

**PUBLIC DISCLOSURE -L42**

**Valuation Basis -Year 2010-11**

<b>Business</b>	<b>Interest Rate</b>	<b>Mortality</b>	<b>Expenses</b>
<b>Group Gratuity Cash Accumulation</b>	9.00% to 9.66% depending upon fund	valued under GI	*
<b>Group Superannuation Cash Accumulation**</b>	9.00% to 9.66% depending upon fund	NA	*
<b>Group Leave Encashment</b>	9.00% to 9.66% depending upon fund	valued under GI	*
<b>Deposit Administration Scheme</b>		6% NA	*
<b>Group Saving Linked</b>		8% valued under GI	*
<b>Group Insurance</b>		NA Premium Basis using Unearned Premium Reserve Method	Premium Basis using Unearned Premium Reserve Method
<b>Group Mortgage Redemption Assurance</b>	8.30%	100% Indian Assured Lives Mortality (1994-96) modified Ult.	Claim Expenses of Rs. 100 per life inflating at 3% pa. Admn Expenses of Rs. 80 per life inflating at 3% pa.
<b>Single Premium Group Insurance</b>	8.30%	125% Indian Assured Lives Mortality (1994-96) modified Ult.	Claim Expenses of Rs. 100 per life inflating at 3% pa. Admn Expenses of Rs. 80 per life inflating at 3% pa.
<b>Voluntary Retirement Scheme</b>	8.30%	LIC a(96-98) rated down by 1 Year	Claim Expenses of Rs. 120 per life inflating at 3% pa. Admn Expenses of Rs. 100 per life inflating at 3% pa.
<b>Immediate Annuity Non ROC</b>	8.30%	LIC a(96-98) rated down by 1 Year	Admn Expenses of Rs. 100 per life inflating at 3% pa.
<b>Immediate Annuity with ROC</b>	8.30%	Annuities -LIC a(96-98) rated down by 1 Year ROC portion-100% Indian Assured Lives Mortality (1994-96) modified Ult.	Claim Expenses of Rs. 120 per life inflating at 3% pa. Admn Expenses of Rs. 100 per life inflating at 3% pa.
<b>Group Superannuation Deferred Annuity</b>	8.30%	NA	*
<b>Individual Deffered Annuity Plan</b>	8.30%	NA	*
<b>Group Gratuity Pure Endowment</b>	9.50%	values under GI	*
<b>Group Endowment</b>	8.30%	100% Indian Assured Lives Mortality (1994-96) modified Ult. Rated up by 1 Year.	6%0 SA inflating @3 % pa
<b>Gratuity Plus</b>	8.30%	100% Indian Assured Lives Mortality (1994-96) modified Ult.	Rs. 150 per life inflating @3% pa

\* These schemes are valued retrospectively by accumulating the fund for that year after allowing for contributions and outgo during the year at various rates of interest depending upon the size of the fund. The interest rates on the fund is declared net of expenses and Required Solvency Margin.

\*\*INCLUDES KRISHI SHRAMIK SAMAJIK SURAKSHA YOJANA SCHEME