965,269	
(d) Transfer / Gain (Loss) on revaluation / change in Fair value	(17,950)	(142)	(959)	(112)	367,267	12,079	488	180	(16,081)	
(e) Gain / (Loss) on Amortisation	16,063,278	1,695,890	1,135,868	18,136	367,267	12,079	488	180	20,700,492	
Sub - Total										
Other Income	230,683	19,004	14,516	37,274	1,943,010	436	-	14,275	1,994,599	
(a) Contribution from the Shareholders' Account	230,683	19,004	14,516	1,040	61,621	436	-	1,773	366,568	
(b) Others (interest etc)	-	-	-	36,314	2,004,631	436	-	16,048	2,361,127	
Sub - Total										
TOTAL (A)	46,593,611	4,647,052	3,410,371	212,835	11,679,801	80,394	39,956	291,413	73,579,080	
2	1,271,106	(0)	42,569	17,971	1,569,989	(191)	6,913	73,201	3,004,767	
Commission	1,271,106	(0)	42,569	17,971	1,569,989	(191)	6,913	73,201	3,004,767	
3	4,916,681	75,211	277,006	32,867	5,857,421	5,203	3,170	208,093	11,597,047	
Operating Expenses related to Insurance Business	4,916,681	75,211	277,006	32,867	5,857,421	5,203	3,170	208,093	11,597,047	
Provision for doubtful debts	-	-	-	-	-	-	-	-	-	
Bad Debts written off	-	-	-	-	-	-	-	-	-	
Provision for Tax	-	-	-	-	-	-	-	-	-	
Provision (other than taxation)	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investment (net)	-	-	-	-	-	-	-	-	-	
(b) Others (to be specified)	-	-	-	-	-	-	-	-	-	
TOTAL (B)	6,187,787	75,211	319,595	50,838	7,427,420	5,012	10,083	281,294	14,801,814	
4	30,515,306	1,996,748	2,626,081	15,648	666,868	3,060	9,794	-	36,566,379	
Benefits paid (Net)	30,515,306	1,996,748	2,626,081	15,648	666,868	3,060	9,794	-	36,566,379	
Interim Bonus Paid	-	-	-	-	-	-	-	-	-	
Change in valuation of liability against life policies in force	(1,639,662)	2,231	(361,390)	49,060	4,164,394	5,058	(2,457)	10,996	7,150,889	
(a) Gross	7,095,515	2,516,877	1,71,750	60,379	3,252,689	-	-	-	10,394,052	
(b) Fund Reserve - PDF	1,612,473	1,440	(408)	4,068	(598,901)	-	(250)	(877)	1,612,473	
(c) Fund Reserve - PPF	(5,10,678)	1,440	(408)	4,068	(598,901)	-	(250)	(877)	(1,169,350)	
(d) Amount ceded in Re-insurance	37,073,154	4,517,286	2,595,039	129,155	4,252,381	8,118	1,597,546	10,119	54,574,443	
(e) Amount accepted in Re-insurance	3,322,670	54,945	555,343	32,862	200,925	67,264	22,826	(0)	4,402,823	
TOTAL (C)	3,322,670	54,945	555,343	32,862	200,925	67,264	22,826	(0)	6,266,015	
Surplus/ (Deficit) (D) = (A) - (B) - (C)	5,136,003	54,945	638,054	-	200,925	67,264	22,826	(0)	(1,863,192)	
Appropriations	5,136,003	54,945	638,054	-	200,925	67,264	22,826	(0)	(1,863,192)	
Transfer to Shareholders Account	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves	(1,813,333)	-	(82,711)	32,862	-	-	-	-	(1,863,192)	
Balance being Funds for Future Appropriations	3,322,670	54,945	555,343	32,862	200,925	67,264	22,826	(0)	4,402,823	
TOTAL (F)	3,322,670	54,945	555,343	32,862	200,925	67,264	22,826	(0)	4,402,823	
The total surplus as mentioned below :										
(a) Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	
(b) Allocation of Bonus to Policyholders	3,322,670	54,945	555,343	32,862	200,925	67,264	22,826	49,379	4,402,823	
(c) Surplus/(Deficit) shown in the Revenue Account	-	-	-	-	-	-	-	-	-	
(d) Total Surplus : (a+b+c)	3,322,670	54,945	555,343	32,862	200,925	67,264	22,826	49,379	4,402,823	

Particulars	Schedule	Linked Business					Non Linked Business					Total
		Individual Life	Group Life	Pension Individual	Group Pension	Health Individual	Individual Life	Group Life	Pension Individual	Group Pension	Health Individual	
Premium earned-Net	1	41,391,931 (764,637)	4,051,057	3,019,085 (351)	506,069	145,796 (6,707)	6,742,964 (157,191)	1,946,767 (440,444)	109,368	892,562	47,995 (6,527)	58,853,594 (1,375,957)
Sub - Total		40,627,294	4,051,057	3,018,734	506,069	139,089	6,585,773	1,506,323	109,368	892,562	41,468	57,477,737
Income from Investments												
(a) Interest, Dividend & Rent - Gross		7,015,106	959,294	572,528	337,423	6,534	203,878	229,205	12,150	230,612	913	9,567,643
(b) Profit on Sale / Redemption of Investments		5,012,997	291,034	366,159	102,206	4,635	5,154	5,794	307	13,708	23	5,822,017
(c) (Loss) on Sale / Redemption of Investments		(11,739,027)	(504,775)	(1,016,043)	(177,245)	(14,473)	(1,047)	(1,177)	(62)	(4,758)	(4)	(13,459,611)
(d) Transfer / Gain (Loss) on revaluation / change in Fair value		(3,342,494)	(72,291)	(44,466)	(25,383)	(1,147)	(44,466)	(1,147)	-	-	-	(3,485,771)
(e) Gain / (Loss) on Amortisation		(43,253)	(151)	(5,085)	(89)	(194)	(12,630)	(14,199)	(753)	(1,508)	(56)	(77,958)
Sub - Total		(3,096,701)	673,111	(106,907)	236,912	(4,645)	195,355	219,623	11,542	236,054	876	(1,632,680)
Other Income												
(a) Contribution from the Shareholders' Account		20,981	20,981	-	219	23,394	3,172,316	66,142	4,510	-	-	3,287,343
(b) Others (Interest etc)		47,916	1,707	1,216	219	62	2,45,376	910	202	386	66	296,060
Sub - Total		47,916	22,688	1,216	219	23,456	3,417,692	67,052	4,712	386	66	3,685,403
TOTAL (A)		37,578,593	4,746,856	2,913,043	743,200	157,800	10,198,820	1,792,998	125,722	1,131,002	42,410	59,130,460
Commission	2	1,725,041	894	45,984	57	18,371	1,442,873	9,613	5,240	-	5,929	3,254,002
Operating Expenses related to Insurance Business	3	5,469,712	79,939	250,523	7,245	12,168	6,079,269	217,436	24,930	7,721	2,230	12,151,175
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-
Bad Debts written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provision (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investment (net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		7,194,753	80,833	296,507	7,302	30,539	7,522,142	227,051	30,170	7,721	8,159	15,405,177
Benefits paid (Net)		19,643,578	4,940,533	1,205,326	542,376	20,004	442,582	211,223	15,764	18,497	6,338	27,046,221
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability against life policies in force		(485,085)	4,016	(57,490)	2,791	29,333	2,613,744	1,433,004	79,788	916,358	(2,513)	4,533,946
(a) Gross		5,848,549	(276,604)	805,057	118,287	45,161	-	-	-	-	-	6,340,460
(b) Fund Reserve		431,588	-	300	-	5,120	(379,648)	(78,280)	-	-	492	431,588
(c) Fund Reserve - PDF		(389,759)	(1,922)	-	-	-	-	-	-	-	-	(823,697)
(d) (Amount ceded in Re-insurance)		-	-	-	-	-	-	-	-	-	-	-
(e) Amount accepted in Re-insurance		-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		24,868,821	4,666,023	1,953,193	663,464	99,618	2,676,678	1,565,947	95,552	934,855	4,317	37,528,468
Surplus/ (Deficit) (D) = (A) - (B) - (C)		5,514,935	-	663,343	72,434	27,743	-	-	-	188,426	29,934	6,496,815
Appropriations		6,182,405	-	654,487	72,434	-	-	-	-	188,426	29,934	7,107,686
Transfer to Shareholders Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		(647,470)	-	8,856	-	27,743	-	-	-	-	-	(610,871)
Balance being Funds for Future Appropriations		5,514,935	-	663,343	72,434	27,743	-	-	-	188,426	29,934	6,496,815
TOTAL (D)		5,514,935	-	663,343	72,434	27,743	-	-	-	188,426	29,934	6,496,815
The total surplus as mentioned below :		-	-	-	-	-	-	-	-	-	-	-
(a) Interim Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus/(Deficit) shown in the Revenue Account		5,514,935	-	663,343	72,434	27,743	-	-	-	188,426	29,934	6,496,815

Form A-BS
BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 199 dated 31st January 2001
 Balance Sheet as at 31st March 2013
 (Amounts in thousands of Indian Rupees)

Particulars	Linked Business			Non Linked			Par		Shareholders' Fund	Total
	Individual Life	Group Life	Pension Individual	Group Life	Individual Life	Group Pension	Health Individual	Individual Life		
Sources of Funds										
Shareholders' Funds:										
Share Capital									19,695,000	19,695,000
Reserves/ Surplus									5,206,127	5,206,127
Credit/(Debit) / Fair Value Change Account									27	27
Sub - Total									24,901,154	24,901,154
Borrowings										
Policyholders' Funds:										
Credit/(Debit) Fair Value Change Account										
Policy Liabilities									10,119	10,119
Insurance Reserves									2,507,683	2,507,683
Provision for Linked Liabilities									6,135	6,135
(i) Discounted on account of non-payment of premium										
(ii) Others										
Credit/(Debit) Fair Value Change Account (Linked)										
Total Linked Liabilities									162,922	162,922
Sub - Total									2,507,683	2,507,683
Funds for Future Appropriation									5,135	5,135
- Linked Liabilities									10,119	10,119
Total									24,901,154	24,901,154
Application of Funds										
Shareholders'										
Policyholders'										
Assets Held to Cover Linked Liabilities										
Loans										
Fixed Assets										
Current Assets										
Cash and Bank Balances										
Advances and Other Assets*										
Sub - Total (A)										
Current Liabilities										
Provisions										
Sub - Total (B)										
Net Current Assets (C) = (A-B)										
Miscellaneous Expenditure										
(To the extent not written off or Adjusted)										
Debit Balance in Profit and Loss Account (Shareholders' Account)										
Total									13,711,928	13,711,928
Note: Advances and other assets allocated to shareholders include tax assets.									25,555	25,555
									2,507,683	2,507,683
									25,476	25,476
									169,166	169,166
									4,248,571	4,248,571
									7,569,529	7,569,529
									345,110	345,110
									5,398,133	5,398,133
									11,224,456	11,224,456
									16,393,735	16,393,735
									169,599,598	169,599,598
									12,424,921	12,424,921

Particulars	Linked Business			Non-Linked Business			Shareholders Fund	Total					
	Individual Life	Group Life	Pension (Individual)	Group Pension	Health Individual	Individual Life			Group Life	Pension Individual	Group Pension	Health Individual	
Sources of Funds													
Shareholders' funds:													
Share Capital													
Reserves and Surplus													
Credit/(Debit) Fair Value Change Account													
Sub - Total													
Borrowings													
Policyholders' Funds:													
Credit/(Debit) Fair Value Change Account													
Policy Liabilities													
Insurance Reserves													
Provision for Linked Liabilities													
Provision for PDF													
Credit/(Debit) Fair Value Change Account (Linked)													
Total Linked Liabilities													
Sub - Total													
Funds for Future Appropriation													
- Linked Liabilities													
Total													
Application of Funds													
Investments													
Shareholders' Policyholders'													
Assets Held to Cover Linked Liabilities													
Loans													
Fixed Assets													
Current Assets													
Cash and Bank Balances													
Advances and Other Assets*													
Sub - Total (A)													
Current Liabilities													
Provisions													
Sub - Total (B)													
Net Current Assets (C) = (A-B)													
Miscellaneous Expenditure													
(To the extent not written off or Adjusted)													
Debit Balance in Profit and Loss Account													
(Shareholders' Account)													
Total													

Note: Advances and other assets allocated to shareholders include tax assets.

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 109 dated 31st January 2001

Schedule 1
 Premium for the year ended March 2013
 (Amounts in thousands of Indian Rupees)

PARTICULARS	Linked Business			Non Linked			Par Non Linked		Total
	Individual Life	Group Life	Pension Individual	Individual Life	Group Life	Pension Individual	Health Individual	Individual Life	
1. First Year Premiums	4,559,420	3,001,702	198,674	5,186,685	3,331,976	(15,276)	27,937	276,168	18,101,995
2. Renewal Premiums	26,397,724	20,456	2,048,652	4,291,590	485,764	71,307	17,359	-	33,797,861
3. Single Premiums	102,210	13,598	13,598	58,778	76,695	11,854	-	-	263,135
Total Gross Premiums	31,059,354	3,022,158	2,260,924	9,537,023	3,894,435	67,885	45,296	276,168	52,162,991

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 109 dated 31st January 2001

Schedule 1

Premium for the year ended March 2012
 (Amounts in thousands of Indian Rupees)

Annexure 1

PARTICULARS	Linked Business				Non Linked Business				Total		
	Individual Life	Group Life	Pension Individual	Group Pension	Health Individual	Individual Life	Group Life	Pension Individual		Group Pension	Health Individual
1. First Year Premiums	6,710,633	4,030,505	22,476	164,666	68,795	4,829,410	1,632,568	56,339	892,562	26,670	18,434,624
2. Renewal Premiums	34,059,182	20,552	2,978,851	341,403	77,001	1,772,524	273,854	47,224	-	21,325	39,591,916
3. Single Premiums	622,116	-	17,758	-	-	141,030	40,345	5,805	-	-	827,054
Total Gross Premiums	41,391,931	4,051,057	3,019,085	506,069	145,796	6,742,964	1,946,767	109,368	892,562	47,995	58,853,594

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 109 dated 31st January 2001

Annexure 1

Schedule 2
Commission expenses for the year ended March 31, 2013
(Amounts in thousands of Indian Rupees)

PARTICULARS	Linked Business				Non Linked				Total		
	Individual Life	Group Life	Pension Individual	Pension Group	Health Individual	Group Life	Pension Individual	Group Pension		Health Individual	Par Individual Life
Commission Paid	306,055	(95)	9,413	867	12,750	1,398,700	(1,413)	-	6,392	73,201	1,824,484
Direct - First Year Premiums	963,474	95	32,942	17	5,221	170,144	1,181	-	521	-	1,175,774
Renewal Premiums	1,577	-	234	-	-	1,155	41	-	-	-	4,509
Single Premiums	1,271,106	(0)	42,589	874	17,971	1,569,959	(191)	-	6,913	73,201	3,004,767
Sub - Total	-	-	-	-	-	-	-	-	-	-	-
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	1,271,106	(0)	42,589	874	17,971	1,569,959	(191)	-	6,913	73,201	3,004,767

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001

Schedule 2

Commission expenses for the year ended March 2012
(Amounts in thousands of Indian Rupees)

Annexure 1

PARTICULARS	Linked Business					Non Linked Business					Total	
	Individual Life	Group Life	Pension Individual	Pension Group	Health Individual	Individual Life	Group Life	Pension Individual	Group Pension	Health Individual		
Commission Paid												
Direct - First Year Premiums	375,334	875	(3,456)	29	13,723	1,371,220	7,181	4,309	-	5,179	1,774,394	
Renewal Premiums	1,337,648	19	49,113	28	4,648	69,070	1,567	846	-	750	1,463,689	
Single Premiums	12,059	-	327	-	-	2,583	865	85	-	-	15,919	
Sub - Total	1,725,041	894	45,984	57	18,371	1,442,873	9,613	5,240	-	5,929	3,254,002	
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	
Net Commission	1,725,041	894	45,984	57	18,371	1,442,873	9,613	5,240	-	5,929	3,254,002	

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001

Annexure 1

Schedule 3 for the year ended March 2013
Operating Expenses Related to Insurance Business
(Amounts in thousands of Indian Rupees)

PARTICULARS	Linked Business			Non Linked			Par		Total
	Individual Life	Group Life	Pension Individual	Health Individual	Individual Life	Group Life	Health Individual	Non Limited Life	
1 Employees remuneration, welfare benefits and other manpower costs	1,637,995	6,070	88,050	4,757	3,438,901	54,236	2,031	1,523	5,332,986
2 Travel, conveyance and vehicle running expenses	80,057	312	4,411	530	144,120	4,675	112	91	239,430
3 Training expenses	(2,777)	(61)	(986)	(5)	68,233	21	(40)	(29)	4,714
4 Rents, rates and taxes	285,527	616	16,347	59	484,411	972	410	305	805,936
5 Repairs & maintenance	74,325	116	3,555	11	185,970	189	78	50	17,176
6 Printing and stationery	45,827	101	2,663	10	89,344	278	200	76	6,661
7 Communication expenses	105,887	176	7,110	32	101,808	952	11	60	120,188
8 Legal and professional charges	17,587	535	1,385	13	3,756	1,540	0	0	219,650
9 Medical fees	13,918	0	23	108	41,215	812	0	0	24,370
10 Auditor's fees expenses, etc.	3,243	291	239	16	978	416	7	142	5,400
11 (a) i) as auditor ii) out of pocket expenses (b) as advisor or in any other capacity, in respect of i) Taxation services / matters ii) Management services iii) Advertisment and publicity	221	(5)	19	4	49	38	0	(0)	322
12 Interest and bank charges	807	58	61	4	233	109	2	30	1,518
13 Others	441,989	1,388	28,137	114	449,969	5,484	876	643	946,668
14 (1) Distribution Expenses (2) Agents recruitment seminar and other expenses (3) Recruitment and Seminar expenses (4) IT Expenses (incl. maintenance) (5) Policy Stamps (6) (Profit)/Loss on sale of assets (7) Service Tax expenditure including provision for unutilised credit (8) Electricity Expenses (9) Miscellaneous expenses (10) Outsourcing Expenses	82,128	5,457	4,563	281	15,157	7,050	120	2,365	99,487
15 (1) Distribution Expenses (2) Agents recruitment seminar and other expenses (3) Recruitment and Seminar expenses (4) IT Expenses (incl. maintenance) (5) Policy Stamps (6) (Profit)/Loss on sale of assets (7) Service Tax expenditure including provision for unutilised credit (8) Electricity Expenses (9) Miscellaneous expenses (10) Outsourcing Expenses	83,225	-	4,087	-	346,848	-	-	-	463,232
16 Depreciation	2,102	233	2,852	12	22,939	242	64	60	26,628
17 Service Tax on Premium	45,019	926	21,806	88	89,409	1,436	0	458	113,264
	296,407	56	20	27	40,917	117,412	13	308	413,385
	13,804	691	267	40	1,469	405	0	0	172,829
	4,114	82	2,362	8	142,068	122	54	40	7,495
	53,111	82	2,362	12	142,068	122	54	40	202,607
	20,726	1,379	1,579	95	5,911	2,843	37	717	33,608
	188,763	173	12,566	15	109,493	319	321	82	314,469
	103,519	9,437	7,606	1,301	31,335	13,223	218	4,596	172,661
	1,399,357	47,160	73,321	28,154	5,857,421	212,774	5,203	11,580	1,485,982
Total	4,916,661	75,211	277,006	32,857	5,857,421	212,774	5,203	11,580	11,897,047

Schedule 3

Operating Expenses Related to Insurance Business for the year ended March 2012
(Amounts in thousands of Indian Rupees)

PARTICULARS	Linked Business				Non Linked Business				Total		
	Individual Life	Group Life	Pension Individual	Group Pension	Health Individual	Individual Life	Group Life	Pension Individual		Group Pension	Health Individual
1 Employees remuneration, welfare benefits and other manpower costs	2,005,018	21,009	67,739	2,922	3,986	3,578,606	94,929	13,485	1,021	1,472	5,790,187
2 Travel, conveyance and vehicle running expenses	81,623	1,245	2,569	98	70	155,459	7,903	575	39	26	249,607
3 Training expenses	13,908	(71)	(1,902)	(21)	(5)	125,644	372	349	(21)	(2)	136,251
4 Rents, rates and taxes	346,333	956	15,306	122	49	479,360	518	1,986	206	17	844,853
5 Repairs & maintenance	91,164	180	2,755	23	9	179,897	77	680	40	2	274,807
6 Printing and stationery	59,026	60	289	6	2	160,351	182	589	5	1	240,706
7 Communication expenses	137,697	393	8,136	46	29	105,936	818	571	66	10	253,704
8 Legal and professional charges	89,574	844	4,728	164	18	90,010	2,027	420	68	5	187,856
9 Medical fees	23,980	-	-	-	-	36,797	464	-	-	331	61,572
10 Auditor's fees, expenses, etc.	3,798	372	277	46	13	619	179	10	82	4	5,400
(a) i) as auditor	221	22	16	3	1	36	10	1	5	-	315
ii) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-
i) Taxation services / matters	200	20	15	2	1	33	9	1	1	-	284
ii) Management services	456,590	3,004	27,858	247	85	305,724	12,209	1,792	355	29	807,893
11 Advertisement and publicity	115,107	11,162	8,380	1,567	383	17,378	5,099	287	2,313	124	161,800
12 Interest and bank charges	-	-	(977)	-	-	387,426	-	1,221	-	-	493,717
13 Others	106,047	-	319	-	-	21,186	-	78	-	-	32,228
1) Distribution Expenses	10,645	385	5,031	50	53	72,556	621	379	66	17	167,020
2) Agents recruitment, seminar and other expenses	87,862	1,072	18,968	134	56	58,206	550	751	235	18	346,390
3) Recruitment and Seminar expenses	266,400	19	-	-	-	38,919	87,003	-	3	-	151,307
4) IT Expenses (incl. maintenance)	25,363	71	53	9	3	118	34	2	15	1	1,033
5) Policy Stamps	727	(5,097)	(3,799)	(637)	(183)	(8,485)	(2,450)	(138)	(1,123)	(60)	(74,056)
6) (Profit)/Loss on sale of assets	-	-	-	-	-	-	-	-	-	-	-
7) Service Tax expenditure including provision for unutilised credit *	(52,084)	91	1,298	11	5	123,305	44	434	20	2	179,917
8) Electricity Expenses	54,707	2,126	1,584	266	77	1,022	1,022	57	470	25	30,884
9) Miscellaneous expenses	21,719	147	10,572	17	7	97,121	149	951	30	2	316,744
10) Outsourcing Expenses	207,748	17,368	12,944	2,170	625	28,910	8,347	469	3,827	206	252,328
14 Depreciation	177,462	24,561	68,362	-	6,884	419	(2,678)	-	-	-	1,236,425
15 Service Tax on Premium	1,138,877	-	-	-	-	-	-	-	-	-	-
Total	5,469,712	79,939	250,523	7,245	12,168	6,079,269	217,438	24,930	7,721	2,230	12,151,176

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration Number: 109 dated 31st January 2001

Annexure 1

Schedule 4
Benefits Paid (Net) for the year ended March 2013
 (Amounts in thousands of Indian Rupees)

PARTICULARS	Linked Business						Non Linked				Par Non Linked		Total			
	Individual Life	Group Life	Individual Pension	Group Pension	Health Individual	Individual Life	Group Life	Individual Pension	Group Pension	Health Individual	Individual Life	Group Pension				
1. Insurance Claims																
(a) Claims by Death	1,525,972	-	51,217	2,284	475	947,154	607,280	302	233	-	-	-	-	-	-	3,134,917
(b) Claims by Maturity	245,443	-	5,781	-	-	12,580	-	3	-	-	-	-	-	-	-	263,607
(c) Annuities / Pension Payment	-	103	-	-	15,252	-	-	2,015	29,087	10,180	-	-	-	-	-	2,118
(d) Other benefits (Surrender / Withdrawals/ Health)	29,259,909	1,996,645	2,569,083	335,410	-	38,390	244,807	740	-	-	-	-	-	-	-	34,499,503
2. (Amount ceded in reinsurance):																
(a) Claims by Death	(515,153)	-	-	-	-	(308,699)	(486,447)	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension Payment	-	-	-	-	(79)	(2,337)	-	-	-	(386)	-	-	-	-	-	(3,467)
(d) Other benefits (Health)	(665)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Amount accepted in reinsurance:																
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension Payment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	30,515,506	1,996,748	2,626,081	337,694	15,648	686,888	365,640	3,060	29,320	9,794	-	-	-	-	-	36,586,379

Schedule 4
BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001

Annexure 1

Benefits Paid (Net) for the year ended March 2012
(Amounts in thousands of Indian Rupees)

PARTICULARS	Linked Business					Non Linked Business					Total	
	Individual Life	Group Life	Pension Individual	Group Pension	Health Individual	Individual Life	Group Life	Pension Individual	Group Pension	Health Individual		
1. Insurance Claims												
(a) Claims by Death	1,653,371	6	63,850	2,400	598	514,215	318,899	15,221	-	40	2,568,600	
(b) Claims by Maturity	114,808	-	2,360	-	-	16,049	-	-	-	-	139,217	
(c) Annuities / Pension Payment	-	-	-	-	-	-	131	423	-	-	554	
(d) Other benefits (Surrender / Withdrawals/ Health)	18,400,717	4,940,527	1,139,404	539,976	21,126	17,835	132,497	120	18,497	12,484	25,223,183	
2. (Amount ceded in reinsurance):												
(a) Claims by Death	(525,318)	-	(288)	-	-	(105,517)	(240,304)	-	-	(3)	(871,430)	
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities / Pension Payment	-	-	-	-	-	-	-	-	-	-	-	
(d) Other benefits (Health)	-	-	-	-	(1,720)	-	-	-	-	(6,183)	(7,903)	
3. Amount accepted in reinsurance:												
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension Payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	19,643,578	4,940,533	1,205,326	542,376	20,004	442,582	211,223	15,764	18,497	6,338	27,046,221	

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001
(Amounts in thousands of Indian Rupees)

Disclosures in term of Accounting Standard 18 on Related Party Disclosure for the year ended 31st March, 2013

(A) Enterprises where control exists
1. Aditya Birla Nuvo Limited
2. Sun Life Financial (India) Insurance Investments Inc.

(B) Key Management Personnel
1. Mr. Jayant Dua

(C) Disclosures of transaction between the Company and related parties and outstanding balances as at the year end :

Sr. No.	Name of the related Party with whom the transaction has been made	Description of Relationship with the party	Nature of Transaction	Transactions during the year ended			Outstanding balance recoverable/(payable) as on	
				31st March 2013	31st March 2012	31st March 2013	31st March 2012	
1	Aditya Birla Nuvo Limited	Holding Company	a) Reimbursement of other expenses b) Recovery of expenses c) Purchase of NCD d) Interest Income on NCD e) Dividend Income on CP f) Dividend paid (Interim) g) Commercial paper purchase h) Commercial paper Redemption i) Dividend paid (Interim)	16 96 19,744 6,068 1,457,430 243,942 250,000 512,070	874 - 68,564 728,715 256,035	(3) 248,365 17,592	(41) 248,365 17,592	
2	Sun Life Financial (India) Insurance Investment	Foreign Promoter	a) Dividend paid (Interim)	129	230	7,995	491	
3	Aditya Birla Finance Limited	Fellow Subsidiary	a) Reimbursement of other expenses b) Recovery of expenses c) Commercial paper purchase d) Commercial paper Redemption e) Discount on Commercial paper f) Transfer of assets	5,792 100,000 4,136 3,153	685 90,932 100,000 6,864	- - - -	90,932 4,933	
4	Aditya Birla Minerals Worldwide Limited	Fellow Subsidiary	a) Expenses for outsourcing and other activities and IT Services b) Recovery of Expenses	95,591 1,099	125,877	(15,531)	(47,646)	
5	Aditya Birla Money Mart Limited	Fellow Subsidiary	a) Reimbursement of Expenses b) Recovery of expense	11,935 496	1,279 497	(43)	295	
6	Aditya Birla Money Insurance Advisory Services Limited	Fellow Subsidiary	a) Payment of Commission b) Reimbursement of expenses c) Advance against General Commission	80,180 21,000 12,500	70,867 9,576 15,500	(1,162)	(1,528)	
7	Aditya Birla Money Limited	Fellow Subsidiary	a) Reimbursement of expenses b) Brokerage c) Recovery of expense	10,627 12	8,368 43	- -	(71) -	

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration Number: 109 dated 31st January 2001
(Amounts in thousands of Indian Rupees)

Sr. No.	Name of the related Party with whom the transaction has been made	Description of Relationship with the party	Nature of Transaction	Transactions during the year ended			Annexure 2	
				31st March 2013	31st March 2012	31st March 2013	Outstanding balance recoverable/(payable) as on	
				5	6	7	31st March 2012	8
1								
8	Aditya Birla Financial Services Private Limited	Fellow Subsidiary	a) Advance given for India Bull Properties b) Recovery of expense	2	-	-	-	(141)
9	Aditya Birla Financial Shared Services Limited	Fellow Subsidiary	a) Advance given for expenses b) Reimbursement of expenses c) Recovery of expense	119,043 119,381 4,341	82,893 86,247 2,904	-	301	(194)
10	Aditya Birla Insurance Brokers Limited	Fellow Subsidiary	a) Reimbursement of expenses b) Recovery of expenses	6 473	-	-	-	-
11	Aditya Birla Customer Service Private Limited	Fellow Subsidiary	a) Payment of expenses	2,250	-	-	-	328
12	Aditya Birla Capital Advisors Private Limited	Fellow Subsidiary	a) Recovery of expenses	12	-	-	-	-
13	Birla Sun Life Assets Management Company Limited (51% Subsidiary of ABFSPL) (w.e.f. 10th Oct 12, earlier was a Joint Venture)	Fellow Subsidiary	a) Reimbursement of expenses b) Recovery of expenses	1,455 1,283	-	-	(1,105)	-
14	Mr. Jayant Dua Managing Director	Key Management Personnel	a) Managerial Remuneration	22,088	26,220	-	-	-

- Note 1: Premium received from the related parties against life insurance products sold at market rates for the year ended 31st March 2013 is Rs. 15,513 and for the year ended 31st March 2012, Rs 33,000.
- Note 2: There are no provisions for doubtful debts, amounts written off or amounts written back pertaining to the above transactions
- Note 3: Related party relationship have been identified by the management and relied upon by the auditors.
- Note 4: Related party transactions disclosed above denote the transactions entered during the existence of related party relationship.
- Note 5: All the above transactions are reported inclusive of service tax, wherever applicable
- Note 6: Transactions of Aditya Birla Money Insurance Advisory Service Limited and Aditya Birla Insurance Brokers Limited for the year ended 31st March 2013 includes service tax of Rs. 2,310 and 52.69 respectively and for the year ended 31st March 2012 is Rs. 899 and Nil.

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Form A-RA(UL)

Fund Revenue Account for the period ended 31st March 2013

Particulars	Ind. Assure		Ind. Income Advantage		Ind. Protector		Ind. Builder		Ind. Balancer	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Income from investments	121,272	114,258	283,438	251,207	317,124	308,138	186,390	183,468	19,953	17,024
Interest income	-	(901)	17,242	12,355	6,756	5,988	8,586	8,372	1,496	1,040
Dividend income	1,834				47,105	7,480	44,869	(11,461)	9,876	(85)
Profit / Loss on sale of investment	11,459	2,827	3,504	1,885	6	(23)				
Profit / Loss on inter fund transfer/ sale of investment	4,687	(33)	73,664	(10,381)	69,773	(63,053)	308,720	127,122	330	(135)
Miscellaneous income / (Expenses)	139,252	9,306	377,848	255,039	440,764	249,769	31,029	30,650	5,102	(2,937)
Unrealised Gain/Loss*	14,574	125,457	36,767	32,427	46,358	45,346			18	(18)
Total (A)	30,205	47,131	95,898	150,687	118,776	147,164	57,673	68,250	11,856	14,003
Fund management expenses	44,779	61,614	192,665	183,114	165,134	192,510	88,702	98,900	16,613	18,073
Fund administration expenses	94,473	63,843	245,185	71,925	275,630	57,259	220,018	28,222	20,144	(3,169)
Other charges#	154,057	90,214	62,058	(9,867)	882,044	824,785	882,714	854,492	(12,568)	(9,399)
Total (B)	248,530	154,057	307,241	62,058	1,157,674	882,044	1,102,732	882,714	7,576	(12,568)
Net income for the year (A-B)										
Add: Fund revenue account at the beginning of the year										
Fund revenue account at the end of the year										

Particulars	Ind. Enhancer		Ind. Creator		Ind. Magnifier		Ind. Maximiser		Ind. Multiplier	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Income from investments	3,864,672	3,684,361	126,920	123,706	106,803	94,136	18,396	46,776	22,823	26,342
Interest income	313,828	256,901	24,840	23,601	160,808	169,086	409,289	404,962	69,200	72,964
Dividend income	1,430,146	(815,258)	98,756	(64,629)	605,725	(645,805)	1,507,190	(3,401,822)	475,128	(435,273)
Profit / Loss on inter fund transfer/ sale of investment	(54,728)	(167,538)	(6,679)	(44,481)	(25,327)	(60)	(3,326)	(133,877)	20,440	(133,648)
Miscellaneous income / (Expenses)	1,459,641	(1,141,620)	304,092	(6,590)	188,868	(407,891)	93,655	(169,304)	(339,863)	384,209
Unrealised Gain/Loss*	7,013,360	1,816,141	43,748	(40,622)	1,016,877	(934,894)	2,025,205	(3,253,581)	247,728	(103,468)
Total (A)	921,292	844,631	43,748	(40,622)	162,408	159,630	358,808	373,624	63,184	82,964
Fund management expenses	3,982,637	5,080,648	64,156	70,705	213,662	296,334	807,155	1,285,916	194,155	348,427
Fund administration expenses	4,903,829	5,925,279	107,904	111,327	376,070	464,964	1,165,363	1,659,540	257,339	417,391
Other charges#	2,109,431	(4,103,138)	196,188	(117,917)	640,807	(1,459,858)	859,242	(4,913,121)	(9,611)	(514,856)
Total (B)	(3,990,671)	118,467	1,510,678	1,628,585	2,373,474	3,833,331	(2,363,229)	2,549,892	(1,039,987)	(525,128)
Net income for the year (A-B)										
Add: Fund revenue account at the beginning of the year										
Fund revenue account at the end of the year										

* Net change in mark to market value of investments
 # Gross of service tax

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No. 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Form A-RA(UL)

Fund Revenue Account for the period ended 31st March 2013

Particulars	Sch	Super 20		Ind. Platinum Plus 1		Ind. Platinum Plus 2		Ind. Platinum Plus 3		Ind. Platinum Plus 4	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Income from investments		1,049	303	122,495	89,651	159,209	113,143	145,487	82,256	92,839	42,986
Interest income		30,569	19,135	44,133	61,775	84,623	108,088	108,347	87,811	83,162	61,262
Dividend income		20,630	40,383	123,202	(191,785)	306,563	(201,871)	290,416	(261,504)	227,899	(179,272)
Profit / Loss on sale of investment		9,544	(7,024)	3,730	5,427	21,699	(39,115)	14,051	(64,870)	(2,698)	(33,321)
Profit / Loss on inter fund transfer/ sale of investment		-	(41)	-	5	-	3	-	(56)	-	(30)
Miscellaneous income / (Expenses)		142,193	(76,498)	87,226	(419,237)	47,350	(681,812)	246,954	(306,777)	193,433	(193,425)
Unrealised Gain/loss*		203,985	(23,742)	380,786	(454,164)	619,450	(702,559)	804,155	(463,142)	594,435	(301,850)
Total (A)		31,331	18,370	67,637	77,136	113,864	129,495	135,850	114,461	102,227	74,874
Fund management expenses		-	-	-	-	-	-	-	-	-	-
Fund administration expenses		73,637	68,829	51,218	67,546	49,626	141,370	85,516	159,817	94,260	129,802
Other charges#	F-5	104,968	87,199	118,955	144,682	165,690	270,865	221,366	274,078	196,487	204,876
Total (B)		39,017	(110,941)	261,951	(598,846)	453,960	(973,424)	582,789	(737,220)	397,948	(506,526)
Net income for the year (A-B)		(8,686)	129,311	(194,314)	(675,983)	(340,096)	(1,102,919)	(246,934)	(852,759)	(295,721)	(581,399)
Add: Fund revenue account at the beginning of the year		(88,675)	22,266	13,332	612,178	1,833,210	2,806,534	(245,422)	491,798	(353,571)	152,955
Fund revenue account at the end of the year		10,342	(68,675)	275,263	13,332	2,287,169	1,833,210	337,367	(245,422)	44,377	(353,571)

Particulars	Sch	Ind. Platinum Advantage		Ind. Platinum Premier		Ind. Foresight FP		Ind. Foresight SP		Titanium 1	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Income from investments		36,425	13,725	91,238	36,926	80,156	12,305	989	1,579	16,433	10,849
Interest income		74,313	29,230	109,551	66,433	77,655	21,873	9,980	3,374	5,849	4,086
Dividend income		113,894	(24,623)	274,535	(238,340)	247,150	(27,374)	31,575	(3,057)	23,428	(13,134)
Profit / Loss on sale of investment		(4,876)	(3,922)	(10,833)	(33,906)	(15,583)	37	(2,120)	3	(2,091)	(4,571)
Profit / Loss on inter fund transfer/ sale of investment		-	(60)	(232)	(232)	-	(137)	-	(13)	-	(11)
Miscellaneous income / (Expenses)		212,171	(18,853)	299,560	(154,462)	194,319	9,319	20,423	9,512	10,691	(19,551)
Unrealised Gain/loss*		432,027	(4,503)	760,051	(323,561)	583,697	16,023	60,857	11,398	54,310	(22,132)
Total (A)		85,297	36,511	131,023	82,856	113,617	35,549	11,001	5,636	9,511	6,904
Fund management expenses		-	-	-	-	-	-	-	-	-	-
Fund administration expenses		148,037	109,237	243,877	270,588	317	1	-	-	17,689	17,706
Other charges#	F-5	233,334	145,748	374,900	353,444	113,934	35,550	11,001	5,636	27,200	24,310
Total (B)		198,693	(150,251)	385,151	(677,025)	469,763	(19,527)	49,856	5,762	27,110	(46,442)
Net income for the year (A-B)		(113,396)	286,762	(254,128)	(759,881)	(356,146)	(55,076)	(38,855)	(1,126)	(17,599)	(53,346)
Add: Fund revenue account at the beginning of the year		(150,518)	(267)	(633,059)	43,966	(5,563)	13,964	6,866	1,104	(35,859)	10,564
Fund revenue account at the end of the year		48,175	(150,518)	(247,907)	(633,059)	464,200	(5,563)	56,722	6,866	(8,749)	(95,859)

* Net change in mark to market value of investments

Gross of service tax

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Form A-RA(U/L)

Fund Revenue Account for the period ended 31st March 2013

Particulars	Sch	Titanium 2		Titanium 3		Pure Equity		Value Momentum		Liquid Plus	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Income from investments		7,098	3,812	2,498	1,338	-	-	157	-	-	-
Interest income		2,398	1,604	485	291	95	-	437	-	-	-
Dividend income		8,423	(2,854)	2,006	(427)	392	-	791	-	-	-
Profit / Loss on sale of investment		(537)	(3,191)	(225)	(941)	14	-	13	-	-	-
Profit / Loss on inter fund transfer/ sale of investment		-	(9)	-	(161)	-	-	(2,580)	-	-	-
Miscellaneous Income / (Expenses)		5,540	(5,779)	1,116	(161)	72	-	(1,182)	-	-	-
Unrealised Gain/loss*		22,922	(6,411)	5,890	100	573	-	274	-	-	-
Total (A)		4,004	2,568	1,094	636	127	-	-	-	-	-
Fund management expenses		-	-	-	-	-	-	-	-	-	-
Fund administration expenses		7,016	7,156	2,947	2,390	843	-	1,692	-	-	-
Other charges#	F-5	11,020	9,725	3,441	3,026	970	-	1,925	-	-	-
Total (B)		11,902	(16,136)	2,449	(2,926)	(397)	-	(3,108)	-	-	-
Net Income for the year (A-B)		(14,604)	1,532	(4,612)	(1,686)	0	-	0	-	-	-
Add: Fund revenue account at the beginning of the year		-	-	-	-	-	-	-	-	-	-
Fund revenue account at the end of the year		(2,702)	(14,604)	(2,163)	(4,612)	(396)	-	(3,107)	-	-	(1,077)

Particulars	Sch	IPP - Growth		IPP - Enrich		IPP - Nourish		Gr. Fixed Interest		Gr. Gift	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Income from investments		22,911	22,350	88,675	90,514	10,109	9,588	211,927	100,732	4,809	543
Interest income		1,235	1,103	9,890	9,241	224	203	-	-	-	-
Dividend income		7,725	1,830	45,789	(17,408)	1,315	448	15,776	16,981	187	30
Profit / Loss on sale of investment		-	(2,926)	(494)	(17,354)	(280)	(437)	14,240	(6,715)	264	-
Profit / Loss on inter fund transfer/ sale of investment		460	(2)	-	(9)	-	-	44,298	684	-	-
Miscellaneous Income / (Expenses)		6,331	(5,305)	31,405	(23,816)	3,192	(1,700)	286,243	111,679	2,320	(1,081)
Unrealised Gain/loss*		38,652	17,049	175,255	41,171	14,610	8,102	26,420	12,329	7,580	(508)
Total (A)		4,169	4,067	23,711	22,961	1,554	1,509	-	-	-	-
Fund management expenses		-	-	-	-	-	-	-	-	-	-
Fund administration expenses		5,213	4,941	26,246	25,262	2,299	2,206	128	515	724	84
Other charges#	F-5	9,402	9,008	49,957	48,223	3,853	3,715	25,548	12,844	6,856	(592)
Total (B)		23,260	8,041	125,298	(7,052)	10,757	4,387	259,695	96,835	3,051	3,642
Net Income for the year (A-B)		156,487	148,445	779,393	786,444	49,857	45,470	364,946	266,111	9,907	3,051
Add: Fund revenue account at the beginning of the year		-	-	-	-	-	-	-	-	-	-
Fund revenue account at the end of the year		165,747	156,487	904,690	779,393	60,614	49,857	624,642	364,946	9,907	3,051

* Net change in mark to market value of investments

Gross of service tax

Form A-RA(UL)

Fund Revenue Account for the period ended 31st March 2013

Particulars	Gr. Bond		Gr. Money Market		Gr. Short Term Debt		Gr. Growth Advantage		Gr. Income Advantage	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Income from investments										
Interest income	167,447	144,744	156,779	156,779	48,452	49,096	5,184	5,445	1,126	30,109
Dividend income							1,730	1,478		
Profit/Loss on sale of investment	9,651	7,976	3,912	3,912	2,550	(49)	10,053	(1,696)	111	1,222
Profit/Loss on inter fund transfer/ sale of investment	16,749	3,158	(10)	(10)	10,631	495	1,622	(1,252)	26	(11,693)
Miscellaneous Income / (Expenses)		397	(106)	(106)		4,073	(807)	(7)		(3)
Unrealised Gain/loss*	30,898		(7)	(7)						
Total (A)	226,745	156,275	163,057	160,568	61,419	53,555	17,762	4,289	1,620	26,127
Fund management expenses		17,340		16,706		5,586		1,965		162
Fund administration expenses										
Other charges#	25	807	15	683	17	565				
Total (B)	20,496	17,947	17,735	17,369	5,932	6,151	1,985	1,952	152	3,967
Net income for the year (A-B)	206,249	138,328	145,322	143,179	55,487	47,404	15,797	2,337	1,468	22,160
Add: Fund revenue account at the beginning of the year										
Fund revenue account at the end of the year	784,320	645,991	200,953	57,675	150,347	102,943	34,043	31,706	90,041	67,881
	990,568	784,320	346,175	200,853	205,834	150,347	49,839	34,043	91,510	90,041

Particulars	Gr. Secure		Gr. Stable		Gr. Growth		Gr. Fixed Interest 2		Gr. Money Market 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Income from investments										
Interest income	507,507	424,610	182,211	199,946	89,994	98,838	2,199	1,670	1,008	1,118
Dividend income	23,523	19,400	21,124	20,240	17,489	20,209				
Profit/Loss on sale of investment	121,470	(38,718)	120,341	(33,560)	97,727	(41,807)	276	244	65	56
Profit/Loss on inter fund transfer/ sale of investment	(2,842)	(91,419)	10,322	(33,355)	(2,698)	(79,171)	933	716	4	
Miscellaneous Income / (Expenses)	104,709	(39,561)		31		80				
Unrealised Gain/loss*	754,657	274,297	19,132	(43,195)	15,659	(25,728)	(256)	358	(1)	1
Total (A)	1,491,066	1,040,439	353,130	30,107	208,171	(27,579)	3,152	2,968	1,076	1,175
Fund management expenses		62,529		39,697		24,629		28		9
Fund administration expenses										
Other charges#	446	3,284		2,318	128	1,200				11
Total (B)	82,216	65,813	38,467	42,015	24,757	25,814	162	49	70	28
Net income for the year (A-B)	672,351	208,484	314,663	48,092	183,414	(53,393)	2,990	2,939	1,006	1,147
Add: Fund revenue account at the beginning of the year										
Fund revenue account at the end of the year	1,441,658	1,233,174	2,119,897	2,071,805	600,137	653,529	2,939		1,147	
	2,114,009	1,441,658	2,434,580	2,119,897	783,551	600,137	5,929	2,939	2,153	1,147

* Net change in mark to market value of investments
 # Gross of service tax

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Form A-RA(UL)

Fund Revenue Account for the period ended 31st March 2013

Particulars	Sch	Gr. Band 2		Gr. Short Term Debt 2		Gr. Stable 2		Gr. Secure 2		Gr. Growth 2	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Income from investments				38,858	6,172	13	1,598	-	5,708	2,310	3,534
Interest income		-	299	-	-	2	93	-	116	754	368
Dividend income		-	-	1,992	320	8	1,266	-	1,528	3,112	5,087
Profit / Loss on sale of investment		-	9	-	-	-	-	-	-	-	-
Profit / Loss on inter fund transfer/ sale of investment		-	439	6,747	(2)	-	2,582	-	19,262	6,186	5,281
Miscellaneous Income / (Expenses)		-	-	2,224	(166)	1	312	-	329	-	-
Unrealised Gain/loss*		-	-	49,221	6,324	24	5,881	-	26,943	(4,284)	4,596
Total (A)		-	747	160	97	-	41	-	116	48	120
Fund management expenses		-	5	-	-	-	-	-	-	320	107
Fund administration expenses	F-5	-	-	2,209	97	2	-	-	116	368	227
Other charges#		-	5	2,369	194	2	41	-	26,827	7,710	18,629
Total (B)		-	742	46,852	6,130	22	5,840	-	26,827	18,629	18,629
Net income for the year (A-B)		742	-	6,130	-	5,840	-	26,827	-	26,339	18,629
Add: Fund revenue account at the beginning of the year		-	-	-	-	-	-	-	-	-	-
Fund revenue account at the end of the year		742	742	52,982	6,130	5,863	5,840	26,827	26,827	26,339	18,629

Particulars	Sch	Discontinued Policy Fund		Total	
		Current Year	Previous Year	Current Year	Previous Year
Income from investments		97,492	11,989	7,467,997	6,623,626
Interest income		-	-	1,698,149	1,479,287
Dividend income		4,055	165	6,347,196	(6,551,402)
Profit / Loss on sale of investment		-	-	-	-
Profit / Loss on inter fund transfer/ sale of investment		21	-	11,624	(1,118,989)
Miscellaneous Income / (Expenses)		-	9	3,385,269	(3,485,771)
Unrealised Gain/loss*		101,574	12,163	18,910,235	(3,054,451)
Total (A)		6,537	585	2,744,927	2,417,494
Fund management expenses		-	-	6,477,099	8,524,324
Fund administration expenses	F-5	86,054	585	9,222,026	10,941,818
Other charges#		15,520	11,578	9,688,209	(13,996,269)
Total (B)		11,607	29	5,628,984	19,638,626
Net income for the year (A-B)		27,127	11,607	15,317,194	5,628,984
Add: Fund revenue account at the beginning of the year		-	-	-	-
Fund revenue account at the end of the year		27,127	11,607	15,317,194	5,628,984

* Net change in mark to market value of investments

Gross of service tax

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Form A-BS(U)
 Fund Balance Sheet as at 31st March 2013

Particulars	Sch	Ind. Assure		Ind. Income Advantage		Ind. Protector		Ind. Builder		Ind. Balancer	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds											
Policyholders' Funds:											
Policyholder contribution	F-1	1,045,778	1,097,528	3,382,977	3,004,316	2,916,719	3,203,560	1,656,346	1,823,804	336,474	326,841
Revenue Account		248,520	154,057	307,241	62,058	1,157,674	882,044	1,102,792	882,714	7,576	(12,568)
Total		1,294,308	1,251,585	3,670,218	3,066,374	4,074,393	4,085,604	2,759,138	2,706,518	344,050	314,273
Application of Funds											
Investments	F-2	1,258,124	1,217,615	3,439,105	2,889,277	3,935,732	3,972,322	2,695,219	2,656,764	336,384	310,895
Current Assets	F-3	45,124	33,970	265,269	108,097	151,974	127,300	76,273	65,713	8,305	4,563
Less: Current Liabilities and Provisions	F-4	5,940	-	34,155	-	13,313	14,018	12,414	15,959	640	1,185
Net current assets		39,184	33,970	231,113	108,097	138,661	113,282	63,859	49,754	7,666	3,378
(a) Total		1,294,308	1,251,585	3,670,218	3,066,374	4,074,393	4,085,604	2,759,138	2,706,518	344,050	314,273
(b) Number of Units outstanding		65,789,216	70,103,537	219,133,807	203,488,148	154,916,410	171,065,332	86,387,693	92,725,183	16,677,957	16,795,447
NAV per Unit (a)/(b) (Rs)	Plan I Plan II	19.67	17.85	16.75	15.07	26.30	23.88	32.31	29.19	20.63	18.71

Particulars	Sch	Ind. Enhancer		Ind. Creator		Ind. Magnifier		Ind. Maximiser		Ind. Multiplier	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds											
Policyholders' Funds:											
Policyholder contribution	F-1	67,633,017	67,609,586	1,526,033	1,437,108	7,009,202	8,622,382	22,844,031	26,768,320	4,668,377	5,422,641
Revenue Account		(1,681,240)	(3,590,670)	1,706,666	1,510,678	3,014,280	2,373,474	(1,503,987)	(2,363,229)	(1,049,599)	(1,039,987)
Total		65,951,777	63,978,916	3,232,699	2,947,786	10,022,482	10,995,856	21,340,044	24,405,091	3,618,778	4,382,654
Application of Funds											
Investments	F-2	64,335,139	62,235,820	3,111,707	2,833,822	10,028,456	10,973,877	21,334,183	24,580,402	3,567,426	4,386,752
Current Assets	F-3	2,013,745	1,561,549	131,508	61,007	61,185	85,279	125,230	142,941	64,011	33,464
Less: Current Liabilities and Provisions	F-4	387,167	178,473	10,317	7,143	67,159	67,300	119,428	818,252	32,659	87,562
Net current assets		1,616,638	1,383,076	121,192	53,864	(5,974)	21,979	5,812	(175,311)	31,352	(4,098)
(a) Total		65,951,777	63,978,916	3,232,699	2,947,786	10,022,482	10,995,856	21,340,044	24,405,091	3,618,778	4,382,654
(b) Number of Units outstanding		1,733,150,186	1,834,717,011	112,105,606	111,246,660	356,957,911	422,832,691	1,524,873,901	1,858,656,050	307,606,622	365,229,396
NAV per Unit (a)/(b) (Rs)	Plan I Plan II	38.05	34.68	28.84	26.50	28.12	26.02	13.99	13.13	11.76	11.35

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Form A-B5(UI)
Fund Balance Sheet as at 31st March 2013

Particulars	Super 20		Ind. Platinum Plus 1		Ind. Platinum Plus 2		Ind. Platinum Plus 3		Ind. Platinum Plus 4	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds:										
Policyholders' contribution	2,457,049	1,777,041	3,370,365	4,190,430	5,423,506	7,078,482	8,241,695	5,682,514	6,066,230	(959,571)
Revenue Account	10,342	(88,675)	275,263	13,333	1,833,210	387,367	(245,422)	44,377	5,712,693	5,712,693
Total	2,467,391	1,688,366	3,645,628	4,203,763	7,256,716	7,465,849	7,996,273	5,706,891	11,778,923	11,425,386
Application of Funds:										
Investments	2,436,250	1,657,141	3,558,851	4,162,507	6,120,281	7,179,110	7,870,978	5,522,286	5,667,177	103,640
Current Assets	41,577	31,225	111,744	63,394	60,258	264,699	194,972	206,049	58,158	45,462
Less: Current Liabilities and Provisions	10,436	-	24,967	22,138	44,966	27,960	68,737	21,456	58,158	58,158
Net current assets	31,141	31,225	86,777	41,256	15,302	236,739	126,235	184,593	10,000	10,000
(a) Total	2,457,391	1,688,366	3,645,628	4,203,763	7,256,716	7,465,849	7,996,273	5,706,891	11,778,923	11,425,386
(b) Number of Units outstanding	174,525,403	130,022,817	305,423,096	379,927,846	16.91	13.00	12.03	11.57	10.74	10.74
NAV per Unit (a)/(b) (Rs)	14.14	12.99	11.94	11.06	15.75	15.75	15.75	15.75	15.75	15.75

Particulars	Ind. Platinum Advantage		Ind. Platinum Premier		Ind. Foresight FP		Ind. Foresight SP		Titanium 1	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds:										
Policyholders' contribution	6,692,903	4,064,012	9,101,544	6,948,442	7,954,923	4,003,062	596,673	563,074	576,174	537,152
Revenue Account	48,175	(150,518)	(257,507)	(633,059)	464,200	(5,563)	56,722	8,866	(8,749)	(35,839)
Total	6,681,078	3,913,494	8,853,637	6,315,383	8,419,123	3,997,499	653,395	569,940	567,425	501,293
Application of Funds:										
Investments	6,477,021	3,780,461	8,808,225	6,528,020	7,662,174	3,549,930	648,916	553,407	549,807	493,086
Current Assets	212,377	246,311	268,340	92,186	759,186	718,355	4,479	48,949	29,887	11,246
Less: Current Liabilities and Provisions	8,320	113,278	222,927	304,823	2,237	270,986	-	32,416	6,269	3,039
Net current assets	204,057	133,033	45,412	(212,637)	756,949	447,569	4,479	16,533	17,618	8,207
(a) Total	6,681,078	3,913,494	8,853,637	6,315,383	8,419,123	3,997,499	653,395	569,940	567,425	501,293
(b) Number of Units outstanding	695,115,983	493,952,361	773,369,703	596,346,490	10.51	9.70	10.59	9.75	11.52	10.65
NAV per Unit (a)/(b) (Rs)	9.75	9.02	11.45	10.59	15.75	15.75	15.75	15.75	15.75	15.75

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 108 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Form A-BS(UL)
Fund Balance Sheet as at 31st March 2013

Particulars	Sch	Titanium 2		Titanium 3		Pure Equity		Value Momentum		Liquid Plus	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds											
Policyholders' Funds:											
Policyholder contribution	F-1	254,619	204,393	74,068	59,488	20,117	369	51,717	339	127,222	358
Revenue Account		(2,792)	(14,503)	(2,163)	(4,612)	(396)	0	(3,107)	0	(1,077)	-
Total		251,917	190,390	71,925	54,876	19,721	369	48,610	339	126,145	358
Application of Funds											
Investments	F-2	246,028	194,886	69,200	54,753	18,102	70	44,728	178	112,232	140
Current Assets	F-3	11,136	3,351	3,373	804	2,816	357	4,676	247	14,200	218
Less: Current Liabilities and Provisions	F-4	5,247	7,797	648	681	1,197	58	794	86	286	-
Net current assets		5,889	(4,445)	2,725	123	1,619	239	3,882	161	13,913	218
(a) Total		251,917	190,390	71,925	54,876	19,721	369	48,610	339	126,145	358
(b) Number of Units outstanding		22,237,009	18,180,330	6,874,192	5,641,582	1,779,378	36,685	4,609,915	33,715	11,691,677	35,746
NAV per Unit (a)/(b) (Rs)	Plan I Plan II	11.30	10.47	10.46	9.78	11.08	10.06	10.54	10.06	10.77	10.02

Particulars	Sch	IPP - Growth		IPP - Enrich		IPP - Nourish		Gr. Fixed Interest		Gr. Gift	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds											
Policyholders' Funds:											
Policyholder contribution	F-1	189,210	206,089	776,105	881,900	72,831	84,774	3,118,768	759,613	42,083	71,790
Revenue Account		185,747	156,457	904,890	779,392	60,614	49,857	624,642	364,946	9,907	3,050
Total		374,957	362,526	1,680,995	1,661,292	133,445	134,631	3,743,410	1,124,559	51,990	74,840
Application of Funds											
Investments	F-2	364,153	355,263	1,571,810	1,646,940	129,748	131,820	3,618,136	1,103,235	50,717	73,078
Current Assets	F-3	11,369	9,430	112,195	31,333	3,821	3,364	126,111	21,324	1,273	1,762
Less: Current Liabilities and Provisions	F-4	565	2,167	3,010	16,981	124	553	897	21,324	1,273	1,762
Net current assets		10,804	7,263	108,185	14,352	3,697	2,811	125,214	1,124,359	51,990	74,840
(a) Total		374,957	362,526	1,680,995	1,661,292	133,445	134,631	3,743,410	1,124,559	51,990	74,840
(b) Number of Units outstanding	Plan I Plan II	14,168,716	15,040,654	55,078,695	59,572,828	6,086,872	6,751,141	157,002,764	53,060,397	2,899,846	4,653,452
NAV per Unit (a)/(b) (Rs)		26.46	24.10	30.52	27.89	21.92	19.94	23.84	21.19	17.93	16.08

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Form A-BS(UL)
Fund Balance Sheet as at 31st March 2013

Particulars	Sch	Gr. Bond		Gr. Money Market		Gr. Short Term Debt		Gr. Growth Advantage		Gr. Income Advantage	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds											
Policyholder contribution	F-1	1,283,722	830,832	710,488	1,838,175	41,533	481,977	138,601	123,433	18,272	(78,779)
Revenue Account		990,658	784,319	348,175	200,853	205,834	150,347	49,839	34,043	91,510	90,041
Total		2,274,380	1,615,151	1,058,663	2,139,028	247,367	632,324	188,440	157,536	109,782	11,262
Application of Funds											
Investments	F-2	2,143,179	1,569,658	1,016,003	1,778,403	249,866	594,524	182,063	159,475	51,749	11,040
Current Assets	F-3	131,513	45,493	96,613	360,625	6,891	37,800	6,377	(1,939)	58,033	222
Less: Current Liabilities and Provisions	F-4	503	45,493	40,660	360,625	(2,499)	37,800	188,440	157,536	109,782	836,645
Total		2,274,290	1,615,151	1,055,653	2,139,028	247,367	632,324	10,599,849	9,827,596	13,33	12,02
Net current assets		110,205,866	87,820,655	50,640,724	112,503,312	17,035,471	13,019	17,46	-	-	-
(a) Total	Plan I	110,205,866	87,820,655	50,640,724	112,503,312	17,035,471	13,019	17,46	-	-	-
(b) Number of Units outstanding	Plan II	20,84	18,39	20,87	19,01	14,52	-	-	-	-	-
NAV per Unit (a)/(b) (Rs)		5,318.38	4,828.97	2,426.87	5,917.53	1,173.36	711.47	1,214.59	-	-	-
Sources of Funds											
Policyholder contribution	F-1	6,435,710	5,007,282	157,913	1,387,183	1,621,022	1,328,615	(1,998)	47,642	(64)	24,604
Revenue Account		2,114,009	1,441,638	2,434,560	2,119,696	763,951	900,137	5,929	2,938	2,153	1,147
Total		8,549,719	6,448,920	3,992,473	3,487,079	2,404,973	1,928,752	3,971	50,581	2,089	25,751
Application of Funds											
Investments	F-2	8,005,857	6,681,894	2,536,303	3,423,661	2,387,762	1,898,184	3,854	49,739	2,031	25,668
Current Assets	F-3	544,478	174,544	56,076	63,216	36,811	35,267	117	842	58	86
Less: Current Liabilities and Provisions	F-4	616	7,438	906	5,738	36,811	4,589	117	842	58	95
Total		8,549,719	6,863,840	2,592,473	3,487,079	2,404,973	1,928,752	3,971	4,862,569	185,020	2,494,500
Net current assets		253,491,433	225,494,619	58,428,027	86,146,784	46,816,187	40,950,781	11,63	10,40	11,29	10,32
(a) Total	Plan I	253,491,433	225,494,619	58,428,027	86,146,784	46,816,187	40,950,781	11,63	10,40	11,29	10,32
(b) Number of Units outstanding	Plan II	33,73	30,55	44,37	40,48	51,36	47,05	-	-	-	-
NAV per Unit (a)/(b) (Rs)		7,515.58	7,379.14	1,314.42	2,128.64	910.92	849.81	222.22	218.75	261.11	261.11

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Form A-BS(U.L.)
Fund Balance Sheet as at 31st March 2013

Particulars	Sch	Gr. Bond 2		Gr. Short Term Debt 2		Gr. Stable 2		Gr. Secure 2		Gr. Growth 2	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds											
Policyholders' Funds:											
Policyholder contribution	F-1	(742)	(742)	373,837	373,172	(5,554)	(5,554)	(26,827)	(26,827)	(20,270)	97,502
Revenue Account		742	742	52,992	6,130	5,883	5,840	26,827	26,827	26,339	18,629
Total		-	-	426,819	379,302	277	286	-	-	6,069	116,131
Application of Funds											
Investments	F-2	-	-	418,821	375,397	266	266	-	-	5,957	114,154
Current Assets	F-3	-	-	9,999	3,905	22	18	-	-	112	2,615
Less: Current Liabilities and Provisions	F-4	-	-	2,001	-	-	-	-	-	-	638
Net current assets		-	-	7,998	3,905	22	18	-	-	112	1,977
(a) Total		-	-	426,819	379,302	277	286	-	-	6,069	116,131
(b) Number of Units outstanding				36,881,311	36,778,336	23,742	26,578	(0)	(0)	504,058	10,806,413
NAV per Unit (a)/(b) (Rs)	Plan I	-	-	11.64	10.31	11.68	10.74	-	-	12.04	10.75
	Plan II	-	-	-	-	-	-	-	-	-	-

Particulars	Sch	Discontinued Policy Fund		Total	
		Current Year	Previous Year	Current Year	Previous Year
Sources of Funds					
Policyholders' Funds:					
Policyholder contribution	F-1	2,023,284	426,332	178,053,530	175,735,220
Revenue Account		27,127	11,607	15,317,194	5,628,985
Total		2,050,411	437,939	193,370,724	181,364,205
Application of Funds					
Investments	F-2	2,051,488	444,323	188,280,249	178,383,468
Current Assets	F-3	22,621	(6,384)	6,259,692	4,587,694
Less: Current Liabilities and Provisions	F-4	23,889	-	1,169,117	1,606,655
Net current assets		(1,077)	(6,384)	5,090,475	2,980,739
(a) Total		2,050,411	437,939	193,370,724	181,364,205
(b) Number of Units outstanding	Plan I	172,236,609	39,965,364	9,906,543,000	9,750,505,025
NAV per Unit (a)/(b) (Rs)	Plan II	11.90	10.96	-	-

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F-1

Particulars	Ind. Assure		Ind. Income Advantage		Ind. Protector		Ind. Builder		Ind. Balancer	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	1,097,528	1,524,795	3,004,317	2,575,962	3,203,560	3,245,491	1,823,803	1,890,072	326,841	295,215
Add: Additions during the year ***	842,390	2,000,910	2,015,992	1,968,649	1,091,675	1,570,024	323,811	488,500	54,203	62,518
Less: Deductions during the year **	894,140	2,428,177	1,657,332	1,540,294	1,378,516	1,611,955	491,268	554,769	44,570	30,892
Closing balance	1,045,778	1,097,528	3,362,977	3,004,317	2,916,719	3,203,560	1,656,346	1,823,803	336,474	326,841

Particulars	Ind. Enhancer		Ind. Creator		Ind. Magnifier		Ind. Maximiser		Ind. Multiplier	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	67,609,565	60,620,724	1,437,108	1,495,647	8,622,382	9,143,947	26,768,320	26,226,826	5,422,642	5,112,118
Add: Additions during the year ***	14,258,087	20,227,342	735,533	727,394	1,067,492	1,671,060	5,113,232	8,791,437	948,018	1,755,255
Less: Deductions during the year **	14,034,635	13,238,501	646,608	785,333	2,681,672	2,132,625	9,037,581	8,249,943	1,702,283	1,444,731
Closing balance	67,833,017	67,609,565	1,526,033	1,437,108	7,008,202	8,622,382	22,844,031	26,768,320	4,668,377	5,422,642

Particulars	Super 20		Ind. Platinum Plus 1		Ind. Platinum Plus 2		Ind. Platinum Plus 3		Ind. Platinum Plus 4	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	1,777,041	1,022,698	4,190,428	4,937,095	5,423,506	5,195,196	8,241,635	5,596,592	6,066,229	4,064,064
Add: Additions during the year ***	1,458,512	1,374,518	12,890	102,050	103,418	1,186,184	715,717	4,586,671	1,108,872	3,302,498
Less: Deductions during the year **	779,504	620,175	832,953	848,717	1,577,674	956,874	1,878,870	1,943,628	1,512,587	1,320,333
Closing balance	2,457,049	1,777,041	3,370,365	4,190,428	3,949,250	5,423,506	7,078,482	8,241,635	5,662,514	6,066,229

Particulars	Ind. Platinum Advantage		Ind. Platinum Premier		Ind. Foresight FP		Ind. Foresight SP		Titanium 1	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	4,064,013	1,570,432	6,948,442	4,030,305	4,003,061	864,509	563,074	86,085	537,151	374,748
Add: Additions during the year ***	3,521,000	2,779,698	4,245,030	4,174,676	4,478,221	3,139,894	34,079	477,163	147,709	271,485
Less: Deductions during the year **	952,110	286,117	2,091,928	1,256,539	526,359	1,282	480	174	108,685	109,082
Closing balance	6,632,903	4,054,013	9,101,544	6,948,442	7,954,923	4,003,061	595,673	563,074	576,175	537,151

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F-1

POLICYHOLDERS' CONTRIBUTION

Particulars	Titanium 2		Titanium 3		Pure Equity		Value Momentum		Liquid Plus	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	204,993	147,489	59,488	24,912	368	-	339	-	358	-
Add: Additions during the year **	92,491	87,621	35,630	43,285	21,059	368	52,512	339	239,967	358
Less: Deductions during the year **	42,865	30,117	21,230	8,709	1,310	-	1,134	-	113,103	-
Closing balance	254,619	204,993	74,088	59,468	20,117	368	51,717	339	427,222	358

Particulars	IPP - Growth		IPP - Enrich		IPP - Nourish		Gr. Fixed Interest		Gr. Gift	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	206,039	220,108	881,901	970,415	84,774	89,760	759,613	1,017,819	71,789	(3,213)
Add: Additions during the year **	22,830	25,428	118,907	150,826	11,100	13,052	2,762,226	316,096	633	75,002
Less: Deductions during the year **	39,659	39,497	224,703	239,340	23,043	18,038	403,071	574,302	30,339	-
Closing balance	189,210	206,039	776,105	881,901	72,831	84,774	3,118,768	759,613	42,083	71,789

Particulars	Gr. Bond		Gr. Money Market		Gr. Short Term Debt		Gr. Growth Advantage		Gr. Income Advantage	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	830,832	848,802	1,938,175	1,635,772	481,977	435,602	123,493	99,655	(78,780)	1,010,000
Add: Additions during the year **	579,166	447,871	723,619	2,941,181	173,633	380,382	55,586	106,914	97,053	-
Less: Deductions during the year **	126,276	465,841	1,951,306	2,636,778	614,077	334,607	40,478	83,076	1	1,088,780
Closing balance	1,283,722	830,832	710,488	1,938,175	41,533	481,977	138,601	123,493	18,272	(78,780)

Particulars	Gr. Secure		Gr. Stable		Gr. Growth		Gr. Fixed Interest 2		Gr. Money Market 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	5,407,282	4,396,308	1,367,183	1,843,180	1,328,615	2,331,444	47,642	-	24,604	-
Add: Additions during the year **	4,988,731	5,374,128	1,990,624	700,227	441,414	531,017	5,576	114,742	27,851	163,948
Less: Deductions during the year **	3,960,303	4,363,154	2,299,694	1,176,294	149,007	1,533,846	55,176	67,100	52,519	139,344
Closing balance	6,435,710	5,407,282	1,579,913	1,367,183	1,621,022	1,328,615	(1,956)	47,642	(64)	24,604

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F-1

Particulars	Gr. Bond 2		Gr. Short Term Debt 2		Gr. Stable 2		Gr. Secure 2		Gr. Growth 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	(742)	-	373,171	374,311	(5,554)	-	(26,827)	1,126,100	97,503	250,627
Add: Additions during the year**	-	71,367	8,412	374,311	1	-	-	1,152,926	211	153,124
Less: Deductions during the year**	-	72,109	7,746	1,140	33	-	-	(26,826)	117,984	(97,503)
Closing balance	(742)	(742)	373,837	373,171	(5,586)	(5,586)	(26,827)	(26,826)	(20,270)	-

Particulars	Discontinued Policy Fund		Total	
	Current Year	Previous Year	Current Year	Previous Year
Opening balance	426,331	6,372	175,735,214	154,866,946
Add: Additions during the year**	2,171,243	513,305	55,996,617	74,585,375
Less: Deductions during the year**	574,290	93,346	53,678,302	53,817,107
Closing balance	2,023,284	426,331	178,053,530	175,755,214

* Additions represents units creation & deductions represent unit cancellations

** Includes Last Day Collections

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F-2

INVESTMENTS

Particulars	Ind. Assure		Ind. Income Advantage		Ind. Protector		Ind. Builder		Ind. Multiplier	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments										
Government Bonds	-	-	933,424	911,083	1,266,756	1,200,185	724,133	682,887	96,593	61,025
Corporate Bonds	518,763	416,190	900,338	522,693	701,332	667,282	432,155	470,367	45,435	51,225
Infrastructure Bonds	209,739	343,358	416,690	547,942	1,089,287	1,168,486	652,792	767,816	62,768	71,609
Equity	-	-	-	-	352,112	372,162	475,678	500,751	73,126	69,007
Money Market	434,395	458,957	981,638	619,996	337,219	491,338	331,077	157,798	24,318	28,641
Mutual Funds	-	1,110	-	25,812	-	52,992	-	15,281	-	-
Total	1,162,897	1,217,615	3,232,090	2,827,528	3,746,706	3,691,845	2,615,895	2,594,890	302,240	281,507
Other Investments										
Corporate Bonds	-	-	104,346	130,751	40,158	58,940	30,094	29,211	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	16,222	21,537	46,715	32,673	2,637	8,738
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	92,227	-	102,669	-	132,646	-	2,575	-	31,507	20,650
Total	92,227	-	207,015	130,751	180,026	80,477	79,384	61,884	34,144	29,388
GRAND TOTAL	1,255,124	1,217,615	3,439,105	2,958,277	3,926,732	3,772,322	2,695,219	2,656,764	336,384	310,895
% of Approved Investments to Total	93%	100%	94%	96%	95%	96%	97%	99%	90%	91%
% of Other Investments to Total	7%	0%	6%	4%	5%	2%	3%	2%	10%	9%

Particulars	Ind. Enhancer		Ind. Creator		Ind. Magnifier		Ind. Multiplier		Ind. Multiplier	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments										
Government Bonds	16,895,581	14,165,802	531,682	488,233	-	177,899	-	-	-	-
Corporate Bonds	15,843,764	14,971,572	306,479	192,648	251,662	60,317	-	-	-	30,142
Infrastructure Bonds	9,029,856	8,642,462	398,637	549,452	141,380	54,595	-	-	-	4,831
Equity	16,076,323	16,676,853	1,399,024	1,324,737	7,766,363	9,015,285	20,236,825	21,172,537	2,707,603	3,335,145
Money Market	2,368,121	4,625,476	276,455	72,295	918,799	815,218	76,274	1,820,909	279,060	331,228
Mutual Funds	-	470,259	-	70,955	-	43,484	-	22,207	-	49,924
Total	60,205,645	59,552,224	2,912,277	2,708,320	9,078,204	10,112,803	20,313,099	22,870,288	2,986,663	3,752,270
Other Investments										
Corporate Bonds	1,598,262	1,785,899	66,238	85,260	29,474	28,756	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	810,653	887,897	71,033	120,342	438,427	832,318	886,773	1,710,154	300,222	634,481
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	1,720,579	-	62,159	-	482,951	-	134,305	-	300,541	-
Total	4,129,494	2,673,796	199,430	185,602	960,252	941,074	1,021,054	1,710,154	600,763	634,481
GRAND TOTAL	64,335,139	62,226,020	3,111,707	2,893,922	10,038,456	10,973,877	21,334,153	24,580,402	3,587,426	4,386,751
% of Approved Investments to Total	94%	96%	94%	94%	91%	92%	95%	96%	83%	86%
% of Other Investments to Total	6%	4%	6%	6%	9%	8%	5%	7%	17%	14%

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 105 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F-2

Particulars	Super 20		Ind. Platinum Plus 1		Ind. Platinum Plus 2		Ind. Platinum Plus 3		Ind. Platinum Plus 4	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments	-	-	348,766	300,110	409,779	418,917	279,192	256,401	160,293	235,378
Government Bonds	-	-	67,092	-	237,498	108,477	364,190	319,164	-	79,417
Corporate Bonds	-	-	617,698	801,132	735,825	1,024,257	498,010	503,294	284,823	98,626
Infrastructure Bonds	-	-	2,215,251	2,545,124	4,221,079	5,112,313	5,447,628	5,943,980	4,368,681	4,294,121
Equity	2,367,694	1,476,761	69,300	194,036	50,300	199,858	99,500	153,311	369,066	45,194
Money Market	14,096	35,679	-	187,694	-	6,923,722	6,688,480	-	5,132,663	5,975,113
Mutual Funds	2,381,790	1,573,764	3,315,107	4,027,896	5,664,421	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-
Other Investments	-	-	-	194,611	146,974	317,691	273,790	388,214	213,343	292,064
Corporate Bonds	-	-	77,235	-	319,886	317,691	216,870	388,214	176,302	-
Infrastructure Bonds	-	-	166,589	194,611	466,960	7,241,613	490,630	7,870,978	389,635	292,064
Equity	54,460	83,377	243,744	4,162,507	5,120,281	92%	96%	93%	93%	95%
Money Market	54,460	83,377	243,744	4,162,507	5,120,281	92%	96%	93%	93%	95%
Mutual Funds	2,836,250	1,657,141	3,559,851	4,162,507	5,120,281	97%	97%	97%	97%	97%
Total	98%	96%	93%	97%	92%	8%	4%	7%	7%	5%
GRAND TOTAL	98%	96%	93%	97%	92%	8%	4%	7%	7%	5%
% of Approved Investments to Total	2%	5%	3%	7%	3%	8%	4%	7%	7%	5%
% of Other Investments to Total	-	-	-	-	-	-	-	-	-	-

Particulars	Ind. Platinum Advantage		Ind. Platinum Premier		Ind. Foresight FP		Ind. Foresight SP		Titanium 1	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments	45,701	116,955	317,738	45,245	987,729	-	11,021	-	62,388	37,642
Government Bonds	72,467	40,582	40,582	-	284,581	-	10,220	-	50,678	101,479
Corporate Bonds	234,197	151,779	355,295	394,240	788,176	118,995	582,330	475,261	77,809	276,724
Infrastructure Bonds	5,795,221	3,115,717	6,844,112	5,052,622	4,542,563	2,846,877	300	11,678	347,969	17,790
Equity	92,172	117,712	192,385	373,755	414,232	285,487	-	-	250	-
Money Market	-	123,215	-	-	-	-	603,871	485,939	538,894	433,635
Mutual Funds	6,179,778	3,625,378	7,750,112	5,865,862	6,997,281	3,250,759	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-
Other Investments	-	-	-	323,208	202,322	125,908	25,530	20,702	10,558	22,546
Corporate Bonds	-	-	944,542	-	-	-	-	-	-	-
Infrastructure Bonds	177,626	155,085	-	-	462,871	173,261	19,515	45,796	355	26,905
Equity	119,617	1,058,113	1,058,113	664,893	259,169	45,045	56,468	10,913	59,491	483,086
Money Market	297,243	155,085	8,800,225	6,528,020	7,682,174	3,549,928	648,916	559,407	549,807	86%
Mutual Funds	6,477,021	3,760,483	8,800,225	6,528,020	7,682,174	3,549,928	648,916	559,407	549,807	86%
Total	95%	86%	88%	90%	91%	92%	89%	88%	89%	12%
GRAND TOTAL	95%	86%	88%	90%	91%	92%	89%	88%	89%	12%
% of Approved Investments to Total	5%	4%	12%	10%	9%	8%	7%	12%	2%	12%
% of Other Investments to Total	-	-	-	-	-	-	-	-	-	-

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F-2

INVESTMENTS

Particulars	Titanium 2		Titanium 3		Pure Equity		Value Momentum		Liquidity Plus	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments										
Government Bonds	26,503	11,043	10,379	7,900	-	-	-	-	-	-
Corporate Bonds	27,154	4,815	15,066	9,890	-	-	-	-	-	-
Infrastructure Bonds	28,007	36,296	8,987	9,611	-	-	-	-	-	-
Equity	146,116	108,617	32,365	25,246	16,415	65	35,896	91	-	-
Money Market	1,200	26,663	100	2,858	-	-	6,046	87	112,197	140
Mutual Funds	-	3,354	-	-	-	-	-	-	-	-
Total	230,960	190,608	66,917	49,545	16,415	65	41,944	178	112,197	140
Other Investments										
Corporate Bonds	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	4,408	4,028	974	926	1,697	5	2,764	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	10,640	-	1,208	4,282	-	-	-	-	-	-
Total	15,048	4,028	2,283	5,208	1,697	5	2,764	-	35	-
GRAND TOTAL	246,008	194,636	69,200	54,753	18,102	70	44,708	178	112,232	140
% of Approved Investments to Total	94%	98%	97%	90%	91%	93%	94%	100%	100%	100%
% of Other Investments to Total	6%	2%	3%	10%	9%	7%	6%	0%	0%	0%

Particulars	IPP - Growth		IPP - Enrich		IPP - Nourish		Gr. Fixed Interest		Gr. Clift	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments										
Government Bonds	97,741	75,979	443,973	300,328	36,670	36,419	1,100,062	329,623	45,955	71,903
Corporate Bonds	87,879	67,070	260,320	212,113	37,652	36,938	795,414	214,088	-	-
Infrastructure Bonds	83,650	100,480	204,766	370,703	22,663	29,300	486,583	147,840	-	-
Equity	65,631	67,063	523,439	533,132	11,472	12,158	-	-	-	-
Money Market	600	3,957	62,160	103,767	7,447	4,800	1,153,514	405,762	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Total	335,501	314,569	1,494,698	1,520,043	116,124	119,616	3,531,573	1,103,235	45,955	1,174
Other Investments										
Corporate Bonds	-	-	-	-	2,094	2,109	1,047	-	-	-
Infrastructure Bonds	-	-	-	-	591	652	-	-	-	-
Equity	3,266	3,861	26,204	34,919	-	-	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	25,367	36,613	50,708	51,978	10,999	9,444	85,516	-	-	-
Total	28,633	40,674	76,912	126,897	13,521	12,205	86,563	-	4,762	-
GRAND TOTAL	364,134	355,243	1,571,610	1,646,940	129,745	131,821	3,618,136	1,103,235	50,717	73,077
% of Approved Investments to Total	92%	89%	95%	92%	89%	91%	98%	100%	91%	100%
% of Other Investments to Total	8%	11%	5%	8%	11%	9%	2%	0%	9%	0%

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F-2

Particulars	Gr. Bond		Gr. Money Market		Gr. Short Term Debt		Gr. Growth Advantage		Gr. Income Advantage	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments	815,001	390,086	-	-	80,500	153,639	21,979	22,014	11,884	3,708
Government Bonds	395,945	482,203	-	-	50,365	134,267	24,842	4,445	11,268	2,025
Corporate Bonds	-	-	-	96,629	-	-	-	24,719	1,084	3,022
Infrastructure Bonds	917,011	549,080	948,146	1,677,753	136,857	303,700	101,118	88,416	26,880	1,845
Equity	2,087,957	32,546	-	-	-	2,918	-	1,522	-	440
Money Market	-	1,463,915	949,146	1,774,382	207,722	594,324	171,742	141,116	51,726	11,040
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Total	47,829	105,743	-	-	-	-	3,901	7,630	623	-
Other Investments	-	-	-	-	2,143	4,021	6,420	10,729	18,359	623
Corporate Bonds	-	-	-	-	2,143	4,021	6,420	10,729	18,359	623
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	7,399	105,743	67,857	1,778,403	249,865	584,524	182,083	159,475	51,749	11,040
Money Market	55,222	1,569,658	1,076,003	1,778,403	249,865	584,524	182,083	159,475	51,749	11,040
Mutual Funds	2,143,179	93%	93%	100%	99%	100%	94%	88%	96%	97%
Total	97%	7%	7%	9%	1%	9%	6%	12%	1%	0%
GRAND TOTAL										
% of Approved Investments to Total										
% of Other Investments to Total										

Particulars	Gr. Secure		Gr. Stable		Gr. Growth		Gr. Fixed Interest 2		Gr. Money Market 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments	1,944,474	1,654,395	571,687	708,687	322,834	312,637	3,234	15,947	-	-
Government Bonds	1,368,273	1,121,071	284,750	208,456	223,030	137,143	-	10,648	-	-
Corporate Bonds	1,458,530	1,020,252	516,561	765,910	285,945	253,320	-	7,028	-	-
Infrastructure Bonds	1,381,710	1,187,001	813,770	1,114,294	1,072,300	854,574	604	10,175	2,031	22,603
Equity	1,450,991	1,483,302	249,866	388,081	307,531	14,117	3,838	43,798	2,031	1,233
Money Market	7,613,978	8,470,132	2,436,574	3,186,909	2,211,540	1,803,645	-	1,054	-	-
Mutual Funds	203,324	116,535	1,893	151,233	29,244	18,862	-	-	-	1,612
Total	53,070	95,227	31,354	91,619	40,887	70,866	16	4,887	-	1,612
Other Investments	135,485	90,729	65,382	242,852	85,691	89,738	-	5,941	2,031	23,686
Corporate Bonds	381,878	211,762	196,722	1,898,163	1,898,163	1,898,163	3,854	48,739	100%	94%
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	6,681,894	6,681,894	2,367,782	3,425,661	2,367,782	1,898,163	3,854	88%	100%	9%
Money Market	5,005,857	5,005,857	96%	96%	93%	95%	100%	12%	9%	8%
Total	96%	97%	97%	94%	7%	7%	5%	0%	12%	0%
GRAND TOTAL										
% of Approved Investments to Total										
% of Other Investments to Total										

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F-2

Particulars	Gr. Bond 2		Gr. Short Term Debt 2		Gr. Stable 2		Gr. Secure 2		Gr. Growth 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
INVESTMENTS										
Approved Investments	-	-	-	-	189	173	-	-	2,466	20,841
Government Bonds	-	-	88,017	-	-	-	-	-	-	11,919
Corporate Bonds	-	-	52,944	-	-	-	-	-	-	15,932
Infrastructure Bonds	-	-	-	-	82	92	-	-	2,626	51,752
Equity	-	-	-	-	-	-	-	-	-	5,655
Money Market	-	-	267,926	-	-	-	-	-	-	3,435
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Total	-	-	408,962	353,867	291	265	-	-	5,615	109,771
Other Investments										
Corporate Bonds	-	-	2,094	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	5	3	-	-	118	4,390
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	7,765	19,401	-	-	-	-	-	-
Total	-	-	9,859	21,510	5	3	-	-	142	4,390
GRAND TOTAL	-	-	418,821	375,377	296	268	-	-	5,757	114,154
% of Approved Investments to Total	0%	0%	96%	94%	98%	98%	0%	0%	98%	98%
% of Other Investments to Total	0%	0%	2%	6%	2%	1%	0%	0%	2%	4%

Particulars	Discontinued Policy Fund		Total	
	Current Year	Previous Year	Current Year	Previous Year
Approved Investments	-	-	-	-
Government Bonds	-	-	27,713,016	22,394,165
Corporate Bonds	-	-	24,306,015	20,735,401
Infrastructure Bonds	-	-	18,086,027	18,965,126
Equity	-	-	89,969,521	87,650,878
Money Market	-	414,145	14,952,167	17,386,513
Mutual Funds	-	-	-	3,590,563
Total	2,046,608	414,145	176,026,746	186,922,622
Other Investments				
Corporate Bonds	-	-	2,156,197	2,496,452
Infrastructure Bonds	-	-	-	-
Equity	-	-	4,213,776	6,435,462
Money Market	-	-	-	-
Mutual Funds	4,680	30,179	5,883,530	828,878
Total	4,880	30,179	12,253,503	9,760,812
GRAND TOTAL	2,051,488	444,324	188,280,250	176,383,464
% of Approved Investments to Total	100%	93%	93%	95%
% of Other Investments to Total	0%	7%	7%	5%

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F - 3

Particulars	Ind. Assure		Ind. Income Advantage		Ind. Protector		Ind. Builder		Ind. Balancer	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	38,022	33,842	87,017	81,694	115,385	108,956	65,755	66,847	6,329	6,290
Cash & Bank Balance	7,102	128	176,246	22,086	36,969	13,624	10,370	(6,252)	1,943	(2,363)
Dividend Receivable	-	-	-	-	220	59	148	79	34	-
Receivable for Sale of Investments	-	-	-	4,317	-	1,031	-	-	-	606
Unit Collection A/c#	-	-	-	-	-	-	-	3,662	-	-
Other Current Assets (for Investments)	-	-	6	-	-	3,630	-	-	-	-
Total	45,124	33,970	265,269	108,097	151,974	127,300	76,273	65,713	8,205	4,553

Particulars	Ind. Enhancer		Ind. Creator		Ind. Magnifier		Ind. Maximiser		Ind. Multiplier	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	1,595,355	1,459,078	47,367	27,015	10,688	2,462	-	2,462	1,327	2,418
Cash & Bank Balance	401,847	(126,819)	4,968	26,333	(45,189)	(46,177)	112,762	(46,177)	15,236	(9,459)
Dividend Receivable	9,908	185	243	4,976	1,642	237	12,228	237	1,613	2,144
Receivable for Sale of Investments	-	-	5,757	-	105,955	-	-	118,644	45,835	29,995
Unit Collection A/c#	-	-	-	-	20,183	-	-	-	-	-
Other Current Assets (for Investments)	6,636	55,429	2,662	2,961	-	67,775	-	-	64,011	8,366
Total	2,013,745	1,561,549	61,007	61,185	89,279	142,941	125,290	142,941	64,011	33,464

Particulars	Super 20		Ind. Platinum Plus 1		Ind. Platinum Plus 2		Ind. Platinum Plus 3		Ind. Platinum Plus 4	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	40,326	31,225	49,984	40,709	44,347	62,212	45,650	43,141	20,339	13,094
Cash & Bank Balance	1,251	-	185	(19,209)	167	(77,674)	2,688	63,653	5,428	23,601
Dividend Receivable	-	-	2,186	4,172	4,172	1,289	5,082	1,465	4,106	1,010
Receivable for Sale of Investments	-	-	59,389	38,213	113,090	62,617	211,279	66,357	176,176	48,701
Unit Collection A/c#	-	-	-	-	-	-	-	-	-	-
Other Current Assets (for Investments)	-	-	-	8,085	-	11,814	-	20,146	-	17,234
Total	41,577	31,225	111,744	63,994	161,776	50,258	264,599	194,972	206,049	103,640

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F - 3

Particulars	Ind. Platinum Advantage		Ind. Platinum Premier		Ind. Foresight FP		Ind. Foresight SP		Titanium 1	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	9,666	7,203	32,699	20,705	66,864	-	887	-	7,465	5,919
Cash & Bank Balance	198,190	200,146	79,695	30,951	666,526	652,857	3,126	40,020	2,357	1,610
Dividend Receivable	4,531	672	5,951	1,171	3,796	561	465	108	272	-
Receivable for Sale of Investments	-	-	149,795	19,213	-	308	-	-	13,794	3,218
Unit Collection A/c#	-	-	-	-	-	-	-	-	-	-
Other Current Assets (for Investments)	-	38,290	-	20,146	-	64,828	-	8,809	-	499
Total	212,377	246,311	268,340	92,185	759,186	718,654	4,479	48,949	23,867	11,246

Particulars	Titanium 2		Titanium 3		Pure Equity		Value Momentum		Liquid Plus	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	3,542	2,495	1,264	976	-	-	-	-	172	-
Cash & Bank Balance	2,260	835	812	(179)	2,792	357	4,070	247	14,028	218
Dividend Receivable	113	21	25	5	24	-	52	-	-	-
Receivable for Sale of Investments	5,202	-	1,272	-	-	-	554	-	-	-
Unit Collection A/c#	-	-	-	-	-	-	-	-	-	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-
Total	11,136	3,351	3,373	804	2,816	357	4,676	247	14,200	218

Particulars	IPP - Growth		IPP - Enrich		IPP - Nourish		Gr. Fixed Interest		Gr. Gilt	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	10,301	9,159	31,568	29,002	3,212	3,217	80,094	19,479	1,163	1,756
Cash & Bank Balance	1,052	(421)	80,318	(3,110)	502	(39)	46,017	1,845	110	6
Dividend Receivable	36	11	319	84	7	2	-	-	-	-
Receivable for Sale of Investments	-	182	-	1,472	-	34	-	-	-	-
Unit Collection A/c#	-	-	-	-	-	-	-	-	-	-
Other Current Assets (for Investments)	-	500	-	3,885	-	150	-	-	-	-
Total	11,369	9,430	112,195	31,333	3,821	3,364	126,111	21,324	1,273	1,762

Particulars	Gr. Bond		Gr. Money Market		Gr. Short Term Debt		Gr. Growth Advantage		Gr. Income Advantage	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	52,495	45,739	4,892	3,075	4,963	13,182	2,099	1,963	777	207
Cash & Bank Balance	79,118	(246)	91,721	857,550	1,728	24,618	4,217	(3,756)	57,266	15
Dividend Receivable	-	-	-	-	-	-	61	21	-	-
Receivable for Sale of Investments	-	-	-	-	-	-	-	216	-	-
Unit Collection A/c#	-	-	-	-	-	-	-	-	-	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	173	-	-
Total	131,613	45,493	96,613	360,625	6,691	37,800	6,377	(1,463)	58,033	222

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F - 3

CURRENT ASSETS	Gr. Secure		Gr. Stable		Gr. Growth		Gr. Fixed Interest 2		Gr. Money Market 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Particulars										
Accrued Interest	185,064	149,187	46,056	54,458	31,297	26,778	74	848	58	85
Cash & Bank Balance	358,529	17,056	111,511	501	4,834	2,783	43	(6)	-	-
Dividend Receivable	885	212	509	199	680	157	-	-	-	-
Receivable for Sale of Investments	-	5,266	-	5,894	-	3,793	-	-	-	-
Unit Collection A/c#	-	-	-	2,164	-	1,750	-	-	-	-
Other Current Assets (for Investments)	-	2,783	-	2,164	-	35,257	117	842	-	-
Total	544,478	174,544	58,076	63,216	96,811	35,257				

Particulars	Gr. Bond 2		Gr. Short Term Debt 2		Gr. Stable 2		Gr. Secure 2		Gr. Growth 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	-	-	9,582	3,498	1	1	-	-	-	-
Cash & Bank Balance	-	-	37	407	21	12	-	-	72	1,805
Dividend Receivable	-	-	-	-	-	-	-	-	38	(89)
Receivable for Sale of Investments	-	-	-	-	-	5	-	-	2	22
Unit Collection A/c#	-	-	-	-	-	-	-	-	-	613
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	238
Total			9,582	3,905	22	18				2,615

Particulars	Discontinued Policy Fund		Total	
	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	4,280	-	2,755,236	2,379,381
Cash & Bank Balance	18,551	(6,384)	2,653,942	1,140,344
Dividend Receivable	-	-	64,726	12,250
Receivable for Sale of Investments	-	-	776,386	632,467
Unit Collection A/c#	-	-	-	383,151
Other Current Assets (for Investments)	-	-	9,603	-
Total	22,821	(6,384)	6,209,593	4,537,593

represents interfund receivables or payables

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F - 4

CURRENT LIABILITIES	Ind. Assure		Ind. Income Advantage		Ind. Protector		Ind. Builder		Ind. Balancer	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Particulars										
Payable for Purchase of Investments	5,940	-	-	14,018	-	15,959	-	1,185	-	-
Other Current Liabilities	-	-	34,155	-	13,313	-	12,414	-	640	-
Unit Payable a/c#	-	-	-	14,018	-	15,959	-	640	-	-
Total	5,940	-	34,155	14,018	13,313	15,959	12,414	1,185	640	1,185

CURRENT LIABILITIES	Ind. Enhancer		Ind. Creator		Ind. Magnifier		Ind. Maximiser		Ind. Multiplier	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Particulars										
Payable for Purchase of Investments	97,622	178,473	-	7,143	15,461	67,300	4,843	318,252	17,249	37,562
Other Current Liabilities	299,485	-	10,317	-	51,696	-	114,585	-	15,410	-
Unit Payable a/c#	-	-	-	-	-	-	-	-	-	-
Total	397,107	178,473	10,317	7,143	67,157	67,300	119,428	318,252	32,659	37,562

CURRENT LIABILITIES	Super 20		Ind. Platinum Plus 1		Ind. Platinum Plus 2		Ind. Platinum Plus 3		Ind. Platinum Plus 4	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Particulars										
Payable for Purchase of Investments	10,436	-	24,967	22,138	45,638	44,956	27,960	63,737	21,456	58,158
Other Current Liabilities	-	-	-	-	-	-	-	-	-	-
Unit Payable a/c#	-	-	-	-	45,638	44,956	27,960	63,737	21,456	58,158
Total	10,436	-	24,967	22,138	45,638	44,956	27,960	63,737	21,456	58,158

CURRENT LIABILITIES	Ind. Platinum Advantage		Ind. Platinum Premier		Ind. Foresight FP		Ind. Foresight SP		Titanium 1	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Particulars										
Payable for Purchase of Investments	8,320	113,278	154,559	304,823	2,237	270,986	-	32,416	-	3,039
Other Current Liabilities	-	-	68,368	-	-	-	-	-	-	-
Unit Payable a/c#	-	-	-	-	2,237	270,986	-	32,416	-	3,039
Total	8,320	113,278	222,927	304,823	2,237	270,986	32,416	3,039	6,269	3,039

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Balance Sheet
 Schedule: F - 4

CURRENT LIABILITIES	Titanium 2		Titanium 3		Pure Equity		Value Momentum		Liquid Plus	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Particulars										
Payable for Purchase of Investments	5,247	7,797	648	681	1,134	58	590	86	286	-
Other Current Liabilities	-	-	648	-	63	-	144	-	286	-
Unit Payable a/c#	-	-	648	681	1,197	68	794	86	286	-
Total	5,247	7,797	648	681	1,197	68	794	86	286	-
CURRENT LIABILITIES	Gr. Bond		Gr. Money Market		Gr. Short Term Debt		Gr. Growth Advantage		Gr. Income Advantage	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Particulars										
Payable for Purchase of Investments	565	2,167	3,010	16,981	124	553	837	-	-	-
Other Current Liabilities	-	-	3,010	-	124	-	837	-	-	-
Unit Payable a/c#	-	-	3,010	16,981	124	553	837	-	-	-
Total	565	2,167	3,010	16,981	124	553	837	-	-	-
CURRENT LIABILITIES	Gr. Secure		Gr. Stable		Gr. Growth		Gr. Fixed Interest 2		Gr. Money Market 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Particulars										
Payable for Purchase of Investments	616	7,498	906	5,796	-	4,598	-	-	-	-
Other Current Liabilities	-	-	906	-	-	-	-	-	-	-
Unit Payable a/c#	-	-	906	5,796	-	4,598	-	-	-	-
Total	616	7,498	906	5,796	-	4,598	-	-	-	-

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 108 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

ANNEXURE 3

Schedules to Fund Balance Sheet
 Schedule: F - 4

CURRENT LIABILITIES

Particulars	Gr. Bond 2		Gr. Short Term Debt 2		Gr. Stable 2		Gr. Secure 2		Gr. Growth 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Payable for Purchase of Investments	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	-	-	-	-	-	-	-	-	-	-
Unit Payable a/c#	-	-	2,001	-	-	-	-	-	-	638
Total	-	-	2,001	-	-	-	-	-	-	638

Particulars	Discontinued Policy Fund		Total	
	Current Year	Previous Year	Current Year	Previous Year
Payable for Purchase of Investments	-	-	291,518	1,606,855
Other Current Liabilities	23,898	-	877,599	-
Unit Payable a/c#	-	-	-	-
Total	23,898	-	1,169,117	1,606,855

Represents inter-fund receivables or payables, if any

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001.
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Revenue Account
Schedule: F-5

Particulars	Ind. Assure		Ind. Income Advantage		Ind. Protector		Ind. Builder		Ind. Balancer	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	11,505	26,861	41,601	106,722	47,516	74,219	28,135	37,529	6,008	9,871
Surrender charge	1,114	1,715	2,332	73	459	(4,782)	203	202	10	106
Switching charge	62	82	42	28	44	73	8	9	-	-
Mortality charge	14,159	14,249	40,841	30,048	57,609	63,858	22,960	24,436	2,622	2,819
Late Payment charge	-	-	65	-	7	-	-	-	-	-
Discontinuance charge	48	-	-	-	87	-	23	-	1	-
Reinstatement charge	3,301	3,935	10,499	12,879	13,054	13,416	6,840	5,974	1,315	1,199
Service Tax charge	-	289	-	937	-	380	-	100	-	-
Miscellaneous charge	-	-	-	-	-	-	-	-	-	-
Total	30,205	47,131	95,898	150,687	118,776	147,164	57,673	68,250	11,956	14,003

Particulars	Ind. Enhancer		Ind. Creator		Ind. Magnifier		Ind. Maximiser		Ind. Multiplier	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	2,030,095	2,989,629	23,222	33,908	71,872	135,913	378,674	805,504	112,435	247,169
Surrender charge	15,415	9,554	1,827	1,064	14,100	21,211	15,519	6,417	1,074	276
Switching charge	31	60	19	11	35	38	66	127	13	20
Mortality charge	1,489,512	1,614,309	31,927	28,429	104,107	113,426	321,309	356,109	58,798	69,570
Late Payment charge	1,448	-	86	-	159	-	670	-	163	-
Discontinuance charge	-	-	-	-	-	-	-	-	-	-
Reinstatement charge	8,595	-	53	-	140	-	2,488	-	348	-
Service Tax charge	437,540	441,521	7,022	6,157	23,249	24,185	88,429	110,667	21,324	29,863
Miscellaneous charge	1	25,575	-	136	-	581	-	7,092	-	1,529
Total	3,982,637	5,080,648	64,156	70,705	213,662	295,334	807,195	1,285,916	194,155	346,427

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 108 dated 31 January 2007
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Revenue Account
 Schedule: F. 5

OTHER EXPENSES*

Particulars	Super 20		Ind. Platinum Plus 1		Ind. Platinum Plus 2		Ind. Platinum Plus 3		Ind. Platinum Plus 4	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	40,023	44,185	5,930	18,905	7,896	88,074	47,297	110,601	59,059	86,881
Surrender charge	2,386	70	-	-	-	-	15	118	122	97
Switching charge	24	24	-	-	-	-	-	-	-	-
Mortality charge	22,249	17,937	39,654	42,520	36,271	41,026	28,526	34,165	24,359	30,800
Late Payment charge	523	-	-	-	-	-	-	-	-	-
Discontinuance charge	-	-	-	-	-	-	-	-	-	-
Reinstatement charge	388	-	-	-	-	-	288	-	365	-
Service Tax charge	8,044	5,920	5,634	6,120	5,459	12,268	9,389	13,709	10,355	11,178
Miscellaneous charge	-	683	-	1	-	2	1	1,024	-	846
Total	73,637	68,829	51,218	67,546	49,626	141,370	85,516	159,617	94,260	129,802

Particulars	Ind. Platinum Advantage		Ind. Platinum Premier		Ind. Foresight FP		Ind. Foresight SP		Titanium 1	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	27,723	21,031	177,320	196,617	-	-	-	-	10,536	13,072
Surrender charge	-	-	4,374	1,130	-	-	-	-	2,846	46
Switching charge	-	-	-	-	-	-	-	-	-	-
Mortality charge	100,339	76,656	33,983	46,238	-	-	-	-	2,931	2,966
Late Payment charge	3,232	-	-	-	213	-	-	-	-	-
Discontinuance charge	-	-	-	-	-	-	-	-	-	-
Reinstatement charge	544	-	1,442	-	78	-	-	-	69	-
Service Tax charge	16,199	9,860	26,768	23,059	26	-	-	-	1,907	1,508
Miscellaneous charge	-	1,630	-	1,544	-	1	-	-	-	114
Total	148,037	109,237	243,877	270,688	317	1	-	-	17,689	17,706

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Revenue Account
Schedule: F-5

Particulars	Titanium 2		Titanium 3		Pure Equity		Value Momentum		Liquid Plus	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	4,535	5,198	1,565	1,707	125	-	227	-	108	-
Surrender charge	724	-	148	-	-	-	-	-	-	-
Switching charge	855	1,308	359	462	616	-	1,230	-	5,297	-
Mortality charge	-	-	-	-	8	-	12	-	2	-
Late Payment charge	-	-	-	-	1	-	1	-	-	-
Discontinuance charge	32	-	17	-	93	-	182	-	668	-
Reinstatement charge	770	614	258	205	-	-	-	-	-	-
Service Tax charge	-	36	-	16	-	-	-	-	-	-
Miscellaneous charge	-	7,156	2,347	2,390	843	-	1,652	-	6,075	-
Total	7,016	7,156	2,347	2,390	843	-	1,652	-	6,075	-

Particulars	IPP - Growth		IPP - Enrich		IPP - Nourish		Gr. Fixed Interest		Gr. Gift	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	4,443	4,304	21,910	21,549	1,933	1,894	116	512	-	-
Surrender charge	-	-	-	(4)	-	-	-	-	-	-
Switching charge	197	216	1,445	1,565	113	124	-	-	-	-
Mortality charge	-	-	-	-	-	-	-	-	-	-
Late Payment charge	-	-	-	-	-	-	-	-	-	-
Discontinuance charge	-	-	4	-	-	-	-	-	-	-
Reinstatement charge	573	419	2,887	2,146	293	187	12	3	-	-
Service Tax charge	-	2	-	6	-	1	-	-	-	-
Miscellaneous charge	-	4,941	26,246	25,262	2,293	2,206	128	515	-	-
Total	5,213	4,941	26,246	25,262	2,293	2,206	128	515	-	-

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Revenue Account
 Schedule: F. 5

OTHER EXPENSES*

Particulars	Gr. Bond		Gr. Money Market		Gr. Short Term Debt		Gr. Growth Advantage		Gr. Income Advantage	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	24	603	14	679	15	561	-	-	-	-
Surrender charge	-	-	-	-	-	-	-	-	-	-
Switching charge	-	-	-	-	-	-	-	-	-	-
Mortality charge	-	-	-	-	-	-	-	-	-	-
Late Payment charge	-	-	-	-	-	-	-	-	-	-
Discontinuance charge	-	-	-	-	-	-	-	-	-	-
Reinstatement charge	-	-	-	-	-	-	-	-	-	-
Service Tax charge	1	4	1	4	2	4	-	-	-	-
Miscellaneous charge	-	-	-	-	-	-	-	-	-	-
Total	25	607	15	683	17	565	-	-	-	-

Particulars	Gr. Secure		Gr. Stable		Gr. Growth		Gr. Fixed Interest 2		Gr. Money Market 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	410	3,263	1,784	2,302	117	1,192	141	21	60	11
Surrender charge	-	-	-	-	-	-	-	-	-	-
Switching charge	-	-	-	-	-	-	-	-	-	-
Mortality charge	-	-	-	-	-	-	-	-	-	-
Late Payment charge	-	-	-	-	-	-	-	-	-	-
Discontinuance charge	-	-	-	-	-	-	-	-	-	-
Reinstatement charge	-	-	-	-	-	-	-	-	-	-
Service Tax charge	36	21	165	16	11	8	-	-	1	-
Miscellaneous charge	-	-	-	-	-	-	-	-	-	-
Total	446	3,284	1,949	2,318	128	1,200	141	21	61	11

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Schedules to Fund Revenue Account

Schedule: F-5

Particulars	Gr. Bond 2		Gr. Short Term Debt 2		Gr. Stable 2		Gr. Secure 2		Gr. Growth 2	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	-	-	2,070	96	2	-	-	-	320	106
Surrender charge	-	-	-	-	-	-	-	-	-	-
Switching charge	-	-	-	-	-	-	-	-	-	-
Mortality charge	-	-	-	-	-	-	-	-	-	-
Late Payment charge	-	-	-	-	-	-	-	-	-	-
Discontinuance charge	-	-	-	-	-	-	-	-	-	-
Reinstatement charge	-	-	139	1	-	-	-	-	-	1
Service Tax charge	-	-	-	-	-	-	-	-	-	-
Miscellaneous charge	-	-	2,209	97	2	-	-	-	320	107
Total	-	-	-	-	-	-	-	-	-	-

Particulars	Discontinued Policy Fund		Total	
	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	1,626	-	3,170,392	5,092,689
Surrender charge	-	-	62,668	37,293
Switching charge	-	-	344	472
Mortality charge	2,381	-	2,444,149	2,614,236
Late Payment charge	3	-	6,611	-
Discontinuance charge	68,815	-	68,815	-
Reinstatement charge	3	-	15,533	-
Service Tax charge	6,689	-	708,585	737,051
Miscellaneous charge	-	-	2	42,583
Total	79,517	-	6,477,099	8,524,324

*Any expense which is 1% of the total expenses incurred should be disclosed as a separate line item.

**ANNEXURE TO REVENUE ACCOUNT-Break up of Unit Linked Business (UL)
 REVENUE ACCOUNT FOR FINANCIAL YEAR ENDED 31st March 2013
 Policyholders' Account (Technical Account)**

Particulars	Schedule		Individual Life		Pension Individual		Group Life		Group Pension		Health Individual		Total Unit Linked (19)-(3)+(6)+(9)+(12)
	Non-Unit (1)	Unit (2)	Total (3)=(1)+(2)	Non-Unit (4)	Unit (5)	Total (6)=(4)+(5)	Non-Unit (7)	Unit (8)	Total (9)=(7)+(8)	Non-Unit (10)	Unit (11)	Total (12)=(10)+(11)	
Premiums earned - net													
(a) Premium	4,846,796	26,213,658	31,060,454	673,439	1,587,485	2,260,924	-	3,022,158	3,022,158	32,695	161,914	161,914	38,504,350
(b) Reinsurance ceded	(769,704)	-	(769,704)	(837)	(837)	(837)	-	-	-	(5,529)	(5,529)	(5,529)	(775,970)
Income from Investments													
(a) Interest, Dividend & Rent - Gross	398,312	7,160,249	7,558,561	48,071	916,305	564,396	2,001	1,115,384	1,117,386	1,227	5,585	5,585	9,251,332
(b) Profit on sale/redemption of Investments	9,290	9,622,258	9,631,548	1,121	795,778	796,899	47	475,866	476,015	29	131	131	10,892,356
(c) Loss on sale/redemption of Investments	(2,009)	(4,128,324)	(4,130,333)	(249)	(948,195)	(948,444)	(10)	(142,590)	(142,600)	(6)	(28)	(28)	(4,625,482)
(d) Unrealised gain/(loss)	-	3,009,432	3,009,432	(859)	159,970	159,111	(40)	155,129	155,129	-	-	-	3,325,937
(e) Gain/Loss on Amortisation	(7,950)	-	(7,950)	(859)	(859)	(859)	(40)	(40)	(40)	(94)	(112)	(112)	(8,061)
Other Income:													
(a) Linked Income	7,994,251	(7,994,251)	-	238,205	(238,205)	-	192,296	(192,296)	-	3,549	48,495	48,495	-
(b) Contribution from the Shareholders' ac	-	-	-	-	-	-	19,404	-	-	-	37,284	37,284	37,284
(c) Other Income	230,663	-	230,663	14,516	-	14,516	19,404	-	2,460	1,040	1,040	1,040	265,642
TOTAL (A)	12,698,668	33,864,942	46,563,610	973,212	2,437,157	3,410,371	213,698	4,435,793	4,649,591	39,829	248,788	212,845	54,884,877
Commission	1,271,105	-	1,271,105	42,699	-	42,699	(9)	874	874	(2,949)	17,971	17,971	1,331,686
Operating Expenses related to Insurance Business	4,916,681	-	4,916,681	277,006	-	277,006	75,211	-	75,211	(2,949)	32,657	32,657	5,301,754
Provision for Taxation	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	6,187,786	-	6,187,786	319,995	-	319,995	75,211	-	75,211	(2,075)	50,828	50,828	6,633,419
Benefit Paid (Net)	939,025	29,575,881	30,514,906	6,109	2,619,672	2,625,781	103	1,995,645	1,996,749	-	201	15,948	35,153,983
Interim Bonus Paid	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Non-Linked Reserves	4,398,927	(4,398,927)	-	394,565	(394,565)	-	-	-	-	-	(48,336)	48,336	-
Change in Valuation Liability	(2,150,340)	8,707,987	6,557,647	(261,295)	171,750	(90,048)	3,671	2,518,877	2,520,548	1,744	59,128	60,379	9,101,654
TOTAL (C)	3,168,212	33,884,942	37,053,154	98,876	2,437,157	2,536,033	3,774	4,513,522	4,517,096	1,744	4,993	129,155	44,255,637
SURPLUS (DEFICIT) (D)=(A)-(B)+(C)	3,322,670	-	3,322,670	595,343	-	595,343	134,713	(73,766)	54,945	40,269	192,368	32,862	3,965,020
APPROPRIATIONS													
Insurance reserve at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' ac	5,136,003	-	5,136,003	636,054	-	636,054	134,713	(79,871)	54,942	40,269	32,852	32,852	5,898,899
Funds available for future appropriations	(1,813,333)	-	(1,813,333)	(82,711)	-	(82,711)	595,343	(73,766)	54,942	40,269	32,852	32,852	(1,853,192)
Total (D)	3,322,670	-	3,322,670	595,343	-	595,343	134,713	(73,766)	54,942	40,269	32,852	32,852	3,965,020

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No : 109
 Date of Registration with IRDA : 31st January, 2001
 (Amount in thousands of Indian Rupees)

**ANNEXURE TO REVENUE ACCOUNT-Break up of Unit Linked Business (UL)
 REVENUE ACCOUNT FOR FINANCIAL YEAR ENDED 31st March 2012
 Policyholders' Account (Technical Account)**

Particulars	Individual Life		Pension Individual		Group Life		Group Pension		Health Individual		Total Unit Linked (13)=(3)+(6)+(9)+(12)
	Non-Unit (1)	Unit (2)	Non-Unit (4)	Unit (5)	Non-Unit (7)	Unit (8)	Non-Unit (9)	Unit (10)	Non-Unit (11)	Unit (12)	
Premiums earned - net	5,206,088 (764,637)	38,183,242	574,211 (951)	2,444,874	4,051,057	4,051,057	506,088	14,646 (6,707)	131,151	145,796 (6,707)	48,607,669 (71,695)
(a) Premium											
(b) Reinsurance ceded											
Income from Investments	690,856	6,316,250	82,092	490,425	956,857	956,857	385,381	3,133	3,401	6,594	8,563,482
(a) Interest, Dividend & Rent - Gross	17,666	4,995,331	2,075	384,083	366,158	290,873	102,169	79	4,556	4,635	5,664,835
(b) Profit on sale/redemption of investments	(3,598)	(11,735,438)	(421)	(1,015,622)	(604,763)	(604,763)	(177,237)	(19)	(14,457)	(14,473)	(13,274,318)
(c) Less on sale/redemption of investments	(43,283)	(3,342,464)	(5,085)	(44,468)	(72,291)	(72,291)	(25,383)	(194)	(1,147)	(1,147)	(6,480,897)
(d) Unrealised gain/loss											
(e) Gain Loss on Amortisation											
Other Income:	5,778,089	(6,775,098)	212,084	(312,084)	(1,506) (46,983)	(1,508) 67,984	3,549 (36,727)	23,395 (86,727)	82,883 75,000	23,395 157,902	44,376 45,986,310
(a) Linked Income											
(b) Contribution from the Shareholders etc											
(c) Other Income											
TOTAL (A)	10,939,107	25,843,803	1,725,042	5,469,713	8,833	7,202	7,202	30,539	19,563	20,004	26,809,441
Commission	5,469,713		236,507		80,833		542,376		441		7,802,634
Operating Expenses related to Insurance Business	7,194,754		236,507		4,940,533						12,177,792
Provision for Taxation	962,016		7,285		1,205,326						1,974,627
TOTAL (B)	13,565,583		2,209,319		6,146,392						14,728,019
Benefit Paid (Net)											
Interest Bonus Paid											
Change in valuation of liability in respect of life policies	1,618,701		246,678		2,094						1,620,773
Transfer to Non - Linked Reserves	(654,044)		(57,190)		805,057						(85,977)
Change in Valuation Liability	1,715,976		196,774		1,766,419						3,580,215
TOTAL (C)	2,024,077		372,559		2,602,902						2,397,536
SURPLUS / (DEFICIT) (D) = (A)-(B)+(C)	2,571,546		365,683		363,693						3,002,725
APPROPRIATIONS	(647,470)		(8,855)		372,539						(2,643,000)
Insurance reserve at the beginning of the year											
Transfer to Shareholders etc											
Funds available for future appropriations											
Total (E)	2,024,077		372,539		372,539						2,397,536

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No : 109
 Date of Registration with IRDA : 31st January, 2001
 (Amount in thousands of Indian Rupees)

Annexure 3

**Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements
 Schedule-UL1**

Linked Income (Recovered from linked funds)* for the Year ended 31st March 2013

Particulars	Individual Life		Group Life		Group Pension		Health Individual		Total
	Individual	Group	Individual	Group	Individual	Group	Individual	Group	
Fund Administration charges	NA	NA	NA	NA	NA	NA	NA	NA	NA
Fund Management charge	2,221,153	190,770	26,121	190,770	NA	NA	NA	NA	2,438,045
Policy Administration charge	3,166,758	1,526	208,877	1,526	3,549	3,549	3,150	3,150	3,383,860
Surrender charge	59,560	-	3,109	-	-	-	-	-	62,669
Switching charge	343	-	(901)	-	-	-	45,129	-	343
Mortality charge /Rider Premium Charge	2,456,688	-	998	-	-	-	215	-	2,500,917
Miscellaneous charge	20,933	-	-	-	-	-	-	-	-
Discontinuance charges	68,815	-	-	-	-	-	-	-	22,147
TOTAL (UL-1)	7,994,251	192,296	238,205	192,296	3,549	3,549	48,495	48,495	8,407,981

* (net of service tax, if any)

Note: Previous Year figures should also be given in the same format

BIRLA SUNLIFE INSURANCE COMPANY LIMITED

Registration No : 109

Date of Registration with IRDA : 31st January, 2001

(Amount in thousands of Indian Rupees)

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements

Schedule-UL-1

Linked Income (Recovered from linked funds)* for the Year ended 31st March 2012

Particulars	Individual Life		Pension Individual		Group Life		Group Pension		Health Individual		Total
	Individual	Life	Individual	Pension	Group	Life	Group	Pension	Health	Individual	
Fund Administration charges	NA	1,889,546	NA	123,284	NA	118,958	NA	41,770	NA	NA	NA
Fund Management charge	4,705,102	4,705,102	376,671	376,671	6,917	6,917	2,429	2,429	1,564	1,564	2,174,720
Policy Administration charge	36,850	36,850	443	443	-	-	-	-	-	-	5,092,683
Surrender charge	473	473	1	1	-	-	-	-	-	-	37,293
Switching charge	2,591,597	2,591,597	481	481	-	-	-	-	22,159	22,159	474
Mortality charge /Rider Premium Charge	40,389	40,389	2,007	2,007	-	-	-	-	189	189	2,614,237
Miscellaneous charge											42,584
TOTAL (UL-1)	9,263,956	9,263,956	502,886	502,886	125,875	125,875	44,198	44,198	25,076	25,076	9,961,991

* (net of service tax, if any)

Note: Previous Year figures should also be given in the same format

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No. - 109
 Date of Registration with IRDA - 31st January, 2001
 (Amount in thousands of Indian Rupees)

Annexure 3

Schedule-UL2
 BENEFITS PAID (NET) for the financial year ended 31st March 2013

Sr No.	Particulars	Individual Life		Pension Individual			Group Life			Group Pension			Health Individual		Total Unit Linked (19)=(3)+(6)+(9)+(12)+(15)		
		Non Unit (1)	Unit (2)	Linked Life (3)=(1)+(2)	Non-Unit (4)	Unit (5)	Linked Pension (6)=(4)+(5)	Non-Unit (7)	Unit (8)	Linked Group (9)=(7)+(8)	Non-Unit (10)	Unit (11)	Linked Group (12)=(10)+(11)	Non-Unit (13)		Unit (14)	Linked Health (15)=(13)+(14)
1	Insurance Claims																
	(a) Claims by Death	1,438,387	87,585	1,525,972	6,109	45,108	51,217	-	-	-	-	2,284	280	195	475	1,579,948	
	(b) Claims by Maturity	-	245,443	245,443	-	5,781	5,781	-	-	-	-	-	-	-	-	-	251,224
	(c) Annuities / Pension payment	-	-	-	-	-	-	103	-	-	-	-	-	-	-	-	-
	(d) Other benefits	17,056	29,242,853	29,259,909	-	2,569,083	2,589,083	-	1,996,645	1,996,645	-	335,410	335,410	-	15,252	15,252	103
- Surrender																	
- Survival																	
Sub Total (A)		1,455,443	29,575,881	31,031,324	6,109	2,619,972	2,626,081	103	1,996,645	1,996,748	337,694	337,694	280	15,447	15,727	34,176,239	
Amount Ceded in reinsurance																	
(e) Claims by Death		515,153	-	515,153	-	-	-	-	-	-	-	-	-	-	-	-	515,153
(f) Claims by Maturity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g) Annuities / Pension payment		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits		665	-	665	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surrender																	
- Survival																	
Sub Total (B)		515,318	-	515,318	-	-	-	-	-	-	-	-	-	-	-	-	744
TOTAL (A) - (B)		939,625	29,575,881	30,515,506	6,109	2,619,972	2,626,081	103	1,996,645	1,996,748	337,694	337,694	201	15,447	15,648	34,491,677	
Benefits paid to claimants:																	
In India		939,625	29,575,881	30,515,506	6,109	2,619,972	2,626,081	103	1,996,645	1,996,748	337,694	337,694	201	15,447	15,648	34,491,677	
Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (UL2)		939,625	29,575,881	30,515,506	6,109	2,619,972	2,626,081	103	1,996,645	1,996,748	337,694	337,694	201	15,447	15,648	34,491,677	

Note: Previous Year figures should also be given in the same format

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No. : 109
 Date of Registration with IRDA : 31st January, 2001
 (Amount in thousands of Indian Rupees)

Schedule-UL2
BENEFITS PAID [NET] for the financial year ended 31st March 2012

Sr No.	Particulars	Individual Life		Pension Individual		Group Life		Group Pension		Health Individual		Total Unit Linked
		Non Unit (1)	Unit (2)	Non-Unit (4)	Unit (5)	Non-Unit (7)	Unit (8)	Non-Unit (7)	Unit (8)	Non-Unit (10)	Unit (11)	
		(3)=(1)+(2)	(6)=(4)+(5)	(9)=(7)+(8)	(12)=(10)+(11)	(13)=(9)+(12)	(14)=(13)+(12)					
1	Insurance Claims											
	(a) Claims by Death	1,446,424	206,947	7,473	56,377	63,850	6	2,400	2,400	341	598	1,717,865
	(b) Claims by Maturity		114,808		2,360	2,360						117,168
	(c) Annuities / Pension payment							599,976	599,976	100	21,126	24,501,774
	(d) Other benefits		18,369,804	100	1,139,304	1,139,404		4,940,527	4,940,527	441	21,724	26,336,767
	- Surrender	30,913										525,806
	- Survival	1,477,336	18,891,560	7,573	1,198,041	1,205,614	6	4,940,527	4,940,527			
	Sub Total (A)					298						1,720
2	Amount Ceded in reinsurance											
	(a) Claims by Death			288								1,720
	(b) Claims by Maturity											
	(c) Annuities / Pension payment											597,926
	(d) Other benefits											26,809,451
	- Surrender	525,318										
	- Survival	952,018	18,691,560	7,285	1,198,041	1,205,326	6	4,940,527	4,940,527	441	19,563	26,809,451
	Sub Total (B)											20,004
	TOTAL (A) - (B)											19,563
	Benefits paid to claimants:											20,004
	In India	952,018	18,691,560	7,285	1,198,041	1,205,326	6	4,940,527	4,940,527	441	19,563	25,809,441
	Outside India											20,004
	TOTAL (UL 2)											25,809,441

Note: Previous Year figures should also be given in the same format

Disclosure for ULIP Business

1. **Performance of the Fund (Absolute Growth %) (Appendix 1)**
2. **Investment Management**
 - Activities Outsourced: Nil
 - Fees Paid for various activities charged to Policyholders account for the Period ended 31st March 2013: Nil (Previous Year: Nil)
3. **Related Party Transactions (Appendix 1A)**
4. Company wise details of Investments held in Promoters Group along with its Percentage to funds under management. This information is to be given fund wise and total fund under ULIP. **(Appendix 2)**
5. Industry wise disclosures of Investments (amount in thousands) **(Appendix 3)**
6. Unclaimed redemption of units Rs. 642 thousands (Previous year Rs. 427 thousand)
7. NAV: Highest, Lowest & Closing at the end of the Year **(Appendix 4)**
8. Expenses charged to Fund (%) **(Appendix 5)**
9. Ratio of Gross Income (including unrealized gains) to Average Daily Net Assets **(Appendix 6)**
10. As at 31st March 2013, there are no doubtful debts on assets of the respective funds.
11. Fund Wise disclosure of appreciation and/or depreciation in value of Investments **(Appendix 7)**

Appendix 1 to Annexure 3A
Performance of ULIP funds (Absolute Growth - %)
Returns as on 31st March 2013

INDIVIDUAL LIFE	Year of Inception	FY 2012-13	FY 2011-12	FY 2010-11	Since Inception
Fund Name	12-Sep-05	10.19%	9.11%	5.81%	96.74%
Ind. Assure Fund	22-Aug-08	11.15%	8.01%	7.16%	67.49%
Ind. Income Adv Fund	22-Mar-01	10.13%	5.27%	5.70%	163.01%
Ind. Protector	22-Mar-01	10.70%	3.66%	6.26%	223.12%
Ind. Builder	18-Jul-05	10.25%	3.57%	6.49%	106.29%
Ind. Balancer	22-Mar-01	9.74%	1.50%	6.73%	280.53%
Ind. Enhancer	23-Feb-04	8.83%	-1.49%	7.17%	188.38%
Ind. Creator	12-Aug-04	8.07%	-9.04%	8.21%	181.25%
Ind. Magnifier	12-Jun-07	6.58%	-13.06%	7.03%	39.95%
Ind. Maximiser	30-Oct-07	3.67%	-4.06%	2.14%	17.64%
Ind. Multiplier	6-Jul-09	8.87%	-7.08%	13.48%	41.38%
Super 20	17-Mar-08	7.88%	-9.86%	12.24%	68.48%
Ind. Platinum Plus 1	8-Sep-08	7.34%	-9.73%	13.66%	86.02%
Ind. Platinum Plus 2	15-May-09	8.11%	-9.22%	12.29%	30.01%
Ind. Platinum Plus 3	15-Sep-09	7.72%	-9.85%	14.55%	15.74%
Ind. Platinum Plus 4	15-Feb-10	8.10%	-9.16%	12.12%	14.48%
Ind. Platinum Premier	20-Sep-10	8.13%	-6.83%	-3.20%	-2.48%
Ind. Platinum Advantage	25-Feb-11	8.40%	-7.48%	4.80%	5.10%
Ind. Foresight FP	25-Feb-11	8.58%	-6.86%	4.70%	5.88%
Ind. Foresight SP	16-Dec-09	8.16%	-7.21%	12.08%	15.21%
Titanium 1	16-Mar-10	7.89%	-5.92%	10.99%	12.98%
Titanium 2	16-Jun-10	7.57%	-3.71%	1.01%	4.63%
Titanium 3	9-Mar-12	7.82%	0.07%	NA	7.89%
Ind. Liquid Plus	9-Mar-12	10.35%	0.43%	NA	10.83%
Ind. Pure Equity	9-Mar-12	5.00%	0.43%	NA	5.45%
Ind. Value Momentum	12-Mar-03	9.94%	5.15%	5.28%	119.23%
IPP - Nourish	18-Mar-03	9.79%	3.72%	5.87%	164.64%
IPP - Growth	12-Mar-03	9.43%	1.21%	6.58%	205.16%
IPP - Enrich					

GROUP LIFE	Year Of Inception	FY 2012-13	FY 2011-12	FY 2010-11	Since Inception
Fund Name	18-Nov-02	12.50%	9.19%	7.88%	138.43%
Gr. Fixed Interest Plan I	28-Apr-04	11.48%	4.66%	4.39%	79.29%
Gr. Gilt Plan I	28-Apr-04	12.21%	9.32%	7.19%	96.88%
Gr. Bond Plan I	31-Mar-05	9.75%	9.37%	7.71%	108.66%
Gr. Money Market Plan I	10-Dec-08	10.92%	9.30%	7.06%	45.21%
Gr. Short Term Debt Plan I	31-Mar-06	NA	NA	NA	NA
Gr. Capital Protection Plan I**	28-Apr-04	NA	3.65%	6.17%	237.28%
Gr. Floating Rate Plan I***	19-Jun-01	10.04%	1.47%	6.73%	343.70%
Gr. Secure Plan I	31-Aug-01	9.62%	-1.23%	7.68%	413.62%
Gr. Stable Plan I	31-Aug-01	9.16%	-1.29%	8.85%	78.79%
Gr. Growth Plan I	18-Feb-08	9.26%	-1.29%	6.79%	33.91%
Gr. Growth Advantage	23-Mar-10	11.37%	12.59%	NA	NA
Gr. Income Advantage	23-Mar-10	NA	NA	NA	NA
Gr. Growth Maximiser****	28-Nov-11	NA	3.07%	NA	NA
Gr. Bond 2 ^	28-Nov-11	NA	4.02%	NA	NA
Gr. Fixed Interest 2	28-Nov-11	NA	7.46%	NA	NA
Gr. Growth 2	28-Nov-11	NA	3.23%	NA	NA
Gr. Money Market 2	28-Nov-11	NA	4.84%	NA	NA
Gr. Secure 2 ^^	28-Nov-11	NA	3.13%	NA	NA
Gr. Short Term Debt 2	28-Nov-11	NA	7.25%	NA	NA
Gr. Stable 2					

**The Group Capital Protection Fund became a dormant fund on 12th August 2008 on account of no units.
***The Group Floating Fund became a dormant fund on 12th October 2009 on account of no units.

**** These funds do not have any units since their inception.

^The Group Bond 2 Fund became a dormant fund on 31st March 2012 on account of no units. Returns for FY 11-12 are as on 30th March 2012.

^^The Group Secure 2 Fund became a dormant fund on 22nd February 2012 on account of no units. Returns for FY 11-12 are as on 21st February 2012.

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration No: 109 dated 31 January 2001
(Amounts in thousands of Indian Rupees)

Appendix 1A to Annexure 3A
Related Party Transactions

Related Party : Aditya Birla Money Limited
Service : Brokerage for purchase / sale of securities
Basis of Payment: As per agreed % of trade value

Fund Name	Current Year	Previous Year
Gr. Growth	25	230
Gr. Growth 2	10	9
Gr. Growth Advantage	24	27
Gr. Secure	142	159
Gr. Secure 2	0	3
Gr. Stable	251	200
Gr. Stable 2	11	3
Ind. Balancer	72	34
Ind. Builder	189	163
Ind. Creator	349	201
Ind. Enhancer	130	1,014
Ind. Foresight FP	30	125
Ind. Foresight SP	290	23
Ind. Magnifier	1,741	1,237
Ind. Maximiser	878	2,453
Ind. Multiplier	3,064	440
Ind. Platinum Advantage	352	324
Ind. Platinum Plus 1	213	464
Ind. Platinum Plus 2	2	227
Ind. Platinum Plus 3	133	177
Ind. Platinum Plus 4	425	121
Ind. Platinum Premier	69	381
Ind. Protector	1,035	117
IPP - Enrich	33	172
IPP - Growth	56	26
IPP - Nourish	6	4
Super 20	453	130
Titanium 1	244	149
Titanium 2	178	70
Titanium 3	75	17
Pure.Equity	17	-
Value Momentum	38	-
Total	10,535	8,700

Appendix 1A to Annexure 3A
 Related Party Transactions

Related Party : Aditya Birla Finance Ltd.
 Service : Purchase / sale of securities

Particulars	Purchase of Investments		Sale of Investments		Interest Received	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Ind. Enhancer	-	-	37,000.00	-	-	-
Ind. Magnifier	-	90,931.70	55,500.00	-	100,000.00	-
Gr. Money Market	-	-	6,000.00	-	-	-
Liquid Plus	-	-	1,500.00	-	-	-
Gr. Money Market 2	-	-	-	-	-	-

Related Party : Aditya Birla Nuvo Ltd.
 Service : Purchase / sale of securities

Particulars	Purchase of Investments		Sale of Investments		Interest Received	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Gr. Stable	48,788.45	-	45,500.00	-	-	-
Gr. Secure	-	-	23,000.00	-	-	-
Ind. Enhancer	-	-	10,000.00	-	-	-
Gr. Money Market	146,365.35	-	128,500.00	-	-	-
Gr. Short Term Debt	24,394.23	-	25,000.00	-	-	-
Gr. Short Term Debt 2	24,394.23	-	15,000.00	-	-	-
Liquid Plus	-	-	3,000.00	-	-	-
				600,000.00	19,750.00	93,386.99

Related Party : Birla Sunlife Mutual Fund
 Service : Purchase / sale of securities

Particulars	Purchase of Investments		Sale of Investments		
	Current Year	Previous Year	Current Year	Previous Year	
Discontinued Policy Fund	1,745,606.20	89,453.16	1,757,013.86	79,453.16	1,632,511.28
Gr. Bond	1,579,137.35	1,635,842.34	1,579,841.64	2,004.03	1,404,800.27
Gr. Bond 2	-	2,000.00	-	1,404,800.27	30,171.87
Gr. Fixed Interest	2,081,123.32	1,341,910.94	2,003,467.74	4,072.32	4,822,302.94
Gr. Fixed Interest 2	31,313.13	31,971.87	33,207.20	38,425.35	465,256.38
Gr. Gilt	73,800.69	4,060.33	73,187.34	604,918.90	884,938.38
Gr. Growth	3,925,150.52	4,775,338.64	3,863,600.37	20,890.70	7,518,543.44
Gr. Growth 2	41,739.42	40,471.41	41,796.09	7,096.74	226,148.01
Gr. Growth Advantage	190,963.14	464,844.62	192,181.05	58,076.93	4,070,968.09
Gr. Income Advantage	6,657.71	604,477.73	6,431.08	13,071.86	1,810,127.96
Gr. Money Market	854,996.91	780,221.50	837,210.54	20,890.70	7,518,543.44
Gr. Money Market 2	25,210.77	22,090.70	26,468.89	7,096.74	226,148.01
Gr. Secure	6,922,370.44	7,461,701.51	6,791,701.62	58,076.93	4,070,968.09
Gr. Secure 2	316,544.93	228,404.96	319,318.20	13,071.86	1,810,127.96
Gr. Short Term Debt	142,466.13	57,919.12	134,761.63	58,076.93	4,070,968.09
Gr. Short Term Debt 2	5,658,684.57	4,008,772.53	5,639,167.20	13,071.86	1,810,127.96
Gr. Stable	25.06	13,050.69	25.15	1,810,127.96	666,723.92
Gr. Stable 2	740,543.85	1,752,970.64	726,037.22	666,723.92	3,380,835.17
Ind. Assure	494,594.30	664,077.70	500,801.54	3,854,961.48	99,984,764.18
Ind. Balancer	2,363,719.53	3,380,833.64	2,381,993.99	1,516,990.41	532,684.99
Ind. Builder	10,066,515.28	3,860,831.25	10,088,940.90	3,607,436.12	37,918,585.59
Ind. Creator	214,174,547.74	100,131,644.38	213,440,159.29	10,681,146.60	5,104,705.40
Ind. Enhancer	20,836,561.93	1,573,954.63	20,698,437.28	15,740,825.71	32,427,341.09
Ind. Foresight FP	859,170.16	547,523.90	868,086.30	3,607,436.12	37,918,585.59
Ind. Foresight SP	5,395,670.48	3,629,231.46	5,325,353.14	37,918,585.59	37,823,895.59
Ind. Income Advantage	37,589,257.57	37,779,380.46	37,177,157.89	10,681,146.60	5,104,705.40
Ind. Magnifier	18,058,260.77	37,273,551.61	17,960,433.05	10,681,146.60	5,104,705.40
Ind. Maximiser	14,195,465.01	10,704,986.41	14,074,431.32	15,740,825.71	32,427,341.09
Ind. Multiplier	11,875,356.55	5,090,092.30	11,804,854.25	15,740,825.71	32,427,341.09
Ind. Platinum Advantage	5,511,082.12	15,742,766.61	5,528,998.26	32,427,341.09	32,822,204.24
Ind. Platinum Plus 1	9,362,328.00	32,381,941.52	9,424,657.03	21,034,147.94	18,034,462.71
Ind. Platinum Plus 2	10,029,606.21	32,817,188.86	9,914,967.62	4,383,495.89	2,204,749.11
Ind. Platinum Plus 3	14,538,861.27	20,987,661.15	14,534,862.56	18,034,462.71	4,383,495.89
Ind. Platinum Plus 4	9,737,019.33	18,040,528.80	9,502,646.57	2,204,749.11	1,273,771.01
Ind. Platinum Premier	9,737,019.33	4,377,802.21	5,086,922.26	2,204,749.11	1,273,771.01
Ind. Protector	5,083,259.06	2,213,136.40	3,674,700.24	407,858.56	407,858.56
IPP - Enrich	3,659,580.93	1,261,431.39	698,158.11	407,858.56	407,858.56
IPP - Growth	693,415.38	400,641.91	167,810.87	3,009,981.89	570,067.40
IPP - Nourish	166,350.43	-	614.02	570,067.40	477,927.15
Liquid Plus	645.00	-	-	3,009,981.89	570,067.40
Super 20	3,936,563.32	2,990,872.33	3,921,212.43	477,927.15	81,883.20
Titanium 1	835,307.06	579,350.62	846,605.53	-	-
Titanium 2	225,741.48	480,932.99	224,321.62	-	-
Titanium 3	70,934.06	83,208.61	72,141.23	-	-
Value Momentum	5,085.94	-	5,094.84	-	-

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration No: 109 dated 31 January 2001

Appendix 2 to Annexure 3A
 Investment in promoter group companies
 As on 31st March 2013 (Amount in thousands of Indian Rupees)

Name of the Company	Ind. Investor		Ind. Director		Ind. Officer		Ind. Balancer		Ind. Enhancer	
	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund
Aditya Birla Nuvo Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	249,707.75	0.98
Birla Mutual Fund	16,480.56	1.27	46,066.10	1.14	0.00	0.00	7,042.07	2.05	1,327,484.67	2.01
Grasim Industries Limited	0.00	0.00	5,317.14	0.13	6,104.86	0.22	1,814.58	0.53	159,637.90	0.24
Hindalco Industries Limited	0.00	0.00	3,156.72	0.08	0.00	0.00	268.57	0.08	275,019.39	0.42
Ultratech Cement Company Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,477.55	0.08
Total Investment in Promoter Group Companies	16,480.56	1.27	125,089.94	3.55	54,539.96	1.35	9,125.22	2.66	2,062,327.25	3.13
Asset held	1,293,405.35		4,051,520.63		2,766,062.63		343,625.17		65,946,595.70	

Name of the Company	Ind. Investor		Ind. Director		Ind. Officer		Ind. Balancer		Ind. Enhancer		Super 20		Ind. Platinum Plus 1	
	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund
Aditya Birla Nuvo Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Birla Mutual Fund	55,428.46	1.73	466,458.24	4.64	127,107.29	0.80	150,044.56	4.15	0.00	0.00	54,460.38	2.23	78,996.89	2.15
Grasim Industries Limited	20,677.76	0.64	84,694.40	0.84	202,979.60	0.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Hindalco Industries Limited	42,733.98	1.33	71,961.33	0.72	172,752.20	0.81	0.00	0.00	0.00	0.00	0.00	0.00	31,876.80	0.87
Ultratech Cement Company Limited	0.00	0.00	55,525.31	0.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment in Promoter Group Companies	118,845.20	3.70	678,639.27	6.75	502,839.08	2.36	150,044.56	4.15	54,460.38	2.23	2,437,652.64	2.23	110,873.69	3.02
Asset held	3,212,979.88		10,048,402.79		21,342,046.01		3,619,082.34		2,437,652.64		65,946,595.70		3,670,590.52	

BIRLA SUN LIFE INSURANCE COMPANY LIMITED

Registration No: 109 dated 31 January 2001

Appendix 2 to Annexure 3A
Investment in promoter group companies
As on 31st March 2013 (Amount in thousands of Indian Rupees)

Name of the Company	Securities		Equity		Debt		Preference		Foresight FPI	
	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund
Adiya Birla Nuvo Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Birla Mutual Fund	132,183.56	2.10	155,313.03	2.09	53,468.34	0.93	337,861.49	3.82	119,591.02	1.84
Gresim Industries Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68,953.98	1.06
Hindalco Industries Limited	61,221.41	0.97	65,749.66	0.88	53,665.60	0.94	76,403.47	0.86	57,514.17	0.89
Ulirtech Cement Company Limited	0.00	0.00	86,130.67	1.14	71,196.53	1.24	92,628.90	1.05	0.00	0.00
Total Investment in Promoter Group Companies	193,404.97	3.08	306,193.36	4.11	178,290.47	3.12	506,913.86	5.73	246,059.18	3.79
Asset held	6,282,055.72		7,441,249.47		5,723,065.59		8,852,478.22		6,491,393.06	

Name of the Company	Securities		Equity		Debt		Preference		Liquid	
	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund
Adiya Birla Nuvo Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Birla Mutual Fund	10,223.11	1.57	49.84	0.01	5,010.63	1.96	277.16	0.38	0.00	0.00
Gresim Industries Limited	0.00	0.00	11,689.26	2.04	4,909.21	1.92	1,094.99	1.46	787.72	4.32
Hindalco Industries Limited	5,952.63	0.92	2,961.24	0.52	1,190.53	0.47	265.27	0.37	0.00	0.00
Ulirtech Cement Company Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment in Promoter Group Companies	16,175.74	2.49	14,700.34	2.57	11,110.36	4.35	1,597.42	2.21	787.72	4.32
Asset held	650,406.43		572,693.33		255,448.94		72,207.45		18,232.45	

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
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Appendix 2 to Annexure 3A

Investment in promoter group companies

As on 31st March 2013 (Amount in thousands of Indian Rupees)

Name of the Company	PPF Growth		PPF Equity		PPF Hybrid		Gr. Fixed Interest		Gr. GR		Gr. Bond	
	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund
Aditya Birla Nuvo Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Birla Mutual Fund	5,759.68	1.54	21,885.71	1.30	2,567.17	2.00	85,419.21	2.31	611.35	1.18	6,534.70	0.30
Grasim Industries Limited	970.59	0.26	7,764.71	0.48	182.86	0.14	0.00	0.00	0.00	0.00	0.00	0.00
Hindalco Industries Limited	578.91	0.15	4,586.96	0.27	63.94	0.05	30,575.19	0.83	0.00	0.00	0.00	0.00
Ultratech Cement Company Limited	20,791.02	5.39	0.00	0.00	5,047.76	3.79	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment in Promoter Group Companies	27,500.20	7.34	34,237.88	2.04	7,961.72	5.98	115,994.40	3.14	611.35	1.18	6,534.70	0.30
Asset held	374,672.57		1,660,348.77		133,238.62		3,698,659.96		51,989.91		2,197,781.33	

Name of the Company	Gr. Money Market		Gr. Growth Advantage		Gr. Stocks		Gr. Sector		Gr. Growth		Gr. Fixed Interest 2	
	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund
Aditya Birla Nuvo Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Birla Mutual Fund	18,654.16	1.83	3,659.03	1.94	135,416.88	1.65	23,040.07	0.89	78,755.86	3.28	8.01	0.20
Grasim Industries Limited	0.00	0.00	1,130.95	0.60	14,480.06	0.18	8,690.28	0.34	11,140.67	0.46	0.00	0.00
Hindalco Industries Limited	0.00	0.00	769.99	0.41	12,064.97	0.15	7,243.82	0.28	23,782.92	0.99	0.00	0.00
Ultratech Cement Company Limited	0.00	0.00	0.00	0.00	38,362.94	0.47	29,276.96	1.13	0.00	0.00	0.00	0.00
Total Investment in Promoter Group Companies	18,654.16	1.83	5,559.97	2.95	200,304.79	2.45	68,251.15	2.64	113,679.45	4.73	8.01	0.20
Asset held	1,021,220.52		188,439.90		8,192,294.96		2,562,037.82		2,402,409.62		3,971.54	

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration No: 109 dated 31 January 2001

Appendix 2 to Annexure 3A
 Investment in promoter group companies
 As on 31st March 2013 (Amount in thousands of Indian Rupees)

Names of the Company	G.S. Shares Held		G.S. Deposits Held		G.S. Loans Held		G.S. Advances Held		G.S. Other Assets Held		G.S. Other Liabilities Held		G.S. Total		ULIP Level	
	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund	Amount	% to the Fund
Aditya Birla Nuvo Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	249,707.75	0.01	0.13
Birla Mutual Fund	0.00	0.00	12.02	0.20	7,765.20	1.81	200.88	0.38	0.00	0.00	170.11	0.01	0.01	3,848,630.10	0.00	0.32
Grasim Industries Limited	0.00	0.00	28.73	0.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	613,109.63	0.00	0.57
Hindalco Industries Limited	0.82	0.30	18.96	0.31	2,019.10	0.47	1,009.55	1.92	0.00	0.00	0.00	0.00	0.00	1,091,969.89	0.00	0.23
Ultratech Cement Company Limited	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	450,826.31	0.00	3.26
Total Investment in Promoter Group Companies	0.82	0.30	59.12	0.97	9,784.31	2.28	1,210.43	2.30	0.00	0.00	170.11	0.01	0.01	6,254,143.68		
Asset held	277.39		5,068.18		428,820.19		52,644.14				2,065,928.35			191,868,128.94		

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No : 109
 Date of Registration with IRDA : 31st January, 2001
 (Amount in thousands of Indian Rupees)

Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind-Assure Fund
 as on 31st March 2013

The industry wise disclosures required to be given as per appendix 3 of Annexure 3A of IRDA (Investment) (5th Amendment) Regulations, 2013 (the "Amended Investment Regulations") were notified on February 16, 2013. Although, by letter dated March 29, 2013, it was clarified that the Amended Investment Regulations would be applicable from April 1, 2013, the management has adopted the disclosures as per Amended Investment Regulations in the financial statement through it is prospective in nature, as, by then the information systems of the Company were aligned to report on the basis required as per the Amended Investment Regulations. The prior year figures have been re-grouped for comparison purposes.

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	10.80% EXPORT & IMPORT BANK LTD NCD (MD 22/07/2013)	Debt	700,090	54.13	721,230	57.63
	10.20% LIC HOUSING FINANCE LTD. NCD (MD 07/06/2013)	Debt	60,315	4.66		
	10.40% ICICI SEC PRIMARY DEALERSHIP LTD. NCD (MD 27/06/2013)	Debt	12,023	0.93		
	9.50% HDFC LTD. NCD (MD 13/09/2017)	Debt	40,119	3.10		
	STATE BANK OF HYDERABAD CD (MD 03/09/2013)	Debt	30,707	2.37		
	CENTRAL BANK OF INDIA CD (MD 27/12/2013)	Debt	28,848	2.24		
	9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD NCD (MD 12/02/2018)	Debt	24,465	1.89		
	9.55% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 18/10/2014)	Debt	40,549	3.14		
	9.62% LIC HOUSING FINANCE LTD. NCD (MD 03/09/2015)	Debt	10,048	0.78		
	9.70% SUNDARAM FINANCE LTD. NCD (MD 15/10/2014)	Debt	79,116	6.12		
	9.85% HDFC LTD NCD (MD 29/05/15)	Debt	50,348	3.89		
	9.50% BANK OF INDIA FD QUARTERLY COMP (MD 28/03/2014)	Debt	9,160	0.71		
	9.56% BANK OF BARODA FD QUARTERLY COMP (MD 05/09/2014) RS.1 CR	Debt	20,000	1.55		
	9.25% CORPORATION BANK FD QTR COMP (MD 13/03/2014)	Debt	20,000	1.55		
	9.50% HDFC LTD NCD (MD 13/09/2017)	Debt	50,000	3.87		
	9.25% ICICI HOME FINANCE COMPANY LTD NCD (MD 18/10/2014)	Debt	15,348	1.19		
	9.70% HDFC LTD. NCD (MD 16/04/2015)	Debt	20,093	1.55		
	9.50% CORPORATION BANK FD QTR COMP (MD 28/02/2014)	Debt	10,146	0.78		
	9.62% LIC HOUSING FINANCE LTD. NCD (MD 30/04/2015)	Debt	20,000	1.55		
	10.20% SUNDARAM FINANCE LTD. NCD (MD 21/07/2014)	Debt	18,240	1.41		
9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 13/07/2014)	Debt	40,473	3.13			
INFRASTRUCTURE FINANCE	10.90% RECL LTD NCD (MD 30/09/2013)	Debt	100,000	7.73	343,359	27.44
	11.50% RECL LTD NCD (MD 26/11/2013)	Debt	209,739	16.22		
	9.72% IDFC LTD. (MD 05/11/2013)	Debt	50,412	3.90		
	8.48% NABARD NCD (MD 22/09/2014) P/C 23/09/2013	Debt	18,267	1.41		
	8.83% NABARD NCD (MD 23/11/2015) P/C 27/11/2014	Debt	50,200	3.88		
Others (Other than G-Sec)		1,002	0.08			
		89,869	6.95			
		178,280	13.78	151,027	12.07	

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No. : 109
 Date of Registration with IRDA : 31st January, 2001
 (Amount in thousands of Indian Rupees)

Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind. Income Adv
 as on 31st March, 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
			1,191,477	33.79	1,168,843	38.40
FINANCIAL AND INSURANCE ACTIVITIES						
	10.25% HDFC LTD (30/03/2017)	Debt	52,340	1.48		
	9.75% HDFC LTD. NCD (MD 08/03/2016)	Debt	68,560	1.97		
	9.68% HOUSING DEVELOPMENT FINANCE CORPN. LTD. NCD (MD 07/04/2016)	Debt	57,111	1.62		
	9.66% HOUSING DEVELOPMENT FINANCE CORPN. LTD. NCD (MD 07/04/2016)	Debt	54,209	1.54		
	9.65% HDFC LTD. NCD (MD 13/08/2016)	Debt	20,643	0.59		
	9.45% LIC HOUSING FINANCE LTD NCD (MD 30/01/2022)	Debt	20,471	0.58		
	9.45% LIC HOUSING FINANCE LTD NCD (MD 30/01/2022)	Debt	35,179	1.00		
	9.50 HDFC LTD. NCD (MD 13/09/2017)	Debt	20,472	0.58		
	9.50 HDFC LTD. NCD CALL 31/10/2017 (MD 31/10/2022)	Debt	36,694	1.04		
	8.95% HDFC BANK LTD. NCD (MD 12/11/2022)	Debt	30,412	0.86		
	9.25% LIC HOUSING FINANCE LTD NCD (MD 12/11/2022)	Debt	12,172	0.35		
	9.70% TATA SONS LTD. NCD (MD 25/07/2022)	Debt	50,000	1.42		
	9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD NCD (MD 12/02/2018)	Debt	100,000	2.84		
	9.62% LIC HOUSING FINANCE LTD. NCD (MD 03/08/2015)	Debt	10,360	0.29		
	9.56% LIC HOUSING DEVELOPMENT FINANCE CORPN. LTD NCD (MD 12/02/2018)	Debt	30,637	0.87		
	9.56% BANK OF BARODA FD QUARTERLY COMP (MD 05/03/2014) RS-1 CR	Debt	100,000	2.84		
	9.56% BANK OF BARODA FD QUARTERLY COMP (MD 05/03/2014)	Debt	10,360	0.29		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 11/07/2014)	Debt	100,000	2.84		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 11/07/2014)	Debt	50,000	1.42		
	9.50% HDFC LTD NCD (MD 13/08/2017)	Debt	50,728	1.44		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 07/07/2014)	Debt	50,728	1.44		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 04/03/2014)	Debt	69,866	1.98		
	9.56% BANK OF BARODA FD QUARTERLY COMP (MD 05/03/2014)	Debt	19,818	0.56		
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 08/01/2023)	Debt	10,123	0.29		
	8.83% EXPORT IMPORT BANK OF INDIA NCD (MD 08/01/2023)	Debt	180,000	5.10		
	10.10% HDB FINANCIAL SERVICES LIMITED NCD (MD 12/06/2017)	Debt	19,225	0.55		
	10.10% HDB FINANCIAL SERVICES LIMITED NCD (MD 05/12/2014)	Debt	19,225	0.55		
	10.00% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 26/03/2014)	Debt	20,249	0.57		
	9.70% CORPORATION BANK FD QTR COMP (MD 21/07/2014)	Debt	20,461	0.58		
	10.20% SUNDARAM FINANCE LTD. NCD (MD 05/06/2014)	Debt	29,973	0.85		
	10.25% KOTAK MAHINDRA PRIME LTD. NCD (MD 05/06/2014)	Debt	20,715	0.59		
	9.50% HDFC LTD NCD (MD 23/07/2017)	Debt				
	8.87% EXPORT IMPORT BANK OF INDIA NCD (MD 10/10/2022)	Debt				
	9.87% TATA SONS LTD. NCD (MD 17/07/2017)	Debt				
Others (Other than G-Sec)			843,310	23.91	522,623	17.17

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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 (Amount in thousands of Indian Rupees)

Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind. Protector

as on 31st March, 2013

Industry	Security	Nature of security	Current Year Market value	% holding	Previous Year Market value	% holding	
INFRASTRUCTURE FINANCE		Debt	896,602	21.44	938,800	23.06	
		Debt	37,918	0.94			
		Debt	119,322	2.95			
		Debt	11,967	0.30			
		Debt	60,675	1.50			
		Debt	60,861	1.50			
		Debt	58,860	1.45			
		Debt	49,897	1.23			
		Debt	128,445	3.19			
		Debt	14,866	0.37			
		Debt	73,006	1.80			
		Equity	3,621	0.09			
		Equity	25,146	0.62			
		Debt	30,336	0.75			
		Debt	51,376	1.28			
		Debt	17,620	0.43			
		Equity	5,677	0.14			
		Equity	51,842	1.27			
		Debt	40,331	1.00			
		Debt	9,785	0.24			
		Debt	15,840	0.39			
		Debt	766,808	19.42	762,111	19.42	
	FINANCIAL AND INSURANCE ACTIVITIES		Debt	49,819	1.23		
			Debt	60,039	1.48		
			Debt	50,126	1.24		
			Debt	30,688	0.76		
			Equity	7,806	0.19		
		Equity	18,777	0.46			
		Equity	12,219	0.30			
		Equity	25,463	0.63			
		Equity	14,026	0.35			
		Equity	3,206	0.08			
		Equity	2,923	0.07			
		Equity	5,630	0.14			
		Equity	3,068	0.08			
		Debt	4,232	0.10			
		Equity	45,097	1.11			
		Debt	9,313	0.10			
		Equity	3,548	0.09			
		Equity	10,051	0.25			
		Debt					

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind. Protector

as on 31st March 2013

Industry	Nature of security	Current Year		Previous Year		
		Market value	% holding	Market value	% holding	
Industry	Security		1.19			
		STATE BANK OF HYDERABAD CD (MD 03/03/2013)	48,246	0.15		
		FEDERAL BANK LTD	5,906	1.24		
		9.55% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 16/10/2014)	50,246	0.65		
		ORIENTAL BANK OF COMMERCE CD (MD 16/01/2014)	26,228	1.28		
		PUNJAB NATIONAL BANK CD (MD 16/12/2013)	51,848	1.29		
		9.25% CORPORATION BANK FD QTR COMP (MD 13/09/2014)	50,000	0.08		
		ALLAHABAD BANK	3,223	2.47		
		9.72% BANK OF BARODA FD QUARTERLY COMP (MD 28/03/2014)	100,100	1.23		
		8.86% EXPORT IMPORT BANK OF INDIA NCD (MD 18/10/2022)	50,001	1.28		
		9.10% CORPORATION BANK FD QTR COMP (MD 28/07/2014)	50,000		999,343.01	24.54
			1,002,770.77	24.75		
Others (Other than G-Sec)						

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No : 103
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Appendix 3 to Annexure 3A
 Disclosure of Investment - Industrywise
 Ind. Builder

as on 31st March 2013

Industry	Security	Nature of security	Current Year Market value % holding	Previous Year Market value % holding	
INFRASTRUCTURE FINANCE	10.55% RECL LTD NCD (MD 30/09/2013)	Debt	516,322	18,67	
	11.40% POWER FINANCE CORPORATION LTD NCD (MD 28/11/2013)	Debt	24,949	0.30	
	11.50% RECL LTD NCD (MD 28/11/2013)	Debt	30,431	1.10	
	8.49% IRFC NCD (MD 30/03/2014)	Debt	12,178	0.44	
	8.50% IRFC NCD (MD 22/06/2020)	Debt	19,959	0.72	
	8.60% POWER FINANCE CORPORATION LTD NCD (MD 07/09/2014)	Debt	52,415	1.89	
	8.65% RECL LTD NCD (MD 15/01/2013)	Debt	79,859	2.88	
	8.70% POWER FINANCE CORPORATION LTD NCD (MD 14/05/2020)	Debt	109,016	3.94	
	POWER FINANCE CORPORATION LTD	Debt	25,803	0.93	
	8.81% POWER FINANCE CORPORATION LTD (MD 28/06/2021)	Equity	8,119	0.30	
	9.70% POWER FINANCE CORPORATION LTD NCD (MD 15/12/2018) - SERIES 82-C	Debt	10,895	0.38	
	IDFC LTD.	Debt	15,547	0.56	
	9.85% RURAL ELECTRIFICATION CORPN. LTD. NCD (MD 15/05/2022)	Equity	6,074	0.22	
	9.855% ANABARD NCD (MD 18/10/2014)	Debt	51,342	1.85	
	8.15% IRFC NCD (MD 27/04/2013)	Debt	30,293	1.10	
	7.55% NATIONAL HOUSING BANK LTD. (MD 12/07/2013)	Debt	39,142	1.42	
	8.85% STATE BANK OF INDIA NCD (MD 04/10/2021) CALL 04/10/16 STEPUP 9.35	Debt	420,487	15.20	
	8.85% TATA SONS NCD (MD 30/10/2016) P/C 30/10/2013	Debt	39,855	1.44	
	9.95% STATE BANK OF INDIA NCD (MD 16/03/2021)	Debt	20,031	0.72	
	AXIS BANK LIMITED	Debt	65,042	2.35	
FINANCIAL AND INSURANCE ACTIVITIES	HDFC BANK	Debt	10,604	0.38	
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	5,146	0.19	
	ICICI BANK LTD	Equity	34,340	1.24	
	ORIENTAL BANK OF COMMERCE	Equity	16,570	0.60	
	STATE BANK OF INDIA	Equity	24,194	0.87	
	UNION BANK OF INDIA LTD.	Equity	11,331	0.41	
	YES BANK LIMITED	Equity	18,512	0.68	
	CANARA BANK	Equity	4,796	0.17	
	BANK OF INDIA	Equity	10,723	0.39	
	9.50 HDFC LTD. NCD (MD 13/09/2017)	Equity	4,340	0.16	
	STATE BANK OF MYSORE CD (MD 10/02/2014)	Equity	10,630	0.38	
	FEDERAL BANK LTD	Debt	20,471	0.74	
	PUNJAB NATIONAL BANK CD (MD 16/12/2013)	Debt	23,207	0.84	
	ALLAHABAD BANK	Equity	5,359	0.19	
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 07/07/2014)	Debt	28,281	1.02	
	9.10% CORPORATION BANK FD QTR COMP (MD 23/07/2014)	Equity	6,826	0.25	
	Others (Other than G-Sec)		Debt	10,000	0.36
			Debt	50,000	1.81
				873,231	32.19

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise
Ind. Balancer

as on 31st March 2013

Industry	Security	Current Year		Previous Year	
		Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	Debt	69,568	20.25	84,256	26.61
	Debt	2,161	0.63		
	Debt	9,812	2.86		
	Equity	1,671	0.49		
	Equity	3,202	0.93		
	Equity	2,983	0.87		
	Equity	4,457	1.30		
	Equity	3,783	1.10		
	Equity	1,711	0.50		
	Equity	805	0.23		
	Equity	13,200	3.84		
	Debt	1,008	0.29		
	Equity	18,420	5.36		
	Debt	1,257	0.37		
	Equity	5,118	1.49	61,677	19.48
	Debt	51,522	14.99		
	INFRASTRUCTURE FINANCE	Debt	10,120	2.95	
Debt		3,250	0.95		
Debt		2,181	0.63		
Debt		5,072	1.48		
Debt		4,979	1.45		
Debt		514	0.15		
Equity		2,051	0.60		
Debt		10,157	2.96		
Debt		12,070	3.51		
Debt		1,128	0.33		
Equity		112,783	32.82	102,738	32.45

Others (Other than G-Sec)

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of investment - Industrywise

Ind. Enhancer
 as on 31st March 2013

Industry	Security	Nature of security	Current Year Market value	Current Year % holding	Previous Year Market value	Previous Year % holding
FINANCIAL AND INSURANCE ACTIVITIES			19,587,398	28.19	19,787,821	31.04
	10.1% ICICI BANK CALL 06/09/16) MD - PERPETUAL	Debt	52,115	0.06		
	10.25% HDFC (30/09/2017)	Debt	52,540	0.08		
	10.25% LIC HOUSING FINANCE (MD 14.05.17)	Debt	45,087	0.07		
	10.40% PUNJAB NAT BANK (MATURITY-PERPETUAL) (CALL 20/07/2017)	Debt	52,703	0.08		
	10.70% HDFC BANK LTD (MD 26/12/2016)	Debt	185,910	0.19		
	10.80% EXPORT & IMPORT BANK LTD (MD 22/07/2019)	Debt	23,121	0.04		
	10.85% PUNJAB NATIONAL BANK (MD 28/09/2023) CALL 29/09/2018 ST-UP 11.35%	Debt	292,077	0.44		
	11.05% LIC HOUSING FINANCE LTD (MD 13/08/2018)	Debt	43,719	0.07		
	11.15% HDFC LTD (MD 09/09/2018)	Debt	30,673	0.05		
	11.35% HDFC LTD (MD 28/11/2018)	Debt	210,830	0.32		
	12.65% CHOLAMANDALAM INV AND FIN CO LTD (MD 24/12/2014)	Debt	290,549	0.48		
	5.80% HDFC BANK LTD (MD 04/05/2014)	Debt	4,851	0.01		
	7.65% CANARA BANK (MD 18/09/2014)	Debt	22,598	0.03		
	7.45% STATE BK OF INDIA 05/05/15 AAA	Debt	974	0.00		
	7.55% NATIONAL HOUSING BANK LTD. (MD 12/07/2013)	Debt	196,322	0.29		
	7.65% HOUSING DEVELOPMENT FINANCE CORPN LTD. (MD 08/12/2017)	Debt	52,465	0.09		
	8.45% LIC HOUSING FINANCE LTD (MD 27/09/2019)	Debt	39,038	0.15		
	8.25% LIC HOUSING FINANCE LTD (MD 27/09/2019)	Debt	84,893	0.10		
	8.45% LIC HOUSING FINANCE LTD (MD 27/09/2019)	Debt	52,263	0.14		
	8.6% ST BK INDIA 05/02/11 RESET 05/01/16 (CALL 06/09/2019)	Debt	205,417	0.31		
	8.6% STATE BANK OF HYDERABAD (MD 29/04/2015)	Debt	1,000	0.00		
	8.65% STATE BANK OF INDIA (MD 04/10/2021) CALL 04/10/16 STEP UP 9.35	Debt	66,978	0.10		
	8.85% TATA SOHS LTD. (MD 30/10/2016) PIC 30/10/2019	Debt	30,047	0.05		
	8.97% TATA SOHS LTD. (MD 15/07/2020)	Debt	175,114	0.27		
	8.98% HOUSING DEVELOPMENT FINANCE CORPN LTD (MD 20/11/2020)	Debt	100,599	0.15		
	9% CANARA BANK (MD 05/07/2018)	Debt	100,346	0.15		
	9.00% PUNJAB NATIONAL BANK (MD 27/09/2023) CALL 27/09/2019	Debt	96,234	0.05		
	9.05% SBI PERPETUAL (MD 27/09/2023) STEP UP RATE 9.25%	Debt	88,612	0.13		
	9.05% STATE BANK OF HYDERABAD PERPETUAL CALL 20/09/2023 STEP UP 9.05%	Debt	479,089	0.73		
	9.1% SBI PERPETUAL (MD 28/11/2019) STEP UP RATE 9.6%	Debt	100,840	0.15		
	9.1% STATE BANK OF MYSORE PERPETUAL (MD 28/11/2019)	Debt	123,559	0.19		
	9.15% BANK OF BARODA PERPETUAL (MD 28/11/2019)	Debt	303,949	0.46		
	9.15% STATE BANK OF PATILYA PERP NCD CALL 18/01/2023 STEP UP 9.65	Debt	50,711	0.08		
	9.15% STATE BANK OF PATILYA PERP NCD CALL 18/01/2023 STEP UP 9.65	Debt	162,560	0.25		
	9.18% TATA SOHS LTD. (MD 28/11/2020)	Debt	111,560	0.17		

BILLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind. Enhancer

as on 31st March 2015

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
	9.20% STATE BANK OF HYDERABAD NCD PERPETUAL (MD 24/02/2020)	Debt	59,854	0.08		
	9.25% EXPORT IMPORT BANK NCD (MD 18/12/2013)	Debt	50,077	0.15		
	9.25% HDFC LTD. NCD (MD 24/11/2016)	Debt	161,295	0.28		
	9.25% IDBI OMMI BONDS NCD (MD 28/09/2014)	Debt	150,115	0.23		
	9.25% LIC HOFC LTD NCD (MD 18/01/2021)	Debt	153,182	0.08		
	9.30% STATE BANK OF PATALNA NCD (MD 20/12/2020) CALL FR 20/12/2017 INT 9.80	Debt	95,983	0.08		
	9.30% STATE BANK OF PATALNA NCD (MD 20/12/2020) CALL FR 20/12/2017 INT 9.80	Debt	40,824	0.08		
	9.35% PUNJAB NATIONAL BANK (MD 25/03/2020) CALL 09/03/2018 ST-UP 9.85	Debt	71,475	0.11		
	9.45% STATE BANK OF HYDERABAD NCD (MD 18/02/2020) CALL 19/02/18 STEPUP 10.45	Debt	21,513	0.03		
	9.45% STATE BANK OF INDIA NCD (MD 14/02/2020) CALL 18/02/2021	Debt	51,240	0.06		
	9.50% STATE BANK OF INDIA NCD (MD 10/12/2017)	Debt	108,842	0.16		
	9.60% LIC HOUSING FINANCE LTD NCD (MD 07/03/2021)	Debt	51,495	0.08		
	9.70% HDFC LTD NCD (MD 19/02/2017)	Debt	206,554	0.31		
	9.70% HDFC LTD NCD (MD 19/02/2017)	Debt	100,607	0.15		
	9.75% HDFC LTD. NCD (MD 08/02/2016)	Debt	79,477	0.12		
	9.75% HDFC LTD. NCD (MD 28/07/2014)	Debt	108,555	0.16		
	9.75% LIC HOUSING FINANCE (MD 27/08/2017)	Debt	105,468	0.18		
	9.75% LIC HOUSING FINANCE LTD NCD (MD 20/08/2018)	Debt	9,900	0.02		
	9.75% LIC HOUSING FINANCE (MORTUITY-PERPETUAL) (CALL 11/12/2017) STEP UP 10.25	Debt	9,900	0.02		
	9.75% PUNJAB NATI BANK (MATURITY-PERPETUAL) (CALL 11/12/2017) STEP UP 10.25	Debt	9,900	0.02		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QUARTERLY COMP (MD 10/09/2018)	Debt	9,900	0.02		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QUARTERLY COMP (MD 12/09/2018)	Debt	9,900	0.02		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QUARTERLY COMP (MD 13/09/2018)	Debt	9,900	0.02		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QUARTERLY COMP (MD 14/09/2018)	Debt	1,842	0.00		
	9.75% STATE BANK OF INDIA NCD (MD 18/02/2020) CALL 18/02/18	Debt	103,722	0.16		
	9.80% STATE BANK OF INDIA NCD (MD 18/02/2020) CALL 30/11/2017 STEPUP 10.50%	Debt	331,188	0.50		
	9.80% STATE BANK OF HYDERABAD NCD (MD 30/06/2016)	Debt	20,818	0.05		
	9.80% STATE BANK OF INDIA NCD (MD 22/10/2017)	Debt	95,729	0.15		
	9.80% STATE BANK OF INDIA NCD (MD 20/03/18) STEPUP 10.25	Debt	96,537	0.15		
	9.80% STATE BANK OF BIK & JAI NCD (MD PERPETUAL) CALL 20/03/18 STEPUP 10.45	Debt	208,015	0.32		
	9.85% STATE BANK OF INDIA (28/06/2014)	Debt	257,163	0.38		
	9.85% STATE BANK OF INDIA (MD 28/12/2016)	Debt	153,844	0.23		
	9.85% HDFC LTD. NCD (MD 11/02/2014)	Debt	49,092	0.07		
	9.85% TATA SOUS LTD. NCD (MD 24/02/2018)	Debt	22,247	0.03		
	9.85% STATE BANK OF HYDERABAD (MD PERPETUAL) CALL 28/03/2018 STEPUP 10.45	Debt	40,738	0.06		
	9.85% STATE BANK OF INDIA NCD (MD 18/02/2020) CALL 18/02/2021	Debt	287,591	0.39		
	9.85% STATE BANK OF TRAVANCORE NCD (MD PERPETUAL) CALL 31/03/18 STEPUP 10.45	Debt	200,253	0.29		
	9.85% ICICI BANK LTD (MATURITY-PERPETUAL) (CALL AND STEPUP OF 13/09/18) 10.58%	Debt	911,056	1.33		
	ANIS BANK LIMITED	Equity				
	HDFC BANK	Equity				

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise
 Ind. Enhancer

as on 31st March 2013

Industry	Security	Nature of security	Market value	Current Year % holding	Previous Year Market value	% holding
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	801,385	1.22		
	ICICI BANK LTD	Equity	1,217,959	1.85		
	NATIONAL HOUSING BANK ZCB (MD 31/03/2015)	Debt	6,085	0.01		
	STATE BANK OF INDIA	Equity	639,820	0.97		
	UNION BANK OF INDIA LTD.	Equity	230,169	0.35		
	YES BANK LIMITED	Equity	138,737	0.21		
	LIC HOUSING FINANCE LTD	Equity	191,841	0.29		
	9.00% EXPORT IMPORT BANK OF INDIA NCD (MD 10/01/2018)	Debt	182,767	0.28		
	11.70% INDIA INFOLINE FINANCE LTD. NCD (MD 16/09/2014)	Debt	34,947	0.05		
	9.00% HOUSING DEVELOPMENT FINANCE CORPN LTD. NCD (MD 07/04/2016)	Debt	100,540	0.20		
	9.85% LIC HOUSING FINANCE LTD NCD (MD 10/08/2014)	Debt	86,892	0.13		
	10.48% SUNDARAM FINANCE LTD. NCD (MD 08/06/2013)	Debt	96,145	0.15		
	10.26% LIC HOUSING FINANCE LTD. NCD (MD 07/06/2013)	Debt	76,198	0.12		
	10.40% KOTAK MAHINDRA PRIME LTD. NCD (MD 19/04/2013)	Debt	37,072	0.06		
	10.46% SUNDARAM BNP PARIBAS HOME FINANCE LTD. NCD (MD 24/08/2013)	Debt	149,063	0.23		
	10.75% KOTAK MAHINDRA PRIME LTD. NCD (MD 29/06/2013)	Debt	99,229	0.15		
	9.90% HDFC LTD. (MD 17/11/2012)	Debt	70,080	0.11		
	6.78% STATE BANK OF BIK & JI NCD (MD 15/10/2012) CALL-19/10/17/STEP-UP -10.28	Debt	8,469	0.01		
	HDFC LTD. ZCB (MD 14/09/2016)	Debt	74,576	0.11		
	10.25% TATA SONS LTD. NCD (MD 13/05/2014)	Debt	20,767	0.03		
	9.65% LIC HOUSING FINANCE LTD NCD (MD 31/01/2012)	Debt	101,337	0.15		
	9.65% TATA SONS LTD. NCD (MD 10/01/2017)	Debt	82,572	0.13		
	8.80% GRUH FINANCE LTD. NCD (MD 10/02/15)	Debt	151,925	0.23		
	10.85% CHOLAMANDLAM INVY AND FIN CO LTD NCD (MD 30/04/2013)	Debt	89,863	0.14		
	9.80% TATA SONS LTD. NCD (MD 18/02/2016)	Debt	100,124	0.15		
	9.55% HDFC LTD NCD (MD 11/04/2013)	Debt	6,162	0.01		
	9.97% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 16/09/2013)	Debt	70,019	0.11		
	10.19% TATA CAPITAL LIMITED NCD (MD 15/07/2013)	Debt	85,118	0.08		
	HDFC LTD. ZCB (MD 06/02/2017)	Debt	94,255	0.14		
	10.47% ICICI SEC PRIMARY DEALERSHIP LTD. NCD (MD 27/06/2013)	Debt	57,395	0.09		
	9.58% LIC HOUSING FINANCE LTD. NCD (MD 19/01/2017)	Debt	46,119	0.07		
	9.50% AXIS BANK NCD (MD 15/10/2013)	Debt	51,134	0.08		
	9.53% HDFC LTD NCD (MD 23/12/2016)	Debt	78,041	0.12		
	9.65% HDFC LTD. NCD (MD 16/09/2014)	Debt	102,022	0.15		
	9.70% HOUSING DEVELOPMENT FINANCE CORPN LTD. NCD (09/02/2016)	Debt	59,431	0.09		
			51,098	0.08		

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Appendix 3 to Annexure 3A

Disclosure of Investment - Industrywise

Ind. Eights

as on 31st March 2019

Industry	Security	Nature of security	Current Year Market value	% holding	Previous Year Market value	% holding
	Security					
	9.35% LIC HOUSING FINANCE LTD NCD (MD 28/06/2014)	Debt	50,942	0.01		
	9.40% ASIAN DEVELOP BANK (27/02/2014)	Debt	37,887	0.15		
	9.10% AXIS BANK NCD (MD 28/06/2015)	Debt	50,245	0.20		
	9.10% STATE BANK OF BIKANER AND JAIPIUR PD CTR COMP (MD 11/08/2019)	Debt	9,900	0.02		
	9.75% STATE BANK OF BIKANER AND JAIPIUR PD CTR COMP (MD 02/08/2019)	Debt	9,900	0.02		
	9.75% STATE BANK OF BIKANER AND JAIPIUR PD CTR COMP (MD 02/08/2019)	Debt	94,824	0.14		
	HDFC LTD ZCB (MD 21/06/2015)	Debt	9,900	0.02		
	9.75% STATE BANK OF BIKANER AND JAIPIUR PD CTR COMP (MD 09/05/2018)	Debt	38,909	0.06		
	9.75% STATE BANK OF BIKANER AND JAIPIUR PD CTR COMP (MD 09/05/2018)	Debt	189,471	0.23		
	VIJAYA BANK CD (MD 09/02/2014)	Equity	40,542	0.05		
	BANK OF INDIA	Debt	95,487	0.14		
	9.50% HDFC LTD. NCD (MD 13/09/2017)	Debt	20,212	0.03		
	9.85% HDFC BANK LTD. NCD CALL 31/10/2017 (MD 31/10/2022)	Debt	45,828	0.07		
	9.10% HDFC BANK LTD. NCD CALL 28/12/2017 (MD 28/12/2022)	Debt	81,962	0.12		
	9.10% ICICI BANK LTD NCD (MD 31/12/2022)	Debt	40,243	0.06		
	9.25% LIC HOUSING FINANCE LTD NCD (MD 13/12/2022)	Debt	20,590	0.03		
	9.25% LIC HOUSING FINANCE LTD NCD (MD 12/11/2022)	Debt	33,249	0.05		
	9.70% LIC HOUSING FINANCE LTD NCD (MD 06/10/2014)	Debt	120,862	0.16		
	9.75% LIC HOUSING FINANCE LTD NCD (MD 25/07/2022)	Debt	4,792	0.01		
	9.70% TATA SONS LTD. NCD (MD 06/10/2014)	Debt	245,060	0.37		
	JAMUNA AND KASHMIR BANK CD (MD 06/04/2013)	Debt	183,475	0.28		
	STATE BANK OF HYDERABAD CD (MD 03/05/2013)	Debt	243,255	0.36		
	FEDERAL BANK LTD	Equity	12,200	0.02		
	9.30% HDFC LTD. NCD (MD 04/10/2017)	Debt	5,025	0.01		
	9.55% MARINDRA AND MARINDRA FINANCIAL SERVICES LTD NCD (MD 18/12/2014)	Debt	34,487	0.05		
	9.52% LIC HOUSING FINANCE LTD. NCD (MD 02/06/2015)	Debt	125,870	0.19		
	9.70% SUNDARAM FINANCE LTD. NCD (MD 15/10/2014)	Debt	46,711	0.06		
	9.85% HDFC LTD NCD (MD 28/05/15)	Debt	50,900	0.08		
	9.50% STATE BANK OF TRAVANCORE PD CTR COMP (MD 20/06/2014)	Debt	118,573	0.16		
	FEDERAL BANK LTD CD (MD 23/05/2013)	Debt	18,124	0.03		
	HDFC BANK LIMITED CD (MD 18/12/2013)	Debt	187,278	0.26		
	STATE BANK OF TRAVANCORE CD (MD 25/09/2013)	Debt	276,714	0.42		
	9.25% LIC HOUSING FINANCE LTD NCD (MD 11/01/2022)	Debt	30,742	0.04		
	9.50% HDFC LTD. NCD (MD 04/07/2022)	Debt	41,441	0.06		
	9.50% HDFC LTD NCD (MD 13/09/2017)	Debt	66,277	0.09		
	9.71% TATA SONS LTD. NCD (MD 29/08/2022)	Debt	92,451	0.09		

BIELA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No. : 109
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Appendix 3 to Annexure 3A
 Disclosure of Investment - Industrywise

Ind. Enhancer

as on 31st March 2013

Industry	Security	Nature of security	Current Year Market Value	Current Year % holding	Previous Year Market Value	Previous Year % holding
	9.56% BANK OF BARODA FD QUARTERLY COMP (MD 04/02/2014)	Debt	26,000	0.03		
	8.85% EXPORT IMPORT BANK OF INDIA NCD (MD 05/01/2022)	Debt	96,909	0.15		
	10.10% HDB FINANCIAL SERVICES LIMITED NCD (MD 12/06/2017)	Debt	65,712	0.10		
	9.25% ICICI HOME FINANCE COMPANY LTD NCD (MD 16/10/2014)	Debt	28,159	0.06		
	9.70 HDFC LTD. NCD (MD 19/04/2015)	Debt	30,231	0.05		
	8.62% LIC HOUSING FINANCE LTD. NCD (MD 30/04/2015)	Debt	10,139	0.02		
	10.25% SUNDARAM FINANCE LTD. NCD (MD 21/07/2014)	Debt	87,017	0.13		
	10.60% CHOLAMANDALAM INVY AND FIN CO LTD NCD (MD 22/10/2014)	Debt	73,859	0.11		
	10.25% KOTYAK MAHINDRA PRIME LTD. NCD (MD 05/06/2014)	Debt	60,748	0.09		
	9.37% NATIONAL HOUSING BANK (MD 20/01/2015)	Debt	7,051	0.01		
	9.50% HFPC LTD NCD (MD 23/07/2017)	Debt	153,465	0.23		
	9.85% TATA SONS LTD. NCD (MD 21/02/2017)	Debt	93,083	0.14		
	9.70% CANARA BANK FD QUARTERLY COMP (MD 12/02/2014)	Debt	80,000	0.12		
	9.97% EXPORT IMPORT BANK OF INDIA NCD (MD 10/10/2022)	Debt	19,982	0.03		
	9.67% TATA SONS LTD. NCD (MD 17/07/2017)	Debt	134,546	0.20		
	PUNJAB AND SINDH BANK CD (MD 02/12/2013)	Debt	141,513	0.22		
	UNION BANK OF INDIA CD (MD 25/11/2013)	Debt	225,379	0.36		
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 20/07/2015) PIC 20/01/2015	Debt	40,174	0.06		
	9.57% BAJAJ FINANCE LIMITED NCD (MD 10/10/2014)	Debt	150,772	0.23		
	9.87% TATA SONS LTD. NCD (MD 18/04/2017)	Debt	103,442	0.16		
	9.90% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 08/08/2014)	Debt	100,056	0.15		
	9.00% CANARA BANK FD QUARTERLY COMP (MD 14/11/2014)	Debt	150,000	0.23		
	9.00% CANARA BANK FD QUARTERLY COMP (MD 14/11/2014)	Debt	100,000	0.15		
	9.00% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 11/01/2014)	Debt	9,900	0.02		
	9.00% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 12/01/2014)	Debt	9,900	0.02		
	9.10% CORPORATION BANK FD QTR COMP (MD 18/07/2014)	Debt	50,000	0.08		
	9.25% CORPORATION BANK FD QTR COMP (MD 16/02/2014)	Debt	50,000	0.08		
	9.50% CANARA BANK FD QUARTERLY COMP (MD 01/02/2014)	Debt	100,000	0.15		
	10.05% AMBANI (MD 11/09/2014)	Debt	7,357,346	11.16	7,352,088	11.81
	10.60% HFPC NCD (MD 11/05/2018)	Debt	49,515	0.07		
	10.70% HFPC NCD (MD 11/09/2022)	Debt	90,959	0.08		
	10.75% RECL LTD. NCD (MD 24/07/2013)	Debt	287,175	0.31		
	10.85% POWER FINANCE CORPORATION LTD NCD (MD 11/09/2018)	Debt	100,520	0.15		
	10.85% RECL LTD NCD (MD 14/09/2018)	Debt	75,829	0.11		
	10.85% RECL LTD NCD (MD 20/09/2013)	Debt	152,759	0.21		
		Debt	75,829	0.11		

INFRASTRUCTURE FINANCE

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Disclosure of Investment - Industrywise

Ind. Enhancer

as on 31st March 2013

Industry	Security	Nature of security	Current Year Market value	Current Year % holding	Previous Year Market value	% holding
		Debt	95,529	0.14		
		Debt	46,292	0.07		
		Debt	62,168	0.09		
		Debt	26,373	0.04		
		Debt	126,795	0.19		
		Debt	195,862	0.30		
		Debt	977	0.00		
		Debt	49,700	0.15		
		Debt	99,763	0.15		
		Debt	99,243	0.15		
		Debt	67,862	0.10		
		Debt	19,999	0.03		
		Debt	188,123	0.25		
		Debt	318,553	0.46		
		Debt	48,982	0.08		
		Debt	113,595	0.16		
		Debt	54,233	0.08		
		Debt	49,085	0.07		
		Debt	220,018	0.33		
		Debt	75,574	0.12		
		Debt	205,419	0.32		
		Debt	95,375	0.14		
		Debt	23,945	0.04		
		Debt	148,902	0.23		
		Debt	55,065	0.08		
		Debt	30,222	0.05		
		Debt	112,513	0.17		
		Debt	134,299	0.20		
		Debt	114,009	0.17		
		Debt	195,163	0.29		
		Debt	171,249	0.26		
		Debt	274,041	0.42		
		Debt	6,015	0.01		
		Debt	6,015	0.01		
		Debt	15,304	0.02		
		Debt	46,562	0.07		
		Debt	75,540	0.11		

BIRLA SUNLIFE INSURANCE COMPANY LIMITED

Registration No : 109

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Disclosure of Investment - Industrywise

Ind. Enhancer

as on 31st March 2013

Industry	Security	Nature of security	Current Year Market value	Current Year % holding	Previous Year Market value	Previous Year % holding
	POWER FINANCE CORPORATION LTD	Equity	148,801	0.23		
	9.25% POWER FINANCE CORPN LTD. NCD (MD 01/02/2021)	Debt	19,483	0.03		
	9.40% NABARD NCD SR XILL (MD 13/09/2016)	Debt	30,470	0.05		
	9.45% REC LTD. NCD (MD 10/08/2014)	Debt	52,310	0.08		
	9.45% REC LTD. NCD (MD 10/08/2014)	Debt	101,121	0.15		
	9.18% NABARD NCD SR XI - AB (MD 07/02/2017)	Debt	50,773	0.08		
	9.18% POWER FINANCE CORPORATION LTD. NCD (MD 15/04/2021)	Debt	209,854	0.32		
	9.48% REC LTD. NCD (MD 10/08/2014)	Debt	20,992	0.03		
	9.57% IREC NCD (MD 31/05/2017)	Debt	298,341	0.43		
	9.61% POWER FINANCE CORPORATION LTD. (MD 29/05/2021)	Debt	25,169	0.04		
	9.70% NABARD NCD SR XILL (MD 05/06/2016)	Debt	52,227	0.08		
	9.70% POWER FINANCE CORPN LTD. NCD (MD 09/05/2021)	Debt	83,897	0.13		
	9.75% RURAL ELECTRIFICATION CORPN. LTD. NCD (MD 11/11/2021)	Debt	30,630	0.05		
	9.82% POWER FINANCE CORPORATION LTD. (MD 29/05/2016)	Debt	55,368	0.08		
	9.85% POWER FINANCE CORPN. LTD. NCD (MD 15/12/2014)	Debt	100,155	0.15		
	9.85% POWER FINANCE CORPN. LTD. NCD (MD 15/12/2014)	Debt	49,093	0.07		
	9.90% NABARD NCD (MD 12/07/13)	Debt	101,449	0.15		
	9.90% NABARD NCD (MD 22/05/2014) PIC 22/05/2013	Debt	104,378	0.15		
	9.28% RURAL ELECTRIFICATION CORPN. LTD. NCD (MD 15/02/2017)	Debt	118,039	0.18		
	9.46% POWER FINANCE CORPN. LTD. NCD (MD 01/08/2028)	Debt	50,194	0.14		
	9.90% NABARD NPS (MD 30/03/2017)	Debt	35,101	0.05		
	9.44% POWER FINANCE CORPORATION LTD. NCD (MD 22/05/2021) PIC 22/05/18	Debt	242,330	0.37		
	9.68% POWER FINANCE CORPORATION (MD 09/05/2018)	Debt	221,757	0.47		
	IDPC LTD.	Equity	319,653	0.47		
	9.02% RURAL ELECTRIFICATION CORPN. LTD. NCD (MD 19/11/2022)	Debt	221,757	0.34		
	9.35% RURAL ELECTRIFICATION CORPN. LTD. NCD (MD 15/06/2022)	Debt	90,849	0.08		
	9.35% NABARD NCD (MD 12/06/2017)	Debt	124,202	0.19		
	9.85% NABARD NCD (MD 18/10/2014)	Debt	29,532	0.05		
	9.85% POWER FINANCE CORPORATION LTD. NCD (MD 20/02/2020)	Debt	208,912	0.31		
	9.40% RURAL ELECTRIFICATION CORPN. LTD. NCD (MD 20/07/2017)	Debt	41,468	0.06		
	9.46% NABARD NCD (MD 21/05/2015)	Debt				
Others (Other than G-Stop)			21,287,845	29.28	20,524,143	32.35

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Disclosure of Investment - Industrywise

Ind. Creator

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES			753,735	23.46	507,602	17.25
	12.65% CHOLAMANDALAM INVT AND FIN CO LTD NCD (MD 24/12/2014)	Debt	26,180	0.81		
	8% HDFC LTD NCD (MD 08/02/2017)	Debt	19,595	0.61		
	AXIS BANK LIMITED	Equity	30,882	0.96		
	HDFC BANK	Equity	74,223	2.31		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	49,828	1.55		
	ICICI BANK LTD	Equity	102,016	3.18		
	STATE BANK OF INDIA	Equity	56,657	1.78		
	UNION BANK OF INDIA LTD.	Equity	12,794	0.40		
	YES BANK LIMITED	Equity	11,511	0.36		
	LIC HOUSING FINANCE LTD	Equity	22,053	0.69		
	CANARA BANK	Equity	16,528	0.51		
	8.50% AXIS BANK NCD (MD 15/10/2013)	Debt	20,745	0.65		
	DEVELOPMENT CREDIT BANK LTD.	Equity	14,620	0.46		
	BANK OF INDIA	Equity	15,195	0.47		
	8.85% HDFC BANK LTD. NCD CALL 31/10/2017 (MD 31/10/2022)	Debt	30,154	0.94		
	STATE BANK OF HYDERABAD CD (MD 03/09/2013)	Debt	48,246	1.50		
	FEDRAL BANK LTD	Equity	23,674	0.74		
	CENTRAL BANK OF INDIA CD (MD 27/12/2013)	Debt	65,969	2.05		
	9.70% SUNDARAM FINANCE LTD. NCD (MD 15/10/2014)	Debt	50,348	1.57		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 11/07/2014)	Debt	30,000	0.93		
	ALLAHABAD BANK	Equity	12,640	0.39		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 07/07/2014)	Debt	20,000	0.62		
INFRASTRUCTURE FINANCE			375,496	11.69	475,135.6	16.15
	10.05% NABARD (MD 11/06/2014)	Debt	9,108	0.28		
	10.80% IRFC NCD (MD 11/09/2016)	Debt	27,105	0.84		
	10.85% RECL LTD NCD (MD 14/08/2018)	Debt	19,501	0.61		
	11.40% POWER FINANCE CORPORATION LTD NCD (MD 28/11/2013)	Debt	35,503	1.10		
	8.45% IRFC NCD (MD 25/12/2018)	Debt	49,553	1.54		
	8.49% IRFC NCD (MD 30/03/2014)	Debt	29,838	0.93		
	8.60% POWER FINANCE CORPORATION LTD NCD (MD 07/08/2014)	Debt	109,530	3.41		
	9.45% RECL LTD NCD (MD 04/04/2013)	Debt	28,002	0.87		
	POWER FINANCE CORPORATION LTD	Equity	14,439	0.45		
	9.18% NABARD NCD SR XII - AB (MD 07/02/2017)	Debt	20,224	0.63		
	IDFC LTD.	Equity	22,496	0.70		
	9.655% NABARD NCD (MD 18/10/2014)	Debt	10,098	0.31		
Others (Other than G-Sec)			1,366,971	42.55	1,387,657	47.16

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind. Magnifier

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	9.90% HDFC LTD. NCD (MD 11/09/2014)	Debt	3,364,090	33.48	3,183,713	28.83
	AXIS BANK LIMITED	Equity	12,102	0.12		
	HDFC BANK	Equity	96,825	0.86		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	426,529	4.24		
	ICICI BANK LTD	Equity	396,327	3.94		
	STATE BANK OF INDIA	Equity	579,825	5.77		
	UNION BANK OF INDIA LTD.	Equity	300,530	2.99		
	YES BANK LIMITED	Equity	109,252	1.09		
	LIC HOUSING FINANCE LTD	Equity	70,424	0.70		
	CANARA BANK	Equity	90,782	0.90		
	HDFC LTD. ZCB (MD 10/06/2013)	Equity	63,927	0.64		
	9.55% HDFC LTD NCD (MD 11/04/2013)	Debt	59,684	0.59		
	10.40% ICICI SEC PRIMARY DEALERSHIP LTD. NCD (MD 27/06/2013)	Debt	30,005	0.30		
	HDFC LTD ZCB (MD 21/06/2013)	Debt	20,059	0.20		
	BANK OF INDIA	Debt	23,706	0.24		
	JAMMU AND KASHMIR BANK CD (MD 08/04/2013)	Equity	88,423	0.88		
	STATE BANK OF HYDERABAD CD (MD 03/09/2013)	Debt	101,835	1.01		
	FEDRAL BANK LTD	Debt	1,930	0.02		
	HDFC BANK LIMITED CD (MD 21/06/2013)	Equity	118,188	1.18		
	INDIAN BANK CD (MD 25/04/2013)	Debt	39,230	0.39		
9.25% CORPORATION BANK FD QTR COMP (MD 13/03/2014)	Debt	79,235	0.79			
9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 11/07/2014)	Debt	100,000	1.00			
9.56% BANK OF BARODA FD QUARTERLY COMP (MD 05/03/2014)	Debt	100,000	1.00			
9.25% ICICI HOME FINANCE COMPANY LTD NCD (MD 16/10/2014)	Debt	100,100	1.00			
9.10% IDBI BANK LTD FD QUARTERLY COMP (MD 19/03/2014)	Debt	15,062	0.15			
9.00 PUNJAB AND NATIONAL BANK FD QTR (MD 02/01/16) (FY 2 CR)	Debt	40,000	0.40			
9.00 PUNJAB AND NATIONAL BANK FD QTR (MD 02/01/16) (FY 5 CR)	Debt	100,000	1.00			
9.00 PUNJAB AND NATIONAL BANK FD QTR (MD 21/01/14)	Debt	50,000	0.50			
9.00 PUNJAB AND NATIONAL BANK FD QTR (MD 21/01/14) (FY 5 CR)	Debt	100,000	1.00			
9.00 PUNJAB AND NATIONAL BANK FD QTR (MD 21/01/14) (FY 5 CR)	Debt	50,000	0.50			
Others (Other than G-Sec)			6,621,780.91	65.90	6,671,288	60.41

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind. Maximiser
 as on 31st March 2013

Industry	Nature of security	Current Year		Previous Year	
		Market value	% holding	Market value	% holding
	Security	6,561,274	30.74	7,034,533	28.77
FINANCIAL AND INSURANCE ACTIVITIES					
	AXIS BANK LIMITED	364,979	1.71		
	HDFC BANK	982,586	4.60		
	HOUSING DEVELOPMENT FINANCE CORPORATION	1,217,911	5.71		
	ICICI BANK LTD	1,526,725	7.15		
	STATE BANK OF INDIA	1,021,242	4.79		
	UNION BANK OF INDIA LTD.	251,219	1.22		
	LIC HOUSING FINANCE LTD	316,128	1.48		
	CANARA BANK	183,517	0.86		
	PUNJAB NATIONAL BANK	200,273	0.94		
	BANK OF INDIA	199,959	0.94		
	FEDERAL BANK LTD	286,736	1.34		
		2,247,441	10.53	3,147,014	12.87
	TATA CONSULTANCY SERVICES LIMITED	454,046	2.13		
	INFOSYS LIMITED	1,403,282	6.58		
	HCL TECHNOLOGIES LTD	228,578	1.07		
	KPIT CUMMINS INFOSYSTEMS LTD	161,534	0.76		
COMPUTER PROGRAMMING, CONSULTANCY		12,449,194	58.33	14,206,637	58.10
Others (Other than G-Sec)					

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise
Ind. Multiplier

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year		
			Market value	% holding	Market value	% holding	
FINANCIAL AND INSURANCE ACTIVITIES	ING VYSYA BANK LIMITED	Equity	800,031	22.11	1,148,315	26.15	
	ORIENTAL BANK OF COMMERCE	Equity	37,590	1.04			
	UNION BANK OF INDIA LTD.	Equity	85,108	2.35			
	ILC HOUSING FINANCE LTD	Equity	64,785	1.79			
	BANK OF INDIA	Equity	51,727	1.43			
	FEDRAL BANK LTD	Equity	8,813	0.24			
	ORIENTAL BANK OF COMMERCE CD (MD 16/01/2014)	Debt	193,455	5.35			
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 11/07/2014)	Debt	93,672	2.59			
	ALLAHABAD BANK	Debt	150,000	4.14			
	KARUR VYSYA BANK LIMITED	Equity	60,832	1.68			
				54,048	1.49		
	Others (Other than G-Sec)			2,752,007	76.04	3,145,956	71.63

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Super 20 Fund

as on 31st March 2013

Industry	Nature of security	Current Year		Previous Year	
		Market value	% holding	Market value	% holding
	Security	663,526	28.04	456,669	27.56
FINANCIAL AND INSURANCE ACTIVITIES	AXIS BANK LIMITED	102,755	4.22		
	HDFC BANK	133,038	5.46		
	HOUSING DEVELOPMENT FINANCE CORPORATION	86,759	3.56		
	ICICI BANK LTD	216,982	8.30		
	STATE BANK OF INDIA	143,994	5.91		
COMPUTER PROGRAMMING, CONSULTANCY	TATA CONSULTANCY SERVICES LIMITED	343,850	14.11	216,814	13.08
	INFOSYS LIMITED	127,700	5.24		
Others (Other than G-Sec)		216,149	8.87		
		1,394,779	57.22	947,978	57.21

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind. Platinum Plus 1
 as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	9.75% STATE BANK OF BIKANER AND JAIPUR FD QUARTERLY COMP (MD 11/09/2018)	Debt	827,947	22.56	845,338	20.02
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QUARTERLY COMP (MD 12/03/2018)	Debt	9,900	0.27		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QUARTERLY COMP (MD 13/03/2018)	Debt	9,900	0.27		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QUARTERLY COMP (MD 14/03/2018)	Debt	9,900	0.27		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QUARTERLY COMP (MD 15/03/2018)	Debt	9,900	0.27		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QUARTERLY COMP (MD 16/03/2018)	Debt	9,900	0.27		
	AXIS BANK LIMITED	Equity	48,895	1.39		
	HDFC BANK	Equity	103,267	2.81		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	120,104	3.27		
	ICICI BANK LTD	Equity	162,817	4.44		
	STATE BANK OF INDIA	Equity	87,532	2.38		
	UNION BANK OF INDIA LTD.	Equity	38,542	1.05		
	LIC HOUSING FINANCE LTD	Equity	38,919	1.06		
	CANARA BANK	Equity	32,644	0.89		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 10/09/2019)	Debt	9,900	0.27		
	BANK OF INDIA	Equity	20,697	0.56		
	FEDRAL BANK LTD	Equity	38,138	1.04		
INFRASTRUCTURE FINANCE	9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD NCD (MD 12/02/2018)	Debt	46,692	1.27		
	9.50% HDFC LTD NCD (MD 23/07/2017)	Debt	20,461	0.56		
	10.60% IRFC NCD (MD 11/09/2018)	Debt	542,253	14.77	671,156	15.89
	10.85% RECL LTD NCD (MD 30/09/2018)	Debt	108,421	2.95		
	11.25% POWER FINANCE CORPORATION LTD NCD (MD 28/11/2018)	Debt	103,051	2.81		
	9.07% RECL (MD 28/02/2018)	Debt	88,255	2.40		
	NABARD ZCB (MD 01/03/2018)	Debt	50,483	1.38		
	NABARD ZCB (MD 01/09/2017)	Debt	14,505	0.40		
	POWER FINANCE CORPORATION LTD	Debt	130,982	3.57		
	NABARD ZCB (MD 01/10/2017)	Equity	18,910	0.52		
Others (Other than G-Sec)		Debt	1,366	0.04		
		Equity	26,281	0.72		
			1,839,886	50.13	2,297,235	54.40

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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 (Amount in thousands of Indian Rupees)

Appendix 3 to Annexure 3A

Disclosure of Investment - Industrywise

Ind. Platinum Plus 2

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES			1,613,202	25.68	1,665,928	22.72
		Debt	50,000	0.80		
		Equity	94,772	1.51		
		Equity	201,817	3.21		
		Equity	227,605	3.63		
		Equity	309,940	4.93		
		Equity	128,793	2.05		
		Debt	171,170	2.72		
		Equity	73,373	1.17		
		Equity	73,757	1.17		
		Equity	108,645	1.73		
		Debt	61,448	0.98		
		Equity	39,821	0.63		
	Equity	72,981	1.15			
	Equity	4,097,001	65.22	3,655,199	49.84	

Others (Other than G-Sec)

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No : 109
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind. Platinum Plus 3
 as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	9.45% STATE BANK OF INDIA NCD (MD 16/03/2028) CALL 16/03/2021	Debt	2,134,409	28.68	2,378,241	29.98
	AXIS BANK LIMITED	Equity	1,032	0.01		
	HDFC BANK	Equity	92,077	1.24		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	285,446	3.84		
	ICICI BANK LTD	Equity	355,000	4.77		
	NATIONAL HOUSING BANK ZCB (MD 31/03/2019)	Debt	356,030	4.78		
	STATE BANK OF INDIA	Equity	149,890	2.01		
	UNION BANK OF INDIA	Equity	210,158	2.82		
	LIC HOUSING FINANCE LTD	Equity	70,448	0.95		
	9.00% EXPORT IMPORT BANK OF INDIA NCD (MD 10/01/2019)	Debt	88,976	1.20		
	CANARA BANK	Equity	213,228	2.87		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 15/05/2019)	Debt	65,892	0.88		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 16/05/2019)	Debt	9,900	0.13		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 16/09/2019)	Debt	9,900	0.13		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 17/05/2019)	Debt	9,900	0.13		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 17/09/2019)	Debt	9,900	0.13		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 20/05/2019)	Debt	500	0.01		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 21/05/2019)	Debt	9,900	0.13		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 22/05/2019)	Debt	9,900	0.13		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 23/05/2019)	Debt	9,900	0.13		
9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 24/05/2019)	Debt	9,900	0.13			
9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 27/05/2019)	Debt	9,900	0.13			
BANK OF INDIA	Equity	60,904	0.82			
FEDRAL BANK LTD	Equity	86,329	1.16			
Others (Other than G-Sec)			4,765,509	64.04	5,205,649	65.84

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind. Platinum Plus 4

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
	Security		1,608,655	28.11	1,896,264	33.37
FINANCIAL AND INSURANCE ACTIVITIES	AXIS BANK LIMITED	Equity	74,029	1.29		
	HDFC BANK	Equity	226,202	3.99		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	284,854	4.98		
	ICICI BANK LTD	Equity	285,652	4.99		
	STATE BANK OF INDIA	Equity	166,871	2.92		
	UNION BANK OF INDIA LTD.	Equity	57,795	1.01		
	LIC HOUSING FINANCE LTD	Equity	71,900	1.26		
	CANARA BANK	Equity	51,943	0.91		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 17/09/2019)	Debt	9,400	0.16		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 18/09/2019)	Debt	9,900	0.17		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 19/09/2019)	Debt	9,900	0.17		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 20/09/2019)	Debt	9,900	0.17		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 23/08/2019)	Debt	9,900	0.17		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 24/09/2019)	Debt	9,900	0.17		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 25/09/2019)	Debt	48,941	0.86		
	BANK OF INDIA	Equity	68,388	1.21		
	FEDERAL BANK LTD	Equity	200,200	3.50		
9.72% BANK OF BARODA FD QUARTERLY COMP (MD 26/03/2014)	Debt	3,653,285	63.83	3,517,340	61.83	
Others (Other than G-Sec)						

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind.Platinum Premier

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	AXIS BANK LIMITED	Equity	2,291,593	25.89	1,700,146	27.06
	HDFC BANK	Equity	117,439	1.33		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	372,442	4.21		
	ICICI BANK LTD	Equity	434,593	4.91		
	STATE BANK OF INDIA	Equity	453,445	5.12		
	UNION BANK OF INDIA LTD.	Equity	272,542	3.08		
	LIC HOUSING FINANCE LTD	Equity	81,266	0.92		
	CANARA BANK	Equity	113,169	1.28		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 11/02/2020)	Debt	85,659	0.97		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 12/02/2020)	Debt	9,900	0.11		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 13/02/2020)	Debt	9,900	0.11		
	9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 14/02/2020)	Debt	9,900	0.11		
	BANK OF INDIA	Equity	77,482	0.88		
	FEDERAL BANK LTD	Equity	103,364	1.17		
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 05/09/2022)	Debt	40,582	0.46		
	9.55% BANK OF INDIA FD QUARTERLY COMP (MD 28/03/2014)	Debt	100,000	1.13		
	Others (Other than G-Sec)			6,146,109	69.43	4,019,814

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A

Disclosure of Investment - Industrywise

Ind. Platinum Advantage

as on 31st March 2013

Industry	Security	Current Year		Previous Year	
		Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	AXIS BANK LIMITED	1,887,402	29.08	1,129,437	30.42
	HDFC BANK	126,613	1.95		
	HOUSING DEVELOPMENT FINANCE CORPORATION	349,296	5.38		
	ICICI BANK LTD	333,598	5.14		
	NATIONAL HOUSING BANK ZCB (MD 31/03/2019)	413,135	6.36		
	STATE BANK OF INDIA	72,487	1.12		
	UNION BANK OF INDIA LTD.	230,836	3.56		
	LIC HOUSING FINANCE LTD	73,747	1.14		
	CANARA BANK	84,225	1.30		
	BANK OF INDIA	62,099	0.96		
	FEDERAL BANK LTD	58,858	0.91		
	TATA CONSULTANCY SERVICES LIMITED	82,508	1.27	411,969	11.09
	INFOSYS LIMITED	678,742	10.46		
	HCL TECHNOLOGIES LTD	196,695	3.03		
	Others (Other than G-Sec)	414,324	6.38		
	67,729	1.04			
	3,773,004	58.12	2,214,662	59.64	

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise
 Ind. Foresight FP

as on 31st March 2019

Industry	Security	Nature of security	Current Year		Previous Year		
			Market value	% holding	Market value	% holding	
FINANCIAL AND INSURANCE ACTIVITIES	9.50% CANARA BANK FD QUARTERLY COMP (MD 10/02/2019)	Debt	1,914,030	24.68	1,099,631	32.88	
	AXIS BANK LIMITED	Equity	90,000	0.64			
	HDFC BANK	Equity	92,170	1.19			
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	237,852	3.07			
	IOCI BANK LTD	Equity	282,377	3.84			
	STATE BANK OF INDIA	Equity	313,378	4.05			
	UNION BANK OF INDIA LTD.	Equity	174,998	2.26			
	LIC HOUSING FINANCE LTD	Equity	53,132	0.69			
	9.00% EXPORT IMPORT BANK OF INDIA NCD (MD 10/01/2019)	Equity	79,188	1.02			
	CANARA BANK	Debt	81,230	1.05			
	BANK OF INDIA	Equity	47,313	0.61			
	9.04% EXPORT IMPORT BANK OF INDIA NCD (MD 21/09/2022)	Equity	52,884	0.68			
	FEDERAL BANK LTD	Debt	50,428	0.65			
	9.62% LIC HOUSING FINANCE LTD. NCD (MD 03/08/2015)	Equity	65,356	0.84			
	9.72% BANK OF BARODA FD QUARTERLY COMP (MD 25/03/2014)	Debt	5,072	0.07			
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 05/09/2022)	Debt	200,200	2.56			
	9.80% HDFC LTD. NCD (MD 10/06/2021)	Debt	101,456	1.31			
		Debt	26,396	0.34			
	ELECTRICITY, GAS AND STEAM SUPPLY	NTPC LIMITED	Equity	799,596	10.31	96,461	2.88
		POWER GRID CORPORATION OF INDIA LIMITED	Equity	135,684	1.75		
9.35% POWER GRID CORPORATION NCD (MD 23/08/2021)		Debt	103,514	1.33			
9.64% POWER GRID CORPORATION NCD (MD 31/05/18)		Debt	40,997	0.53			
9.35% POWER GRID CORPORATION NCD (MD 29/08/2018)		Debt	15,491	0.20			
9.25% POWER GRID CORPN. OF INDIA LTD. NCD (MD 26/12/2018)		Debt	2,043	0.03			
9.25% POWER GRID NCD MD (28/12/2017)		Debt	30,513	0.39			
8.85% POWER GRID CORPN. OF INDIA LTD. NCD (MD 19/10/2022)		Debt	22,664	0.29			
9.30% POWER GRID CORPN. OF INDIA LTD. NCD (MD 28/08/2021)		Debt	49,912	0.64			
8.54% NUCLEAR POWER CORPORATION OF INDIA LIMITED (MD 15/03/2023)		Debt	91,376	1.19			
9.25% POWER GRID CORPORATION NCD (MD 26/12/2022)		Debt	99,210	1.28			
9.64% POWER GRID CORPORATION NCD (MD 31/05/2021)		Debt	51,233	0.66			
	Debt	156,169	2.01				
Others (Other than G-Sec)		3,796,768	48.96	2,024,390	60.53		

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Ind. Foresight SP
 as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	Security		176,898	27.20	144,595	27.28
		AXIS BANK LIMITED	11,088	1.70		
		HDFC BANK	33,517	5.15		
		HOUSING DEVELOPMENT FINANCE CORPORATION	33,280	5.12		
		ICICI BANK LTD	39,915	6.14		
		STATE BANK OF INDIA	22,353	3.44		
		UNION BANK OF INDIA LTD.	6,242	0.96		
		LIC HOUSING FINANCE LTD	10,231	1.57		
		CANARA BANK	5,635	0.87		
		BANK OF INDIA	6,827	1.05		
		FEDERAL BANK LTD	7,812	1.20		
		TATA CONSULTANCY SERVICES LIMITED	75,996	11.68	61,018	11.51
		INFOSYS LIMITED	26,616	4.09		
		HCL TECHNOLOGIES LTD	44,048	6.77		
COMPUTER PROGRAMMING, CONSULTANCY			5,332	0.82		
			384,700	59.15	336,116	63.42

(Others (Other than G-Sec))

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Titanium 1

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	AXIS BANK LIMITED	Equity	159,453	27.84	92,136	18.44
	HDFC BANK	Equity	8,071	1.41		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	15,946	2.78		
	ICICI BANK LTD	Equity	22,438	3.92		
	STATE BANK OF INDIA	Equity	25,158	4.39		
	UNION BANK OF INDIA LTD.	Equity	11,328	1.98		
	LIC HOUSING FINANCE LTD	Equity	11,144	1.95		
	CANARA BANK	Equity	7,193	1.26		
	9.85% HDFC LTD NCD (MD 28/05/15)	Debt	7,497	1.31		
	9.37% NATIONAL HOUSING BANK (MD 20/01/2015)	Debt	30,533	5.33		
		Debt	20,145	3.52		
		Debt	62,621	10.93	37,216	7.45
	ELECTRICITY, GAS AND STEAM SUPPLY	8.6% POWER GRID NCD MD (08/07/2015)	Debt	19,890	3.47	
8.80% POWER GRID CORPORATION LTD NCD (MD 28/09/2014)		Debt	23,702	4.14		
NTFC LIMITED		Equity	9,724	1.70		
POWER GRID CORPORATION OF INDIA LIMITED		Equity	9,305	1.62		
Others (Other than G-Sec)			265,095	46.29	257,019	51.43

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Titanium 2

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	8.28% LIC HOUSING FINANCE LTD NCD (29/09/2015)	Debt	72,795	28.50	38,843	20.49
	AXIS BANK LIMITED	Equity	4,938	1.93		
	HDFC BANK	Equity	3,362	1.32		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	6,894	2.50		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	9,378	3.67		
	ICICI BANK LTD	Equity	10,583	4.14		
	STATE BANK OF INDIA	Equity	4,755	1.86		
	UNION BANK OF INDIA LTD.	Equity	5,038	1.97		
	LIC HOUSING FINANCE LTD	Equity	2,990	1.17		
	CANARA BANK	Equity	3,142	1.23		
	9.86% HDFC LTD NCD (MD 28/05/15)	Debt	7,124	2.79		
	9.37% NATIONAL HOUSING BANK (MD 20/01/2015)	Debt	9,065	3.55		
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 20/07/2015) P/C 20/01/2015	Debt	6,026	2.36		
Others (Other than G-Sec)			143,530	56.19	87,236	46.01

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Titanium 3

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	8.28% LIC HOUSING FINANCE LTD NCD (29/06/2015)	Debt	25,188	34.86	11,860	21.57
	8.8% STATE BANK OF HYDERABAD NCD (MD 29/04/2016)	Debt	988	1.37		
	AXIS BANK LIMITED	Equity	2,999	4.15		
	HDFC BANK	Equity	702	0.97		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	1,476	2.04		
	ICICI BANK LTD	Equity	2,103	2.91		
	STATE BANK OF INDIA	Equity	2,315	3.21		
	UNION BANK OF INDIA	Equity	1,057	1.46		
	LIC HOUSING FINANCE LTD	Equity	1,116	1.55		
	CANARA BANK	Equity	671	0.93		
	9.85% HDFC LTD NCD (MD 28/09/15)	Debt	662	0.92		
	9.37% NATIONAL HOUSING BANK (MD 20/01/2015)	Debt	3,053	4.23		
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 20/07/2015) P/C 20/01/2015	Debt	4,029	5.58		
				4,017	5.56	
Others (Other than G.Sec)			33,533	46.44	25,107	45.58

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise
Ind.Pension Nourish Fund

as on 31st March 2013

Industry	Security	Current Year		Previous Year	
		Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	Security	25,009	18.77	28,883	21.44
	11.95% HDFC LTD NCD (MD 26/11/2018)	3,400	2.56		
	12.65% CHOLAMANDALAM INVY AND FIN CO LTD NCD (MD 24/12/2014)	2,084	1.57		
	7.55% NATIONAL HOUSING BANK LTD. (MD 12/07/2013)	4,982	3.74		
	7.60% HOUSING DEVELOPMENT FINANCE CORPN. LTD. NCD (08/12/2017)	5,766	4.33		
	AXIS BANK LIMITED	254	0.19		
	HDFC BANK	618	0.46		
	HOUSING DEVELOPMENT FINANCE CORPORATION	402	0.30		
	ICICI BANK LTD	831	0.62		
	STATE BANK OF INDIA	464	0.35		
	UNION BANK OF INDIA LTD.	107	0.08		
	YES BANK LIMITED	98	0.07		
	LIC HOUSING FINANCE LTD	191	0.14		
	CANARA BANK	142	0.11		
	DEVELOPMENT CREDIT BANK LTD.	129	0.10		
	BANK OF INDIA	128	0.10		
	9.50 HDFC LTD. NCD (MD 13/09/2017)	3,071	2.30		
	FEDRAL BANK LTD	189	0.14		
	ALLAHABAD BANK	114	0.09		
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 05/09/2022)	2,029	1.52		
	10.70% IRFC NCD (MD 11/09/2023)	17,988	13.51	24,934	18.51
	10.85% RECL LTD NCD (MD 14/08/2018)	3,415	2.56		
	11.50% RECL LTD NCD (MD 26/11/2013)	2,187	1.63		
8.48% IRFC NCD (MD 16/01/2014)	5,074	3.81			
8.60% POWER FINANCE CORPORATION LTD NCD (MD 07/08/2014)	1,997	1.50			
POWER FINANCE CORPORATION LTD	2,987	2.24			
9.35% POWER FINANCE CORPN. LTD. NCD (MD 01/08/2021)	121	0.09			
IDFC LTD.	2,051	1.54			
	187	0.14			
INFRASTRUCTURE FINANCE		42,425	31.84	41,485	30.79
Others (Other than G-Sec)					

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise
Ind.Pension Growth Fund

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year		
			Market value	% holding	Market value	% holding	
FINANCIAL AND INSURANCE ACTIVITIES	11.96% HDFC LTD NCD (MD 26/11/2018)	Debt	56,943	17.87	73,920	20.36	
	7.55% NATIONAL HOUSING BANK LTD. (MD 12/07/2013)	Debt	11,335	3.03			
	8% HDFC LTD NCD (MD 08/02/2017)	Debt	7,971	2.13			
	AXIS BANK LIMITED	Debt	2,939	0.78			
	HDFC BANK	Equity	1,424	0.38			
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	3,452	0.92			
	ICICI BANK LTD	Equity	2,215	0.59			
	STATE BANK OF INDIA	Equity	4,774	1.27			
	UNION BANK OF INDIA LTD.	Equity	2,523	0.67			
	YES BANK LIMITED	Equity	578	0.15			
	UJ. HOUSING FINANCE LTD	Equity	534	0.14			
	CANARA BANK	Equity	1,023	0.27			
	DEVELOPMENT CREDIT BANK LTD.	Equity	772	0.21			
	BANK OF INDIA	Equity	688	0.18			
	9.50 HDFC LTD. NCD (MD 13/09/2017)	Debt	682	0.18			
	FEDERAL BANK LTD	Equity	7,165	1.91			
	ALLAHABAD BANK	Equity	1,052	0.28			
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 05/09/2022)	Equity	581	0.16			
	9.30% STATE BANK OF INDIA NCD (MD 16/03/2021) CALL 16/03/2016	Debt	7,102	1.90			
	INFRASTRUCTURE FINANCE	10.05% NABARD (MD 11/06/2014)	Debt	10,122	2.70		
11.50% RECL LTD NCD (MD 26/11/2013)		Debt	55,193	14.73	44,393	12.23	
8.80% POWER FINANCE CORPORATION LTD NCD (MD 07/09/2014)		Debt	10,120	2.70			
POWER FINANCE CORPORATION LTD		Debt	15,222	4.06			
9.40% NABARD NCD SR XII-L (MD 13/09/2016)		Equity	7,866	2.13			
IDFC LTD.		Debt	592	0.16			
9.02% RURAL ELECTRIFICATION CORPN. LTD. NCD (MD 19/11/2022)		Debt	10,157	2.71			
		Equity	1,038	0.28			
		Debt	10,098	2.70			
Others (Other than G-Sec)					143,676	38.35	120,161

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise
Ind.Pension Enrich Fund

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	7.55% NATIONAL HOUSING BANK LTD. (MD 12/07/2013)	Debt	355,144	21.14	325,962	19.58
	AXIS BANK LIMITED	Equity	49,819	2.96		
	HDFC BANK	Equity	11,259	0.67		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	27,198	1.62		
	ICICI BANK LTD	Equity	17,779	1.06		
	STATE BANK OF INDIA	Equity	37,820	2.25		
	UNION BANK OF INDIA LTD.	Equity	20,489	1.22		
	YES BANK LIMITED	Equity	4,692	0.28		
	LIC HOUSING FINANCE LTD	Equity	4,234	0.25		
	CANARA BANK	Equity	8,254	0.49		
	DEVELOPMENT CREDIT BANK LTD.	Equity	6,188	0.37		
	BANK OF INDIA	Equity	5,590	0.33		
	9.50 HDFC LTD. NCD (MD 13/09/2017)	Equity	5,564	0.33		
	FEDERAL BANK LTD	Equity	30,707	1.83		
	9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD NCD (MD 12/07/2013)	Debt	8,575	0.51		
	9.50% STATE BANK OF INDIA NCD (MD 16/03/2021) CALL 16/03/2016	Debt	30,412	1.81		
	9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD NCD (MD 12/07/2013)	Debt	28,281	1.66		
	PUNJAB NATIONAL BANK CD (MD 16/12/2013)	Debt	4,677	0.28		
	ALLAHABAD BANK	Equity	10,146	0.60		
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 05/09/2022)	Debt	30,000	1.79		
9.50% DEVELOPMENT CREDIT BANK QTR CMPD FD (MD 16/01/2014)	Debt	13,462	0.80			
9.30% STATE BANK OF INDIA NCD (MD 16/03/2021) CALL 16/03/2016	Debt	218,320	12.99	270,865	16.28	
10.70% IRFC NCD (MD 11/09/2023)	Debt	17,075	1.02			
11.50% RECL LTD NCD (MD 28/11/2013)	Debt	40,593	2.42			
8.49% IRFC NCD (MD 30/03/2014)	Debt	29,938	1.78			
8.60% POWER FINANCE CORPORATION LTD NCD (MD 07/08/2014)	Debt	31,863	1.90			
9.15% NAT CAP REGIONAL PLANNING NCD (MD 18/02/2013) P/C 18/02/2013	Debt	15,116	0.90			
9.45% RECL LTD NCD (MD 04/04/2013)	Debt	50,004	2.98			
POWER FINANCE CORPORATION LTD	Equity	5,262	0.31			
IDFC LTD.	Equity	8,282	0.49			
9.02% RURAL ELECTRIFICATION CORPN. LTD. NCD (MD 19/11/2022)	Debt	20,197	1.20			
		550,274	32.75	708,074	42.54	

Others (Other than G-Sec)

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**Appendix 3 to Annexure 3A
 Disclosure of Investment - Industrywise**

Discontinued Policy Fund
 as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	VIJAYA BANK CD (MD 03/03/2014)	Debt	1,443,783	69.89	279,311	82.85
	STATE BANK OF MYSORE CD (MD 10/02/2014)	Debt	46,050	2.23		
	JAMNUL AND KASHMIR BANK CD (MD 08/04/2013)	Debt	111,022	5.37		
	STATE BANK OF HYDERABAD CD (MD 03/09/2013)	Debt	42,931	2.08		
	CENTRAL BANK OF INDIA CD (MD 27/12/2013)	Debt	74,299	3.60		
	9.50% BANK OF INDIA FD QUARTERLY COMP (MD 28/03/2014)	Debt	131,737	6.38		
	ANDHRA BANK CD (MD 12/12/2013)	Debt	60,000	2.90		
	FEDERAL BANK LTD CD (MD 23/05/2013)	Debt	135,356	6.55		
	HDFC BANK LIMITED CD (MD 21/06/2013)	Debt	98,811	4.78		
	INDIAN BANK CD (MD 25/04/2013)	Debt	101,016	4.89		
	ORIENTAL BANK OF COMMERCE CD (MD 16/01/2014)	Debt	298	0.01		
	PUNJAB NATIONAL BANK CD (MD 16/12/2013)	Debt	15,924	0.77		
	STATE BANK OF MYSORE CD (MD 16/12/2013)	Debt	122,551	5.93		
	STATE BANK OF TRAVANCORE CD (MD 25/09/2013)	Debt	37,577	1.82		
	9.25% CORPORATION BANK FD QTR COMP (MD 13/03/2014)	Debt	35,909	1.74		
	9.25% CORPORATION BANK FD QTR COMP (MD 15/03/2014)	Debt	50,000	2.42		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 11/07/2014)	Debt	50,000	2.42		
	9.56% BANK OF BARODA FD QUARTERLY COMP (MD 05/03/2014)	Debt	80,000	3.87		
	9.70% CORPORATION BANK FD QTR COMP (MD 24/03/2014)	Debt	100,100	4.85		
	9.72% BANK OF BARODA FD QUARTERLY COMP (MD 25/03/2014)	Debt	50,100	2.43		
Others (Other than G-Sec)			100,100	4.85	62,481	14.06
			4,880	0.24		

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Pure Equity

as on 31st March, 2013

Industry	Nature of security	Current Year		Previous Year	
		Market value	% holding	Market value	% holding
	Security	2,848	15.62	9	10.91
MANUFACTURE OF CHEMICAL PRODUCTS	ASIAN PAINTS LIMITED	738	4.05		
	BAYER CROSCIENCE LIMITED	464	2.55		
	HINDUSTAN UNILEVER LIMITED	1,341	7.35		
	RALLIS INDIA LIMITED	306	1.68		6.60
		2,327	12.76		
MANUFACTURE OF PHARMACEUTICALS		802	4.40		
	CIPILA LIMITED	717	3.93		
	DIVIS LABORATORIES LIMITED	808	4.43		
	LUPIN LIMITED	1,940	10.64		14.06
COMPUTER PROGRAMMING, CONSULTANCY		532	2.92		
	HCL TECHNOLOGIES LIMITED	762	4.18		
	PERSISTENT SYSTEMS LIMITED	646	3.54		
Others (Other than G-Sec)		10,987	60.26	50	63.60

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Appendix 3 to Annexure 3A
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Value Momentum

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	INDIAN OVERSEAS BANK	Equity	8,328	18.58	21	21.57
	ORIENTAL BANK OF COMMERCE	Equity	829	1.85		
	UNION BANK OF INDIA LTD.	Equity	1,536	3.43		
	CANARA BANK	Equity	1,185	2.65		
	PUNJAB NATIONAL BANK	Equity	992	2.21		
	BAJAJ HOLDINGS AND INVESTMENT LIMITED	Equity	1,256	2.80		
	BANK OF INDIA	Equity	978	2.18		
	ALLAHABAD BANK	Equity	666	1.49		
			885	1.97		
	Others (Other than G-Sec)		30,362	67.73	44	45.38

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Liquid Plus

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES		Debt	82,873	73.62	NA	NA
		Debt	6,447	5.73		
		Debt	4,641	4.12		
		Debt	9,211	8.18		
		Debt	4,825	4.29		
		Debt	8,469	7.52		
		Debt	5,188	4.61		
		Debt	7,905	7.02		
		Debt	7,366	6.53		
		Debt	4,684	4.16		
		Debt	4,148	3.68		
		Debt	10,000	8.88		
		Debt	10,000	8.88		
		Debt	18,927	16.81	NA	NA
	CIVIL ENGINEERING		Debt	9,506	8.44	
		Debt	9,421	8.37		
Others (Other than G-Sec)			35	0.03	NA	NA

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Fixed Interest
 as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	12.65% CHOLAMANDALAM INVT AND FIN CO LTD NCD (MD 24/12/2014)	Debt	1,400,963	37.88	528,145	47.04
	9.45% STATE BANK OF INDIA NCD (MD 16/03/2026) CALL 16/03/2021	Debt	1,047	0.03		
	9.95% STATE BANK OF INDIA NCD (MD 16/03/2026) CALL 16/03/2021	Debt	14,806	0.40		
	9.50 HDFC LTD. NCD (MD 13/09/2017)	Debt	53,021	1.43		
	9.10% HDFC BANK LTD. NCD CALL 28/12/2017 (MD 28/12/2022)	Debt	35,824	0.97		
	9.15% ICICI BANK LTD NCD (MD 31/12/2022)	Debt	60,637	1.64		
	9.15% AXIS BANK NCD (MD 31/12/2022)	Debt	75,358	2.04		
	9.25% LIC HOUSING FINANCE LTD NCD (MD 12/11/2022)	Debt	50,918	1.38		
	9.57% LIC HOUSING FINANCE LTD. NCD (MD 07/09/2017)	Debt	19,448	0.53		
	9.70% LIC HOUSING FINANCE LTD. NCD (MD 11/06/2017)	Debt	51,298	1.39		
	9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD NCD (MD 12/02/2018)	Debt	10,295	0.28		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 29/06/2014)	Debt	131,785	3.56		
	9.25% LIC HOUSING FINANCE LTD NCD (MD 01/01/2023)	Debt	30,000	0.81		
	9.50% UNION BANK OF INDIA FD QUARTERLY COMP (MD 13/03/2016)	Debt	61,483	1.66		
	9.76% CANARA BANK FD QUARTERLY COMP (MD 13/03/2015)	Debt	100,000	2.70		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 07/07/2014)	Debt	100,000	2.70		
	9.90 HDFC LTD. NCD (MD 10/06/2021)	Debt	50,000	1.35		
	10.10% HDB FINANCIAL SERVICES LIMITED NCD (MD 12/06/2017)	Debt	26,396	0.71		
	10.00% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 05/12/2014)	Debt	31,291	0.85		
	9.25% ICICI HOME FINANCE COMPANY LTD NCD (MD 16/10/2014)	Debt	20,245	0.55		
	9.50% UNION BANK OF INDIA FD QUARTERLY COMP (MD 05/03/2016)	Debt	12,050	0.33		
	9.57% CANARA BANK FD QUARTERLY COMP (MD 10/03/2015)	Debt	100,000	2.70		
	9.76% CANARA BANK FD QUARTERLY COMP (MD 20/03/2014)	Debt	100,000	2.70		
10.20% SUNDARAM FINANCE LTD. NCD (MD 21/07/2014)	Debt	40,000	1.08			
9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 13/07/2014)	Debt	5,059	0.14			
9.50% UNION BANK OF INDIA FD QUARTERLY COMP (MD 15/03/2016)	Debt	50,000	1.35			
9.70% CORPORATION BANK FD QTR COMP (MD 24/03/2014) (FV 7CR)	Debt	100,000	2.70			
			70,000	1.89		
Others (Other than G-Sec)			710,252	19.20	243,868	21.72

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Bond

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	9.80% STATE BANK OF INDIA NCD (MD 30/06/2016)	Debt	1,267,748	57.68	880,104	54.48
	9.95% STATE BANK OF INDIA NCD (MD 16/03/2026) CALL 16/03/2021	Debt	19,518	0.89		
	9.10% HDFC BANK LTD. NCD CALL 28/12/2017 (MD 28/12/2022)	Debt	8,027	0.37		
	9.15% ICICI BANK LTD NCD (MD 31/12/2022)	Debt	101,062	4.60		
	9.15% ICICI BANK LTD NCD (MD 31/12/2022)	Debt	71,285	3.24		
	9.15% AXIS BANK NCD (MD 31/12/2022)	Debt	50,918	2.32		
	9.57% LIC HOUSING FINANCE LTD. NCD (MD 07/09/2017)	Debt	51,298	2.33		
	9.70% LIC HOUSING FINANCE LTD. NCD (MD 11/06/2017)	Debt	20,590	0.94		
	9.75% L AND T FINANCE LIMITED NCD (MD 08/10/2014)	Debt	40,302	1.83		
	9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD NCD (MD 12/02/2018)	Debt	81,089	3.69		
	9.30 HDFC LTD. NCD (MD 04/10/2017)	Debt	63,032	2.87		
	9.72% BANK OF BARODA FD QUARTERLY COMP (MD 25/03/2014)	Debt	100,100	4.55		
	9.25% LIC HOUSING FINANCE LTD NCD (MD 01/01/2023)	Debt	61,483	2.80		
	8.89% EXPORT IMPORT BANK OF INDIA NCD (MD 09/01/2023)	Debt	49,904	2.27		
	10.10% HDB FINANCIAL SERVICES LIMITED NCD (MD 12/06/2017)	Debt	38,593	1.76		
	10.00% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 05/12/2014)	Debt	15,184	0.69		
	9.25% ICICI HOME FINANCE COMPANY LTD NCD (MD 16/10/2014)	Debt	15,062	0.69		
	9.70 HDFC LTD. NCD (MD 16/04/2015)	Debt	20,291	0.82		
	9.50% CORPORATION BANK FD QTR COMP (MD 28/02/2014)	Debt	70,000	3.19		
	9.50% DEVELOPMENT CREDIT BANK QTR COMP FD (MD 16/01/2014)	Debt	30,000	1.37		
9.50% UNION BANK OF INDIA FD QUARTERLY COMP (MD 05/03/2016)	Debt	100,000	4.55			
9.67% CANARA BANK FD QUARTERLY COMP (MD 10/09/2015)	Debt	100,000	4.55			
9.70% CORPORATION BANK FD QTR COMP (MD 26/03/2014)	Debt	120,000	5.46			
9.76% CANARA BANK FD QUARTERLY COMP (MD 20/03/2014)	Debt	40,000	1.82			
Others (Other than G-Sec)			543,314	24.72	195,631	12.11

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Money Market
 as on 31st March 2013

Industry	Security	Nature of security	Current Year Market value	Current Year % holding	Previous Year Market value	Previous Year % holding
FINANCIAL AND INSURANCE ACTIVITIES	VJAYA BANK CD (MD 03/03/2014)	Debt	483,361	47.33	1,294,310	72.65
	SOUTH INDIAN BANK LTD CD (MD 24/02/2014)	Debt	73,681	7.21		
	UCO BANK CD (MD 05/03/2014)	Debt	31,134	3.05		
	TATA CAPITAL FINANCIAL SERVICES LIMITED CP (MD 29/04/2013)	Debt	46,030	4.51		
	STATE BANK OF TRAVANCORE CD (MD 25/09/2013)	Debt	29,789	2.92		
	9.50% DEVELOPMENT CREDIT BANK QTR CMPD FD (MD 16/01/2014)	Debt	23,428	2.29		
	9.76% CANARA BANK FD QUARTERLY COMP (MD 20/03/2014)	Debt	60,000	5.88		
	9.00% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 03/01/2014)	Debt	20,000	1.96		
	9.00% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 04/01/2014)	Debt	9,900	0.97		
	9.00% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 05/01/2014)	Debt	9,900	0.97		
	9.00% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 06/01/2014)	Debt	9,900	0.97		
	9.00% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 07/01/2014)	Debt	9,900	0.97		
	9.00% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 08/01/2014)	Debt	9,900	0.97		
	9.00% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 09/01/2014)	Debt	9,900	0.97		
	9.50% SYNDICATE BANK LTD FD (MD 29/08/2013) QUARTERLY COMP	Debt	20,000	1.96		
	9.88% CORPORATION BANK FD QTR COMP (MD 11/03/2014)	Debt	50,100	4.91		
	9.76% CANARA BANK FD QUARTERLY COMP (MD 16/03/2014)	Debt	50,000	4.90		
CIVIL ENGINEERING	AFCONS INFRASTRUCTURE LTD. CP (MD 15/10/2013)	Debt	139,553	13.67	146,265	8.21
	SHAPOORJI PALLONJI AND COMPANY LTD CP (MD 02/05/2013)	Debt	40,875	4.00		
		Debt	98,678	9.66		
Others (Other than G-Sec)			67,657	6.64	341,727	19.19

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Short Term Debt

as on 31st March, 2013

Industry	Security	Current Year		Previous Year	
		Market value	% holding	Market value	% holding
		147,953	58.00	381,938	59.56
FINANCIAL AND INSURANCE ACTIVITIES	9.90% HDFC LTD. NCD (MD 11/03/2014)	8,068	3.16		
	9.75% L AND T FINANCE LIMITED NCD (MD 08/10/2014)	7,053	2.76		
	SOUTH INDIAN BANK LTD CD (MD 24/02/2014)	23,028	9.03		
	STATE BANK OF HYDERABAD CD (MD 03/09/2013)	29,720	11.65		
	9.70% SUNDARAM FINANCE LTD. NCD (MD 15/10/2014)	5,035	1.97		
	9.85% HDFC LTD NCD (MD 28/05/15)	1,018	0.40		
	9.50% BANK OF INDIA FD QUARTERLY COMP (MD 28/03/2014)	10,000	3.92		
	FEDERAL BANK LTD CD (MD 23/05/2013)	21,738	8.52		
	9.56% BANK OF BARODA FD QUARTERLY COMP (MD 04/03/2014)	20,000	7.84		
	9.62% LIC HOUSING FINANCE LTD. NCD (MD 30/04/2015)	22,293	8.74		
	9.63% POWER FINANCE CORPN. LTD. NCD (MD 15/12/2014)	50,365	19.74	134,267	22.09
	9.72% IDFC LTD. (MD 05/11/2013)	25,265	9.90		
	INFRASTRUCTURE FINANCE		25,100	9.84	
Others (Other than G-Sec)		43,970	17.24	33,040	5.44

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Secure

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	12.66% CHOLAMANDLAM INVY AND FIN CO LTD NCD (MD 24/12/2014)	Debt	2,256,237	27.57	2,012,801	29.46
	5.90% HDFC BANK LTD NCD (MD 04/05/2014)	Debt	54,454	0.66		
	7.55% NATIONAL HOUSING BANK LTD. (MD 12/07/2013)	Debt	58,212	0.71		
	8.8% STATE BANK OF HYDERABAD NCD (MD 29/04/2016)	Debt	4,982	0.06		
	9.05% SBI PERPETUAL NCD (CALL- 27/01/2020) STEP UP RATE 9.55%	Debt	8,987	0.11		
	9.15% STATE BANK OF PATIALA PERP NCD CALL 18/01/2020 STEPUP 9.65	Debt	50,537	0.62		
	9.80% STATE BANK OF INDIA NCD (MD 30/06/2016)	Debt	30,443	0.37		
	9.90% HDFC LTD. NCD (MD 11/03/2014)	Debt	1,027	0.01		
	9.95% STATE BANK OF INDIA NCD (MD 16/03/2026) CALL 16/03/2021	Debt	5,042	0.06		
	AXIS BANK LIMITED	Debt	477	0.01		
	HDFC BANK	Equity	26,804	0.33		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	69,808	0.85		
	ICICI BANK LTD	Equity	84,540	1.03		
	STATE BANK OF INDIA	Equity	104,338	1.27		
	UNION BANK OF INDIA LTD.	Equity	66,769	0.82		
	LIC HOUSING FINANCE LTD	Equity	16,607	0.20		
	9.00% EXPORT IMPORT BANK OF INDIA NCD (MD 10/01/2019)	Equity	21,588	0.28		
	9.60% HOUSING DEVELOPMENT FINANCE CORPN. LTD. NCD (MD 07/04/2016)	Debt	10,154	0.12		
	9.80% LIC HOUSING FINANCE LTD NCD (MD 10/08/2014)	Debt	30,595	0.37		
	CANARA BANK	Debt	10,104	0.12		
PUNJAB NATIONAL BANK	Equity	11,287	0.14			
10.48% SUNDARAM FINANCE LTD. NCD (MD 03/06/2013)	Equity	13,963	0.17			
10.75% KOTAK MAHINDRA PRIME LTD. NCD (MD 26/04/2013)	Debt	72,149	0.88			
9.97% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 16/09/2013)	Debt	29,039	0.35			
10.19% TATA CAPITAL LIMITED NCD (MD 15/07/2013)	Debt	50,108	0.61			
9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 10/05/2019)	Debt	6,016	0.07			
9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 13/05/2019)	Debt	9,900	0.12			
9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 13/09/2019)	Debt	9,900	0.12			
9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 14/05/2019)	Debt	9,900	0.12			
9.75% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 10/02/2020)	Debt	9,900	0.12			
VJAYA BANK CD I (MD 09/09/2014)	Debt	46,050	0.56			

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Secure

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
	BANK OF INDIA	Equity	12,780	0.16		
	9.50 HDFC LTD. NCD (MD 13/09/2017)	Debt	20,471	0.25		
	9.15% ICICI BANK LTD NCD (MD 31/12/2022)	Debt	101,836	1.24		
	STATE BANK OF MYSORE CD (MD 10/02/2014)	Debt	46,414	0.57		
	FEDERAL BANK LTD	Equity	19,484	0.24		
	9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD NCD (MD 12/02/2018)	Debt	34,467	0.42		
	9.55% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 16/10/2014)	Debt	10,049	0.12		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 29/06/2014)	Debt	50,000	0.61		
	ANDHRA BANK CD (MD 12/12/2013)	Debt	943	0.01		
	9.72% BANK OF BARODA FD QUARTERLY COMP (MD 25/03/2014)	Debt	100,100	1.22		
	9.76% CANARA BANK FD QUARTERLY COMP (MD 13/03/2015)	Debt	100,000	1.22		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 07/07/2014)	Debt	40,000	0.49		
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 05/09/2022)	Debt	36,815	0.69		
	10.00% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 05/12/2014)	Debt	5,061	0.06		
	9.50% CORPORATION BANK FD QTR COMP (MD 28/02/2014)	Debt	60,000	0.73		
	9.50% DEVELOPMENT CREDIT BANK QTR COMP (MD 16/01/2014)	Debt	30,000	0.37		
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 13/07/2014)	Debt	150,000	1.83		
	9.10% IDBI BANK LTD FD QUARTERLY COMP (MD 13/03/2014)	Debt	40,000	0.49		
	9.72% BANK OF BARODA FD QUARTERLY COMP (MD 28/03/2014)	Debt	100,100	1.22		
	10.08% CHOLAMANDALAM INVY AND FIN CO LTD NCD (MD 22/10/2014)	Debt	25,220	0.31		
	10.25% KOTAK MAHINDRA PRIME LTD. NCD (MD 05/06/2014)	Debt	20,249	0.25		
	9.37% NATIONAL HOUSING BANK (MD 20/01/2015)	Debt	10,073	0.12		
	9.50% HDFC LTD NCD (MD 23/07/2017)	Debt	10,230	0.12		
	9.65% TATA SONS LTD. NCD (MD 21/05/2017)	Debt	10,343	0.13		
	9.10% CORPORATION BANK FD QTR COMP (MD 17/07/2014)	Debt	50,000	0.61		
	9.50% UNION BANK OF INDIA FD QUARTERLY COMP (MD 06/03/2016)	Debt	100,000	1.22		
	9.56% CANARA BANK FD QUARTERLY COMP (MD 04/03/2014)	Debt	100,000	1.22		
	9.76% CANARA BANK FD QUARTERLY COMP (MD 12/08/2014)	Debt	20,000	0.24		

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Gr. Secure

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
INFRASTRUCTURE FINANCE	10.05% NABARD (MD 11/06/2014)	Debt	890,014	10.86	764,393	11.19
	10.85% RECL LTD NCD (MD 30/09/2018)	Debt	14,168	0.17		
	10.90% RECL LTD NCD (MD 30/09/2013)	Debt	16,271	0.20		
	11.46% POWER FINANCE CORPORATION LTD NCD (MD 28/11/2013)	Debt	102,841	1.26		
	11.50% RECL LTD NCD (MD 26/11/2013)	Debt	40,574	0.50		
	8.46% IRFC NCD (MD 15/01/2014)	Debt	79,157	0.97		
	8.60% POWER FINANCE CORPORATION LTD NCD (MD 07/09/2014)	Debt	29,946	0.37		
	8.70% POWER FINANCE CORPN LTD NCD (MD 15/01/2020)	Debt	54,765	0.67		
	8.70% POWER FINANCE CORPORATION LTD. NCD (MD 14/05/2020)	Debt	79,398	0.97		
	9.45% RECL LTD NCD (MD 04/04/2013)	Debt	50,614	0.62		
	POWER FINANCE CORPORATION LTD	Debt	57,004	0.70		
	9.36% POWER FINANCE CORPN. LTD. NCD (MD 01/09/2021)	Equity	19,876	0.24		
	9.40% NABARD NCD SR XI-L (MD 13/09/2016)	Debt	8,203	0.10		
	9.48% REC LTD. NCD (MD 10/09/2021)	Debt	1,016	0.01		
	9.57% IRFC NCD (MD 31/05/2021)	Debt	33,033	0.40		
	9.61% POWER FINANCE CORPORATION LTD (MD 29/06/2021)	Debt	33,588	0.41		
	9.62% POWER FINANCE CORPORATION LTD (MD 29/06/2016)	Debt	43,660	0.53		
	9.70% POWER FINANCE CORPORATION LTD NCD (MD 15/12/2018) - SERIES 82-C	Debt	1,021	0.01		
	9.48% NABARD NCD (MD 22/09/2014) P/C 23/09/2013	Debt	62,186	0.76		
	9.44% POWER FINANCE CORPORATION LTD. NCD (MD 23/09/2021) P/C 23/09/18	Debt	30,057	0.37		
9.68% POWER FINANCE CORPORATION (MD 09/06/2018)	Debt	2,050	0.03			
IDFC LTD.	Debt	18,619	0.23			
8.84% POWER FINANCE CORPORATION LTD NCD (MD 04/03/2023)	Equity	21,434	0.26			
9.02% RURAL ELECTRIFICATION CORPN. LTD. NCD (MD 19/11/2022)	Debt	49,955	0.61			
9.33% NABARD NCD (MD 12/06/2017)	Debt	15,148	0.18			
	Debt	25,425	0.31			
Others (Other than G-Sec)		2,562,109	31.27	1,890,499	27.67	

Appendix 3 to Annexure 3A
 Disclosure of Investment - Industrywise

Gr. Stable

as on 31st March 2019

Industry	Security	Nature of security	Current Year		Previous Year		
			Market value	% holding	Market value	% holding	
FINANCIAL AND INSURANCE ACTIVITIES			701,779	27.18	934,254	26.80	
	7.55% NATIONAL HOUSING BANK LTD. (MD 12/07/2013)	Debt	4,982	0.19			
	9.40% NATIONAL HOUSING BANK LTD. (MD 17/12/2013)	Debt	50,126	1.94			
	9.75% HDFC LTD. NCD (MD 08/03/2016)	Debt	7,161	0.28			
	9.90% HDFC LTD. NCD (MD 11/03/2014)	Debt	20,170	0.78			
	AXIS BANK LIMITED	Equity	15,330	0.59			
	HDFC BANK	Equity	40,111	1.55			
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	48,076	1.90			
	ICICI BANK LTD	Equity	61,497	2.38			
	STATE BANK OF INDIA	Equity	38,953	1.51			
	UNION BANK OF INDIA LTD.	Equity	11,267	0.44			
	LIC HOUSING FINANCE LTD	Equity	13,036	0.50			
	9.50% HOUSING DEVELOPMENT FINANCE CORPN. LTD. NCD (MD 07/04/2018)	Debt	30,595	1.18			
	CANARA BANK	Equity	7,670	0.30			
	PUNJAB NATIONAL BANK	Equity	8,076	0.31			
	9.80% GRUH FINANCE LTD. NCD (MD 10/02/15)	Debt	11,118	0.43			
	BANK OF INDIA	Equity	7,374	0.29			
	8.95% HDFC BANK LTD. NCD CALL 31/10/2017 (MD 31/10/2022)	Debt	14,072	0.54			
	STATE BANK OF MYSORE CD (MD 10/02/2014)	Debt	23,207	0.90			
	FEDRAL BANK LTD	Equity	10,739	0.42			
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 11/07/2014)	Debt	20,000	0.77			
	9.25% LIC HOUSING FINANCE LTD NCD (MD 01/01/2023)	Debt	47,137	1.83			
	9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 07/07/2014)	Debt	10,000	0.39			
	8.83% EXPORT IMPORT BANK OF INDIA NCD (MD 09/01/2023)	Debt	9,981	0.39			
	9.10% IDBI BANK LTD FD QUARTERLY COMP (MD 19/03/2014)	Debt	40,000	1.55			
	9.10% CORPORATION BANK FD QTR COMP (MD 07/08/2014)	Debt	50,000	1.94			
	9.72% BANK OF BARODA FD QUARTERLY COMP (MD 26/03/2014)	Debt	100,100	3.88			
			465,594	18.03	740,375	21.24	
	INFRASTRUCTURE FINANCE	10.85% RECL LTD NCD (MD 14/08/2018)	Debt	27,084	1.05		
		11.25% POWER FINANCE CORPORATION LTD NCD (MD 28/11/2018)	Debt	24,270	0.94		
		11.40% POWER FINANCE CORPORATION LTD NCD (MD 28/11/2013)	Debt	55,790	2.16		
		8.60% POWER FINANCE CORPORATION LTD NCD (MD 07/08/2014)	Debt	39,829	1.54		
8.65% RECL LTD NCD (MD 15/01/2019)		Debt	97,125	3.76			
8.70% POWER FINANCE CORPN LTD NCD (MD 15/01/2020)		Debt	9,925	0.38			
8.90% POWER FINANCE LTD NCD (MD 16/02/2014)		Debt	49,981	1.94			
POWER FINANCE CORPORATION LTD		Equity	11,949	0.46			
9.36% POWER FINANCE CORPN. LTD. NCD (MD 01/08/2021)		Debt	1,025	0.04			
9.40% NABARD NCD SR XII-L (MD 13/09/2016)		Debt	30,470	1.18			
9.57% IRFC NCD (MD 31/05/2021)		Debt	13,645	0.53			
9.61% POWER FINANCE CORPORATION LTD (MD 29/06/2021)		Debt	25,988	1.01			
9.48% NABARD NCD (MD 22/09/2014) P/C 23/09/2013		Debt	20,038	0.78			
IDFC LTD.		Equity	12,855	0.50			
9.33% NABARD NCD (MD 12/08/2017)		Debt	25,425	0.98			
9.655% NABARD NCD (MD 18/10/2014)		Debt	20,195	0.78			
Others (Other than G-Sec)			789,745	30.59	1,043,066	29.92	

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Growth

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	5.90% HDFC Bank Ltd NCD (MD 04/05/2014)	Debt	760,744	31.67	509,786	26.47
	7.80% HOUSING DEVELOPMENT FINANCE CORPN. LTD. NCD (08/12/2017)	Debt	93,957	1.41		
	8.48% LIC HOUSING FINANCE LTD NCD (MD 27/09/2013)	Debt	27,869	1.16		
	9.05% SBI Perpetual NCD (Call- 27/07/2020) Step Up Rate 9.55%	Debt	43,875	1.83		
	AXIS BANK LIMITED	Equity	26,279	1.09		
	HDFC BANK	Equity	20,336	0.85		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	53,571	2.23		
	ICICI BANK LTD	Equity	65,307	2.72		
	STATE BANK OF INDIA	Equity	81,091	3.38		
	UNION BANK OF INDIA LTD.	Equity	53,440	2.22		
	LIC HOUSING FINANCE LTD	Equity	13,208	0.55		
	CANARA BANK	Equity	16,829	0.70		
	PUNJAB NATIONAL BANK	Equity	8,942	0.37		
	BANK OF INDIA	Equity	10,769	0.45		
	8.95% HDFC BANK LTD. NCD CALL 31/10/2017 (MD 31/10/2022)	Debt	10,145	0.42		
	STATE BANK OF MYSORE CD (MD 10/02/2014)	Debt	13,067	0.54		
	STATE BANK OF HYDERABAD CD (MD 03/09/2013)	Debt	23,207	0.97		
FEDRAL BANK LTD	Debt	48,246	2.01			
9.62% LIC HOUSING FINANCE LTD. NCD (MD 03/08/2015)	Equity	14,295	0.60			
9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 11/07/2014)	Debt	16,229	0.68			
9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 07/07/2014)	Debt	20,000	0.83			
8.83% EXPORT IMPORT BANK OF INDIA NCD (MD 09/01/2023)	Debt	10,000	0.42			
9.10% IDBI BANK LTD FD QUARTERLY COMP (MD 19/03/2014)	Debt	9,891	0.42			
9.72% BANK OF BARODA FD QUARTERLY COMP (MD 28/03/2014)	Debt	40,000	1.66			
			100,100	4.17		

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Gr. Growth

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
INFRASTRUCTURE FINANCE	10.90% RECL LTD NCD (MD 14/08/2013)	Debt	278,049	11.57	294,636	15.30
	11.25% POWER FINANCE CORPORATION LTD NCD (MD 28/11/2018)	Debt	9,049	0.38		
	8.60% POWER FINANCE CORPORATION LTD NCD (MD 07/08/2014)	Debt	27,580	1.15		
	8.70% POWER FINANCE CORPORATION LTD NCD (MD 14/05/2020)	Debt	17,923	0.75		
	8.95% POWER FINANCE CORPORATION LTD NCD (MD 30/03/2015)	Debt	83,364	3.47		
	NABARD ZCB (MD 01/08/2017)	Debt	28,034	1.17		
	POWER FINANCE CORPORATION LTD	Equity	29,107	1.21		
	9.48% REC LTD NCD (MD 10/08/2021)	Debt	15,422	0.64		
	9.44% POWER FINANCE CORPORATION LTD NCD (MD 23/09/2021) P/C 23/09/18	Debt	13,420	0.56		
	IDFC LTD.	Equity	10,249	0.43		
	9.655% NABARD NCD (MD 18/10/2014)	Debt	16,536	0.69		
			27,264	1.13		
Others (Other than G-Sec)			940,156	39.13	740,233	38.40

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise
Gr. Growth Advantage Fund
as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	11.95% HDFC LTD NCD (MD 26/11/2018)	Debt	55,243	29.32	27,136.38	16.82
	9.75% HDFC LTD. NCD (MD 08/03/2016)	Debt	1,133	0.60		
	AXIS BANK LIMITED	Equity	8,184	4.34		
	HDFC BANK	Equity	1,955	1.04		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	5,087	2.70		
	(ICICI) BANK LTD	Equity	6,066	3.22		
	STATE BANK OF INDIA	Equity	7,753	4.11		
	UNION BANK OF INDIA LTD.	Equity	5,126	2.72		
	LIC HOUSING FINANCE LTD	Equity	1,193	0.63		
	CANARA BANK	Equity	1,481	0.79		
	PUNJAB NATIONAL BANK	Equity	808	0.43		
	BANK OF INDIA	Equity	955	0.51		
	8.95% HDFC BANK LTD. NCD CALL 31/10/2017 (MD 31/10/2022)	Debt	1,196	0.63		
	FEDRAL BANK LTD	Equity	3,015	1.60		
	8.85% EXPORT IMPORT BANK OF INDIA NCD (MD 09/01/2023)	Debt	1,310	0.70		
		Debt	9,981	5.30		
			22,053	11.70	18,996.91	11.77
INFRASTRUCTURE FINANCE	10.90% RECL LTD NCD (MD 14/08/2013)	Debt	5,027	2.67		
	11.50% RECL LTD NCD (MD 26/11/2013)	Debt	6,089	3.23		
	8.70% POWER FINANCE CORPORATION LTD. NCD (MD 14/05/2020)	Debt	1,985	1.05		
	POWER FINANCE CORPORATION LTD	Equity	1,367	0.73		
	IDFC LTD.	Equity	1,761	0.93		
Others (Other than G-Sec)	7.60% POWER FINANCE CORPN. LTD. NCD (MD 30/12/2015)	Debt	5,624	3.09		
			82,788	43.93	91,026	56.41

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Inc. Advantage

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	9.90% HDFC LTD NCD (MD 23/12/2018)	Debt	16,745	31.81	2,859	25.39
	VIJAYA BANK CD (MD 08/03/2014)	Debt	1,045	1.99		
	9.15% ICICI BANK LTD NCD (MD 31/12/2022)	Debt	461	0.87		
	9.25% LIC HOUSING FINANCE LTD NCD (MD 12/11/2022)	Debt	1,018	1.93		
	UCO BANK CD (MD 05/03/2014)	Debt	1,024	1.94		
	PUNJAB NATIONAL BANK CD (MD 16/12/2013)	Debt	460	0.87		
	9.25% LIC HOUSING FINANCE LTD NCD (MD 01/01/2023)	Debt	566	1.07		
	9.15% EXPORT IMPORT BANK OF INDIA NCD (MD 05/09/2022)	Debt	4,099	7.79		
	10.10% HDB FINANCIAL SERVICES LIMITED NCD (MD 12/06/2017)	Debt	2,029	3.85		
	9.00% STATE BANK OF BIKANER AND JAIPUR FD QTR COMP (MD 14/03/2018)	Debt	1,043	1.98		
	Others (Other than G-Sec)				1,450	12.88

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Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Short Term Debt 2

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	12.65% CHOLAMANDALAM INVT AND FIN CO LTD NCD (MD 24/12/2014)	Debt	311,077	72.54	233,720	61.59
	9.80% LIC HOUSING FINANCE LTD NCD (MD 10/08/2014)	Debt	2,094	0.49		
	10.48% SUNDARAM FINANCE LTD. NCD (MD 03/06/2013)	Debt	4,041	0.94		
	10.20% LIC HOUSING FINANCE LTD. NCD (MD 07/06/2013)	Debt	2,004	0.47		
	10.40% KOTAK MAHINDRA PRIME LTD. NCD (MD 12/04/2013)	Debt	1,002	0.23		
	10.46% SUNDARAM BNP PARIBAS HOME FINANCE LTD. NCD (MD 24/06/2013)	Debt	1,000	0.23		
	10.75% KOTAK MAHINDRA PRIME LTD. NCD (MD 26/04/2013)	Debt	1,002	0.23		
	9.10% HDFC BANK LTD. NCD CALL 28/12/2017 (MD 28/12/2022)	Debt	1,001	0.23		
	9.25% LIC HOUSING FINANCE LTD NCD (MD 12/11/2022)	Debt	20,212	4.71		
	9.75% L AND T FINANCE LIMITED NCD (MD 08/10/2014)	Debt	20,472	4.77		
	SOUTH INDIAN BANK LTD CO (MD 24/02/2014)	Debt	20,151	4.70		
	CENTRAL BANK OF INDIA CD (MD 27/12/2013)	Debt	27,683	6.44		
	TATA CAPITAL FINANCIAL SERVICES LIMITED CP (MD 29/04/2013)	Debt	4,705	1.10		
	9.18% HOUSING DEVELOPMENT FINANCE CORPN. LTD NCD (MD 12/02/2018)	Debt	19,859	4.83		
	9.30 HDFC LTD. NCD (MD 04/10/2017)	Debt	10,137	2.36		
	9.55% MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD NCD (MD 16/10/2014)	Debt	15,250	3.56		
	9.62% LIC HOUSING FINANCE LTD. NCD (MD 03/08/2015)	Debt	25,123	5.86		
	9.70% SUNDARAM FINANCE LTD. NCD (MD 15/10/2014)	Debt	5,072	1.18		
	9.85% HDFC LTD NCD (MD 28/05/15)	Debt	20,139	4.70		
	9.25% CORPORATION BANK FD QTR COMP (MD 17/03/2014)	Debt	10,178	2.37		
9.50% BANK OF INDIA FD QUARTERLY COMP (MD 28/03/2014)	Debt	40,000	9.33			
9.50% STATE BANK OF TRAVANCORE FD QTR COMP (MD 28/06/2014)	Debt	10,000	2.33			
9.56% BANK OF BARODA FD QUARTERLY COMP (MD 05/03/2014) RS.1 CR	Debt	20,000	4.66			
	Debt	30,000	7.00			
	Debt	48,558	11.32	NA	NA	
	Debt	23,784	5.54			
	Debt	24,793	5.78			
CIVIL ENGINEERING						
	AFCONS INFRASTRUCTURE LTD. CP (MD 15/10/2013)	Debt				
	SHAPOORJI PALLONJI AND COMPANY LTD CP (MD 02/05/2013)	Debt				
Others (Other than G-Sec)			59,187	13.80	37,780	9.86

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No : 109
 Date of Registration with IRDA : 31st January, 2001
 (Amount in thousands of Indian Rupees)

Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Growth 2

as on 31st March, 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
			1,439	23.71	24,673	21.22
FINANCIAL AND INSURANCE ACTIVITIES						
	AXIS BANK LIMITED	Equity	49	0.81		
	HDFC BANK	Equity	139	2.29		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	169	2.79		
	ICICI BANK LTD	Equity	210	3.46		
	STATE BANK OF INDIA	Equity	147	2.42		
	UNION BANK OF INDIA LTD.	Equity	40	0.66		
	LIC HOUSING FINANCE LTD	Equity	44	0.73		
	CANARA BANK	Equity	22	0.37		
	BANK OF INDIA	Equity	26	0.43		
	SOUTH INDIAN BANK LTD CD (MD 24/02/2014)	Debt	553	9.11		
	FEDRAL BANK LTD	Equity	36	0.63		
Others (Other than G-Sec)			1,882	31.02	47,269	40.66

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No : 109
 Date of Registration with IRDA : 31st January, 2001
 (Amount in thousands of Indian Rupees)

Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Money Market 2
 as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	VIJAYA BANK CD (MD 03/03/2014)	Debt	1,131	54.13	10,851	42.14
	STATE BANK OF MYSORE CD (MD 10/02/2014)	Debt	184	8.82		
	SOUTH INDIAN BANK LTD CD (MD 24/02/2014)	Debt	186	8.89		
	JAMMU AND KASHMIR BANK CD (MD 08/04/2013)	Debt	184	8.82		
	STATE BANK OF HYDERABAD CD (MD 03/09/2013)	Debt	200	9.56		
	UCO BANK CD (MD 05/03/2014)	Debt	193	9.24		
Others (Other than G-Sec)			184	8.81	6,775	26.31
			NIL	NIL		

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No : 109
 Date of Registration with IRDA : 31st January, 2001
 (Amount in thousands of Indian Rupees)

Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Fixed Interest '2
 as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	STATE BANK OF MYSORE CD (MD 10/02/2014)	Debt	186	4.57		
	SOUTH INDIAN BANK LTD CD (MD 24/02/2014)	Debt	368	9.28		
Others (Other than G-Sec)			16	0.40	11,148	22.02
			554	13.95	16,437	32.46

BIRLA SUNLIFE INSURANCE COMPANY LIMITED
 Registration No : 109
 Date of Registration with IRDA : 31st January, 2001
 (Amount in thousands of Indian Rupees)

Appendix 3 to Annexure 3A
Disclosure of Investment - Industrywise

Gr. Stable 2

as on 31st March 2013

Industry	Security	Nature of security	Current Year		Previous Year	
			Market value	% holding	Market value	% holding
FINANCIAL AND INSURANCE ACTIVITIES	AXIS BANK LIMITED	Equity	29	10.57	25	8.59
	HDFC BANK	Equity	1	0.47		
	HOUSING DEVELOPMENT FINANCE CORPORATION	Equity	6	2.25		
	ICICI BANK LTD	Equity	5	1.79		
	STATE BANK OF INDIA	Equity	6	2.26		
	UNION BANK OF INDIA LTD.	Equity	6	2.24		
	LIC HOUSING FINANCE LTD	Equity	1	0.39		
	BANK OF INDIA	Equity	1	0.49		
	FEDRAL BANK LTD	Equity	1	0.33		
	Others (Other than G-Sec)			57	20.59	95

Appendix 4 to Annexure 3A
 NAV Highest, Lowest and Closing as on 31st March 2013

Individual Life Fund Name	Highest		Lowest		Closing	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Ind. Assure	19.6735	17.8534	17.8617	16.3658	19.6735	17.8534
Ind. Income Advantage	16.7488	15.0962	15.0294	13.9485	16.7488	15.0691
Ind. Protector	26.3728	23.9681	23.8478	22.5538	26.3006	23.8805
Ind. Builder	32.5791	29.4382	29.0150	27.7017	32.3124	29.1886
Ind. Balancer	20.9248	18.8360	18.5640	17.6505	20.6290	18.7118
Ind. Enhancer	38.6219	35.2041	34.1816	32.6759	38.0531	34.6750
Ind. Creator	30.0218	27.2146	25.5431	24.1559	28.1248	26.0237
Ind. Magnifier	30.0650	29.1499	24.0915	22.1862	13.9946	13.1305
Ind. Maximiser	15.4474	15.5083	12.0049	11.1454	11.7643	11.3473
Ind. Multiplier	13.2300	12.3301	10.5764	9.2448	14.1376	12.9852
Super 20	15.0679	14.1586	11.8169	11.0288	11.9363	11.0646
Ind. Platinum Plus 1	12.6051	12.4443	10.5001	10.0021	16.9101	15.7540
Ind. Platinum Plus 2	17.9908	17.6762	14.7977	14.2879	13.0006	12.0254
Ind. Platinum Plus 3	13.8441	13.4202	11.2858	10.8584	11.5742	10.7444
Ind. Platinum Plus 4	12.3631	12.0722	10.0546	9.6731	11.4481	10.5901
Ind. Platinum Premier	12.2310	11.8060	9.8706	9.4625	9.7517	9.0183
Ind. Platinum Advantage	10.5161	9.7909	8.3264	8.5060	10.5103	9.6958
Ind. Foresight FP	11.0498	10.5874	8.9626	8.4977	10.5882	9.7518
Ind. Foresight SP	11.3610	10.5809	8.9531	8.4977	11.5208	10.6519
Titanium Plus 1	12.1870	11.6179	10.1846	9.6843	11.2983	10.4723
Titanium Plus 2	11.9350	11.2667	10.0012	9.4728	10.4632	9.7270
Titanium Plus 3	10.8951	10.2241	9.3906	8.9628	10.7893	10.0065
Ind. Liquid Plus	10.7893	10.0065	10.0094	10.0000	11.0827	10.0430
Ind. Pure Equity	11.6691	10.0434	9.3611	9.9984	10.5449	10.0428
Ind. Value Momentum	12.2349	10.0428	9.4815	10.0000	21.9234	19.9420
IPP - Nourish	21.9894	20.0279	19.9292	18.8550	26.4637	24.1031
IPP - Growth	26.7368	24.2903	23.9695	22.9269	30.5162	27.8867
IPP - Enrich	31.3153	28.2620	27.3531	26.0886		

Group Life Fund Name	Highest		Lowest		Closing	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Gr. Fixed Interest Plan I	23.8430	21.2362	21.1339	19.3775	23.8430	21.1939
Gr. Gilt Plan I	17.9979	16.2607	15.9557	15.2785	17.9285	16.0826
Gr. Bond Plan I	20.6371	18.4025	18.3915	16.8283	20.6371	18.3915
Gr. Money Market Plan I	20.8659	19.0130	19.0204	17.3868	20.8659	19.0130
Gr. Short Term Debt Plan I	14.5207	13.0916	13.0981	11.9800	14.5207	13.0916
Gr. Capital Protection Plan I**	10.0000	10.0000	10.0000	10.0000	10.0000	10.0000
Gr. Floating Rate Plan I***	10.0000	10.0000	10.0000	10.0000	33.7278	30.6502
Gr. Secure Plan I	34.0554	30.8725	30.4251	29.0252	44.3704	40.4774
Gr. Stable Plan I	45.4722	40.9530	39.5690	37.7847	51.3620	47.0533
Gr. Growth Plan I	53.4334	48.1518	45.3228	42.9331	17.8788	16.3629
Gr. Growth Advantage	18.8072	16.7990	15.6019	14.7181	13.3906	12.0236
Gr. Income Advantage	13.4668	12.0447	11.9873	10.6746	10.0000	10.0000
Gr. Growth Maximiser****	10.0000	10.0000	10.0000	10.0000	10.0000	10.0000
Gr. Bond 2 ^	10.0000	10.3065	10.0000	9.9988	11.6280	10.4022
Gr. Fixed Interest 2	11.6295	10.4161	10.3746	10.0000	12.0406	10.7465
Gr. Growth 2	12.4757	10.9321	10.3710	9.7861	11.2909	10.3230
Gr. Money Market 2	11.2909	10.3230	10.3284	10.0000	10.0000	10.0000
Gr. Secure 2 ^^	10.0000	10.4838	10.0000	9.9300	11.6359	10.3130
Gr. Short Term Debt 2	11.6359	10.3130	10.3182	10.0000	11.6834	10.7247
Gr. Stable 2	11.8951	12.0589	10.4649	9.9113		

**The Group Capital Protection Fund became a dormant fund on 12th August 2008 on account of no units.
 ***The Group Floating Fund became a dormant fund on 12th October 2009 on account of no units.
 **** These funds do not have any units since their inception.
 ^The Group Bond 2 Fund became a dormant fund on 31st March 2012 on account of no units.
 ^^The Group Secure 2 Fund became a dormant fund on 22nd February 2012 on account of no units.

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
Registration No: 109 dated 31 January 2001
(Amounts in thousands of Indian Rupees)

Appendix 5 to Annexure 3A

Annualised Expense Ratio to Average Daily Assets of the Fund
as on 31st March 2013

Particulars	Current Year	Previous Year
Management Fees for the Period (inclusive of service tax)	2,744,927	2,417,494
Average Daily AUM of the ULIP funds	188,962,931	170,553,879
Annualised Expense Ratio to Average daily AUM (%)	1.45%	1.42%

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Amounts in thousands of Indian Rupees)

Appendix 6 to Annexure 3A

Statement showing Ratio of Gross Income (Including Unrealized Gain/Loss) to Average Daily Net Assets
 as on 31st March 2013

		Current Year	Previous Year
A	Income from Investment ULIP Assets		
1	Interest, Dividend & Rent - Gross	8,097,826	6,963,836
2	Profit on Sale/ Redemption of Investments	11,029,119	5,777,113
3	(Loss on Sale/ Redemption of Investments)	(4,670,303)	(13,447,517)
4	Gain / (Loss) on Amortization	1,068,325	1,139,092
5	Other Income / (Expense)	-	(1,203)
	Sub Total	15,524,967	431,321
		3,385,269	(3,485,771)
B	Unrealized Gain / (Loss)		
		18,910,236	(3,054,450)
C	Total (A+B)		
		188,962,931	170,553,879
D	Average Daily AUM of the ULIP Funds		
		10%	-2%
E	Ratio of Gross Income to Average Daily Net Assets (%)		

BULLS CAPITAL INSURANCE COMPANY (LIMITED)
 Registration No: 109 dated 31 January 2001
 (Accounts in thousands of Indian Rupees)
 Appendix I to Annexure 3A

Fund Wise Disclosure of Appreciation and/or (Depreciation) in value of Investment segregated Class Wise
 as on 31st March 2013

Particulars	Ind. Assets		Ind. Liabilities		Ind. Reserves		Ind. Income		Ind. Expenses		Ind. Other		Ind. Multiplier		Ind. Multiplier	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments	4,573	(6,531)	2,481	(2,048)	1,896	(1,100)	1,896	(1,100)	1,896	(1,100)	1,896	(1,100)	1,896	(1,100)	1,896	(1,100)
Government Bonds	1,428	(1,388)	1,428	(1,388)	1,428	(1,388)	1,428	(1,388)	1,428	(1,388)	1,428	(1,388)	1,428	(1,388)	1,428	(1,388)
Corporate Bonds	2,455	(4,643)	1,053	(6,036)	404	(4,643)	404	(4,643)	404	(4,643)	404	(4,643)	404	(4,643)	404	(4,643)
Infrastructure Bonds	1,090	(1,388)	1,090	(1,388)	1,090	(1,388)	1,090	(1,388)	1,090	(1,388)	1,090	(1,388)	1,090	(1,388)	1,090	(1,388)
Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Investments	2,481	(6,465)	1,053	(6,036)	404	(4,643)	404	(4,643)	404	(4,643)	404	(4,643)	404	(4,643)	404	(4,643)
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	187	(1,823)	38,151	(40,803)	4,921	(6,127)	4,921	(6,127)	4,921	(6,127)	4,921	(6,127)	4,921	(6,127)	4,921	(6,127)
GRAND TOTAL	2,650	(2,048)	2,481	(2,048)	1,896	(1,100)	1,896	(1,100)	1,896	(1,100)	1,896	(1,100)	1,896	(1,100)	1,896	(1,100)

Particulars	Ind. Multiplier		Ind. Multiplier		Ind. Multiplier		Ind. Multiplier		Ind. Multiplier		Ind. Multiplier		Ind. Multiplier		Ind. Multiplier	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments	44,307	44,307	1,84,882	1,84,882	3,471	3,471	19,882	19,882	531	531	1,84,882	1,84,882	3,471	3,471	19,882	19,882
Government Bonds	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428	1,428
Corporate Bonds	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455	2,455
Infrastructure Bonds	1,090	1,090	1,090	1,090	1,090	1,090	1,090	1,090	1,090	1,090	1,090	1,090	1,090	1,090	1,090	1,090
Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Investments	2,481	2,481	2,481	2,481	2,481	2,481	2,481	2,481	2,481	2,481	2,481	2,481	2,481	2,481	2,481	2,481
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	187	187	38,151	38,151	4,921	4,921	4,921	4,921	4,921	4,921	4,921	4,921	4,921	4,921	4,921	4,921
GRAND TOTAL	2,650	2,650	2,481	2,481	1,896	1,896	1,896	1,896	1,896	1,896	1,896	1,896	1,896	1,896	1,896	1,896

BIRLA SUN LIFE INSURANCE COMPANY LIMITED
 Registration No: 109 dated 31 January 2001
 (Accounts in thousands of Indian Rupees)
 Appendix 7 to Schedule 3

Fund Wise Disclosure of Appreciation and/or (Depreciation) in Value of Investment - aggregated Class Wise

31.03.2013

Particulars	Ind. Freight SP		Titanium		Titanium 2		Titanium 3		Liquid Plus		Pure Equity		Value Momentum		PP - Neorush		PP - Growth	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments	(44)	-	782	-	515	17	124	-	-	-	-	-	-	-	(2,350)	(2,350)	(610)	(4,101)
Corporate Bonds	219	-	521	-	332	11	33	-	-	-	-	-	-	-	(919)	(919)	1,815	(2,177)
Infrastructure Bonds	36,207	12,830	18,337	1,208	4,039	513	(368)	-	-	-	102	-	(2,483)	-	(498)	(498)	4,684	4,680
Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	35,362	12,830	11,864	28	4,933	775	(326)	-	-	-	102	-	(2,183)	-	(2,236)	(2,236)	3,182	(3,059)
Total	(44)	12,830	11,864	28	4,933	775	(326)	-	-	-	102	-	(2,183)	-	(2,236)	(2,236)	3,182	(3,059)
Other Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	(6,413)	(1,493)	(848)	921	(111)	167	(18)	-	-	-	(99)	-	(86)	-	(10)	(10)	(109)	(6)
Equity	45	16	647	12	21	3	-	-	-	-	-	-	(86)	-	(21)	(21)	49	7
Mutual Funds	(6,368)	(1,509)	(847)	933	(90)	167	(18)	-	-	-	(20)	-	(86)	-	(20)	(20)	49	7
Total	3,124	10,951	11,317	972	4,782	722	(374)	-	-	-	73	-	(2,578)	-	(2,229)	(2,229)	3,124	(2,280)

Particulars	Gr. Secura		Gr. Stable		Gr. Fixed Interest		Gr. Gilt		Gr. Bond		Gr. Money Market		Gr. Short Term Debt		Gr. Capital Protection		Gr. Floating Rate	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments	(6,537)	(17,491)	6	-	15,842	(3,331)	1,215	(1,094)	-	-	-	-	-	-	-	-	-	-
Corporate Bonds	2,891	(2,899)	-	-	15,842	(3,378)	-	-	16,555	2,294	-	-	-	-	-	-	-	-
Infrastructure Bonds	20,462	(1,977)	-	-	4,995	(1,165)	-	-	6,627	(4,116)	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	21,258	(7,747)	-	-	25,875	(8,402)	1,215	(1,094)	23,82	(6,825)	-	-	-	-	-	-	-	-
Total	21,258	(7,747)	6	-	25,875	(8,402)	1,215	(1,094)	23,82	(6,825)	-	-	-	-	-	-	-	-
Other Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	(817)	(2,432)	-	-	-	-	-	-	1,232	(840)	-	-	-	-	-	-	-	-
Equity	115	29	-	-	33	-	11	-	18	-	-	-	-	-	-	-	-	-
Mutual Funds	(929)	(2,461)	3	8	33	-	11	-	18	-	-	-	-	-	-	-	-	-
Total	21,244	(10,170)	15	8	39,887	(6,409)	1,226	(1,094)	24,632	(8,453)	110	4	1,010	1,228	-	-	-	-

Particulars	Gr. Secura		Gr. Stable		Gr. Growth Advantage		Gr. Income Advantage		Gr. Bond 2		Gr. Money Market 2		Gr. Growth 2		Gr. Secura 2		
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	
Approved Investments	16,737	(61,200)	4,169	(60,969)	4,405	(113,120)	277	(605)	42	(123)	-	-	124	313	-	-	
Corporate Bonds	15,598	(61,609)	1,200	(60,969)	3,550	(113,120)	699	(286)	66	(79)	-	-	79	62	-	-	
Infrastructure Bonds	3,692	(1,977)	-	-	1,855	(7,573)	(845)	(978)	11	(10)	-	-	188	3,860	-	-	
Equity	21,071	42,101	17,588	42,181	13,378	22,413	926	3,374	-	-	-	-	-	-	-	-	
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	55,898	(2,079)	19,655	3,528	17,215	(4,153)	1,317	2,002	139	(219)	-	-	312	4,399	-	-	
Total	2,145	(1,209)	38	(2,590)	767	(85)	135	177	1	3	-	-	261	26	-	-	
Other Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate Bonds	2,518	1,078	1,090	315	1,986	120	135	177	-	-	-	-	-	-	-	-	
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Equity	132	-	65	-	59	-	12	-	3	-	-	-	-	-	-	-	
Mutual Funds	(419)	(1,343)	1,181	(2,675)	2,812	(18)	10	-	1	-	-	-	312	4,399	-	-	
Total	67,745	(3,003)	19,388	64	29,027	4,388	1,482	2,272	140	(215)	-	-	312	4,399	-	-	

Particulars	Gr. Short Term Debt 2		Gr. Stable 2		Gr. Fixed Interest 2		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments	-	-	9	-	102	325	(100,989)	(1,069,189)
Corporate Bonds	2,018	(91)	-	-	18	18	245,886	(186,453)
Infrastructure Bonds	76	(91)	-	-	23	23	49,406	(277,513)
Equity	-	-	-	-	-	-	4,385,041	2,694,841
Money Market	-	-	-	-	-	-	504	-
Mutual Funds	-	-	-	-	-	-	1,132,499	-
Total	2,094	(182)	9	18	102	387	4,549,544	1,132,499
Other Investments	-	-	-	-	-	-	-	-
Corporate Bonds	(64)	(90)	-	-	(11)	(11)	(1,721)	(35,601)
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	381,628	(291,882)
Money Market	-	-	-	-	-	-	5,327	-
Mutual Funds	(99)	(26)	-	-	2	2	(30)	(30)
Total	2,028	(168)	9	18	102	384	4,243,318	658,602

BIRLA SUN LIFE INSURANCE COMPANY LIMITED

Registration Number: 109 dated 31st January 2001

(Amounts in thousands of Indian Rupees)

Summary of Financial Statements

Sr. No.	Particulars	Annexure - 4				
		2012-13	2011-12	2010-11	2009-10	2008-09
	POLICYHOLDERS' A/C					
1	Gross Premium Income	52,162,991	58,853,594	56,770,665	55,056,579	45,718,039
2	Net Premium Income [#]	50,517,461	57,477,737	55,945,624	54,253,630	45,166,377
3	Income from investments(Net) [@]	20,700,492	(1,632,880)	14,919,387	40,031,523	(6,706,646)
4	Other Income	366,568	298,060	236,803	143,486	170,850
5	Total Income	71,584,521	56,143,117	71,101,814	94,428,639	38,630,582
6	Commissions	2,730,372	2,911,723	3,499,814	4,813,947	4,462,129
7	Brokerage	274,396	342,279	305,981	348,027	355,751
8	Operating Expenses related to insurance Business	11,597,047	12,151,175	12,034,778	13,267,526	12,487,624
9	Total Expenses	14,601,614	15,405,177	15,840,573	18,429,500	17,305,503
10	Payment to Policy holders	36,586,379	27,046,221	19,343,749	11,387,815	6,464,413
11	Increase in Actuarial Liability	16,124,872	9,871,376	33,252,514	69,259,695	22,152,906
12	Provision for Tax (including Fringe Benefit Tax)	-	-	(5,875)	-	61,500
13	Surplus/(Deficit) from operations	4,271,456	3,820,343	2,670,853	(4,648,371)	(7,353,741)
	SHAREHOLDERS' A/C					
14	Total Income under Shareholders' Account	1,143,573	786,946	379,105	293,405	332,383
15	Profit / (loss) Before Tax	5,415,031	4,607,289	3,049,958	(4,354,965)	(7,021,358)
16	Profit / (loss) After Tax	5,415,031	4,607,289	3,049,958	(4,354,965)	(7,021,358)
17	Profit / (loss) carried to Balance Sheet (Net of Interim Dividend & tax thereon)	(10,837,093)	(13,762,293)	(17,225,082)	(20,275,040)	(15,920,075)
18	(A) Policyholders' account:					
	Total funds (incl Funds for Future Appropriation)	215,763,094	199,640,312	189,770,583	156,518,655	87,258,406
	Total Investments (including policy loans)	215,866,081	201,197,493	190,886,814	156,520,111	87,237,071
	Yield on investments					
	- Linked Fund(%) \$	10.88%	-1.74%	9.45%	44.77%	-9.82%
	- Non Par Non-Linked Fund (%)	8.95%	8.31%	7.54%	6.95%	11.49%
	- Par Non-Linked Fund(%)	4.25%	NA	NA	NA	NA
	(B) Shareholders' account:					
	Total funds (including unrealised gain)	12,476,234	10,732,754	7,269,919	4,220,265	4,075,129
	Total Investments	13,706,870	10,153,273	6,972,707	5,043,972	4,670,115
	Yield on investments (%)	10.22%	9.85%	6.59%	6.41%	8.01%
19	Yield on total investments	10.65%	-0.41%	9.20%	40.14%	-8.00%
20	Paid up equity capital	19,695,000	19,695,000	19,695,000	19,695,000	18,795,000
21	Net worth	12,476,234	10,732,754	7,269,919	4,220,264	4,075,129
22	Total Assets	228,239,327	210,373,067	197,040,502	160,738,920	91,333,534
23	Earnings per share (share of FV of Rs.10 each) Rs	2.75	2.34	1.55	(2.28)	(4.44)
24	Book value per share (share of FV of Rs.10 each) Rs	6.33	5.45	3.69	2.14	2.17

Net of Reinsurance

@ Net of Losses

\$ Yield on Linked policyholders investments includes unrealised gains on investments.

Sr. No.	Ratios for Life Insurers	31st March 2013	31st March 2012
1	New business premium income growth (segment-wise) (New business premium for Current Year divided by new business premium income for Previous Year)		
	a) Linked Business	0.67	0.72
	b) Non-Linked Business	1.30	2.11
	c) Pension Business	1.45	0.68
	d) Health Business	0.93	1.07
	e) Total Business	0.95	0.93
2	Net Retention Ratio (Net premium divided by gross premium)	0.97	0.98
3	Ratios of Expenses of Management (Expenses of management divided by the total gross direct premium) Note: Expenses of Management = Operating Expenses related to Insurance Business + Commission Expenses	0.28	0.26
4	Commission Ratio (Gross Commission paid to Gross Premium)	0.06	0.06
5	Ratio of Policyholders' Liabilities to Shareholders' Funds Note: a) Policyholders' Liabilities = Policy Liabilities + Funds for Future Appropriations + Provision for Linked Liabilities + Credit/(Debit) fair value change account (Linked & Non Linked) b) Shareholders' Funds = Share Capital + Reserves & Surplus + Credit / (Debit) fair value Current Year account + Credit / (Debit) balance in Profit & Loss A/C	17.29	18.60
6	Growth Rate of Shareholders' Funds	1.16	1.48
7	Ratio of Surplus / (Deficit) to Policyholders Liabilities	0.01	0.02
8	Change in Net Worth (Rs. in '000)	1,743,479	3,462,835
9	Profit after Tax / Total Income Note: Total Income = Total Income under Policyholders' Account excluding shareholders' contribution + Total Income under Shareholders' Account excluding policyholders' contribution	0.07	0.08
10	(Total Real Estate + Loans) / Cash & Invested Assets	0.00	0.00
11	Total Investments / (Capital + Surplus) Note: Total Investments = Shareholders' Investments + Policyholders' Investments + Assets held to cover Linked Liabilities	18.38	19.67
12	Total Affiliated Investments / (Capital + Surplus)*	0.33	0.14
13	Investment Yield A. With Realised Gains Shareholders' Funds Policyholders' Funds : Non-Linked Non Participating Participating Linked Non Participating B. Without Realised Gains Shareholders' Funds Policyholders' Funds : Non-Linked Non Participating Participating Linked Non Participating	9% 9% 8% 9%	9% 8% n/a 0%
		12% 11% 4% 11%	7% 8% n/a -2%
14	Conservation Ratio Total Conservation Ratio (without Group) Total Conservation Ratio (with Group)	65% 58%	76% 70%
15	Persistence Ratio For 13th month For 25th month For 37th month For 49th Month For 61st month	81% 77% 72% 60% 51%	82% 77% 72% 62% 53%
16	NPA Ratio Gross NPA Ratio Net NPA Ratio	Nil Nil	Nil Nil
* Ratio calculated above is without considering policyholders' funds amounting to Rs 215,585,391 (Previous Year: 200,947,254 thousands) The ratio after considering the policyholders' funds for the Current year is 0.02 (Previous Year: 0.01)			

Birla Sun Life Insurance Company Limited

Management Report

For the period ended 31st March, 2013

(Currency: In thousands of Indian Rupees unless otherwise stated)

In accordance with the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002, the following Management Report is submitted by the Board of Directors:

1. Certificate of Registration

The Certificate of Registration granted by the Insurance Regulatory and Development Authority (IRDA) to enable the Company to transact life insurance business was valid as on 31st March, 2013 and is in force as on the date of this Report. IRDA has renewed the Company's Certificate of Registration to sell life insurance products in India for the year 2013-14 vide its Certificate of Renewal of Registration dated 14th February 2013.

2. Statutory Dues

We hereby certify that all the material dues payable, other than those which are being contested with the statutory authorities, have been duly paid.

3. Shareholding Pattern

The Company confirms that the shareholding pattern and any transfer of shares during the year are in accordance with the statutory and / or regulatory requirements.

4. Investment of Funds

The Company has not, directly or indirectly, invested policyholders fund outside India.

5. Solvency Margin

The Company has maintained adequate assets to cover both its liabilities and the minimum solvency margin, as stipulated in Section 64 VA of the Insurance Act, 1938.

6. Valuation of Assets

We hereby certify that all assets of the Company have been reviewed on the date of the Balance Sheet and to the best of our knowledge and belief the assets set forth in the Balance Sheet are shown in the aggregate at amounts not exceeding their realizable or market value under the several headings – "Loans", "Investments" (other than as mentioned hereunder), "Agents balances", "Outstanding Premiums", "Interest, Dividends and Rents outstanding", "Interest, Dividends and Rents accruing but not due", "Amounts due from other persons or Bodies carrying on insurance business", "Sundry Debtors", "Bills Receivable", "Cash" and the several items specified under "Other Accounts".

Market values of fixed income investments made in shareholders' funds and policyholders non-linked funds which are valued at amortized cost as per IRDA regulations, is higher by their carrying amounts by Rs.512,556 (previous year lower by Rs. 363,764) in aggregate as at 31st March, 2013.

Birla Sun Life Insurance Company Limited

Management Report

For the period ended 31st March, 2013

(Currency: In thousands of Indian Rupees unless otherwise stated)

7. Investment Pattern

We hereby confirm and certify that, no part of Life Insurance Fund has been directly or indirectly applied in contravention of provisions of the Insurance Act 1938 (4 of 1938) relating to the application and investment of the life insurance funds.

8. Risk Minimization Strategies

The Company is exposed to several risks in the course of its business. The risks on the liabilities side may arise due to more than expected claims. On the assets side, the risks arise due to the possibility of fluctuations in their values. The Company is also subject to the expense risk, since until new business volumes grow significantly, the actual expenses of the Company will exceed the expenses loaded into the product pricing. The Company has implemented adequate safeguards to mitigate these risks, as are described below.

A strong underwriting team is in place to review all proposals from clients, supported by comprehensive processes and procedures, and guided by international experts. The objective of the underwriting team is to minimize the risks of abnormal mortality and morbidity by acquiring adequate information, on which to determine, whether to accept individual lives, and if so, the extra premium, to compensate for any additional risk.

Further, the possible financial effect of adverse mortality and morbidity experience has been reduced by entering into reinsurance agreements with RGA and Swiss Re (international reinsurers) for individual life business and RGA and Generali for group business. All reinsurers are specialist international reinsurance companies with excellent reputation and significant financial strength. The Company also has a separate agreement with RGA to cover the catastrophic risks under group business.

The Company has also set up systems to continuously monitor its experience in regard to other parameters that affect the value of benefits offered in the products. Such parameters include policy lapses, premium persistency, maintenance expenses and investment returns. The operating expenses are monitored very closely. Many products offered by the Company also have an investment guarantee. The Company has set aside additional reserves to cover this risk.

The Company's investment team operates under the close supervision of the Investment Committee appointed by the Board of Directors. The investments are made in line with the investment policy adopted by the Company.

The Company has a BS 25999 certified Business Continuity Plan in place to manage any business interruption risk.

The Company has a well established Enterprise and Operations Risk Management framework in place. The Company is further enhancing its Information Security framework in line with IT act. To control operational risk operating and reporting processes are reviewed and updated regularly. Ongoing training through internal and external programs is designed to prepare staff at all levels for meeting the demands of their positions.

9. Country Risk

The Company is operating in India only and hence has no exposure to any other country risk.

Birla Sun Life Insurance Company Limited

Management Report

For the period ended 31st March, 2013

(Currency: In thousands of Indian Rupees unless otherwise stated)

10. Ageing of Claims

The average claims settlement time from the date of receipt of complete requirements from the claimant to dispatch of claim payment for the current year and previous four financial years are given below:

Period	Average claim settlement time (In days)
2012-13	3
2011-12	3
2010-11	3
2009-10	3
2008-09	4

Ageing of claims outstanding

For Non Linked Business

Period	Claims registered and not settled				Claims registered and settled			
	Current Year		Previous Year		Current Year		Previous Year	
	No. of Claims	Amount	No. of Claims	Amount	No. of Claims	Amount	No. of Claims	Amount
Less than 30 Days	166	93,732	0	-	0	-	2	1,600
30 days to 6 months	162	133,354	1	430	2	428	1	818
6 months to 1 year	22	11,027	1	200	3	812	0	-
1 year to 5 years	2	939	1	300	4	2,618	3	3,700
5 years and above	0	-	0	-	1	2,500	0	-
Total for the Period	352	239,051	3	930	10	6,359	6	6,118

For Linked Business

Period	Claims registered and not settled				Claims registered and settled			
	Current Year		Previous Year		Current Year		Previous Year	
	No. of Claims	Amount	No. of Claims	Amount	No. of Claims	Amount	No. of Claims	Amount
Less than 30 Days	47	39,260	0	-	3	495	0	-
30 days to 6 months	29	33,453	12	3,969	14	12,170	1	1,872
6 months to 1 year	27	11,397	16	6,397	15	5,941	5	2,170
1 year to 5 years	53	20,675	34	12,064	18	11,257	19	10,240
5 years and above	5	650	2	300	1	208	0	-
Total for the Period	161	105,435	64	22,730	51	30,071	25	14,281

The above includes provision made (net of reinsurance) for 124 cases (previous year 67 cases) amounting to Rs.46,366 (previous year Rs.23,660) during the year where the Company has lost in the first forum of litigation and has appealed against the same.

Birla Sun Life Insurance Company Limited

Management Report

For the period ended 31st March, 2013

(Currency: In thousands of Indian Rupees unless otherwise stated)

11. Valuation of Investments

We hereby certify:-

- The investments of Shareholders Funds and Non Linked Policyholders Funds are valued as under:
 - Debt Securities and money market instruments are valued on amortised cost basis.
 - Equities are valued on the last quoted closing price of the security on the National Stock Exchange of India Limited (NSE). In case the shares are not listed on NSE, valuation is done on closing price at Bombay Stock Exchange (BSE). Investments in unlisted equity shares are valued as per the valuation policy of the Company duly approved by Investment Committee.
 - Mutual Funds are valued on previous day's net asset value published by the respective mutual funds.

The investments of linked funds of policyholders are valued as under:

- Government Securities are valued basis the CRISIL Gilt prices. All other debt securities are valued through CRISIL Bond Valuer. Debt securities with a residual maturity of less than or equal to 182 days are amortised over the remaining days to maturity through CRISIL Bond Valuer.
- Equities are valued on the last quoted closing price of the security on the National Stock Exchange of India Limited (NSE). In case the shares are not listed on NSE, valuation is done on closing price at Bombay Stock Exchange (BSE). Investments in unlisted equity shares are valued as per the valuation policy of the Company duly approved by Investment Committee.
- Money Market Instruments are valued on amortized value. In case of T-bill if the traded price is available the same is considered for valuation.
- Mutual Funds are valued on previous day's net asset value published by the respective mutual funds.

12. Review of Asset Quality

13. Shareholders' Fund

The Company has invested approx 52% of the Shareholder funds in Government securities, Treasury Bills and Collateralized Borrowing and lending obligation (CBLO), which have a sovereign rating. Around 45% of the funds have been invested in AAA/AA+/A1+ rated Securities (which includes Infrastructure & Housing bonds) and around 2.2% of the funds have been invested in other than AAA/AA+/A1+ rated Securities (which includes Infrastructure & Housing bonds). Approximately 0.8% of the fund is invested in fixed deposits and liquid schemes of leading mutual funds to meet short-term cash flow requirement.

Policyholders' Fund

The Policyholders Funds are invested as per the regulatory norms and the commitments made to the policyholders. In fixed income segment, majority of the investment is made into Government securities having sovereign rating & debt paper of reputed corporate having rating AAA/A1+. The equity selection is made after completing appropriate research and analysis of the Company as well as the industry to which it belongs. To meet the liquidity requirements a part of funds is invested into liquid schemes of leading Mutual Funds and other money market instruments of high credit rating. The investments are made keeping in mind the asset liability requirement and risk profile of the respective fund.

Birla Sun Life Insurance Company Limited

Management Report

For the period ended 31st March, 2013

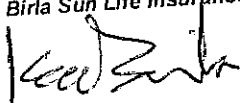
(Currency: In thousands of Indian Rupees unless otherwise stated)
Directors Responsibility Statement


The Board of Directors of the Company also state that:


- The financial statements have been prepared in accordance with applicable accounting standards, the regulations stipulated by the IRDA and the provisions of the Insurance Act, 1938 and the Companies Act, 1956 and disclosures have been made, wherever the same is required. There is no material departure from the said standards, principles and policies;
 - The Company has adopted accounting policies and applied them consistently and has 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 as at 31st March, 2013, and, of the operating profit of the Company for the year ended on 31st March, 2013;
 - Proper and sufficient care has been taken to maintain adequate accounting records in accordance with the applicable provisions of the Insurance Act, 1938, Companies Act, 1956, for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;
 - The financial statements of the Company are prepared on a going concern basis; and
 - The Company has appointed some audit firms to conduct the internal audit of the Company. The scope of work of the audit firms' is commensurate with the size and nature of the Company's business. The management certifies that adequate internal control systems and procedures were in existence for this financial year.
14. Schedule of payments made to individuals, firms, companies and organization in which Directors of the Company are interested:

The Company has not made any payments during the year to individuals, firms, companies and organization in which Directors of the Company are interested.


For and on behalf of the Board of Directors of
Birla Sun Life Insurance Company Limited

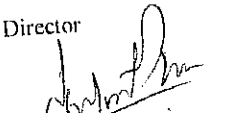

Chairman

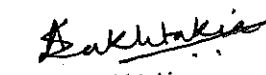

Director

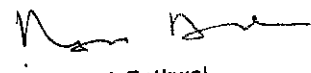

Anil Kumar Singh
Chief Actuarial Officer &
Appointed Actuary

Date : 26th April, 2013
Place: Mumbai


Director


Jayant Dua
Managing Director & CEO


Ashish Lakhtakia
Company Secretary


Mayank Bathwal
Chief Financial Officer

Birla Sun Life Insurance Company Limited
 Registration Number: 109 dated 31st January 2001
 (Amount in thousands of Indian Rupees)

Receipts and Payments account (Cash Flow Statement)
 For the year ended 31st March, 2013
 (Amount in thousands of Indian Rupees)

Particulars	Year Ended 31st March 2013	Year Ended 31st March 2012
Cash flow from operating activities (A)		
Premium received	51,643,403	58,912,599
Reinsurance premium ceded	(1,208,304)	(1,253,863)
Application money deposit & due to Policy holders	(135,278)	568,658
Commission paid	(2,990,351)	(3,198,135)
Payments made to employees and for expenses	(12,000,262)	(12,288,773)
Claims paid	(36,580,125)	(27,494,817)
Reinsurance claims ceded	973,655	769,031
Deposits & others	(5,427)	(15,361)
Other income	309,464	279,046
Cash inflow from operating activities	6,774	16,278,385
Taxes Paid (Fringe Benefit Tax & Wealth Tax)		
Net cash flow from operating activities (A)	6,774	16,278,385
Cash flow from investing activities (B)		
Purchase of fixed assets	(171,945)	(367,432)
Sale of fixed assets	11,478	15,467
Loan against Policies	915	44,642
Decrease / (Increase) in investments	(7,474,523)	(25,580,618)
Cash held to cover linked liabilities	(1,275,935)	(100,369)
Interest received (net of tax deducted at source)	9,668,523	9,503,632
Dividend received	1,646,341	1,474,739
Net cash used in investing activities (B)	2,404,754	(15,009,939)
Cash flow from financing activities (C)		
Share capital issued		
Share premium		
Dividend paid	(2,954,250)	
Dividend distribution tax	(319,502)	(159,751)
Net cash used in financing activities (C)	(3,273,752)	(159,751)
Net increase / (decrease) in cash and cash equivalents (D=A+B+C)	(862,224)	1,108,695
Cash and cash equivalents at beginning of the year	6,304,658	5,195,963
Cash and cash equivalents as at end of the period	5,442,434	6,304,658

Notes:

1. Cash and cash equivalents at end of the year includes:

Cash and Bank Balances	5,442,434	6,404,658
Bank deposits maturing > 3 months considered in investment activities		(100,000)
Temporary Overdraft (as per books only)		
Cash and cash equivalents	5,442,434	6,304,658

2. Due to large volume of investments transactions, cash flow is reported on net basis in accordance with Accounting Standard 3 issued by the Institute of Chartered Accountants of India.

In terms of our report attached

For S.R. Batliboi & Associates LLP
 Chartered Accountants
 Firm Registration No.101049W

For Fraser & Ross
 Chartered Accountants
 Firm Registration No.000829S

For and on behalf of the Board of Directors

per Amit Majumdar
 Partner
 Membership No.36656

S. Ganesh
 Partner
 Membership No. 204108

Chairman

Director

Director

Jayant Dua
 Managing Director & CEO

Mayank Bathwal
 Chief Financial Officer

Anil Kumar Singh
 Chief Actuarial Officer &
 Appointed Actuary

Ashish Lakhtakia
 Company Secretary

Mumbai, 26th April 2013

Birla Sun Life Insurance Company Limited
 Registration Number: 109 dated 31st January 2001
 (Amounts in thousands of Indian Rupees)

BALANCE SHEET ABSTRACT AND COMPANY'S GENERAL BUSINESS PROFILE

I Registration Details State Code

Registration No.

Balance Sheet Date
Date Month Year

II Capital Raised during the Year (Amount in Rs. thousands)

Public Issue <input type="text" value="NIL"/>	Right Issue <input type="text" value="NIL"/>
Bonus Issue <input type="text" value="NIL"/>	Private Placement (including Premium) <input type="text" value="NIL"/>

III Position of Mobilisation and Development of Fund (Amount in Rs. Thousands)

Total Liabilities <input type="text" value="250851185"/>	Total Assets <input type="text" value="250851185"/>
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Source of Funds

Paid-Up-Capital <input type="text" value="19695000"/>	Reserve & Surplus* <input type="text" value="5206154"/>
Secured Loans <input type="text" value="NIL"/>	Unsecured Loans <input type="text" value="NIL"/>

* Reserves & Surplus includes Policy Liabilities, Linked Liabilities & Fair Value Change Account.

Application of Funds

Net Fixed Assets <input type="text" value="342351"/>	Investments* <input type="text" value="229292261"/>
Net Current Assets <input type="text" value="(-) 1675975"/>	Misc. Expenditure <input type="text" value="NIL"/>
Accumulated losses <input type="text" value="12424921"/>	

* Includes Loans

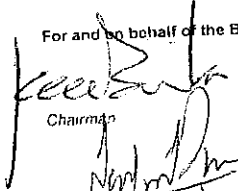
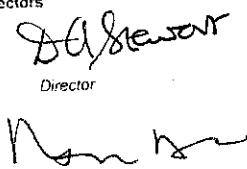
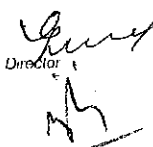
IV Performance of Company (Amount in Rs. Thousands)

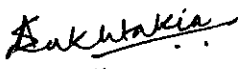
Turnover <input type="text" value="72744424"/>	Total Expenditure <input type="text" value="67329393"/>
Profit Before Tax <input type="text" value="15415031"/>	Profit After Tax <input type="text" value="15415031"/>
Earning per share <input type="text" value="275"/>	Dividend rate % <input type="text" value=""/>

V Generic Names of Three Principal products-/ Services of Company (as per monetary terms)

Item Code No (ITC Code) <input type="text" value="NIL"/>	Product Description <input type="text" value="LIFE"/> <input type="text" value="INSURANCE"/>
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For and on behalf of the Board of Directors

 Chairman Jayant Dya Managing Director & CEO	 Director Mayank Bathwal Chief Financial Officer	 Director Anil Kumar Singh Chief Actuarial Officer & Appointed Actuary
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 Ashish Lakhtakia
 Company Secretary

Mumbai, 26th April 2013