



## **IRDA Public Disclosures**

QUARTER ENDED 30 JUNE 2014

Aviva Life Insurance Company India Limited

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REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2014  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED				NON-LINKED				Q1 '14-'15	YTD JUN '14
		LIFE	PENSION	GROUP	Discontinued Policy Fund	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)	(Rs. 000's)
<b>Premiums earned - net</b>											
(a) Premium	L-4	1,310,317	249,883	27,727	-	932,830	36,475	1,162,619	-	3,719,851	3,719,851
(b) Reinsurance ceded		(19,262)	-	(1)	-	(99,200)	-	(16,391)	-	(134,854)	(134,854)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,291,055</b>	<b>249,883</b>	<b>27,726</b>	<b>-</b>	<b>833,630</b>	<b>36,475</b>	<b>1,146,228</b>	<b>-</b>	<b>3,584,997</b>	<b>3,584,997</b>
<b>Income from Investments</b>											
(a) Interest, Dividends and Rent - Gross		459,052	88,795	19,461	46,097	268,602	37,282	76,760	33,110	1,029,159	1,029,159
(b) Profit on sale/redemption of investments		2,199,331	499,155	20,291	3,492	26,108	210	2,999	1,300	2,752,886	2,752,886
(c) (Loss) on sale/redemption of investments		(126,681)	(38,222)	(5,082)	-	(0)	(0)	-	-	(169,985)	(169,985)
(d) Transfer/Gain on revaluation/change in fair value		2,701,020	559,529	25,149	(129)	-	-	-	-	3,285,569	3,285,569
<b>Sub Total</b>		<b>5,232,722</b>	<b>1,109,257</b>	<b>59,819</b>	<b>49,460</b>	<b>294,710</b>	<b>37,492</b>	<b>79,759</b>	<b>34,410</b>	<b>6,897,629</b>	<b>6,897,629</b>
<b>Other Income</b>											
(a) Contribution from the Shareholders' A/c		-	-	5,162	638,563	129,080	4,714	911	402	778,832	778,832
<b>TOTAL (A)</b>		<b>6,523,777</b>	<b>1,359,140</b>	<b>92,707</b>	<b>688,023</b>	<b>1,257,420</b>	<b>78,681</b>	<b>1,226,898</b>	<b>34,812</b>	<b>11,261,458</b>	<b>11,261,458</b>
<b>Commission</b>	L-5	15,894	757	-	-	106,777	1,547	243	-	125,218	125,218
<b>Operating Expenses related to Insurance Business</b>	L-6	346,209	36,821	2,823	442	595,859	1,441	18,999	402	1,002,996	1,002,996
Provision for Doubtful debts		(2,497)	(408)	(31)	-	(2,882)	(8)	(111)	-	(5,937)	(5,937)
Bad debts written off		-	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>359,606</b>	<b>37,170</b>	<b>2,792</b>	<b>442</b>	<b>699,754</b>	<b>2,980</b>	<b>19,131</b>	<b>402</b>	<b>1,122,277</b>	<b>1,122,277</b>
<b>Benefits Paid (Net)</b>	L-7	2,708,290	1,032,479	81,007	-	15,094	14,060	81,988	100,000	4,032,918	4,032,918
Interim Bonuses Paid		1,917	21	-	-	-	-	-	-	1,938	1,938
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a) Gross		2,692,018	266,468	8,907	687,583	542,200	39,936	1,166,608	(65,591)	5,338,129	5,338,129
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	(43,490)	-	(43,490)	(43,490)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>5,402,225</b>	<b>1,298,968</b>	<b>89,914</b>	<b>687,583</b>	<b>557,294</b>	<b>53,996</b>	<b>1,205,106</b>	<b>34,409</b>	<b>9,329,495</b>	<b>9,329,495</b>
<b>TOTAL (B+C)</b>		<b>5,761,831</b>	<b>1,336,138</b>	<b>92,706</b>	<b>688,023</b>	<b>1,257,048</b>	<b>56,976</b>	<b>1,224,237</b>	<b>34,811</b>	<b>10,451,772</b>	<b>10,451,772</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>		761,946	23,002	1	-	372	21,705	2,661	1	809,685	809,685
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		33,645	3,672	1	-	372	257	-	-	37,944	37,944
Transfer to Balance sheet		728,300	19,329	-	0	(0)	21,448	2,661	1	771,741	771,741
<b>TOTAL (D)</b>		<b>761,946</b>	<b>23,002</b>	<b>1</b>	<b>0</b>	<b>372</b>	<b>21,705</b>	<b>2,661</b>	<b>1</b>	<b>809,685</b>	<b>809,685</b>
The break up of Total surplus is as under:											
(a) Interim Bonuses Paid:		1,917	21	-	-	-	-	-	-	1,938	1,938
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		761,946	23,002	-	0	372	21,705	2,661	1	809,685	809,685
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>763,862</b>	<b>23,023</b>	<b>-</b>	<b>0</b>	<b>372</b>	<b>21,705</b>	<b>2,661</b>	<b>1</b>	<b>811,623</b>	<b>811,623</b>

Note: As required by Section 40 B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business transacted in India by the company have been fully debited to the Policyholders' Revenue Account as expenses, unless specifically instructed by IRDA to do otherwise.

REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2013  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED				NON-LINKED				Q1 '13-14 (Rs. 000's)	YTD JUN '13 (Rs. 000's)
		LIFE	PENSION	GROUP	Discontinued Policy Fund	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)	(Rs. 000's)
<b>Premiums earned - net</b>											
(a) Premium	L-4	1,423,982	361,958	62,687	-	720,423	48,928	183,634	500,000	3,301,612	3,301,612
(b) Reinsurance ceded		(24,490)	-	8,307	-	(77,685)	-	(21,387)	-	(115,256)	(115,256)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,399,492</b>	<b>361,958</b>	<b>70,994</b>	<b>-</b>	<b>642,737</b>	<b>48,928</b>	<b>162,247</b>	<b>500,000</b>	<b>3,186,356</b>	<b>3,186,356</b>
<b>Income from Investments</b>											
(a) Interest, Dividends and Rent - Gross		528,518	125,656	22,767	22,763	168,298	27,729	21,352	85,217	1,002,299	1,002,299
(b) Profit on sale/redemption of investments		813,564	358,310	14,827	1,536	124,106	567	842	3,360	1,317,113	1,317,113
(c) (Loss) on sale/redemption of investments		(304,216)	(149,739)	(1,586)	-	(0)	(0)	(0)	(0)	(455,541)	(455,541)
(d) Transfer/Gain on revaluation/change in fair		179,086	22,895	11,242	-	-	-	-	-	213,223	213,223
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,216,952</b>	<b>357,122</b>	<b>47,251</b>	<b>24,299</b>	<b>292,404</b>	<b>28,295</b>	<b>22,195</b>	<b>88,577</b>	<b>2,077,094</b>	<b>2,077,094</b>
<b>Other Income</b>											
(a) Contribution from the Shareholders' A/c		-	-	-	483,254	505,636	-	139,792	-	1,128,682	1,128,682
<b>TOTAL (A)</b>		<b>2,616,444</b>	<b>719,080</b>	<b>118,245</b>	<b>507,553</b>	<b>1,440,777</b>	<b>77,223</b>	<b>324,233</b>	<b>588,577</b>	<b>6,392,132</b>	<b>6,392,132</b>
<b>Commission</b>	L-5	14,247	2,363	-	-	72,644	1,091	173	-	90,518	90,518
<b>Operating Expenses related to Insurance Business</b>	L-6	327,984	46,470	3,994	-	741,006	3,744	11,946	6,348	1,141,492	1,141,492
Provision for Doubtful debts		131	25	2	-	253	2	6	-	419	419
Bad debts written off		-	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>342,363</b>	<b>48,857</b>	<b>3,996</b>	<b>-</b>	<b>813,904</b>	<b>4,836</b>	<b>12,126</b>	<b>6,348</b>	<b>1,232,430</b>	<b>1,232,430</b>
<b>Benefits Paid (Net)</b>	L-7	2,439,441	1,407,854	77,865	-	80,020	1,091	169,000	-	4,175,270	4,175,270
Interim Bonuses Paid		6,440	284	-	-	-	-	-	-	6,723	6,723
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a) Gross		(965,734)	(806,650)	26,683	507,553	546,119	46,036	177,541	500,000	31,548	31,548
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	(34,435)	-	(34,435)	(34,435)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>1,480,148</b>	<b>601,486</b>	<b>104,548</b>	<b>507,553</b>	<b>626,138</b>	<b>47,127</b>	<b>312,108</b>	<b>500,000</b>	<b>4,179,107</b>	<b>4,179,107</b>
<b>TOTAL (B+C)</b>		<b>1,822,510</b>	<b>650,344</b>	<b>108,544</b>	<b>507,553</b>	<b>1,440,042</b>	<b>51,964</b>	<b>324,234</b>	<b>506,348</b>	<b>5,411,536</b>	<b>5,411,536</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>		<b>793,934</b>	<b>68,737</b>	<b>9,701</b>	<b>-</b>	<b>735</b>	<b>25,259</b>	<b>(0.50)</b>	<b>82,229</b>	<b>980,595</b>	<b>980,595</b>
<b>APPROPRIATIONS</b>											
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		13,377	221	-	-	737	258	-	-	14,593	14,593
Transfer to Balance sheet		780,558	68,515	9,700	-	-	25,002	-	82,229	966,003	966,003
<b>TOTAL (D)</b>		<b>793,935</b>	<b>68,736</b>	<b>9,700</b>	<b>-</b>	<b>737</b>	<b>25,260</b>	<b>-</b>	<b>82,229</b>	<b>980,596</b>	<b>980,596</b>
The break up of Total surplus is as under:											
(a) Interim Bonuses Paid:		6,440	284	-	-	-	-	-	-	6,723	6,723
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		793,935	68,736	9,700	-	737	25,260	-	82,229	980,596	980,596
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>800,375</b>	<b>69,019</b>	<b>9,700</b>	<b>-</b>	<b>737</b>	<b>25,260</b>	<b>-</b>	<b>82,229</b>	<b>987,319</b>	<b>987,319</b>

Note: As required by Section 40 B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business transacted in India by the company have been fully debited to the Policyholders' Revenue Account as expenses, unless specified.

**PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2014**  
**Shareholders' Account (Non-technical Account)**

Particulars	Q1 '14-15 (Rs. 000's)	YTD JUN '14 (Rs. 000's)	Q1 '13-14 (Rs. 000's)	YTD JUN '13 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	208,064	208,064	165,235	165,235
(b) Profit on sale/redemption of investments	13,308	13,308	30,338	30,338
(c) (Loss) on sale/ redemption of investments	(0)	(0)	(40)	(40)
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>221,372</b>	<b>221,372</b>	<b>195,534</b>	<b>195,534</b>
Expense other than those directly related to the insurance business	30,354	30,354	19,741	19,741
Bad debts written off	-	-	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	-	-	-	-
Linked - Individual - Life - Participating	-	-	-	-
Linked - Individual - Pension - Participating	-	-	-	-
Linked - Individual - Life - Non Participating	-	-	-	-
Linked - Individual - Pension - Non Participating	-	-	-	-
Linked - Group - Life - Non Participating	5,162	5,162	-	-
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	122,534	122,534	500,945	500,945
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	-	-	139,792	139,792
Non Linked - Group - Pension - Non Participating	402	402	-	-
Non Linked - Annuity - Non Participating	4,714	4,714	-	-
Discontinued Policy Fund	638,563	638,563	483,254	483,254
Non Linked - Variable group	911	911	-	-
Non Linked Health Non Participating	6,546	6,546	4,691	4,691
<b>TOTAL (B)</b>	<b>809,186</b>	<b>809,186</b>	<b>1,148,423</b>	<b>1,148,423</b>
Profit/ (Loss) before tax	(587,814)	(587,814)	(952,889)	(952,889)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(587,814)	(587,814)	(952,889)	(952,889)
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	(13,204,249)	(13,204,249)	(13,729,427)	(13,729,427)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
<b>Profit/ (Loss) carried forward to the Balance Sheet</b>	<b>(13,792,063)</b>	<b>(13,792,063)</b>	<b>(14,682,316)</b>	<b>(14,682,316)</b>
<b>Earnings per equity share</b>				
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)		(0.29)		(0.48)

## BALANCE SHEET AS AT JUNE 30, 2014

Particulars	Schedule	AS AT JUNE 30, 2014 (Rs. 000's)	AS AT JUNE 30, 2013 (Rs. 000's)
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
<b>Sub-Total</b>		<b>20,049,000</b>	<b>20,049,000</b>
<b>BORROWINGS</b>			
<b>POLICYHOLDERS' FUNDS:</b>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	L-11	-	-
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		771,741	966,003
<b>POLICY LIABILITIES</b>			
Linked - Individual - Life - Non Participating		265,010	267,385
Linked - Individual - Pension - Non Participating		35,385	45,484
Linked - Group - Life - Non Participating		340	687
Non Linked - Individual - Life - Participating		22,808	17,849
Non Linked - Individual - Pension - Participating		8,975	9,521
Non Linked - Individual - Life - Non Participating		13,722,651	8,664,984
Non Linked - Individual - Pension - Non Participating		1,438,869	1,121,824
Non Linked - Group - Life - Non Participating		3,917,473	3,453,975
Non Linked - Group - Pension - Non Participating		1,554,964	2,125,587
Non Linked - Annuity - Non Participating		197,500	124,784
Non Linked - Variable group		611,281	-
Non Linked Health Non Participating		14,605	10,158
<b>INSURANCE RESERVES</b>			
<b>PROVISION FOR LINKED LIABILITIES</b>			
Linked - Individual - Life - Participating		472,525	677,170
Linked - Individual - Pension - Participating		48,645	60,385
Linked - Individual - Life - Non Participating		43,130,301	40,853,465
Linked - Individual - Pension - Non Participating		8,983,919	10,598,099
Linked - Group - Life - Non Participating		1,054,372	1,268,356
Discontinued Policies Fund - Non payment of premium		2,824,307	1,524,784
<b>Sub-Total</b>		<b>79,076,171</b>	<b>71,790,489</b>
<b>FUNDS FOR FUTURE APPROPRIATIONS</b>			
FFA - Linked Liabilities (Lapsed Policies)		5,311	75,113
FFA - Others		526,980	471,042
<b>TOTAL</b>		<b>99,657,462</b>	<b>92,385,644</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
- Shareholders'	L-12	9,158,608	8,300,463
- Policyholders'	L-13	20,867,584	15,166,404
Assets held to cover linked liabilities	L-14	57,033,542	55,508,251
<b>LOANS</b>			
	L-15	-	-
<b>FIXED ASSETS</b>			
	L-16	239,796	259,736
<b>CURRENT ASSETS</b>			
Cash & Bank Balance	L-17	144,512	586,124
Advances And Other Assets	L-18	2,751,876	2,441,975
<b>Sub-Total (A)</b>		<b>2,896,388</b>	<b>3,028,099</b>
<b>CURRENT LIABILITIES</b>			
PROVISIONS	L-19	4,067,341	4,418,919
	L-20	263,177	140,706
<b>Sub-Total (B)</b>		<b>4,330,518</b>	<b>4,559,625</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(1,434,131)</b>	<b>(1,531,526)</b>
<b>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</b>			
	L-21	-	-
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)</b>			
		13,792,063	14,682,316
<b>TOTAL</b>		<b>99,657,462</b>	<b>92,385,644</b>

Contingent Liabilities	As AT JUNE 30, 2014 (Rs. 000's)	As AT JUNE 30, 2013 (Rs. 000's)
Partly paid-up investments	Nil	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts by the Company	3,812	804
Guarantees given by or on behalf of the Company	Nil	Nil
Statutory demands/liabilities in dispute, not provided for	14,933	17,083
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (In relation to Claims against policies) *	153,715	124,602
<b>Total</b>	<b>172,460</b>	<b>142,489</b>

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

The company has two show cause notices from Directorate General of Central Excise Intelligence (DGCEI) i.e. one amounting to Rs 516,475 ('000s) for certain payouts made to advisors and another amounting to Rs 390,154 ('000) for Service tax on Surrender charges. Based on legal opinion, management believes that no provision is required in the books of accounts.

## FORM L-4-PREMIUM SCHEDULE

Particulars	Q1 '14-15	YTD JUN '14	Q1 '13-14	YTD JUN '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	1,699,438	1,699,438	1,062,622	1,062,622
Renewal premiums	2,005,575	2,005,575	2,221,707	2,221,707
Single premiums	14,838	14,838	17,283	17,283
<b>TOTAL PREMIUM</b>	<b>3,719,851</b>	<b>3,719,851</b>	<b>3,301,612</b>	<b>3,301,612</b>

Note: ULIP Premium Income is Gross of Service Tax

## Premium Income from business written :

In India	3,719,851	3,719,851	3,301,612	3,301,612
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>3,719,851</b>	<b>3,719,851</b>	<b>3,301,612</b>	<b>3,301,612</b>

## FORM L-5 - COMMISSION SCHEDULE

Particulars	Q1 '14-15	YTD JUN '14	Q1 '13-14	YTD JUN '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	98,679	98,679	64,362	64,362
- Renewal premiums	26,469	26,469	26,153	26,153
- Single premiums	70	70	4	4
<b>Total (A)</b>	<b>125,218</b>	<b>125,218</b>	<b>90,518</b>	<b>90,518</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>125,218</b>	<b>125,218</b>	<b>90,518</b>	<b>90,518</b>
Break-up of the expenses (Gross) incurred to procure business:				
Agents	48,719	48,719	70,086	70,086
Brokers	4,033	4,033	2,878	2,878
Corporate Agency	72,462	72,462	17,555	17,555
Referral	3	3	(0)	(0)
<b>TOTAL (B)</b>	<b>125,218</b>	<b>125,218</b>	<b>90,518</b>	<b>90,518</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q1 '14-15	YTD JUN '14	Q1 '13-14	YTD JUN '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	584,249	584,249	611,899	611,899
Travel, conveyance and vehicle running expenses	9,641	9,641	9,462	9,462
Training expenses	16,312	16,312	20,462	20,462
Rents, rates and taxes	112,353	112,353	107,307	107,307
Repairs	901	901	992	992
Printing and stationery	10,696	10,696	10,632	10,632
Communication expenses	35,106	35,106	41,254	41,254
Legal and professional charges	19,567	19,567	44,170	44,170
Medical fees	10,741	10,741	11,211	11,211
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,999	1,999	1,703	1,703
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)	504	504	75	75
Advertisement and publicity	22,483	22,483	72,406	72,406
Interest and bank charges	7,928	7,928	14,352	14,352
Information technology and related expenses	34,019	34,019	28,782	28,782
Service tax on premium	56,198	56,198	69,467	69,467
Others	-	-	-	-
a) Office maintenance	31,425	31,425	31,642	31,642
b) Electricity	21,787	21,787	24,867	24,867
c) Recruitment	4,766	4,766	682	682
d) Miscellaneous expenses	(8,833)	(8,833)	6,783	6,783
-	-	-	-	-
Depreciation	31,153	31,153	33,343	33,343
<b>TOTAL</b>	<b>1,002,996</b>	<b>1,002,996</b>	<b>1,141,492</b>	<b>1,141,492</b>

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q1 '14-15	YTD JUN '14	Q1 '13-14	YTD JUN '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	248,010	248,010	294,775	294,775
(b) Claims by Maturity,	161,281	161,281	160,377	160,377
(c) Annuities/Pension payment	157,930	157,930	40,707	40,707
(d) Periodical Benefit	3,735	3,735	598	598
(e) Health	6,000	6,000	-	-
(f) Other benefits - Riders	860	860	1,351	1,351
- Surrender	3,592,771	3,592,771	3,843,059	3,843,059
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(137,670)	(137,670)	(165,598)	(165,598)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :	-	-	-	-
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
<b>TOTAL</b>	<b>4,032,918</b>	<b>4,032,918</b>	<b>4,175,270</b>	<b>4,175,270</b>
<b>Benefits paid to claimants:</b>				
In India	4,032,918	4,032,918	4,175,270	4,175,270
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>4,032,918</b>	<b>4,032,918</b>	<b>4,175,270</b>	<b>4,175,270</b>

## FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT JUNE 30, 2014	AS AT JUNE 30, 2013
	(Rs. 000's)	(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 2,004,900,000) 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.	-	-
<b>TOTAL</b>	<b>20,049,000</b>	<b>20,049,000</b>

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

## FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

(In '000)

Shareholder	AS AT JUNE 30, 2014		AS AT JUNE 30, 2013	
	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	-	-	-	-
<b>TOTAL</b>	<b>2,004,900</b>	<b>100%</b>	<b>2,004,900</b>	<b>100%</b>

## FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT JUNE 30, 2014	AS AT JUNE 30, 2013
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT JUNE 30, 2014 (Rs. 000's)	AS AT JUNE 30, 2013 (Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT JUNE 30, 2014	AS AT JUNE 30, 2013
	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills#</b> (Market value (Rs '000) Current Year 1,787,033 Previous Year 1,525,915)	1,909,763	1,519,964
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 1,014,546 Previous Year 1,016,062)	1,030,377	990,215
<b>Other Approved Investments</b>		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	335,000	37,010
(Market value (Rs '000) Current Year 341,307 Previous Year 38,031)		
(e) Other Securities (Term Deposits)	100,100	550,300
(Market value (Rs '000) Current Year 100,100 Previous Year 550,300)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
Non Convertible Debentures	1,425,385	945,245
(Market value (Rs '000) Current Year 1,429,382 Previous Year 951,706)		
<b>Other Investments</b>	-	-
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 2,521,588 Previous Year 2,164,451)	2,521,588	2,164,451
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 9,940 Previous Year 29,484)	9,965	29,377
<b>Other Approved Investments</b>		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	2,002	16,000
(Market value (Rs '000) Current Year 17,991 Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	1,312,126	1,161,507
(Market value (Rs '000) Current Year 1,312,125 Previous Year 1,161,508)		
(f) Other Securities (Reverse Repo)	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
Non Convertible Debentures	512,302	886,394
(Market value (Rs '000) Current Year 512,416 Previous Year 889,350)		
<b>Other Investments</b>		
Mutual Funds	-	-
<b>TOTAL</b>	<b>9,158,608</b>	<b>8,300,463</b>
<b>INVESTMENTS</b>		
In India	9,158,608	8,300,463
Outside India	-	-
<b>TOTAL</b>	<b>9,158,608</b>	<b>8,300,463</b>

# Note :

1. Includes (Rs'000) Current Year 100,501 ( Previous year Rs. 100,569) invested in Government Securities , pursuant to Section 7 of the Insurance Act 1938.

## Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT JUNE 30, 2014	AS AT JUNE 30, 2013
	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 1,10,51,704 Previous Year 61,14,934)	11,319,363	5,919,194
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 3,60,620 Previous Year 3,76,863)	370,345	370,663
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 2,808 Previous Year 784)	2,808	784
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 106,840 Previous Year 143,905)	104,978	44,859
(e) Other Securities (Fixed Deposits) (Market value (Rs '000) Current Year 201,700 Previous Year 201,700)	201,700	201,700
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
Non Convertible Debentures (Market value (Rs '000) Current Year 27,57,176 Previous Year 29,07,975)	2,771,219	2,789,586
Equity Shares (Market value (Rs '000) Current Year 584 Previous Year 223)	584	223
<b>Other Investments</b>		
Equity Shares (Market value (Rs '000) Current Year 96 Previous Year 52)	96	99
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 26,49,909 Previous Year 19,89,289)	2,650,205	1,989,266
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year NIL Previous Year 6,24,396)	-	622,442
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 39,968 Previous Year 67,006)	39,996	66,962
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 31,75,217 Previous Year 28,77,949)	3,175,217	2,877,949
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 23,773 Previous Year NIL)	23,773	-
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
Non Convertible Debentures (Market value (Rs '000) Current Year 2,07,401 Previous Year 2,82,873)	207,300	282,677
<b>Other Investments</b>	-	-
<b>TOTAL</b>	<b>20,867,584</b>	<b>15,166,404</b>
<b>INVESTMENTS</b>		
In India	20,867,584	15,166,404
Outside India	-	-
<b>TOTAL</b>	<b>20,867,584</b>	<b>15,166,404</b>



SCHEDULE - 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

AS AT 30 JUNE 2014

Particulars	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group Life	Discontinued Policy Fund	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>							
<b>Government Securities and Government guaranteed bonds including Treasury Bills</b>	160,577	36,162	5,731,856	937,013	310,551	1,965	7,178,125
*Linked Par (Ind Life) 1,60,161 PY 45,856 Linked par (Pension) 35,972 PY 6,852 Linked Non Par (Ind Life) 59,31,874 PY 52,02,453 Linked Non Par (Pension) 9,63,514 PY 12,96,528 Linked Non Par (Group) 3,13,951 PY 3,56,515 Discontinued Policy Fund 2,057 PY 4,83,348							
<b>Other Approved Securities</b>	31,174	-	821,853	182,969	47,832	-	1,083,828
*Linked Par (Ind Life) 30,243 PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 8,09,768 PY 2,61,650 Linked Non Par (Pension) 1,79,227 PY 48,921 Linked Non Par (Group) 46,586 PY 7,501 Discontinued Policy Fund NIL PY 269							
<b>Other Approved Investments</b>							
(a) Shares							
(aa) Equity	3,099	408	22,689,949	5,197,485	124,917	-	28,015,858
*Linked Par (Ind Life) 552 PY 582 (Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 1,76,73,778 PY 1,84,54,185 Linked Non Par (Pension) 39,87,229 PY 49,48,178 Linked Non Par (Group) 1,02,506 PY 96,195 Discontinued Policy Fund NIL PY NIL							
(bb) Preference	-	-	3,870	481	80	-	4,432
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds	142,316	14,706	1,382,993	254,369	57,650	-	1,852,034
*Linked Par (Ind Life) 1,43,140 PY 87,541 (Linked par (Pension) 14,482 PY 11,937 Linked Non Par (Ind Life) 13,64,442 PY 9,95,453 Linked Non Par (Pension) 2,49,955 PY 1,52,826 Linked Non Par (Group) 56,053 PY 93,586 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	125,300	6,800	17,300	-	-	-	149,400
*Linked Par (Ind Life) 1,25,300 PY 1,25,300 Linked par (Pension) 6,800 PY 13,600 Linked Non Par (Ind Life) 17,300 PY 30,500 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(f) Subsidiaries	-	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>							
(a) Non Convertible Debentures							
*Linked Par (Ind Life) 3,53,900 PY 4,99,405 Linked par (Pension) 31,694 PY 65,898 Linked Non Par (Ind Life) 29,18,050 PY 32,74,193 Linked Non Par (Pension) 6,23,923 PY 7,79,935 Linked Non Par (Group) 2,63,172 PY 2,75,731 Discontinued policy Fund (Group) NIL PY 1,86,550	354,732	31,287	2,962,228	632,476	268,400	-	4,249,122
(b) Equity							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 31,52,864 PY 45,13,606 Linked Non Par (Pension) 6,74,967 PY 12,54,132 Linked Non Par (Group) 15,657 PY 20,946 Discontinued Policy Fund NIL PY NIL	-	-	4,197,658	869,944	20,360	-	5,087,962
<b>Other Investments</b>							
(a) Equity Shares							
*Linked Par (Ind Life) 2,010 PY NIL (Linked par (Pension) 268 PY NIL Linked Non Par (Ind Life) 10,33,546 PY 17,91,538 Linked Non Par (Pension) 1,83,901 PY 3,43,245 Linked Non Par (Group) 5,174 PY 8,054 Discontinued Policy Fund NIL PY NIL	1,987	265	1,095,348	196,480	5,439	-	1,299,518
(b) Debentures/Bonds							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 2,42,967 Linked Non Par (Pension) NIL PY 1,27,462 Linked Non Par (Group) NIL PY 31,986 Discontinued Policy Fund NIL PY NIL	-	-	-	-	-	-	-
<b>SHORT TERM INVESTMENTS</b>							
<b>Government Securities and Government guaranteed bonds including Treasury Bills</b>							
<b>Government Securities and Government guaranteed bonds</b>			297,534		7,513	2,092,322	2,397,369
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 2,91,874 PY 63,811 Linked Non Par (Pension) NIL PY 9,668 Linked Non Par (Group) 7,492 PY 19,335 Discontinued Policy Fund 20,17,576 PY 6,21,900							
<b>Other Approved Securities</b>			6,686			268	6,954
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 6,599 PY NIL Linked Non Par (Pension) NIL PY 943 Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund 264 PY NIL							
<b>Other Approved Investments</b>							
(a) Shares							
(aa) Equity							
(bb) Preference							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(b) Mutual Funds							
(c) Derivative Instruments							
(d) Debentures/Bonds			305,914	153,027	23,994		482,934
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,03,789 PY 1,12,782 Linked Non Par (Pension) 1,52,476 PY 85,657 Linked Non Par (Group) 23,957 PY 36,541 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)			924,233	113,573	84,050	30,387	1,152,242
*Linked Par (Ind Life) NIL PY 3,68,000 (Linked par (Pension) NIL PY 40,100 Linked Non Par (Ind Life) 9,11,862 PY 21,84,926 Linked Non Par (Pension) 1,12,507 PY 3,57,253 Linked Non Par (Group) 82,472 PY 1,03,324 Discontinued Policy Fund 28,102 PY 65,430							
(f) Other Securities (Reverse Repo)			630,011	74,205	16,447	255,639	976,302
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 6,30,011 PY 3,194 Linked Non Par (Pension) 74,205 PY NIL Linked Non Par (Group) 16,447 PY 11,555 Discontinued Policy Fund 2,55,639 PY NIL							
(g) Subsidiaries							
(h) Investment Properties-Real Estate							
<b>Investments in Infrastructure, Social Sector and Housing :</b>	31,042	12,988	261,003	97,976	15,928		418,936
*Linked Par (Ind Life) 31,029 PY NIL (Linked par (Pension) 12,822 PY 6,973 Linked Non Par (Ind Life) 2,59,770 PY 5,38,609 Linked Non Par (Pension) 97,591 PY 1,69,625 Linked Non Par (Group) 15,906 PY 91,417 Discontinued Policy Fund NIL PY 46,031							
<b>Other Investments</b>							
(a) Mutual Funds							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
Debentures/Bonds							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 36,578 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY 15,205 Discontinued Policy Fund NIL PY NIL							
Balance in Bank	(13,914)	(1,634)	30,564	(3,545)	(271)	124	11,415
Other Current Assets (net)	89,548	8,490	1,776,595	277,393	71,482	443,602	2,667,110
<b>TOTAL</b>	<b>925,860</b>	<b>109,471</b>	<b>43,135,595</b>	<b>8,983,936</b>	<b>1,054,373</b>	<b>2,824,307</b>	<b>57,033,542</b>
<b>INVESTMENTS</b>							
In India	925,860	109,471	43,135,595	8,983,936	1,054,373	2,824,307	57,033,542
Outside India	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>925,860</b>	<b>109,471</b>	<b>43,135,595</b>	<b>8,983,936</b>	<b>1,054,373</b>	<b>2,824,307</b>	<b>57,033,542</b>

## SCHEDULE- 8B

## INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

AS AT 30 JUNE 2013

Particulars	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group Life	Discontinued Policy Fund	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>							
<b>Government Securities and Government guaranteed bonds including Treasury Bills</b>	46,415	6,936	5,261,262	1,319,189	360,813	479,409	7,474,023
*Linked Par (Ind Life) 1,60,161 PY 45,856 (Linked par (Pension) 35,972 PY 6,852 Linked Non Par (Ind Life) 59,31,874 PY 52,02,453 Linked Non Par (Pension) 9,63,514 PY 12,96,528 Linked Non Par (Group) 3,13,951 PY 3,56,515 Discontinued Policy Fund 2,057 PY 4,83,348							
<b>Other Approved Securities</b>	-	-	269,584	50,362	7,853	267	328,066
*Linked Par (Ind Life) 30,243 PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 8,09,768 PY 2,61,650 Linked Non Par (Pension) 1,79,227 PY 46,921 Linked Non Par (Group) 46,586 PY 7,501 Discontinued Policy Fund NIL PY 269							
<b>Other Approved Investments</b>							
(a) Shares							
(aa) Equity	2,633	347	20,825,545	5,886,190	103,933	-	26,818,646
*Linked Par (Ind Life) 552 PY 582 (Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 1,76,73,778 PY 1,84,54,185 Linked Non Par (Pension) 39,87,229 PY 49,48,178 Linked Non Par (Group) 1,02,506 PY 96,195 Discontinued Policy Fund NIL PY NIL							
(bb) Preference	-	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds	90,025	12,276	1,023,875	155,404	95,684	-	1,377,264
*Linked Par (Ind Life) 1,43,140 PY 87,541 (Linked par (Pension) 14,482 PY 11,937 Linked Non Par (Ind Life) 13,64,442 PY 9,95,453 Linked Non Par (Pension) 2,49,955 PY 1,52,826 Linked Non Par (Group) 56,053 PY 93,586 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	125,300	13,600	30,500	-	-	-	169,400
*Linked Par (Ind Life) 1,25,300 PY 1,25,300 Linked par (Pension) 6,800 PY 13,600 Linked Non Par (Ind Life) 17,300 PY 30,500 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(f) Subsidaries	-	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>							
(a) Non Convertible Debentures	-	-	-	-	-	-	-
*Linked Par (Ind Life) 3,53,900 PY 4,99,405 (Linked par (Pension) 31,694 PY 65,898 Linked Non Par (Ind Life) 29,18,050 PY 32,74,193 Linked Non Par (Pension) 6,23,923 PY 7,79,935 Linked Non Par (Group) 2,63,172 PY 2,75,731 Discontinued policy Fund (Group) NIL PY 1,86,550	517,225	68,835	3,390,794	809,178	287,726	184,504	5,258,262
(b) Equity	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 31,52,864 PY 45,13,606 Linked Non Par (Pension) 6,74,967 PY 12,54,132 Linked Non Par (Group) 15,657 PY 20,946 Discontinued Policy Fund NIL PY NIL			4,128,363	1,037,231	18,135	-	5,183,730
<b>Other Investments</b>							
(a) Equity Shares	-	-	-	-	-	-	-
*Linked Par (Ind Life) 2,010 PY NIL (Linked par (Pension) 268 PY NIL Linked Non Par (Ind Life) 10,33,546 PY 17,91,538 Linked Non Par (Pension) 1,83,901 PY 3,43,245 Linked Non Par (Group) 5,174 PY 8,054 Discontinued Policy Fund NIL PY NIL			1,426,045	282,943	6,836	-	1,715,824
(b) Debentures/Bonds	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 2,42,967 Linked Non Par (Pension) NIL PY 1,27,462 Linked Non Par (Group) NIL PY 31,986 Discontinued Policy Fund NIL PY NIL			246,916	129,001	32,250	-	408,168
<b>SHORT TERM INVESTMENTS</b>							
<b>Government Securities and Government guaranteed bonds including Treasury Bills</b>							
<b>Government Securities and Government guaranteed bonds</b>	-	-	65,022	9,851	19,702	621,818	716,393
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 2,91,874 PY 63,811 Linked Non Par (Pension) NIL PY 9,668 Linked Non Par (Group) 7,492 PY 19,335 Discontinued Policy Fund 20,17,576 PY 6,21,900							
<b>Other Approved Securities</b>	-	-	-	999	-	-	999
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 6,599 PY NIL Linked Non Par (Pension) NIL PY 943 Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund 264 PY NIL							
<b>Other Approved Investments</b>							
(a) Shares							
(aa) Equity	-	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL (Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/ Bonds	-	-	112,800	84,276	36,345	-	233,421
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,03,789 PY 1,12,782 Linked Non Par (Pension) 1,52,476 PY 85,651 Linked Non Par (Group) 23,957 PY 36,541 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	368,000	40,100	2,185,326	357,255	103,796	65,430	3,119,906
*Linked Par (Ind Life) NIL PY 3,68,000 (Linked par (Pension) NIL PY 40,100 Linked Non Par (Ind Life) 9,11,862 PY 21,84,926 Linked Non Par (Pension) 1,12,507 PY 3,57,253 Linked Non Par (Group) 82,472 PY 1,03,324 Discontinued Policy Fund 28,102 PY 65,430							
(f) Other Securities (Reverse Repo)	-	-	3,194	-	11,555	-	14,748
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 6,30,011 PY 3,194 Linked Non Par (Pension) 74,205 PY NIL Linked Non Par (Group) 16,447 PY 11,555 Discontinued Policy Fund 2,55,639 PY NIL							
(g) Subsidaries	-	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	7,007	533,751	164,381	91,904	45,917	842,960
<b>Investments in Infrastructure, Social Sector and Housing :</b>							
*Linked Par (Ind Life) 31,029 PY NIL (Linked par (Pension) 12,822 PY 6,973 Linked Non Par (Ind Life) 3,03,789 PY 1,12,782 PY 5,38,609 Linked Non Par (Pension) 97,591 PY 1,69,625 Linked Non Par (Group) 15,906 PY 91,417 Discontinued Policy Fund NIL PY 46,031							
<b>Other Investments</b>							
(a) Mutual Funds	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL (Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
Debentures/Bonds	-	-	35,453	-	15,194	-	50,647
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 36,578 Linked Non Par (Pension) NIL PY NIL (Linked Non Par (Group) NIL PY 15,205 Discontinued Policy Fund NIL PY NIL							
Balance in Bank	(221,536)	(57,909)	(49,117)	(13,733)	544	11	(341,740)
Other Current Assets (net)	155,345	24,303	1,428,643	336,193	76,085	116,964	2,137,534
<b>TOTAL</b>	<b>1,083,406</b>	<b>115,494</b>	<b>40,917,956</b>	<b>10,608,721</b>	<b>1,268,356</b>	<b>1,514,319</b>	<b>55,508,251</b>
<b>INVESTMENTS</b>							
In India	1,083,406	115,494	40,917,956	10,608,721	1,268,356	1,514,319	55,508,251
Outside India	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,083,406</b>	<b>115,494</b>	<b>40,917,956</b>	<b>10,608,721</b>	<b>1,268,356</b>	<b>1,514,319</b>	<b>55,508,251</b>

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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## FORM L-15-LOANS SCHEDULE

Particulars	AS AT JUNE 30, 2014	AS AT JUNE 30, 2013
	(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>	-	-
<b>TOTAL</b>	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
<b>TOTAL</b>	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
<b>TOTAL</b>	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
<b>Total</b>	-	-

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2014	Additions during the period	Deductions	Balance as on June 30, 2014	Balance as on March 31, 2014	For the period	Sales/ Adjustments	Balance as on June 30, 2014	AS AT JUNE 30, 2014	AS AT JUNE 30, 2013
<b>Intangibles</b>										
- Software	305,932	740	174	306,498	202,487	12,925	49	215,363	91,135	111,309
<b>Tangibles</b>										
Leasehold Improvements	337,441	1,954	11,161	328,234	299,275	3,714	10,628	292,361	35,873	46,738
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	162,437	154	1,306	161,284	158,821	554	1,313	158,062	3,222	5,136
Information Technology Equipment	727,985	304	52,537	675,752	648,561	11,195	52,466	607,290	68,463	65,108
Vehicles	3,005	-	-	3,005	2,753	115	-	2,868	137	599
Office Equipment	97,552	1,479	1,504	97,527	89,219	2,651	1,504	90,366	7,161	10,316
<b>Sub Total</b>	<b>1,634,352</b>	<b>4,631</b>	<b>66,682</b>	<b>1,572,302</b>	<b>1,401,116</b>	<b>31,153</b>	<b>65,959</b>	<b>1,366,310</b>	<b>205,991</b>	<b>239,205</b>
Capital Work In Progress - (including capital advances)									33,804	20,531
<b>TOTAL</b>	<b>1,634,352</b>	<b>4,631</b>	<b>66,682</b>	<b>1,572,302</b>	<b>1,401,116</b>	<b>31,153</b>	<b>65,959</b>	<b>1,366,310</b>	<b>239,796</b>	<b>259,736</b>
<b>PREVIOUS YEAR</b>	<b>1,605,478</b>	<b>102,774</b>	<b>29,929</b>	<b>1,678,324</b>	<b>1,434,415</b>	<b>33,343</b>	<b>28,640</b>	<b>1,439,119</b>	<b>259,736</b>	<b>-</b>

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

Particulars	AS AT JUNE 30, 2014	AS AT JUNE 30, 2013
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	5,211	6,490
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	55,202	55,425
(bb) Others	-	-
(b) Current Accounts	84,099	524,210
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>144,512</b>	<b>586,124</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	144,512	586,124
Outside India	-	-
<b>TOTAL</b>	<b>144,512</b>	<b>586,124</b>

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

Particulars	AS AT JUNE 30,	
	2014 (Rs. 000's)	2013 (Rs. 000's)
<b>ADVANCES</b>		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	50,311	34,879
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	16,725	11,795
Less: Provision for doubtful debts	(11,744)	(11,744)
Others (includes vendor, travel advances & salary recoverable)	4,982	51
	97,766	164,268
Less : Provision for doubtful debts	(10,935)	(15,490)
<b>TOTAL (A)</b>	<b>142,123</b>	<b>183,708</b>
<b>OTHER ASSETS</b>		
Income accrued on investments	711,788	635,284
Outstanding Premiums	209,681	179,022
Agents' Balances	31,226	29,365
Less : Provision for doubtful debts	(18,685)	(4,252)
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	-	4,912
Others	-	9,990
-Refundable Security Deposits	279,733	281,665
Less : Provision for doubtful deposit	(22,921)	(28,865)
- Unsettled Contracts	1,396,850	1,128,463
-Service Tax Unutilized Credit	22,080	22,683
<b>TOTAL (B)</b>	<b>2,609,753</b>	<b>2,258,267</b>
<b>TOTAL (A+B)</b>	<b>2,751,876</b>	<b>2,441,975</b>

## FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT JUNE 30, 2014	AS AT JUNE 30, 2013
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	274,668	220,039
Balances due to other insurance companies	50,083	17,253
Deposits held on re-insurance ceded	-	-
Premiums received in advance	94,999	29,241
Unallocated premium	118,289	174,323
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	92,492	31,905
Accrual for expenses	796,927	864,230
Unclaimed Amount - Policyholders	1,810,635	1,480,134
Claims Outstanding	334,367	431,211
Others:		
Investment redemption proceeds received in advance	76,506	74,911
Proposal deposits not yet underwritten	-	-
Premium/ proposal deposits, to be refunded	-	-
Others (includes statutory dues payable, and payables to employees)	-	-
Service Tax payable	23,435	48,189
Payables for unsettled investment contracts	46	618,584
Temporary book overdrafts	394,894	428,897
<b>TOTAL</b>	<b>4,067,341</b>	<b>4,418,919</b>

## FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT JUNE 30, 2014	AS AT JUNE 30, 2013
	(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	-	290
Provision for Leave Encashment	18,283	22,696
Provision for Other Long Term Benefits	168,033	66,783
Provision for Other Employee Benefits	76,861	50,937
<b>TOTAL</b>	<b>263,177</b>	<b>140,706</b>

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT JUNE 30, 2014	AS AT JUNE 30, 2013
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>



## FORM L-22 Analytical Ratios

	Q1 '14-15	YTD JUN '14	Q1 '13-14	YTD JUN '13
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	-290%	-290%	-82%	-82%
Linked Par Pension	NA	NA	-100%	-100%
Linked Non Par Individual Life	92%	92%	-58%	-58%
Linked Non Par Pension	0%	0%	0%	0%
Linked Non Par Group	-56%	-56%	123%	123%
Non Linked Par Individual Life	1323%	1323%	-85%	-85%
Non Linked Par Pension	NA	NA	-100%	-100%
Non Linked Non Par Individual Life	23%	23%	-30%	-30%
Non Linked Non Par Individual Pension	1860%	1860%	0%	0%
Non Linked Group Life	746%	746%	-61%	-61%
Non Linked Group Pension	-100%	-100%	NA	NA
Non Linked Non Par Annuity	-31%	-31%	-7%	-7%
Non Linked - Variable - Group	100%	100%	NA	NA
Non Linked - Health	98%	98%	NA	NA
2 Net Retention Ratio	96%	96%	97%	97%
3 Expense of Management to Gross Direct Premium Ratio	29%	29%	36%	36%
4 Commission Ratio (Gross commission paid to Gross Premium)	3%	3%	3%	3%
5 Ratio of policy holder's liabilities to shareholder's funds	13	13	13	13
6 Growth rate of shareholders' fund	17%	17%	5%	5%
7 Ratio of surplus to policyholders' liability	0%	0%	0%	0%
8 Change in net worth in ('000)	890,253	890,253	268,149	268,149
9 Profit after tax/Total Income	-5%	-5%	-17%	-17%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	14	14	12	12
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%	2%	2%
R2. Non-PAR	2%	2%	3%	3%
R3.Sub-TOTAL	2%	2%	3%	3%
Linked:				
R4. PAR	4%	4%	3%	3%
R5. Non-PAR	12%	12%	3%	3%
R6. Sub-TOTAL	12%	12%	3%	3%
R7. Grand Total	9%	9%	3%	3%
Shareholders' Funds	2%	2%	2%	2%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	2%	2%	2%
R2. Non-PAR	2%	2%	3%	3%
R3.Sub-TOTAL	2%	2%	3%	3%
Linked:				
R4. PAR	2%	2%	2%	2%
R5. Non-PAR	6%	6%	2%	2%
R6. Sub-TOTAL	6%	6%	2%	2%
R7. Grand Total	5%	5%	2%	2%
Shareholders' Funds	2%	2%	2%	2%
14 Conservation Ratio				
Linked Par Individual Life	48%	48%	61%	61%
Linked Par Pension	60%	60%	57%	57%
Linked Non Par Individual Life	83%	83%	64%	64%
Linked Non Par Pension	70%	70%	49%	49%
Linked Non Par Group	12%	12%	46%	26%
Non Linked Par Individual Life	49%	49%	52%	52%
Non Linked Par Pension	55%	55%	93%	93%
Non Linked Non Par Individual Life	72%	72%	53%	53%
Non Linked Non Par Individual Pension	14%	14%	387%	387%
Non Linked Group Life	25%	25%	16%	13%
15 Persistency Ratio (by numbers)*				
For 13th month	45%	57%	42%	53%
For 25th month	41%	48%	43%	45%
For 37th month	44%	43%	29%	31%
For 49th Month	40%	31%	18%	19%
for 61st month	15%	12%	15%	15%
Persistency Ratio (by premium)*				
For 13th month	58%	62%	53%	57%
For 25th month	50%	53%	44%	55%
For 37th month	50%	52%	32%	36%
For 49th Month	40%	36%	26%	23%
for 61st month	18%	14%	16%	16%
16 NPA Ratio				
Gross NPA Ratio	NIL	NIL	NIL	NIL
Net NPA Ratio	NIL	NIL	NIL	NIL
<b>Equity Holding Pattern for Life Insurers</b>				
(a) No. of shares (in Lakhs)		20,049		20,049
(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
(c) % of Government holding (in case of public sector insurance companies)		Nil		Nil
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.29)		(0.48)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.29)		(0.48)
(iv) Book value per share (Rs)		3.51		3.16

## Note

\* Current year persistency is being calculated as per IRDA circular IRDA/ACT/CIR/MISC/035/01/2014 Dt. 23-01-2014. Previous year ratio was calculated as per IRDA circular IRDA/ACT/CIR/Gen/21/02/2010 Dt. 11- 2-10.

## FORM L-24 Valuation of Net Liabilities

*(Rs in Lakhs)*

Valuation of Net Liabilities			
Sl.No.	Particular	As At 30 June 2014	As At 30 June 2013
1	<b>Linked</b>		
a	Life	474,639	443,407
b	General Annuity	-	-
c	Pension	93,509	109,551
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	198,292	142,624
b	General Annuity	1,975	1,248
c	Pension	14,478	11,313
d	Health	146	102

ORM L-25- (i) : Geographical Distribution Channel - Individuals for the quarter ended 30 June 2014

Date: 30 June 2014

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	(0)	-	-	-	(0)	-
2	Andhra Pradesh	44	44	15	695	979	866	372	30,982	1,023	910	387	31,677
3	Arunachal Pradesh	-	-	0	-	25	25	24	356	25	25	25	356
4	Assam	5	5	2	19	370	356	146	4,943	375	361	148	4,962
5	Bihar	81	81	23	398	305	277	140	5,870	386	358	163	6,268
6	Chandigarh	9	9	1	27	90	85	28	1,588	99	94	29	1,615
7	Chattisgarh	2	2	(1)	22	161	143	42	3,545	163	145	41	3,567
8	Dadra & NagraHaveli	1	1	0	2	15	15	3	49	16	16	3	51
9	Daman & Diu	-	-	-	-	2	1	0	160	2	1	0	160
10	Delhi	3	3	0	130	1,050	934	550	33,503	1,053	937	550	33,632
11	Goa	1	1	(1)	3	36	33	22	986	37	34	22	989
12	Gujarat	57	56	34	445	895	835	339	17,002	952	891	373	17,447
13	Haryana	227	225	13	951	895	794	380	30,885	1,122	1,019	394	31,835
14	Himachal Pradesh	9	9	4	98	58	50	15	1,489	67	59	18	1,586
15	Jammu & Kashmir	3	3	1	13	44	43	15	949	47	46	16	962
16	Jharkhand	12	12	2	62	265	244	94	5,530	277	256	96	5,592
17	Karnataka	14	14	5	81	1,187	1,022	353	42,769	1,201	1,036	358	42,850
18	Kerala	5	5	1	13	218	207	107	4,630	223	212	107	4,644
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	7	7	1	112	328	302	88	7,464	335	309	89	7,575
21	Maharashtra	339	296	11	1,167	2,379	2,048	1,021	80,646	2,718	2,344	1,032	81,813
22	Manipur	-	-	-	-	14	14	11	287	14	14	11	287
23	Meghalaya	-	-	-	-	13	12	5	227	13	12	5	227
24	Mizoram	-	-	-	-	6	6	2	89	6	6	2	89
25	Nagaland	-	-	-	-	18	18	6	171	18	18	6	171
26	Orissa	141	141	25	527	441	416	125	6,605	582	557	150	7,132
27	Puducherry	-	-	-	-	20	19	9	141	20	19	9	141
28	Punjab	127	126	26	921	449	398	116	10,864	576	524	142	11,785
29	Rajasthan	127	127	26	927	558	509	143	13,868	685	636	169	14,795
30	Sikkim	3	3	0	3	30	28	20	350	33	31	21	354
31	Tamil Nadu	74	74	11	131	837	774	365	26,890	911	848	376	27,021
32	Tripura	37	37	7	82	63	61	17	341	100	98	24	423
33	Uttar Pradesh	36	34	8	212	1,120	1,003	326	27,201	1,156	1,037	334	27,413
34	Uttarakhand	11	11	0	5	71	59	11	2,170	82	70	11	2,175
35	West Bengal	167	167	21	323	1,182	1,113	633	17,145	1,349	1,280	654	17,468
	<b>Grand Total</b>	<b>1,542</b>	<b>1,493</b>	<b>235</b>	<b>7,368</b>	<b>14,124</b>	<b>12,710</b>	<b>5,528</b>	<b>379,695</b>	<b>15,666</b>	<b>14,203</b>	<b>5,763</b>	<b>387,062</b>

FORM L-25- (i) : Geographical Distribution Channel - Individuals for the year ended 30 June 2104

Date: 30 June 2014

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	(0)	-	-	-	(0)	-
2	Andhra Pradesh	44	44	15	695	979	866	372	30,982	1,023	910	387	31,677
3	Arunachal Pradesh	-	-	0	-	25	25	24	356	25	25	25	356
4	Assam	5	5	2	19	370	356	146	4,943	375	361	148	4,962
5	Bihar	81	81	23	398	305	277	140	5,870	386	358	163	6,268
6	Chandigarh	9	9	1	27	90	85	28	1,588	99	94	29	1,615
7	Chattisgarh	2	2	(1)	22	161	143	42	3,545	163	145	41	3,567
8	Dadra & NagarHaveli	1	1	0	2	15	15	3	49	16	16	3	51
9	Daman & Diu	-	-	-	-	2	1	0	160	2	1	0	160
10	Delhi	3	3	0	130	1,050	934	550	33,503	1,053	937	550	33,632
11	Goa	1	1	(1)	3	36	33	22	986	37	34	22	989
12	Gujarat	57	56	34	445	895	835	339	17,002	952	891	373	17,447
13	Haryana	227	225	13	951	895	794	380	30,885	1,122	1,019	394	31,835
14	Himachal Pradesh	9	9	4	98	58	50	15	1,489	67	59	18	1,586
15	Jammu & Kashmir	3	3	1	13	44	43	15	949	47	46	16	962
16	Jharkhand	12	12	2	62	265	244	94	5,530	277	256	96	5,592
17	Karnataka	14	14	5	81	1,187	1,022	353	42,769	1,201	1,036	358	42,850
18	Kerala	5	5	1	13	218	207	107	4,630	223	212	107	4,644
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	7	7	1	112	328	302	88	7,464	335	309	89	7,575
21	Maharashtra	339	296	11	1,167	2,379	2,048	1,021	80,646	2,718	2,344	1,032	81,813
22	Manipur	-	-	-	-	14	14	11	287	14	14	11	287
23	Meghalaya	-	-	-	-	13	12	5	227	13	12	5	227
24	Mizoram	-	-	-	-	6	6	2	89	6	6	2	89
25	Nagaland	-	-	-	-	18	18	6	171	18	18	6	171
26	Orissa	141	141	25	527	441	416	125	6,605	582	557	150	7,132
27	Puducherry	-	-	-	-	20	19	9	141	20	19	9	141
28	Punjab	127	126	26	921	449	398	116	10,864	576	524	142	11,785
29	Rajasthan	127	127	26	927	558	509	143	13,868	685	636	169	14,795
30	Sikkim	3	3	0	3	30	28	20	350	33	31	21	354
31	Tamil Nadu	74	74	11	131	837	774	365	26,890	911	848	376	27,021
32	Tripura	37	37	7	82	63	61	17	341	100	98	24	423
33	Uttar Pradesh	36	34	8	212	1,120	1,003	326	27,201	1,156	1,037	334	27,413
34	Uttarakhand	11	11	0	5	71	59	11	2,170	82	70	11	2,175
35	West Bengal	167	167	21	323	1,182	1,113	633	17,145	1,349	1,280	654	17,468
<b>Grand Total</b>		<b>1,542</b>	<b>1,493</b>	<b>235</b>	<b>7,368</b>	<b>14,124</b>	<b>12,710</b>	<b>5,528</b>	<b>379,695</b>	<b>15,666</b>	<b>14,203</b>	<b>5,763</b>	<b>387,062</b>

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	3	127,023	157	22,966	3	127,023	157	22,966
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	843	3	922	-	843	3	922
8	Haryana	-	-	-	-	1	1,505	25	1,404	1	1,505	25	1,404
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	4	2,332	64	3,799	4	2,332	64	3,799
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	5	51,093	10,970	239,703	5	51,093	10,970	239,703
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	311	1	1,261	1	311	1	1,261
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	4,371	11	6,532	1	4,371	11	6,532
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	357	0	112	-	357	0	112
29	Andaman & Nicobar Isl	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	1,832	149	11,276	1	1,832	149	11,276
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>16</b>	<b>189,667</b>	<b>11,379</b>	<b>287,975</b>	<b>16</b>	<b>189,667</b>	<b>11,379</b>	<b>287,975</b>

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	3	127,023	157	22,966	3	127,023	157	22,966
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	843	3	922	-	843	3	922
8	Haryana	-	-	-	-	1	1,505	25	1,404	1	1,505	25	1,404
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	4	2,332	64	3,799	4	2,332	64	3,799
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	5	51,093	10,970	239,703	5	51,093	10,970	239,703
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	311	1	1,261	1	311	1	1,261
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	4,371	11	6,532	1	4,371	11	6,532
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	357	0	112	-	357	0	112
29	Andaman & Nicobar Isl	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	1,832	149	11,276	1	1,832	149	11,276
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>16</b>	<b>189,667</b>	<b>11,379</b>	<b>287,975</b>	<b>16</b>	<b>189,667</b>	<b>11,379</b>	<b>287,975</b>

FORM - 3A  
(Read with Regulation 10)  
Name of the Insurer: Aviva Life Insurance Company India Limited  
Registration Number: 122  
Statement as on: 30th June 2014  
Statement of Investment Assets (Life Insurers)  
(Business within India)  
Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)		9965.75
Add (B)		
Provisions	Sch-14	26.32
Current Liabilities	Sch-13	406.73
		433.05
Less (C)		
Debit Balance in P&L A/c		1379.21
Deferred tax asset		
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	275.19
Cash & Bank Balance	Sch-11	14.45
Fixed Assets	Sch-10	23.98
Misc Exp. Not Written Off	Sch-15	0.00
		1692.82
Funds available for Investments		8705.97

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	8705.97
Balance Sheet Value of:	
A. Life Fund	2263.29
B. Pension & General Annuity and Group Business	739.33
C. Unit Linked Funds	5703.35
	8705.97

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual % (g) = ((f) - (a))%	FVC Amount (h)	Total Fund (i)=(a+f+h)	Market Value (j)
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1 Central Govt. Sec	Not Less than 50%		443.14	21.12	2.15	1004.71	1471.12	65.0%	0.00	1471.12	1434.61
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%		547.17	21.12	2.75	1040.13	1611.16	71.2%	0.00	1611.16	1572.11
3 Investment subject to Exposure Norms			0.00	0.00	0.00	0.00			0.00		0.00
a. Housing & Infrastructure			0.00	0.00	0.00	0.00			0.00		0.00
1. Approved Investments	Not Less than 15%		193.77	7.24	1.22	237.58	439.81	19.4%	0.01	439.82	438.51
2. Other Investments			0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
b. i) Approved Investments	Not exceeding 30%		174.92	1.71	0.24	35.38	212.25	9.4%	0.04	212.29	213.38
ii) Other Investments			0.00	0.00	0.01	0.00	0.01	0.0%	0.00	0.01	0.01
<b>TOTAL LIFE FUND</b>	<b>100%</b>	<b>0</b>	<b>915.86</b>	<b>30.07</b>	<b>4.22</b>	<b>1313.09</b>	<b>2263.24</b>		<b>0.05</b>	<b>2263.29</b>	<b>2224.02</b>

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual % (d)	FVC Amount (e)	Total Fund (f)=(c+e)	Market Value (g)
		PAR	NON PAR					
		(a)	(b)					
1 Central Govt. Sec	Not Less than 20%	0.00	368.97	368.97	49.9%	0.00	368.97	366.42
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	0.00	370.00	370.00	50.0%	0.00	370.00	367.42
3 Balance in Approved Investment	Not Exceeding 60%	0.00	369.33	369.33	50.0%	0.00	369.33	369.66
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>	<b>100%</b>	<b>0.00</b>	<b>739.33</b>	<b>739.33</b>	<b>100.0%</b>		<b>739.33</b>	<b>737.08</b>

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual % (d)
		PAR	NON PAR		
		(a)	(b)		
1 Approved Investments	Not Less than 75%	103.31	5,476.94	5,580.24	97.8%
2 Other Investments	Not More than 25%	0.23	122.88	123.11	2.2%
<b>TOTAL LINKED INSURANCE FUND</b>	<b>100%</b>	<b>103.53</b>	<b>5599.82</b>	<b>5703.35</b>	<b>100.0%</b>

CERTIFICATION:

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

Date: 8/13/2014

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938
- Pattern of investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

Jitendra Nayyar  
Chief Financial Officer

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

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

Periodicity of Submission: Quarterly

Statement as on: 30th June 2014

	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
PARTICULARS	ULGF00210/03/2006GROUPB ALAN122	ULGF00531/03/2006GROUPC ASHF122	ULGF00310/03/2006GROUPD EBTF122	ULGF00410/03/2006GROUPG ROWT122	ULGF00113/07/2005GROUPS ECUR122	ULGF00613/02/2009GROUPS DEBT122
Opening Balance (Market Value)	10.86	6.96	46.25	11.68	17.25	0.88
Add: Inflow during the Quarter	1.58	0.79	13.83	1.07	1.77	0.00
Increase / (Decrease) Value of Inv (Net)	0.93	0.14	2.06	1.44	1.09	0.02
Less: Outflow during the Quarter	1.90	1.63	6.80	1.18	1.66	0.00
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>11.47</b>	<b>6.25</b>	<b>55.34</b>	<b>13.00</b>	<b>18.45</b>	<b>0.90</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB ALAN122		ULGF00531/03/2006GROUPC ASHF122		ULGF00310/03/2006GROUPD EBTF122		ULGF00410/03/2006GROUPG ROWT122		ULGF00113/07/2005GROUPS ECUR122		ULGF00613/02/2009GROUPS DEBT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	2.46	21.4%	0.80	12.8%	21.14	38.2%	1.62	12.4%	5.79	31.4%	0.00	0.0%
State Government Securities	0.00	0.0%	0.00	0.0%	1.31	2.4%	0.25	1.9%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.31	2.7%	0.00	0.0%	1.45	2.6%	0.83	6.4%	0.62	3.4%	0.00	0.0%
Corporate Bonds	1.01	8.8%	0.21	3.3%	5.23	9.4%	0.20	1.5%	1.51	8.2%	0.00	0.0%
Infrastructure Bonds	2.87	25.0%	0.60	9.5%	19.11	34.5%	1.43	11.0%	4.43	24.0%	0.00	0.0%
Equity	4.19	36.6%	0.00	0.0%	0.00	0.0%	7.00	53.8%	3.27	17.7%	0.00	0.0%
Money Market Investments	0.00	0.0%	4.57	73.1%	2.63	4.8%	0.73	5.6%	1.25	6.8%	0.85	94.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>10.84</b>	<b>94.5%</b>	<b>6.18</b>	<b>98.8%</b>	<b>50.88</b>	<b>91.9%</b>	<b>12.06</b>	<b>92.7%</b>	<b>16.89</b>	<b>91.5%</b>	<b>0.85</b>	<b>94.4%</b>

<b>Current Assets:</b>												
Accrued Interest	0.22	1.9%	0.01	0.1%	1.35	2.4%	0.14	1.1%	0.37	2.0%	0.00	0.0%
Dividend Receivable	0.01	0.1%	0.00	0.0%	0.00	0.0%	0.02	0.2%	0.01	0.1%	0.00	0.0%
Bank Balance	-0.01	-0.1%	0.00	0.0%	-0.08	-0.1%	0.00	0.0%	0.06	0.3%	0.00	0.0%
Receivable for Sale of Investments	0.28	2.5%	0.07	1.1%	3.20	5.8%	0.66	5.1%	1.07	5.8%	0.05	5.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-0.01	-0.1%	0.00	0.0%	0.00	0.0%	-0.19	-1.5%	-0.09	-0.5%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>0.49</b>	<b>4.3%</b>	<b>0.08</b>	<b>1.2%</b>	<b>4.47</b>	<b>8.1%</b>	<b>0.63</b>	<b>4.8%</b>	<b>1.41</b>	<b>7.6%</b>	<b>0.05</b>	<b>5.6%</b>

<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.14	1.2%	0.00	0.0%	0.00	0.0%	0.32	2.5%	0.15	0.8%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.14</b>	<b>1.2%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.32</b>	<b>2.5%</b>	<b>0.15</b>	<b>0.8%</b>	<b>0.00</b>	<b>0.0%</b>
<b>Total (A + B + C)</b>	<b>11.47</b>	<b>100.0%</b>	<b>6.25</b>	<b>100.0%</b>	<b>55.34</b>	<b>100.0%</b>	<b>13.00</b>	<b>100.0%</b>	<b>18.45</b>	<b>100.0%</b>	<b>0.90</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per L8 2)</b>	<b>11.47</b>		<b>6.25</b>		<b>55.34</b>		<b>13.00</b>		<b>18.45</b>		<b>0.90</b>	



## FORM L-27 - UNIT LINKED BUSINESS - 3A

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th June 2014

	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
<b>PARTICULARS</b>	<b>ULIF00311/02/2003PNSBALA NCE122</b>	<b>ULIF02325/01/2010PNBALAN- II122</b>	<b>ULIF00703/03/2005PNSNGRO WTH122</b>	<b>ULIF02425/01/2010PNGROW T-II122</b>	<b>ULIF02525/01/2010PNSNINFR AF122</b>	<b>ULIF01122/01/2008PNSNIND EXF122</b>
Opening Balance (Market Value)	96.23	43.80	128.07	29.60	21.26	271.21
Add: Inflow during the Quarter	1.73	1.94	2.03	1.50	0.90	2.10
Increase / (Decrease) Value of Inv (Net)	7.33	3.36	13.43	3.51	6.24	35.15
Less: Outflow during the Quarter	10.68	3.89	11.05	2.10	2.46	34.97
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>94.60</b>	<b>45.21</b>	<b>132.48</b>	<b>32.50</b>	<b>25.94</b>	<b>273.48</b>

INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALA NCE122		ULIF02325/01/2010PNBALAN- II122		ULIF00703/03/2005PNSNGRO WTH122		ULIF02425/01/2010PNGROW T-II122		ULIF02525/01/2010PNSNINFR AF122		ULIF01122/01/2008PNSNIND EXF122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	23.06	24.4%	9.80	21.7%	22.47	17.0%	5.50	16.9%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.89	2.0%	0.00	0.0%	0.26	0.8%	0.00	0.0%	0.00	0.0%
Other Approved Securities	3.64	3.8%	1.77	3.9%	0.83	0.6%	1.04	3.2%	0.00	0.0%	0.00	0.0%
Corporate Bonds	6.47	6.8%	3.59	7.9%	13.68	10.3%	0.51	1.6%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	18.41	19.5%	7.26	16.1%	11.65	8.8%	3.89	12.0%	0.00	0.0%	0.00	0.0%
Equity	32.64	34.5%	15.98	35.3%	72.58	54.8%	17.33	53.3%	21.18	81.6%	262.38	95.9%
Money Market Investments	0.66	0.7%	2.71	6.0%	4.80	3.6%	1.79	5.5%	0.00	0.0%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	2.00	2.1%	1.74	3.8%	2.00	1.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>86.87</b>	<b>91.8%</b>	<b>43.74</b>	<b>96.7%</b>	<b>128.0</b>	<b>96.6%</b>	<b>30.32</b>	<b>93.3%</b>	<b>21.18</b>	<b>81.6%</b>	<b>262.38</b>	<b>95.9%</b>

<b>Current Assets:</b>												
Accrued Interest	1.70	1.8%	0.74	1.6%	0.96	0.7%	0.47	1.5%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.11	0.1%	0.05	0.1%	0.22	0.2%	0.05	0.2%	0.02	0.1%	0.84	0.3%
Bank Balance	0.00	0.0%	0.09	0.2%	-0.21	-0.2%	0.03	0.1%	0.31	1.2%	-0.33	-0.1%
Receivable for Sale of Investments	4.87	5.1%	0.12	0.3%	1.25	0.9%	1.29	4.0%	0.86	3.3%	4.86	1.8%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-0.34	-0.4%	-0.06	-0.1%	-0.72	-0.5%	-0.48	-1.5%	-0.24	-0.9%	-0.24	-0.1%
Fund Mgmt Charges Payable	-0.03	0.0%	-0.02	0.0%	-0.05	0.0%	-0.01	0.0%	-0.01	0.0%	-0.05	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%
<b>Sub Total (B)</b>	<b>6.31</b>	<b>6.7%</b>	<b>0.92</b>	<b>2.0%</b>	<b>1.5</b>	<b>1.1%</b>	<b>1.36</b>	<b>4.2%</b>	<b>0.94</b>	<b>3.6%</b>	<b>5.06</b>	<b>1.8%</b>

<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	1.43	1.5%	0.56	1.2%	3.02	2.3%	0.83	2.6%	3.82	14.7%	6.05	2.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>1.43</b>	<b>1.5%</b>	<b>0.56</b>	<b>1.2%</b>	<b>3.0</b>	<b>2.3%</b>	<b>0.83</b>	<b>2.6%</b>	<b>3.82</b>	<b>14.7%</b>	<b>6.05</b>	<b>2.2%</b>
<b>Total (A + B + C)</b>	<b>94.60</b>	<b>100.0%</b>	<b>45.21</b>	<b>100.0%</b>	<b>132.5</b>	<b>100.0%</b>	<b>32.50</b>	<b>100.0%</b>	<b>25.94</b>	<b>100.0%</b>	<b>273.48</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per L2)</b>	<b>94.60</b>		<b>45.21</b>		<b>132.5</b>		<b>32.50</b>		<b>25.94</b>		<b>273.48</b>	

## FORM L-27 - UNIT LINKED BUSINESS - 3A

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th June 2014

	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
PARTICULARS	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSU-FND122	ULIF00803/03/2005PNSNSEC-URE122	ULIF01408/02/2008PNSPROT-ECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPR-OFF122
Opening Balance (Market Value)	84.14	69.88	32.60	67.19	27.33	10.70
Add: Inflow during the Quarter	3.95	2.16	0.83	4.09	3.24	0.40
Increase / (Decrease) Value of Inv (Net)	11.23	20.76	1.70	3.53	1.52	0.41
Less: Outflow during the Quarter	9.27	9.50	3.29	13.26	4.66	0.57
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>90.06</b>	<b>83.29</b>	<b>31.84</b>	<b>61.54</b>	<b>27.43</b>	<b>10.95</b>

INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSU-FND122		ULIF00803/03/2005PNSNSEC-URE122		ULIF01408/02/2008PNSPROT-ECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPR-OFF122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	0.00	0.0%	0.00	0.0%	8.16	25.6%	16.17	26.3%	8.55	31.2%	3.62	33.0%
State Government Securities	0.00	0.0%	0.00	0.0%	0.25	0.8%	2.80	4.5%	0.59	2.2%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	1.35	4.2%	3.33	5.4%	1.56	5.7%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	3.62	11.4%	10.44	17.0%	2.43	8.9%	1.47	13.4%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	10.75	33.8%	14.38	23.4%	6.71	24.4%	4.43	40.4%
Equity	86.17	95.7%	80.95	97.2%	4.99	15.7%	9.53	15.5%	4.16	15.2%	0.04	0.4%
Money Market Investments	0.00	0.0%	0.00	0.0%	0.94	3.0%	0.00	0.0%	0.13	0.5%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.00	3.2%	0.00	0.0%	0.68	6.2%
<b>Sub Total (A)</b>	<b>86.17</b>	<b>95.7%</b>	<b>80.95</b>	<b>97.2%</b>	<b>30.06</b>	<b>94.4%</b>	<b>58.64</b>	<b>95.3%</b>	<b>24.13</b>	<b>88.0%</b>	<b>10.24</b>	<b>93.5%</b>

<b>Current Assets:</b>												
Accrued Interest	0.00	0.0%	0.00	0.0%	0.93	2.9%	1.30	2.1%	0.59	2.2%	0.61	5.6%
Dividend Receivable	0.27	0.3%	0.07	0.1%	0.02	0.1%	0.03	0.1%	0.01	0.0%	0.00	0.0%
Bank Balance	0.16	0.2%	0.35	0.4%	-0.01	0.0%	-0.20	-0.3%	-0.54	-2.0%	-0.16	-1.5%
Receivable for Sale of Investments	1.51	1.7%	3.32	4.0%	0.71	2.2%	1.45	2.4%	3.23	11.8%	0.24	2.2%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-0.10	-0.1%	-1.36	-1.6%	-0.02	-0.1%	-0.11	-0.2%	-0.18	-0.6%	0.00	0.0%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.03	0.0%	-0.01	0.0%	-0.02	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>1.82</b>	<b>2.0%</b>	<b>2.35</b>	<b>2.8%</b>	<b>1.62</b>	<b>5.1%</b>	<b>2.47</b>	<b>4.0%</b>	<b>3.10</b>	<b>11.3%</b>	<b>0.69</b>	<b>6.3%</b>

<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	2.07	2.3%	0.00	0.0%	0.16	0.5%	0.44	0.7%	0.20	0.7%	0.03	0.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>2.07</b>	<b>2.3%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.16</b>	<b>0.5%</b>	<b>0.44</b>	<b>0.7%</b>	<b>0.20</b>	<b>0.7%</b>	<b>0.03</b>	<b>0.2%</b>
<b>Total (A + B + C)</b>	<b>90.06</b>	<b>100.0%</b>	<b>83.29</b>	<b>100.0%</b>	<b>31.84</b>	<b>100.0%</b>	<b>61.54</b>	<b>100.0%</b>	<b>27.43</b>	<b>100.0%</b>	<b>10.95</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per L8 Z)</b>	<b>90.06</b>		<b>83.29</b>		<b>31.84</b>		<b>61.54</b>		<b>27.43</b>		<b>10.95</b>	

## FORM L-27 - UNIT LINKED BUSINESS - 3A

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th June 2014

	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
PARTICULARS	ULIF00106/06/2002ULFBALAN CE122	ULIF01508/01/2010ULIBALAN II122	ULIF01306/02/2008LIFEDEBT U122	ULIF01608/01/2010LIFEDEBT II122	ULIF01230/01/2008LIENHANC ER122	ULIF01708/01/2010LIFENHN II122
Opening Balance (Market Value)	628.47	158.18	8.60	163.28	78.12	137.58
Add: Inflow during the Quarter	2.43	11.46	3.07	24.90	1.36	17.84
Increase / (Decrease) Value of Inv (Net)	49.82	14.36	0.34	5.53	15.22	27.33
Less: Outflow during the Quarter	40.25	12.79	3.44	34.56	5.95	10.20
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>640.47</b>	<b>171.21</b>	<b>8.58</b>	<b>159.15</b>	<b>88.74</b>	<b>172.55</b>

INVESTMENT OF UNIT FUND	ULIF00106/06/2002ULFBALAN CE122		ULIF01508/01/2010ULIBALAN II122		ULIF01306/02/2008LIFEDEBT U122		ULIF01608/01/2010LIFEDEBT II122		ULIF01230/01/2008LIENHANC ER122		ULIF01708/01/2010LIFENHN II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	181.09	28.3%	36.19	21.1%	2.77	32.2%	49.50	31.1%	0.00	0.0%	0.00	0.0%
State Government Securities	9.89	1.5%	2.13	1.2%	0.56	6.6%	4.03	2.5%	0.00	0.0%	0.00	0.0%
Other Approved Securities	5.20	0.8%	6.23	3.6%	0.00	0.0%	6.44	4.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	54.85	8.6%	11.63	6.8%	1.02	11.9%	13.86	8.7%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	94.97	14.8%	20.38	11.9%	3.06	35.6%	59.22	37.2%	0.00	0.0%	0.00	0.0%
Equity	224.65	35.1%	69.07	40.3%	0.00	0.0%	0.00	0.0%	83.94	94.6%	162.74	94.3%
Money Market Investments	14.12	2.2%	6.25	3.6%	0.89	10.4%	16.85	10.6%	0.00	0.0%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	1.10	0.6%	0.00	0.0%	0.15	0.1%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>584.77</b>	<b>91.3%</b>	<b>152.98</b>	<b>89.4%</b>	<b>8.31</b>	<b>96.8%</b>	<b>150.07</b>	<b>94.3%</b>	<b>83.94</b>	<b>94.6%</b>	<b>162.74</b>	<b>94.3%</b>

<b>Current Assets:</b>												
Accrued Interest	10.34	1.6%	2.70	1.6%	0.24	2.8%	4.09	2.6%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.70	0.1%	0.22	0.1%	0.00	0.0%	0.00	0.0%	0.25	0.3%	0.47	0.3%
Bank Balance	-0.33	-0.1%	0.61	0.4%	0.00	0.0%	0.44	0.3%	0.00	0.0%	0.55	0.3%
Receivable for Sale of Investments	39.09	6.1%	12.43	7.3%	0.04	0.5%	4.62	2.9%	2.77	3.1%	4.75	2.8%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-1.99	-0.3%	-0.84	-0.5%	0.00	0.0%	0.00	0.0%	-2.01	-2.3%	-3.47	-2.0%
Fund Mgmt Charges Payable	-0.20	0.0%	-0.06	0.0%	0.00	0.0%	-0.05	0.0%	-0.04	0.0%	-0.06	0.0%
Other Current Liabilities (for Investments)	-0.01	0.0%	0.00	0.0%	0.00	0.0%	-0.01	0.0%	-0.01	0.0%	-0.01	0.0%
<b>Sub Total (B)</b>	<b>47.60</b>	<b>7.4%</b>	<b>15.06</b>	<b>8.8%</b>	<b>0.28</b>	<b>3.2%</b>	<b>9.08</b>	<b>5.7%</b>	<b>0.95</b>	<b>1.1%</b>	<b>2.23</b>	<b>1.3%</b>

<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	8.10	1.3%	3.17	1.9%	0.00	0.0%	0.00	0.0%	3.85	4.3%	7.58	4.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>8.10</b>	<b>1.3%</b>	<b>3.17</b>	<b>1.9%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>3.85</b>	<b>4.3%</b>	<b>7.58</b>	<b>4.4%</b>
<b>Total (A + B + C)</b>	<b>640.47</b>	<b>100.0%</b>	<b>171.21</b>	<b>100.0%</b>	<b>8.58</b>	<b>100.0%</b>	<b>159.15</b>	<b>100.0%</b>	<b>88.74</b>	<b>100.0%</b>	<b>172.55</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per L8 Z)</b>	<b>640.47</b>		<b>171.21</b>		<b>8.58</b>		<b>159.15</b>		<b>88.74</b>		<b>172.55</b>	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th June 2014

	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
<b>PARTICULARS</b>	<b>ULIF00527/01/2004LIFEGRO WTH122</b>	<b>ULIF01808/01/2010LIGROWT- H122</b>	<b>ULIF01908/01/2010LIFEINFRA F122</b>	<b>ULIF01002/01/2008LIFEINDEX F122</b>	<b>ULIF02008/01/2010LIFINDEX- H122</b>	<b>ULIF00911/07/2006LIFPROTE CT122</b>
Opening Balance (Market Value)	1533.13	146.19	71.03	133.66	156.59	65.38
Add: Inflow during the Quarter	5.36	5.61	1.81	0.40	6.26	1.91
Increase / (Decrease) Value of Inv (Net)	195.88	22.68	21.16	17.47	20.82	3.40
Less: Outflow during the Quarter	120.67	9.57	4.37	11.29	10.05	5.44
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>1613.71</b>	<b>164.90</b>	<b>89.63</b>	<b>140.24</b>	<b>173.61</b>	<b>65.24</b>

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGRO WTH122		ULIF01808/01/2010LIGROWT- H122		ULIF01908/01/2010LIFEINFRA F122		ULIF01002/01/2008LIFEINDEX F122		ULIF02008/01/2010LIFINDEX- H122		ULIF00911/07/2006LIFPROTE CT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	185.63	11.5%	12.87	7.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	18.23	27.9%
State Government Securities	1.00	0.1%	0.10	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.50	3.8%
Other Approved Securities	11.85	0.7%	1.97	1.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.12	4.8%
Corporate Bonds	36.24	2.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.55	13.1%
Infrastructure Bonds	21.08	1.3%	10.74	6.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.44	25.2%
Equity	1198.72	74.3%	120.65	73.2%	74.06	82.6%	134.50	95.9%	166.14	95.7%	9.88	15.1%
Money Market Investments	49.53	3.1%	3.17	1.9%	0.00	0.0%	0.07	0.0%	0.37	0.2%	2.46	3.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	23.00	1.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>1527.05</b>	<b>94.6%</b>	<b>149.50</b>	<b>90.7%</b>	<b>74.06</b>	<b>82.6%</b>	<b>134.57</b>	<b>96.0%</b>	<b>166.51</b>	<b>95.9%</b>	<b>61.18</b>	<b>93.8%</b>

<b>Current Assets:</b>												
Accrued Interest	4.80	0.3%	1.06	0.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.64	2.5%
Dividend Receivable	3.74	0.2%	0.37	0.2%	0.08	0.1%	0.43	0.3%	0.52	0.3%	0.03	0.0%
Bank Balance	-0.46	0.0%	0.40	0.2%	0.18	0.2%	-0.02	0.0%	0.86	0.5%	0.02	0.0%
Receivable for Sale of Investments	40.68	2.5%	10.20	6.2%	3.58	4.0%	2.74	2.0%	2.61	1.5%	2.07	3.2%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-9.08	-0.6%	-2.19	-1.3%	-1.04	-1.2%	-0.64	-0.5%	-0.84	-0.5%	-0.09	-0.1%
Fund Mgmt Charges Payable	-0.60	0.0%	-0.06	0.0%	-0.03	0.0%	-0.03	0.0%	-0.06	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	-0.03	0.0%	-0.01	0.0%	0.00	0.0%	-0.01	0.0%	-0.01	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>39.06</b>	<b>2.4%</b>	<b>9.77</b>	<b>5.9%</b>	<b>2.77</b>	<b>3.1%</b>	<b>2.47</b>	<b>1.8%</b>	<b>3.09</b>	<b>1.8%</b>	<b>3.65</b>	<b>5.6%</b>

<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	47.60	2.9%	5.62	3.4%	12.81	14.3%	3.20	2.3%	4.01	2.3%	0.41	0.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>47.60</b>	<b>2.9%</b>	<b>5.62</b>	<b>3.4%</b>	<b>12.81</b>	<b>14.3%</b>	<b>3.20</b>	<b>2.3%</b>	<b>4.01</b>	<b>2.3%</b>	<b>0.41</b>	<b>0.6%</b>
<b>Total (A + B + C)</b>	<b>1613.71</b>	<b>100.0%</b>	<b>164.90</b>	<b>100.0%</b>	<b>89.63</b>	<b>100.0%</b>	<b>140.24</b>	<b>100.0%</b>	<b>173.61</b>	<b>100.0%</b>	<b>65.24</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per L8 2)</b>	<b>1613.71</b>		<b>164.90</b>		<b>89.63</b>		<b>140.24</b>		<b>173.61</b>		<b>65.24</b>	

## FORM L-27 - UNIT LINKED BUSINESS - 3A

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th June 2014

	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
<b>PARTICULARS</b>	ULIF02108/01/2010LIPROTE-#122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122
Opening Balance (Market Value)	65.98	229.98	347.78	90.39	0.00	13.99
Add: Inflow during the Quarter	10.42	5.21	1.32	4.10	0.83	0.47
Increase / (Decrease) Value of Inv (Net)	3.58	68.56	17.73	3.59	0.00	0.91
Less: Outflow during the Quarter	9.92	17.65	31.72	5.50	0.49	0.73
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>70.07</b>	<b>286.10</b>	<b>335.10</b>	<b>92.59</b>	<b>0.35</b>	<b>14.64</b>

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-#122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	21.23	30.3%	0.00	0.0%	95.10	28.4%	16.06	17.3%	0.00	0.0%	0.34	2.3%
State Government Securities	1.73	2.5%	0.00	0.0%	5.87	1.8%	0.00	0.0%	0.00	0.0%	2.14	14.6%
Other Approved Securities	2.29	3.3%	0.00	0.0%	15.79	4.7%	3.12	3.4%	0.00	0.0%	0.00	0.0%
Corporate Bonds	6.90	9.8%	0.00	0.0%	34.95	10.4%	14.23	15.4%	0.00	0.0%	0.88	6.0%
Infrastructure Bonds	12.68	18.1%	0.00	0.0%	78.93	23.6%	38.58	41.7%	0.00	0.0%	4.83	33.0%
Equity	10.34	14.8%	273.54	95.6%	50.33	15.0%	0.31	0.3%	0.00	0.0%	4.51	30.8%
Money Market Investments	5.24	7.5%	1.40	0.5%	25.81	7.7%	0.00	0.0%	0.26	0.0%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	5.43	7.7%	0.00	0.0%	0.00	0.0%	12.53	13.5%	0.00	0.0%	1.05	7.2%
<b>Sub Total (A)</b>	<b>65.84</b>	<b>94.0%</b>	<b>274.94</b>	<b>96.1%</b>	<b>306.78</b>	<b>91.5%</b>	<b>84.82</b>	<b>91.6%</b>	<b>0.26</b>	<b>0.0%</b>	<b>13.75</b>	<b>93.9%</b>
<b>Current Assets:</b>												
Accrued Interest	1.92	2.7%	0.00	0.0%	6.94	2.1%	7.47	8.1%	0.00	0.0%	0.51	3.5%
Dividend Receivable	0.03	0.0%	0.23	0.1%	0.16	0.0%	0.00	0.0%	0.00	0.0%	0.02	0.1%
Bank Balance	0.82	1.2%	0.28	0.1%	-0.63	-0.2%	-1.39	-1.5%	0.04	0.0%	-0.05	-0.3%
Receivable for Sale of Investments	1.15	1.6%	16.80	5.9%	20.48	6.1%	1.48	1.6%	0.05	0.0%	0.31	2.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-0.14	-0.2%	-6.04	-2.1%	-0.41	-0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.09	0.0%	-0.08	0.0%	0.00	0.0%	0.00	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	-0.01	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>3.76</b>	<b>5.4%</b>	<b>11.16</b>	<b>3.9%</b>	<b>26.46</b>	<b>7.9%</b>	<b>7.56</b>	<b>8.2%</b>	<b>0.09</b>	<b>0.0%</b>	<b>0.78</b>	<b>5.3%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.47	0.7%	0.00	0.0%	1.87	0.6%	0.20	0.2%	0.00	0.0%	0.11	0.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.47</b>	<b>0.7%</b>	<b>0.00</b>	<b>0.0%</b>	<b>1.87</b>	<b>0.6%</b>	<b>0.20</b>	<b>0.2%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.11</b>	<b>0.8%</b>
<b>Total (A + B + C)</b>	<b>70.07</b>	<b>100.0%</b>	<b>286.10</b>	<b>100.0%</b>	<b>335.10</b>	<b>100.0%</b>	<b>92.59</b>	<b>100.0%</b>	<b>0.35</b>	<b>0.0%</b>	<b>14.64</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per L8 2)</b>	<b>70.07</b>		<b>286.10</b>		<b>335.10</b>		<b>92.59</b>		<b>0.35</b>		<b>14.64</b>	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th June 2014

PART - B

Rs. Crore

	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Discontinued Policy Fund		Total of All Funds	
PARTICULARS	ULGF00728/03/2011GROUPINCOM122		UIUF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCPCLY122			
Opening Balance (Market Value)	10.66		106.09		213.67		534.42	
Add: Inflow during the Quarter	13.64		4.74		65.25		232.29	
Increase / (Decrease) Value of Inv [Net]	0.06		18.35		4.61		625.23	
Less: Outflow during the Quarter	24.34		9.91		1.10		488.80	
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>0.01</b>		<b>119.26</b>		<b>282.43</b>		<b>5703.35</b>	

  

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM122		UIUF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCPCLY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>								
Central Govt Securities	0.00	19.1%	0.00	0.0%	209.43	74.2%	957.55	16.8%
State Government Securities	0.00	0.0%	0.00	0.0%	0.03	0.0%	36.34	0.6%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	72.74	1.3%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	233.50	4.1%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	466.81	8.2%
Equity	0.00	0.0%	111.90	93.8%	0.00	0.0%	3,317.67	58.2%
Money Market Investments	0.00	34.6%	0.00	0.0%	28.60	10.1%	176.11	3.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.00	29.8%	0.00	0.0%	0.00	0.0%	51.68	0.9%
<b>Sub Total (A)</b>	<b>0.01</b>	<b>83.5%</b>	<b>111.90</b>	<b>93.8%</b>	<b>238.06</b>	<b>84.3%</b>	<b>5,312.39</b>	<b>93.1%</b>
<b>Current Assets:</b>								
Accrued Interest	0.00	0.5%	0.00	0.0%	0.06	0.0%	51.18	0.9%
Dividend Receivable	0.00	0.0%	0.34	0.3%	0.00	0.0%	9.32	0.2%
Bank Balance	0.00	20.3%	0.35	0.3%	0.01	0.0%	1.14	0.0%
Receivable for Sale of Investments	0.00	0.0%	3.34	2.8%	44.33	15.7%	242.56	4.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Less: Current Liabilities</b>								
Payable for Investments	0.00	0.0%	-1.55	-1.3%	0.00	0.0%	(94.45)	-0.6%
Fund Mgmt Charges Payable	0.00	-0.5%	-0.04	0.0%	-0.04	0.0%	(1.74)	0.0%
Other Current Liabilities (for Investments)	0.00	-3.8%	0.00	0.0%	0.00	0.0%	(0.16)	0.0%
<b>Sub Total (B)</b>	<b>0.00</b>	<b>16.5%</b>	<b>2.44</b>	<b>2.0%</b>	<b>44.37</b>	<b>15.7%</b>	<b>267.85</b>	<b>4.7%</b>
<b>Other Investments (&lt;=25%)</b>								
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	4.92	4.1%	0.00	0.0%	123.11	2.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.0%</b>	<b>4.92</b>	<b>4.1%</b>	<b>0.00</b>	<b>0.0%</b>	<b>123.11</b>	<b>2.2%</b>
<b>Total (A + B + C)</b>	<b>0.01</b>	<b>100.0%</b>	<b>119.26</b>	<b>100.0%</b>	<b>282.43</b>	<b>100.0%</b>	<b>5,703.35</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>0.01</b>		<b>119.26</b>		<b>282.43</b>		<b>5,703.35</b>	

Date : 13-08-2014

Note:

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

Jitendra Nayyar  
Chief Financial Officer

FORM L-26 - LLP - NAV - 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to FORM 3A (Part C)

Statement for the period: 30th June 2014

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Unit Linked Balanced fund	ULIF00106/06/2002LFBALANCE122	6/6/2002	Non Par	640.47	47.836	47.836	44.233	42.474	40.284	42.223	13.3%	7.9%	47.957
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	94.60	37.203	37.203	34.426	32.996	31.339	32.668	13.9%	8.6%	37.347
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,613.71	41.443	41.443	36.585	34.637	31.868	32.969	25.7%	8.6%	41.512
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	335.10	20.245	20.245	19.216	18.610	17.991	18.898	7.1%	7.6%	20.322
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	132.48	24.861	24.861	22.405	21.352	19.920	20.761	19.7%	7.7%	24.898
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSSECURE122	3/3/2005	Non Par	31.84	18.918	18.918	17.938	17.347	16.731	17.482	8.2%	8.4%	18.980
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	18.45	19.866	19.866	18.710	18.026	17.147	17.735	12.0%	10.3%	19.915
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	3/10/2006	Non Par	55.34	18.590	18.590	17.922	17.463	17.057	17.793	4.5%	9.1%	18.681
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	11.47	18.139	18.139	16.745	16.061	15.244	15.855	14.4%	8.5%	18.189
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	3/10/2006	Non Par	13.00	21.265	21.265	18.947	17.908	16.224	16.757	26.9%	12.6%	21.267
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	3/31/2006	Non Par	6.25	18.947	18.947	18.562	18.156	17.666	17.380	9.0%	9.0%	18.947
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	65.24	17.621	17.621	16.733	16.207	15.615	16.350	7.8%	8.7%	17.672
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	140.24	12.745	12.745	11.215	10.607	9.687	9.891	28.9%	10.5%	12.829
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	1/22/2008	Non Par	273.48	15.697	15.697	13.801	13.064	11.919	12.179	28.9%	10.5%	15.791
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	88.74	17.700	17.700	14.743	13.659	11.984	12.109	46.2%	14.6%	17.700
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	8.58	17.291	17.291	16.615	16.182	15.754	16.281	6.2%	10.3%	17.368
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	61.54	15.788	15.788	14.954	14.460	13.969	14.666	7.7%	8.6%	15.834
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	2/13/2009	Non Par	0.90	14.804	14.804	14.465	14.137	13.755	13.548	9.3%	9.1%	14.804
19	Unit Linked PSU fund	ULIF02208/01/2010LIFPSUFUND122	1/8/2010	Non Par	286.10	11.451	11.451	8.777	7.936	7.208	7.961	43.8%	4.3%	12.140
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	173.61	14.292	14.292	12.599	11.944	10.891	11.136	28.3%	9.7%	14.390
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGROWT-II122	1/8/2010	Non Par	164.90	14.651	14.651	12.661	11.919	10.765	11.153	31.4%	10.3%	14.651
22	Unit Linked Balanced - II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	171.21	14.304	14.304	13.129	12.583	11.904	12.420	15.2%	9.2%	14.339
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	172.55	16.699	16.699	13.998	13.055	11.482	11.811	41.4%	13.5%	16.699
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFDEBT-II122	1/8/2010	Non Par	159.15	14.170	14.170	13.719	13.410	13.070	13.635	3.9%	8.8%	14.245
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	89.63	11.188	11.188	8.578	8.069	6.894	7.529	48.6%	3.5%	12.268
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	70.07	13.850	13.850	13.156	12.751	12.337	12.925	7.2%	8.2%	13.890
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	1/25/2010	Non Par	90.06	15.438	15.438	13.585	12.857	11.704	11.962	29.1%	10.2%	15.539
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFUND122	1/25/2010	Non Par	83.29	11.674	11.674	8.904	8.040	7.282	8.065	44.7%	4.4%	12.446
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	45.21	13.829	13.829	12.829	12.335	11.749	12.326	12.2%	7.5%	13.884
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	32.50	15.217	15.217	13.595	12.902	11.871	12.324	23.5%	10.6%	15.226
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAF122	1/25/2010	Non Par	25.94	11.807	11.807	9.076	8.497	7.305	7.951	48.5%	4.2%	12.840
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	27.43	14.082	14.082	13.335	12.894	12.386	12.948	8.8%	8.6%	14.128
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFEUQUID122	5/3/2010	Non Par	0.35	11.991	11.991	11.845	11.695	11.640	11.402	5.2%	6.0%	11.991
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	14.64	13.080	13.080	12.271	11.852	11.277	11.672	12.1%	8.3%	13.134
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCLCY122	1/27/2011	Non Par	282.43	13.021	13.021	12.774	12.535	12.288	12.107	7.5%	8.1%	13.021
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	3/25/2011	Non Par	0.01	13.358	13.358	12.907	12.643	12.368	12.171	9.8%	9.3%	13.380
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	119.26	14.376	14.376	12.242	11.495	10.260	10.563	36.1%	0.0%	14.376
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	92.59	18.000	18.000	17.751	17.508	17.263	17.032	5.7%	5.4%	18.000
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	10.95	18.101	18.101	17.829	17.564	17.298	17.046	6.2%	5.9%	18.101
	<b>Total</b>					<b>5,703.35</b>								

**CERTIFICATION**

Certified that the performance of all segregated funds have been placed and reviewed by the Board. All information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

DATE : 13-08-2014

Note: 1. \* NAV should reflect the published NAV on the reporting date

Jitendra Nayyar

Chief Financial Officer

## FORM L-29 Detail regarding debt securities

## Unit Linked

Statement as on : 30th June 2014

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2014	as % of total for this class	As at 30 June 2013	as % of total for this class	As at 30 June 2014	as % of total for this class	As at 30 June 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,837	94.6%	1,464	78.8%	1,841	94.6%	1,435	78.5%
AA or better	106	5.4%	77	4.1%	105	5.4%	76	4.1%
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%	317	17.1%	0	0.0%	317	17.3%
	<b>1,943</b>	<b>100.0%</b>	<b>1,858</b>	<b>100.0%</b>	<b>1,946</b>	<b>100.0%</b>	<b>1,828</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	500	25.8%	398	21.4%	490	25.2%	399	21.8%
more than 1 year and upto 3 years	154	7.9%	179	9.7%	151	7.8%	178	9.7%
More than 3 years and up to 7 years	157	8.1%	275	14.8%	157	8.0%	267	14.6%
More than 7 years and up to 10 years	503	25.9%	268	14.4%	496	25.5%	257	14.1%
More than 10 years and up to 15 years	189	9.7%	289	15.5%	191	9.8%	283	15.5%
More than 15 years and up to 20 years	200	10.3%	199	10.7%	211	10.9%	199	10.9%
Above 20 years	239	12.3%	250	13.5%	248	12.8%	245	13.4%
	<b>1,943</b>	<b>100.0%</b>	<b>1,858</b>	<b>100.0%</b>	<b>1,946</b>	<b>100.0%</b>	<b>1,828</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>			0				0	
Central Government	906	46.6%	709	38.2%	921	47.3%	700	38.3%
State Government	88	4.5%	33	1.8%	88	4.5%	32	1.7%
Corporate Securities	949	48.8%	1,116	60.1%	936	48.1%	1,096	59.9%
	<b>1,943</b>	<b>100.0%</b>	<b>1,858</b>	<b>100.0%</b>	<b>1,946</b>	<b>100.0%</b>	<b>1,828</b>	<b>100.0%</b>

## Non Unit Linked

Statement as on : 30th June 2014

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2014	as % of total for this class	As at 30 June 2013	as % of total for this class	As at 30 June 2014	as % of total for this class	As at 30 June 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,677	100.0%	2,164	87.0%	2,659	100.0%	2,149	87.0%
AA or better	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	322	13.0%	0	0.0%	322	13.0%
	<b>2,677</b>	<b>100.0%</b>	<b>2,486</b>	<b>100.0%</b>	<b>2,659</b>	<b>100.0%</b>	<b>2,471</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>			0				0	
Up to 1 year	742	27.7%	592	23.8%	722	27.1%	582	23.5%
more than 1 year and upto 3 years	97	3.6%	668	26.9%	97	3.6%	663	26.8%
More than 3 years and up to 7 years	218	8.1%	159	6.4%	218	8.2%	159	6.4%
More than 7 years and up to 10 years	191	7.2%	122	4.9%	191	7.2%	122	4.9%
More than 10 years and up to 15 years	255	9.5%	205	8.2%	255	9.6%	205	8.3%
More than 15 years and up to 20 years	451	16.8%	280	11.3%	451	17.0%	280	11.3%
Above 20 years	724	27.0%	460	18.5%	725	27.3%	460	18.6%
	<b>2,677</b>	<b>100.0%</b>	<b>2,486</b>	<b>100.0%</b>	<b>2,659</b>	<b>100.0%</b>	<b>2,471</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>			0				0	
Central Government	1,842	68.8%	1,269	51.1%	1,825	68.7%	1,257	50.9%
State Government	141	5.3%	201	8.1%	141	5.3%	201	8.1%
Corporate Securities	694	25.9%	1,016	40.8%	692	26.0%	1,013	41.0%
	<b>2,677</b>	<b>100.0%</b>	<b>2,486</b>	<b>100.0%</b>	<b>2,659</b>	<b>100.0%</b>	<b>2,471</b>	<b>100.0%</b>

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Non-ULIP includes Shareholder fund.
4. Fixed Deposit are considered as Equity and Equity related instrument as per IRDA Investment return guidelines.
5. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
6. Reverse Repo with underlying as Gsec has been classified as Corporate Securities and AAA rated instrument.
7. 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	Q1 '14-15	YTD JUN '14	Q1 '13-14	YTD JUN '13
			(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
Espirito Santo Securities India Pvt Ltd	Significant Influence	Brokerage on Securities transaction - (Expenses)	37.5	37.5	21.2	21.2
	Significant Influence	Balance Receivable/ (Payable) as at the end	-	-	-	-
Aviva International Insurance	Significant Influence	Group Recharges - Receivable/(Payable) towards cost allocations for various software applications, HR training and development programmes for employees*	0.74	0.74	-	-
	Significant Influence	Balance Receivable/ (Payable) as at the end for above mentioned transaction	(30.6)	(30.6)	2.3	2.3
AVIVA Central Services UK Limited	Significant Influence	Reimbursement of Expenses against recharge of salary related costs of employee. Receivable	-	-	-	-
	Significant Influence	Net balance receivable on the above mentioned transactions as at the end	30.4	30.4	25.8	25.8
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of salary recharges, travel cost recharges etc.	-	-	313.5	313.5
	Significant Influence	Expenses for cost allocations of various software applications	(5.8)	(5.8)	(76.1)	(76.1)
	Significant Influence	Net Balance Receivable as at the end for abovementioned transactions	177.8	177.8	237.4	237.4
Aviva Ltd. Singapore	Significant Influence	Reimbursement of receivables on account of salary recharges	-	-	-	-
	Significant Influence	Balance Receivable as at the end	7.0	7.0	-	-
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration	128.3	128.3	101.5	101.5

\* Provision no longer required reversed during the quarter

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

BOD and Key Person information			YTD June 14	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Ajay Dua	Director	17-Nov-09	NA
2	Dr Anand Chand Burman	Director	12-Jun-08	NA
3	Avnish Kalra	Director	12-Nov-13	15-May-14
4	Bobby Parikh	Director	17-Nov-09	NA
5	Inderpreet Singh Pal	Director	7-May-13	NA
6	Mohit Burman	Director	24-Sep-07	NA
7	Pradip Burman	Director	24-May-11	NA
8	Pritam Das Narang	Director	23-Aug-01	NA
9	TR Ramachandran	Chief Executive Officer	1-Nov-08	NA
10	Anupam Tyagi	Chief Risk Officer	1-Apr-13	NA
11	Ravi Bhadani	Chief Compliance Officer	13-Nov-07	31-May-14
12	Deepti Rustagi	Chief Compliance Officer	1-Jun-14	NA
13	Mahesh Misra	Chief Marketing Officer	10-Feb-14	NA
14	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
15	Jyoti Vaswani	Chief Investment officer	1-Jan-10	NA
16	Jitendra Nayyar	Chief Financial Officer	1-Jan-13	NA
17	Sanjay Satyapaul Arora	Chief of Internal Audit	1-Apr-12	NA

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

## AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Rs. in lakhs

Item	Description	Adjusted Value	
		As AT 30 JUNE 2014	As AT 30 JUNE 2013
01	Available Assets in Policyholders' Fund: Deduct:	828,368	753,713
		-	-
02	Mathematical Reserves	783,039	708,245
03	Other Liabilities	42,805	34,109
04	<b>Excess in Policyholders' funds</b>	2,523	11,359
05	Available Assets in Shareholders Fund: Deduct:	69,985	60,826
		-	-
06	Other Liabilities of shareholders' fund	500	7,487
07	<b>Excess in Shareholders' funds</b>	69,485	53,339
		-	-
08	Total ASM (04)+(07)	72,008	64,698
		-	-
09	Total RSM	17,587	15,168
		-	-
10	<b>Solvency Ratio (ASM/RSM)</b>	4.09	4.27

## 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;
- Items 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.

COMPANY NAME &amp; CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122

Statement As on : 30th June 2014

Details of Investment portfolio

Name of the Fund -Pension General Annuity Fund

Periodicity of Submission : Quarterly

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)
1	Investment Assets (As per Form 3A/3B- Total Fund)	52.23	42.33	-	-	133.16	159.65	739.33	623.12
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	52.23	42.33	-	-	133.16	159.65	739.33	623.12
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in

**Note:**

- 1 The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.
- 2 Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
- 3 Gross NPA is investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
- 5 Net Investment assets is net of 'provisions'
- 6 Net NPA is gross NPAs less provisions
- 7 Write off as approved by the board

---

 Jitendra Nayyar

Chief Financial Officer

## FORM - 7

COMPANY NAME &amp; CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122

Statement As on : 30th June 2014

Details of Investment portfolio

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)
1	Investment Assets (As per Form 3A/3B- Total Fund)	487.59	466.23	-	-	23.27	214.46	2,263.29	2,205.64
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	487.59	466.23	-	-	23.27	214.46	2,263.29	2,205.64
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in

## Note:

- The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.
- Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the board

\_\_\_\_\_  
Jitendra Nayyar  
Chief Financial Officer

COMPANY NAME &amp; CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122

Statement As on : 30th June 2014

Details of Investment portfolio

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)
1	Investment Assets (As per Form 3A/3B- Total Fund)	773.04	625.02	-	-	176.11	448.61	5,703.35	5,334.64
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	773.04	625.02	-	-	176.11	448.61	5,703.35	5,334.64
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in

**Note:**

- 1 The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.
- 2 Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
- 3 Gross NPA is investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
- 5 Net Investment assets is net of 'provisions'
- 6 Net NPA is gross NPAs less provisions
- 7 Write off as approved by the board

\_\_\_\_\_  
 Jitendra Nayyar  
 Chief Financial Officer

## FORM L-34-YIELD ON INVESTMENTS-1

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th June 2014

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	134.88	2.87	2.1%	2.1%	134.88	2.87	2.1%	2.1%	87.44	1.90	2.18%	2.18%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Treasury Bills	CTRB	194.49	4.01	2.1%	2.1%	194.49	4.01	2.1%	2.1%	126.11	2.37	1.88%	1.88%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	18.63	0.38	2.0%	2.0%	18.63	0.38	2.0%	2.0%	83.27	1.73	2.08%	2.08%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	-	-
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1.49	0.04	2.4%	2.4%	1.49	0.04	2.4%	2.4%	9.93	0.23	2.30%	2.30%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Infrastructure - PSU - Debentures / Bonds	IPTD	47.94	1.10	2.3%	2.3%	47.94	1.10	2.3%	2.3%	50.60	1.17	2.32%	2.32%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.14	0.00	2.3%	2.3%	0.14	0.00	2.3%	2.3%	0.14	0.00	2.29%	2.29%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	0.00	0.00	-	-
		EPNQ	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Commercial Papers	ECCP	50.22	1.15	2.3%	2.3%	50.22	1.15	2.3%	2.3%	23.76	0.54	2.29%	2.29%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	113.75	2.66	2.3%	2.3%	113.75	2.66	2.3%	2.3%	203.10	4.86	2.40%	2.40%
	Deposits - CDs with Scheduled Banks	EDCD	85.52	2.02	2.4%	2.4%	85.52	2.02	2.4%	2.4%	19.68	0.41	2.10%	2.10%
	Deposits - Repo / Reverse Repo	ECCR	16.67	0.35	2.1%	2.1%	16.67	0.35	2.1%	2.1%	0.00	0.00	0.00%	0.00%
	Corporate Securities - Debentures	ECOS	0.38	0.01	2.1%	2.1%	0.38	0.01	2.1%	2.1%	0.99	0.02	2.19%	2.19%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	<b>TOTAL</b>		<b>682.63</b>	<b>15.04</b>			<b>682.63</b>	<b>15.04</b>			<b>620.04</b>	<b>13.72</b>		

**CERTIFICATION**

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

Date: 8/13/2014

\_\_\_\_\_  
 Jitendra Nayyar  
 Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th June 2014

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	1,118.14	25.15	2.2%	2.2%	1,118.14	25.15	2.2%	2.2%	596.89	24.64	4.1%	4.1%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	10.05	0.22	2.2%	2.2%	10.05	0.22	2.2%	2.2%	10.06	0.22	2.2%	2.2%
	Treasury Bills	CTRB	262.70	5.61	2.1%	2.1%	262.70	5.61	2.1%	2.1%	306.64	5.82	1.9%	1.9%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	140.77	2.99	2.1%	2.1%	140.77	2.99	2.1%	2.1%	178.07	4.82	2.7%	2.7%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	0.0%	0.0%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<u>TAXABLE BONDS</u>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	72.96	1.75	2.4%	2.4%	72.96	1.75	2.4%	2.4%	57.61	1.35	2.3%	2.3%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	<u>TAXABLE BONDS</u>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	12.2%	12.2%	0.01	0.00	12.2%	12.2%	0.00	0.00	-0.5%	-0.5%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.02	0.00	2.4%	2.4%	0.02	0.00	2.4%	2.4%	0.00	0.00	5.3%	5.3%
	Infrastructure - PSU - Debentures / Bonds	IPTD	366.93	8.28	2.3%	2.3%	366.93	8.28	2.3%	2.3%	362.05	8.26	2.3%	2.3%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.40	0.05	2.3%	2.3%	2.40	0.05	2.3%	2.3%	2.43	0.05	2.3%	2.3%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	0.02	0.00	8.2%	8.2%	0.02	0.00	8.2%	8.2%	0.02	0.00	3.0%	3.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.15	0.01	3.8%	3.8%	0.15	0.01	3.8%	3.8%	0.04	0.00	6.1%	6.1%
	Commercial Papers	ECCP	16.07	0.36	2.2%	2.2%	16.07	0.36	2.2%	2.2%	9.21	0.21	2.3%	2.3%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	115.81	3.19	2.8%	2.8%	115.81	3.19	2.8%	2.8%	100.02	2.66	2.7%	2.7%
	Deposits - CDs with Scheduled Banks	EDCD	44.04	0.91	2.1%	2.1%	44.04	0.91	2.1%	2.1%	56.05	1.22	2.2%	2.2%
	Corporate Securities - Preference Shares	EPNQ	-	0.00	0.0%	0.0%	-	0.00	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Deposits - Repo / Reverse Repo	ECMR	25.79	0.56	2.2%	2.2%	25.79	0.56	2.2%	2.2%	0.00	0.00	0.0%	0.0%
	Corporate Securities - Debentures	ECOS	47.98	1.14	2.4%	2.4%	47.98	1.14	2.4%	2.4%	17.80	0.59	3.3%	3.3%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	49.94	1.28	2.6%	2.6%	49.94	1.28	2.6%	2.6%	52.24	1.59	3.0%	3.0%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	35.84	0.83	2.3%	2.3%	35.84	0.83	2.3%	2.3%	13.45	0.41	3.0%	3.0%
	Equity Shares (incl Co-op Societies)	OESH	0.01	0.00	5.1%	5.1%	0.01	0.00	5.1%	5.1%	0.01	0.00	4.4%	4.4%
	<b>TOTAL</b>		<b>2,309.61</b>	<b>52.32</b>			<b>2,309.61</b>	<b>52.32</b>			<b>1762.59</b>	<b>51.85</b>		

**CERTIFICATION**

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

Date: 8/13/2014

Jitendra Nayyar  
Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.



**FORM L-34-YIELD ON INVESTMENTS-1**
**FORM - 1**

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th June 2014

Name of the Fund -ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>					
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>		
<b>A</b>	<b>GOVERNMENT SECURITIES</b>															
	Central Government Bonds	CGSB	670.25	30.70	4.6%	4.6%	670.25	30.70	4.6%	4.6%	614.20	32.80	5.34%	5.34%		
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%		
	Treasury Bills	CTRB	251.56	5.16	2.1%	2.1%	251.56	5.16	2.1%	2.1%	9.37	0.21	2.22%	2.22%		
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>															
	State Government Bonds	SGGB	35.92	1.75	4.9%	4.9%	35.92	1.75	4.9%	4.9%	32.97	1.60	4.86%	4.86%		
	Central Government Guaranteed Loans / Bonds	CGSL	67.40	3.26	4.8%	4.8%	67.40	3.26	4.8%	4.8%	0.00	0.00	0.00%	0.00%		
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>															
	<b>TAXABLE BONDS</b>															
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	109.08	3.87	3.5%	3.5%	109.08	3.87	3.5%	3.5%	245.33	7.37	3.00%	3.00%		
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>															
	<b>TAXABLE BONDS</b>															
	Infrastructure - PSU - Equity shares - Quoted	ITPE	170.52	58.64	34.4%	34.4%	170.52	58.64	34.4%	34.4%	258.25	1.13	0.44%	0.44%		
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	291.44	85.83	29.4%	29.4%	291.44	85.83	29.4%	29.4%	273.09	-12.24	-4.48%	-4.48%		
	Infrastructure - PSU - Debentures / Bonds	IPTD	239.93	9.75	4.1%	4.1%	239.93	9.75	4.1%	4.1%	315.80	11.01	3.49%	3.49%		
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.00%	0.00%		
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	116.54	4.92	4.2%	4.2%	116.54	4.92	4.2%	4.2%	76.71	3.21	4.19%	4.19%		
	<b>OTHER INVESTMENTS</b>															
	Infrastructure - Equity (including unlisted)	IOEQ	1.70	1.05	61.9%	61.9%	1.70	1.05	61.9%	61.9%	0.00	0.00	0.00%	0.00%		
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>															
	PSU - Equity shares - Quoted	EAEQ	518.14	151.36	29.2%	29.2%	518.14	151.36	29.2%	29.2%	638.68	-14.53	-2.27%	-2.27%		
	Corporate Securities - Preference Shares	EPNQ	0.44	0.03	6.6%	225.0%	0.44	0.03	6.6%	6.6%	0.00	0.00	0.00%	0.00%		
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,155.65	255.83	11.9%	11.9%	2,155.65	255.83	11.9%	11.9%	2,107.27	120.97	5.74%	5.74%		
	Commercial Papers	ECCP	0.82	0.02	2.3%	2.3%	0.82	0.02	2.3%	2.3%	0.44	0.01	2.29%	2.29%		
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	54.06	1.43	2.6%	2.6%	54.06	1.43	2.6%	2.6%	315.04	9.46	3.00%	3.00%		
	Deposits - CDs with Scheduled Banks	EDCD	77.04	1.79	2.3%	2.3%	77.04	1.79	2.3%	2.3%	6.23	0.14	2.24%	2.24%		
	Deposits - Repo / Reverse Repo	ECMR	112.44	2.40	2.1%	2.1%	112.44	2.40	2.1%	2.1%	0.00	0.00	0.00%	0.00%		
	Corporate Securities - Debentures	ECOS	222.49	8.45	3.8%	3.8%	222.49	8.45	3.8%	3.8%	174.14	5.73	3.29%	3.29%		
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	112.54	2.82	2.5%	2.5%	112.54	2.82	2.5%	2.5%	85.93	2.60	3.03%	3.03%		
	Net Current Assets (Only in respect of ULIP Business)	ENCA	267.85	-	0.0%	0.0%	267.85	-	0.0%	0.0%	295.57	0.00	0.00%	0.00%		
<b>F</b>	<b>OTHER INVESTMENTS</b>															
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	92.55	2.23	2.4%	2.4%	92.55	2.23	0.0%	0.0%	29.73	0.90	3.02%	3.02%		
	Equity Shares (incl Co-op Societies)	OESH	111.28	13.13	11.8%	11.8%	111.28	13.13	0.0%	0.0%	173.25	-10.44	-6.03%	-6.03%		
	Debentures	OLDB	-	-	-	-	-	-	0.0%	0.0%	45.96	1.48	3.23%	3.23%		
	<b>TOTAL</b>		<b>5,679.63</b>	<b>644.40</b>			<b>5,679.63</b>	<b>644.40</b>			<b>5,697.95</b>	<b>161.41</b>				

**CERTIFICATION**

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

Date: 8/13/2014

 Jitendra Nayyar  
 Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

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

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

Statement for the period: 30th June 2014

Name of Fund- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

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

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

Statement for the period: 30th June 2014

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

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

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

Statement for the period: 30th June 2014

Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

**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:** 8/13/2014

**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 Investmet (COI) shall be as per INV/GLN/001/2003-04

\_\_\_\_\_  
Jitendra Nayyar  
Director- Finance

		Q1 '14-15				Q1 '13-14				YTD June '14				YTD June '13			
		Premium	No. of Policies	No. of Lives	Sum Insured Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured Wherever applicable
<b>1</b>	<b>First year Premium</b>																
	<b>i Individual Single Premium- (SP)</b>																
	From 0-10000	2.59	18	18	8.10	0	22	22	5	2.59	18	18	8.10	0	22	22	5
	From 10,000-25,000	2.00	1	1	2.50	0	-	-	-	2.00	1	1	2.50	0	-	-	-
	From 25,001-50,000	0.60	1	1	20.00	2	3	3	4	0.60	1	1	20.00	2	3	3	4
	From 50,001- 75,000	-	-	-	-	1	1	1	1	-	-	-	-	1	1	1	1
	From 75,000-100,000	7.80	1	1	9.75	3	3	3	8	7.80	1	1	9.75	3	3	3	8
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	180.81	1	1	25.00	(3)	-	-	-	180.81	1	1	25.00	(3)	-	-	-
	<b>ii Individual Single Premium (SPA)- Annuity</b>																
	From 0-50000	93.03	100	100	-	10	29	29	-	93.03	100	100	-	10	29	29	-
	From 50,001-100,000	5.20	1	1	-	45	69	69	-	5.20	1	1	-	45	69	69	-
	From 1,00,001-150,000	-	-	-	-	22	21	21	-	-	-	-	-	22	21	21	-
	From 150,001- 2,00,000	-	-	-	-	7	4	4	-	-	-	-	-	7	4	4	-
	From 2,00,001-250,000	-	-	-	-	8	4	4	-	-	-	-	-	8	4	4	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	54	7	7	-	-	-	-	-	54	7	7	-
	<b>iii Group Single Premium (GSP)</b>																
	From 0-10000	(0)	-	2	(368)	-	-	-	(17)	(0.00)	-	2	(368)	-	-	-	(17)
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	1	-	5	50	-	-	-	-	0.58	-	5	50	-	-	-	-
	From 75,000-100,000	2	-	16	100	-	-	-	-	1.95	-	16	100	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	8	-	97	515	23	-	283	1,300	7.65	-	97	515	23	-	283	1,300
	<b>iv Group Single Premium- Annuity- GSPA</b>																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>v Individual non Single Premium- INSP</b>																
	From 0-10000	298.11	5,856	5,724	169,893.66	337.46	11,705	11,705	187,860	298.11	5,856	5,724	169,893.66	337	11,705	11,705	187,860
	From 10,000-25,000	671.56	4,113	4,107	88,570.91	659.40	4,493	4,496	127,818	671.56	4,113	4,107	88,570.91	659	4,493	4,496	127,818
	From 25,001-50,000	1,084.89	2,924	2,917	44,370.07	521.25	1,771	1,772	30,906	1,084.89	2,924	2,917	44,370.07	521	1,771	1,772	30,906
	From 50,001- 75,000	324.02	592	586	12,266.46	506.58	991	992	15,969	324.02	592	586	12,266.46	507	991	992	15,969
	From 75,000-100,000	949.91	1,092	1,091	22,581.63	316.99	423	424	7,927	949.91	1,092	1,091	22,581.63	317	423	424	7,927
	From 1,00,001-1,25,000	195.13	194	192	8,021.05	542.74	599	599	13,622	195.13	194	192	8,021.05	543	599	599	13,622
	Above Rs. 1,25,000	1,947.77	772	772	41,293.27	1,030.67	587	590	35,486	1,947.77	772	772	41,293.27	1,031	587	590	35,486
	<b>vi Individual non Single Premium- Annuity- INSPA</b>																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>vii Group Non Single Premium (GNSP)</b>																
	From 0-10000	(1)	-	10,567	(2,206)	(6)	-	12,554	(9,130)	(1.17)	-	10,567	(2,206)	(6)	-	12,554	(9,130)
	From 10,000-25,000	5	3	2,197	4,434	4	3	1,358	3,880	5.27	3	2,197	4,434	4	3	1,358	3,880
	From 25,001-50,000	4	2	716	3,674	5	2	652	3,496	4.13	2	716	3,674	5	2	652	3,496
	From 50,001- 75,000	4	2	42,403	9,133	5	2	600	3,094	4.29	2	42,403	9,133	5	2	600	3,094
	From 75,000-100,000	6	1	1,313	4,294	2	-	1,576	273	6.46	1	1,313	4,294	2	-	1,576	273
	From 1,00,001-1,25,000	2	-	116	1,269	8	2	1,897	976	2.17	-	116	1,269	8	2	1,897	976
	Above Rs. 1,25,000	11,348	8	132,235	267,081	6,693	12	295,539	65,765	11,347.99	8	132,235	267,081	6,693	12	295,539	65,765
	<b>viii Group Non Single Premium- Annuity- GNSPA</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Q1 '14-15				Q1 '13-14				YTD June '14				YTD June '13			
		Premium	No. of Policies	No. of Lives	Sum Insured Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured Wherever applicable
<b>2</b>	<b>Renewal Premium</b>																
	i Individual																
	From 0-10000	1,238.96	33,571	33,369	635,246.13	1,383.26	34,754	34,804	403,231	1,238.96	33,571	33,369	635,246.13	1,383	34,754	34,804	403,231
	From 10,000-25,000	4,343.12	50,382	50,002	507,392.82	5,591.96	61,149	61,209	443,933	4,343.12	50,382	50,002	507,392.82	5,592	61,149	61,209	443,933
	From 25,001-50,000	3,768.61	19,739	19,506	186,798.33	4,509.03	22,592	22,702	172,864	3,768.61	19,739	19,506	186,798.33	4,509	22,592	22,702	172,864
	From 50,001-75,000	1,367.95	5,117	5,026	42,883.32	1,524.34	6,069	6,078	58,522	1,367.95	5,117	5,026	42,883.32	1,524	6,069	6,078	58,522
	From 75,000-100,000	2,596.57	3,949	3,911	56,238.90	2,553.94	3,723	3,738	43,003	2,596.57	3,949	3,911	56,238.90	2,554	3,723	3,738	43,003
	From 1,00,001-1,25,000	921.81	1,711	1,673	32,351.29	922.40	2,184	2,189	31,752	921.81	1,711	1,673	32,351.29	922	2,184	2,189	31,752
	Above Rs. 1,25,000	5,294.59	3,003	2,935	128,623.22	5,003.55	3,166	3,146	114,772	5,294.59	3,003	2,935	128,623.22	5,004	3,166	3,146	114,772
	ii Individual- Annuity																
	From 0-10000																
	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 0-10000	1	11	3,782	283	1	40	31,966	24,259	0.72	11	3,782	283	1	40	31,966	24,259
	From 10,000-25,000	1	3	151	607	2	3	187	673	0.98	3	151	607	2	3	187	673
	From 25,001-50,000	10	7	974	3,232	7	8	836	2,675	9.73	7	974	3,232	7	8	836	2,675
	From 50,001-75,000	7	4	677	3,063	6	5	1,160	2,416	7.31	4	677	3,063	6	5	1,160	2,416
	From 75,000-100,000	6	2	1,368	2,844	8	2	644	1,124	6.21	2	1,368	2,844	8	2	644	1,124
	From 1,00,001-1,25,000	8	2	721	3,267	7	1	1,361	2,581	7.66	2	721	3,267	7	1	1,361	2,581
	Above Rs. 1,25,000	492	18	395,017	327,441	699	19	230,971	150,885	491.52	18	395,017	327,441	699	19	230,971	150,885
	iv Group- Annuity																
	From 0-10000																
	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.

(Rs in Lakhs)													
Business Acquisition through different channels (Group)													
S. No.	Channels	Q1 '14-15			Q1 '13-14			YTD June '14			YTD June '13		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	1	136	0	-	209	9	1	136	0	-	209	9
2	Corporate Agents-Banks	-	-	-	-	1	1	-	-	-	-	1	1
3	Corporate Agents -Others	-	314	3	-	28,961	30	-	314	3	-	28,961	30
4	Brokers	7	5,265	62	3	2,555	7	7	5,265	62	3	2,555	7
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	8	183,952	11,314	18	282,733	6,688	8	183,952	11,314	18	282,733	6,688
	<b>Total(A)</b>	<b>16</b>	<b>189,667</b>	<b>11,379</b>	<b>21</b>	<b>314,459</b>	<b>6,735</b>	<b>16</b>	<b>189,667</b>	<b>11,379</b>	<b>21</b>	<b>314,459</b>	<b>6,735</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>16</b>	<b>189,667</b>	<b>11,379</b>	<b>21</b>	<b>314,459</b>	<b>6,735</b>	<b>16</b>	<b>189,667</b>	<b>11,379</b>	<b>21</b>	<b>314,459</b>	<b>6,735</b>

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q1 '14-15		Q1 '13-14		YTD June '14		YTD JUNE '13	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,438	2,166	5,130	1,772	4,438	2,166	5,130	1,772
2	Corporate Agents-Banks	6,175	3,059	8,020	1,658	6,175	3,059	8,020	1,658
3	Corporate Agents -Others	-	0	-	(4)	-	0	-	(4)
4	Brokers	46	29	252	51	46	29	252	51
5	Micro Agents	-	-	413	1	-	-	413	1
6	Direct Business	4,933	575	6,917	587	4,933	575	6,917	587
	<b>Total (A)</b>	<b>15,592</b>	<b>5,829</b>	<b>20,732</b>	<b>4,064</b>	<b>15,592</b>	<b>5,829</b>	<b>20,732</b>	<b>4,064</b>
1	Referral (B)	74	(66)*	-	-	74	(66)*	-	-
	<b>Grand Total (A+B)</b>	<b>15,666</b>	<b>5,763</b>	<b>20,732</b>	<b>4,064</b>	<b>15,666</b>	<b>5,763</b>	<b>20,732</b>	<b>4,064</b>

\* Amount includes premium reversal against cancelled policies under old referral arrangements (Pre 2010)



FORM L-39-Data on Settlement of Claims for the quarter ended 30 June 2014

Date: 30 June 2014

## 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	-	1,152	322	151	203	168	1,996	211,231
2	Survival Benefit	21	352	73	10	2	2	460	17,124
3	for Annuities / Pension	103	967	22	7	3	-	1,102	2,464
4	For Surrender	-	19903	2	0	0	0	19905	3,120,931
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	1	-	-	-	-	1	477
	HCB	-	16	9	-	-	-	25	415
	ADB	-	5	-	-	-	-	5	2,748
	IB	-	7	4	-	1	-	12	206
6	Partial Withdrawals	-	582	0	0	0	0	582	99,528
7	Auto Foreclosure	-	5474	0	0	0	0	5474	405,946
8	EL Surrender	-	1892	3	0	0	0	1895	79,664
9	Death Claims	-	344	14	-	-	-	358	235,004

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

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

Data is on settlement basis

## Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	24	-	-	-	-	-	79,165
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	77	-	-	-	-	-	376
7	Gratuity	-	551	-	-	-	-	551	170,256
8	Leave encashment	-	6	-	-	-	-	6	677
9	ADB	-	1	-	-	-	-	1	150
10	Death Claims	-	671	-	-	-	-	671	26,592

## 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	-	1,978	191	95	104	5	1,591	660	-	7	9	-
2	Claims reported during the period*	319	1,510	408	1,169	19,066	602	4,036	1,311	2	11	21	5
3	Claims Settled during the period	306	1,397	355	1,127	18,759	590	5,393	1,861	1	11	25	5
4	Claims Repudiated during the period	10	-	-	-	-	-	-	-	1	-	1	-
	Less than 2years from the date of acceptance of risk												
a	Grater than 2 year from the date of acceptance of risk	9	-	-	-	-	-	-	-	-	-	1	-
b	Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-	-	-	1	-	-	-
5	Claims Written Back	-	726	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	3	1,365	244	137	403	15	198	96	-	7	3	-
	Less than 3months	3	666	140	60	403	15	198	96	-	3	3	-
	3 months to 6 months	-	699	83	17	-	-	-	-	-	3	-	-
	6months to 1 year	-	-	16	19	-	-	-	-	-	1	-	-
	1year and above	-	-	5	41	-	-	-	-	-	-	-	-

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

\*\* 8 cases in the surrender category were reversed from the opening balance as customer opted to continue

\*\*\* 2 cases in the Partial Withdrawal category were reversed from the opening balance as customer opted to continue

\*\*\*\* 36 cases in the AFC category were reversed from the opening balance as customer opted to continue

\*\*\*\*\* 14 cases in the EL surrender category were reversed from the opening balance as customer opted to continue

\*\*\*\*\* 1 claim of HCB which was pending at the beginning of the quarter has been rejected invalid; hence not counted in decline

## 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	-	-	-	-	-	-	-	-	-	-	
2	Claims reported during the period*	743	-	-	-	24	-	-	1	530	6	78
3	Claims Settled during the period	743	-	-	-	24	-	-	1	523	6	78
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk											
a	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	7	-	-	-
	Less than 3months	-	-	-	-	-	-	-	7	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	14	-	6	6	2	14
b)	Policy Servicing	-	169	22	101	30	16	169
c)	Proposal Processing	-	73	9	35	21	8	73
d)	Survival Claims	-	96	4	58	28	6	96
e)	ULIP Related	-	26	-	22	4	-	26
f)	Unfair Business Practices	-	754	127	64	516	47	754
g)	Others	-	-	-	-	-	-	-
	<b>Total Number</b>	-	<b>1,132</b>	<b>162</b>	<b>286</b>	<b>605</b>	<b>79</b>	<b>1,132</b>

2	Total No. of policies during previous year:	106076
3	Total No. of claims during previous year:	109813
4	Total No. of policies during current year:	15682
5	Total No. of claims during current year:	24417
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	651.70
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	45.05

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	64	-	64
b)	7-15 days	15	-	15
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	<b>Total Number of Complaints</b>	<b>79</b>	<b>-</b>	<b>79</b>

\* Opening balance should tally with the closing balance of the previous financial year.

## 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

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

ii. Group Business

Reserve on UPR basis

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

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

i. Individual Business (% of IALT 2006-08 Ultimate)

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	74.5%	74.5%
2.	Life- Non-participating Policies*	74.5%	175.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	55.3%	55.3%
5.	Individual Pension Plan	74.5%	74.5%
6.	Unit Linked	74.5%	74.5%
7.	Health Insurance	77.0%	81.7%

ii. Group Business

Reserve on UPR basis

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

For single premium group term plan and group endowment type product the mortality rate assumption varies from 129.8% to 155.8%.

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	614	614
2.	Life- Non-participating Policies	38	614
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	614	614
5.	Individual Pension Plan	614	614
6.	Unit Linked	645	645
7.	Health Insurance	460	460

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the fixed expense assumption is 82 to 399

4) Bonus:

i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	* given below	3.00%
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	4.80%	5.50%
7.	Health Insurance	NA	NA

Dhan Nirman	
Policy Term	Bonus Rate (as % of Sum Assured)
18	3.75%
21	4.00%
25	4.00%
30	4.25%
Money Back	4.00%

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 409% as on 30th June 2014. Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula -  $[\text{Unit Reserve (for UWP/PUWP)} \times \max(\text{p1} \times [(0.015)^{\text{DMT of assets}}] + \text{p2} \times 30\%), 3\%]$  where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees. For highest NAV guaranteed product the reserve has been kept based on formula- Additional Charge For Guarantee X Fund Value as on Valuation Date X Elapsed Period (No. of years)

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

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

## 6) Taxation and Shareholder Transfers:

- Ø Tax rate is assumed to be 14.1625%
- Ø Shareholder's Share in surplus of UWP fund is assumed to be 1/9th of the surplus distributed to the With Profits policyholders and 100% for Non Par policies

## 7) Basis of provisions for Incurred but not reported (IBNR)

## Linked Business

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

$$\text{IBNR Reserves} = \text{Average Monthly Risk Charge} * \text{Delay Months} * (1 - \text{Reinsurance ceded proportion})$$

## Non Linked Individual

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

## For group business OYRGTA Business

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

## For SP Group Term Business

$$\text{IBNR Reserves} = \text{qx} * (\text{Sum Assured})/12 * (1 - \text{Reinsurance ceded proportion})$$

## 8) Change in Valuation method or bases:

## (1) Economic Assumptions

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

Item	Current	Valuation 2013-14
Discount rate for non unit fund	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for UWP	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for conventional-other than India Bond	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for conventional- India Bond	7.8% for first 5 years and 6.9% thereafter	7.8% for first 5 years and 6.9% thereafter
Discount rate for Health	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter

## (2) Expense Assumptions

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

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

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife)	400	0.72%	-	0.0575%
2	All Traditional Endowment Products	534	0.96%	-	0.0575%
3	All UL Endowment (fully underwritten)	561	1.01%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	561	1.01%	-	0.2300%
5	All UL Pension Products	561	1.01%	-	0.2300%
6	Single Premium UL Products	561	0.00%	-	0.2300%
7	iLife, iShield, iLife Secure	400	2.00%	-	0.0575%
8	Rural Endowment	82	0.00%	-	0.0575%
9	Rural Term Assurance	33	0.00%	-	0.0575%
10	Health Insurance	400	2.00%	-	0.0575%

In previous valuation, the best estimate renewal expense assumption ranged was 561 for unit linked business and for conventional business it ranged from 33 to 534.