



## **IRDA Public Disclosures**

**Half Year ended 30 September 2012**

**Aviva Life Insurance Company India Limited**

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**UNAUDITED REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012**  
**Policyholders' Account (Technical Account)**

Particulars	Schedule	LINKED			NON-LINKED				Q2 '12-'13 (Rs. 000's)	YTD SEP '12 (Rs. 000's)
		LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
<b>Premiums earned – net</b>										
(a) Premium	L-4	43,77,462	15,11,997	73,949	20,87,487	1,03,765	5,16,451	8,00,000	46,84,132	94,71,111
(b) Reinsurance ceded		(77,227)	-	(33,310)	(59,345)	-	(10,839)	-	(1,05,414)	(1,80,722)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>43,00,235</b>	<b>15,11,997</b>	<b>40,639</b>	<b>20,28,142</b>	<b>1,03,765</b>	<b>5,05,612</b>	<b>8,00,000</b>	<b>45,78,717</b>	<b>92,90,389</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		11,41,959	3,37,646	46,849	1,88,052	41,078	57,010	1,00,642	9,25,514	19,13,235
(b) Profit on sale/redemption of investments		9,53,039	3,10,597	12,955	7,196	1,992	1,156	2,041	8,14,635	12,88,978
(c) (Loss) on sale/ redemption of investments		(10,26,683)	(4,37,391)	(11,264)	(0)	-	-	-	(7,87,162)	(14,75,338)
(d) Transfer/Gain on revaluation/change in fair value		20,14,150	8,27,830	28,511	-	-	-	-	29,08,603	28,70,491
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>30,82,465</b>	<b>10,38,682</b>	<b>77,051</b>	<b>1,95,248</b>	<b>43,070</b>	<b>58,166</b>	<b>1,02,683</b>	<b>38,61,590</b>	<b>45,97,366</b>
Other Income										
(a) Contribution from the Shareholders' A/c		-	-	34,637	21,57,480	10,007	1,36,648	-	12,78,108	23,38,773
<b>TOTAL (A)</b>		<b>73,82,701</b>	<b>25,50,678</b>	<b>1,52,327</b>	<b>43,80,870</b>	<b>1,56,842</b>	<b>7,00,426</b>	<b>9,02,683</b>	<b>97,18,416</b>	<b>1,62,26,528</b>
Commission	L-5	54,909	6,418	1	3,24,907	2,860	2,865	-	2,69,663	3,91,960
Operating Expenses related to Insurance Business	L-6	8,92,832	1,27,633	7,491	19,74,892	7,894	32,310	15,472	16,03,056	30,58,524
Provision for Doubtful debts		-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>9,47,740</b>	<b>1,34,052</b>	<b>7,492</b>	<b>22,99,799</b>	<b>10,754</b>	<b>35,175</b>	<b>15,472</b>	<b>18,72,719</b>	<b>34,50,484</b>
Benefits Paid (Net)	L-7	51,04,026	29,37,689	1,06,293	1,83,295	4,352	59,623	-	48,66,082	83,95,278
Interim Bonuses Paid		1,608	388	-	-	-	-	-	1,107	1,996
Change in valuation of liability in respect of life policies										
(a) Gross		4,42,970	(6,17,767)	38,542	18,97,439	1,01,316	6,36,136	8,00,000	23,09,023	32,98,636
(b) Amount ceded in Reinsurance		-	-	-	-	-	(30,508)	-	-	(30,508)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>55,48,603</b>	<b>23,20,311</b>	<b>1,44,834</b>	<b>20,80,734</b>	<b>1,05,668</b>	<b>6,65,251</b>	<b>8,00,000</b>	<b>71,76,211</b>	<b>1,16,65,402</b>
<b>TOTAL (B+C)</b>		<b>64,96,344</b>	<b>24,54,362</b>	<b>1,52,327</b>	<b>43,80,533</b>	<b>1,16,422</b>	<b>7,00,426</b>	<b>8,15,472</b>	<b>90,48,930</b>	<b>1,51,15,886</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>		<b>8,86,356</b>	<b>96,316</b>	<b>0</b>	<b>337</b>	<b>40,420</b>	<b>0</b>	<b>87,212</b>	<b>6,69,485</b>	<b>11,10,642</b>
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(1,08,631)	(93,159)	-	337	149	-	-	(98,772)	(2,01,304)
Transfer to Balance sheet		9,94,986	1,89,476	-	-	40,272	-	87,211	7,68,256	13,11,945
<b>TOTAL (D)</b>		<b>8,86,355</b>	<b>96,316</b>	<b>-</b>	<b>337</b>	<b>40,421</b>	<b>-</b>	<b>87,211</b>	<b>6,69,485</b>	<b>11,10,641</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		1,608	388	-	-	-	-	-	1,107	1,996
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		8,86,355	96,316	-	337	40,421	-	87,211	6,69,485	11,10,641
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>8,87,963</b>	<b>96,705</b>	<b>-</b>	<b>337</b>	<b>40,421</b>	<b>-</b>	<b>87,211</b>	<b>6,70,591</b>	<b>11,12,637</b>

Note: As required by Section 40 B(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' Revenue Account as expenses, unless specifically instructed by IRDA to do otherwise.

UNAUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2011  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q2 '11-12 (Rs. 000's)	YTD SEP '11 (Rs. 000's)
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>Premiums earned – net</b>										
(a) Premium	L-4	56,59,699	21,49,769	1,44,432	12,37,249	2,62,720	5,01,549	4,65,200	58,40,859	1,04,20,618
(b) Reinsurance ceded		(58,169)	-	(251)	(24,282)	-	(7,770)	(8,619)	(65,851)	(99,091)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>56,01,530</b>	<b>21,49,769</b>	<b>1,44,181</b>	<b>12,12,967</b>	<b>2,62,720</b>	<b>4,93,779</b>	<b>4,56,581</b>	<b>57,75,007</b>	<b>1,03,21,527</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		10,40,128	3,44,038	58,500	1,05,785	2,922	11,087	6,635	7,74,487	15,69,096
(b) Profit on sale/redemption of investments		6,40,579	3,25,857	18,532	1,343	73	37	20	3,87,124	9,86,442
(c) (Loss) on sale/ redemption of investments		(2,14,222)	(65,483)	(16,137)	(167)	(6)	(21)	(26)	(2,28,717)	(2,96,062)
(d) Transfer/Gain on revaluation/change in fair value		(49,82,663)	(21,93,763)	(33,231)	-	-	-	-	(54,29,888)	(72,09,657)
(e) Appropriation/Expropriation Adjustment account		34,947	(14,522)	(203)	-	-	-	-	64,982	20,221
<b>Sub Total</b>		<b>(34,81,231)</b>	<b>(16,03,872)</b>	<b>27,460</b>	<b>1,06,961</b>	<b>2,989</b>	<b>11,103</b>	<b>6,630</b>	<b>(44,32,013)</b>	<b>(49,29,960)</b>
Other Income		-	-	-	12,38,841	2,38,053	50,362	42,596	11,92,692	15,69,851
(a) Contribution from the Shareholders' A/c		-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		<b>21,20,299</b>	<b>5,45,897</b>	<b>1,71,641</b>	<b>25,58,769</b>	<b>5,03,762</b>	<b>5,55,244</b>	<b>5,05,806</b>	<b>25,35,686</b>	<b>69,61,418</b>
Commission	L-5	92,395	10,781	-	2,30,565	17,297	4,595	-	2,10,693	3,55,633
Operating Expenses related to Insurance Business	L-6	9,44,857	1,11,656	11,673	15,51,025	2,30,164	28,128	23,391	14,41,232	29,00,893
Provision for Doubtful debts		-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>10,37,252</b>	<b>1,22,437</b>	<b>11,673</b>	<b>17,81,590</b>	<b>2,47,461</b>	<b>32,723</b>	<b>23,391</b>	<b>16,51,925</b>	<b>32,56,526</b>
Benefits Paid (Net)	L-7	40,25,144	25,02,883	2,25,263	74,214	1,635	1,21,827	-	32,31,082	69,50,966
Interim Bonuses Paid		1,759	408	-	-	-	-	-	1,010	2,168
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		(36,66,877)	(23,43,984)	(81,823)	7,06,578	2,53,171	4,34,907	4,82,416	(31,55,366)	(42,15,612)
(b) Amount ceded in Reinsurance		(10,450)	(3)	-	(3,613)	-	(34,214)	-	-	(48,280)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>3,49,576</b>	<b>1,59,304</b>	<b>1,43,440</b>	<b>7,77,179</b>	<b>2,54,806</b>	<b>5,22,521</b>	<b>4,82,416</b>	<b>76,726</b>	<b>26,89,241</b>
<b>TOTAL (B+C)</b>		<b>13,86,828</b>	<b>2,81,741</b>	<b>1,55,112</b>	<b>25,58,769</b>	<b>5,02,267</b>	<b>5,55,244</b>	<b>5,05,806</b>	<b>17,28,652</b>	<b>59,45,767</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>		7,33,470	2,64,157	16,528	-	1,496	-	-	8,07,036	10,15,651
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(2,43,814)	(1,86,013)	-	-	1,496	-	-	(2,25,605)	(4,28,331)
Transfer to Balance sheet		<b>9,77,284</b>	<b>4,50,170</b>	<b>16,528</b>	-	-	-	-	<b>10,32,641</b>	<b>14,43,982</b>
<b>TOTAL (D)</b>		<b>7,33,470</b>	<b>2,64,157</b>	<b>16,528</b>	-	<b>1,496</b>	-	-	<b>8,07,036</b>	<b>10,15,651</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		1,759	408	-	-	-	-	-	1,010	2,168
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		7,33,471	2,64,157	16,528	-	1,496	-	-	8,07,036	10,15,651
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>7,35,230</b>	<b>2,64,565</b>	<b>16,528</b>	-	<b>1,496</b>	-	-	<b>8,08,046</b>	<b>10,17,819</b>

Note: As required by Section 40 B(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' Revenue Account as expenses, unless specifically instructed by IRDA to do otherwise.

**UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2012**  
**Shareholders' Account (Non-technical Account)**

Particulars	Q2 '12-13	YTD SEP '12	Q2 '11-12	YTD SEP '11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	1,72,091	3,34,033	1,37,392	2,66,657
(b) Profit on sale/redemption of investments	12,845	29,250	6,922	15,129
(c) (Loss) on sale/ redemption of investments	0	-	(285)	(1,636)
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>1,84,936</b>	<b>3,63,283</b>	<b>1,44,029</b>	<b>2,80,150</b>
Expense other than those directly related to the insurance business	10,658	29,367	13,442	29,812
Bad debts written off	-	-	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)				
Linked - Individual - Life - Participating	-	-	-	-
Linked - Individual - Pension - Participating	-	-	-	-
Linked - Individual - Life - Non Participating	-	-	-	-
Linked - Individual - Pension - Non Participating	-	-	-	-
Linked - Group - Life - Non Participating	27,520	34,637	(62,225)	-
Non Linked - Individual - Life - Participating	-	-	1,373	1,373
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	13,12,227	21,57,480	9,57,290	12,37,469
Non Linked - Individual - Pension - Non Participating	-	-	2,15,356	2,36,374
Non Linked - Group - Life - Non Participating	26,892	1,36,648	38,226	50,362
Non Linked - Group - Pension - Non Participating	(92,043)	-	42,596	42,596
Non Linked - Annuity - Non Participating	3,512	10,007	78	1,679
<b>TOTAL (B)</b>	<b>12,88,766</b>	<b>23,68,139</b>	<b>12,06,135</b>	<b>15,99,665</b>
Profit/ (Loss) before tax	(11,03,829)	(20,04,856)	(10,62,106)	(13,19,514)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(11,03,829)	(20,04,856)	(10,62,106)	(13,19,514)
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	(1,49,50,465)	(1,40,49,439)	(1,50,42,532)	(1,47,85,124)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
<b>Profit/ (Loss) carried forward to the Balance Sheet</b>	<b>(1,60,54,294)</b>	<b>(1,60,54,294)</b>	<b>(1,61,04,638)</b>	<b>(1,61,04,638)</b>
<b>Earnings per equity share</b>				
Weighted average number of equity shares outstanding		2,00,49,00,000		2,00,49,00,000
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(1.00)		(0.66)

## UNAUDITED BALANCE SHEET AS AT SEPTEMBER 30, 2012

Particulars	Schedule	UNAUDITED AS AT SEPTEMBER 30, 2012 (Rs. 000's)	UNAUDITED AS AT SEPTEMBER 30, 2011 (Rs. 000's)
<b>SOURCES OF FUNDS</b>			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	2,00,49,000	2,00,49,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		-	-
<b>Sub-Total</b>		<b>2,00,49,000</b>	<b>2,00,49,000</b>
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		14	(11)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		13,11,945	14,43,982
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		2,92,135	2,32,597
Linked - Individual - Pension - Non Participating		49,801	33,295
Linked - Group - Life - Non Participating		676	665
Non Linked - Individual - Life - Participating		15,815	11,791
Non Linked - Individual - Pension - Participating		8,936	5,231
Non Linked - Individual - Life - Non Participating		52,85,758	24,62,619
Non Linked - Individual - Pension - Non Participating		9,49,698	3,62,213
Non Linked - Group - Life - Non Participating		18,61,529	5,34,200
Non Linked - Group - Pension - Non Participating		21,25,587	4,93,954
Non Linked - Annuity - Non Participating		88,334	33,557
Discontinued Policies Fund - Non payment of premium		6,29,031	8,453
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		8,45,218	8,73,567
Linked - Individual - Pension - Participating		70,077	76,522
Linked - Individual - Life - Non Participating		4,48,97,487	4,26,47,819
Linked - Individual - Pension - Non Participating		1,46,39,203	1,54,44,707
Linked - Group - Life - Non Participating		12,23,836	14,44,957
<b>Sub-Total</b>		<b>7,42,95,081</b>	<b>6,61,10,118</b>
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Linked Liabilities (Lapsed Policies)		3,43,406	8,49,992
FFA - Others		4,22,737	3,08,166
<b>TOTAL</b>		<b>9,51,10,223</b>	<b>8,73,17,277</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
- Shareholders'	L-12	74,35,550	66,57,500
- Policyholders'	L-13	1,10,09,258	39,78,821
Assets held to cover linked liabilities	L-14	6,24,38,306	6,16,44,235
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	2,62,070	2,83,300
CURRENT ASSETS			
Cash & Bank Balance	L-17	6,11,156	5,15,173
Advances And Other Assets	L-18	19,72,250	14,73,301
<b>Sub-Total (A)</b>		<b>25,83,406</b>	<b>19,88,474</b>
CURRENT LIABILITIES			
PROVISIONS	L-19	44,82,021	31,32,495
	L-20	1,90,641	2,07,198
<b>Sub-Total (B)</b>		<b>46,72,662</b>	<b>33,39,693</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(20,89,257)</b>	<b>(13,51,218)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		1,60,54,295	1,61,04,639
<b>TOTAL</b>		<b>9,51,10,223</b>	<b>8,73,17,277</b>

Contingent Liabilities	30 Sep 2012 (Rs. 000's)	30 Sep 2011 (Rs. 000's)
Partly paid-up investments	Nil	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts	Nil	Nil
Guarantees given by or on behalf of the Company	648	776
Statutory demands/liabilities in dispute, not provided for	17,083	9399
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies) *	1,36,076	60,869
<b>Total</b>	<b>1,53,807</b>	<b>71,044</b>

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

## FORM L-4-PREMIUM SCHEDULE

Particulars	Q2 '12-13	YTD SEP '12	Q2 '11-12	YTD SEP '11
		(Rs. 000's)		(Rs. 000's)
First year premiums	11,00,353	28,76,183	19,70,939	27,84,471
Renewal premiums	35,60,309	65,46,345	37,65,732	73,90,210
Single premiums	23,470	48,583	1,04,188	2,45,937
<b>TOTAL PREMIUM</b>	<b>46,84,132</b>	<b>94,71,111</b>	<b>58,40,859</b>	<b>1,04,20,618</b>

Note: Premium Income is Gross of Service Tax

## Premium Income from business written :

In India	46,84,132	94,71,111	58,40,859	1,04,20,618
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>46,84,132</b>	<b>94,71,111</b>	<b>58,40,859</b>	<b>1,04,20,618</b>

## FORM L-5 - COMMISSION SCHEDULE

Particulars	Q2 '12-13	YTD SEP '12	Q2 '11-12	YTD SEP '11
		(Rs. 000's)		(Rs. 000's)
Commission Paid				
Direct - First year premiums	2,20,295	2,98,015	1,70,222	2,66,507
- Renewal premiums	50,408	94,891	38,684	84,900
- Single premiums	165	259	1,787	4,226
<b>Total (A)</b>	<b>2,70,868</b>	<b>3,93,165</b>	<b>2,10,693</b>	<b>3,55,633</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	(1,205)	(1,205)	-	-
<b>Net Commission</b>	<b>2,69,663</b>	<b>3,91,960</b>	<b>2,10,693</b>	<b>3,55,633</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>				
Agents	96,866	1,60,717	97,564	1,73,305
Brokers	9,410	17,278	14,271	26,975
Corporate Agency	1,64,556	2,15,118	98,858	1,55,353
Referral	36	52	-	-
<b>TOTAL (B)</b>	<b>2,70,868</b>	<b>3,93,165</b>	<b>2,10,693</b>	<b>3,55,633</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q2 '12-13	YTD SEP '12	Q2 '11-12	YTD SEP '11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	7,27,594	14,22,949	6,95,096	13,55,737
Travel, conveyance and vehicle running expenses	36,986	51,071	736	18,333
Training expenses	76,260	1,25,714	30,523	1,07,051
Rents, rates and taxes	1,32,755	2,86,161	93,126	3,29,199
Repairs	1,126	1,535	252	3,314
Printing and stationery	23,786	34,131	15,723	32,658
Communication expenses	56,594	1,07,295	27,913	99,904
Legal and professional charges	51,837	80,889	18,394	37,804
Medical fees	15,055	30,048	19,467	33,621
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,250	2,076	859	1,694
b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity (Tax Audit)	75	150	-	1
Advertisement and publicity	1,81,201	3,54,389	2,76,872	3,76,156
Interest and bank charges	6,531	11,325	4,049	8,659
Information technology and related expenses	38,427	71,947	31,905	60,549
Service tax on premium	96,282	1,89,035	1,05,718	1,90,479
Others	-	-	-	-
a) Office maintenance	65,182	1,15,027	30,935	60,928
b) Electricity	29,206	54,712	16,816	46,865
c) Recruitment	11,833	20,581	11,223	19,538
d) Miscellaneous expenses	12,569	16,158	13,049	20,421
-	-	-	-	-
Depreciation	38,507	83,332	48,576	97,983
<b>TOTAL</b>	<b>16,03,057</b>	<b>30,58,524</b>	<b>14,41,232</b>	<b>29,00,893</b>

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2 '12-13	YTD SEP '12	Q2 '11-12	YTD SEP '11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	2,31,091	4,55,180	1,96,896	3,55,644
(b) Claims by Maturity,	1,16,013	2,47,011	69,176	1,26,758
(c) Annuities/Pension payment	51,133	84,449	41,043	82,707
(d) Other benefits - Riders	2,594	2,700	970	1,720
- Surrender	45,42,887	77,48,707	29,40,514	64,01,653
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(77,636)	(1,42,769)	(17,518)	(17,518)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :	-	-	-	-
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
<b>TOTAL</b>	<b>48,66,082</b>	<b>83,95,278</b>	<b>32,31,081</b>	<b>69,50,964</b>
<b>Benefits paid to claimants:</b>				
In India	48,66,082	83,95,278	32,31,081	69,50,964
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>48,66,082</b>	<b>83,95,278</b>	<b>32,31,081</b>	<b>69,50,964</b>

## FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2012	SEPTEMBER 30, 2011
	(Rs. 000's)	(Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	2,50,00,000	2,50,00,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up *	2,00,49,000	2,00,49,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
<b>TOTAL</b>	<b>2,00,49,000</b>	<b>2,00,49,000</b>

\* 1,483,626,000 equity shares (Previous year 1,483,626,000) are held in the name of Partners, who are holding these shares on behalf of Dabur Invest Corp. (Partnership Firm). During the year NIL (Previous Year NIL) equity shares of Rs. 10 each were allotted, at par value.



**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE**

Shareholder	UNAUDITED AS AT SEPTEMBER 30, 2012		UNAUDITED AS AT SEPTEMBER 30, 2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	14,83,626	74%	14,83,626	74%
- Foreign	5,21,274	26%	5,21,274	26%
Others	-	-	-	-
<b>TOTAL</b>	<b>20,04,900</b>	<b>100%</b>	<b>20,04,900</b>	<b>100%</b>

**FORM L-10-RESERVES AND SURPLUS SCHEDULE**

Particulars	UNAUDITED AS AT SEPTEMBER	UNAUDITED AS AT
	30, 2012	SEPTEMBER 30, 2011
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

FORM L-11-BORROWINGS SCHEDULE

Particulars	UNAUDITED AS AT SEPTEMBER	UNAUDITED AS AT SEPTEMBER
	30, 2012	30, 2011
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2012	SEPTEMBER 30, 2011
	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 446,123 Previous Year 62,303)	4,34,454	62,758
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 1,193,641 Previous Year 1,046,784)	12,19,172	10,65,761
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	79,386	2,79,767
(Market value (Rs '000) Current Year 80,237 Previous Year 277,351)		
(e) Other Securities (Term Deposits)	5,70,300	70,000
(Market value (Rs '000) Current Year 570,300 Previous Year 70,000)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 1,104,535 Previous Year 1,114,577)	10,99,548	11,27,003
<b>Other Investments</b>		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills #</b> (Market value (Rs '000) Current Year 2,447,232 Previous Year 2,701,880)	24,47,232	27,02,245
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 99,803 Previous Year NIL)	1,00,064	-
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	2,00,049	-
(Market value (Rs '000) Current Year 199,703 Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	7,38,345	13,10,457
(Market value (Rs '000) Current Year 738,345 Previous Year 1,310,457)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 549,419 Previous Year 39,488)	5,47,000	39,510
<b>Other Investments</b>		
<b>TOTAL</b>	<b>74,35,550</b>	<b>66,57,499</b>
<b>INVESTMENTS</b>		
In India	74,35,550	66,57,499
Outside India	-	-
<b>TOTAL</b>	<b>74,35,550</b>	<b>66,57,499</b>

## Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2012	SEPTEMBER 30, 2011
	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 3,285,036 Previous Year 993,699)	32,53,109	10,16,723
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 356,452 Previous Year 336,676)	3,68,140	3,45,385
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	238	309
(Market value (Rs '000) Current Year 238 Previous Year 309)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	2,12,987	2,33,677
(Market value (Rs '000) Current Year 212,071 Previous Year 227,140)		
(e) Other Securities (Fixed Deposits)	2,01,700	1,47,500
(Market value (Rs '000) Current Year 201,700 Previous Year 147,500)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	19,89,593	10,22,585
(Market value (Rs '000) Current Year 2,032,437 Previous Year 995,890)		
Equity Shares	-	48
(Market value (Rs '000) Current Year NIL Previous Year 48)		
<b>Other Investments</b>		
Equity Shares	76	30
(Market value (Rs '000) Current Year 76 Previous Year 30)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 1,624,199 Previous Year 606,890)	16,24,040	6,06,890
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 387,739 Previous Year NIL)	3,88,362	-
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	60,600	-
(Market value (Rs '000) Current Year 61,036 Previous Year NIL)		
(e) Other Securities (Term Deposit and Certificate of Deposits)	18,67,967	5,69,657
(Market value (Rs '000) Current Year 1,867,967 Previous Year 569,657)		
(f) Other Securities (Reverse Repo)	3,52,301	-
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	6,90,146	36,017
(Market value (Rs '000) Current Year 692,919 Previous Year 35,972)		
Commercial Paper	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
<b>Other Investments</b>	-	-
<b>TOTAL</b>	<b>1,10,09,258</b>	<b>39,78,821</b>
<b>INVESTMENTS</b>		
In India	1,10,09,258	39,78,821
Outside India	-	-
<b>TOTAL</b>	<b>1,10,09,258</b>	<b>39,78,821</b>



## Form L-14 - INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

UNAUDITED AS AT SEPTEMBER 30, 2012

Particulars	UNAUDITED AS AT SEPTEMBER 30, 2012					Total
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group life	
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 2,422,906 PY 1,746,615 Linked Non Par (Pension) 503,904 PY 515,077 Linked Non Par (Group) 124,773 PY 48,464	-	-	24,35,750	5,06,297	1,25,533	30,67,580
<b>Other Approved Securities</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 192,756 PY 113,879 Linked Non Par (Pension) 39,860 PY 20,613 Linked Non Par (Group) NIL PY NIL	-	-	1,88,611	38,995	-	2,27,606
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	2,555	337	2,11,00,280	84,05,890	1,06,360	2,96,15,423
*Linked Par (Ind Life) 582 PY 1,756 (Linked par (Pension) 48 PY 204 Linked Non Par (Ind Life) 17,747,385 PY 17,871,001 Linked Non Par (Pension) 6,859,025 PY 8,123,500 Linked Non Par (Group) 95,946 PY 143,940						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	-	-	34,31,770	8,54,919	2,19,196	45,05,886
*Linked Par (Ind Life) NIL PY 182,125 (Linked par (Pension) NIL PY 26,726 Linked Non Par (Ind Life) 3,429,416 PY 3,675,726 Linked Non Par (Pension) 868,122 PY 1,103,329 Linked Non Par (Group) 214,367 PY 207,429						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	4,37,300	53,700	21,36,000	3,51,500	52,200	30,30,700
*Linked Par (Ind Life) 437,300 PY 455,300 (Linked par (Pension) 53,700 PY 53,700 Linked Non Par (Ind Life) 2,136,000 PY 2,125,500 Linked Non Par (Pension) 351,500 PY 351,500 Linked Non Par (Group) 52,200 PY 52,200						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 161,526 PY 71,562 (Linked par (Pension) 27,079 PY 12,085 Linked Non Par (Ind Life) 6,040,052 PY 5,702,986 Linked Non Par (Pension) 1,560,457 PY 1,962,408 Linked Non Par (Group)	1,69,090	28,528	60,74,745	15,37,998	3,03,871	81,14,232
(b) Equity						
*Linked Par (Ind Life) NIL PY 116 (Linked par (Pension) NIL PY 26 Linked Non Par (Ind Life) 3,498,958 PY 4,266,403 Linked Non Par (Pension) 1,369,775 PY 1,704,307 Linked Non Par (Group) 17,708 PY 39,966	-	-	37,97,977	13,01,364	18,608	51,17,950
<b>Other Investments</b>						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY 93 Linked Non Par (Ind Life) 2,276,412 PY 3,435,926 Linked Non Par (Pension) 614,916 PY 960,134 Linked Non Par (Group) 8,750 PY 20,758	-	-	16,42,017	4,91,958	6,510	21,40,485
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 276,553 PY 278,349 Linked Non Par (Pension) 127,462 PY 128,007 Linked Non Par (Group) 50,191 PY 50,191	-	-	2,77,143	1,27,762	50,189	4,55,095
<b>SHORT TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
<b>Government Securities and Government guaranteed bonds</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 129,554 Linked Non Par (Pension) NIL PY 43,363 Linked Non Par (Group) NIL PY 15,969	-	-	-	-	-	-
<b>Other Approved Securities</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 484 PY 1,916	-	-	484	1,916	-	2,399
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity						
(bb) Preference						
(b) Mutual Funds						
(c) Derivative Instruments						
(d) Debentures/ Bonds	2,83,260	40,615	1,72,389	18,144	27,890	5,42,298
*Linked Par (Ind Life) 267,375 PY 90,657 (Linked par (Pension) 38,351 PY 11,206 Linked Non Par (Ind Life) 168,396 PY NIL Linked Non Par (Pension) 17,852 PY NIL Linked Non Par (Group) 27,846 PY NIL						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	1,52,005	16,168	5,23,441	2,87,830	2,10,267	11,89,711
*Linked Par (Ind Life) 144,475 PY 64,025 (Linked par (Pension) 14,883 PY 22,111 Linked Non Par (Ind Life) 495,550 PY 922,488 Linked Non Par (Pension) 272,384 PY 76,693 Linked Non Par (Group) 202,796 PY 522,314						
(f) Other Securities (Reverse Repo)	-	-	22,479	5,313	18,109	45,901
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 22,479 PY NIL Linked Non Par (Pension) 5,313 PY NIL Linked Non Par (Group) 18,109 PY NIL						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>	1,05,954	16,032	5,65,195	2,85,278	6,753	9,79,213
*Linked Par (Ind Life) 104,611 PY 232,817 (Linked par (Pension) 15,835 PY 24,722 Linked Non Par (Ind Life) 576,131 PY 87,838 Linked Non Par (Pension) 290,096 PY 10,912 Linked Non Par (Group) 6,960 PY NIL						
<b>Other Investments</b>						
Mutual Funds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL	-	-	-	-	-	-
Balances in Bank	(86,901)	(62,499)	(92,048)	(53,022)	5,192	(2,89,278)
Other Current Assets (net)	1,54,751	23,480	28,65,311	5,76,408	73,155	36,93,106
<b>TOTAL</b>	<b>12,18,014</b>	<b>1,16,361</b>	<b>4,51,41,545</b>	<b>1,47,38,551</b>	<b>12,23,836</b>	<b>6,24,38,306</b>
<b>INVESTMENTS</b>						
In India	12,18,014	1,16,361	4,51,41,545	1,47,38,551	12,23,836	6,24,38,306
Outside India	-	-	-	-	-	-
<b>TOTAL</b>	<b>12,18,014</b>	<b>1,16,361</b>	<b>4,51,41,545</b>	<b>1,47,38,551</b>	<b>12,23,836</b>	<b>6,24,38,306</b>

\* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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## Form L-14 - INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	UNAUDITED AS AT SEPTEMBER 30, 2011					Total
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group life	
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 2,422,906 PY 1,746,615 Linked Non Par (Pension) 503,904 PY 515,077 Linked Non Par (Group) 124,773 PY 48,464	-	-	17,09,072	5,05,504	47,550	22,62,125
<b>Other Approved Securities</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 192,756 PY 113,879 Linked Non Par (Pension) 39,860 PY 20,613 Linked Non Par (Group) NIL PY NIL	-	-	1,10,896	20,001	-	1,30,898
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity						
*Linked Par (Ind Life) 582 PY 1,756 (Linked par (Pension) 48 PY 204 Linked Non Par (Ind Life) 17,747,385 PY 17,871,001 Linked Non Par (Pension) 6,859,025 PY 8,123,500 Linked Non Par (Group) 95,946 PY 143,940	5,351	699	1,97,61,900	87,08,389	1,35,348	2,86,11,687
(bb) Preference						
(b) Mutual Funds						
(c) Derivative Instruments						
(d) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY 182,125 (Linked par (Pension) NIL PY 26,726 Linked Non Par (Ind Life) 3,429,416 PY 3,675,726 Linked Non Par (Pension) 868,122 PY 1,103,329 Linked Non Par (Group) 214,367 PY 207,429	1,86,337	27,364	35,54,346	10,64,187	2,06,374	50,38,609
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)						
*Linked Par (Ind Life) 437,300 PY 455,300 (Linked par (Pension) 53,700 PY 53,700 Linked Non Par (Ind Life) 2,136,000 PY 2,125,500 Linked Non Par (Pension) 351,500 PY 351,500 Linked Non Par (Group) 52,200 PY 52,200	4,55,300	53,700	21,25,500	3,51,500	52,200	30,38,200
(f) Subsidiaries						
(g) Investment Properties-Real Estate						
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 161,526 PY 71,562 (Linked par (Pension) 27,079 PY 12,085 Linked Non Par (Ind Life) 6,040,052 PY 5,702,986 Linked Non Par (Pension) 1,560,457 PY 1,962,408 Linked Non Par (Group) 214,367 PY 207,429	72,063	12,173	55,17,302	18,87,747	2,29,939	77,19,224
(b) Equity						
*Linked Par (Ind Life) NIL PY 116 (Linked par (Pension) NIL PY 26 Linked Non Par (Ind Life) 3,498,958 PY 4,264,403 Linked Non Par (Pension) 1,369,775 PY 1,704,307 Linked Non Par (Group) 17,708 PY 39,966	105	23	39,01,024	13,20,756	28,008	52,49,916
<b>Other Investments</b>						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY 93 Linked Non Par (Ind Life) 2,276,412 PY 3,435,926 Linked Non Par (Pension) 614,916 PY 960,134 Linked Non Par (Group) 8,750 PY 20,758	-	25	24,97,513	7,56,127	15,540	32,69,205
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 276,553 PY 278,349 Linked Non Par (Pension) 127,462 PY 128,007 Linked Non Par (Group) 50,191 PY 50,191	-	-	2,71,539	1,25,020	49,259	4,45,819
<b>SHORT TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
<b>Government Securities and Government guaranteed bonds</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 129,554 Linked Non Par (Pension) NIL PY 43,363 Linked Non Par (Group) NIL PY 15,969	-	-	1,29,548	43,412	15,975	1,88,935
<b>Other Approved Securities</b>						
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity						
(bb) Preference						
(b) Mutual Funds						
(c) Derivative Instruments						
(d) Debentures/ Bonds						
*Linked Par (Ind Life) 267,375 PY 90,657 (Linked par (Pension) 38,351 PY 11,206 Linked Non Par (Ind Life) 168,396 PY NIL Linked Non Par (Pension) 17,852 PY NIL Linked Non Par (Group) 27,846 PY NIL	89,029	11,004	-	-	-	1,00,033
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)						
*Linked Par (Ind Life) 144,475 PY 64,025 (Linked par (Pension) 14,883 PY 22,111 Linked Non Par (Ind Life) 495,550 PY 922,488 Linked Non Par (Pension) 272,384 PY 76,693 Linked Non Par (Group) 202,796 PY 522,314	68,086	23,606	9,67,279	79,790	5,38,844	16,77,604
(f) Other Securities (Reverse Repo)						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 22,479 PY NIL Linked Non Par (Pension) 5,313 PY NIL Linked Non Par (Group) 18,109 PY NIL	-	-	-	-	-	-
(g) Subsidiaries						
(h) Investment Properties-Real Estate						
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
*Linked Par (Ind Life) 104,611 PY 232,817 (Linked par (Pension) 15,835 PY 24,722 Linked Non Par (Ind Life) 576,131 PY 87,838 Linked Non Par (Pension) 290,096 PY 10,912 Linked Non Par (Group) 6,960 PY NIL	2,28,121	24,251	86,552	10,578	-	3,49,503
<b>Other Investments</b>						
Mutual Funds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL	-	-	-	-	-	-
Balances in Bank	(1,16,330)	(56,926)	20,931	28,358	1,651	(1,22,316)
Other Current Assets (net)	1,56,524	16,254	25,68,497	8,19,249	1,24,268	36,84,792
<b>TOTAL</b>	<b>11,44,587</b>	<b>1,12,173</b>	<b>4,32,21,899</b>	<b>1,57,20,618</b>	<b>14,44,957</b>	<b>6,16,44,235</b>
<b>INVESTMENTS</b>						
In India	11,44,587	1,12,173	4,32,21,899	1,57,20,618	14,44,957	6,16,44,235
Outside India	-	-	-	-	-	-
<b>TOTAL</b>	<b>11,44,587</b>	<b>1,12,173</b>	<b>4,32,21,899</b>	<b>1,57,20,618</b>	<b>14,44,957</b>	<b>6,16,44,235</b>

\* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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## FORM L-15-LOANS SCHEDULE

Particulars	UNAUDITED AS AT SEPTEMBER 30, 2012 (Rs. 000's)	UNAUDITED AS AT SEPTEMBER 30, 2011 (Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>		
<b>TOTAL</b>	-	-
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
<b>TOTAL</b>	-	-
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	-	-
<b>TOTAL</b>	-	-
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
<b>Total</b>	-	-

## FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2012	Additions during the year	Deductions	Balance as on Jun 30, 2012	Balance as on March 31, 2012	For the Year	Sales/ Adjustments	Balance as on Jun 30, 2012	UNAUDITED AS AT SEPTEMBER 30, 2012	UNAUDITED AS AT SEPTEMBER 30, 2011
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangibles</b>										
- Software	1,63,038	4,153	-	1,67,191	99,416	20,538	-	1,19,954	47,237	73,326
<b>Tangibles</b>										
Leasehold Improvements	3,80,455	12,792	4,452	3,88,795	3,19,322	23,148	4,440	3,38,029	50,765	77,989
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	1,62,335	3,220	310	1,65,245	1,49,982	9,834	310	1,59,507	5,738	22,538
Information Technology Equipment	7,23,835	24,526	28,107	7,20,254	6,64,767	26,612	28,086	6,63,293	56,961	67,992
Vehicles	3,005	-	-	3,005	1,829	232	-	2,061	944	0
Office Equipment	1,04,330	3,773	297	1,07,806	97,088	2,968	297	99,759	8,046	7,448
<b>Sub Total</b>	<b>15,36,998</b>	<b>48,464</b>	<b>33,166</b>	<b>15,52,296</b>	<b>13,32,404</b>	<b>83,332</b>	<b>33,133</b>	<b>13,82,603</b>	<b>1,69,693</b>	<b>2,49,293</b>
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	92,377	34,007
<b>TOTAL</b>	<b>15,36,998</b>	<b>48,464</b>	<b>33,166</b>	<b>15,52,296</b>	<b>13,32,404</b>	<b>83,332</b>	<b>33,133</b>	<b>13,82,603</b>	<b>2,62,070</b>	<b>2,83,300</b>
<b>PREVIOUS YEAR</b>	<b>15,48,350</b>	<b>22,002</b>	<b>32,720</b>	<b>15,37,632</b>	<b>12,19,249</b>	<b>97,983</b>	<b>28,894</b>	<b>12,88,339</b>	<b>2,83,300</b>	

## FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2012	SEPTEMBER 30, 2011
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	70,073	12,876
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	72,028	6,985
(bb) Others	-	-
(b) Current Accounts	4,69,055	4,95,312
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>6,11,156</b>	<b>5,15,173</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	6,11,156	5,15,173
Outside India	-	-
<b>TOTAL</b>	<b>6,11,156</b>	<b>5,15,173</b>

## FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2012	SEPTEMBER 30, 2011
	(Rs. 000's)	(Rs. 000's)
<b>ADVANCES</b>		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	60,944	47,267
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,746	11,744
Others (includes vendor, travel advances & salary recoverable)	1,17,839	91,291
<b>TOTAL (A)</b>	<b>1,90,529</b>	<b>1,50,302</b>
<b>OTHER ASSETS</b>		
Income accrued on investments	4,06,676	1,74,768
Outstanding Premiums	2,29,574	87,991
Agents' Balances	13,436	12,029
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	-	-
Others	-	-
-Refundable Security Deposits	2,96,882	3,13,578
- Unsettled Contracts	7,58,188	4,13,260
-Service Tax Unutilized Credit	76,965	3,21,374
<b>TOTAL (B)</b>	<b>17,81,721</b>	<b>13,22,999</b>
<b>TOTAL (A+B)</b>	<b>19,72,250</b>	<b>14,73,301</b>

## FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2012	SEPTEMBER 30, 2011
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	2,03,497	1,12,406
Balances due to other insurance companies	28,448	64,023
Deposits held on re-insurance ceded	-	-
Premiums received in advance	23,125	50,336
Unallocated premium	1,38,083	67,223
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	47,264	49,971
Accrual for expenses	14,06,274	13,44,333
Unclaimed Amount - Policyholders *	19,64,244	9,92,347
Claims Outstanding	3,97,182	1,92,807
Others:		
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	4,866	3,112
Premium/ proposal deposits, to be refunded	-	-
Others (includes statutory dues payable, and payables to employees)	1,47,694	2,38,527
Service Tax payable	21,431	12,915
Payables for unsettled investment contracts	99,913	4,494
<b>TOTAL</b>	<b>44,82,021</b>	<b>31,32,496</b>

## FORM L-20-PROVISIONS SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2012	SEPTEMBER 30, 2011
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	-	30,553
Provision for Leave Encashment	27,895	28,932
Provision for Other Long Term Benefits	83,993	91,655
Provision for Other Employee Benefits	78,753	56,058
<b>TOTAL</b>	<b>1,90,641</b>	<b>2,07,198</b>

**FORM L-21-MISC EXPENDITURE SCHEDULE**

Particulars	UNAUDITED AS AT SEPTEMBER 30, 2012	UNAUDITED AS AT SEPTEMBER 30, 2011
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
<b>TOTAL</b>	-	-



## FORM L-22 Analytical Ratios

	Q2 '12-13	YTD SEP '12	Q2 '11-12	YTD SEP '11
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	375%	220%	-121%	-116%
Linked Par Pension	-100%	-79%	-41%	-23%
Linked Non Par Individual Life	-57%	-55%	-56%	-54%
Linked Non Par Pension	7%	-132%	-101%	-97%
Linked Non Par Group	-55%	-56%	-42%	-29%
Non Linked Par Individual Life	-10%	11%	132%	87%
Non Linked Par Pension	-84%	-73%	22%	43%
Non Linked Non Par Individual Life	33%	31%	67%	70%
Non Linked Non Par Pension Life	-101%	-101%	0%	0%
Non Linked Group Life	-67%	7%	404%	265%
Non Linked Non Par Annuity	79%	212%	79%	43%
2 Net Retention Ratio	98%	98%	99%	99%
3 Expense of Management to Gross Direct Premium Ratio	38%	35%	27%	30%
4 Commission Ratio (Gross commission paid to Gross Premium)	5.9%	4.2%	4%	3.5%
5 Ratio of policy holder's liabilities to shareholder's funds	14	14	17	17
6 Growth rate of shareholders' fund	-2%	-2%	37%	37%
7 Ratio of surplus to policyholders' liability	1%	2%	1%	2%
8 Change in net worth in (000)	(81,693)	(81,693)	(6,56,200)	10,59,642
9 Profit after tax/Total Income	-13%	-14%	-71%	-23%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	15	15	18	18
12 Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13 Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	4%	2%	4%
R2. Non-PAR	2%	4%	2%	4%
R3.Sub-TOTAL	2%	4%	2%	4%
Linked:				
R4. PAR	3%	5%	2%	5%
R5. Non-PAR	6%	6%	-7%	-8%
R6. Sub-TOTAL	6%	6%	-7%	-8%
R7. Grand Total	5%	6%	-7%	-8%
Shareholders' Funds	2%	5%	2%	4%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	4%	2%	4%
R2. Non-PAR	2%	4%	2%	4%
R3.Sub-TOTAL	2%	4%	2%	4%
Linked:				
R4. PAR	2%	4%	2%	4%
R5. Non-PAR	1%	1%	1%	3%
R6. Sub-TOTAL	1%	1%	1%	3%
R7. Grand Total	1%	2%	1%	3%
Shareholders' Funds	2%	5%	2%	4%
14 Conservation Ratio				
Linked Par Individual Life	58%	79%	80%	78%
Linked Par Pension	69%	70%	83%	85%
Linked Non Par Individual Life	71%	70%	73%	74%
Linked Non Par Pension	74%	70%	69%	72%
Non Linked Par Individual Life	107%	96%	83%	90%
Non Linked Par Pension	89%	88%	116%	99%
Non Linked Non Par Individual Life	78%	68%	42%	43%
Non Linked Non Par Pension Life	50%	32%	0%	0%
15 Persistency Ratio (by numbers)*				
For 13th month	54%	53%	60%	58%
For 25th month	57%	54%	43%	39%
For 37th month	29%	25%	25%	27%
For 49th Month	18%	22%	21%	24%
for 61st month	14%	16%	16%	20%
Persistency Ratio (by premium)*				
For 13th month	56%	57%	62%	67%
For 25th month	58%	63%	54%	50%
For 37th month	37%	31%	31%	30%
For 49th Month	22%	25%	23%	28%
for 61st month	15%	18%	20%	24%
16 NPA Ratio				
Gross NPA Ratio	NIL	NIL	NIL	NIL
Net NPA Ratio	NIL	NIL	NIL	NIL
<b>Equity Holding Pattern for Life Insurers</b>				
(a) No. of shares (in Lakhs)		20,049		20,049
(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
(c) % of Government holding (in case of public sector insurance)		Nil		Nil
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(1.00)		(0.66)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(1.00)		(0.66)
(iv) Book value per share (Rs)		2.65		1.97

\* The persistency is being calculated as per IRDA circular IRDA/ACT/CIR/Gen/21/02/2010 Dt. 11-2-10.

## FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

	UNAUDITED AS AT SEPTEMBER 30, 2012 (Rs. 000's)	UNAUDITED AS AT SEPTEMBER 30, 2011 (Rs. 000's)
<b>I Cash flows from operating activities</b>		
Premium received from policyholders, including advance receipts	96,62,108	1,02,38,691
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(1,53,721)	(63,066)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(80,23,236)	(67,16,527)
Payments of commission and brokerage	(4,42,881)	(4,22,573)
Payments of other operating expenses	(28,95,809)	(25,67,759)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	1,74,385	1,11,781
Income taxes paid (Net)	(2)	9,177
Service tax paid	-	-
Other payments (give break-up)	-	-
<b>Cash flows before extraordinary items</b>	<b>(16,79,156)</b>	<b>5,89,723</b>
Cash flow from extraordinary operations (give break-up)	-	-
<b>Net cash from operating Activities</b>	<b>(16,79,156)</b>	<b>5,89,723</b>
<b>II Cash flows from investing activities</b>		
Purchase of fixed assets	(1,04,627)	(34,546)
Proceeds from sale of fixed assets	2,066	1,560
Purchases of investments	(37,67,89,206)	(36,58,26,896)
Sales of investments	37,55,69,050	36,18,33,867
Rents/Interests/ Dividends received	21,60,505	18,10,276
Profit/(Loss) on sale/redemption of investment	(1,57,110)	7,03,873
Expenses related to investments	-	-
<b>Net cash from investing activities</b>	<b>6,80,678</b>	<b>(15,11,866)</b>
<b>III Cash flows from financing activities</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
Net increase/(decrease) in cash and cash equivalent <b>(I+II+III)</b>	(9,98,478)	(9,22,143)
Cash and cash equivalent at beginning of the year	13,20,356	13,15,000
<b>Cash and cash equivalent at the end of the year</b>	<b>3,21,878</b>	<b>3,92,857</b>
<b>Break up as follows :</b>		
Cash and Bank Balances (Refer to Note 1 below)	6,11,156	5,15,173
Bank balances (Policyholders - Schedule 8A and 8B)	(2,89,278)	(1,22,315)
<b>Note 1</b>		
Cash and Bank Balances	6,11,156	5,15,173
Fixed Deposits with maturity more than 3 months	-	-
<b>Cash and Bank Balances as per Schedule 11</b>	<b>6,11,156</b>	<b>5,15,173</b>

## FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl. No.	Particular	UNAUDITED AS AT SEPTEMBER 30, 2012	UNAUDITED AS AT SEPTEMBER 30, 2011
1	<b>Linked</b>		
a	Life	4,76,790	4,50,474
b	General Annuity	-	-
c	Pension	1,49,685	1,57,152
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	92,856	35,019
b	General Annuity	883	336
c	Pension	9,586	3,681
d	Health	31	-

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	415	402	63	4,718	1,751	1,600	551	53,838	2,166	2,002	614	58,555
3	Arunachal Pradesh	12	12	6	204	34	33	25	534	46	45	31	738
4	Assam	74	71	19	700	413	396	122	6,855	487	467	141	7,555
5	Bihar	218	212	33	1,048	430	388	121	8,522	648	600	154	9,570
6	Chandigarh	4	4	0	4	108	94	34	2,497	112	98	34	2,501
7	Chattisgarh	12	12	4	107	228	214	42	5,637	240	226	45	5,744
8	Dadra & NagraHaveli	1	1	1	5	21	21	5	141	22	22	5	146
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	15	14	6	197	2,554	2,313	1,153	67,295	2,569	2,327	1,158	67,492
11	Goa	15	15	6	81	89	83	46	1,175	104	98	52	1,256
12	Gujarat	258	246	104	3,367	1,429	1,321	403	38,176	1,687	1,567	507	41,544
13	Haryana	266	254	72	3,303	1,442	1,324	671	48,503	1,708	1,578	742	51,806
14	Himachal Pradesh	34	30	11	500	65	60	10	1,645	99	90	21	2,144
15	Jammu & Kashmir	34	26	4	217	151	141	27	2,820	185	167	32	3,037
16	Jharkhand	90	85	19	908	263	228	118	7,441	353	313	137	8,349
17	Karnataka	137	135	33	3,133	1,896	1,733	698	72,227	2,033	1,868	731	75,359
18	Kerala	91	79	24	1,130	367	350	184	6,719	458	429	208	7,848
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	172	165	25	1,438	620	566	148	13,284	792	731	173	14,722
21	Maharashtra	2,067	2,039	130	5,274	4,097	3,629	1,406	1,41,260	6,164	5,668	1,535	1,46,533
22	Manipur	-	-	-	-	9	7	5	334	9	7	5	334
23	Meghalaya	1	1	0	3	17	16	16	353	18	17	16	356
24	Mirzoram	-	-	-	-	5	5	3	64	5	5	3	64
25	Nagaland	-	-	-	-	10	9	2	161	10	9	2	161
26	Orissa	396	380	120	2,777	548	516	157	8,549	944	896	276	11,326
27	Puducherry	-	-	-	-	22	22	9	465	22	22	9	465
28	Punjab	440	404	92	3,012	946	852	238	21,013	1,386	1,256	330	24,025
29	Rajasthan	1,999	1,953	136	6,304	970	888	198	26,931	2,969	2,841	334	33,235
30	Sikkim	11	11	3	77	18	18	6	118	29	29	9	195
31	Tamil Nadu	121	117	53	3,684	1,978	1,830	751	43,955	2,099	1,947	804	47,638
32	Tripura	123	122	16	432	69	67	26	449	192	189	42	881
33	Uttar Pradesh	203	195	37	1,879	1,745	1,600	491	49,038	1,948	1,795	528	50,917
34	Uttarakhand	89	88	10	463	180	164	38	3,220	269	252	48	3,682
35	West Bengal	495	466	89	2,386	1,996	1,742	853	26,370	2,491	2,208	942	28,756
<b>Grand Total</b>		<b>7,793</b>	<b>7,539</b>	<b>1,115</b>	<b>47,349</b>	<b>24,471</b>	<b>22,230</b>	<b>8,555</b>	<b>6,59,587</b>	<b>32,264</b>	<b>29,769</b>	<b>9,670</b>	<b>7,06,936</b>

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	0	-	-	-	0	-
2	Andhra Pradesh	966	950	99	7,803	3,166	2,993	941	98,128	4,132	3,943	1,039	1,05,931
3	Arunachal Pradesh	30	30	12	277	87	86	50	1,008	117	116	62	1,285
4	Assam	131	128	27	1,013	746	720	220	11,623	877	848	247	12,636
5	Bihar	802	792	60	1,920	974	924	203	14,882	1,776	1,716	263	16,803
6	Chandigarh	8	8	0	6	248	225	48	4,667	256	233	48	4,673
7	Chattisgarh	251	250	11	554	562	542	67	9,248	813	792	77	9,802
8	Dadra & NagraHaveli	2	2	1	6	35	34	8	204	37	36	9	210
9	Daman & Diu	-	-	-	-	1	1	0	50	1	1	0	50
10	Delhi	37	33	10	398	4,602	4,258	1,929	1,26,252	4,639	4,291	1,939	1,26,650
11	Goa	26	26	11	181	167	154	91	2,007	193	180	102	2,189
12	Gujarat	569	539	157	5,507	2,652	2,508	697	71,031	3,221	3,047	854	76,538
13	Haryana	501	482	109	5,028	2,492	2,335	1,160	91,314	2,993	2,817	1,270	96,341
14	Himachal Pradesh	50	46	17	581	108	102	19	2,437	158	148	35	3,018
15	Jammu & Kashmir	52	44	6	329	273	262	48	4,960	325	306	54	5,289
16	Jharkhand	317	311	33	1,527	931	880	188	12,709	1,248	1,191	221	14,236
17	Karnataka	339	330	58	4,697	3,584	3,373	1,099	1,33,480	3,923	3,703	1,157	1,38,177
18	Kerala	183	167	55	1,758	686	660	297	12,614	869	827	352	14,371
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1,151	1,141	45	2,736	1,983	1,912	263	26,141	3,134	3,053	308	28,876
21	Maharashtra	3,875	3,771	195	9,312	7,478	6,874	2,469	2,74,704	11,353	10,645	2,665	2,84,016
22	Manipur	-	-	-	-	16	12	12	478	16	12	12	478
23	Meghalaya	1	1	0	3	18	17	16	356	19	18	16	359
24	Mizoram	1	1	0	10	12	12	6	118	13	13	6	128
25	Nagaland	-	-	-	-	26	25	10	828	26	25	10	828
26	Orissa	972	946	213	5,068	1,100	1,059	295	15,196	2,072	2,005	508	20,263
27	Puducherry	-	-	-	-	35	35	11	626	35	35	11	626
28	Punjab	1,134	1,054	194	5,404	1,809	1,682	330	35,081	2,943	2,736	524	40,485
29	Rajasthan	3,964	3,786	217	9,589	1,873	1,771	327	46,643	5,837	5,557	545	56,232
30	Sikkim	21	21	5	97	36	36	17	349	57	57	22	446
31	Tamil Nadu	244	236	72	4,900	3,326	3,144	1,183	79,767	3,570	3,380	1,255	84,667
32	Tripura	249	244	32	787	173	168	56	1,278	422	412	88	2,065
33	Uttar Pradesh	605	581	70	2,834	3,364	3,173	739	89,576	3,969	3,754	809	92,410
34	Uttarakhand	262	260	18	698	477	454	70	5,785	739	714	87	6,483
35	West Bengal	1,195	1,154	153	3,849	3,572	3,210	1,457	45,437	4,767	4,364	1,610	49,286
	<b>Grand Total</b>	<b>17,938</b>	<b>17,334</b>	<b>1,879</b>	<b>76,874</b>	<b>46,612</b>	<b>43,641</b>	<b>14,324</b>	<b>12,18,974</b>	<b>64,550</b>	<b>60,975</b>	<b>16,203</b>	<b>12,95,848</b>

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives ( Actual )	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	10	51,753	102	17,432	10	51,753	102	17,432
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	509	450	590	-	509	450	590
8	Haryana	-	-	-	-	2	4,765	131	4,510	2	4,765	131	4,510
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	2,425	40	12,981	2	2,425	40	12,981
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	10	11,418	174	39,007	10	11,418	174	39,007
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	342	0	183	-	342	0	183
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	1	9,176	27	16,053	1	9,176	27	16,053
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	4	26,791	644	47,455	4	26,791	644	47,455
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>29</b>	<b>1,07,179</b>	<b>1,568</b>	<b>1,38,211</b>	<b>29</b>	<b>1,07,179</b>	<b>1,568</b>	<b>1,38,211</b>

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives ( Actual )	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	13	68,693	140	(26,967)	13	68,693	140	(26,967)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	5,518	515	16,842	2	5,518	515	16,842
8	Haryana	-	-	-	-	3	7,380	162	4,614	3	7,380	162	4,614
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	3	3,683	60	14,982	3	3,683	60	14,982
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	50	0	100	1	50	0	100
15	Maharashtra	-	-	-	-	15	65,072	11,031	1,28,785	15	65,072	11,031	1,28,785
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	4	0	10	-	4	0	10
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	1,367	8	5,595	2	1,367	8	5,595
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	10,136	52	21,845	2	10,136	52	21,845
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	32,276	1,077	81,729	7	32,276	1,077	81,729
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>48</b>	<b>1,94,179</b>	<b>13,045</b>	<b>2,47,535</b>	<b>48</b>	<b>1,94,179</b>	<b>13,045</b>	<b>2,47,535</b>

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122

Statement as on : 30 Sep 2012

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

		In Rs Lakhs		Reconciliation of Investment Assets	
Total Application as per Balance Sheet (A)		9,51,102		Total Investment Assets (as per balance)	
ADD (B)		-		<b>8,08,831</b>	
Provisions	Sch - 14	1,906		Balance Sheet Value of: (#)	
Current Liabilities	Sch - 13	44,820		A. Life Fund	
		<b>46,727</b>		1,36,428	
LESS (C)				B. Pension & Gen Annuity Fund	
Debit Balance in P&L A/C		1,60,543		48,020	
Loans	Sch - 09	-		C. Unit Linked Funds	
Adv & Other Assets	Sch - 12	19,722		6,24,383	
Cash & Bank Balance	Sch - 11	6,112		TOTAL	
Fixed Assets	Sch - 10	2,621		<b>8,08,831</b>	
Misc Exp. not written off	Sch - 15	-			
		<b>1,88,998</b>			
Funds available for Investments		<b>8,08,831</b>			

Rs. In Lakhs

**NON - LINKED BUSINESS**

A. LIFE FUND	% as per Reg	SH			PH		Book Value (SH+PH) F=(b+c+d+e)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM+ (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)					
1	Govt Securities		28,817	1,898	177	28,729	59,620	169.5%		59,620	59,951
2	Govt Securities or Other approved Securities (incl 1 above)		42,009	1,898	206	32,278	76,392	217.1%		76,392	76,351
3	Investment subject to Exposure Norms										
	a	Housing & Infrastructure	16,465	805	112	17,798	35,180	100.0%		35,180	35,603
	b	i) Approved Investments	15,881	616	55	8,303	24,855	70.7%	0.2	24,855	24,855
		ii) "Other investments" not to exceed 15%	-	-	1	-	1	0.0%	(0.1)	1	1
		<b>TOTAL LIFE FUND</b>	<b>74,356</b>	<b>3,319</b>	<b>373</b>	<b>58,380</b>	<b>1,36,428</b>	<b>387.8%</b>	<b>0.1</b>	<b>1,36,428</b>	<b>1,36,809</b>

B.PENSION GENERAL ANNUITY FUND		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1	Govt Securities	Not less than 20%		17,968	17,968	100.0%		17,968	18,075
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%		21,954	21,954	122.2%		21,954	22,052
3	Balance Inv to be in Approved Investment	Not exceeding 60%		26,066	26,066	145.1%		26,066	26,175
	<b>TOTAL PENSION GENERAL ANNUITY FUND</b>	<b>100%</b>		<b>48,020</b>	<b>48,020</b>	<b>267.3%</b>		<b>48,020</b>	<b>48,226</b>

**LINKED BUSINESS**

C.LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved investment	Not less than 75%	13,344	5,85,084	5,98,427	95.8%
2	Other investments	Not more than 25%	-	25,956	25,956	4.2%
	<b>TOTAL LINKED INSURANCE FUND</b>	<b>100%</b>	<b>13,344</b>	<b>6,11,039</b>	<b>6,24,383</b>	<b>100.0%</b>

**CERTIFICATION**

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

Date : 05-11-2012

Note: (+) FRMS refers to 'Funds representing Solvency Margin'  
Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")  
Funds beyond Solvency Margin shall have a separate Custody Account.  
Other Investments' are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

Sd/-  
Jitendra Nayyar  
Director- Finance



FORM 3A

Unit Linked Insurance Business

Link to Item 'C' of FORM 3A (Part A)

PART - B

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 30th Sep 2012

Rs. Lakhs

PARTICULARS	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund
SFIN	ULGF00210/03/2006GROUPBAL AN122	ULGF00531/03/2006GROUPCAS HF122	ULGF00310/03/2006GROUPDEB TF122	ULGF00410/03/2006GROUPGRO WT122	ULGF00113/07/2005GROUPSEC UR122	ULGF00613/02/2009GROUPSDE BT122
Opening Balance (Market Value)	1,365	1,293	4,124	1,622	1,671	0
Add : Inflow During the Quarter	(18)	552	1,150	70	68	120
Increase/ Decrease value of Inv (net)	55	32	148	90	72	1
Less : Outflow During the Quarter	185	1,046	203	564	140	11
Total Investible Fund (Mkt value)	1,216	831	5,219	1,218	1,671	111

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Balanced Fund		Group Superannuation & Gratuity Cash Fund		Group Superannuation & Gratuity Debt Fund		Group Superannuation & Gratuity Growth Fund		Group Superannuation & Gratuity Secure Fund		Grp Superann-Short Term Debt fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	65	5.3%	-	0.0%	878	16.8%	85	7.0%	227	13.6%	-	0.0%
Corporate Bonds	175	14.4%	-	0.0%	1,143	21.9%	135	11.1%	502	30.1%	-	0.0%
Infrastructure Bonds	373	30.7%	-	0.0%	1,539	29.5%	124	10.1%	430	25.7%	30	26.8%
Equity	369	30.4%	-	0.0%	-	0.0%	602	49.4%	278	16.6%	-	0.0%
Money Market	39	3.2%	1,817	218.8%	334	6.4%	-	0.0%	19	1.1%	75	67.6%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>1,022</b>	<b>84.0%</b>	<b>1,817</b>	<b>218.8%</b>	<b>3,894</b>	<b>74.6%</b>	<b>946</b>	<b>77.6%</b>	<b>1,457</b>	<b>87.2%</b>	<b>104</b>	<b>94.4%</b>
<b>Current Assets:</b>												
Accrued Interest	26	2.1%	0	0.0%	117	2.2%	14	1.1%	42	2.5%	1	0.7%
Dividend Recievable	1	0.1%	-	0.0%	-	0.0%	1	0.1%	1	0.0%	-	0.0%
Bank Balance	0	0.0%	(986)	-118.7%	982	18.8%	58	4.8%	(2)	-0.1%	0	0.1%
	0		(986)		982		58		(3)		0	
Receivable for Sale of Investments	101	8.3%	-	0.0%	277	5.3%	114	9.4%	89	5.3%	5	4.8%
<b>Other Current Assets (for Investments)</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>
Payable for Investments	-	0.0%	-	0.0%	198	3.8%	(0)	0.0%	25	1.5%	-	0.0%
Fund Mgmt Charges Payable	1	0.0%	1	0.1%	2	0.0%	1	0.1%	1	0.0%	0	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Sub Total (B)</b>	<b>127</b>	<b>10.5%</b>	<b>(987)</b>	<b>-118.8%</b>	<b>1,175</b>	<b>22.5%</b>	<b>186</b>	<b>15.3%</b>	<b>103</b>	<b>6.2%</b>	<b>6</b>	<b>5.6%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	40	3.3%	-	0.0%	150	2.9%	60	4.9%	100	6.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	27	2.3%	-	0.0%	-	0.0%	26	2.1%	12	0.7%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>67</b>	<b>5.5%</b>	<b>-</b>	<b>0.0%</b>	<b>150</b>	<b>2.9%</b>	<b>86</b>	<b>7.1%</b>	<b>111</b>	<b>6.7%</b>	<b>-</b>	<b>0.0%</b>
<b>Total (A + B+C)</b>	<b>1,216</b>	<b>100.0%</b>	<b>831</b>	<b>100.0%</b>	<b>5,219</b>	<b>100.0%</b>	<b>1,218</b>	<b>100.0%</b>	<b>1,671</b>	<b>100.0%</b>	<b>111</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>												

Note:

Date : 05-11-2012

- The aggregate of all the above Segregated Unit-Fundsshould tally with item C of FORM 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
- Other Investments' are as permitted under Sec 27A(2) and 27B(3)

## FORM 3A

Unit Linked Insurance Business

LINK TO ITEM C OF FORM 3A (PART A)

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 30th Sep 2012

Rs. in lacs

PARTICULARS	Pension Unit Linked Balance Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund
SFIN	ULIF00311/02/2003PNSBALANCE 122	ULIF02325/01/2010PNBALAN- II122	ULIF00703/03/2005PNSNGROW TH122	ULIF02425/01/2010PNGROWT- II122	ULIF02525/01/2010PNSNINFRAF 122	ULIF01122/01/2008PNSINDEXF 122
Opening Balance (Market Value)	15,137	2,316	35,569	2,183	2,068	60,739
Add : Inflow During the Quarter	182	416	37	275	315	43
Increase/ Decrease value of Inv (net)	675	102	1,729	134	133	4,645
Less : Outflow During the Quarter	1,160	11	4,985	19	25	6,978
Total Investible Fund (Mkt value)	14,834	2,822	32,351	2,573	2,490	58,449

INVESTMENT OF UNIT FUND	Pension Unit Linked Balanced Fund		Pension Unit Linked Balanced - II Fund		Pension Unit linked Growth fund		Pension Unit Linked Growth - II Fund		Pension Unit Linked Infrastructure fund		Pension Unit Linked Index Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	821	5.5%	203	7.2%	2,098	6.5%	262	10.2%	-	0.0%	-	0.0%
Corporate Bonds	2,635	17.8%	491	17.4%	2,366	7.3%	297	11.5%	-	0.0%	-	0.0%
Infrastructure Bonds	4,023	27.1%	623	22.1%	8,169	25.3%	356	13.9%	-	0.0%	-	0.0%
Equity	5,072	34.2%	656	23.2%	15,498	47.9%	1,206	46.9%	1,913	76.8%	56,071	95.9%
Money Market	174	1.2%	427	15.1%	-	0.0%	270	10.5%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	1,200	8.1%	-	0.0%	1,450	4.5%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>13,925</b>	<b>93.9%</b>	<b>2,400</b>	<b>85.1%</b>	<b>29,581</b>	<b>91.4%</b>	<b>2,391</b>	<b>92.9%</b>	<b>1,913</b>	<b>76.8%</b>	<b>56,071</b>	<b>95.9%</b>
<b>Current Assets:</b>												
Accrued Interest	565	3.8%	51	1.8%	872	2.7%	30	1.2%	-	0.0%	-	0.0%
Dividend Recievable	8	0.1%	1	0.0%	30	0.1%	2	0.1%	4	0.2%	34	0.1%
Bank Balance	(29)	-0.2%	(1)	0.0%	(109)	-0.3%	(7)	(0)	1	0	(366)	(0)
	(29)		(1)		(110)		(7)		1		(366)	
Receivable for Sale of Investments	149	1.0%	319	11.3%	484	1.5%	97	3.8%	218	8.8%	601	1.0%
<b>Other Current Assets (for Investments)</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>
Payable for Investments	-	0.0%	-	0.0%	53	0.2%	-	0.0%	9	0.3%	211	0.4%
Fund Mgmt Charges Payable	11	0.1%	2	0.1%	30	0.1%	2	0.1%	2	0.1%	27	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	0.0%
<b>Sub Total (B)</b>	<b>682</b>	<b>4.6%</b>	<b>367</b>	<b>13.0%</b>	<b>1,193</b>	<b>3.7%</b>	<b>121</b>	<b>4.7%</b>	<b>213</b>	<b>8.6%</b>	<b>29</b>	<b>0.1%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	-	0.0%	10	0.4%	499	1.5%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	228	1.5%	45	1.6%	1,078	3.3%	62	2.4%	363	14.6%	2,349	4.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>228</b>	<b>1.5%</b>	<b>55</b>	<b>1.9%</b>	<b>1,577</b>	<b>4.9%</b>	<b>62</b>	<b>2.4%</b>	<b>363</b>	<b>14.6%</b>	<b>2,349</b>	<b>4.0%</b>
<b>Total (A + B+C)</b>	<b>14,834</b>	<b>100.0%</b>	<b>2,822</b>	<b>100.0%</b>	<b>32,351</b>	<b>100.0%</b>	<b>2,573</b>	<b>100.0%</b>	<b>2,490</b>	<b>100.0%</b>	<b>58,449</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>												

## Note:

- The aggregate of all the above Segregated Unit-F
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial
- Other Investments' are as permitted under Sec 27

Date : 05-11-2012

## FORM 3A

Unit Linked Insurance Business

LINK TO ITEM C OF FORM 3A (PART A)

LINK TO ITEM C OF FORM 3A (PART A)

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 30th Sep 2012

Rs. in lacs

PARTICULARS	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund	Pension Unit Linked Protector - II fund	Pension Unitised with Profit fund
SFIN	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFN D122	ULIF00803/03/2005PNSSECUR E122	ULIF01408/02/2008PNSPROTECT 122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFI T122
Opening Balance (Market Value)	6,867	8,289	4,738	10,190	1,160	1,153
Add : Inflow During the Quarter	836	655	40	1,129	410	-
Increase/ Decrease value of Inv (net)	628	349	179	305	53	47
Less : Outflow During the Quarter	87	127	417	1,310	23	37
Total Investible Fund (Mkt value)	8,244	9,167	4,540	10,315	1,600	1,164

INVESTMENT OF UNIT FUND	Pension Unit Linked Index - II fund		Pension Unit Linked PSU fund		Pension Unit linked Secure fund		Pension Unit Linked Protector Fund		Pension Unit Linked Protector - II fund		Pension Unitised with Profit fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	-	0.0%	-	0.0%	449	9.9%	1,457	14.1%	182	11.4%	-	0.0%
Corporate Bonds	-	0.0%	-	0.0%	746	16.4%	1,913	18.5%	283	17.7%	406	34.9%
Infrastructure Bonds	-	0.0%	-	0.0%	1,575	34.7%	3,031	29.4%	454	28.4%	446	38.3%
Equity	7,830	95.0%	7,567	82.5%	647	14.3%	415	4.0%	199	12.4%	3	0.3%
Money Market	-	0.0%	-	0.0%	440	9.7%	1,462	14.2%	158	9.9%	162	13.9%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	-	0.0%	-	0.0%	65	1.4%	800	7.8%	-	0.0%	537	46.1%
<b>Sub Total (A)</b>	<b>7,830</b>	<b>95.0%</b>	<b>7,567</b>	<b>82.5%</b>	<b>3,923</b>	<b>86.4%</b>	<b>9,078</b>	<b>88.0%</b>	<b>1,276</b>	<b>79.8%</b>	<b>1,554</b>	<b>133.5%</b>
<b>Current Assets:</b>												
Accrued Interest	-	0.0%	-	0.0%	142	3.1%	426	4.1%	30	1.8%	119	10.3%
Dividend Recievable	4	0.1%	30	0.3%	1	0.0%	1	0.0%	0	0.0%	-	0.0%
Bank Balance	21	0	3	0	(1)	(0)	(36)	(0)	(6)	(0)	(625)	(1)
	21		3		(1)		(36)		(6)		(626)	
Receivable for Sale of Investments	103	1.3%	1,189	13.0%	161	3.6%	353	3.4%	279	17.5%	115	9.9%
<b>Other Current Assets (for Investments)</b>	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	37	0.4%	12	0.1%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	5	0.1%	7	0.1%	3	0.1%	6	0.1%	1	0.1%	-	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	-	0.0%
<b>Sub Total (B)</b>	<b>86</b>	<b>1.0%</b>	<b>1,203</b>	<b>13.1%</b>	<b>300</b>	<b>6.6%</b>	<b>738</b>	<b>7.2%</b>	<b>302</b>	<b>18.9%</b>	<b>(390)</b>	<b>-33.5%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	-	0.0%	-	0.0%	289	6.4%	469	4.5%	10	0.6%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	329	4.0%	398	4.3%	28	0.6%	29	0.3%	12	0.7%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>329</b>	<b>4.0%</b>	<b>398</b>	<b>4.3%</b>	<b>317</b>	<b>7.0%</b>	<b>499</b>	<b>4.8%</b>	<b>22</b>	<b>1.3%</b>	<b>-</b>	<b>0.0%</b>
<b>Total (A + B+C)</b>	<b>8,244</b>	<b>100.0%</b>	<b>9,167</b>	<b>100.0%</b>	<b>4,540</b>	<b>100.0%</b>	<b>10,315</b>	<b>100.0%</b>	<b>1,600</b>	<b>100.0%</b>	<b>1,164</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>												

Note:

Date : 05-11-2012

- The aggregate of all the above Segregated Unit-F
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial
- Other Investments' are as permitted under Sec 27

## FORM 3A

Unit Linked Insurance Business

LINK TO ITEM C OF FORM 3A (PART A)

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 30th Sep 2012

Rs. in lacs

PARTICULARS	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
SFIN	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIFBALAN-II122	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122
Opening Balance (Market Value)	72,377	7,405	490	4,846	8,436	7,087
Add : Inflow During the Quarter	142	857	212	1,336	81	805
Increase/ Decrease value of Inv (net)	3,185	377	19	182	673	625
Less : Outflow During the Quarter	3,378	9	180	57	299	379
Total Investible Fund (Mkt value)	72,326	8,629	541	6,306	8,892	8,137

INVESTMENT OF UNIT FUND	Unit Linked Balanced fund		Unit Linked Balanced- II fund		Unit Linked Debt Fund		Unit Linked Debt -II Fund		Unit Linked Enhancer fund		Unit Linked Enhancer - II fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	7,167	9.9%	887	10.3%	123	22.7%	1,147	18.2%	-	0.0%	-	0.0%
Corporate Bonds	11,614	16.1%	1,236	14.3%	96	17.7%	1,011	16.0%	-	0.0%	-	0.0%
Infrastructure Bonds	19,280	26.7%	1,678	19.4%	198	36.7%	2,098	33.3%	-	0.0%	-	0.0%
Equity	23,334	32.3%	2,856	33.1%	-	0.0%	-	0.0%	7,507	84.4%	6,830	83.9%
Money Market	689	1.0%	302	3.5%	48	8.9%	874	13.9%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	4,425	6.1%	440	5.1%	21	3.9%	64	1.0%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>66,509</b>	<b>92.0%</b>	<b>7,398</b>	<b>85.7%</b>	<b>486</b>	<b>89.8%</b>	<b>5,194</b>	<b>82.4%</b>	<b>7,507</b>	<b>84.4%</b>	<b>6,830</b>	<b>83.9%</b>
<b>Current Assets:</b>												
Accrued Interest	2,377	3.3%	190	2.2%	13	2.4%	150	2.4%	0	0.0%	-	0.0%
Dividend Recievable	42	0.1%	5	0.1%	-	0.0%	-	0.0%	16	0.2%	14	0.2%
Bank Balance	(150)	(0)	12	0	(13)	(0)	141	0	(0)	(0)	9	0
	(150)		12		(14)		141		(0)		9	
Receivable for Sale of Investments	1,451	2.0%	849	9.8%	71	13.1%	1,074	17.0%	787	8.8%	709	8.7%
<b>Other Current Assets (for Investments)</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>
Payable for Investments	142	0.2%	-	0.0%	25	4.6%	248	3.9%	32	0.4%	20	0.2%
Fund Mgmt Charges Payable	56	0.1%	7	0.1%	0	0.1%	5	0.1%	9	0.1%	7	0.1%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.0%	0	0.0%
<b>Sub Total (B)</b>	<b>3,521</b>	<b>4.9%</b>	<b>1,049</b>	<b>12.2%</b>	<b>45</b>	<b>8.3%</b>	<b>1,113</b>	<b>17.6%</b>	<b>760</b>	<b>8.5%</b>	<b>704</b>	<b>8.7%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	1,138	1.6%	20	0.2%	10	1.8%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	1,158	1.6%	162	1.9%	-	0.0%	-	0.0%	624	7.0%	603	7.4%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>2,296</b>	<b>3.2%</b>	<b>182</b>	<b>2.1%</b>	<b>10</b>	<b>1.8%</b>	<b>-</b>	<b>0.0%</b>	<b>624</b>	<b>7.0%</b>	<b>603</b>	<b>7.4%</b>
<b>Total (A + B+C)</b>	<b>72,326</b>	<b>100.0%</b>	<b>8,629</b>	<b>100.0%</b>	<b>541</b>	<b>100.0%</b>	<b>6,306</b>	<b>100.0%</b>	<b>8,892</b>	<b>100.0%</b>	<b>8,137</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>												

Note:

- The aggregate of all the above Segregated Unit-Fund
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial)
- Other Investments' are as permitted under Sec 27

Date : 05-11-2012

FORM 3A

Unit Linked Insurance Business

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Par / Non Par

Statement As On : 30th Sep 2012

Rs. in lacs

Rs. in lacs

PARTICULARS	Unit Linked Growth Fund		Unit Linked Growth - II fund		Unit Linked Infrastructure fund		Unit Linked Index fund		Unit Linked Index - II fund		Unit Linked Protector Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Opening Balance (Market Value)	2,05,976		9,496		6,527		20,425		11,521		5,855	
Add : Inflow During the Quarter	48		831		623		32		1,007		302	
Increase/ Decrease value of Inv (net)	11,991		680		389		1,591		1,005		180	
Less : Outflow During the Quarter	15,010		49		56		1,766		278		222	
Total Investible Fund (Mkt value)	2,03,006		10,958		7,482		20,282		13,255		6,115	

INVESTMENT OF UNIT FUND	Unit Linked Growth Fund		Unit Linked Growth - II fund		Unit Linked Infrastructure fund		Unit Linked Index fund		Unit Linked Index - II fund		Unit Linked Protector Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	8,657	4.3%	454	4.1%	-	0.0%	-	0.0%	-	0.0%	677	11.1%
Corporate Bonds	6,591	3.2%	573	5.2%	-	0.0%	-	0.0%	-	0.0%	1,022	16.7%
Infrastructure Bonds	24,711	12.2%	1,074	9.8%	-	0.0%	-	0.0%	-	0.0%	1,958	32.0%
Equity	1,27,888	63.0%	7,208	65.8%	5,671	75.8%	19,426	95.8%	12,677	95.6%	220	3.6%
Money Market	517	0.3%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	1,234	20.2%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	14,500	7.1%	475	4.3%	-	0.0%	-	0.0%	-	0.0%	400	6.5%
Sub Total (A)	1,82,864	90.1%	9,784	89.3%	5,671	75.8%	19,426	95.8%	12,677	95.6%	5,511	90.1%
Current Assets:												
Accrued Interest	3,700	1.8%	135	1.2%	(0)	0.0%	-	0.0%	-	0.0%	209	3.4%
Dividend Recievable	194	0.1%	14	0.1%	14	0.2%	12	0.1%	7	0.1%	0	0.0%
Bank Balance	(753)	(0)	(8)	(0)	(5)	(0)	(62)	(0)	(9)	(0)	11	0
	(754)		(8)		(5)		(62)		(9)		11	
Receivable for Sale of Investments	8,858	4.4%	438	4.0%	705	9.4%	141	0.7%	95	0.7%	122	2.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	463	0.2%	24	0.2%	26	0.3%	30	0.1%	16	0.1%	-	0.0%
Fund Mgmt Charges Payable	187	0.1%	9	0.1%	6	0.1%	9	0.0%	11	0.1%	4	0.1%
Other Current Liabilities (for Investments)	2	0.0%	0	0.0%	0	0.0%	1	0.0%	0	0.0%	0	0.0%
Sub Total (B)	11,347	5.6%	545	5.0%	682	9.1%	51	0.3%	66	0.5%	339	5.5%
Other Investments (<=25%)												
Corporate Bonds	10	0.0%	10	0.1%	-	0.0%	-	0.0%	-	0.0%	250	4.1%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	8,785	4.3%	619	5.7%	1,129	15.1%	805	4.0%	513	3.9%	16	0.3%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (C)	8,796	4.3%	629	5.7%	1,129	15.1%	805	4.0%	513	3.9%	265	4.3%
Total (A + B+C)	2,03,006	100.0%	10,958	100.0%	7,482	100.0%	20,282	100.0%	13,255	100.0%	6,115	100.0%
Fund Carried Forward (as per LB2)												

Note:

- The aggregate of all the above Segregated Unit-Fund
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial)
- Other Investments' are as permitted under Sec 27

Date : 05-11-2012

Rs. in lacs

PARTICULARS	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund
SFIN	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122
Opening Balance (Market Value)	3,548	23,496	48,348	11,946	63	1,029
Add : Inflow During the Quarter	589	1,520	1,392	-	196	254
Increase/ Decrease value of Inv (net)	146	1,073	1,738	334	1	63
Less : Outflow During the Quarter	230	163	4,572	100	252	5
Total Investible Fund (Mkt value)	4,053	25,926	46,906	12,180	8	1,341

INVESTMENT OF UNIT FUND	Unit Linked Protector - II fund		Unit Linked PSU fund		Unit Linked Secure fund		Unitised with Profit fund		Unit Linked Liquid Fund		Unit Linked Wealth Builder fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	287	7.1%	-	0.0%	6,602	14.1%	-	0.0%	-	0.0%	248	18.5%
Corporate Bonds	655	16.2%	-	0.0%	13,155	28.0%	2,833	23.3%	-	0.0%	89	6.6%
Infrastructure Bonds	1,115	27.5%	-	0.0%	13,942	29.7%	2,750	22.6%	-	0.0%	346	25.8%
Equity	530	13.1%	21,475	82.8%	6,879	14.7%	26	0.2%	-	0.0%	496	37.0%
Money Market	360	8.9%	-	0.0%	1,227	2.6%	960	7.9%	8	101.2%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	230	5.7%	-	0.0%	900	1.9%	4,933	40.5%	-	0.0%	105	7.8%
<b>Sub Total (A)</b>	<b>3,177</b>	<b>78.4%</b>	<b>21,475</b>	<b>82.8%</b>	<b>42,706</b>	<b>91.0%</b>	<b>11,502</b>	<b>94.4%</b>	<b>8</b>	<b>101.2%</b>	<b>1,283</b>	<b>95.7%</b>
Current Assets:												
Accrued Interest	116	2.9%	0	0.0%	1,520	3.2%	1,015	8.3%	0	0.1%	19	1.4%
Dividend Recievable	1	0.0%	85	0.3%	11	0.0%	-	0.0%	-	0.0%	0	0.0%
Bank Balance	(1)	(0)	(12)	(0)	(99)	(0)	(869)	(0)	(0)	(0)	(0)	(0)
	(1)		(12)		(99)		(871)		(0)		(0)	
Receivable for Sale of Investments	706	17.4%	3,144	12.1%	1,266	2.7%	532	4.4%	(0)	-0.1%	24	1.8%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	-	0.0%	36	0.1%	103	0.2%	-	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	3	0.1%	21	0.1%	29	0.1%	-	0.0%	0	0.2%	1	0.1%
Other Current Liabilities (for Investments)	0	0.0%	1	0.0%	0	0.0%	-	0.0%	0	1.0%	0	0.0%
<b>Sub Total (B)</b>	<b>818</b>	<b>20.2%</b>	<b>3,160</b>	<b>12.2%</b>	<b>2,566</b>	<b>5.5%</b>	<b>678</b>	<b>5.6%</b>	<b>(0)</b>	<b>-1.2%</b>	<b>42</b>	<b>3.1%</b>
Other Investments (<=25%)												
Corporate Bonds	30	0.7%	-	0.0%	1,304	2.8%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	29	0.7%	1,291	5.0%	330	0.7%	-	0.0%	-	0.0%	16	1.2%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>59</b>	<b>1.5%</b>	<b>1,291</b>	<b>5.0%</b>	<b>1,634</b>	<b>3.5%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>16</b>	<b>1.2%</b>
<b>Total (A + B+C)</b>	<b>4,053</b>	<b>100.0%</b>	<b>25,926</b>	<b>100.0%</b>	<b>46,906</b>	<b>100.0%</b>	<b>12,180</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>1,341</b>	<b>100.0%</b>
Fund Carried Forward (as per LB2)												

Note:

- The aggregate of all the above Segregated Unit-Fund
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial)
- Other Investments' are as permitted under Sec 27

Date : 05-11-2012

## FORM 3A

Unit Linked Insurance Business

LINK TO ITEM C OF FORM 3A (PART A)

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 30th Sep 2012

Rs. in lacs

PARTICULARS	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Opening Balance (Market Value)	1,918		6,062		6,17,337	
Add : Inflow During the Quarter	1		701		17,209	
Increase/ Decrease value of Inv (net)	53		513		34,195	
Less : Outflow During the Quarter	(0)		26		44,357	
<b>Total Investible Fund (Mkt value)</b>	<b>1,973</b>		<b>7,250</b>		<b>6,24,383</b>	

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>						
Govt. Bonds	-	0.0%	-	0.0%	32,976	5.3%
Corporate Bonds	515	26.1%	-	0.0%	50,482	8.1%
Infrastructure Bonds	610	30.9%	-	0.0%	90,934	14.6%
Equity	-	0.0%	5,985	82.6%	3,47,334	55.6%
Money Market	-	0.0%	-	0.0%	11,596	1.9%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	522	26.5%	-	0.0%	31,067	5.0%
<b>Sub Total (A)</b>	<b>1,647</b>	<b>83.5%</b>	<b>5,985</b>	<b>82.6%</b>	<b>5,64,389</b>	<b>90.4%</b>
<b>Current Assets:</b>						
Accrued Interest	141	7.2%	-	0.0%	12,020	1.9%
Dividend Recievable	-	0.0%	12	0.2%	545	0.1%
Bank Balance	0	0	19	0.3%	(2,893)	-0.5%
	(0)		19		(2,901)	
Receivable for Sale of Investments	33	1.6%	927	12.8%	26,587	4.3%
<b>Other Current Assets (for Investments)</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>
Payable for Investments	-	0.0%	25	0.3%	1,736	0.3%
Fund Mgmt Charges Payable	1	0.0%	6	0.1%	475	0.1%
Other Current Liabilities (for Investments)	-	0.0%	0	0.0%	10	0.0%
<b>Sub Total (B)</b>	<b>173</b>	<b>8.8%</b>	<b>926</b>	<b>12.8%</b>	<b>34,038</b>	<b>5.5%</b>
<b>Other Investments (&lt;=25%)</b>						
Corporate Bonds	153	7.7%	-	0.0%	4,551	0.7%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%
Equity	-	0.0%	339	4.7%	21,405	3.4%
Money Market	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>153</b>	<b>7.7%</b>	<b>339</b>	<b>4.7%</b>	<b>25,956</b>	<b>4.2%</b>
<b>Total (A + B+C)</b>	<b>1,973</b>	<b>100.0%</b>	<b>7,250</b>	<b>100.0%</b>	<b>6,24,383</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>						

## Note:

Date : 05-11-2012

1. The aggregate of all the above Segregated Unit-F
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial
3. Other Investments' are as permitted under Sec 27

Company Name &amp; Code: AVIVA Life Insurance Company India Limited, Code: 0122

Statement for the period: Sep 2012

Periodicity of Submission : Quarterly

Rs. Lakhs

No	Name of The Scheme	SFIN	Assets Held on the above date	NAV As on Above Date	NAV as Per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield ##	3 Year Rolling CAGR
1	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	2,03,006	32.438		30.556	30.495	27.634	8.9%	1.7%
2	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	72,326	40.419		38.672	38.177	35.788	10.0%	4.6%
3	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	58,449	11.873		10.964	10.944	9.562	16.0%	4.5%
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	46,906	17.694		17.064	16.705	16.230	9.3%	5.4%
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	32,351	20.349		19.305	19.274	17.677	9.0%	3.1%
6	Unit Linked PSU fund	ULIF02208/01/2010LIFPSUFND122	25,926	8.998		8.630	8.856	7.697	-0.9%	NA
7	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	20,282	9.638		8.899	8.882	7.756	16.0%	4.5%
8	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	14,834	31.058		29.682	29.246	27.470	10.6%	5.3%
9	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	13,255	10.929		10.103	10.096	8.844	15.4%	NA
10	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	12,180	16.358		16.152	15.950	15.748	5.2%	4.9%
11	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	10,958	11.044		10.357	10.323	9.214	11.5%	NA
12	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	10,315	13.707		13.301	13.006	12.704	9.7%	6.7%
13	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFND122	9,167	9.141		8.798	9.041	7.866	-0.9%	NA
14	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	8,892	12.052		11.147	11.029	9.321	16.2%	4.4%
15	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	8,629	11.869		11.338	11.134	10.468	11.6%	NA
16	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	8,244	11.705		10.808	10.788	9.437	15.9%	NA
17	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	8,137	11.844		10.951	10.816	9.199	17.4%	NA
18	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	7,482	8.575		8.136	8.422	7.087	0.4%	NA
19	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	7,250	10.541		9.787	9.719	8.411	13.1%	NA
20	Unit Linked Debt -II fund	ULIF01608/01/2010LIFDEBT-II122	6,306	12.507		12.103	11.785	11.526	11.0%	NA
21	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	6,115	15.251		14.798	14.471	14.138	9.7%	6.9%
22	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	5,219	16.286		15.728	15.294	14.995	11.0%	8.0%
23	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECFURE122	4,540	16.325		15.705	15.375	14.815	10.5%	6.1%
24	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	4,053	12.051		11.600	11.347	10.953	10.3%	NA
25	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	2,822	11.730		11.289	11.151	10.587	8.8%	NA
26	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	2,573	12.005		11.373	11.220	10.270	13.0%	NA
27	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	2,490	8.937		8.476	8.869	7.365	0.9%	NA
28	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	1,973	11.437		11.130	10.887	10.677	9.4%	NA
29	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESECUR122	1,671	16.554		15.860	15.477	14.787	12.5%	7.3%
30	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1,600	12.085		11.645	11.405	10.996	10.1%	NA
31	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	1,341	11.005		10.480	10.318	9.745	11.7%	NA
32	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	1,218	16.082		15.078	14.823	13.563	14.9%	6.7%
33	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	1,216	15.117		14.453	14.257	13.549	9.6%	5.5%
34	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	1,164	16.314		16.089	15.869	15.650	5.7%	5.4%
35	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPEPCASHF122	831	16.281		15.929	15.584	15.275	8.9%	7.0%
36	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	541	14.786		14.278	13.877	13.557	11.8%	8.7%
37	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	111	12.774		12.535	12.184	11.918	9.6%	7.2%
38	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	8	11.031		10.854	10.624	10.391	8.7%	NA
<b>Total AUM</b>			<b>6,24,383</b>							

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or

Date: 05-Nov-12

## One year return.

\* Returns for funds which are in existence for less than one year is not shown



**FORM L-29** Detail regarding debt securities

**Unit Linked**
*(Rs in Lakhs)*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sep 2012	as % of total for this class	As at 30 Sep 2011	as % of total for this class	As at 30 Sep 2012	as % of total for this class	As at 30 Sep 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,84,506	83.4%	1,72,030	82.1%	1,83,511	83.4%	1,76,118	82.4%
AA or better	1,024	0.5%	999	0.5%	1,023	0.5%	1,023	0.5%
Rated below AA but above A	4,551	2.1%	4,458	2.1%	4,542	2.1%	4,565	2.1%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	31,067	14.0%	32,022	15.3%	31,067	14.1%	32,022	15.0%
	<b>2,21,147</b>	<b>100.0%</b>	<b>2,09,509</b>	<b>100.0%</b>	<b>2,20,143</b>	<b>100.0%</b>	<b>2,13,728</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	27,136	12.3%	23,161	11.1%	26,459	12.0%	22,547	10.5%
more than 1 year and upto 3years	1,06,262	48.1%	1,20,254	57.4%	1,07,331	48.8%	1,23,633	57.8%
More than 3years and up to 7years	39,689	17.9%	42,056	20.1%	38,891	17.7%	43,041	20.1%
More than 7 years and up to 10 years	32,089	14.5%	14,113	6.7%	31,704	14.4%	14,399	6.7%
More than 10 years and up to 15 years	13,886	6.3%	6,256	3.0%	13,733	6.2%	6,401	3.0%
More than 15 years and up to 20 years	525	0.2%	3,669	1.8%	522	0.2%	3,707	1.7%
Above 20 years	1,561	0.7%	0	0.0%	1,503	0.7%	0	0.0%
	<b>2,21,147</b>	<b>100.0%</b>	<b>2,09,509</b>	<b>100.0%</b>	<b>2,20,143</b>	<b>100.0%</b>	<b>2,13,728</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	30,676	13.9%	24,511	11.7%	30,516	13.9%	24,990	11.7%
State Government	2,300	1.0%	1,309	0.6%	2,350	1.1%	1,345	0.6%
Corporate Securities	1,88,171	85.1%	1,83,690	87.7%	1,87,277	85.1%	1,87,393	87.7%
	<b>2,21,147</b>	<b>100.0%</b>	<b>2,09,509</b>	<b>100.0%</b>	<b>2,20,143</b>	<b>100.0%</b>	<b>2,13,728</b>	<b>100.0%</b>

**Non Unit Linked**
*(Rs in Lakhs)*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sep 2012	as % of total for this class	As at 30 Sep 2011	as % of total for this class	As at 30 Sep 2012	as % of total for this class	As at 30 Sep 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,69,033	93.4%	1,01,115	95.1%	1,66,921	93.4%	99,556	95.0%
AA or better	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	11,889	6.6%	5,245	4.9%	11,889	6.6%	5,245	5.0%
	<b>1,80,922</b>	<b>100.0%</b>	<b>1,06,359</b>	<b>100.0%</b>	<b>1,78,810</b>	<b>100.0%</b>	<b>1,04,801</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	86,638	47.9%	53,148	50.0%	84,534	47.3%	51,614	49.2%
more than 1 year and upto 3years	18,181	10.0%	14,830	13.9%	18,171	10.2%	14,787	14.1%
More than 3years and up to 7years	12,272	6.8%	8,207	7.7%	12,285	6.9%	8,237	7.9%
More than 7 years and up to 10 years	19,911	11.0%	18,096	17.0%	19,927	11.1%	18,093	17.3%
More than 10 years and up to 15 years	13,970	7.7%	3,438	3.2%	13,953	7.8%	3,435	3.3%
More than 15 years and up to 20 years	16,440	9.1%	3,176	3.0%	16,433	9.2%	3,176	3.0%
Above 20 years	13,511	7.5%	5,463	5.1%	13,506	7.6%	5,459	5.2%
	<b>1,80,922</b>	<b>100.0%</b>	<b>1,06,359</b>	<b>100.0%</b>	<b>1,78,810</b>	<b>100.0%</b>	<b>1,04,801</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	77,588	42.9%	43,886	41.3%	76,386	42.7%	42,881	40.9%
State Government	20,757	11.5%	14,111	13.3%	20,712	11.6%	14,115	13.5%
Corporate Securities	82,576	45.6%	48,362	45.5%	81,712	45.7%	47,805	45.6%
	<b>1,80,922</b>	<b>100.0%</b>	<b>1,06,359</b>	<b>100.0%</b>	<b>1,78,810</b>	<b>100.0%</b>	<b>1,04,801</b>	<b>100.0%</b>

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Non-ULIP includes Shareholder fund.
4. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment
5. AAA rated includes all Sovereign rated instruments#
6. Fixed Deposits are considered under Any Other Investment Grade. Further, previous year's figures have been re-classified accordingly
7. Discontinued Policy Fund has been reclassified from Unit Linked to Non Unit Linked Funds. Further, previous year's figures have been re-classified accordingly

## FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q2 '12-13	YTD SEP '12	Q2 '11-12	YTD SEP '11
			(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
Dabur Invest Corp	Control	Issue of Fresh share capital	-	-	-	-
Aviva International Holdings Limited,	Substantial Interest	Issue of Fresh share capital	-	-	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Expenses- Receivable	2.3	14.4	-	0.5
Aviva Asia PTE Ltd.	Significant Influence	Group Recharges - Payable	-	(87.0)	(27.4)	(27.4)
Aviva Asia PTE Ltd.	Significant Influence	Balance Receivable/ (Payable) as at the end	2.3	(72.6)	(27.4)	(26.9)
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration	75.7	151.5	74.3	134.8
<b>TOTAL</b>			<b>80.4</b>	<b>6.3</b>	<b>19.5</b>	<b>81.0</b>

## FORM L-31 LNL - 6 : Board of Directors &amp; Key Person

BOD and Key Person Information			YTD SEP '12	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Simon Machell	Director	24-Sep-07	NA
2	TR Ramachandran	CEO & Managing Director	01-Nov-08	NA
3	Bobby Parikh	Director	17-Nov-09	NA
4	Robert John Donaghy	Director	07-Dec-10	NA
5	Mohit Burman	Director	24-Sep-07	NA
6	Dr. Anand Chand Burman	Director	12-Jun-08	NA
7	Pritam Das Narang	Director	23-Aug-01	NA
8	Pradip Burman	Director	24-May-11	NA
9	Dr Ajay Dua	Director	17-Nov-09	NA
10	Dr S Narayan	Director	27-Feb-10	NA
11	Ravi Bhadani	Company Secretary	13-Nov-07	NA
12	Rajeev Arora	CFO	01-Sep-07	NA
13	Sumit Behl	Chief Risk Officer	01-Sep-07	Secondment effective 1-10-2012
14	Jyoti Vaswani	Chief Investment Officer	01-Jan-10	NA
15	Sanjeeb Kumar	Appointed Actuary	01-Dec-10	NA
16	Gaurav Rajput	Director - Marketing	04-Oct-10	NA
17	Snehil Gambhir	Chief Operating Officer	01-Apr-11	NA
18	Sandip Malik	Director-Human Resources	26-Mar-10	Secondment effective 1-10-2012

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

## FORM L-32-SOLVENCY MARGIN - KT 3

Rs. in Lakhs

Item	Description	Adjusted Value	
		YTD SEP '12	YTD SEP '11
01	Available Assets in Policyholders' Fund: Deduct:	7,60,699	6,57,499
02	Mathematical Reserves	-	-
03	Other Liabilities	7,29,831	6,46,661
04	<b>Excess in Policyholders' funds</b>	26,225	-
		4,642	10,838
05	Available Assets in Shareholders Fund: Deduct:	73,318	81,360
06	Other Liabilities of shareholders' fund	-	-
07	<b>Excess in Shareholders' funds</b>	20,610	33,482
		52,708	47,878
08	Total ASM (04)+(07)	57,350	58,716
09	Total RSM	13,837	12,468
10	<b>Solvency Ratio (ASM/RSM)</b>	4.14	4.71

## Certification:

I, Sanjeeb Kumar the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of the Insurance Act, 1938, and the amounts mentioned therein are true and fair to the best of my knowledge.

Place: Gurgaon  
Date: \_\_\_\_\_

Sd/-  
Sanjeeb Kumar  
Appointed Actuary

## Notes

- Item No. 01 is 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;
- Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 are the amounts of other liabilities as mentioned in the Balance Sheet;
- Item No. 05 is 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.

Statement as on: 30 Sep 2012

Name of the Fund Life Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)	
			%	Has there been revision?									Amount	Board Approval Ref				

**CERTIFICATION**

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

**CERTIFICATION**

**Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on: 30 Sep 2012

Name of the Fund Linked Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been									Amount	Board Approval Ref			

**CERTIFICATION**

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

**CERTIFICATION****Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on: 30 Sep 2012

Name of the Fund Pension Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been									Amount	Board Approval Ref			

**CERTIFICATION**

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

**Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on: 30 Sep 2012  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Name of the Fund Life Funds

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter				Year to Date				PREVIOUS YEAR (for the quarter ended 30th Sep 2011)						
			INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>A</b>	<b>GOVERNMENT SECURITIES</b>																
	Central Government Bonds	CGSB	30,579	30,886	553	2.2	2.2	30,579	30,886	1,014	4.5	4.5	11,039	10,029	173	2.1	2.1
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,006	1,030	22	2.2	2.2	1,006	1,030	40	4.0	4.0	-	1,037	20	2.1	2.1
	Treasury Bills	CTRB	28,036	28,036	591	2.0	2.0	28,036	28,036	1,156	4.0	4.0	29,011	29,011	526	1.9	1.9
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>																
	State Government Bonds	SGGB	16,771	16,399	347	2.1	2.1	16,771	16,399	681	4.2	4.2	14,020	14,016	282	2.1	2.1
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>																
	<b>TAXABLE BONDS</b>																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	6,932	6,973	171	2.4	2.4	6,932	6,973	348	4.8	4.8	7,116	7,133	165	2.4	2.4
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central/ State/any Authority or body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>																
	<b>TAXABLE BONDS</b>																
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0	2.4	2.4	-	-	0	2.4	2.39	0	0	0	0.5	0.5
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	0	9.2	9.2	-	-	0	11.7	11.7	0	0	0	0.7	0.7
	Infrastructure - PSU - Debentures / Bonds	IPTD	28,249	28,630	627	2.4	2.4	28,249	28,630	1,101	4.7	4.7	14,889	14,883	307	2.3	2.3
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	2	1.7	1.7
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-	0.0	0.0	
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
	PSU - Equity shares - Quoted	EAEQ	1	1	0	8.8	8.8	1	1	0	12.4	12.4	1	1	0	0.4	0.4
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2	2	0	3.0	3.0	2	2	0	9.0	9.0	2	2	0	0.1	0.1
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	124	124	3	2.6	2.6
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCLL, RBI	ECDB	8,792	8,792	218	2.6	2.6	8,792	8,792	420	5.1	5.1	2,720	2,720	59	2.4	2.4
	Deposits - CDs with Scheduled Banks	EDCD	7,452	7,452	189	2.4	2.4	7,452	7,452	436	4.7	4.7	13,297	13,297	302	2.4	2.4
	Deposits - Repo / Reverse Repo	ECMR	3,523	3,523	5	2.0	2.0	3,523	3,523	12	4.0	4.0	-	-	0	0.0	0.0
	Corporate Securities - Debentures	ECOS	5,086	5,086	117	2.3	2.3	5,086	5,086	232	4.6	4.6	5,072	5,058	115	2.3	2.3
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	139	2.2	2.2	-	-	296	4.6	4.6	-	-	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS</b>																
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	16	2.2	2.2	-	-	25	4.6	4.6	-	-	-	0	0.0
	Equity Shares (incl Co-op Societies)	OESH	1	1	0	3.3	3.25	1	1	0	3.3	3.25	0	0	0	18.9	18.9
	<b>TOTAL</b>		<b>1,36,428</b>	<b>1,36,809</b>	<b>2,995</b>			<b>1,36,428</b>	<b>1,36,809</b>	<b>5,761</b>			<b>97,291</b>	<b>97,311</b>	<b>1,956</b>		



Statement as on: 30 Sep 2012

 Name of the Fund Linked Funds

Statement of Investment and Income on Investment

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter				Year to Date					PREVIOUS YEAR (for the quarter ended 30th Sep 2011)					
			INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>A</b>	<b>GOVERNMENT SECURITIES</b>																
	Central Government Bonds	CGSB	30,676	30,676	682	2.6	2.6	30,676	30,676	1,597	6.2	6.2	22,884	22,884	545	1.7	1.7
	Treasury Bills	CTRB	-	-	4	2.5	2.5	-	-	42	5.5	5.5	1,693	1,693	26	2.2	2.2
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>																
	State Government Bonds	SGGB	2,300	2,300	37	1.6	1.6	2,300	2,300	140	6.1	6.1	1,312	1,312	26	2.1	2.1
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>																
	TAXABLE BONDS																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	34,859	34,859	1,278	3.9	3.9	34,859	34,859	2,095	6.5	6.5	27,129	27,129	638	2.6	2.6
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central/ State/any Authority or body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>																
	Infrastructure - PSU - Equity shares - Quoted	ITPE	22,154	22,154	1,821	7.9	7.9	22,154	22,154	1,558	6.0	6.0	21,317	21,317	(2,360)	(9.9)	(9.9)
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	29,026	29,026	2,984	10.3	10.3	29,026	29,026	3,355	11.6	11.6	31,182	31,182	(9,335)	(25.2)	(25.2)
	TAXABLE BONDS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	56,076	56,076	2,156	3.9	3.9	56,076	56,076	3,656	6.5	6.5	53,558	53,558	1,312	2.5	2.5
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
	PSU - Equity shares - Quoted	EAEQ	75,583	75,583	2,767	3.5	3.5	75,583	75,583	2,379	2.6	2.6	84,454	84,454	(11,103)	(12.8)	(12.8)
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,20,571	2,20,571	21,645	9.9	9.9	2,20,571	2,20,571	23,476	10.4	10.4	2,01,663	2,01,663	(25,431)	(11.2)	(11.2)
	Corporate Securities - Debentures	ECOS	50,482	50,482	1,810	3.6	3.6	50,482	50,482	3,218	6.2	6.2	51,386	51,386	1,302	2.6	2.6
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	31,067	31,067	878	2.8	2.8	31,067	31,067	1,725	5.6	5.6	32,022	32,022	810	2.6	2.6
	Deposits - CDs with Scheduled Banks	EDCD	11,137	11,137	297	2.4	2.4	11,137	11,137	672	4.9	4.9	14,784	14,784	362	2.4	2.4
	Deposits - Repo / Reverse Repo	ECMR	459	459	9	2.0	2.0	459	459	39	4.0	4.0	-	-	-	-	-
	Commercial Papers	ECPP	-	-	-	-	-	-	-	-	-	352	352	9	2.7	2.7	
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	420	2.2	2.2	-	-	791	4.6	4.6	-	-	-	-	-
	Net Current Assets (Only in respect of ULIP Business)	ENCA	34,038	34,038	-	-	-	34,038	34,038	-	-	-	35,640	35,640	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS</b>																
	Equity Shares (incl Co-op Societies)	OESH	21,405	21,405	(728)	(4.1)	(4.1)	21,405	21,405	(3,376)	(16.1)	(16.1)	32,692	32,692	(3,234)	(10.4)	(10.4)
	Debentures	OLDB	4,551	4,551	175	3.9	3.9	4,551	4,551	301	6.7	6.7	4,458	4,458	122	2.8	2.8
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	119	2.2	2.2	-	-	167	4.6	4.6	-	-	-	-	-
	<b>TOTAL</b>		<b>6,24,383</b>	<b>6,24,383</b>	<b>36,353</b>			<b>6,24,383</b>	<b>6,24,383</b>	<b>41,836</b>			<b>6,16,527</b>	<b>6,16,527</b>	<b>(46,312)</b>		



**FORM L-35-DOWNGRADING OF INVESTMENTS - 2**

Statement as on: 30 Sep 2012

 Name of Fund Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

*Rs. Lakhs*

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>	NIL							
B.	<u>As on Date</u> <sup>2</sup>	NIL							

**FORM L-35-DOWNGRADING OF INVESTMENTS - 2**

Statement as on: 30 Sep 2012

Name of Fund Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

*Rs. Lakhs*

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>	NIL							
B.	<u>As on Date</u> <sup>2</sup>	NIL							

**Statement as on: 30 Sep 2012**
**Name of Fund** Pension Fund

**Statement of Down Graded Investments**
**Periodicity of Submission: Quarterly**
**Rs. Lakhs**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter</u></b> <sup>1</sup>	NIL							
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup>	NIL							

**CERTIFICATION**

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

**Note:**

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

	Q2 '12-'13				Q2 '11-'12				YTD SEP '12				YTD SEP '11			
	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
<b>1 First year Premium</b>																
<b>i Individual Single Premium- (ISP)</b>																
From 0-10000	1	211	211	44	(59)	1,536	1,536	850	3	422	422	94	164.57	1,536	1,536	850
From 10,000-25,000	-	-	-	-	256	284	284	790	0	1	1	4	377	284	284	790
From 25001-50,000	7	17	17	80	150	119	119	1,014	13	31	31	105	503	119	119	1,014
From 50,001-75,000	1	2	2	2	29	18	18	300	2	3	3	4	115	18	18	300
From 75,000-100,000	13	11	11	21	256	41	41	641	22	20	20	36	393	41	41	641
From 1,00,001-1,25,000	3	1	1	2	11	2	2	29	4	1	1	2	23	2	2	29
Above Rs. 1,25,000	86	14	14	111	275	21	21	819	160	23	23	278	420	21	21	819
<b>ii Individual Single Premium (ISPA)- Annuity</b>																
From 0-50000	14	16	16	-	78	2,176	2,176	518	27	21	21	-	80	2,176	2,176	518
From 50,001-100,000	22	17	17	-	7	-	-	-	36	21	21	-	7	-	-	-
From 1,00,001-150,000	12	5	5	-	10	1	1	-	23	6	6	-	10	1	1	-
From 150,001-2,00,000	17	9	9	-	-	-	-	-	32	9	9	-	-	-	-	-
From 2,00,001-250,000	4	1	1	-	-	-	-	-	9	1	1	-	-	-	-	-
From 2,50,001-3,00,000	2	-	-	-	-	-	-	-	5	-	-	-	-	-	-	-
Above Rs. 3,00,000	27	4	4	-	-	-	-	-	119	7	7	-	-	-	-	-
<b>iii Group Single Premium (GSP)</b>																
From 0-10000	0	-	11	(83)	-	-	-	-	0	-	11	(177)	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	0	-	31	104	-	-	-	-	1	-	70	180	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	1	-	8	93	-	-	-	-	1	-	8	93	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	23	-	293	1,512	20	-	709	2,580	32	-	517	2,414	48.30	-	1,761	6,553.97
<b>iv Group Single Premium- Annuity- GSPA</b>																
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>v Individual non Single Premium- INSP</b>																
From 0-10000	651	12,577	12,564	2,73,567	538	14,931	14,948	1,57,050	1,203	29,319	29,306	5,19,977	1,361	25,626	25,626	4,39,143
From 10,000-25,000	1,432	9,654	9,649	2,27,767	1,360	17,719	17,790	1,51,292	2,669	18,147	18,153	4,27,303	3,304	20,975	20,992	3,39,331
From 25001-50,000	1,388	4,250	4,247	64,378	1,284	9,859	9,964	77,691	2,366	7,579	7,586	1,17,983	2,807	7,820	7,846	1,11,526
From 50,001-75,000	1,198	2,256	2,255	30,639	442	2,812	2,834	30,139	1,908	3,682	3,683	49,867	964	1,787	1,794	32,497
From 75,000-100,000	713	785	785	14,570	1,210	1,696	1,711	21,490	1,243	1,447	1,450	28,481	2,820	2,960	2,980	42,736
From 1,00,001-1,25,000	1,367	1,339	1,339	28,335	323	981	993	15,619	2,017	2,007	2,008	41,628	734	722	723	16,884
Above Rs. 1,25,000	2,712	1,095	1,095	67,402	2,749	1,134	1,138	35,937	4,344	1,803	1,806	1,10,084	5,986	1,976	1,982	83,165
<b>vi Individual non Single Premium- Annuity- INSPA</b>																
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>vii Group Non Single Premium (GNSP)</b>																
From 0-10000	(2)	1	9,483	772	(2)	1	2,458	2,751	(8)	1	19,024	(8,395)	(1)	6	2,688	4,876
From 10,000-25,000	4	1	1,049	2,790	4	2	3,278	3,887	8	4	4,161	7,030	8	3	5,632	5,932
From 25001-50,000	5	4	2,771	4,633	7	6	6,290	2,291	8	5	3,260	5,824	12	9	11,476	5,309
From 50,001-75,000	5	1	1,680	2,314	6	2	4,736	3,136	11	2	3,634	6,908	11	3	5,972	9,675
From 75,000-100,000	8	2	830	11,440	5	1	123	1,613	12	3	1,183	11,801	10	2	1,557	11,402
From 1,00,001-1,25,000	8	1	415	7,083	6	-	516	4,899	11	1	422	8,353	9	-	2,085	5,911
Above Rs. 1,25,000	1,516	19	90,608	1,07,553	8,988	19	(1,55,745)	34,262	12,969	32	1,61,689	2,13,506	9,905	29	(4,64,836)	42,154
<b>viii Group Non Single Premium- Annuity- GNSPA</b>																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Q2 '12-'13				Q2 '11-'12				YTD SEP '12				YTD SEP '11			
	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
<b>2 Renewal Premium</b>																
i Individual																
From 0-10000	2,182	32,075	32,149	2,79,734	(365)	44,005	44,091	71,638	3,929	70,741	70,914	4,23,352	1,904	44,005	44,091	71,638
From 10,000-25,000	8,246	46,819	47,029	2,90,207	12,120	1,68,227	1,69,058	2,75,614	16,058	1,19,971	1,20,536	5,31,258	21,173	1,68,227	1,69,058	2,75,614
From 25001-50,000	6,721	16,061	16,158	1,10,140	7,497	48,352	48,646	1,50,090	12,626	42,778	43,054	2,35,683	15,071	48,352	48,646	1,50,090
From 50,001-75,000	2,009	3,041	3,044	29,184	1,750	7,992	8,023	36,519	3,458	8,874	8,924	69,929	3,391	7,992	8,023	36,519
From 75,000-100,000	4,355	4,302	4,334	36,828	4,685	10,441	10,510	53,494	7,847	9,088	9,161	73,286	9,151	10,441	10,510	53,494
From 1,00,001-1,25,000	1,456	1,200	1,202	14,702	1,069	2,450	2,461	18,315	2,650	3,038	3,050	33,875	2,086	2,450	2,461	18,315
Above Rs. 1,25,000	10,132	2,995	3,006	78,176	9,494	6,561	6,585	93,182	18,036	6,505	6,533	1,62,167	19,353	6,561	6,585	93,182
ii Individual- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10000	(48)	30	8,430	3,866	(1)	31	3,471	2,651	(47)	69	46,997	10,526	(4)	74	34,448	10,170
From 10,000-25,000	2	9	483	1,380	2	14	1,411	1,300	3	10	590	1,522	3	20	2,274	1,984
From 25001-50,000	7	11	1,673	5,660	4	11	1,947	4,564	12	20	2,836	8,440	9	17	3,283	5,803
From 50,001-75,000	10	9	5,966	3,918	13	13	7,049	4,966	15	12	6,757	5,277	19	21	14,714	9,478
From 75,000-100,000	13	6	475	4,157	10	2	1,485	892	20	8	1,260	5,378	17	4	2,803	1,657
From 1,00,001-1,25,000	5	1	48	960	3	2	734	1,101	16	6	2,441	4,985	10	4	1,441	2,027
Above Rs. 1,25,000	512	26	31,120	2,39,222	711	22	18,447	1,92,284	841	41	77,506	3,61,017	1,053	39	3,14,452	3,34,862
iv Group- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

1. Premium stands for premium amount.
2. No. of lives means no. of lives insured under the policies.
3. Premium collected for Annuity will be disclosed separately as stated above.

## FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group) Channels	Q2 '12-13			Q2 '11-12			YTD SEP '12			YTD SEP '11		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	1	572	16	1	122	7	1	828	18	2	640	9
2	Corporate Agents-Banks	0	12	5	0	721	62	0	146	24	0	1,064	98
3	Corporate Agents -Others	0	23,709	16	0	-2,06,574	167	0	29,151	38	1	-4,76,651	453
4	Brokers	13	8,418	87	7	4,365	83	23	17,241	155	11	6,657	94
5	Micro Agents	0	0	0	-	-	-	0	0	0	0	0	-
6	Direct Business	15	74,468	1,446	23	63,734	8,715	24	1,46,752	12,809	38	34,573	9,344
	<b>Total(A)</b>	<b>29</b>	<b>1,07,179</b>	<b>1,571</b>	<b>31</b>	<b>-1,37,632</b>	<b>9,033</b>	<b>48</b>	<b>1,94,118</b>	<b>13,045</b>	<b>52</b>	<b>-4,33,707</b>	<b>9,998</b>
1	Referral (B)	0	0	-2	0	-3	2	0	61	0	0	42	5
	<b>Grand Total (A+B)</b>	<b>29</b>	<b>1,07,179</b>	<b>1,568</b>	<b>31</b>	<b>-1,37,635</b>	<b>9,036</b>	<b>48</b>	<b>1,94,179</b>	<b>13,045</b>	<b>52</b>	<b>-4,33,665</b>	<b>10,003</b>



## FORM L-38 Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q2 '12-'13		Q2 '11-'12		YTD SEP '12		YTD SEP '11	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	11,436	4,247	15,067	5,170	21,377	7,245	25,913	10,033
2	Corporate Agents-Banks	13,004	4,396	15,993	5,659	23,590	6,968	24,704	8,789
3	Corporate Agents -Others	(148)	(1)	742	5	4,787	28	1,356	10
4	Brokers	661	105	2,198	269	1,664	235	4,432	601
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	7,265	915	6,909	613	13,043	1,715	9,711	868
	<b>Total (A)</b>	<b>32,218</b>	<b>9,663</b>	<b>40,909</b>	<b>11,716</b>	<b>64,461</b>	<b>16,190</b>	<b>66,116</b>	<b>20,301</b>
1	Referral (B)	46	7	-	-	89	12	-	-
	<b>Grand Total (A+B)</b>	<b>32,264</b>	<b>9,670</b>	<b>40,909</b>	<b>11,716</b>	<b>64,550</b>	<b>16,203</b>	<b>66,116</b>	<b>20,301</b>

## Individual

Ageing of Claims*										
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year			
1	Maturity Claims	-	583	203	138	97	27	1,048	83,915	
2	Survival Benefit	-	97	60	10	-	-	167	3,818	
3	for Annuities / Pension	-	471	27	9	3	2	512	1,174	
4	For Surrender	-	28,510	6	-	-	-	28,516	35,88,500	
5	Other benefits	-	-	-	-	-	-	-	-	
	CI/PTD/ADP	-	-	3	-	-	-	3	720	
	HCB	-	8	-	-	-	-	8	45	
	ADB	-	28	1	-	-	-	29	5,738	
	IB	-	9	2	-	-	-	11	182	
6	Partial Withdrawals	-	585	3	-	-	-	588	72,052	
7	Auto Foreclosure	-	13,776	2,077	148	-	-	16,001	7,07,595	
8	EL Surrender	-	9,673	171	1	-	-	9,845	1,29,795	
9	Death Claims	-	469	6	-	-	-	475	1,63,534	

The figures for individual and group insurance business need to be shown separately

\*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

Data is on settlement basis

## Group

Ageing of Claims*										
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year			
1	Maturity Claims	-	-	-	-	-	-	-	-	
2	Survival Benefit	-	-	-	-	-	-	-	-	
3	for Annuities / Pension	-	-	-	-	-	-	-	-	
4	For Surrender	-	808	-	-	-	-	808	14,124	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	30	-	-	-	-	30	268	
7	Gratuity	-	538	3	-	-	-	541	47,883	
8	Leave encashment	-	26	-	-	-	-	26	3,275	
9	ADB	-	2	-	-	-	-	2	425	
10	Death Claims	-	680	-	-	-	-	680	40,835	

Individual													
No. of claims only													
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	For Partial withdrawals	For Auto Fore Closure	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	-	2,011	125	56	417	12	1	-	1	3	1	-
2	Claims reported during the period*	554	1,223	130	527	28,823	596	16,000	9,845	4	9	8	29
3	Claims Settled during the period	487	1,095	175	515	28,516	588	16,001	9,845	4	11	9	29
4	Claims Repudiated during the period	67	-	-	-	-	-	-	-	1	-	-	-
	a Less than 2years from the date of acceptance of risk	54	-	-	-	-	-	-	-	1	-	-	-
	b Grater than 2 year from the date of acceptance of risk	13	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	2,139	80	68	724	20	-	-	-	1	-	-
	Less than 3months	-	587	34	23	724	20	-	-	-	1	-	-
	3 months to 6 months	-	398	46	15	-	-	-	-	-	-	-	-
	6months to 1 year	-	774	-	16	-	-	-	-	-	-	-	-
	1year and above	-	380	-	14	-	-	-	-	-	-	-	-

\*in case of death- the claims for which all the documentations have been completed needs to be shown here.

GROUP											
No. of claims only											
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	7	-	-
2	Claims reported during the period*	687	-	-	-	808	-	-	524	26	30
3	Claims Settled during the period	680	-	-	-	808	-	-	531	26	30
4	Claims Repudiated during the period	7	-	-	-	-	-	-	-	-	-
	a Less than 2years from the date of acceptance of risk	6	-	-	-	-	-	-	-	-	-
	b Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL							
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Sales Related	117	1350	143	130	1027	167
	b) New Business Related	2	39	3	22	14	2
	c) Policy Servicing related	28	451	33	265	151	30
	d) Claim Servicing related	-	30	1	10	16	3
	e) Others	6	63	2	11	54	2
	<b>Total Number</b>	<b>153</b>	<b>1933</b>	<b>182</b>	<b>438</b>	<b>1262</b>	<b>204</b>

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	119	-	119
	b) Greater than 15 days	85	-	85
	<b>Total Number</b>	<b>204</b>	<b>-</b>	<b>204</b>

## L-42- Valuation Basis (Life Insurance)

A chapter on Valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.

## a. How the policy data needed for valuation is accessed.

The valuation data is extracted from the policy administration system in the pre-determined format. The data format includes all the fields relevant for the calculation of reserve. The extracted file is used by Data Conversion System (DCS), which is a part of the actuarial software called "Prophet".

## b. How the valuation bases are supplied to the system

Prophet requires parameter file in the pre-set format. This format is flexible and user can add or delete the parameter fields depending upon the requirement of parameters for projections. Valuation bases are set through parameter files for each product.

## 1) Interest : Maximum and minimum interest rate taken for each segment

i. Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
2.	Life- Non-participating Policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities - Non-participating policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
6.	Unit Linked	6.8% for first 5 years and 5.9% thereafter	6% for first 5 years and 5.1% thereafter	6.8% for first 5 years and 5.9% thereafter	6% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
8.	India Bond	NA	7.8% for first 5 years and 6.9% thereafter	NA	7.8% for first 5 years and 6.9% thereafter

## ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the interest rate assumption is as for non par life product.

## 2) Mortality Rates : the mortality rates used for each segment

## i. Individual Business (% of IALT 1994-96 Ultimate)

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies*	83.6%	83.6%
2.	Life- Non-participating Policies	71.3%	155.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	55.3%	55.3%
5.	Individual Pension Plan	71.3%	83.6%
6.	Unit Linked	71.3%	87.4%
7.	Health Insurance	71.3%	71.3%

\* 87.4% is for Dhan Vriddhi and Dhan Varsha.

## ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the interest rate assumption is as for non par life product.  
For single premium group term plan and group endowment type product the mortality rate assumption varies from 115% to 138%.

## 3) Expense:

## i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	514	514
2.	Life- Non-participating Policies	35	514
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	514	514
5.	Individual Pension Plan	514	514
6.	Unit Linked	386	643
7.	Health Insurance	386	386

## ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the fixed expense assumption is 75 to 362.

## 4) Bonus:

## i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	4.00%	3.00%
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	4.10%	4.60%
7.	Health Insurance	NA	NA

## ii. Group Business

NA

NA

5) **Policyholders Reasonable Expectations:**  
 PRE considerations are:

Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 414% as on 30th Sep 2012. Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula -  $[\text{Unit Reserve of UWP/PUWP} \times (p_1 \times [(1.015)^{\text{DMT of assets}-1} + p_2 \times 30\%])]$  where  $p_1$  and  $p_2$  are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees. For highest NAV guaranteed product the reserve has been kept based on formula- Additional Charge For Guarantee X Fund Value as on Valuation Date X Elapsed Period (No. of years)

Ø Under With Profits plan policyholders expect the bonus rates to be in line with the returns available on other investments in the market. Aviva considers this aspect when regular bonus rate is decided and the future rates of bonuse(s) has been allowed in reserve.

Ø In line with company's bonus policy, the regular bonus rates have been increased or decreased in the past and have been accepted by the policyholders.

 6) **Taxation and Shareholder Transfers:**

Ø Tax rate is assumed to be 12.5% plus surcharge of 5% and education cess of 3%.

Ø Shareholder's Share in surplus of UWP fund is assumed to be 1/9th of the surplus distributed to the With Profits policyholders and 100% for Non Par policies

 7) **Basis of provisions for incurred but not reported (IBNR)**
**Linked Business**

Keeping in view the flexibility provided in the policy for the reporting of a claim, following provisions have been made towards unreported claims-

For Linked business

$$\text{IBNR Reserves} = \text{Average risk charge} * \text{Delay Months} * (1 - \text{Reinsurance Credit})$$

**Non Linked Individual**

$$\text{IBNR Reserves} = \text{QX} * \text{Sum at Risk} * \text{Delay Months} / 12 * (1 - \text{Reinsurance credit})$$

**For group business OYRGTA Business**

$$\text{IBNR Reserves} = \text{Gross Premium} / 12 * \text{Delay Months} * (1 - \text{Reinsurance Credit})$$

**For SP Group Term Business**

$$\text{IBNR Reserves} = \text{qx} * (\text{Sum Assured}) / 12 \text{ (where x is the average age for the in-force policies) which gives the average risk for one month.}$$

 8) **Change in Valuation method or bases:**

 (1) **Economic Assumptions**

The following are the changes in economic assumptions since last year-

Item	Current	Valuation 2011-12
Discount rate for non unit fund	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for UWP	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for conventional-other than India Bond	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for conventional- India Bond	7.8% for first 5 years and 6.9% thereafter	7.8% for first 5 years and 6.9% thereafter
Discount rate for Health	6% for first 5 years and 5.1% thereafter	NA

 (2) **Expense Assumptions**

Per policy maintenance expenses used are based on projected expenses for the year when Insurer acquires a stable level of business. These best estimates were increased by margin of adverse deviation of 15% to arrive at the valuation assumptions for expenses

**Policy Maintenance Expenses** (starting from 2<sup>nd</sup> policy month):

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife)	335	0.79%	-	0.0575%
2	All Traditional Endowment Products	447	0.92%	-	0.0575%
3	All UL Endowment (fully underwritten)	559	1.32%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	503	0.79%	-	0.2300%
5	All UL Pension Products	503	1.19%	-	0.2300%
6	Single Premium UL Products	335	0.00%	-	0.2300%
7	iLife (online term assurance)	335	2.00%	-	0.0575%
8	Rural Endowment	74	0.00%	-	0.00%
9	Rural Term Assurance	30	0.00%	-	0.00%
10	Health Insurance	335	2.00%	-	0.0575%

In previous valuation, the best estimate renewal expense assumption ranged from 253 to 422 for unit linked business and for conventional business it ranged from 30 to 337.