

**FORM L-32-SOLVENCY MARGIN - KT 3***(See Regulation 4)*

Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.

**AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**

Insurer: Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.

Date: March 31, 2009

Sl. No.	Description	Adjusted Value ( Amount in Rs. Lakhs )
01	Available Assets in Policyholders' Fund:	24,665.7
	Deduct:	
02	Mathematical Reserves	24,507.4
03	Other Liabilities	
04	Excess in Policyholders' funds	158.3
05	Available Assets in Shareholders Fund:	37,392.7
	Deduct:	
06	Other Liabilities of shareholders' fund	8,843.0
07	Excess in Shareholders' funds	28,549.8
08	Total ASM (04)+(07)	28,708.1
09	Total RSM	5,000.0
10	Solvency Ratio (ASM/RSM)	574%

**Notes**

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