



IRDA Public Disclosures

Period ended 31 December 2011

Aviva Life Insurance Company India Limited

S. No.	Form No.	Description	Page No.
1	L-1	A-RA	1-2
2	L-2	A-PL	3
3	L-3	A-BS	4
4	L-4	PREMIUM SCHEDULE	5
5	L-5	COMMISSION SCHEDULE	6
6	L-6	OPERATING EXPENSES SCHEDULE	7
7	L-7	BENEFITS PAID SCHEDULE	8
8	L-8	SHARE CAPITAL SCHEDULE	9
9	L-9	PATTERN OF SHAREHOLDING SCHEDULE	10
10	L-10	RESERVE AND SURPLUS SCHEDULE	11
11	L-11	BORROWINGS SCHEDULE	12
12	L-12	INVESTMENT SHAREHOLDERS SCHEDULE	13
13	L-13	INVESTMENT POLICYHOLDERS SCHEDULE	14
14	L-14	ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE	15
15	L-15	LOANS SCHEDULE	16
16	L-16	FIXED ASSETS SCHEDULE	17
17	L-17	CASH AND BANK BALANCE SCHEDULE	18
18	L-18	ADVANCES AND OTHER ASSETS SCHEDULE	19
19	L-19	CURRENT LIABILITIES SCHEDULE	20
20	L-20	PROVISIONS SCHEDULE	21
21	L-21	MISC EXPENDITURE SCHEDULE	22
22	L-22	ANALYTICAL RATIOS	23
23	L-23	RECEIPTS AND PAYMENTS SCHEDULE	24
24	L-24	VALUATION OF NET LIABILITIES	25
25	L-25 (i)	GEOGRAPHICAL DISTRIBUTION CHANNEL- INDIVIDUAL	26
26	L-25 (ii)	GEOGRAPHICAL DISTRIBUTION CHANNEL- GROUP	27
27	L-26	INVESTMENT ASSETS(LIFE INSURERS)-3A	28
28	L-27	UNIT LINKED BUSINESS-3A	29-35
29	L-28	ULIP-NAV-3A	36
30	L-29	DETAIL REGARDING DEBT SECURITIES	37
31	L-30	RELATED PARTY TRANSACTIONS	38
32	L-31	BOARD OF DIRECTORS AND KEY PERSON	39
33	L-32	SOLVENCY MARGIN - KT 3	40
34	L-33	NPAs-7A	41-43
35	L-34	YIELD ON INVESTMENTS-1	44-46
36	L-35	DOWNGRADING OF INVESTMENTS - 2	47-49
37	L-36	PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE	50-51
38	L-37	BUSINESS ACQUISITION THROUGH DFFERENT CHANNELS (GROUP)	52
39	L-38	BUSINESS ACQUISITION THROUGH DFFERENT CHANNELS (INDIVIDUAL)	53
40	L-39	DATA ON SETTLEMENT OF CLAIMS	54
41	L-40	CLAIMS DATA FOR LIFE	55
42	L-41	GREIVANCE DISPOSAL	56
43	L-42	VALUATION BASIS (LIFE INSURANCE)	57-58

REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2011
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q3 '11-12 (Rs. 000's)	YTD Dec'11 (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)		
Premiums earned – net										
(a) Premium	L-4	8,178,105	3,031,700	200,115	2,084,249	485,813	661,092	865,200	5,085,658	15,506,275
(b) Reinsurance ceded		(92,257)	-	(311)	(42,649)	-	(21,018)	(33,851)	(90,995)	(190,086)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		8,085,848	3,031,700	199,804	2,041,600	485,813	640,075	831,349	4,994,663	15,316,190
Income from Investments										
(a) Interest, Dividends and Rent – Gross		1,418,809	457,601	86,233	176,782	4,626	17,664	20,227	612,847	2,181,942
(b) Profit on sale/redemption of investments		870,439	394,766	23,870	2,616	111	99	129	305,589	1,292,031
(c) (Loss) on sale/ redemption of investments		(536,415)	(160,578)	(26,160)	(274)	(6)	(16)	(31)	(427,418)	(723,480)
(d) Transfer/Gain on revaluation/change in fair value		(7,854,178)	(3,065,560)	(38,057)	-	-	-	-	(3,748,138)	(10,957,795)
(e) Appropriation/Expropriation Adjustment account		34,947	(14,522)	(203)	-	-	-	-	-	20,221
Sub Total		(6,066,398)	(2,388,293)	45,682	179,124	4,732	17,747	20,326	(3,257,120)	(8,187,081)
Other Income										
(a) Contribution from the Shareholders' A/c		-	-	-	1,996,720	439,190	51,648	56,019	973,725	2,543,576
TOTAL (A)		2,019,450	643,407	245,487	4,217,444	929,736	709,469	907,694	2,711,267	9,672,686
Commission	L-5	124,136	16,271	(0)	363,524	31,685	6,956	-	186,939	542,572
Operating Expenses related to Insurance Business	L-6	1,328,448	166,826	16,898	2,531,940	435,466	37,274	43,609	1,659,568	4,560,461
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		-	-	-	-	-	-	-	-	-
TOTAL (B)		1,452,584	183,098	16,898	2,895,464	467,151	44,229	43,609	1,846,507	5,103,033
Benefits Paid (Net)	L-7	5,591,671	3,336,942	297,234	115,576	2,275	162,950	-	2,555,683	9,506,649
Interim Bonuses Paid		2,464	594	-	-	-	-	-	891	3,058
Change in valuation of liability in respect of life policies										
(a) Gross		(6,127,791)	(3,262,531)	(80,880)	1,210,017	458,743	536,503	864,085	(2,186,241)	(6,401,854)
(b) Amount ceded in Reinsurance		(10,450)	(3)	-	(3,613)	-	(34,214)	-	-	(48,280)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		(544,106)	75,002	216,354	1,321,980	461,018	665,240	864,085	370,332	3,059,574
TOTAL (B+C)		908,479	258,100	233,252	4,217,444	928,169	709,469	907,694	2,216,840	8,162,606
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		1,110,970	385,307	12,235	-	1,567	-	-	494,428	1,510,079
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(268,416)	(192,065)	-	-	1,567	-	-	(30,584)	(458,915)
Transfer to Balance sheet		1,379,387	577,372	12,235	-	-	-	-	525,011	1,968,994
TOTAL (D)		1,110,970	385,307	12,235	-	1,567	-	-	494,428	1,510,079
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		2,464	594	-	-	-	-	-	891	3,058
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		1,110,971	385,307	12,235	-	1,567	-	-	494,428	1,510,079
(d) Total Surplus: ((a)+(b)+(c)):		1,113,435	385,901	12,235	-	1,567	-	-	495,318	1,513,138

REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2010
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q3 '10-11	YTD Dec'10
		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)
Premiums earned – net										
(a) Premium	L-4	10,094,457	4,170,722	273,902	1,064,148	8,372	267,931	-	5,318,201	15,879,532
(b) Reinsurance ceded		(98,831)	-	(4,441)	(9,504)	-	(17,880)	-	(46,882)	(130,656)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		9,995,626	4,170,722	269,461	1,054,644	8,372	250,050	-	5,271,319	15,748,876
Income from Investments										
(a) Interest, Dividends and Rent – Gross		1,097,070	363,558	50,187	73,352	975	582	-	450,137	1,585,723
(b) Profit on sale/redemption of investments		1,699,886	646,896	34,653	619	1	0	-	1,114,111	2,382,055
(c) (Loss) on sale/ redemption of investments		(290,273)	(69,784)	(5,688)	(5)	(3)	(0)	-	(86,564)	(365,753)
(d) Transfer/Gain on revaluation/change in fair value		1,878,994	1,226,755	12,461	-	-	-	-	(1,334,713)	3,118,211
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		4,385,677	2,167,424	91,614	73,966	973	582	-	142,971	6,720,235
Other Income										
(a) Contribution from the Shareholders' A/c		-	231,541	99,811	1,387,576	3,657	50,221	-	411,501	1,772,807
TOTAL (A)		14,381,303	6,569,687	460,886	2,516,186	13,002	300,853	-	5,825,791	24,241,918
Commission	L-5	545,284	186,235	20	191,131	56	2,796	-	217,955	925,522
Operating Expenses related to Insurance Business	L-6	2,356,928	941,906	140,104	1,266,145	5,518	100,880	-	1,577,257	4,811,481
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		-	-	-	-	-	-	-	-	-
TOTAL (B)		2,902,212	1,128,142	140,124	1,457,276	5,574	103,676	-	1,795,212	5,737,004
Benefits Paid (Net)	L-7	6,521,805	1,885,145	241,345	34,562	100	141,604	-	3,214,930	8,824,561
Interim Bonuses Paid		5,102	867	-	-	-	-	-	1,510	5,969
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		4,567,683	3,633,479	79,418	1,024,226	7,327	55,572	-	752,347	9,367,705
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		11,094,590	5,519,491	320,763	1,058,787	7,427	197,176	-	3,968,787	18,198,234
TOTAL (B+C)		13,996,802	6,647,632	460,887	2,516,064	13,001	300,852	-	5,763,999	23,935,238
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		384,501	(77,946)	-	124	-	-	-	61,792	306,678
APPROPRIATIONS										
Transfer to Shareholders' Account		568,451	-	-	-	-	-	-	239,636	568,451
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(183,950)	(77,946)	-	124	-	-	-	(177,844)	(261,773)
TOTAL (D)		384,501	(77,946)	-	124	-	-	-	61,792	306,678
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		5,102	867	-	-	-	-	-	1,510	5,969
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		384,501	(77,946)	-	124	-	-	-	61,792	306,678
(d) Total Surplus: ((a)+(b)+(c)):		389,603	(77,079)	-	124	-	-	-	63,302	312,647

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31st DECEMBER 2011
Shareholders' Account (Non-technical Account)

Particulars	Q3 '11-12	YTD Dec'11	Q3 '10-11	YTD Dec'10
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	239,636	568,451
Income From Investments				
(a) Interest, Dividends and Rent – Gross	149,575	416,232	84,350	206,083
(b) Profit on sale/redemption of investments	6,600	21,729	4,556	11,210
(c) (Loss) on sale/ redemption of investments	(353)	(1,989)	(404)	(1,039)
Other Income	-	-	-	-
TOTAL (A)	155,823	435,973	328,137	784,704
Expense other than those directly related to the insurance business	19,516	49,327	(690)	25,225
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	-	-	673	231,541
Linked - Group - Life - Non Participating	-	-	15,813	99,811
Non Linked - Individual - Life - Participating	814	2,186	(2,131)	-
Non Linked - Individual - Pension - Participating	-	-	398	398
Non Linked - Individual - Life - Non Participating	757,065	1,994,534	381,964	1,387,576
Non Linked - Individual - Pension - Non Participating	200,169	436,543	-	-
Non Linked - Group - Life - Non Participating	1,286	51,648	14,541	50,221
Non Linked - Group - Pension - Non Participating	13,423	56,019	-	-
Non Linked - Annuity - Non Participating	968	2,647	243	3,259
TOTAL (B)	993,240	2,592,905	410,811	1,798,031
Profit/ (Loss) before tax	(837,418)	(2,156,932)	(82,674)	(1,013,326)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(837,418)	(2,156,932)	(82,674)	(1,013,326)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(16,104,639)	(14,785,124)	(16,003,281)	(15,072,629)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(16,942,056)	(16,942,056)	(16,085,955)	(16,085,955)
Earnings per equity share				
Weighted average number of equity shares outstanding		2,004,900,000		2,004,900,000
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(1.08)		(0.67)

BALANCE SHEET AS AT 31ST DECEMBER 2011

Particulars	Schedule	As at 31st December 2011 (Rs. 000's)	As at 31st December 2010 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8, L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	20,049,000
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(49)	-
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		1,968,994	-
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		252,896	152,884
Linked - Individual - Pension - Non Participating		32,442	3,811
Linked - Group - Life - Non Participating		713	671
Non Linked - Individual - Life - Participating		13,085	3,884
Non Linked - Individual - Pension - Participating		5,451	2,508
Non Linked - Individual - Life - Non Participating		2,964,764	1,625,544
Non Linked - Individual - Pension - Non Participating		560,718	-
Non Linked - Group - Life - Non Participating		1,511,418	173,345
Non Linked - Group - Pension - Non Participating		-	-
Non Linked - Annuity - Non Participating		40,405	19,681
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		864,345	861,480
Linked - Individual - Pension - Participating		72,392	81,252
Linked - Individual - Life - Non Participating		40,127,135	46,828,755
Linked - Individual - Pension - Non Participating		14,531,143	18,193,577
Linked - Group - Life - Non Participating		1,445,853	1,397,878
Discontinued Policies Fund - Non payment of premium		57,147	-
Sub-Total		64,448,851	69,345,270
FUNDS FOR FUTURE APPROPRIATIONS		1,127,574	1,121,439
TOTAL		85,625,425	90,515,709
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	6,984,992	5,884,578
- Policyholders'	L-13	5,057,326	2,161,735
Assets held to cover linked liabilities	L-14	58,224,023	68,484,258
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	257,825	402,896
CURRENT ASSETS			
Cash & Bank Balance	L-17	450,665	277,333
Advances And Other Assets	L-18	1,862,115	1,232,527
Sub-Total (A)		2,312,779	1,509,860
CURRENT LIABILITIES			
PROVISIONS	L-19	3,927,998	3,778,212
	L-20	225,579	235,362
Sub-Total (B)		4,153,577	4,013,573
NET CURRENT ASSETS (C) = (A - B)		(1,840,798)	(2,503,714)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		16,942,056	16,085,955
TOTAL		85,625,425	90,515,709

FORM L-4-PREMIUM SCHEDULE

Particulars	Q3 '11-12	YTD Dec'11	Q3 '10-11	YTD Dec'10
		(Rs. 000's)		(Rs. 000's)
First year premiums	1,593,269	4,377,740	1,186,715	4,294,558
Renewal premiums	3,431,390	10,821,600	3,907,365	11,165,808
Single premiums	60,998	306,935	224,122	419,166
TOTAL PREMIUM	5,085,658	15,506,275	5,318,201	15,879,532
<i>Note: Premium Income is Gross of Service Tax</i>				
Premium Income from business written :				
In India	5,085,658	15,506,275	5,318,201	15,879,532
Outside India	-	-	-	-
TOTAL PREMIUM	5,085,658	15,506,275	5,318,201	15,879,532

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q3 '11-12	YTD Dec'11	Q3 '10-11	YTD Dec'10
		(Rs. 000's)		(Rs. 000's)
Commission Paid				
Direct - First year premiums	149,588	416,095	126,135	703,137
- Renewal premiums	36,515	121,415	87,678	204,945
- Single premiums	836	5,062	4,142	17,441
Total (A)	186,939	542,572	217,955	925,522
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	186,939	542,572	217,955	925,522
Break-up of the expenses (Gross) incurred to procure business:				
Borkers	11,087	36,547	36,205	73,519
Corporate Agency	88,544	243,298	37,208	86,725
Agents	87,308	262,727	132,450	311,432
Referral	-	-	12,093	453,846
TOTAL (B)	186,939	542,572	217,955	925,522

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q3 '11-12	YTD Dec'11	Q3 '10-11	YTD Dec'10
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	688,950	2,044,687	741,122	2,511,454
Travel, conveyance and vehicle running expenses	25,890	44,223	37,288	117,529
Training expenses	97,633	193,914	16,108	62,257
Rents, rates and taxes	226,928	556,126	163,657	368,444
Repairs	468	5,054	1,606	6,144
Printing and stationery	(128,198)	51,104	16,159	55,777
Communication expenses	65,865	246,369	46,476	159,243
Legal and professional charges	18,008	66,581	31,761	66,785
Medical fees	24,019	57,640	6,643	12,949
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,019	2,713	1,104	2,573
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)	5	6	-	-
Advertisement and publicity	383,544	532,456	128,237	521,983
Interest and bank charges	3,182	11,841	5,474	19,399
Information technology and related expenses	17,783	78,332	30,571	61,817
Service tax on premium	93,017	283,496	49,843	252,172
Others	-	-	-	-
a) Office maintenance	45,475	105,131	35,024	112,152
b) Electricity	24,776	71,640	32,336	92,701
c) Recruitment	17,671	37,210	2,451	21,696
d) Miscellaneous expenses	9,094	29,516	172,605	179,701
-	-	-	-	-
Depreciation	44,441	142,424	58,794	186,705
TOTAL	1,659,569	4,560,461	1,577,257	4,811,480

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3 '11-12	YTD Dec'11	Q3 '10-11	YTD Dec'10
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	194,992	550,635	156,747	456,477
(b) Claims by Maturity,	87,675	214,434	26,958	52,699
(c) Annuities/Pension payment	32,929	115,636	30,859	82,021
(d) Other benefits - Riders	800	2,520	329	916
- Surrender	2,303,792	8,705,445	3,027,157	8,288,123
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(64,504)	(82,021)	(27,120)	(55,676)
(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	-	-	-	-
TOTAL	2,555,683	9,506,649	3,214,930	8,824,561
Benefits paid to claimants:				
In India	2,555,683	9,506,649	3,214,930	8,824,561
Outside India	-	-	-	-
Total Benefits paid (Net)	2,555,683	9,506,649	3,214,930	8,824,561

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As at 31st December 2011 (Rs. 000's)	As at 31st December 2010 (Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 1,888,800,000) Equity shares of Rs 10 each, fully paid up *	20,049,000	20,049,000
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.	-	-
TOTAL	20,049,000	20,049,000

* 1,483,626,000 equity shares (Previous period 1,397,712,000) are held in the name of Partners, who are holding these shares on behalf of Dabur Invest Corp. (Partnership Firm). During the period 116,100,000 equity shares of Rs. 10 each were allotted, at par

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	As at 31st December 2011		As at 31st December 2010	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	1,483,626	74%	1,483,626	74%
- Foreign	521,274	26%	521,274	26%
Others	-	-	-	-
TOTAL	2,004,900	100%	2,004,900	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	As at 31st December	As at 31st December
	2011	2010
	(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	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	As at 31st December 2011	As at 31st December 2010
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

SCHEDULE- 8

INVESTMENTS-SHAREHOLDERS

Particulars	As at 31 Dec 2011 (Rs. 000's)	As at 31 Dec 2010 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 408,562 Previous Year 58,025)	402,372	58,511
Other Approved Securities (Market value (Rs '000) Current Year 1,242,884 Previous Year 1,005,935)	1,269,645	1,006,000
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 78,891 Previous Year 226,999)	79,343	228,513
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 570,300 Previous Year 30,000)	570,300	30,000
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	1,130,843	315,677
Non Convertible Debentures (Market value (Rs '000) Current Year 1,120,241 Previous Year 311,801)		
Other Investments		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills # (Market value (Rs '000) Current Year 2,097,382 Previous Year 2,093,223)	2,097,597	2,093,462
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 43,240)	-	43,373
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year 190,734)	-	190,734
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 198,846 Previous Year 1,883)	200,341	1,888
(e) Other Securities (Commercial Papers and Certificate of Deposits) (Market value (Rs '000) Current Year 1,127,083 Previous Year 1,200,272)	1,127,083	1,200,272
(f) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 50,000 Previous Year 53,733)	50,000	53,733
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	57,470	662,415
Non Convertible Debentures (Market value (Rs '000) Current Year 57,430 Previous Year 658,347)		
Other Investments		
TOTAL	6,984,992	5,884,578
INVESTMENTS		
In India	6,984,992	5,884,578
Outside India	-	-
TOTAL	6,984,992	5,884,578

SCHEDULE- 8A

INVESTMENTS-POLICYHOLDERS

Particulars	As at 31 Dec 2011 (Rs. 000's)	As at 31 Dec 2010 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,397,432 Previous Year 529,005)	1,424,578	535,179
Other Approved Securities (Market value (Rs '000) Current Year 379,708 Previous Year 266,732)	391,120	268,880
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 243 Previous Year 46)	243	37
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 232,420 Previous Year 193,637)	237,526	194,734
(e) Other Securities (Fixed Deposits) (Market value (Rs '000) Current Year 169,700 Previous Year NIL)	169,700	-
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 1,209,579 Previous Year 593,597)	1,226,132	596,969
Equity Shares (Market value (Rs '000) Current Year 32 Previous Year 11)	32	10
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 68 Previous Year 20)	68	19
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 883,838 Previous Year 189,959)	883,838	189,967
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 54,114)	-	54,135
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year 29,119)	-	29,119
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year NIL Previous Year 8,289)	-	8,306
(e) Other Securities (Term Deposit and Certificate of Deposits) (Market value (Rs '000) Current Year 638,368 Previous Year 162,721)	638,368	162,721
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 85,714 Previous Year 107,610)	85,721	108,409
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year 13,250)	-	13,250
Other Investments	-	-
TOTAL	5,057,326	2,161,735
INVESTMENTS		
In India	5,057,326	2,161,735
Outside India	-	-
TOTAL	5,057,326	2,161,735

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE- 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 31 Dec 2011					Total (Rs. 000's)
	Linked Par Individual Life (Rs. 000's)	Linked Par Pension (Rs. 000's)	Linked Non Par Individual Life (Rs. 000's)	Linked Non Par Pension (Rs. 000's)	Linked Non Par Group life (Rs. 000's)	
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills	-	-	1,336,761	509,017	58,877	1,904,655
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,352,347 PY 3,079,292 Linked Non Par (Pension) 512,672 PY 1,112,203 Linked Non Par (Group) 59,445 PY 174,509						
Other Approved Securities	-	-	110,317	18,935	-	129,252
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 114,095 PY 87,767 Linked Non Par (Pension) 19,673 PY 20,613 Linked Non Par (Group) NIL PY NIL						
Other Approved Investments						
(a) Shares						
(aa) Equity	4,295	563	18,189,717	8,338,027	105,509	26,638,112
*Linked Par (Ind Life) 1,756 PY 1,756 (Linked par (Pension) 204 PY 204 Linked Non Par (Ind Life) 18,321,921 PY 14,176,288 Linked Non Par (Pension) 8,345,186 PY 7,650,309 Linked Non Par (Group) 117,550 PY 175,311						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	188,515	27,668	3,625,496	1,125,424	209,686	5,176,789
*Linked Par (Ind Life) 182,125 PY 153,138 (Linked par (Pension) 26,726 PY 18,435 Linked Non Par (Ind Life) 3,735,182 PY 2,953,352 Linked Non Par (Pension) 1,160,510 PY 1,010,960 Linked Non Par (Group) 209,223 PY 245,118						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	455,300	53,700	2,125,500	351,500	52,200	3,038,200
*Linked Par (Ind Life) 455,300 PY 263,000 (Linked par (Pension) 53,700 PY 33,900 Linked Non Par (Ind Life) 2,125,500 PY NIL Linked Non Par (Pension) 351,500 PY NIL Linked Non Par (Group) 52,200 PY NIL						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 115,491 PY 119,892 (Linked par (Pension) 25,048 PY 9,332 Linked Non Par (Ind Life) 5,572,120 PY 4,595,460 Linked Non Par (Pension) 1,945,577 PY 1,827,811 Linked Non Par (Group) 209,223 PY 245,118	117,307	25,413	5,410,847	1,876,468	241,774	7,671,809
(b) Equity						
*Linked Par (Ind Life) 116 PY 116 (Linked par (Pension) 26 PY 26 Linked Non Par (Ind Life) 4,366,613 PY 3,662,830 Linked Non Par (Pension) 1,724,945 PY 1,594,142 Linked Non Par (Group) 41,039 PY 60,524	77	17	3,415,517	1,114,358	25,810	4,555,780
Other Investments						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) 93 PY 93 Linked Non Par (Ind Life) 3,540,910 PY 3,371,381 Linked Non Par (Pension) 968,190 PY 1,037,775 Linked Non Par (Group) 21,853 PY 21,853	-	23	2,280,133	695,575	15,878	2,991,610
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 278,349 PY 282,764 Linked Non Par (Pension) 128,007 PY 132,828 Linked Non Par (Group) 50,191 PY 41,800	-	-	271,898	125,183	49,326	446,407
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds			78,118	9,973	7,491	95,583
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 78,158 PY 14,436 Linked Non Par (Pension) 9,959 PY NIL Linked Non Par (Group) 7,481 PY NIL						
Other Approved Securities				924	-	924
Other Approved Investments						
(a) Shares						
(aa) Equity						
(bb) Preference						
(b) Mutual Funds						
(c) Derivative Instruments						
(d) Debentures/ Bonds	85,462	11,654	28,836	6,960	13,921	146,833
*Linked Par (Ind Life) 85,250 PY 134,046 (Linked par (Pension) 11,625 PY 25,296 Linked Non Par (Ind Life) 29,214 PY 45,552 Linked Non Par (Pension) 7,071 PY 50,056 Linked Non Par (Group) 14,142 PY NIL						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	152,755	27,302	857,590	109,123	549,739	1,696,510
*Linked Par (Ind Life) 149,923 PY 209,830 (Linked par (Pension) 26,769 PY 27,692 Linked Non Par (Ind Life) 807,117 PY 3,869,915 Linked Non Par (Pension) 104,037 PY 589,366 Linked Non Par (Group) 523,348 PY 311,411						
(f) Other Securities (Reverse Repo)	-	-	-	-	-	-
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :	223,253	17,878	214,050	40,108	-	495,289
*Linked Par (Ind Life) 224,035 PY 270,216 (Linked par (Pension) 17,942 PY 40,595 Linked Non Par (Ind Life) 218,423 PY 297,088 Linked Non Par (Pension) 40,642 PY 58,873 Linked Non Par (Group) NIL PY NIL						
Other Investments						
Mutual Funds						
*Linked Par (Ind Life) NIL PY 4,321 (Linked par (Pension) NIL PY 76 Linked Non Par (Ind Life) NIL PY 2,645,481 Linked Non Par (Pension) NIL PY 604,794 Linked Non Par (Group) NIL PY 37,760						
Balances in Bank	(123,689)	(61,859)	(34,079)	(5,772)	1,514	(223,884)
Other Current Assets (net)	62,760	8,779	2,792,389	482,101	114,126	3,460,155
TOTAL	1,166,035	111,139	40,703,090	14,797,906	1,445,853	58,224,023
INVESTMENTS						
In India	1,166,035	111,139	40,703,090	14,797,906	1,445,853	58,224,023
Outside India	-	-	-	-	-	-
TOTAL	1,166,035	111,139	40,703,090	14,797,906	1,445,853	58,224,023

* Historical Cost CY (Rs '000)

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE- 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 31 Dec 2010					
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group life	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills	-	-	3,071,750	1,111,328	174,070	4,357,149
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,352,347 PY 3,079,292 Linked Non Par (Pension) 512,672 PY 1,112,203 Linked Non Par (Group) 59,445 PY 174,509						
Other Approved Securities	-	-	86,672	20,372	-	107,044
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 114,095 PY 87,767 Linked Non Par (Pension) 19,673 PY 20,613 Linked Non Par (Group) NIL PY NIL						
Other Approved Investments						
(a) Shares						
(aa) Equity	7,402	979	22,238,455	11,088,805	223,079	33,558,719
*Linked Par (Ind Life) 1,756 PY 1,756 (Linked par (Pension) 204 PY 204 Linked Non Par (Ind Life) 18,321,921 PY 14,176,288 Linked Non Par (Pension) 8,345,186 PY 7,650,309 Linked Non Par (Group) 117,550 PY 175,311						
(ab) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	152,911	18,410	2,863,283	984,309	241,707	4,260,620
*Linked Par (Ind Life) 182,125 PY 153,138 (Linked par (Pension) 26,726 PY 18,435 Linked Non Par (Ind Life) 3,735,182 PY 2,953,352 Linked Non Par (Pension) 1,160,510 PY 1,010,960 Linked Non Par (Group) 209,223 PY 245,118						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	263,000	33,900	-	-	-	296,900
*Linked Par (Ind Life) 455,300 PY 263,000 (Linked par (Pension) 53,700 PY 33,900 Linked Non Par (Ind Life) 2,125,500 PY NIL Linked Non Par (Pension) 351,500 PY NIL Linked Non Par (Group) 52,200 PY NIL						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 115,491 PY 119,892 (Linked par (Pension) 25,048 PY 9,332 Linked Non Par (Ind Life) 5,572,120 PY 4,595,460 Linked Non Par (Pension) 1,945,577 PY 1,827,811 Linked Non Par (Group)	118,739	9,243	4,498,408	1,778,233	248,046	6,652,670
(b) Equity						
*Linked Par (Ind Life) 116 PY 116 (Linked par (Pension) 26 PY 26 Linked Non Par (Ind Life) 4,366,613 PY 3,662,830 Linked Non Par (Pension) 1,724,945 PY 1,594,142 Linked Non Par (Group) 41,039 PY 60,524	-	-	3,439,743	984,396	43,876	4,468,014
Other Investments						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) 93 PY 93 Linked Non Par (Ind Life) 3,540,910 PY 3,371,381 Linked Non Par (Pension) 968,190 PY 1,037,775 Linked Non Par (Group) 21,853 PY 21,853	-	52	3,127,053	1,184,235	32,828	4,344,168
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 278,349 PY 282,764 Linked Non Par (Pension) 128,007 PY 132,828 Linked Non Par (Group) 50,191 PY 41,800	-	-	280,345	132,078	41,567	453,990
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds	-	-	13,887	-	-	13,887
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 78,158 PY 14,436 Linked Non Par (Pension) 9,959 PY NIL Linked Non Par (Group) 7,481 PY NIL						
Other Approved Securities	-	-	-	-	-	-
Other Approved Investments						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(ab) Preference	-	-	-	-	-	-
(b) Mutual Funds	4,322	76	2,121,067	516,641	36,553	2,678,659
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	132,578	24,735	43,239	47,515	-	248,067
*Linked Par (Ind Life) 85,250 PY 134,046 (Linked par (Pension) 11,625 PY 25,296 Linked Non Par (Ind Life) 29,214 PY 45,552 Linked Non Par (Pension) 7,071 PY 50,056 Linked Non Par (Group) 14,142 PY NIL						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	211,289	27,931	4,059,390	610,180	324,614	5,233,404
*Linked Par (Ind Life) 149,923 PY 209,830 (Linked par (Pension) 26,769 PY 27,692 Linked Non Par (Ind Life) 807,117 PY 3,869,915 Linked Non Par (Pension) 104,037 PY 589,366 Linked Non Par (Group) 523,348 PY 311,411						
(f) Other Securities (Reverse Repo)	-	-	-	-	-	-
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :	268,138	40,122	293,391	59,838	-	661,489
*Linked Par (Ind Life) 224,035 PY 270,216 (Linked par (Pension) 17,942 PY 40,595 Linked Non Par (Ind Life) 218,423 PY 297,088 Linked Non Par (Pension) 40,642 PY 58,873 Linked Non Par (Group) NIL PY NIL						
Other Investments						
Mutual Funds	-	-	524,444	88,162	1,210	613,816
*Linked Par (Ind Life) NIL PY 4,321 (Linked par (Pension) NIL PY 76 Linked Non Par (Ind Life) NIL PY 2,645,481 Linked Non Par (Pension) NIL PY 604,794 Linked Non Par (Group) NIL PY 37,760						
Balances in Bank	(78,890)	(48,701)	169,858	39,905	2,965	85,137
Other Current Assets (net)	25,302	3,253	284,561	110,047	27,361	450,524
TOTAL	1,104,791	110,000	47,115,545	18,756,043	1,397,878	68,484,258
INVESTMENTS						
In India	1,104,791	110,000	47,115,545	18,756,043	1,397,878	68,484,258
Outside India	-	-	-	-	-	-
TOTAL	1,104,791	110,000	47,115,545	18,756,043	1,397,878	68,484,258

* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

17

FORM L-15-LOANS SCHEDULE

Particulars	As at 31st December	As at 31st December
	2011	2010
	(Rs. 000's)	(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>	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Balance as on 31 Mar 2011	Additions during the year	Deductions	Balance as on 31 Dec 2011	Balance as on 31 Mar 2011	For the year	Sales/ Adjustments	Balance as on 31 Dec 2011	As at 31 Dec 2011	As at 31 Dec 2010
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
- Software	147,449	5,712	-	153,161	60,670	28,373	-	89,043	64,118	65,628
Tangibles										
Leasehold Improvements	379,099	9,108	20,568	367,639	279,750	39,930	14,728	304,952	62,687	116,360
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	165,281	2,099	5,430	161,950	132,082	18,323	5,208	145,197	16,753	37,129
Information Technology Equipment	738,559	1,087	38,434	701,213	635,426	51,459	39,356	647,529	53,684	112,518
Vehicles	1,620	-	-	1,620	1,617	3	-	1,620	-	9
Office Equipment	116,342	4,039	18,929	101,452	109,705	4,336	18,750	95,291	6,161	5,470
Sub Total	1,548,350	22,045	83,361	1,487,034	1,219,250	142,424	78,042	1,283,632	203,402	337,114
Capital Work In Progress - (including capital advances)									54,423	65,782
TOTAL	1,548,350	22,045	83,361	1,487,034	1,219,250	142,424	78,042	1,283,632	257,825	402,896
PREVIOUS YEAR	1,451,720	100,021	1,277	1,550,464	1,027,843	186,705	1,197	1,213,351	402,896	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As at 31st December 2011	As at 31st December 2010
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	13,237	2,081
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	8,439	161,898
(bb) Others	-	-
(b) Current Accounts	428,989	113,355
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	450,665	277,333
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	450,665	277,333
Outside India	-	-
TOTAL	450,665	277,333

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	As at 31st December	As at 31st December
	2011	2010
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	91,800	85,875
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,743	20,934
Others (includes vendor, travel advances & salary recoverable)	171,191	133,358
TOTAL (A)	274,734	240,167
OTHER ASSETS		
Income accrued on investments	247,084	124,372
Outstanding Premiums	117,011	12,106
Agents' Balances	13,658	70,053
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	-	51,202
Others	-	-
-Refundable Security Deposits	309,389	321,002
- Unsettled Contracts	621,109	1,479
-Service Tax Unutilized Credit	279,129	412,146
TOTAL (B)	1,587,381	992,360
TOTAL (A+B)	1,862,115	1,232,527

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As at 31st December	As at 31st December
	2011	2010
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	117,425	307,970
Balances due to other insurance companies	62,494	103,130
Deposits held on re-insurance ceded	-	-
Premiums received in advance	65,009	22,204
Unallocated premium	138,282	110,404
Sundry creditors	-	-
Micro, Small & Medium Enterprises	-	-
Others	54,695	70,263
Accrual for expenses	1,569,631	1,885,517
Unclaimed Amount - Policyholders	1,228,324	841,175
Claims Outstanding	248,894	76,319
Others:	-	-
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	3,067	772
Premium/ proposal deposits, to be refunded	-	12,780
Others (includes statutory dues payable, and payables to employees)	225,595	339,422
Service Tax payable	14,766	8,256
Payables for unsettled investment contracts	199,816	-
TOTAL	3,927,998	3,778,212

FORM L-20-PROVISIONS SCHEDULE

Particulars	As at 31st December	As at 31st December
	2011	2010
	(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	38,894	14,123
Provision for Leave Encashment	28,932	47,407
Provision for Other Long Term Benefits	98,201	8,367
Provision for Other Employee Benefits (Refer Note 23 of Schedule 16, Part C)	59,551	165,465
TOTAL	225,579	235,362

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As at 31st December 2011	As at 31st December 2010
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

	Q3 '11-12	YTD Dec'11	Q3 '10-11	YTD Dec'10
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	36%	-131%	-115%	-48%
Linked Par Pension	-11%	-20%	-37%	-9%
Linked Non Par Individual Life	-65%	-58%	-45%	-24%
Linked Non Par Pension	-134%	-98%	-98%	-29%
Linked Non Par Group	61%	-14%	-32%	4%
Non Linked Par Individual Life	-27%	5%	122%	-6%
Non Linked Par Pension	48%	45%	-6%	-35%
Non Linked Non Par Individual Life	39%	57%	790%	794%
Non Linked Group Life	32%	163%	139%	109%
Non Linked Non Par Annuity	272%	92%	-89%	-28%
2 Net Retention Ratio	98%	99%	99%	99%
3 Expense of Management to Gross Direct Premium Ratio	36%	32%	34%	36%
4 Commission Ratio (Gross commission paid to Gross Premium)	4%	4%	6%	6%
5 Ratio of policy holder's liabilities to shareholder's funds	2111%	2111%	1778%	1778%
6 Growth rate of shareholders' fund	-22%	-22%	6%	6%
7 Ratio of surplus to policyholders' liability	1%	2%	0%	0%
8 Change in net worth in ('000)	(856,101)	(856,101)	206,886	206,886
9 Profit after tax/Total Income	-44%	-29%	-1%	-4%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	23	23	19	19
12 Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13 Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2.2%	6.7%	2.0%	6.0%
R2. Non-PAR	2.2%	6.6%	2.0%	5.9%
R3.Sub-TOTAL	2.2%	6.6%	2.0%	5.9%
Linked:				
R4. PAR	2.3%	6.9%	1.4%	4.9%
R5. Non-PAR	-5.9%	-13.8%	-0.2%	9.9%
R6. Sub-TOTAL	-5.7%	-13.4%	-0.2%	9.8%
R7.Grand Total	-5.2%	-12.4%	-0.1%	9.7%
Shareholders' Funds	2.1%	6.4%	1.7%	4.5%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2.2%	6.7%	2.0%	6.0%
R2. Non-PAR	2.2%	6.6%	2.0%	5.9%
R3.Sub-TOTAL	2.2%	6.6%	2.0%	5.9%
Linked:				
R4. PAR	1.7%	6.0%	1.8%	5.3%
R5. Non-PAR	0.3%	2.9%	2.0%	5.2%
R6. Sub-TOTAL	0.4%	3.0%	2.0%	5.2%
R7.Grand Total	0.5%	3.2%	2.0%	5.2%
Shareholders' Funds	2.1%	6.4%	1.7%	4.5%
14 Conservation Ratio				
Linked Par Individual Life	78%	78%	88%	79%
Linked Par Pension	53%	74%	101%	73%
Linked Non Par Individual Life	63%	70%	67%	68%
Linked Non Par Pension	71%	72%	91%	92%
Linked Non Par Group	19%	16%	25%	39%
Non Linked Par Individual Life	70%	79%	63%	69%
Non Linked Par Pension	77%	90%	85%	85%
Non Linked Non Par Individual Life	58%	49%	68%	62%
Non Linked Group Life	35%	43%	48%	47%
15 Persistency Ratio (by numbers)*				
For 13th month	58%	59%	50%	51%
For 25th month	47%	41%	57%	70%
For 37th month	24%	26%	72%	67%
For 49th Month	22%	24%	34%	39%
for 61st month	17%	19%	28%	34%
Persistency Ratio (by premium)*				
For 13th month	63%	69%	57%	59%
For 25th month	57%	53%	69%	81%
For 37th month	31%	29%	86%	83%
For 49th Month	24%	27%	42%	50%
for 61st month	20%	24%	32%	44%
16 NPA Ratio	Nil	Nil	NIL	NIL
17 Gross NPA Ratio	Nil	Nil	NIL	NIL
18 Net NPA Ratio	Nil	Nil	NIL	NIL

Equity Holding Pattern for Life Insurers

(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)	(1.08)	(0.67)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)	(1.08)	(0.67)
(iv) Book value per share (Rs)	1.55	1.98

* Persistency Ratio is as per Appointed Actuary Report

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

	As at 31st December 2011 (Rs. 000's)	As at 31st December 2010 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	15,381,016	15,750,316
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(155,590)	(85,217)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(8,981,038)	(8,113,236)
Payments of commission and brokerage	(604,270)	(1,035,301)
Payments of other operating expenses	(3,964,036)	(4,176,021)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	33,782	3,175
Income taxes paid (Net)	9,177	-
Service tax paid	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	1,719,040	2,343,716
Cash flow from extraordinary operations (give break-up)	-	-
Net cash from operating Activities	1,719,040	2,343,716
II Cash flows from investing activities		
Purchase of fixed assets	(55,005)	(107,509)
Proceeds from sale of fixed assets	156	80
Purchases of investments	(564,889,421)	(431,954,828)
Sales of investments	559,048,337	423,138,446
Rents/Interests/ Dividends received	2,500,382	1,743,635
Profit/(Loss) on sale/redemption of investment	588,291	2,026,472
Expenses related to investments	-	-
Net cash from investing activities	(2,807,260)	(5,153,705)
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	1,161,000
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	1,161,000
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(1,088,220)	(1,648,988)
Cash and cash equivalent at beginning of the year	1,315,000	2,011,459
Cash and cash equivalent at the end of the year	226,781	362,471
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	450,665	277,333
Bank balances (Policyholder's - Schedule 8A and 8B)	(223,884)	85,137
Note 1		
Cash and Bank Balances	450,665	277,333
Fixed Deposits with maturity more than 3 months	-	-
Cash and Bank Balances as per Schedule 11	450,665	277,333

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl. No.	Particular	As at 31st December 2011	As at 31st December 2010
1	Linked		
a	Life	425,746	490,954
b	General Annuity	1,735	1,463
c	Pension	146,360	182,786
d	Health	-	-
2	Non-Linked		
a	Life	50,500	18,052
b	General Annuity	404	197
c	Pension	55	-
d	Health	-	-

FORM L-25- (I) : Geographical Distribution Channel - Individuals

Date: 31 Dec 2011

(Rs in Lakhs)

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	2	0	22	2	2	0	22
2	Andhra Pradesh	100	96	11	1,434	1,967	1,852	529	64,560	2,067	1,948	540	65,994
3	Arunachal Pradesh	5	4	2	61	27	26	10	259	32	30	11	319
4	Assam	38	31	7	201	602	538	171	6,000	640	569	178	6,201
5	Bihar	172	169	14	446	798	744	138	9,856	970	913	152	10,302
6	Chandigarh	-	-	-	-	189	171	30	4,892	189	171	30	4,892
7	Chhattisgarh	177	173	10	392	746	729	115	8,273	923	902	126	8,664
8	Dadra & NagraHaveli	1	1	0	0	7	7	3	113	8	8	3	113
9	Daman & Diu	-	-	-	-	1	1	0	50	1	1	0	50
10	Delhi	3	2	0	85	3,302	2,928	1,379	100,423	3,305	2,930	1,379	100,508
11	Goa	8	7	2	66	133	115	65	1,169	141	122	67	1,236
12	Gujarat	203	185	56	1,593	1,740	1,624	382	43,010	1,943	1,809	438	44,603
13	Haryana	334	329	59	2,257	1,633	1,517	554	66,583	1,967	1,846	614	68,841
14	Himachal Pradesh	35	34	8	140	79	77	16	1,009	114	111	23	1,149
15	Jammu & Kashmir	19	16	3	75	185	176	30	1,771	204	192	33	1,847
16	Jharkhand	33	29	6	305	494	430	129	6,451	527	459	135	6,756
17	Karnataka	59	54	9	496	2,652	2,480	858	115,729	2,711	2,534	866	116,225
18	Kerala	49	46	17	268	621	586	286	9,404	670	632	303	9,672
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	188	183	13	281	1,201	1,127	189	18,762	1,389	1,310	202	19,043
21	Maharashtra	1,036	1,020	58	3,141	5,651	5,204	1,846	230,162	6,687	6,224	1,903	233,303
22	Manipur	1	1	0	2	5	5	3	(155)	6	6	3	(154)
23	Meghalaya	-	-	0	-	6	6	1	159	6	6	1	159
24	Mizoram	-	-	-	-	1	1	2	8	1	1	2	8
25	Nagaland	-	-	-	-	5	5	1	116	5	5	1	116
26	Orissa	226	197	89	1,021	766	703	199	8,986	992	900	288	10,007
27	Puducherry	-	-	-	-	18	17	8	166	18	17	8	166
28	Punjab	967	927	201	3,844	1,396	1,276	322	23,850	2,363	2,203	523	27,694
29	Rajasthan	1,512	1,425	83	2,125	1,368	1,294	245	31,594	2,880	2,719	328	33,719
30	Sikkim	3	3	3	4	30	30	13	158	33	33	16	162
31	Tamil Nadu	55	44	8	449	2,434	2,261	894	59,078	2,489	2,305	902	59,527
32	Tripura	37	35	5	120	243	225	73	899	280	260	79	1,019
33	Uttar Pradesh	311	290	34	1,127	2,806	2,596	642	69,233	3,117	2,886	677	70,360
34	Uttarakhand	42	39	7	183	254	234	49	3,323	296	273	56	3,506
35	West Bengal	154	127	49	449	2,363	1,968	946	29,657	2,517	2,095	995	30,106
Grand Total		5,768	5,467	756	20,563	33,725	30,955	10,126	915,570	39,493	36,422	10,883	936,133

(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					12	(342,736)	79	(67,262)	12	(342,736)	79	(67,262)
2	Arunachal Pradesh					-	-	-	-	-	-	-	-
3	Assam					-	-	-	-	-	-	-	-
4	Bihar					-	-	-	-	-	-	-	-
5	Chhattisgarh					-	-	-	-	-	-	-	-
6	Goa					-	-	-	-	-	-	-	-
7	Gujarat					4	24,327	141	1,155	4	24,327	141	1,155
8	Haryana					-	4,234	12	4,221	-	4,234	12	4,221
9	Himachal Pradesh					-	-	-	-	-	-	-	-
10	Jammu & Kashmir					-	-	-	-	-	-	-	-
11	Jharkhand					1	50	0	100	1	50	0	100
12	Karnataka					2	1,392	235	3,614	2	1,392	235	3,614
13	Kerala					-	-	-	-	-	-	-	-
14	Madhya Pradesh					-	-	-	-	-	-	-	-
15	Maharashtra					2	7,874	4,351	59,785	2	7,874	4,351	59,785
16	Manipur					-	-	-	-	-	-	-	-
17	Meghalaya					-	-	-	-	-	-	-	-
18	Mizoram					-	-	-	-	-	-	-	-
19	Nagaland					-	-	-	-	-	-	-	-
20	Orissa					-	-	-	-	-	-	-	-
21	Punjab					-	-	-	-	-	-	-	-
22	Rajasthan					-	-	-	-	-	-	-	-
23	Sikkim					-	-	-	-	-	-	-	-
24	Tamil Nadu					-	197	4	321	-	197	4	321
25	Tripura					-	-	-	-	-	-	-	-
26	Uttar Pradesh					-	-	-	-	-	-	-	-
27	Uttarakhand					-	-	-	-	-	-	-	-
28	West Bengal					1	220	3	2,367	1	220	3	2,367
29	Andaman & Nicobar Islands					-	-	-	-	-	-	-	-
30	Chandigarh					-	-	-	-	-	-	-	-
31	Dadra & NagarHaveli					-	-	-	-	-	-	-	-
32	Daman & Diu					-	-	-	-	-	-	-	-
33	Delhi					4	4,588	835	39,528	4	4,588	835	39,528
34	Lakshadweep					-	-	-	-	-	-	-	-
35	Puducherry					-	-	-	-	-	-	-	-
	Total					26	(299,854)	5,660	43,829	26	(299,854)	5,660	43,829

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

Statement as on : 31st Dec 2011

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

		<i>In Rs Lakhs</i>			
Total Application as per Balance Sheet (A)		856,254		Reconciliation of Investment Assets	
ADD (B)		-		Total Investment Assets (as per balance)	702,663
Provisions	Sch - 14	2,256		Balance Sheet Value of: (#)	
Current Liabilities	Sch - 13	39,280		A. Life Fund	108,434
		41,536		B. Pension & Gen Annuity Fund	11,989
LESS (C)				C. Unit Linked Funds	582,240
Debit Balance in P&L A/C		169,421		TOTAL	702,663
Loans	Sch - 09	-			
Adv & Other Assets	Sch - 12	18,621			
Cash & Bank Balance	Sch - 11	4,507			
Fixed Assets	Sch - 10	2,578			
Misc Exp. not written off	Sch - 15	-			
Funds available for Investments		702,663			

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)					
1	Govt Securities		25,000	1,954	65	15,236	39.0%		42,255	42,051
2	Govt Securities or Other approved Securities (incl 1 above)		37,696	1,954	94	18,786	54.0%		58,530	57,947
3	Investment subject to Exposure Norms						0.0%			
	a	Housing & Infrastructure	11,883	930	53	11,767	22.7%	(0.1)	24,633	24,365
	b	i) Approved Investments	20,271	726	8	4,265	23.3%	(0.3)	25,270	25,201
		ii) "Other investments" not to exceed 15%			1	-	0.0%	(0.1)	1	1
	TOTAL LIFE FUND	100%	69,850	3,611	156	34,817	100.0%	(0.5)	108,434	107,514

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%		5,828	5,828	48.6%		5,828	5,822
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%		6,161	6,161	51.4%		6,161	6,151
3	Balance Inv to be in Approved Investment	Not exceeding 60%		5,828	5,828	48.6%	-	5,828	5,822
	TOTAL PENSION GENERAL ANNUITY FUND	100%		11,989	11,989	100.0%		11,989	11,973

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved investment	Not less than 75%	12,772	535,089	547,860	94.1%
2	Other Investments	Not more than 25%	0	34,380	34,380	5.9%
	TOTAL LINKED INSURANCE FUND	100%	12,772	569,468	582,240	100.0%

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 : 31/01/2012

FORM 3A

UNIT LINKED INSURANCE BUSINESS

NAME OF THE INSURER: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122

PERIODICITY : QUARTERLY

STATEMENT AS ON : 31st Dec 2011

Par / Non Par

Rs. in lacs

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	ULGF00210/03/2006GROUPEBAL AN122	ULGF00531/03/2006GROUPECAS HF122	ULGF00310/03/2006GROUPEDEB TF122	ULGF00410/03/2006GROUPEGR OWT122	ULGF00113/07/2005GROUPESEC UR122	ULGF00613/02/2009GROUPE SDE BT122
Opening Balance (Market Value)	1,395	1,707	2,827	1,998	1,485	3,237
Add : Inflow During the Quarter	187	206	661	1,085	441	
Increase/ Decrease value of Inv (net)	(25)	37	63	(42)	7	73
Less : Outflow During the Quarter	151	142	585	1,388	454	1
Total Investible Fund (Mkt value)	1,406	1,808	2,966	1,653	1,478	3,309

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
Approved Investments (>=75%)												
Govt. Bonds	143	10.2%		0.0%	288	9.7%	88	5.3%	145	9.8%		0.0%
Corporate Bonds	296	21.0%		0.0%	996	33.6%	436	26.4%	738	50.0%	-	0.0%
Infrastructure Bonds	331	23.5%		0.0%	574	19.4%	66	4.0%	170	11.5%	-	0.0%
Equity	349	24.8%		0.0%	-	0.0%	737	44.6%	227	15.4%	-	0.0%
Money Market	10	0.7%	1,780	98.5%	391	13.2%	105	6.4%	-	0.0%	2,171	65.6%
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%	1,040	31.4%
Sub Total (A)	1,128	80.2%	1,780	98.5%	2,249	75.8%	1,433	86.7%	1,280	86.6%	3,211	97.1%
Current Assets:												
Accrued Interest	26	1.9%	0	0.0%	75	2.5%	25	1.5%	39	2.6%	82	2.5%
Dividend Recievable	0	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	(14)	-1.0%	(1)	0.0%	34	1.1%	6	0.4%	(3)	-0.2%	(1)	0.0%
Receivable for Sale of Investments	166	11.8%	30	1.7%	464	15.6%	150	9.1%	104	7.0%	20	0.6%
Other Current Assets (for Investments)	-	0.0%		0.0%	-	0.0%		0.0%	0	0.0%		0.0%
Less: Current Liabilities												
Payable for Investments		0.0%		0.0%		0.0%	86	5.2%	66	4.5%		0.0%
Fund Mgmt Charges Payable	1	0.1%	2	0.1%	3	0.1%	1	0.1%	1	0.1%	3	0.1%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.0%
Sub Total (B)	176	12.5%	27	1.5%	570	19.2%	180	10.9%	138	9.4%	97	2.9%
Other Investments (<=25%)												
Corporate Bonds	39	2.8%		0.0%	147	4.9%	59	3.6%	98	6.6%		0.0%
Infrastructure Bonds	-	0.0%		0.0%	-	0.0%	-	0.0%	-	0.0%		0.0%
Equity	63	4.5%		0.0%		0.0%	67	4.1%	28	1.9%		0.0%
Money Market		0.0%		0.0%		0.0%				0.0%		0.0%
Mutual Funds	-	0.0%		0.0%		0.0%				0.0%		0.0%
Sub Total (C)	102	7.3%	-	0.0%	147	4.9%	126	7.6%	126	8.5%	-	0.0%
Total (A + B+C)	1,406	100.0%	1,808	100.0%	2,966	100.0%	1,653	100.0%	1,478	100.0%	3,309	100.0%

Fund Carried Forward (as per LB2)

FORM 3A

UNIT LINKED INSURANCE BUSINESS

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

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 31st Dec 2011

Rs. in lacs

PARTICULARS	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
SFIN	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFRA F122	ULIF01122/01/2008PNSNINDEX F122
Opening Balance (Market Value)	19,812	1,532	44,136	1,445	1,746	64,712
Add : Inflow During the Quarter	376	83	1,011	93	77	1,403
Increase/ Decrease value of Inv (net)	(405)	(29)	(2,260)	(51)	(300)	(4,209)
Less : Outflow During the Quarter	546	60	2,012	35	38	1,715
Total Investible Fund (Mkt value)	19,237	1,525	40,874	1,452	1,484	60,190

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
Approved Investments (>=75%)												
Govt. Bonds	1,690	8.8%	66	4.4%	1,709	4.2%	90	6.2%	-	0.0%	-	0.0%
Corporate Bonds	4,590	23.9%	504	33.1%	6,958	17.0%	409	28.2%	-	0.0%	-	0.0%
Infrastructure Bonds	4,077	21.2%	172	11.3%	7,674	18.8%	91	6.3%	-	0.0%	-	0.0%
Equity	5,869	30.5%	479	31.4%	19,435	47.5%	678	46.7%	1,254	84.5%	56,513	93.9%
Money Market	-	0.0%	114	7.5%	-	0.0%	43	3.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	1,200	6.2%	-	0.0%	1,450	3.5%	-	0.0%	-	0.0%	-	0.0%
Sub Total (A)	17,426	90.6%	1,336	87.6%	37,226	91.1%	1,312	90.4%	1,254	84.5%	56,513	93.9%
Current Assets:												
Accrued Interest	361	1.9%	23	1.5%	578	1.4%	17	1.2%	-	0.0%	-	0.0%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	(0)	0.0%
Bank Balance	(2)	0.0%	(1)	0.0%	(25)	-0.1%	(4)	-0.3%	(3)	-0.2%	20	0.0%
Receivable for Sale of Investments	798	4.2%	122	8.0%	873	2.1%	72	5.0%	42	2.8%	252	0.4%
Other Current Assets (for Investments)	0	0.0%	(0)	0.0%	0	0.0%	0	0.0%	-	0.0%	-	0.0%
Less: Current Liabilities												
Payable for Investments	38	0.2%	-	0.0%	226	0.6%	-	0.0%	4	0.3%	35	0.1%
Fund Mgmt Charges Payable	24	0.1%	3	0.2%	76	0.2%	3	0.2%	3	0.2%	59	0.1%
Other Current Liabilities (for Investments)	3	0.0%	0	0.0%	9	0.0%	0	0.0%	0	0.0%	11	0.0%
Sub Total (B)	1,131	5.9%	142	9.3%	1,342	3.3%	82	5.6%	35	2.4%	202	0.3%
Other Investments (<=25%)												
Corporate Bonds	244	1.3%	10	0.6%	489	1.2%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	473	2.5%	38	2.5%	2,044	5.0%	58	4.0%	198	13.3%	3,510	5.8%
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)	718	3.7%	48	3.1%	2,533	6.2%	58	4.0%	198	13.3%	3,510	5.8%
Total (A + B+C)	19,237	100.0%	1,525	100.0%	40,874	100.0%	1,452	100.0%	1,484	100.0%	60,190	100.0%
Fund Carried Forward (as per LB2)	-		-		-		-		-		-	

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 CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 31st Dec 2011

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	ULIF00803/03/2005PNSNSECUR E122	ULIF01408/02/2008PNSPROTEC T122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFI T122
Opening Balance (Market Value)	4,858	6,696	721	10,631	919	1,122
Add : Inflow During the Quarter	266	150	125	1,090	234	-
Increase/ Decrease value of Inv (net)	(326)	(989)	2	175	2	38
Less : Outflow During the Quarter	176	115	128	792	124	49
Total Investible Fund (Mkt value)	4,621	5,742	720	11,103	1,031	1,111

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
Approved Investments (>=75%)												
Govt. Bonds		0.0%		0.0%	101	14.1%	1,544	13.9%	188	18.3%		0.0%
Corporate Bonds		0.0%		0.0%	216	29.9%	3,571	32.2%	268	26.0%	517	46.5%
Infrastructure Bonds		0.0%		0.0%	150	20.8%	1,709	15.4%	100	9.7%	309	27.8%
Equity	4,320	93.5%	5,375	93.6%	92	12.8%	373	3.4%	135	13.1%	6	0.5%
Money Market		0.0%		0.0%	-	0.0%	814	7.3%	120	11.7%	273	24.6%
Mutual Funds		0.0%		0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks		0.0%		0.0%	65	9.0%	800	7.2%		0.0%	537	48.3%
Sub Total (A)	4,320	93.5%	5,375	93.6%	624	86.7%	8,811	79.4%	811	78.7%	1,642	147.7%
Current Assets:												
Accrued Interest		0.0%		0.0%	20	2.8%	355	3.2%	14	1.4%	75	6.7%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	17	0.4%	(15)	-0.3%	1	0.1%	(18)	-0.2%	(28)	-2.7%	(619)	-55.7%
Receivable for Sale of Investments	17	0.4%	158	2.7%	28	3.8%	1,472	13.3%	219	21.2%	13	1.2%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	0	0.0%	(0)	0.0%	(0)	0.0%	-	0.0%
Less: Current Liabilities												
Payable for Investments	-	0.0%	67	1.2%	-	0.0%	1	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	6	0.1%	10	0.2%	1	0.2%	14	0.1%	2	0.2%	-	0.0%
Other Current Liabilities (for Investments)	1	0.0%	1	0.0%	0	0.0%	2	0.0%	0	0.0%	0	0.0%
Sub Total (B)	27	0.6%	131	2.3%	47	6.5%	1,793	16.2%	203	19.7%	(531)	-47.8%
Other Investments (<=25%)												
Corporate Bonds		0.0%		0.0%	39	5.4%	460	4.1%	10	0.9%		0.0%
Infrastructure Bonds		0.0%		0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	274	5.9%	303	5.3%	10	1.4%	40	0.4%	7	0.7%	0	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%
Sub Total (C)	274	5.9%	303	5.3%	49	6.8%	500	4.5%	17	1.6%	0	0.0%
Total (A + B+C)	4,621	100.0%	5,742	100.0%	720	100.0%	11,103	100.0%	1,031	100.0%	1,111	100.0%

Fund Carried Forward (as per LB2)

FORM 3A

UNIT LINKED INSURANCE BUSINESS

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

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 31st Dec 2011

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	ULIF00106/06/2002LIFBALANCE 122	ULIF01508/01/2010LIBALAN- II122	ULIF01306/02/2008LIFEDEBTFU 122	ULIF01608/01/2010LIFDEBT- II122	ULIF01230/01/2008LIENHANCE R122	ULIF01708/01/2010LIFENHN- II122
Opening Balance (Market Value)	85,237	4,732	347	946	7,395	4,364
Add : Inflow During the Quarter	1,443	441	49	351	278	566
Increase/ Decrease value of Inv (net)	(2,049)	(83)	9	22	(768)	(420)
Less : Outflow During the Quarter	1,921	40	14	222	44	65
Total Investible Fund (Mkt value)	82,710	5,051	391	1,098	6,862	4,445

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
Approved Investments (>=75%)												
Govt. Bonds	6,874	8.3%	245	4.9%	60	15.5%	228	20.7%	-	0.0%	-	0.0%
Corporate Bonds	21,205	25.6%	1,465	29.0%	134	34.2%	344	31.4%	-	0.0%	-	0.0%
Infrastructure Bonds	13,482	16.3%	564	11.2%	52	13.4%	140	12.8%	-	0.0%	-	0.0%
Equity	26,865	32.5%	1,573	31.1%	-	0.0%	-	0.0%	5,945	86.6%	3,809	85.7%
Money Market	-	0.0%	494	9.8%	20	5.2%	66	6.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	4,525	5.5%	440	8.7%	21	5.4%	64	5.8%	-	0.0%	-	0.0%
Sub Total (A)	72,951	88.2%	4,782	94.7%	288	73.6%	842	76.7%	5,945	86.6%	3,809	85.7%
Current Assets:												
Accrued Interest	1,633	2.0%	102	2.0%	9	2.3%	20	1.9%	0	0.0%	-	0.0%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	(447)	-0.5%	12	0.2%	1	0.4%	28	2.6%	12	0.2%	12	0.3%
Receivable for Sale of Investments	5,756	7.0%	152	3.0%	94	24.0%	220	20.0%	459	6.7%	493	11.1%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0	0.0%	-	0.0%
Less: Current Liabilities												
Payable for Investments	343	0.4%	125	2.5%	10	2.7%	10	1.0%	118	1.7%	178	4.0%
Fund Mgmt Charges Payable	64	0.1%	8	0.2%	0	0.1%	2	0.2%	16	0.2%	8	0.2%
Other Current Liabilities (for Investments)	8	0.0%	1	0.0%	0	0.0%	0	0.0%	3	0.0%	2	0.0%
Sub Total (B)	6,870	8.3%	256	5.1%	104	26.5%	267	24.3%	452	6.6%	496	11.2%
Other Investments (<=25%)												
Corporate Bonds	1,115	1.3%	20	0.4%	10	2.5%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	2,117	2.6%	118	2.3%	-	0.0%	-	0.0%	582	8.5%	318	7.2%
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%
Sub Total (C)	3,232	3.9%	138	2.7%	10	2.5%	-	0.0%	582	8.5%	318	7.2%
Total (A + B+C)	82,710	100.0%	5,051	100.0%	391	100.0%	1,098	100.0%	6,862	100.0%	4,445	100.0%
Fund Carried Forward (as per LB2)												

FORM 3A

UNIT LINKED INSURANCE BUSINESS

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

Par / Non Par

STATEMENT AS ON : 31st Dec 2011

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
	ULIF00527/01/2004LIFEGROWT H122	ULIF01808/01/2010LIGROWT- II122	ULIF01908/01/2010LIFEINFRAF1 22	ULIF01002/01/2008LIFEINDEXF1 22	ULIF02008/01/2010LIFINDX- II122	ULIF00911/07/2006LIFPROTECT 122
Opening Balance (Market Value)	247,457	6,892	5,465	20,760	7,991	5,311
Add : Inflow During the Quarter	2,311	419	375	313	778	589
Increase/ Decrease value of Inv (net)	(17,492)	(504)	(976)	(1,370)	(577)	93
Less : Outflow During the Quarter	5,576	51	23	314	86	246
Total Investible Fund (Mkt value)	226,700	6,756	4,842	19,389	8,106	5,747

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	4,870	2.1%	212	3.1%		0.0%		0.0%		0.0%	822	14.3%
Corporate Bonds	28,913	12.8%	600	8.9%		0.0%		0.0%		0.0%	1,530	26.6%
Infrastructure Bonds	16,198	7.1%	439	6.5%		0.0%		0.0%		0.0%	1,099	19.1%
Equity	122,906	54.2%	4,530	67.0%	4,033	83.3%	18,193	93.8%	7,555	93.2%	176	3.1%
Money Market	6,882	3.0%	-	0.0%		0.0%		0.0%		0.0%	308	5.4%
Mutual Funds	-	0.0%	-	0.0%		0.0%		0.0%		0.0%	-	0.0%
Deposits with banks	14,500	6.4%	475	7.0%		0.0%		0.0%		0.0%	400	7.0%
Sub Total (A)	194,269	85.7%	6,256	92.6%	4,033	83.3%	18,193	93.8%	7,555	93.2%	4,336	75.4%
Current Assets:												
Accrued Interest	3,117	1.4%	71	1.1%		0.0%		0.0%		0.0%	185	3.2%
Dividend Recievable	(0)	0.0%	-	0.0%		0.0%		0.0%		0.0%	-	0.0%
Bank Balance	(538)	-0.2%	(3)	0.0%	25	0.5%	(9)	0.0%	19	0.2%	4	0.1%
Receivable for Sale of Investments	13,885	6.1%	63	0.9%	101	2.1%	105	0.5%	80	1.0%	968	16.8%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	(0)	0.0%	-	0.0%	-	0.0%	-	0.0%
Less: Current Liabilities												
Payable for Investments	280	0.1%	-	0.0%	12	0.2%	7	0.0%	30	0.4%	1	0.0%
Fund Mgmt Charges Payable	348	0.2%	12	0.2%	9	0.2%	19	0.1%	14	0.2%	7	0.1%
Other Current Liabilities (for Investments)	37	0.0%	1	0.0%	1	0.0%	4	0.0%	2	0.0%	1	0.0%
Sub Total (B)	16,079	7.1%	118	1.7%	116	2.4%	73	0.4%	83	1.0%	1,148	20.0%
Other Investments (<=25%)												
Corporate Bonds	851	0.4%	10	0.1%		0.0%		0.0%		0.0%	244	4.3%
Infrastructure Bonds	-	0.0%	-	0.0%		0.0%		0.0%		0.0%	-	0.0%
Equity	15,781	7.0%	373	5.5%	705	14.6%	1,130	5.8%	499	6.1%	19	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)	16,632	7.3%	383	5.7%	705	14.6%	1,130	5.8%	499	6.1%	264	4.6%
Total (A + B+C)	226,700	100.0%	6,756	100.0%	4,842	100.0%	19,389	100.0%	8,106	100.0%	5,747	100.0%

Fund Carried Forward (as per LB2)

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

UNIT LINKED INSURANCE BUSINESS

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

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 31st Dec 2011

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)	2,788	19,598	10,504	11,446	7	812
Add : Inflow During the Quarter	420	837	298		16	23
Increase/ Decrease value of Inv (net)	7	(3,077)	56	287	0	(9)
Less : Outflow During the Quarter	210	48	359	73	22	4
Total Investible Fund (Mkt value)	3,005	17,310	10,500	11,660	2	822

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	467	15.5%	-	0.0%	1,289	12.3%	-	0.0%		0.0%	115	14.0%
Corporate Bonds	834	27.7%	-	0.0%	2,828	26.9%	3,621	31.1%		0.0%	67	8.2%
Infrastructure Bonds	345	11.5%	-	0.0%	2,243	21.4%	2,524	21.6%		0.0%	309	37.6%
Equity	391	13.0%	16,323	94.3%	1,113	10.6%	44	0.4%		0.0%	284	34.6%
Money Market	295	9.8%	-	0.0%	334	3.2%	1,528	13.1%		0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%		0.0%	-	0.0%
Deposits with banks	230	7.7%	-	0.0%	700	6.7%	4,553	39.0%		0.0%	-	0.0%
Sub Total (A)	2,562	85.3%	16,323	94.3%	8,506	81.0%	12,270	105.2%	-	0.0%	776	94.4%
Current Assets:												
Accrued Interest	71	2.4%	0	0.0%	320	3.0%	615	5.3%	0	0.0%	23	2.8%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	45	1.5%	(6)	0.0%	(15)	-0.1%	(1,237)	-10.6%	0	0.0%	(0)	0.0%
Receivable for Sale of Investments	282	9.4%	454	2.6%	1,086	10.3%	13	0.1%	2	100.5%	10	1.2%
Other Current Assets (for Investments)	0	0.0%	-	0.0%	-	0.0%	-	0.0%	(0)	-0.5%	-	0.0%
Less: Current Liabilities												
Payable for Investments	-	0.0%	233	1.3%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	5	0.2%	31	0.2%	7	0.1%	-	0.0%	0	0.1%	2	0.2%
Other Current Liabilities (for Investments)	1	0.0%	4	0.0%	1	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	392	13.1%	413	2.4%	1,383	13.2%	(609)	-5.2%	2	100.0%	31	3.7%
Other Investments (<=25%)												
Corporate Bonds	29	1.0%	-	0.0%	440	4.2%	-	0.0%		0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%		0.0%	-	0.0%
Equity	22	0.7%	806	4.7%	170	1.6%	-	0.0%		0.0%	15	1.9%
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)	51	1.7%	806	4.7%	610	5.8%	-	0.0%	-	0.0%	15	1.9%
Total (A + B+C)	3,005	100.0%	17,310	100.0%	10,500	100.0%	11,660	100.0%	2	100.0%	822	100.0%

Fund Carried Forward (as per LB2)

Date : 31/01/12

FORM 3A

UNIT LINKED INSURANCE BUSINESS

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

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 31st Dec 2011

Rs. in lacs

PARTICULARS	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Discontinued Policies fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
SFIN	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCP122			
Opening Balance (Market Value)	1,801		1,610		85		616,527	
Add : Inflow During the Quarter			1,379		486		18,856	
Increase/ Decrease value of Inv (net)	39		(265)		2		(35,313)	
Less : Outflow During the Quarter	1				1		17,829	
Total Investible Fund (Mkt value)	1,840		2,724		571		582,240	

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Discontinued Policies fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Govt. Bonds		0.0%		0.0%	69	12.1%	21,304	3.7%
Corporate Bonds	805	43.7%		0.0%	-	0.0%	81,845	14.1%
Infrastructure Bonds	242	13.2%		0.0%	-	0.0%	53,062	9.1%
Equity	-	0.0%	2,356	86.5%	-	0.0%	311,939	53.6%
Money Market	-	0.0%		0.0%	78	13.6%	15,825	2.7%
Mutual Funds	-	0.0%		0.0%		0.0%	-	0.0%
Deposits with banks	522	28.4%		0.0%		0.0%	31,522	5.4%
Sub Total (A)	1,569	85.3%	2,356	86.5%	147	25.7%	515,497	88.5%
Current Assets:								
Accrued Interest	122	6.6%		0.0%	1	0.2%	7,980	1.4%
Dividend Recievable	-	0.0%		0.0%	-	0.0%	(0)	0.0%
Bank Balance	(6)	-0.3%	97	3.6%	422	73.9%	(2,239)	-0.4%
Receivable for Sale of Investments	7	0.4%	155	5.7%	2	0.3%	29,383	5.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	(0)	0.0%
Less: Current Liabilities								
Payable for Investments	-	0.0%	25	0.9%	-	0.0%	1,895	0.3%
Fund Mgmt Charges Payable	2	0.1%	4	0.2%	-	0.0%	768	0.1%
Other Current Liabilities (for Investments)	0	0.0%	1	0.0%	0	0.0%	98	0.0%
Sub Total (B)	120	6.5%	247	9.1%	425	74.3%	32,363	5.6%
Other Investments (<=25%)								
Corporate Bonds	151	8.2%		0.0%	-	0.0%	4,464	0.8%
Infrastructure Bonds	-	0.0%		0.0%	-	0.0%	-	0.0%
Equity	-	0.0%	146	5.4%	-	0.0%	29,916	5.1%
Money Market		0.0%		0.0%		0.0%	-	0.0%
Mutual Funds		0.0%		0.0%		0.0%	-	0.0%
Sub Total (C)	151	8.2%	146	5.4%	-	0.0%	34,380	5.9%
Total (A + B+C)	1,840	100.0%	2,724		571	100.0%	582,240	100.0%

Fund Carried Forward (as per LB2)

Annual basis as a part of Actuarial Report and Abstract reported to IRDA and hence not reported for the quarter.

Company Name & Code: AVIVA Life Insurance Company India Limited, Code: 0122
 Statement for the period: Dec 2011
 Periodicity of Submission : Quarterly

Rs. Lakhs

No	Name of The Scheme	SFIN	Plan	Assets Held on the above date	NAV As on Above Date	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield ##	3 Year Rolling CAGR
1	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	Pre ULIP		19.356	20.351	21.617	21.676	-13.6%	6.8%
2	Pension Unit linked Growth fund		Post ULIP	40,874	17.677	18.663	19.909	20.056	-15.1%	5.0%
3	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSURE122	Pre ULIP		16.190	16.083	16.093	15.858	3.5%	3.9%
4	Pension Unit linked Secure fund		Post ULIP	720	14.815	14.779	14.851	14.695	1.8%	2.1%
5	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122		3,309	11.918	11.656	11.396	11.140	7.7%	N/A
6	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	Post ULIP	1,406	13.549	13.788	14.195	14.098	-5.0%	5.7%
7	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	Post ULIP	1,808	15.275	14.957	14.631	14.312	7.4%	6.9%
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	Post ULIP	2,966	14.995	14.673	14.314	14.081	8.0%	3.4%
9	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	Post ULIP	1,653	13.563	13.999	14.881	14.850	-10.9%	7.5%
10	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	Post ULIP	1,478	14.787	14.711	14.791	14.629	1.9%	2.8%
11	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122		60,190	9.562	10.238	11.631	11.980	-24.2%	16.2%
12	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122		11,103	12.704	12.497	12.312	12.163	5.5%	3.2%
13	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	Pre ULIP		29.574	30.114	31.055	30.948	-5.3%	6.5%
14	Pension Unit Linked Balanced Fund		Post ULIP	19,237	27.470	28.070	29.049	29.051	-6.7%	5.0%
15	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122		1,111	15.650	15.432	15.234	15.041	9.0%	8.1%
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122		391	13.557	13.223	12.883	12.702	8.6%	4.0%
17	Unit Linked Enhancer fund	ULIF01230/01/2008LIFENHANCER122		6,862	9.321	10.374	11.746	11.956	-27.4%	9.1%
18	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	Pre ULIP		38.548	39.430	40.716	40.499	-6.0%	6.0%
19	Unit Linked Balanced fund		Post ULIP	82,710	35.788	36.735	38.067	37.997	-7.3%	4.5%
20	Unit Linked Growth Fund	ULIF00527/01/2004LIFEFGROWTH122	Pre ULIP		30.289	32.509	35.133	35.443	-18.0%	9.9%
21	Unit Linked Growth Fund		Post ULIP	226,700	27.634	29.784	32.323	32.745	-19.4%	8.1%
22	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122		19,389	7.756	8.307	9.439	9.727	-24.2%	16.2%
23	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122		5,747	14.138	13.900	13.703	13.535	5.5%	3.2%
24	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	Pre ULIP		17.732	17.612	17.592	17.388	2.9%	3.9%
25	Unit Linked Secure fund		Post ULIP	10,500	16.230	16.186	16.236	16.114	1.3%	2.1%
26	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122		11,660	15.748	15.547	15.366	15.189	9.0%	8.0%
27	Unit Linked Debt -II fund *	ULIF01608/01/2010LIFDEBT-II122		1,098	11.526	11.264	11.007	10.844	8.0%	N/A
28	Unit Linked Enhancer - II fund*	ULIF01708/01/2010LIFENHN-II122		4,445	9.199	10.087	11.424	11.504	-23.9%	N/A
29	Unit Linked Balanced- II fund*	ULIF01508/01/2010LIBALAN-II122		5,051	10.468	10.638	10.993	10.941	-5.8%	N/A
30	Unit Linked Growth - II fund*	ULIF01808/01/2010LIGROWT-II122		6,756	9.214	9.907	10.920	11.012	-20.6%	N/A
31	Unit Linked Index - II fund*	ULIF02008/01/2010LIFINDX-II122		8,106	8.844	9.474	10.825	11.141	-24.7%	N/A
32	Unit Linked PSU fund*	ULIF02208/01/2010LIFEPSUFND122		17,310	7.697	9.081	10.087	10.620	-30.8%	N/A
33	Unit Linked Infrastructure fund*	ULIF01908/01/2010LIFINFRAF122		4,842	7.087	8.541	10.081	10.424	-37.8%	N/A
34	Unit Linked Protector - II fund*	ULIF02108/01/2010LIPROTE-II122		3,005	10.953	10.922	10.927	10.790	1.8%	N/A
35	Pension Unit Linked Balanced - II fund*	ULIF02325/01/2010PNBALAN-II122		1,525	10.587	10.783	11.121	11.036	-6.0%	N/A
36	Pension Unit Linked Growth - II fund*	ULIF02425/01/2010PNGROWT-II122		1,452	10.270	10.624	11.258	11.200	-11.5%	N/A
37	Pension Unit Linked Infrastructure fund*	ULIF02525/01/2010PNSINFRAF122		1,484	7.365	8.861	10.423	10.818	-37.4%	N/A
38	Pension Unit Linked Index - II fund*	ULIF02625/01/2010PNINDEX-II122		4,621	9.437	10.102	11.523	11.846	-24.0%	N/A
39	Pension Unit Linked PSU fund*	ULIF02725/01/2010PNSNPSUFND122		5,742	7.866	9.224	10.264	10.809	-30.5%	N/A
40	Pension Unit Linked Protector -II fund*	ULIF02825/01/2010PNPROTE-II122		1,031	10.996	10.979	10.981	10.851	1.4%	N/A
41	Unit Linked Liquid fund*	ULIF02903/05/2010LIFELIQUID122		2	10.391	10.151	10.075	10.075	3.1%	N/A
42	Unit Linked Wealth Builder fund*	ULIF03020/07/2010LIFWEALTH122		822	9.745	9.849	10.294	10.450	-8.7%	N/A
43	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122		1,840	10.677	10.451	10.230	10.042	N/A	N/A
44	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122		2,724	8.411	9.319	N/A	N/A	N/A	N/A
45	Discontinued Policies fund	ULIF03127/01/2011LIDISCLPCY122		571	10.642	10.473	10.294	10.213	N/A	N/A
Total AUM				582,240						

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: 31-Jan-12

Note: LB-2 is an annual exercise and will be given accordingly

One year return.

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

Unit Linked

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2011	as % of total for this class	As at 31 Dec 2010	as % of total for this class	As at 31 Dec 2011	as % of total for this class	As at 31 Dec 2010	as % of total for this class
Break down by credit rating								
AAA rated	202,750	97.5%	168,971	77.4%	205,890	97.5%	169,913	77.5%
AA or better	809	0.4%	0	0.0%	809	0.4%	0	0.0%
Rated below AA but above A	4,464	2.1%	4,540	2.1%	4,565	2.2%	4,574	2.1%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	44,781	20.5%	0	0.0%	44,888	20.5%
	208,023	100.0%	218,292	100.0%	211,265	100.0%	219,376	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	24,351	11.7%	60,028	27.5%	23,561	11.2%	58,186	26.5%
more than 1 year and upto 3years	124,688	59.9%	53,424	24.5%	128,173	60.7%	55,055	25.1%
More than 3years and up to 7years	37,094	17.8%	77,870	35.7%	37,528	17.8%	79,150	36.1%
More than 7 years and up to 10 years	13,946	6.7%	3,893	1.8%	13,974	6.6%	3,925	1.8%
More than 10 years and up to 15 years	4,654	2.2%	13,898	6.4%	4,673	2.2%	13,902	6.3%
More than 15 years and up to 20 years	3,290	1.6%	9,179	4.2%	3,355	1.6%	9,157	4.2%
Above 20 years	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	208,023	100.0%	218,292	100.0%	211,265	100.0%	219,376	100.0%
Breakdown by type of the issuer								
Central Government	20,002	9.6%	43,710	20.0%	20,201	9.6%	43,804	20.0%
State Government	1,302	0.6%	1,070	0.5%	1,347	0.6%	1,084	0.5%
Corporate Securities	186,718	89.8%	173,511	79.5%	189,717	89.8%	174,487	79.5%
	208,023	100.0%	218,292	100.0%	211,265	100.0%	219,376	100.0%

Non Unit Linked

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2011	as % of total for this class	As at 31 Dec 2010	as % of total for this class	As at 31 Dec 2011	as % of total for this class	As at 31 Dec 2010	as % of total for this class
Break down by credit rating								
AAA rated	118,755	98.6%	34,281	44.7%	116,699	98.6%	34,046	44.8%
AA or better	1,665	1.4%	0	0.0%	1,665	1.4%	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	0	0.0%	42,495	55.3%	0	0.0%	41,947	55.2%
	120,420	100.0%	76,776	100.0%	118,364	100.0%	75,994	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	51,404	42.7%	44,231	57.6%	49,386	41.7%	43,474	57.2%
more than 1 year and upto 3years	19,588	16.3%	6,015	7.8%	19,550	16.5%	5,989	7.9%
More than 3years and up to 7years	7,997	6.6%	6,097	7.9%	8,018	6.8%	6,097	8.0%
More than 7 years and up to 10 years	21,887	18.2%	16,222	21.1%	21,880	18.5%	16,227	21.4%
More than 10 years and up to 15 years	3,592	3.0%	635	0.8%	3,588	3.0%	632	0.8%
More than 15 years and up to 20 years	9,867	8.2%	1,311	1.7%	9,864	8.3%	1,311	1.7%
Above 20 years	6,085	5.1%	2,265	3.0%	6,079	5.1%	2,263	3.0%
	120,420	100.0%	76,776	100.0%	118,364	100.0%	75,994	100.0%
Breakdown by type of the issuer								
Central Government	48,084	39.9%	28,771	37.5%	46,763	39.5%	28,202	37.1%
State Government	16,608	13.8%	13,724	17.9%	16,609	14.0%	13,745	18.1%
Corporate Securities	55,728	46.3%	34,281	44.7%	54,992	46.5%	34,046	44.8%
	120,420	100.0%	76,776	100.0%	118,364	100.0%	75,994	100.0%

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#

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	As at 31st December 2011	As at 31st December 2010
			(Rs in Lakhs)	(Rs in Lakhs)
Dabur Invest Corp	Control	Issue of Fresh share capital	-	-
Aviva Plc, UK	Substantial Interest	Issue of Fresh share capital	-	-
Aviva Plc, UK	Substantial Interest	Reimbursement of Expenses- Receivable	-	-
Aviva Plc, UK	Substantial Interest	Reimbursement of Expenses- Payable	-	-
Aviva Plc, UK	Substantial Interest	Balance Receivable	-	-
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Management contracts	202	116
TOTAL			202	116

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

BOD and Key Person information			As at 31st December 2011	
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	Vishal Gupta	Chief Marketing Officer	01-Dec-08	30th Sep-2010 (sabbatical)
13	Rajeev Arora	CFO	01-Sep-07	NA
14	Sumit Behl	Chief Risk Officer	01-Sep-07	NA
15	Jyoti Vaswani	Chief Investment Officer	01-Jan-10	NA
16	Sanjeeb Kumar	Appointed Actuary	01-Dec-10	NA
17	Gaurav Rajput	Director - Marketing	04-Oct-10	NA

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	
		As at 31st December 2011	As at 31st December 2010
01	Available Assets in Policyholders' Fund: Deduct:	632,813	705,806
		-	-
02	Mathematical Reserves	624,799	693,453
03	Other Liabilities	-	-
04	Excess in Policyholders' funds	8,014	12,353
05	Available Assets in Shareholders Fund: Deduct:	88,228	70,891
		-	-
06	Other Liabilities of shareholders' fund	41,536	39,824
07	Excess in Shareholders' funds	46,693	31,068
08	Total ASM (04)+(07)	54,707	43,421
09	Total RSM	12,397	10,513
10	Solvency Ratio (ASM/RSM)	4.41	4.13

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: 31 Dec 2011

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.

FORM L-33-NPAs-7A

Statement as on: 31 Dec 2011

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: 31 Dec 2011

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: 31 Dec 2011
Statement of Investment and Income on Investment

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 31st Dec 2010)			
			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 (%)
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	17,556	296	2.2%	2.2%	17,556	624	6.2%	6.2%	5,474	98	2.0%	2.0%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,037	20	1.9%	1.9%	1,037	50	5.6%	5.6%	1,007	19	1.5%	1.5%
	Treasury Bills	CTRB	23,663	514	1.9%	1.9%	23,663	1,528	5.6%	5.6%	22,219	283	1.3%	1.3%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	16,275	306	2.1%	2.1%	16,275	868	6.3%	6.3%	13,686	213	2.0%	2.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT		0	0	0.0%	0.0%	0	0	0.0%	0.0%				
	TAXABLE BONDS		0	0	0.0%	0.0%	0	0	0.0%	0.0%				
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	7,527	174	2.4%	2.4%	7,527	483	7.0%	7.0%	5,906	118	2.1%	2.1%
D	INFRASTRUCTURE INVESTMENTS		0	0	0.0%	0.0%	0	0	0.0%	0.0%				
	TAXABLE BONDS		0	0	0.0%	0.0%	0	0	0.0%	0.0%				
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0	0	0.0%	0.0%	0	0	0.5%	0.5%	0	0	0.0%	0.0%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0	0	0.0%	0.0%	0	0	10.9%	10.9%	0	0	0.0%	0.0%
	Infrastructure - PSU - Debentures / Bonds	IPTD	17,105	384	2.3%	2.3%	17,105	963	6.7%	6.7%	10,922	210	2.0%	2.0%
	Infrastructure - PSU - CPs	IPCP	0	0	0.0%	0.0%	0	5	3.6%	3.6%				
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0	0	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		0	0	0.0%	0.0%	0	0	0.0%	0.0%				
	PSU - Equity shares - Quoted	EAEQ	1	0	4.0%	4.0%	1	0	4.9%	4.9%	0	0	4.9%	4.9%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2	0	6.9%	6.9%	2	0	8.1%	8.1%	0	0	0.0%	0.0%
	Commercial Papers	ECCP	127	3	2.6%	2.6%	127	10	7.9%	7.9%	132	3	2.0%	2.0%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	8,000	146	2.5%	2.5%	8,000	268	7.1%	7.1%	1,488	43	1.7%	1.7%
	Deposits - CDs with Scheduled Banks	EDCD	12,045	299	2.3%	2.3%	12,045	880	6.9%	6.9%	12,979	177	1.8%	1.8%
	Deposits - Repo / Reverse Repo	ECMR	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0	0	0.0%	0.0%
	Corporate Securities - Debentures	ECOS	5,096	116	2.3%	2.3%	5,096	346	6.9%	6.9%	4,261	77	2.2%	2.2%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0	70	2.3%	2.3%	0	235	6.7%	6.7%	2,198	47	1.7%	1.7%
F	OTHER INVESTMENTS		0	0	0.0%	0.0%	0	0	0.0%	0.0%				
	Equity Shares (incl Co-op Societies)	OESH	1	0	1.7%	1.7%	1	0	21.0%	21.0%	0	0	0.0%	0.0%
	TOTAL		108,434	2,329			108,434	6,262			80,274	1,287		

FORM L-34-YIELD ON INVESTMENTS-1

 Statement as on: 31 Dec 2011
 Statement of Investment and Income on Investment

 Name of the Fund Linked Funds

Rs. Lakhs

NO	CATEGORY OF INVESTMENT	CATEGORY CODE	CURRENT QUARTER				Year to Date				PREVIOUS YEAR (for the quarter ended 30th Sep 2010)			
			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 (%)
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	19,243	271	1.7%	1.7%	19,243	829	3.46%	3.46%	43,666	721	1.6%	1.6%
	Treasury Bills	CTRB	759	60	2.4%	2.4%	759	104	6.33%	6.33%	44	69	1.4%	1.4%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES		0	0	0.0%	0.0%	0	0	0	0				
	State Government Guaranteed Loans	SGGB	1,302	25	2.0%	2.0%	1,302	61	5.09%	5.09%	1,070	18	1.7%	1.7%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT		0	0	0.0%	0.0%	0	0	0	0				
	TAXABLE BONDS		0	0	0.0%	0.0%	0	0	0	0				
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	28,609	705	2.6%	2.6%	28,609	1,742	6.84%	6.84%	21,415	165	0.9%	0.9%
D	INFRASTRUCTURE INVESTMENTS		0	0	0.0%	0.0%	0	0	0	0				
	Infrastructure - PSU - Equity shares - Quoted	ITPE	20,531	-1,505	-7.8%	-7.8%	20,531	-6,450	-29.76%	-29.76%	23,850	-2,204	-9.7%	-9.7%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	25,027	-7,426	-28.6%	-28.6%	25,027	-16,788	-55.68%	-55.68%	20,830	-1,836	-9.7%	-9.7%
	TAXABLE BONDS		0	0	0.0%	0.0%	0	0	0	0				
	Infrastructure - PSU - Debentures / Bonds	IPTD	53,062	1,314	2.6%	2.6%	53,062	3,546	6.82%	6.82%	51,726	263	0.5%	0.5%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	0	0	0.0%	0.0%	0	0	0.00%	0.00%				
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		0	0	0.0%	0.0%	0	0	0	0				
	PSU - Equity shares - Quoted	EAEQ	76,752	-13,368	-18.3%	-18.3%	76,752	-30,247	-37.28%	-37.28%	98,681	-5,099	-5.3%	-5.3%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	189,629	-12,697	-8.0%	-8.0%	189,629	-39,220	-19.85%	-19.85%	236,907	7,724	3.3%	3.3%
	Corporate Securities - Debentures	ECOS	53,236	1,365	2.7%	2.7%	53,236	3,544	7.03%	7.03%	45,087	200	0.5%	0.5%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	31,522	833	2.7%	2.7%	31,522	2,425	7.75%	7.75%	4,560	110	1.9%	1.9%
	Deposits - CDs with Scheduled Banks	EDCD	15,464	350	2.4%	2.4%	15,464	1,167	6.81%	6.81%	49,439	603	1.2%	1.2%
	Deposits - Repo / Reverse Repo	ECMR	0	0	0.0%	0.0%	0	0	0.00%	0.00%	0	0	0.0%	0.0%
	Commercial Papers	ECCP	361	9	2.6%	2.6%	361	35	7.49%	7.49%	1,304	24	1.8%	1.8%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0	639	2.3%	2.3%	0	1,698	6.74%	6.74%	26,861	309	1.7%	1.7%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	32,363	0	0.0%	0.0%	32,363	0	0.00%	0.00%	5,357	0	0.0%	0.0%
F	OTHER INVESTMENTS		0	0	0.0%	0.0%	0	0	0.00%	0.00%				
	Equity Shares (incl Co-op Societies)	OESH	29,916	-4,248	-14.3%	-14.3%	29,916	-7,132	-22.73%	-22.73%	43,442	-436	-1.1%	-1.1%
	Debentures	OLDB	4,464	116	2.6%	2.6%	4,464	303	6.83%	6.83%	4,540	40	0.9%	0.9%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	0	0			0	0			6,064	70	1.7%	1.7%
	TOTAL		582,240	(33,557)			582,240	(84,385)			684,843	742		

Statement as on: 31 Dec 2011

 Name of the Fund Pension 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 2010)					
			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 (%)		
A	CENTRAL GOVERNMENT SECURITIES															
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	177	4	2.1%	2.1%	177	10	6.5%	6.5%	71	1	0.0	0.0		
A2	Treasury Bills	CTRB	5,652	73	2.0%	2.0%	5,652	134	3.8%	3.8%						
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES		-	-	0.0%	0.0%	-	-	0.0%	0.0%						
B1	State Govt. Securities	SGGB	333	3	2.1%	2.1%	333	7	6.4%	6.4%	38	1	0.0	0.0		
C	HOUSING SECTOR INVESTMENTS	HTDN	180	2	2.3%	2.3%	180	5	6.7%	6.7%	13	0	0.0	0.0		
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS	IPTD	189	4	2.3%	2.3%	189	10	6.6%	6.6%	46	1	0.0	0.0		
E	INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	0.0%	0.0%	-	-	0.0%	0.0%						
	Corporate Securities - Debentures	ECOS	77	2	2.2%	2.2%	77	6	6.5%	6.5%	20	0	0.0	0.0		
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	2	2.3%	2.3%	-	2	6.7%	6.7%	0	0	0.0	0.0		
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	2,525	64	2.6%	2.6%	2,525	121	4.9%	4.9%						
	Deposits - CDs with Scheduled Banks	EDCD	2,858	57	2.4%	2.4%	2,858	103	7.3%	7.3%						
F	OTHER THAN APPROVED INVESTMENTS		-	-	0.0%	0.0%	-	-	0.0%	0.0%						
	TOTAL		11,989	211			11,989	398			188	4				

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:

- Category of Investment (COI) shall be as per Guidelines
- 1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments
- 2 Yield netted for Tax
- 3 FORM-1 shall be prepared in respect of each fund.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 31 Dec 2011

 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 ¹</u>	NIL							
B.	<u>As on Date ²</u>	NIL							

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 31 Dec 2011

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 ¹</u>	NIL							
B.	<u>As on Date ²</u>	NIL							

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Statement as on: 31 Dec 2011
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
A.	<u>During the Quarter</u> ¹	NIL							
B.	<u>As on Date</u> ²	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

FORM L-36 Premium and number of lives covered by policy type

(Rs in Lakhs)

1		Q3 '11-12				Q3 '10-11				YTD Dec'11				YTD Dec '10			
		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
First year Premium																	
i Individual Single Premium- (ISP)																	
	From 0-10000	56	1,008	1,008	321.95	1,062	1,370	1,370	2,636.55	220.08	4,756	4,756	1,681	1,702.92	2,498	3,622	3,899
	From 10,000-25,000	68	44	44	126.05	363	204	204	730.70	445	323	322	915	614	338	472	896
	From 25001-50,000	91	26	26	190.39	356	98	98	657.46	595	141	141	1,204	715	185	272	777
	From 50,001-75,000	29	4	4	50.27	87	14	14	176.26	144	23	23	350	378	29	44	205
	From 75,000-100,000	126	20	20	320.09	147	18	18	212.28	519	59	59	972	325	36	54	337
	From 1,00,001-1,25,000	42	1	1	14.79	57	5	5	111.06	65	6	6	44	92	9	13	166
	Above Rs. 1,25,000	103	4	4	129.20	194	10	10	225.50	523	25	25	948	345	20	30	306
ii Individual Single Premium (ISPA)- Annuity																	
	From 0-50000	36	35	35	-	4	7	7	-	117	58	58	-	32	59	111	-
	From 50,001-100,000	6	1	1	-	-	-	-	-	13	1	1	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	10	1	1	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group Single Premium (GSP)																	
	From 0-10000	-	-	(1)	(11.20)	-	-	(2)	(5.46)	-	-	(1)	(11.20)	0.09	1.00	-	(14.68)
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	0.63	-	3	47.30	0.46	1	2	18.00	0.63	-	3	47.30	0.46	1	2	18.00
	From 50,001-75,000	-	-	-	-	0.60	-	3	27.18	-	-	-	-	0.60	-	3	27.18
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	0.96	1	5	100.82
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	16.14	-	557	1,986.49	12.64	-	753	2,551.61	64.44	-	2,318	8,540.46	28.68	-	2,391	8,174.83
iv Group Single Premium- Annuity- GSPA																	
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v Individual non Single Premium- INSP																	
	From 0-10000	741	14,816	14,789	377,814	835	25,071	25,084	85,188	2,102	40,442	40,414	816,960	2,992	88,198	150,008	192,747
	From 10,000-25,000	1,745	13,415	13,407	367,599	2,282	28,670	28,889	102,067	5,049	34,390	34,399	706,930	7,841	93,187	157,190	236,675
	From 25001-50,000	1,205	4,441	4,447	85,813	2,256	12,650	12,833	71,922	4,012	12,261	12,293	197,339	8,460	42,500	72,052	169,185
	From 50,001-75,000	1,251	2,442	2,442	29,936	579	2,125	2,149	15,472	2,215	4,229	4,236	62,432	1,867	6,676	11,189	36,053
	From 75,000-100,000	523	612	613	19,953	1,605	2,865	2,918	33,484	3,343	3,572	3,593	62,689	5,933	9,563	16,188	70,752
	From 1,00,001-1,25,000	1,450	1,441	1,442	14,580	418	662	670	8,421	2,184	2,163	2,165	31,463	2,760	1,696	2,707	15,309
	Above Rs. 1,25,000	3,411	1,183	1,184	39,283	2,664	1,428	1,442	51,530	9,397	3,159	3,166	122,448	11,265	5,328	9,177	109,268
vi Individual non Single Premium- Annuity- INSPA																	
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii Group Non Single Premium (GNSP)																	
	From 0-10000	(12)	4	1,873	879	(40)	6	(2,286)	(12,644)	(13)	10	4,561	5,755	(45)	13	(344)	(13,957)
	From 10,000-25,000	3	5	2,196	1,263	5	7	2,671	2,998	11	8	7,828	7,195	11	17	8,897	8,597
	From 25001-50,000	7	3	1,652	4,476	7	5	4,745	4,369	19	12	13,128	9,785	15	13	12,641	8,970
	From 50,001-75,000	6	1	3,495	1,734	8	2	2,132	4,076	17	4	9,467	11,410	19	8	7,242	7,933
	From 75,000-100,000	4	-	1,412	4,612	8	1	2,417	3,657	14	2	2,969	16,014	20	7	7,458	7,704
	From 1,00,001-1,25,000	2	1	361	744	4	1	389	(476)	11	1	2,446	6,655	19	7	15,536	7,349
	Above Rs. 1,25,000	5,634	12	(311,402)	28,098	1,192	11	308,694	128,055	15,539	41	(776,238)	70,252	3,832	35	1,453,548	403,867
viii Group Non Single Premium- Annuity- GNSPA																	
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-36 Premium and number of lives covered by policy type

		Q3 '11-12				Q3 '10-11				YTD Dec'11				YTD Dec '10			
		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
2	Renewal Premium																
	i Individual																
	From 0-10,000	1,065	13,298	13,286	38,270	2,957	104,774	105,299	122,767	2,970	57,303	57,377	109,908	8,610	289,076	473,755	331,067
	From 10,000-25,000	9,884	44,751	44,800	98,051	10,718	132,595	133,466	242,305	31,056	212,978	213,858	373,665	30,400	373,190	614,532	671,608
	From 25,001-50,000	7,071	14,442	14,486	59,203	8,067	42,104	42,369	139,430	22,141	62,794	63,132	209,293	23,597	120,385	198,875	395,190
	From 50,001-75,000	1,840	2,404	2,423	14,707	1,709	6,211	6,239	28,561	5,231	10,396	10,446	51,226	4,914	18,074	29,956	82,902
	From 75,000-100,000	3,485	3,072	3,085	19,886	4,330	6,302	6,343	34,640	12,636	13,513	13,595	73,380	12,733	18,357	30,444	100,591
	From 1,00,001-1,25,000	1,358	1,024	1,029	9,407	1,334	2,068	2,076	14,812	3,444	3,474	3,490	27,922	3,572	6,016	9,965	44,283
	Above Rs. 1,25,000	8,625	2,335	2,336	38,429	9,538	3,926	3,938	60,048	27,978	8,896	8,921	131,611	26,299	11,556	19,190	187,104
	ii Individual- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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 0-10,000	[0]	30	9,745	9,505	[35]	23	12,083	13,282	[5]	104	44,193	19,676	[70]	75	56,802	26,621
	From 10,000-25,000	1	7	485	752	1	2	168	220	5	27	2,959	2,736	4	15	2,113	1,979
	From 25,001-50,000	2	5	1,290	76,771	3	5	732	1,190	10	22	4,573	82,574	14	25	7,017	6,909
	From 50,001-75,000	5	4	2,709	2,753	4	2	1,463	2,474	24	25	17,423	12,230	21	12	3,132	6,092
	From 75,000-100,000	8	2	637	1,185	5	1	137	206	25	6	3,440	2,851	9	2	1,123	1,599
	From 1,00,001-1,25,000	12	3	583	1,219	8	1	286	286	22	7	2,024	3,245	15	3	1,021	1,597
	Above Rs. 1,25,000	465	15	12,015	366,581	435	16	14,713	708,552	1,518	54	326,467	701,443	1,539	40	251,586	900,146
	iv Group- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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)	Q3 '11-12			Q3 '10-11			YTD Dec'11			YTD Dec'10		
		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	0	151	1	6	1,068	55	2	791	11	12	2,920	82
2	Corporate Agents-Banks	0	890	70	1	190	1	0	1,954	168	2	213	4
3	Corporate Agents -Others	2	(308,988)	44	0	3,529	403	3	(785,639)	497	3	19,627	459
4	Brokers	5	7,120	83	10	10,587	53	16	13,787	178	26	26,278	179
5	Micro Agents	0	0	-	-	-	-	0	0	-	0	0	-
6	Direct Business	19	965	5,459	24	304,042	684	57	35,538	14,803	67	1,458,704	3,134
	Total(A)	26	(299,862)	5,659	41	319,416	1,197	78	(733,569)	15,657	110	1,507,742	3,857
1	Referral (B)	0	8	1	0	102	1	0	50	6	1	(365)	4
	Grand Total (A+B)	26	(299,854)	5,660	41	319,518	1,198	78	(733,519)	15,663	111	1,507,377	3,861

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3 '11-12		Q3 '10-11		YTD Dec'11		YTD Dec'10	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	13,378	5,005	16,493	6,625	39,291	15,038	56,146	19,616
2	Corporate Agents-Banks	14,090	4,897	3,422	752	38,794	13,686	10,910	2,851
3	Corporate Agents -Others	832	8	1,040	398	2,192	21	2,035	1,328
4	Brokers	2,204	249	4,521	861	6,636	858	15,633	3,111
5	Micro Agents	-	-	2,076	10	-	-	9,588	46
6	Direct Business	8,146	671	214	34	13,537	1,165	746	289
	Total (A)	38,650	10,830	27,766	8,680	100,450	30,767	95,058	27,242
1	Referral (B)	843	53	10,816	4,225	5,159	416	39,639	16,140
	Grand Total (A+B)	39,493	10,883	38,582	12,905	105,609	31,184	134,697	43,382

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	-	292	116	41	15	10	474	31,395	
2	Survival Benefit	-	3	2	-	-	-	5	91	
3	for Annuities / Pension	-	261	6	7	19	7	300	553	
4	For Surrender	-	13,503	342	12	1	-	13,858	3,919,930	
5	Other benefits	-	-	-	-	-	-	-	-	
6	CI/PTD/ADP	-	1	-	-	-	-	1	400	
7	IB	-	5	2	-	-	-	7	44	
8	Partial Withdrawals	-	24	-	-	-	-	24	4,680	
9	Auto Foreclosure	-	6	-	-	-	-	6	74	
10	EL Surrender	-	465	20	3	-	-	488	93,374	
11	HCB	-	9,013	3	1	-	-	9,017	695,167	
12	ADB	-	12,527	614	256	1	-	13,398	343,166	
13	Death Claims	-	534	3	-	-	-	537	134,084	

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.

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	-	7	-	-	-	-	7	7,181	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	22	-	-	-	-	22	257	
7	Gratuity	-	418	1	-	-	-	419	30,323	
8	Leave encashment	-	15	-	-	-	-	15	1,377	
9	ADB	-	-	-	-	-	-	-	-	
10	Death Claims	-	1546	-	-	-	-	1,546	51,702	

FOR L-40 : Claims data for Life

Date: 31st December 2011

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	-	726	1	-	734	35	285	148	-	11	1	-
2	Claims reported during the period*	631	939	4	306	13,754	468	9,159	14,421	1	11	9	25
3	Claims Settled during the period	537	474	5	300	13,858	488	9,017	13,398	1	6	7	24
4	Claims Repudiated during the period	89	-	-	-	-	-	-	-	-	-	1	1
	Less than 2years from the date of acceptance	71	-	-	-	-	-	-	-	-	-	-	1
	a of risk												
	Grater than 2 year from the date of acceptance	18	-	-	-	-	-	-	-	-	-	1	-
	b acceptance of risk												
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	5	1,191	-	6	630	15	427	1,171	-	16	2	-
	Less than 3months	5	620	-	6	558	15	425	814	-	4	1	-
	3 months to 6 months	-	235	-	-	72	-	2	356	-	6	-	-
	6months to 1 year	-	179	-	-	-	-	-	1	-	4	-	-
	1year and above	-	157	-	-	-	-	-	-	-	2	1	-

*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	-	-	-	-	-	-	-	1	-	-
2	Claims reported during the period*	1,558	-	-	-	7	-	-	420	15	22
3	Claims Settled during the period	1,546	-	-	-	7	-	-	419	15	22
4	Claims Repudiated during the period	12	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance	11	-	-	-	-	-	-	-	-	-
	a of risk										
	Grater than 2 year from the date of acceptance	1	-	-	-	-	-	-	-	-	-
	b acceptance of risk										
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	2	-	-
	Less than 3months	-	-	-	-	-	-	-	2	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL							
SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Sales Related	359	968	256	193	558	320
	b) New Business Related	20	130	9	114	13	14
	c) Policy Servicing related	255	1127	97	757	325	203
	d) Claim Servicing related	1	58	2	38	14	5
	e) Others	1	48		42	3	4
	Total Number	636	2331	364	1144	913	546

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	236	-	236
	b) Greater than 15 days	310	-	310
	Total Number	546	-	546

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.

1. 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".

2. 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	
		Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
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	NA	NA	NA
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

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	87.4%	87.4%
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.	Annuities- Individual Pension Plan	71.3%	71.3%
6.	Unit Linked	71.3%	87.4%
7.	Health Insurance	NA	NA

ii. Group Business Reserve on UPR basis

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	425	425
2.	Life- Non-participating Policies	35	425
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	425	425
5.	Annuities- Individual Pension Plan	425	425
6.	Unit Linked	319	532
7.	Health Insurance	NA	NA

ii. Group Business Reserve on UPR basis

4) Bonus:

i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	3.00%	4.00%
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

L-42- Valuation Basis (Life Insurance)

- 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 441% as on 31st December 11. Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision in reserve equal to 0.20% of the unit reserve besides surplus available in policyholder's fund and for new 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.
- 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 same 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 $IBNR\ Reserves = Average\ risk\ charge * Delay\ Months * (1 - Reinsurance\ Credit)$
- Non Linked Individual & Group Business**
 For individual and group policies an additional reserve is kept for those claims, which could have been incurred but not reported
- 8) **Change in Valuation method or bases:**
 (1) **Economic Assumptions**
 The following are the changes in economic assumptions since last year-

Item	Valuation 2010-11	Valuation 2009-10
Discount rate for non unit fund	6% for first 5 years and 5.1% thereafter	5.75%
Discount rate for UWP	6% for first 5 years and 5.1% thereafter	5.75%
Discount rate for conventional-other than India Bond	6% for first 5 years and 5.1% thereafter	6.00%
Discount rate for conventional- India Bond	7.8% for first 5 years and 6.9% thereafter	9% for 5 year term and 8.25% for 10 year term

(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 2nd policy month):

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife)	277	0.74%	-	0.05%
2	All Traditional Endowment Products	369.9	0.86%	-	0.05%
3	All UL Endowment (fully underwritten)	462.4	1.23%	-	0.23%
4	All UL Endowment (Simplified Underwritten)	416	0.74%	-	0.23%
5	All UL Pension Products	416	1.11%	-	0.23%
6	Single Premium UL Products	277	0.00%	-	0.23%
7	iLife (online term assurance)	277	2.00%	-	0.05%
8	Rural Endowment	74	0.00%	-	0.00%
9	Rural Term Assurance	30	0.00%	-	0.00%

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.