



IRDA Public Disclosures

Period ended 31 December 2013

Aviva Life Insurance Company India Limited

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UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2013
Shareholders' Account (Non-technical Account)

Particulars	Q3 '13-14	YTD DEC '13	Q3 '12-13	YTD DEC '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	190,533	541,942	165,360	499,393
(b) Profit on sale/redemption of investments	15,200	55,692	24,243	53,493
(c) (Loss) on sale/ redemption of investments	-	(40)	(60)	(60)
Other Income	-	-	-	-
TOTAL (A)	205,733	597,594	189,543	552,826
Expense other than those directly related to the insurance business	14,516	47,887	13,272	42,639
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	8,340	11,815	(28,388)	6,249
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	794,368	1,830,003	1,299,740	3,457,221
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	14,397	72,893	94,142	230,790
Non Linked - Group - Pension - Non Participating	2,561	11,596	-	-
Non Linked - Annuity - Non Participating	(866)	-	521	10,528
Discontinued Policy Fund	166,731	744,121	-	-
Non Linked - Variable group	(7,728)	3,475	-	-
Non Linked Health Non Participating	11,684	19,316	-	-
TOTAL (B)	1,004,003	2,741,105	1,379,287	3,747,426
Profit/ (Loss) before tax	(798,269)	(2,143,511)	(1,189,744)	(3,194,600)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(798,269)	(2,143,511)	(1,189,744)	(3,194,600)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(15,074,668)	(13,729,427)	(16,054,294)	(14,049,439)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(15,872,937)	(15,872,937)	(17,244,038)	(17,244,039)
Earnings per equity share				
Weighted average number of equity shares outstanding		2,004,900,000		2,004,900,000
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(1.07)		(1.59)

UNAUDITED BALANCE SHEET AS AT DECEMBER 31, 2013

Particulars	Schedule	UNAUDITED AS AT DECEMBER 31, 2013 (Rs. 000's)	UNAUDITED AS AT DECEMBER 31, 2012 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	20,049,000
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(60)	38
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		1,935,113	2,043,026
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		278,987	296,180
Linked - Individual - Pension - Non Participating		37,300	53,067
Linked - Group - Life - Non Participating		402	719
Non Linked - Individual - Life - Participating		19,864	18,076
Non Linked - Individual - Pension - Participating		10,265	9,435
Non Linked - Individual - Life - Non Participating		11,077,243	6,481,331
Non Linked - Individual - Pension - Non Participating		1,305,155	1,061,233
Non Linked - Group - Life - Non Participating		2,743,601	2,036,705
Non Linked - Group - Pension - Non Participating		2,485,527	2,125,587
Non Linked - Annuity - Non Participating		170,512	103,365
Non Linked - Variable group		174,323	-
Non Linked Health Non Participating		24,747	-
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		505,774	836,818
Linked - Individual - Pension - Participating		53,638	68,145
Linked - Individual - Life - Non Participating		39,535,106	44,163,014
Linked - Individual - Pension - Non Participating		9,262,717	13,275,929
Linked - Group - Life - Non Participating		1,179,343	1,187,235
Discontinued Policies Fund - Non payment of premium		1,845,362	802,986
Sub-Total		72,644,920	74,562,886
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Linked Liabilities (Lapsed Policies)		14,686	183,351
FFA - Others		481,348	446,912
TOTAL		93,189,954	95,242,150
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	8,818,022	7,637,794
- Policyholders'	L-13	17,332,794	12,641,990
Assets held to cover linked liabilities	L-14	52,865,377	60,157,717
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	275,903	283,211
CURRENT ASSETS			
Cash & Bank Balance	L-17	380,403	509,649
Advances And Other Assets	L-18	2,668,719	2,005,811
Sub-Total (A)		3,049,122	2,515,460
CURRENT LIABILITIES			
PROVISIONS	L-19	4,856,569	5,038,395
	L-20	167,633	199,666
Sub-Total (B)		5,024,201	5,238,061
NET CURRENT ASSETS (C) = (A - B)		(1,975,079)	(2,722,601)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		15,872,937	17,244,038
TOTAL		93,189,954	95,242,150

Contingent Liabilities	As at December 31, 2013 (Rs. 000's)	As at December 30, 2012 (Rs. 000's)	(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	3,403	Nil	
Guarantees given by or on behalf of the Company	Nil	648	
Statutory demands/liabilities in dispute, not provided for	17,083	17,083	
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil	
Others (in relation to Claims against policies) *	117,757	136,076	
Total	138,243	153,807	

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

During the Financial year 2012-2013, the Company had received from service tax authorities a show cause notice amounting to Rs 400,873 (000s) regarding availment of cenvat credit on common input services used in providing exempted as well as taxable services. Further, during the period ended 30th September 2013 the Company received show cause notice from Directorate General of Central Excise Intelligence amounting to Rs 516,475 (000s) for certain payouts made to advisors. Based on legal opinion, management believes that no provision is required in the books of accounts.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q3 '13-14	YTD DEC '13	Q3 '12-13	YTD DEC '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	924,904	2,895,486	905,206	3,781,390
Renewal premiums	2,864,714	8,127,086	3,243,698	9,790,043
Single premiums	20,115	58,538	28,235	76,818
TOTAL PREMIUM	3,809,733	11,081,110	4,177,140	13,648,251

Note: ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	3,809,733	11,081,110	4,177,140	13,648,251
Outside India	-	-	-	-
TOTAL PREMIUM	3,809,733	11,081,110	4,177,140	13,648,251

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q3 '13-14	YTD DEC '13	Q3 '12-13	YTD DEC '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	134,372	324,634	155,844	453,859
- Renewal premiums	52,171	121,487	46,406	141,297
- Single premiums	280	307	264	523
Total (A)	186,824	446,427	202,514	595,678
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	7,365	-	(1,205)
Net Commission	186,824	453,792	202,514	594,473
Break-up of the expenses (Gross) incurred to procure business:				
Agents	63,987	181,401	10,469	27,747
Brokers	5,310	16,864	109,711	324,829
Corporate Agency	117,515	248,150	82,299	243,016
Referral	12	12	35	87
TOTAL (B)	186,824	446,427	202,514	595,678

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q3 '13-14	YTD DEC '13	Q3 '12-13	YTD DEC '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	510,023	1,634,080	682,786	2,105,734
Travel, conveyance and vehicle running expenses	17,780	40,846	19,928	71,000
Training expenses	17,731	32,740	72,052	197,766
Rents, rates and taxes	97,049	314,901	234,617	520,778
Repairs	1,454	3,288	1,234	2,768
Printing and stationery	9,208	33,957	11,027	45,158
Communication expenses	44,333	133,755	39,636	146,930
Legal and professional charges	134,929	216,010	69,585	150,474
Medical fees	9,704	30,664	15,378	45,426
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,359	4,062	1,000	3,076
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)	475	625	75	225
Advertisement and publicity	189,391	297,021	88,695	443,084
Interest and bank charges	8,603	32,055	6,178	17,503
Information technology and related expenses	35,322	101,071	38,650	110,597
Service tax on premium	60,021	189,756	97,188	286,223
Others	-	-	-	-
a) Office maintenance	29,545	93,380	65,643	180,670
b) Electricity	21,407	68,135	28,110	82,823
c) Recruitment	8,260	17,374	4,072	24,652
d) Miscellaneous expenses	11,797	35,196	17,984	34,141
-	-	-	-	-
Depreciation	31,735	98,735	31,758	115,090
TOTAL	1,240,126	3,377,653	1,525,594	4,584,119

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3 '13-14	YTD DEC '13	Q3 '12-13	YTD DEC '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	205,394	723,715	258,743	713,922
(b) Claims by Maturity,	460,262	895,276	378,047	625,058
(c) Annuities/Pension payment	97,440	1,096,253	69,282	153,731
(d) Other benefits - Riders	3,980	9,588	2,783	5,483
- Surrender	3,411,680	10,302,477	4,951,512	12,700,219
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(103,468)	(364,818)	(93,003)	(235,772)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :	-	-	-	-
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
TOTAL	4,075,289	12,662,491	5,567,363	13,962,641
Benefits paid to claimants:				
In India	4,075,289	12,662,491	5,567,363	13,962,641
Outside India	-	-	-	-
Total Benefits paid (Net)	4,075,289	12,662,491	5,567,363	13,962,641

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2013	DECEMBER 31, 2012
	(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.	-	-
TOTAL	20,049,000	20,049,000

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



FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	(In '000)			
	UNAUDITED AS AT DECEMBER 31, 2013		UNAUDITED AS AT DECEMBER 31, 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	1,483,626	74%	1,483,626	74%
- Foreign	521,274	26%	521,274	26%
Others	-	-	-	-
TOTAL	2,004,900	100%	2,004,900	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	UNAUDITED AS AT DECEMBER	UNAUDITED AS AT
	31, 2013	DECEMBER 31, 2012
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	UNAUDITED AS AT DECEMBER	UNAUDITED AS AT DECEMBER
	31, 2013	31, 2012
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2013	DECEMBER 31, 2012
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	1,861,104	240,107
(Market value (Rs '000) Current Year 1,683,479 Previous Year 245,894)	-	-
Other Approved Securities	980,347	1,466,807
(Market value (Rs '000) Current Year 941,271 Previous Year 1,450,707)	-	-
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	235,000	53,014
(Market value (Rs '000) Current Year 232,374 Previous Year 54,005)	-	-
(e) Other Securities (Term Deposits)	-	590,300
(Market value (Rs '000) Current Year NIL Previous Year 590,300)	-	-
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	1,187,986	1,170,463
Non Convertible Debentures	-	-
(Market value (Rs '000) Current Year 1,169,304 Previous Year 1,174,158)	-	-
Other Investments	-	-
	-	-
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills #	2,104,139	2,611,261
(Market value (Rs '000) Current Year 2,104,139 Previous Year 2,611,261)	-	-
Other Approved Securities	39,679	100,550
(Market value (Rs '000) Current Year 39,510 Previous Year 100,374)	-	-
Other Approved Investments		
(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	18,006	-
(Market value (Rs '000) Current Year 17,991 Previous Year NIL)	-	-
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	1,791,177	755,333
(Market value (Rs '000) Current Year 1,791,177 Previous Year 755,333)	-	-
(f) Other Securities (Reverse Repo)	-	-
(Market value (Rs '000) Current Year 56,545 Previous Year NIL)	-	-
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	600,584	649,959
Non Convertible Debentures	-	-
(Market value (Rs '000) Current Year 599,588 Previous Year 651,994)	-	-
Other Investments	-	-
Mutual Funds	-	-
	-	-
TOTAL	8,818,022	7,637,794
INVESTMENTS		
In India	8,818,022	7,637,794
Outside India	-	-
TOTAL	8,818,022	7,637,794

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2013	DECEMBER 31, 2012
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	8,669,543	4,479,044
(Market value (Rs '000) Current Year 8,015,065 Previous Year 4,575,993)	-	-
Other Approved Securities	393,124	371,087
(Market value (Rs '000) Current Year 374,162 Previous Year 362,166)	-	-
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	707	418
(Market value (Rs '000) Current Year 705 Previous Year 418)	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	4,977	146,554
(Market value (Rs '000) Current Year 4,772 Previous Year 145,694)	-	-
(e) Other Securities (Fixed Deposits)	201,700	201,700
(Market value (Rs '000) Current Year 201,700 Previous Year 201,700)	-	-
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	2,841,939	2,258,720
Non Convertible Debentures	-	-
(Market value (Rs '000) Current Year 2,729,266 Previous Year 2,305,277)	-	-
Equity Shares	87	4
(Market value (Rs '000) Current Year 90 Previous Year 4)	-	-
Other Investments		
Equity Shares	61	55
(Market value (Rs '000) Current Year 62 Previous Year 55)	-	-
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	1,783,645	1,749,799
(Market value (Rs '000) Current Year 1,783,105 Previous Year 1,749,914)	-	-
Other Approved Securities	565,380	390,341
(Market value (Rs '000) Current Year 563,051 Previous Year 389,845)	-	-
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	267,770
(Market value (Rs '000) Current Year NIL Previous Year 267,770)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	42,630	458,600
(Market value (Rs '000) Current Year 42,321 Previous Year 460,206)	-	-
(e) Other Securities (Term Deposit and Certificate of Deposits)	2,741,367	1,897,241
(Market value (Rs '000) Current Year 2,741,367 Previous Year 1,897,241)	-	-
(f) Other Securities (Reverse Repo)	48,396	80,432
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	39,237	338,209
Non Convertible Debentures	-	-
(Market value (Rs '000) Current Year 39,166 Previous Year 338,709)	-	-
Commercial Paper	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Other Investments		2,017
Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year 2,017)	-	-
Balances in bank	-	-
Other Current assets (net)	-	-
TOTAL	17,332,794	12,641,990
INVESTMENTS		
In India	17,332,794	12,641,990
Outside India	-	-
TOTAL	17,332,794	12,641,990

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

UNAUDITED AS AT DECEMBER 31, 2013							
Particulars	Linked Par Individual Life LPIL (Rs. 000's)	Linked Par Pension LPP (Rs. 000's)	Linked Non Par Individual Life LNPIL (Rs. 000's)	Linked Non Par Pension LNPP (Rs. 000's)	Linked Non Par Group Life LNRGL (Rs. 000's)	Discontinued Policy Fund DPF (Rs. 000's)	Total (Rs. 000's)
LONG TERM INVESTMENTS							
Government Securities and Government guaranteed bonds Including Treasury Bills	124,603	15,525	5,712,984	1,283,503	268,901	2,200	7,407,715
*Linked Par (Ind Life) 128,199 PY NIL (Linked par (Pension) 15,929 PY NIL Linked Non Par (Ind Life) 6,208,671 PY 3,467,299 Linked Non Par (Pension) 1,387,689 PY 927,710 Linked Non Par (Group) 290,489 PY 250,984 Discontinued Policy Fund 2,274 PY NIL							
Other Approved Securities	50,025	-	542,949	63,788	32,223	265	689,250
*Linked Par (Ind Life) 49,803 PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 552,990 PY 441,820 Linked Non Par (Pension) 65,804 PY 70,051 Linked Non Par (Group) 32,436 PY 7,501 Discontinued Policy Fund 264 PY NIL							
Other Approved Investments							
(a) Shares							
(aa) Equity	2,732	360	20,139,197	5,237,012	106,203	-	25,485,504
*Linked Par (Ind Life) 582 PY 582 (Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 17,317,912 PY 18,167,973 Linked Non Par (Pension) 4,416,540 PY 6,105,101 Linked Non Par (Group) 93,446 PY 91,341 Discontinued Policy Fund NIL PY NIL							
(bb) Preference	-	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds	139,156	14,264	955,443	234,784	65,671	-	1,409,318
*Linked Par (Ind Life) 143,140 PY 87,541 (Linked par (Pension) 14,482 PY 11,937 Linked Non Par (Ind Life) 970,260 PY 1,886,459 Linked Non Par (Pension) 236,417 PY 322,597 Linked Non Par (Group) 66,986 PY 119,585 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	125,300	6,800	17,300	-	-	-	149,400
*Linked Par (Ind Life) 125,300 PY 167,300 (Linked par (Pension) 6,800 PY 14,800 Linked Non Par (Ind Life) 17,300 PY 2,136,000 Linked Non Par (Pension) NIL PY 351,500 Linked Non Par (Group) NIL PY 52,200 Discontinued Policy Fund NIL PY NIL							
(f) Subsidiaries	-	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
(a) Non Convertible Debentures							
*Linked Par (Ind Life) 390,246 PY 315,681 (Linked par (Pension) 44,519 PY 40,392 Linked Non Par (Ind Life) 2,997,249 PY 4,543,725 Linked Non Par (Pension) 630,239 PY 1,077,657 Linked Non Par (Group) 257,378 PY 351,420 Discontinued policy Fund (Group) NIL PY NIL	382,944	43,321	2,976,574	624,754	256,720	-	4,284,313
(b) Equity							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,748,009 PY 4,462,940 Linked Non Par (Pension) 897,762 PY 1,480,397 Linked Non Par (Group) 16,684 PY 20,084 Discontinued Policy Fund NIL PY NIL	-	-	3,783,416	850,550	17,568	-	4,651,533
Other Investments							
(a) Equity Shares							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,063,295 PY 1,926,718 Linked Non Par (Pension) 246,426 PY 441,727 Linked Non Par (Group) 4,640 PY 9,444 Discontinued Policy Fund NIL PY NIL	-	-	1,053,563	251,979	4,676	-	1,310,219
(b) Debentures/Bonds							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 279,545 Linked Non Par (Pension) NIL PY 127,462 Linked Non Par (Group) NIL PY 47,191 Discontinued Policy Fund NIL PY NIL	-	-	-	-	-	-	-
SHORT TERM INVESTMENTS							
Government Securities and Government guaranteed bonds Including Treasury Bills							
Government Securities and Government guaranteed bonds			5			1,651,103	1,651,108
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 5 PY 49,966 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund 1,605,520 PY NIL							
Other Approved Securities							
Other Approved Investments							
(a) Shares							
(aa) Equity							
(bb) Preference							
(b) Mutual Funds							
(c) Derivative Instruments							
(d) Debentures/ Bonds			127,959	41,914	65,944		235,817
*Linked Par (Ind Life) NIL PY 182,125 (Linked par (Pension) NIL PY 26,726 Linked Non Par (Ind Life) 129,447 PY 165,714 Linked Non Par (Pension) 41,740 PY 103,956 Linked Non Par (Group) 66,015 PY 20,991 DISCONTINUED POLICY FUND NIL PY NIL							
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	12,000	1,200	2,255,933	296,119	100,634	126,516	2,792,401
*Linked Par (Ind Life) 12,000 PY 326,000 (Linked par (Pension) 1,200 PY 38,900 Linked Non Par (Ind Life) 2,255,715 PY 428,176 Linked Non Par (Pension) 295,956 PY 74,403 Linked Non Par (Group) 99,168 PY 86,546 Discontinued Policy Fund 122,589 PY NIL							
(f) Other Securities (Reverse Repo)	7,124	12,196	212,166	38,690	8,770	-	278,945
*Linked Par (Ind Life) 7,124 PY NIL (Linked par (Pension) 12,196 PY NIL Linked Non Par (Ind Life) 212,166 PY NIL Linked Non Par (Pension) 38,690 PY NIL Linked Non Par (Group) 8,770 PY NIL Discontinued Policy Fund NIL PY NIL							
(g) Subsidiaries							
(h) Investment Properties-Real Estate							
Investments in Infrastructure, Social Sector and Housing :	4,997		166,635	48,430	89,990		310,052
*Linked Par (Ind Life) 5,016 PY NIL (Linked par (Pension) NIL PY 6,973 Linked Non Par (Ind Life) 167,493 PY 442,557 Linked Non Par (Pension) 48,572 PY 261,540 Linked Non Par (Group) 89,855 PY 17,040 Discontinued Policy Fund NIL PY NIL							
Other Investments							
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							
(b) Debentures/Bonds							
*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							
Balances in Bank	(63,363)	(3,883)	(29,397)	(7,187)	1,074	878	(101,878)
Other Current Assets (net)	133,906	18,955	1,634,924	298,523	160,969	64,401	2,311,678
TOTAL	919,425	108,739	39,549,650	9,262,858	1,179,343	1,845,362	52,865,377
INVESTMENTS							
In India	919,425	108,739	39,549,650	9,262,858	1,179,343	1,845,362	52,865,377
Outside India	-	-	-	-	-	-	-
TOTAL	919,425	108,739	39,549,650	9,262,858	1,179,343	1,845,362	52,865,377

* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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

UNAUDITED AS AT DECEMBER 31, 2012

Particulars	Linked Par	Linked Par Pension	Linked Non Par	Linked Non Par	Linked Non Par	Discontinued Policy	Total
	Individual Life LPL	LPP	Individual Life LNPL	Pension LNPP	Group Life LNPLG	Fund DPF	
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS							
Government Securities and Government guaranteed bonds Including Treasury Bills							
*Linked Par (Ind Life) 128,199 PY NIL (Linked par (Pension) 15,929 PY NIL Linked Non Par (Ind Life) 6,208,671 PY 3,467,299 Linked Non Par (Pension) 1,387,689 PY 927,710 Linked Non Par (Group) 290,489 PY 250,984 Discontinued Policy Fund 2,274 PY NIL	-	-	3,503,074	937,262	253,555	-	4,693,892
Other Approved Securities							
*Linked Par (Ind Life) 49,803 PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 552,990 PY 441,820 Linked Non Par (Pension) 65,804 PY 70,051 Linked Non Par (Group) 32,436 PY 7,501 Discontinued Policy Fund 264 PY NIL	-	-	438,787	69,447	7,522	-	515,757
Other Approved Investments							
(a) Shares	-	-	-	-	-	-	-
(aa) Equity	2,562	337	21,611,836	7,664,486	103,830	-	29,383,053
*Linked Par (Ind Life) 582 PY 582 (Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 17,317,912 PY 18,167,973 Linked Non Par (Pension) 4,416,540 PY 6,105,101 Linked Non Par (Group) 93,446 PY 91,341 Discontinued Policy Fund NIL PY NIL	-	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds	87,723	11,962	1,943,305	327,007	122,392	-	2,492,389
*Linked Par (Ind Life) 143,140 PY 87,541 (Linked par (Pension) 14,482 PY 11,937 Linked Non Par (Ind Life) 970,260 PY 1,886,459 Linked Non Par (Pension) 236,417 PY 322,597 Linked Non Par (Group) 66,986 PY 119,585 Discontinued Policy Fund NIL PY NIL	-	-	-	-	-	-	-
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial pap	167,300	14,800	2,136,000	351,500	52,200	-	2,721,800
*Linked Par (Ind Life) 125,300 PY 167,300 (Linked par (Pension) 6,800 PY 14,800 Linked Non Par (Ind Life) 17,300 PY 2,136,000 Linked Non Par (Pension) NIL PY 351,500 Linked Non Par (Group) NIL PY 52,200 Discontinued Policy Fund NIL PY NIL	-	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
(a) Non Convertible Debentures	-	-	-	-	-	-	-
*Linked Par (Ind Life) 390,246 PY 315,681 (Linked par (Pension) 44,519 PY 40,392 Linked Non Par (Ind Life) 2,997,249 PY 4,543,725 Linked Non Par (Pension) 630,239 PY 1,077,657 Linked Non Par (Group) 257,378 PY 351,420 Discontinued policy Fund (Group) NIL PY NIL	324,414	42,098	4,636,194	1,094,578	361,075	-	6,458,359
(b) Equity	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,748,009 PY 4,462,940 Linked Non Par (Pension) 897,762 PY 1,480,397 Linked Non Par (Group) 16,684 PY 20,084 Discontinued Policy Fund NIL PY NIL	-	-	4,842,720	1,418,785	21,146	-	6,282,651
Other Investments							
(a) Equity Shares	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,063,295 PY 1,926,718 Linked Non Par (Pension) 246,426 PY 441,727 Linked Non Par (Group) 4,640 PY 9,444 Discontinued Policy Fund NIL PY NIL	-	-	1,727,977	403,178	8,604	-	2,139,759
(b) Debentures/Bonds	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 279,545 Linked Non Par (Pension) NIL PY 127,462 Linked Non Par (Group) NIL PY 47,191 Discontinued Policy Fund NIL PY NIL	-	-	279,703	127,615	47,092	-	454,410
SHORT TERM INVESTMENTS							
Government Securities and Government guaranteed bonds Including Treasury Bills							
Government Securities and Government guaranteed bonds	-	-	49,966	-	-	-	49,966
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 5 PY 49,966 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund 1,605,520 PY NIL	-	-	-	-	-	-	-
Other Approved Securities							
Other Approved Investments	-	-	486	987	-	-	1,473
(a) Shares	-	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/ Bonds	198,175	29,019	170,285	102,573	20,999	-	521,051
*Linked Par (Ind Life) NIL PY 182,125 (Linked par (Pension) NIL PY 26,726 Linked Non Par (Ind Life) 129,447 PY 165,714 Linked Non Par (Pension) 41,740 PY 103,956 Linked Non Par (Group) 66,015 PY 20,991 DISCONTINUED POLICY FUND NIL PY NIL	-	-	-	-	-	-	-
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial pap	326,000	38,900	442,543	78,914	90,504	-	976,861
*Linked Par (Ind Life) 12,000 PY 326,000 (Linked par (Pension) 1,200 PY 38,900 Linked Non Par (Ind Life) 2,255,715 PY 428,176 Linked Non Par (Pension) 295,956 PY 74,403 Linked Non Par (Group) 99,168 PY 86,546 Discontinued Policy Fund 122,589 PY NIL	-	-	-	-	-	-	-
(f) Other Securities (Reverse Repo)	-	-	6	-	-	-	6
*Linked Par (Ind Life) 7,124 PY NIL (Linked par (Pension) 12,196 PY NIL Linked Non Par (Ind Life) 212,166 PY NIL Linked Non Par (Pension) 38,690 PY NIL Linked Non Par (Group) 8,770 PY NIL Discontinued Policy Fund NIL PY NIL	-	-	-	-	-	-	-
(g) Subsidiaries	-	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
*Linked Par (Ind Life) 5,016 PY NIL (Linked par (Pension) NIL PY 6,973 Linked Non Par (Ind Life) 167,493 PY 442,557 Linked Non Par (Pension) 48,572 PY 261,540 Linked Non Par (Group) 89,855 PY 17,040 Discontinued Policy Fund NIL PY NIL	-	7,024	437,366	254,867	16,501	-	715,758
Other Investments							
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	-	-	-	-	-	-	-
(b) Debentures/Bonds	-	-	-	-	-	-	-
*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	-	-	-	-	-	-	-
Balances in Bank	(43,961)	(50,182)	(9,926)	(214,692)	539	-	(318,222)
Other Current Assets (net)	168,453	23,562	2,107,780	687,684	81,275	-	3,068,755
TOTAL	1,230,666	117,522	44,318,103	13,304,192	1,187,235	-	60,157,717
INVESTMENTS							
In India	1,230,666	117,522	44,318,103	13,304,192	1,187,235	-	60,157,717
Outside India	-	-	-	-	-	-	-
TOTAL	1,230,666	117,522	44,318,103	13,304,192	1,187,235	-	60,157,717

* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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FORM L-15-LOANS SCHEDULE

Particulars	UNAUDITED AS AT DECEMBER 31, 2013 (Rs. 000's)	UNAUDITED AS AT DECEMBER 31, 2012 (Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2013	Additions during the year	Deductions	Balance as on SEP 30, 2013	Balance as on March 31, 2013	For the Year	Sales/ Adjustments	Balance as on SEP 30, 2013	UNAUDITED AS AT Dec 31, 2013	UNAUDITED AS AT Dec 31, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
- Software	200,638	92,723	-	293,361	143,871	43,478	-	187,349	106,012	44,267
Tangibles										
Leasehold Improvements	396,058	9,184	29,813	375,429	347,268	15,247	27,577	334,938	40,491	48,452
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	166,426	534	2,478	164,483	160,832	3,443	3,936	160,340	4,143	5,795
Information Technology Equipment	729,698	72,121	215	801,604	681,495	32,675	299	713,871	87,733	53,448
Vehicles	3,005	-	-	3,005	2,291	348	-	2,639	366	828
Office Equipment	109,654	2,456	2,517	109,592	98,660	5,217	2,396	101,481	8,112	8,081
Sub Total	1,605,479	177,019	35,023	1,747,476	1,434,417	100,408	34,207	1,500,618	246,858	160,871
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	29,045	122,340
TOTAL	1,605,479	177,019	35,023	1,747,476	1,434,417	100,408	34,207	1,500,618	275,903	283,211
PREVIOUS YEAR	1,536,998	71,940	40,604	1,568,335	1,332,404	115,065	40,006	1,407,464	283,211	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	UNAUDITED AS AT DECEMBER 31, 2013	UNAUDITED AS AT DECEMBER 31, 2012
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	7,342	11,853
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	9,508	56,715
(bb) Others	-	-
(b) Current Accounts	363,553	441,080
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	380,403	509,649
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	380,403	509,649
Outside India	-	-
TOTAL	380,403	509,649

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2013	DECEMBER 31, 2012
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	47,064	56,017
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	51	11,795
Others (includes vendor, travel advances & salary recoverable)	114,397	120,804
TOTAL (A)	161,512	188,616
OTHER ASSETS		
Income accrued on investments	763,259	459,796
Outstanding Premiums	235,090	234,777
Agents' Balances	7,738	18,374
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	907	-
Others	-	-
-Refundable Security Deposits	278,266	295,354
- Unsettled Contracts	1,195,690	794,777
-Service Tax Unutilized Credit	26,257	14,117
TOTAL (B)	2,507,206	1,817,195
TOTAL (A+B)	2,668,719	2,005,811

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2013	DECEMBER 31, 2012
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	227,169	199,802
Balances due to other insurance companies	41,329	12,147
Deposits held on re-insurance ceded	-	-
Premiums received in advance	37,917	26,535
Unallocated premium	178,539	102,914
Sundry creditors	-	-
Micro, Small & Medium Enterprises	-	-
Others	30,454	15,577
Accrual for expenses	1,224,320	1,448,686
Unclaimed Amount - Policyholders	1,768,131	2,334,052
Claims Outstanding	465,835	525,122
Others:	-	-
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	81,299	6,139
Premium/ proposal deposits, to be refunded	-	-
Others (includes statutory dues payable, and payables to employees)	83,950	109,988
Service Tax payable	38,317	57,562
Payables for unsettled investment contracts	141,975	199,870
Temporary book overdrafts	537,333	-
TOTAL	4,856,569	5,038,395

FORM L-20-PROVISIONS SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2013	DECEMBER 31, 2012
	(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	13,908	-
Provision for Leave Encashment	22,696	27,895
Provision for Other Long Term Benefits	86,666	84,899
Provision for Other Employee Benefits	44,363	86,872
TOTAL	167,633	199,666

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	UNAUDITED AS AT DECEMBER 31, 2013 (Rs. 000's)	UNAUDITED AS AT DECEMBER 31, 2012 (Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

	Q3 '13-14	YTD DEC '13	Q3 '12-13	YTD DEC '12
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	68980%	-877%	-100%	76%
Linked Par Pension	-100%	-100%	-100%	-84%
Linked Non Par Individual Life	-61%	-58%	-50%	-54%
Linked Non Par Pension	-78%	2%	249%	-200%
Linked Non Par Group	-34%	37%	-61%	-57%
Non Linked Par Individual Life	-95%	-88%	-42%	-15%
Non Linked Par Pension	-100%	-100%	-96%	-83%
Non Linked Non Par Individual Life	-15%	-26%	17%	26%
Non Linked Non Par Pension Life	-467%	-130%	-100%	-101%
Non Linked Group Life	40%	-21%	-26%	0%
Non Linked Group Pension	0%	-25%	NA	NA
Non Linked Non Par Annuity	-24%	3%	119%	173%
2 Net Retention Ratio	97%	97%	98%	98%
3 Expense of Management to Gross Direct Premium Ratio	37%	33%	42%	36%
4 Commission Ratio (Gross commission paid to Gross Premium)	5.0%	4.1%	5%	4%
5 Ratio of policy holder's liabilities to shareholder's funds	18	18	27	27
6 Growth rate of shareholders' fund	49%	49%	-10%	-10%
7 Ratio of surplus to policyholders' liability	1%	3%	1%	2%
8 Change in net worth in ('000)	1,371,101	1,371,101	(301,982)	(301,982)
9 Profit after tax/Total Income	-10%	-13%	-19%	-16%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	19	19	29	29
12 Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13 Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2.3%	6.9%	2.2%	6.8%
R2. Non-PAR	2.1%	7.2%	2.2%	6.7%
R3.Sub-TOTAL	2.1%	7.2%	2.2%	6.7%
Linked:				
R4. PAR	2.5%	4.3%	2.3%	7.6%
R5. Non-PAR	7.6%	6.0%	2.5%	8.8%
R6. Sub-TOTAL	7.5%	5.9%	2.5%	8.8%
R7. Grand Total	6.1%	6.2%	2.4%	8.5%
Shareholders' Funds	2.1%	6.7%	2.3%	6.9%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2.3%	6.9%	2.2%	6.8%
R2. Non-PAR	2.1%	7.2%	2.2%	6.7%
R3.Sub-TOTAL	2.1%	7.2%	2.2%	6.7%
Linked:				
R4. PAR	2.3%	7.0%	2.4%	6.7%
R5. Non-PAR	1.7%	4.8%	0.9%	2.3%
R6. Sub-TOTAL	1.8%	4.9%	1.0%	2.5%
R7. Grand Total	1.9%	5.4%	1.2%	3.1%
Shareholders' Funds	2.1%	6.7%	2.3%	6.9%
14 Conservation Ratio				
Linked Par Individual Life	46%	-35%	86%	81%
Linked Par Pension	60%	62%	87%	75%
Linked Non Par Individual Life	67%	67%	75%	72%
Linked Non Par Pension	58%	53%	61%	68%
Linked Non Par Group	34%	45%	46%	26%
Non Linked Par Individual Life	79%	69%	81%	89%
Non Linked Par Pension	81%	90%	78%	85%
Non Linked Non Par Individual Life	81%	72%	90%	77%
Non Linked Non Par Pension Life	78%	101%	78%	53%
Non Linked Group Life	17%	16%	16%	13%
15 Persistency Ratio (by numbers)*				
For 13th month	61%	54%	57%	55%
For 25th month	50%	47%	54%	54%
For 37th month	32%	32%	31%	26%
For 49th Month	25%	21%	18%	22%
for 61st month	12%	14%	14%	16%
Persistency Ratio (by premium)*				
For 13th month	65%	59%	57%	58%
For 25th month	50%	50%	59%	64%
For 37th month	34%	36%	38%	33%
For 49th Month	33%	27%	21%	25%
for 61st month	13%	15%	15%	17%
16 NPA Ratio				
Gross NPA Ratio	NIL	NIL	NIL	NIL
Net NPA Ratio	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers				
(a) No. of shares (in Lakhs)		20,049		20,049
(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
(c) % of Government holding (in case of public sector insurance companies)		NIL		NIL
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(1.07)		(1.59)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(1.07)		(1.59)
(iv) Book value per share (Rs)		3.05		2.42

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

Valuation of net liabilities			
Sl. No.	Particular	UNAUDITED AS AT DECEMBER 31, 2013	UNAUDITED AS AT DECEMBER 31, 2012
1	Linked		
	a Life	430,878	470,660
	b General Annuity	-	-
	c Pension	96,108	136,180
	d Health	-	-
2	Non-Linked		
	a Life	178,160	106,565
	b General Annuity	1,705	1,034
	c Pension	-	10,707
	d Health	247	52

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	-	-	-	0.12	-
2	Andhra Pradesh	58	52	16	495	1,451	1,250	457	46,514	1,509	1,302	473	47,009
3	Arunachal Pradesh	1	1	0	5	28	28	16	778	29	29	16	783
4	Assam	3	3	1	4	410	388	118	5,207	413	391	119	5,211
5	Bihar	70	68	15	249	287	252	83	5,980	357	320	98	6,229
6	Chandigarh	3	3	0	2	111	96	39	3,579	114	99	39	3,581
7	Chattisgarh	-	-	0	(0)	225	196	60	5,056	225	196	60	5,056
8	Dadra & NagraHaveli	-	-	-	-	14	14	9	632	14	14	9	632
9	Daman & Diu	-	-	-	-	5	3	2	55	5	3	2	55
10	Delhi	1	1	0	3	1,571	1,312	768	51,866	1,572	1,313	768	51,869
11	Goa	-	-	0	-	66	61	26	1,484	66	61	26	1,484
12	Gujarat	153	148	23	812	1,104	998	346	27,296	1,257	1,146	369	28,109
13	Haryana	137	133	27	1,276	1,189	1,012	505	44,980	1,326	1,145	531	46,257
14	Himachal Pradesh	6	6	3	42	66	57	14	1,668	72	63	17	1,710
15	Jammu & Kashmir	2	1	1	3	49	47	19	1,010	51	48	20	1,013
16	Jharkhand	16	15	3	69	334	294	102	6,705	350	309	105	6,774
17	Karnataka	26	26	6	481	1,667	1,400	475	63,587	1,693	1,426	480	64,068
18	Kerala	8	8	2	41	263	234	182	6,488	271	242	184	6,528
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	30	30	5	98	469	416	91	10,026	499	446	95	10,124
21	Maharashtra	2,061	695	17	1,355	3,322	2,712	912	125,203	5,383	3,407	929	126,558
22	Manipur	-	-	-	-	4	4	3	76	4	4	3	76
23	Meghalaya	-	-	-	-	16	15	11	405	16	15	11	405
24	Mizoram	-	-	-	-	25	24	8	320	25	24	8	320
25	Nagaland	-	-	-	-	16	15	6	130	16	15	6	130
26	Orissa	243	236	34	537	575	529	206	8,150	818	765	240	8,687
27	Puducherry	-	-	-	-	17	15	9	536	17	15	9	536
28	Punjab	151	148	48	1,021	553	488	173	13,986	704	636	221	15,007
29	Rajasthan	132	127	32	1,055	590	527	132	14,339	722	654	164	15,394
30	Sikkim	5	5	4	30	22	20	7	142	27	25	10	173
31	Tamil Nadu	796	794	9	632	1,205	1,094	442	28,300	2,001	1,888	451	28,933
32	Tripura	124	123	13	245	88	84	12	599	212	207	26	844
33	Uttar Pradesh	31	29	7	232	1,391	1,197	337	39,483	1,422	1,226	343	39,716
34	Uttarakhand	29	29	1	18	107	88	19	3,156	136	117	20	3,174
35	West Bengal	172	163	27	361	1,284	1,141	544	15,946	1,456	1,304	571	16,308
Grand Total		4,258	2,844	293	9,066	18,524	16,011	6,132	533,685	22,782	18,855	6,425	542,751

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	-	-	-	-	5	5	2	316	5	5	2	316
2	Andhra Pradesh	804	784	61	3,164	3,812	3,419	1,204	122,053	4,616	4,203	1,265	125,217
3	Arunachal Pradesh	18	18	3	29	97	94	46	1,717	115	112	49	1,746
4	Assam	29	29	7	164	1,198	1,140	341	17,676	1,227	1,169	348	17,840
5	Bihar	298	295	50	1,004	795	730	236	17,047	1,093	1,025	286	18,051
6	Chandigarh	9	9	1	9	330	289	112	8,990	339	298	113	8,999
7	Chattisgarh	5	5	4	48	523	483	129	11,065	528	488	133	11,113
8	Dadra & NagarHaveli	-	-	-	-	33	31	14	1,093	33	31	14	1,093
9	Daman & Diu	-	-	-	-	10	8	4	204	10	8	4	204
10	Delhi	8	8	(5)	22	4,340	3,844	2,052	144,492	4,348	3,852	2,048	144,514
11	Goa	3	3	1	15	177	168	12	4,997	180	171	14	5,012
12	Gujarat	444	431	74	2,416	2,725	2,517	851	70,694	3,169	2,948	924	73,110
13	Haryana	417	406	78	4,052	3,073	2,745	1,294	117,278	3,490	3,151	1,372	121,330
14	Himachal Pradesh	35	32	12	332	159	143	34	4,100	194	175	46	4,431
15	Jammu & Kashmir	13	11	4	18	155	145	54	3,085	168	156	58	3,102
16	Jharkhand	78	74	13	327	909	845	253	16,168	987	919	266	16,495
17	Karnataka	165	162	20	1,222	4,299	3,816	1,285	173,899	4,464	3,978	1,305	175,121
18	Kerala	48	48	16	458	759	705	429	17,697	807	753	445	18,155
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	84	83	6	401	1,142	1,034	218	25,841	1,226	1,117	224	26,242
21	Maharashtra	13,968	6,176	107	5,058	8,151	7,040	2,428	319,842	22,119	13,216	2,535	324,900
22	Manipur	-	-	-	-	8	8	5	163	8	8	5	163
23	Meghalaya	2	2	1	13	43	42	26	1,023	45	44	27	1,036
24	Mizoram	-	-	-	-	55	54	16	472	55	54	16	472
25	Nagaland	-	-	-	-	65	61	29	588	65	61	29	588
26	Orissa	636	623	90	1,666	1,355	1,282	401	19,186	1,991	1,905	491	20,852
27	Puducherry	-	-	-	-	46	43	23	1,023	46	43	23	1,023
28	Punjab	610	596	153	3,715	1,688	1,543	433	36,706	2,298	2,139	586	40,421
29	Rajasthan	1,748	1,130	78	3,232	1,513	1,388	285	40,945	3,261	2,518	363	44,177
30	Sikkim	24	23	15	180	70	66	27	626	94	89	42	806
31	Tamil Nadu	1,664	1,659	33	1,564	3,277	3,048	1,188	82,362	4,941	4,707	1,221	83,926
32	Tripura	294	293	30	471	250	244	38	1,551	544	537	69	2,022
33	Uttar Pradesh	150	146	31	760	3,461	3,097	852	101,977	3,611	3,243	883	102,736
34	Uttarakhand	76	76	4	59	226	197	43	7,268	302	273	47	7,328
35	West Bengal	566	542	74	1,242	3,464	3,189	1,334	45,233	4,030	3,731	1,408	46,475
Grand Total		22,196	13,664	961	31,641	48,213	43,463	15,698	1,417,377	70,409	57,127	16,659	1,449,019

(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					11	237,875	156	42,958	11	237,875	156	42,958
2	Arunachal Pradesh					-	-	-	-	-	-	-	-
3	Assam					-	-	-	-	-	-	-	-
4	Bihar					-	-	-	-	-	-	-	-
5	Chattisgarh					-	-	-	-	-	-	-	-
6	Goa					-	-	-	-	-	-	-	-
7	Gujarat					-	882	1	660	-	882	1	660
8	Haryana					2	2,116	22	2,805	2	2,116	22	2,805
9	Himachal Pradesh					-	-	-	-	-	-	-	-
10	Jammu & Kashmir					-	-	-	-	-	-	-	-
11	Jharkhand					-	-	-	-	-	-	-	-
12	Karnataka					2	2,157	160	5,092	2	2,157	160	5,092
13	Kerala					-	-	-	-	-	-	-	-
14	Madhya Pradesh					-	-	-	-	-	-	-	-
15	Maharashtra					5	42,313	1,118	10,694	5	42,313	1,118	10,694
16	Manipur					-	-	-	-	-	-	-	-
17	Meghalaya					-	-	-	-	-	-	-	-
18	Mizoram					-	-	-	-	-	-	-	-
19	Nagaland					-	-	-	-	-	-	-	-
20	Orissa					-	-	-	-	-	-	-	-
21	Punjab					-	-	-	-	-	-	-	-
22	Rajasthan					-	-	-	-	-	-	-	-
23	Sikkim					-	-	-	-	-	-	-	-
24	Tamil Nadu					-	578	48	443	-	578	48	443
25	Tripura					-	-	-	-	-	-	-	-
26	Uttar Pradesh					2	4,785	100	160	2	4,785	100	160
27	UttraKhand					-	-	-	-	-	-	-	-
28	West Bengal					-	26	13	132	-	26	13	132
29	Andaman & Nicobar Islands					-	-	-	-	-	-	-	-
30	Chandigarh					-	-	-	-	-	-	-	-
31	Dadra & Nagrahavelli					-	-	-	-	-	-	-	-
32	Daman & Diu					-	-	-	-	-	-	-	-
33	Delhi					4	3,632	1,407	17,812	4	3,632	1,407	17,812
34	Lakshadweep					-	-	-	-	-	-	-	-
35	Puducherry					-	-	-	-	-	-	-	-
Total		-	-	-	-	26	294,364	3,025	80,756	26	294,364	3,025	80,756

(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					27	774,994	1,195	121,985	27	774,994	1,195	121,985
2	Arunachal Pradesh					-	-	-	-	-	-	-	-
3	Assam					-	-	-	-	-	-	-	-
4	Bihar					-	-	-	-	-	-	-	-
5	Chattisgarh					-	-	-	-	-	-	-	-
6	Goa					-	-	-	-	-	-	-	-
7	Gujarat					4	22,929	411	22,950	4	22,929	411	22,950
8	Haryana					6	4,649	129	80	6	4,649	129	80
9	Himachal Pradesh					-	-	-	-	-	-	-	-
10	Jammu & Kashmir					-	-	-	-	-	-	-	-
11	Jharkhand					-	-	-	-	-	-	-	-
12	Karnataka					4	6,813	220	12,809	4	6,813	220	12,809
13	Kerala					-	-	-	-	-	-	-	-
14	Madhya Pradesh					-	-	-	-	-	-	-	-
15	Maharashtra					10	63,184	2,496	47,895	10	63,184	2,496	47,895
16	Manipur					-	-	-	-	-	-	-	-
17	Meghalaya					-	-	-	-	-	-	-	-
18	Mizoram					-	-	-	-	-	-	-	-
19	Nagaland					-	-	-	-	-	-	-	-
20	Orissa					-	-	-	-	-	-	-	-
21	Punjab					-	-	-	-	-	-	-	-
22	Rajasthan					-	-	-	-	-	-	-	-
23	Sikkim					-	-	-	-	-	-	-	-
24	Tamil Nadu					2	18,209	5,579	3,525	2	18,209	5,579	3,525
25	Tripura					-	-	-	-	-	-	-	-
26	Uttar Pradesh					2	4,785	100	160	2	4,785	100	160
27	UttraKhand					-	-	-	-	-	-	-	-
28	West Bengal					1	1,857	119	(20)	1	1,857	119	(20)
29	Andaman & Nicobar Islands					-	-	-	-	-	-	-	-
30	Chandigarh					-	-	-	-	-	-	-	-
31	Dadra & Nagrahavelli					-	-	-	-	-	-	-	-
32	Daman & Diu					-	-	-	-	-	-	-	-
33	Delhi					10	81,015	2,632	25,234	10	81,015	2,632	25,234
34	Lakshadweep					-	-	-	-	-	-	-	-
35	Puducherry					-	-	-	-	-	-	-	-
Total		-	-	-	-	66	978,435	12,881	234,617	66	978,435	12,881	234,617

FORM - 3A
 (Read with Regulation 10)
 Name of the Insurer: Aviva Life Insurance Company India Limited
 Registration Number: 122
 Statement as on: 31st December 2013
 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)		9319.00
Add (B)		
Provisions	Sch-14	16.76
Current Liabilities	Sch-13	489.18
		505.94
Less (C)		
Debit Balance in P&L A/c		1587.29
Deferred tax asset		0.00
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	270.39
Cash & Bank Balance	Sch-11	38.04
Fixed Assets	Sch-10	27.59
Misc Exp. Not Written Off	Sch-15	0.00
		1923.32
Funds available for Investments		7901.62

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	7901.62
Balance Sheet Value of:	
A. Life Fund	1974.01
B. Pension & General Annuity and Group Business	641.07
C. Unit Linked Funds	5286.54
	7901.62

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i) = (a+f+h)	Market Value (j)
		Balance	FRSM ¹	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1	Central Govt. Sec	Not Less than 20%	396.52	16.52	2.15	761.97	1177.16	59.6%	0.00	1177.16	1100.24
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	498.53	16.52	2.75	797.40	1315.19	66.6%	0.00	1315.19	1232.50
3	Investment subject to Exposure Norms										
	a. Housing & Infrastructure										
	1. Approved Investments	Not Less than 15%	178.86	7.24	1.18	237.75	425.03	21.5%	0.00	425.03	412.93
	2. Other Investments						0.00	0.0%	0.00	0.00	0.00
	b. i) Approved Investments	Not exceeding 35%	204.42	4.00	0.07	25.29	233.77	11.8%	0.01	233.78	233.47
	ii) Other Investments		0.00	0.00	0.01	0.00	0.01	0.0%	0.00	0.01	0.01
	TOTAL LIFE FUND	100%	0	881.80	27.76	4.00	1060.44	1974.00	0.00	1974.01	1878.91

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (c) = (a+b)	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	264.68	264.68	41.3%	0.00	264.68	258.34
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	0.00	324.50	324.50	50.6%	0.00	324.50	317.88
3	Balance in Approved investment	Not Exceeding 60%	0.00	316.57	316.57	49.4%	0.00	316.57	315.42
	TOTAL PENSION, GENERAL ANNUITY FUND	100%		641.07	641.07	100.0%		641.07	633.30

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund (c) = (a+b)	Actual % (d)	
		PAR	NON PAR			
		(a)	(b)			
1	Approved Investments	Not Less than 75%	102.82	5,052.70	5,155.52	97.5%
2	Other Investments	Not More than 25%	-	131.02	131.02	2.5%
	TOTAL LINKED INSURANCE FUND	100%	102.82	5183.72	5286.54	100.0%

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: 2/7/2014

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 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

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

Periodicity of Submission: Quarterly

Statement as on: 31st December 2013

	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
PARTICULARS	ULGF00210/03/2006	ULGF00531/03/2006G	ULGF00310/03/200	ULGF00410/03/2006GR	ULGF00113/07/200
Opening Balance (Market Value)	10.31	4.53	59.25	9.91	16.20
Add: Inflow during the Quarter	0.26	0.84	1.19	0.38	0.12
Increase / (Decrease) Value of Inv	0.55	0.09	1.36	1.05	0.83
Less: Outflow during the Quarter	0.51	2.80	8.43	0.12	0.14
TOTAL INVESTIBLE FUNDS (MKT VALUE)	10.62	2.66	53.37	11.21	17.01

INVESTMENT OF UNIT FUND	ULGF00210/03/2006		ULGF00531/03/2006G		ULGF00310/03/200		ULGF00410/03/2006GR		ULGF00113/07/200	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	2.76	26.0%	0.00	0.0%	15.73	29.5%	1.94	17.3%	6.46	38.0%
State Government Securities	0.20	1.9%	0.00	0.0%	2.78	5.2%	0.24	2.1%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.80	7.5%	0.00	0.0%	4.58	8.6%	0.60	5.3%	1.49	8.8%
Infrastructure Bonds	2.44	23.0%	0.31	11.6%	18.27	34.2%	1.41	12.6%	4.67	27.4%
Equity	3.48	32.8%	0.00	0.0%	0.00	0.0%	5.97	53.3%	2.93	17.2%
Money Market Investments	0.00	0.0%	2.34	88.0%	0.46	0.9%	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%
Deposit with Banks	0.00	0.0%	0.00	0.0%	1.00	1.9%	0.00	0.0%	0.00	0.0%
Sub Total (A)	9.68	91.1%	2.65	99.6%	42.81	80.2%	10.16	90.6%	15.55	91.4%
Current Assets:										
Accrued Interest	0.19	1.8%	0.01	0.4%	1.55	2.9%	0.11	1.0%	0.39	2.3%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.02	0.2%	0.00	0.0%	0.05	0.1%	0.02	0.2%	0.02	0.1%
Receivable for Sale of Investments	0.58	5.4%	0.00	0.0%	8.97	16.8%	0.75	6.6%	0.98	5.8%
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%
Less: Current Liabilities				0.0%		0.0%		0.0%		0.0%
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.02	-0.2%	-0.04	-0.2%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investm	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.78	7.4%	0.01	0.4%	10.56	19.8%	0.85	7.6%	1.35	7.9%
Other Investments (<=25%)										
Corporate Bonds	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%
Equity	0.15	1.5%	0.00	0.0%	0.00	0.0%	0.20	1.8%	0.11	0.6%
Mutual funds	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%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.15	1.5%	0.00	0.0%	0.00	0.0%	0.20	1.8%	0.11	0.6%
Total (A + B + C)	10.62	100.0%	2.66	100.0%	53.37	100.0%	11.21	100.0%	17.01	100.0%

Fund Carried Forward (as per LB 2)
10.62
2.66
53.37
11.21
17.01

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Comp:

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2013

	Grp Superann- Short Term Debt fund	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund
PARTICULARS	ULGF00613/02/20	ULIF00311/02/2003	ULIF02325/01/201	ULIF00703/03/20	ULIF02425/01/2010
Opening Balance (Market Value)	1.22	106.21	37.61	142.56	27.04
Add: Inflow during the Quarter	0.00	1.15	3.00	0.82	0.37
Increase / (Decrease) Value of Inv	0.03	5.50	1.89	9.98	2.33
Less: Outflow during the Quarter	0.00	10.75	2.52	15.47	1.33
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1.26	102.10	39.98	137.90	28.41

INVESTMENT OF UNIT FUND	ULGF00613/02/20		ULIF00311/02/2003		ULIF02325/01/201		ULIF00703/03/20		ULIF02425/01/2010	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.0%	28.21	27.6%	12.98	32.5%	30.00	21.8%	3.74	13.2%
State Government Securities	0.00	0.0%	0.00	0.0%	0.87	2.2%	1.00	0.7%	0.25	0.9%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	5.56	5.4%	2.99	7.5%	4.96	3.6%	1.79	6.3%
Infrastructure Bonds	0.20	16.1%	16.11	15.8%	5.96	14.9%	6.53	4.7%	4.85	17.1%
Equity	0.00	0.0%	36.64	35.9%	12.31	30.8%	70.99	51.5%	15.14	53.3%
Money Market Investments	1.05	83.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.36	1.3%
Mutual funds	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%	6.00	5.9%	0.00	0.0%	14.50	10.5%	0.00	0.0%
Sub Total (A)	1.25	99.5%	92.52	90.6%	35.11	87.8%	128.0	92.8%	26.13	92.0%
Current Assets:										
Accrued Interest	0.01	0.4%	2.96	2.9%	0.53	1.3%	5.39	3.9%	0.26	0.9%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.1%	0.04	0.0%	-0.07	-0.2%	-0.12	-0.1%	-0.01	0.0%
Receivable for Sale of Investments	0.00	0.0%	5.24	5.1%	3.77	9.4%	2.42	1.8%	1.37	4.8%
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%
Less: Current Liabilities		0.0%		0.0%		0.0%		0.0%		0.0%
Payable for Investments	0.00	0.0%	-0.11	-0.1%	0.00	0.0%	-0.51	-0.4%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	-0.04	0.0%	-0.01	0.0%
Other Current Liabilities (for Investm	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.01	0.5%	8.11	7.9%	4.22	10.6%	7.1	5.2%	1.62	5.7%
Other Investments (<=25%)										
Corporate Bonds	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%
Equity	0.00	0.0%	1.46	1.4%	0.65	1.6%	2.77	2.0%	0.67	2.3%
Mutual funds	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%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	0.0%	1.46	1.4%	0.65	1.6%	2.8	2.0%	0.67	2.3%
Total (A + B + C)	1.26	100.0%	102.10	100.0%	39.98	100.0%	137.9	100.0%	28.41	100.0%

Fund Carried Forward (as per LB 2)
1.26
102.10
39.98
137.9
28.41

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Comp:

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2013

	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund
PARTICULARS	ULIF02525/01/2010	ULIF01122/01/200	ULIF02625/01/201	ULIF02725/01/2	ULIF00803/03/200
Opening Balance (Market Value)	18.79	313.53	81.58	64.26	35.72
Add: Inflow during the Quarter	0.25	0.61	1.04	0.43	0.49
Increase / (Decrease) Value of Inv	3.02	29.35	7.93	6.49	1.30
Less: Outflow during the Quarter	1.21	41.12	6.81	4.90	2.20
TOTAL INVESTIBLE FUNDS (MKT VALUE)	20.85	302.36	83.74	66.29	35.31

INVESTMENT OF UNIT FUND	ULIF02525/01/2010		ULIF01122/01/200		ULIF02625/01/201		ULIF02725/01/2		ULIF00803/03/200	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.09	34.2%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.24	0.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.88	8.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.10	34.3%
Equity	17.62	84.5%	290.23	96.0%	79.30	94.7%	64.82	97.8%	5.18	14.7%
Money Market Investments	0.00	0.0%	2.45	0.8%	0.30	0.4%	0.76	1.1%	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%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.65	1.8%
Sub Total (A)	17.62	84.5%	292.68	96.8%	79.60	95.1%	65.57	98.9%	33.14	93.8%
Current Assets:										
Accrued Interest	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.99	2.8%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	-0.48	-0.2%	0.08	0.1%	0.04	0.1%	-0.04	-0.1%
Receivable for Sale of Investments	0.59	2.8%	1.08	0.4%	0.50	0.6%	1.52	2.3%	2.67	7.6%
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%
Less: Current Liabilities										
Payable for Investments	-0.29	-1.4%	-2.29	-0.8%	-0.30	-0.4%	-1.22	-1.8%	-1.65	-4.7%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.04	0.0%	-0.02	0.0%	-0.02	0.0%	-0.01	0.0%
Other Current Liabilities (for Investm	0.00	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.29	1.4%	-1.74	-0.6%	0.26	0.3%	0.32	0.5%	1.96	5.6%
Other Investments (<=25%)										
Corporate Bonds	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%
Equity	2.94	14.1%	11.42	3.8%	3.88	4.6%	0.39	0.6%	0.21	0.6%
Mutual funds	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%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	2.94	14.1%	11.42	3.8%	3.88	4.6%	0.39	0.6%	0.21	0.6%
Total (A + B + C)	20.85	100.0%	302.36	100.0%	83.74	100.0%	66.29	100.0%	35.31	100.0%

Fund Carried Forward (as per LB 2)
20.85
302.36
83.74
66.29
35.31

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Comp:

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2013

	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund	Unit Linked Balanced fund	Unit Linked Balanced- II fund
PARTICULARS	ULIF01408/02/200	ULIF02825/01/2010	ULIF00411/02/20	ULIF00106/06/2002L	ULIF01508/01/201
Opening Balance (Market Value)	84.92	23.60	10.97	624.59	122.45
Add: Inflow during the Quarter	6.88	4.10	0.45	0.47	10.86
Increase / (Decrease) Value of Inv	2.93	0.99	0.29	33.57	7.14
Less: Outflow during the Quarter	11.56	2.51	0.84	25.13	2.03
TOTAL INVESTIBLE FUNDS (MKT VALUE)	83.17	26.18	10.87	633.50	138.42

INVESTMENT OF UNIT FUND	ULIF01408/02/200		ULIF02825/01/2010		ULIF00411/02/20		ULIF00106/06/2002L		ULIF01508/01/201	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	31.23	37.6%	10.09	38.5%	1.55	14.3%	170.49	26.9%	36.92	26.7%
State Government Securities	3.44	4.1%	0.58	2.2%	0.00	0.0%	13.62	2.2%	2.08	1.5%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	7.61	9.1%	1.88	7.2%	1.43	13.1%	37.19	5.9%	8.78	6.3%
Infrastructure Bonds	14.82	17.8%	6.95	26.6%	4.33	39.8%	93.77	14.8%	26.34	19.0%
Equity	12.54	15.1%	3.99	15.3%	0.04	0.3%	224.67	35.5%	48.93	35.3%
Money Market Investments	0.00	0.0%	0.46	1.8%	1.22	11.2%	0.95	0.2%	1.62	1.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	8.00	9.6%	0.00	0.0%	0.80	7.4%	52.25	8.2%	4.40	3.2%
Sub Total (A)	77.64	93.3%	23.95	91.5%	9.37	86.1%	592.95	93.6%	129.07	93.2%
Current Assets:										
Accrued Interest	4.01	4.8%	0.57	2.2%	0.58	5.4%	25.12	4.0%	3.26	2.4%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.21	-0.3%	0.04	0.2%	-0.39	-3.6%	0.03	0.0%	0.09	0.1%
Receivable for Sale of Investments	1.26	1.5%	1.43	5.5%	1.31	12.1%	12.59	2.0%	13.44	9.7%
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%
Less: Current Liabilities										
Payable for Investments	-0.10	-0.1%	-0.03	-0.1%	0.00	0.0%	-4.73	-0.7%	-9.61	-6.9%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.01	0.0%	0.00	0.0%	-0.15	0.0%	-0.03	0.0%
Other Current Liabilities (for Investm	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	4.94	5.9%	2.00	7.6%	1.51	13.9%	32.87	5.2%	7.13	5.2%
Other Investments (<=25%)										
Corporate Bonds	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%
Equity	0.59	0.7%	0.23	0.9%	0.00	0.0%	7.68	1.2%	2.22	1.6%
Mutual funds	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%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.59	0.7%	0.23	0.9%	0.00	0.0%	7.68	1.2%	2.22	1.6%
Total (A + B + C)	83.17	100.0%	26.18	100.0%	10.87	100.0%	633.50	100.0%	138.42	100.0%

Fund Carried Forward (as per LB 2)
83.17
26.18
10.87
633.50
138.42

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Comp:

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2013

	Unit Linked Debt Fund	Unit Linked Debt - II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund	Unit Linked Growth Fund
PARTICULARS	ULIF01306/02/200	ULIF01608/01/20	ULIF01230/01/2008	ULIF01708/01/20	ULIF00527/01/2004LI
Opening Balance (Market Value)	9.26	117.78	73.32	100.54	1548.42
Add: Inflow during the Quarter	1.83	12.02	0.61	5.26	0.45
Increase / (Decrease) Value of Inv	0.25	3.14	10.02	13.86	131.69
Less: Outflow during the Quarter	1.23	4.63	6.11	2.98	116.05
TOTAL INVESTIBLE FUNDS (MKT VALUE)	10.11	128.30	77.84	116.68	1564.52

INVESTMENT OF UNIT FUND	ULIF01306/02/200		ULIF01608/01/20		ULIF01230/01/2008		ULIF01708/01/20		ULIF00527/01/2004LI	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	2.21	21.8%	26.59	20.7%	0.00	0.0%	0.00	0.0%	164.97	10.5%
State Government Securities	1.25	12.4%	14.36	11.2%	0.00	0.0%	0.00	0.0%	0.97	0.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	1.09	10.8%	10.87	8.5%	0.00	0.0%	0.00	0.0%	0.25	0.0%
Infrastructure Bonds	3.61	35.7%	51.45	40.1%	0.00	0.0%	0.00	0.0%	15.37	1.0%
Equity	0.00	0.0%	0.00	0.0%	73.33	94.2%	109.94	94.2%	1139.60	72.8%
Money Market Investments	0.03	0.3%	1.58	1.2%	0.67	0.9%	1.07	0.9%	12.93	0.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.46	4.5%	6.14	4.8%	0.00	0.0%	0.00	0.0%	134.00	8.6%
Sub Total (A)	8.65	85.6%	111.00	86.5%	74.00	95.1%	111.02	95.2%	1468.10	93.8%
Current Assets:										
Accrued Interest	0.38	3.7%	4.37	3.4%	0.00	0.0%	0.00	0.0%	45.32	2.9%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.03	0.3%	-0.78	-0.6%	-0.15	-0.2%	0.07	0.1%	-2.70	-0.2%
Receivable for Sale of Investments	1.34	13.2%	15.18	11.8%	2.71	3.5%	3.69	3.2%	16.40	1.0%
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%
Less: Current Liabilities										
Payable for Investments	-0.28	-2.8%	-1.42	-1.1%	-1.48	-1.9%	-2.10	-1.8%	-15.85	-1.0%
Fund Mgmt Charges Payable	0.00	0.0%	-0.03	0.0%	-0.03	0.0%	-0.03	0.0%	-0.44	0.0%
Other Current Liabilities (for Investm	0.00	0.0%	0.00	0.0%	-0.01	0.0%	-0.01	0.0%	-0.01	0.0%
Sub Total (B)	1.46	14.4%	17.31	13.5%	1.05	1.3%	1.62	1.4%	42.72	2.7%
Other Investments (<=25%)										
Corporate Bonds	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%
Equity	0.00	0.0%	0.00	0.0%	2.79	3.6%	4.03	3.5%	53.69	3.4%
Mutual funds	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%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	0.0%	0.00	0.0%	2.79	3.6%	4.03	3.5%	53.69	3.4%
Total (A + B + C)	10.11	100.0%	128.30	100.0%	77.84	100.0%	116.68	100.0%	1564.52	100.0%

Fund Carried Forward (as per LB 2) **10.11** **128.30** **77.84** **116.68** **1564.52**

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Comp:

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2013

	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
PARTICULARS	ULIF01808/01/20	ULIF01908/01/2	ULIF01002/01/200	ULIF02008/01/201	ULIF00911/07/2
Opening Balance (Market Value)	119.84	59.74	138.15	138.86	63.27
Add: Inflow during the Quarter	3.53	2.77	0.22	3.99	3.24
Increase / (Decrease) Value of Inv	12.85	9.99	12.88	13.38	2.41
Less: Outflow during the Quarter	3.52	4.59	12.63	7.61	2.81
TOTAL INVESTIBLE FUNDS (MKT VALUE)	132.70	67.90	138.62	148.62	66.10

INVESTMENT OF UNIT FUND	ULIF01808/01/20		ULIF01908/01/2		ULIF01002/01/200		ULIF02008/01/201		ULIF00911/07/2	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	7.03	5.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.31	24.7%
State Government Securities	0.09	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.85	4.3%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.08	12.2%
Infrastructure Bonds	12.54	9.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	18.33	27.7%
Equity	100.87	76.0%	56.48	83.2%	132.61	95.7%	140.94	94.8%	10.65	16.1%
Money Market Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.08	0.1%	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%
Deposit with Banks	4.75	3.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.00	6.1%
Sub Total (A)	125.28	94.4%	56.48	83.2%	132.61	95.7%	141.01	94.9%	60.22	91.1%
Current Assets:										
Accrued Interest	2.02	1.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.72	4.1%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.05	0.0%	0.07	0.1%	-0.13	-0.1%	0.16	0.1%	-0.03	-0.1%
Receivable for Sale of Investments	3.42	2.6%	2.30	3.4%	1.11	0.8%	1.16	0.8%	3.96	6.0%
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%
Less: Current Liabilities										
Payable for Investments	-1.80	-1.4%	-1.02	-1.5%	-0.41	-0.3%	-0.44	-0.3%	-1.23	-1.9%
Fund Mgmt Charges Payable	-0.03	0.0%	-0.02	0.0%	-0.02	0.0%	-0.04	0.0%	-0.01	0.0%
Other Current Liabilities (for Investm	0.00	0.0%	0.00	0.0%	-0.01	0.0%	-0.01	0.0%	0.00	0.0%
Sub Total (B)	3.66	2.8%	1.33	2.0%	0.55	0.4%	0.83	0.6%	5.40	8.2%
Other Investments (<=25%)										
Corporate Bonds	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%
Equity	3.76	2.8%	10.10	14.9%	5.46	3.9%	6.77	4.6%	0.48	0.7%
Mutual funds	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%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	3.76	2.8%	10.10	14.9%	5.46	3.9%	6.77	4.6%	0.48	0.7%
Total (A + B + C)	132.70	100.0%	67.90	100.0%	138.62	100.0%	148.62	100.0%	66.10	100.0%

Fund Carried Forward (as per LB 2) 132.70 67.90 138.62 148.62 66.10

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Comp:

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2013

	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund
PARTICULARS	ULIF02108/01/20	ULIF02208/01/20	ULIF00627/01/20	ULIF00225/06/20	ULIF02903/05/2010L
Opening Balance (Market Value)	50.01	195.17	368.65	95.72	0.01
Add: Inflow during the Quarter	8.40	4.48	1.53	12.03	0.03
Increase / (Decrease) Value of Inv	1.71	19.15	12.51	2.56	0.00
Less: Outflow during the Quarter	3.21	10.71	22.81	18.37	0.04
TOTAL INVESTIBLE FUNDS (MKT VALUE)	56.91	208.08	359.88	91.94	0.00

INVESTMENT OF UNIT FUND	ULIF02108/01/20		ULIF02208/01/20		ULIF00627/01/20		ULIF00225/06/20		ULIF02903/05/2010L	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	19.53	34.3%	0.00	0.0%	126.92	35.3%	12.46	13.6%	0.00	0.0%
State Government Securities	4.35	7.6%	0.00	0.0%	12.64	3.5%	5.00	5.4%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	3.67	6.4%	0.00	0.0%	37.55	10.4%	13.92	15.1%	0.00	0.0%
Infrastructure Bonds	12.49	21.9%	0.00	0.0%	76.21	21.2%	38.79	42.2%	0.00	0.0%
Equity	7.87	13.8%	202.91	97.5%	52.75	14.7%	0.27	0.3%	0.00	0.0%
Money Market Investments	0.00	0.0%	2.63	1.3%	0.34	0.1%	0.71	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%
Deposit with Banks	2.98	5.2%	0.00	0.0%	16.00	4.4%	13.73	14.9%	0.00	0.0%
Sub Total (A)	50.88	89.4%	205.55	98.8%	322.42	89.6%	84.89	92.3%	0.00	0.0%
Current Assets:										
Accrued Interest	1.98	3.5%	0.00	0.0%	12.76	3.5%	6.29	6.8%	0.00	-0.2%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.33	0.6%	0.12	0.1%	-0.52	-0.1%	-6.34	-6.9%	0.00	8852.6%
Receivable for Sale of Investments	3.41	6.0%	4.55	2.2%	23.52	6.5%	10.14	11.0%	0.00	-925.4%
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%
Less: Current Liabilities										
Payable for Investments	-0.01	0.0%	-3.75	-1.8%	-0.32	-0.1%	-3.04	-3.3%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.05	0.0%	-0.07	0.0%	0.00	0.0%	0.00	-862.1%
Other Current Liabilities (for Investm	0.00	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	-6964.9%
Sub Total (B)	5.69	10.0%	0.87	0.4%	35.37	9.8%	7.05	7.7%	0.00	100.0%
Other Investments (<=25%)										
Corporate Bonds	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%
Equity	0.34	0.6%	1.67	0.8%	2.09	0.6%	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%
Venture funds	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%
Sub Total (C)	0.34	0.6%	1.67	0.8%	2.09	0.6%	0.00	0.0%	0.00	0.0%
Total (A + B + C)	56.91	100.0%	208.08	100.0%	359.88	100.0%	91.94	100.0%	0.00	100.0%

Fund Carried Forward (as per LB 2) 56.91 208.08 359.88 91.94 0.00

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Comp:

Registration Number: 122

PART - B

Periodicity of Submission: Quarterly

Rs. Crore

Statement as on: 31st December 2013

	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULIF03020/07/201	ULGF00728/03/2011	ULIF03201/08/201	ULIF03127/01/2011	
Opening Balance (Market Value)	13.45	21.34	82.44	164.13	5155.37
Add: Inflow during the Quarter	0.04	0.00	5.33	17.57	117.03
Increase / (Decrease) Value of Inv	0.68	0.47	9.93	3.44	377.52
Less: Outflow during the Quarter	0.26	0.00	4.81	0.61	363.38
TOTAL INVESTIBLE FUNDS (MKT VALUE)	13.91	21.81	92.88	184.54	5286.54

INVESTMENT OF UNIT FUND	ULIF03020/07/201		ULGF00728/03/2011		ULIF03201/08/201		ULIF03127/01/2011		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.34	2.4%	0.00	0.0%	0.00	0.0%	165.33	89.6%	905.88	17.1%
State Government Securities	2.07	14.9%	0.00	0.0%	0.00	0.0%	0.03	0.0%	68.93	1.3%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Corporate Bonds	0.86	6.2%	5.70	26.1%	0.00	0.0%	0.00	0.0%	164.51	3.1%
Infrastructure Bonds	4.21	30.2%	7.38	33.8%	0.00	0.0%	0.00	0.0%	459.44	8.7%
Equity	4.56	32.8%	0.00	0.0%	86.15	92.8%	0.00	0.0%	3,013.70	57.0%
Money Market Investments	0.00	0.0%	0.02	0.1%	0.60	0.6%	12.65	6.9%	45.29	0.9%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	1.05	7.5%	6.07	27.8%	0.00	0.0%	0.00	0.0%	276.78	5.2%
Sub Total (A)	13.08	94.1%	19.17	87.9%	86.75	93.4%	178.01	96.5%	4,934.54	93.3%
Current Assets:										
Accrued Interest	0.46	3.3%	2.52	11.5%	0.00	0.0%	0.06	0.0%	124.83	2.4%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.00)	0.0%
Bank Balance	0.00	0.0%	0.00	0.0%	0.43	0.5%	0.09	0.0%	(10.19)	-0.2%
Receivable for Sale of Investments	0.21	1.5%	0.13	0.6%	2.54	2.7%	6.40	3.5%	162.62	3.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.92	-1.0%	0.00	0.0%	(54.98)	-1.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.02	0.0%	-0.02	0.0%	(1.21)	0.0%
Other Current Liabilities (for Investm	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.09)	0.0%
Sub Total (B)	0.67	4.8%	2.64	12.1%	2.03	2.2%	6.53	3.5%	220.98	4.2%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	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%	0.00	0.0%	-	0.0%
Equity	0.15	1.1%	0.00	0.0%	4.11	4.4%	0.00	0.0%	131.02	2.5%
Mutual funds	0.00	0.0%	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%	0.00	0.0%	-	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.15	1.1%	0.00	0.0%	4.11	4.4%	0.00	0.0%	131.02	2.5%
Total (A + B + C)	13.91	100.0%	21.81	100.0%	92.88	100.0%	184.54	100.0%	5,286.54	100.0%

Fund Carried Forward (as per LB 2)

13.91

21.81

92.88

184.54

5,286.54

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to FORM 3A (Part B)

Statement for the period: 31st December 2013

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C
Rs.Crore

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	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCI	6/6/2002	Non Par	633.50	42.474	42.474	40.284	42.223	41.103	41.408	2.6%	3.2%	43.581
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCI	2/11/2003	Non Par	102.10	32.996	32.996	31.339	32.668	31.636	31.957	3.3%	3.9%	33.686
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWT	1/27/2004	Non Par	1,564.52	34.637	34.637	31.868	32.969	32.177	33.239	4.2%	0.3%	35.879
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE	1/27/2004	Non Par	359.88	18.610	18.610	17.991	18.898	18.284	18.130	2.6%	5.1%	19.256
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROW	3/3/2005	Non Par	137.90	21.352	21.352	19.920	20.761	20.172	20.767	2.8%	0.8%	21.575
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECU	3/3/2005	Non Par	35.31	17.347	17.347	16.731	17.482	16.901	16.735	3.7%	6.0%	17.773
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESEC	7/13/2005	Non Par	17.01	18.026	18.026	17.147	17.735	17.055	16.969	6.2%	7.5%	18.037
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDE	3/10/2006	Non Par	53.37	17.463	17.463	17.057	17.793	17.078	16.693	4.6%	7.9%	18.035
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBA	3/10/2006	Non Par	10.62	16.061	16.061	15.244	15.855	15.401	15.515	3.5%	4.0%	16.320
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGR	3/10/2006	Non Par	11.21	17.908	17.908	16.224	16.757	16.089	16.469	8.7%	5.6%	17.908
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECA	3/31/2006	Non Par	2.66	18.156	18.156	17.666	17.380	17.068	16.737	8.5%	8.5%	18.156
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTEC	7/11/2006	Non Par	66.10	16.207	16.207	15.615	16.350	15.755	15.608	3.8%	6.6%	16.636
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEX	1/2/2008	Non Par	138.62	10.607	10.607	9.687	9.891	9.568	9.974	6.3%	1.2%	10.700
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEX	1/22/2008	Non Par	302.36	13.064	13.064	11.919	12.179	11.763	12.295	6.3%	1.2%	13.172
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIFENHANCE	1/30/2008	Non Par	77.84	13.659	13.659	11.984	12.109	11.684	12.404	10.1%	2.1%	13.661
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFL	2/6/2008	Non Par	10.11	16.182	16.182	15.754	16.281	15.546	15.148	6.8%	9.0%	16.482
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTEC	2/8/2008	Non Par	83.17	14.460	14.460	13.969	14.666	14.159	14.011	3.2%	6.3%	14.932
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPESD	2/13/2009	Non Par	1.26	14.137	14.137	13.755	13.548	13.278	13.030	8.5%	8.5%	14.137
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFUN	1/8/2010	Non Par	208.08	7.936	7.936	7.208	7.961	8.299	9.014	-12.0%	-10.6%	12.140
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFEINDEX-II	1/8/2010	Non Par	148.62	11.944	11.944	10.891	11.136	10.815	11.296	5.7%	0.6%	12.072
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFEGROWT-II	1/8/2010	Non Par	132.70	11.919	11.919	10.765	11.153	10.799	11.329	5.2%	0.9%	12.033
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II	1/8/2010	Non Par	138.42	12.583	12.583	11.904	12.420	12.028	12.173	3.4%	4.2%	12.779
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHNC-II	1/8/2010	Non Par	116.68	13.055	13.055	11.482	11.811	11.438	12.190	7.1%	2.6%	13.055
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II	1/8/2010	Non Par	128.30	13.410	13.410	13.070	13.635	13.080	12.813	4.7%	7.9%	13.821
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF	1/8/2010	Non Par	67.90	8.069	8.069	6.894	7.529	7.688	8.789	-8.2%	-10.8%	12.268
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II	1/8/2010	Non Par	56.91	12.751	12.751	12.337	12.925	12.477	12.350	3.2%	5.8%	13.154
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II	1/25/2010	Non Par	83.74	12.857	12.857	11.704	11.962	11.606	12.108	6.2%	1.2%	12.974
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUF	1/25/2010	Non Par	66.29	8.040	8.040	7.282	8.065	8.435	9.152	-12.2%	-10.7%	12.446
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II	1/25/2010	Non Par	39.98	12.335	12.335	11.749	12.326	11.945	12.014	2.7%	3.1%	12.668
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWT-II	1/25/2010	Non Par	28.41	12.902	12.902	11.871	12.324	11.946	12.306	4.8%	3.6%	12.902
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAF	1/25/2010	Non Par	20.85	8.497	8.497	7.305	7.951	8.098	9.215	-7.8%	-10.3%	12.840
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNSPROTE-II	1/25/2010	Non Par	26.18	12.894	12.894	12.386	12.948	12.482	12.376	4.2%	5.9%	13.169
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID	5/3/2010	Non Par	0.00	11.695	11.695	11.640	11.402	11.229	11.191	4.5%	5.1%	11.695
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALT	7/20/2010	Non Par	13.91	11.852	11.852	11.277	11.672	11.297	11.281	5.1%	3.5%	11.954
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCLPY	1/27/2011	Non Par	184.54	12.535	12.535	12.288	12.107	11.870	11.632	7.8%	N.A	12.535
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINC	3/25/2011	Non Par	21.81	12.643	12.643	12.368	12.171	11.909	11.675	8.3%	N.A	12.643
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMI	8/1/2011	Non Par	92.88	11.495	11.495	10.260	10.563	10.224	10.830	6.1%	N.A	11.496
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFI	6/25/2002	Par	91.94	17.508	17.508	17.263	17.032	16.806	16.585	5.6%	-7.1%	17.508
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFI	2/11/2003	Par	10.87	17.564	17.564	17.298	17.046	16.800	16.560	6.1%	-3.0%	17.564
	Total				5,286.54									

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 : 07-02-2014

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

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 December 2013	as % of total for this class	As at 31 December 2012	as % of total for this class	As at 31 December 2013	as % of total for this class	As at 31 December 2012	as % of total for this class
Break down by credit rating								
AAA rated	1,569	95.5%	1,570	80.1%	1,605	95.5%	1,543	79.8%
AA or better	75	4.5%	31	1.6%	76	4.5%	30	1.6%
Rated below AA but above A	0	0.0%	45	2.3%	0	0.0%	45	2.3%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	314	16.0%	0	0.0%	314	16.3%
	1,644	100.0%	1,960	100.0%	1,681	100.0%	1,933	100.0%
BREAKDOWN BY RESIDUALMATURITY			0				0	
Up to 1 year	259	15.7%	227	11.6%	226	13.4%	223	11.6%
more than 1 year and upto 3 years	112	6.8%	576	29.4%	111	6.6%	571	29.5%
More than 3 years and up to 7 years	175	10.7%	397	20.3%	177	10.5%	389	20.1%
More than 7 years and up to 10 years	443	26.9%	441	22.5%	451	26.8%	434	22.5%
More than 10 years and up to 15 years	202	12.3%	259	13.2%	213	12.7%	256	13.2%
More than 15 years and up to 20 years	215	13.1%	11	0.5%	237	14.1%	11	0.5%
Above 20 years	238	14.5%	50	2.5%	265	15.7%	49	2.5%
	1,644	100.0%	1,960	100.0%	1,681	100.0%	1,933	100.0%
Breakdown by type of the issuer			0				0	
Central Government	906	55.1%	474	24.2%	964	57.3%	470	24.3%
State Government	69	4.2%	52	2.6%	70	4.2%	52	2.7%
Corporate Securities	669	40.7%	1,434	73.2%	647	38.5%	1,411	73.0%
	1,644	100.0%	1,960	100.0%	1,681	100.0%	1,933	100.0%

Non Unit Linked

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 December 2013	as % of total for this class	As at 31 December 2012	as % of total for this class	As at 31 December 2013	as % of total for this class	As at 31 December 2012	as % of total for this class
Break down by credit rating								
AAA rated	2,298	100.0%	1,875	94.1%	2,270	100.0%	1,846	94.0%
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%	118	5.9%	0	0.0%	118	6.0%
	2,298	100.0%	1,993	100.0%	2,270	100.0%	1,963	100.0%
BREAKDOWN BY RESIDUALMATURITY			0				0	
Up to 1 year	672	29.2%	895	44.9%	643	28.3%	866	44.1%
more than 1 year and upto 3 years	89	3.9%	205	10.3%	90	3.9%	204	10.4%
More than 3 years and up to 7 years	200	8.7%	124	6.2%	200	8.8%	124	6.3%
More than 7 years and up to 10 years	142	6.2%	207	10.4%	142	6.2%	207	10.6%
More than 10 years and up to 15 years	214	9.3%	145	7.3%	214	9.4%	145	7.4%
More than 15 years and up to 20 years	435	18.9%	164	8.2%	436	19.2%	164	8.4%
Above 20 years	545	23.7%	253	12.7%	546	24.0%	253	12.9%
	2,298	100.0%	1,993	100.0%	2,270	100.0%	1,963	100.0%
Breakdown by type of the issuer			0				0	
Central Government	1,442	62.7%	908	45.6%	1,427	62.9%	893	45.5%
State Government	198	8.6%	233	11.7%	197	8.7%	232	11.8%
Corporate Securities	658	28.7%	852	42.8%	646	28.5%	839	42.7%
	2,298	100.0%	1,993	100.0%	2,270	100.0%	1,963	100.0%

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Non-ULIP includes Shareholder fund.
4. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
5. AAA rated includes all Sovereign rated instruments#

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q3 '13-14	YTD Dec '13	Q3 '12-13	YTD Dec '12
			(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
Espirito Santo Securities India Pvt Ltd	Significant Influence	Brokerage / Commission	32.7	71.1	17.3	38.5
Espirito Santo Securities India Pvt Ltd	Significant Influence	Balance Receivable/ (Payable)	-	-	-	-
Aviva International Insurance	Significant Influence	Reimbursement of Expenses-	-	-	-	-
Aviva International Insurance	Significant Influence	Group Recharges - Payable	(28.1)	(28.1)	-	2.3
Aviva International Insurance	Significant Influence	Balance Receivable/ (Payable)	(28.1)	(25.8)	-	30.9
AVIVA Central Services UK Limited	Significant Influence	Reimbursement of Expenses-	-	5.1	5.1	5.1
AVIVA Central Services UK Limited	Significant Influence	Balance Receivable/ (Payable)	-	30.9	5.1	30.9
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Expenses- Receivable	6.1	62.6	(12.1)	56.5
Aviva Asia PTE Ltd.	Significant Influence	Group Recharges - Payable	(9.9)	(65.7)	(55.6)	(55.8)
Aviva Asia PTE Ltd.	Significant Influence	Balance Receivable/ (Payable) as at the end	(3.8)	98.4	(67.7)	102.2
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration	67.1	270.9	102.3	203.8
TOTAL			35.9	419.5	(5.6)	383.6

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

BOD and Key Person Information			YTD Dec 13	
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	NA
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	Robert john Donaghy	Director	7-Dec-10	7-Nov-13
10	Dr S Narayan	Director	27-Feb-10	NA
11	TR Ramachandran	Chief Executive Officer	1-Nov-08	NA
12	Ravi Bhadani	Chief Compliance Officer	13-Nov-07	NA
13	Rishi Piparaiya	Director- Marketing	2-Jan-13	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

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Rs. in Lakhs

Item	Description	Adjusted Value	
		YTD DEC '13	YTD DEC '12
01	Available Assets in Policyholders' Fund: Deduct:	760,632	759,882
		-	-
02	Mathematical Reserves	707,099	725,198
03	Other Liabilities	49,742	31,885
04	Excess in Policyholders' funds	3,791	2,799
05	Available Assets in Shareholders Fund: Deduct:	58,862	68,929
		-	-
06	Other Liabilities of shareholders' fund	500	20,496
07	Excess in Shareholders' funds	58,362	48,434
08	Total ASM (04)+(07)	62,153	51,233
09	Total RSM	15,796	14,399
10	Solvency Ratio (ASM/RSM)	3.93	3.56

Certification:

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

Place: Gurgaon
Date: _____

Sd/-
Sanjeeb Kumar
Appointed Actuary

Notes

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

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

Statement As on : 31st December 2013

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 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)
1	Investment Assets (As per Form 3A/3B- Total Fund)	42.50	72.42	-	-	57.86	27.18	641.07	563.61
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)	42.50	72.42	-	-	57.86	27.18	641.07	563.61
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 Investment Guidelines as amended from time to time.

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

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

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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 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)
1	Investment Assets (As per Form 3A/3B- Total Fund)	454.53	417.61	-	-	103.58	152.52	1,974.01	1,753.91
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)	454.53	417.61	-	-	103.58	152.52	1,974.01	1,753.91
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 returnare within the limits prescribed as provided in Investment Guidelines as amended from time to time.



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

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

Statement As on : 31st December 2013

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 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)
1	Investment Assets (As per Form 3A/3B- Total Fund)	623.95	907.41	-	-	45.29	138.55	5,286.54	5,572.48
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)	623.95	907.41	-	-	45.29	138.55	5,286.54	5,572.48
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 Investment Guidelines as amended from time to time.

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

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Statement for the period: 31st December 2013

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

0

Statement for the period: 31st December 2013

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

0

Statement for the period: 31st December 2013

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

CERTIFICATION

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

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Note:

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

Jitendra Nayyar

Director- Finance

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

(Rs in Lakhs)

	Q3 '13-14				Q3 '12-13				YTD DEC '13				YTD DEC '12			
	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
1 First year Premium																
i Individual Single Premium- (ISP)																
From 0-10000	0	66	66	15	1	113	113	23	1	170	170	37	3	535	535	117
From 10,000-25,000	-	-	-	-	0	1	1	3	0	-	-	0	2	2	2	9
From 25001-50,000	2	4	4	3	7	14	13	26	5	12	12	21	21	45	44	131
From 50,001-75,000	3	5	5	18	2	3	3	2	4	6	6	19	4	6	6	7
From 75,000-100,000	2	2	2	6	7	7	7	16	8	8	8	21	29	27	27	52
From 1,00,001-1,25,000	-	-	-	-	3	3	3	61	-	-	-	-	7	4	4	63
Above Rs. 1,25,000	73	4	4	102	118	12	12	119	100	8	8	122	277	35	35	397
ii Individual Single Premium (SPA)- Annuity																
From 0-50000	10	25	25	17	33	33	33	-	33	88	88	-	44	54	54	-
From 50,001-100,000	25	37	37	25	20	20	20	-	116	170	170	-	61	41	41	-
From 1,00,001-150,000	8	7	7	15	9	9	9	-	48	44	44	-	37	15	15	-
From 150,001-2,00,000	12	7	7	15	3	3	3	-	38	23	23	-	47	12	12	-
From 2,00,001-250,000	13	6	6	6	1	1	1	-	36	17	17	-	15	2	2	-
From 2,50,001-3,00,000	-	-	-	-	3	1	1	-	13	5	5	-	8	1	1	-
Above Rs. 3,00,000	29	8	8	48	5	5	5	-	105	21	21	-	166	12	12	-
iii Group Single Premium (GSP)																
From 0-10000	-	-	-	(185)	0	-	3	7	-	-	-	(256)	0	-	14	(169.68)
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	0	-	1	-	-	-	-	-	1	-	71	179.75
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	1	-	-	51	-	-	-	-	2	-	14	144.25
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	23	-	300	1,510	13	-	151	632	77	1	911	4,704	45	-	668	3,045.63
iv Group Single Premium- Annuity- GSPA																
From 0-50000																
From 50,001-100,000																
From 1,00,001-150,000																
From 150,001-2,00,000																
From 2,00,001-250,000																
From 2,50,001-3,00,000																
Above Rs. 3,00,000																
v Individual non Single Premium- INSP																
From 0-10000	368	10,492	10,492	251,185	513	10,145	10,123	252,708	1,100	37,468	37,468	646,445	1,716	39,464	39,429	772,685
From 10,000-25,000	707	4,998	4,999	132,000	1,180	8,452	8,451	211,725	2,181	14,799	14,805	395,199	3,848	26,599	26,604	639,028
From 25001-50,000	762	2,624	2,626	43,398	1,142	3,476	3,497	59,285	1,978	6,632	6,638	111,931	3,508	11,055	11,083	177,268
From 50,001-75,000	1,164	2,293	2,294	32,605	1,099	2,062	2,067	31,013	2,544	4,980	4,982	74,337	3,007	5,744	5,750	80,881
From 75,000-100,000	502	581	581	13,277	582	633	644	11,943	1,314	1,593	1,595	33,671	1,825	2,080	2,094	40,424
From 1,00,001-1,25,000	836	835	835	21,645	1,292	1,260	1,264	25,871	2,159	2,207	2,209	54,313	3,309	3,267	3,272	67,499
Above Rs. 1,25,000	1,908	788	789	48,497	2,203	964	969	49,252	4,874	2,158	2,163	132,902	6,546	2,767	2,775	159,336
vi Individual non Single Premium- Annuity- INSPA																
From 0-50000																
From 50,001-100,000																
From 1,00,001-150,000																
From 150,001-2,00,000																
From 2,00,001-250,000																
From 2,50,001-3,00,000																
Above Rs. 3,00,000																
vii Group Non Single Premium (GNSP)																
From 0-10000	2,100	-	9,722	(31,511)	(34)	3	15,655	(9,186)	3,540	-	26,160	(62,586)	(42)	4	34,679	(17,580)
From 10,000-25,000	-	-	1	0	4	7	1,842	4,741	4	3	1,642	3,881	12	11	6,003	11,771
From 25001-50,000	4	2	352	2	4	2	873	3,788	9	4	1,209	3,502	12	7	4,133	9,612
From 50,001-75,000	0	-	169	1	8	5	1,829	7,145	5	2	845	3,097	19	7	5,463	14,053
From 75,000-100,000	0	-	15	4	3	2	3,388	2,490	2	-	1,612	285	15	5	4,571	14,291
From 1,00,001-1,25,000	0	-	5	4	7	6	3,364	3,408	8	2	1,902	981	17	7	3,986	11,761
Above Rs. 1,25,000	898	24	283,800	110,931	1,052	24	169,479	124,030	9,237	54	944,154	281,010	14,021	56	331,168	337,535
viii Group Non Single Premium- Annuity- GNSPA																
From 0-10000																
From 10,000-25,000																
From 25001-50,000																
From 50,001-75,000																
From 75,000-100,000																
From 1,00,001-1,25,000																
Above Rs. 1,25,000																

	Q3 '13-14				Q3 '12-13				YTD DEC '13				YTD DEC '12			
	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium															
i Individual																
From 0-10000	1,995	24,894	24,944	580,902	2,113	25,477	25,507	417,908	5,251	92,418	92,541	1,506,005	6,042	96,218	96,421	841,260
From 10,000-25,000	6,946	32,460	33,002	479,500	7,933	36,874	36,924	378,513	19,517	136,317	136,965	1,385,341	23,991	156,845	157,460	909,771
From 25001-50,000	5,231	11,148	11,371	137,280	6,545	12,738	12,764	115,187	15,446	48,134	48,504	457,872	19,171	55,516	55,818	350,870
From 50,001-75,000	2,277	3,312	3,366	47,210	2,049	2,545	2,543	30,016	6,205	13,179	13,242	154,349	5,507	11,419	11,467	99,945
From 75,000-100,000	2,626	2,339	2,410	31,112	3,580	2,843	2,854	29,502	8,317	9,149	9,243	112,659	11,427	11,931	12,015	102,788
From 1,00,001 -1,25,000	2,047	1,772	1,790	31,580	1,327	1,236	1,239	16,152	5,089	5,704	5,718	93,705	3,977	4,274	4,289	50,028
Above Rs. 1,25,000	7,182	2,176	2,240	89,758	8,380	2,246	2,246	62,429	19,946	7,857	7,888	302,205	26,416	8,751	8,779	224,596
ii Individual- Annuity																
From 0-10000																
From 10,000-25,000																
From 25001-50,000																
From 50,001-75,000																
From 75,000-100,000																
From 1,00,001 -1,25,000																
Above Rs. 1,25,000																
iii Group																
From 0-10000	168	1	163	-	1	38	9,410	2,925	393	43	32,129	24,259	(46)	107	56,407	13,452
From 10,000-25,000	-	-	-	-	1	3	152	364	2	3	187	673	3	13	742	1,886
From 25001-50,000	-	-	-	-	5	6	1,213	1,241	7	8	836	2,675	18	26	4,049	9,681
From 50,001-75,000	-	-	-	-	4	4	808	1,244	6	5	1,160	2,416	19	16	7,565	6,521
From 75,000-100,000	-	-	-	-	8	2	624	1,092	8	2	644	1,124	28	10	1,884	6,469
From 1,00,001 -1,25,000	-	-	-	-	9	1	145	180	7	1	1,361	2,581	25	7	2,586	5,165
Above Rs. 1,25,000	177	67	37,308	179,357	481	21	22,311	134,198	1,078	141	297,099	491,887	1,322	62	99,817	495,215
iv Group- Annuity																
From 0-10000																
From 10,000-25,000																
From 25001-50,000																
From 50,001-75,000																
From 75,000-100,000																
From 1,00,001 -1,25,000																
Above Rs. 1,25,000																

Note:

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group) Channels	Q3 '13-14			Q3 '12-13			YTD DEC '13			YTD DEC '12		
		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	4	1,271	15	0	99	6	7	2,124	46	1	927	24
2	Corporate Agents-Banks	0	0	0	0	1	1	0	1	3	0	147	26
3	Corporate Agents -Others	3	16,454	23	0	28,683	16	3	74,271	84	0	57,834	54
4	Brokers	1	2,406	67	9	5,813	18	7	9,409	137	32	23,054	173
5	Micro Agents	0	0	0	0	0	-	0	0	0	0	0	-
6	Direct Business	18	274,233	2,919	40	161,995	1,018	49	892,630	12,611	64	308,747	13,827
	Total(A)	26	294,364	3,025	49	196,591	1,059	66	978,435	12,881	97	390,709	14,103
1	Referral (B)	0	0	0	0	61	2	0	0	0	0	61	2
	Grand Total (A+B)	26	294,364	3,025	49	196,652	1,061	66	978,435	12,881	97	390,770	14,105

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3 '13-14		Q3 '12-13		YTD DEC '13		YTD DEC '12	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,927	2,339	10,386	3,829	17,557	6,698	31,763	11,074
2	Corporate Agents-Banks	8,056	3,258	9,702	3,565	29,225	7,723	33,292	10,533
3	Corporate Agents -Others	-	-	72	6	-	-	4,859	35
4	Brokers	136	38	474	79	540	122	2,138	314
5	Micro Agents	765	2	-	-	1,630	3	-	-
6	Direct Business	7,892	790	6,525	788	21,444	2,113	19,568	2,503
	Total (A)	22,776	6,425	27,159	8,268	70,396	16,658	91,620	24,458
1	Referral (B)	6	0	58	8	13	1	147	21
	Grand Total (A+B)	22,782	6,425	27,217	8,276	70,409	16,659	91,767	24,479

FORM L-39-Data on Settlement of Claims for the quarter ended 31 December 2013

Date: 31 December 2013

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	-	2,590	578	169	114	83	3,534	430,909	
2	Survival Benefit	24	47	7	2	1	0	81	2,244	
3	for Annuities / Pension	185	700	20	21	12	0	938	2,127	
4	For Surrender	-	21077	4	0	0	0	21,081	2,759,245	
5	Other benefits	-	-	-	-	-	-	-	-	
	CI/PTD/ADP	-	5	4	1	-	-	10	1,719	
	HCB	-	52	14	8	-	-	74	2,347	
	ADB	-	11	-	-	-	-	11	3,660	
	IB	-	11	0	1	0	0	12	233	
6	Partial Withdrawals	-	530	1	0	0	0	531	74,795	
7	Auto Foreclosure	-	7319	3	0	0	0	7,322	408,085	
8	EL Surrender	-	3168	3	2	0	0	3,173	59,526	
9	Death Claims	-	378	-	-	-	-	378	182,000	

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	-	58	-	-	-	-	58	34,416	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	51	-	-	-	-	51	388	
7	Gratuity	-	636	6	1	-	-	643	93,659	
8	Leave encashment	-	18	-	-	-	-	18	2,932	
9	ADB	-	2	-	-	-	-	2	182	
10	Death Claims	-	842	-	-	-	-	842	31,646	

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	-	1,767	35	116	1,715	26	696	395	-	3	-	-
2	Claims reported during the period*	478	3,949	137	927	21,111	610	7,025	3,259	13	12	84	13
3	Claims Settled during the period	408	3,357	88	946	21,961	599	7,489	3542	11	12	71	13
4	Claims Repudiated during the period	70	-	-	-	-	-	-	-	2	-	13	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
a	Grater than 2 year from the date of acceptance of risk	50	-	-	-	-	-	-	-	-	-	6	-
b	Claims Written Back	-	410	-	-	-	-	-	-	2	-	7	-
5	Claims O/S at End of the period	-	1,949	84	97	816	36	190	110	-	3	-	-
6	Less than 3months	-	1,168	58	26	816	36	190	110	-	2	-	-
	3 months to 6 months	-	781	14	18	-	-	-	-	-	1	-	-
	6months to 1 year	-	-	8	19	-	-	-	-	-	-	-	-
	1year and above	-	-	4	34	-	-	-	-	-	-	-	-

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

** Surrender - 49 cases under Opening Balance of Current Quarter is Reversed during the period because Customers Opted for continuation of policies.

*** Partial Withdrawal - 1 case under Opening Balance of Current Quarter is Reversed during the period because Customer applied for cancellation of Partial Withdrawal Request.

**** AutoForeClosure - 42 cases under Opening Balance of Current Quarter is Reversed during the period because Customers Opted for continuation of policies.

***** EL Surrender - 2 cases under Opening Balance of Current Quarter are Reinstated on customer request

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	-	-	-	-	-	-	-	32	-	-
2	Claims reported during the period*	956	-	-	-	-	-	2	608	18	-
3	Claims Settled during the period	956	-	-	-	-	-	2	640	18	-
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	Claims Written Back	-	-	-	-	-	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
6	Less than 3months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								Total Complaints registered upto the quarter during the financial year
Sl No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
	a) Death Claims	2	8	0	6	3	1	23
	b) Policy Servicing	17	206	19	159	29	16	802
	c) Proposal Processing	11	87	9	64	22	3	320
	d) Survival Claims	8	132	3	93	34	10	363
	e) ULIP Related	1	42	1	30	9	3	111
	f) Unfair Business Practices	44	794	66	114	612	46	2920
	g) Others	0	1	1	0	0	0	31
	Total Number	83	1270	99	466	709	79	4570

2	Total No. of policies during previous year:	140204
3	Total No. of claims during previous year:	135098
4	Total No. of policies during current year:	70475
5	Total No. of claims during current year:	81646
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	593.69
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	47.28

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Upto 7 days	74	0	74
	b) 7-15 days	5	0	5
	c) 15-30 days	0	0	0
	e) 90 days & Beyond	0	0	0
	Total Number of Complaints	79	0	79

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

Note:

**Open pending of previous quarter reduced from 84 to 83 since 1 complaint from Policy servicing "6316965" has been disposed off as Erroneous

**6 complaints of open pending of last quarter have been moved to other categories basis investigation and redressal

** 4 complaint moved from Policy servicing to 2 in Proposal Processing , 1 in Death claims and 1 in Survival Claims

** 1 complaint moved from Survival Claims to Policy Servicing

**1 complaint moved from proposal processing to Unfair business practices

L-42: Valuation Basis (Life Insurance)

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

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

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

b. How the valuation bases are supplied to the system

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

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

S. No.	Product Category	Minimum		Maximum	
		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	613	613
2.	Life- Non-participating Policies	38	613
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	613	613
5.	Individual Pension Plan	613	613
6.	Unit Linked	644	644
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	4.00%	3.00%
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	4.80%	5.50%
7.	Health Insurance	NA	NA

ii. Group Business

NA NA

L-42- Valuation Basis (Life Insurance)

5) PolicyHolders Reasonable Expectations:

PRE considerations are:

Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 393% as on 31st Dec 2013. Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - [Unit Reserve (for UWP/PUWP) X max{(p1x(0.015)DMT of assets) + p2 x 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 Secured 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

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

Non Linked Individual

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

For group business OYRGTA Business

$$IBNR \text{ Reserves} = \text{Gross Premium}/12 * \text{Delay Months} * 1.25 * (1 - \text{Reinsurance ceded proportion})$$

For SP Group Term Business

$$IBNR \text{ Reserves} = qx * (\text{Sum Assured})/12 * 1.25 * (1 - \text{Reinsurance ceded proportion})$$

8) Change in Valuation method or bases:

(1) Economic Assumptions

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

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

(2) Expense Assumptions

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

Policy Maintenance Expenses (starting from 2nd 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)	560	1.01%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	560	1.01%	-	0.2300%
5	All UL Pension Products	560	1.01%	-	0.2300%
6	Single Premium UL Products	560	0.00%	-	0.2300%
7	ILife (online term assurance)	400	2.00%	-	0.0575%
8	Rural Endowment	82	0.00%	-	0.00%
9	Rural Term Assurance	33	0.00%	-	0.00%
10	Health Insurance	400	2.00%	-	0.0575%

In previous valuation, the best estimate renewal expense assumption ranged from 352 to 589 for unit linked business and for conventional business it ranged from 32 to 470.