

**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: September 30, 2011***(₹ in Lakhs)*

Item	Description	Adjusted Value	
		As at Sep 30, 2011	As at Sep 30, 2010
01	Available Assets in Policyholders' Fund:	309,321	187,634
	Deduct:	-	-
02	Mathematical Reserves	308,517	186,536
03	Other Liabilities	-	0.0
04	Excess in Policyholders' funds (01-02-03)	804	1,098
05	Available Assets in Shareholders Fund:	30,734	20,884
	Deduct:	-	-
06	Other Liabilities of shareholders' fund	11,274	8,885
07	Excess in Shareholders' funds (05-06)	19,460	12,000
08	Total ASM (04)+(07)	20,264	13,097
09	Total RSM	5,000	5,000
10	Solvency Ratio (ASM/RSM)	405%	262%

**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.