



IRDA Public Disclosures

Period ended 31 March 2013

Aviva Life Insurance Company India Limited

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REVENUE ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2013
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q4 '12-13 (Rs. 000's)	YTD MAR '13 (Rs. 000's)
		LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
Premiums earned – net										
(a) Premium	L-4	9,423,810	2,712,797	398,745	6,245,089	276,219	1,040,066	1,310,000	7,758,476	21,406,726
(b) Reinsurance ceded		(131,991)	-	(8,324)	(216,360)	-	(71,343)	-	(154,884)	(428,018)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		9,291,819	2,712,797	390,421	6,028,730	276,219	968,723	1,310,000	7,603,591	20,978,708
Income from Investments										
(a) Interest, Dividends and Rent – Gross		2,038,946	547,989	91,059	487,174	91,517	137,974	195,802	866,992	3,590,462
(b) Profit on sale/redemption of investments		2,405,986	1,123,316	30,972	16,189	3,974	2,415	3,427	1,353,155	3,586,279
(c) (Loss) on sale/ redemption of investments		(1,725,323)	(750,413)	(15,049)	(3)	(2)	(22)	(32)	(323,048)	(2,490,844)
(d) Transfer/Gain on revaluation/change in fair value		615,195	199,265	19,979	-	-	-	-	(2,951,560)	834,439
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		3,334,805	1,120,157	126,960	503,360	95,490	140,366	199,197	(1,054,461)	5,520,336
Other Income										
(a) Contribution from the Shareholders' A/c		-	-	17,460	3,083,503	13,200	303,906	-	(286,719)	3,418,069
TOTAL (A)		12,626,624	3,832,954	534,841	9,615,593	384,909	1,412,995	1,509,197	6,262,411	29,917,113
Commission	L-5	148,769	11,734	2	884,147	4,975	3,385	-	458,539	1,053,012
Operating Expenses related to Insurance Business	L-6	1,571,457	186,995	15,643	3,283,838	10,623	49,060	20,286	553,783	5,137,902
Provision for Doubtful debts		1,545	332	21	2,209	28	68	-	4,203	4,203
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		1,721,771	199,062	15,666	4,170,193	15,627	52,512	20,286	1,016,525	6,195,117
Benefits Paid (Net)	L-7	11,688,670	7,147,394	462,787	310,620	5,830	165,515	150,000	5,968,174	19,930,816
Interim Bonuses Paid		8,486	871	-	-	-	-	-	6,562	9,357
Change in valuation of liability in respect of life policies										
(a) Gross		(2,757,320)	(3,866,230)	56,389	6,743,716	264,440	1,217,016	1,160,000	(17,327)	2,818,010
(b) Amount ceded in Reinsurance		(70,796)	-	-	(1,612,777)	-	(22,048)	-	(1,675,114)	(1,705,621)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
TOTAL (C)		8,869,040	3,282,036	519,176	5,441,558	270,270	1,360,482	1,310,000	4,282,295	21,052,562
TOTAL (B+C)		10,590,811	3,481,097	534,842	9,611,752	285,896	1,412,994	1,330,286	5,298,820	27,247,679
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		2,035,812	351,857	-	3,841	99,013	-	178,911	963,592	2,669,436
APPROPRIATIONS										
Transfer to Shareholders' Account		2,303,947	525,141	-	-	97,323	-	178,911	1,062,294	3,105,320
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(268,135)	(173,282)	-	3,842	1,690	-	-	(98,702)	(435,884)
TOTAL (D)		2,035,812	351,858	-	3,842	99,014	-	178,911	(1,079,434)	2,669,435
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		8,486	871	-	-	-	-	-	6,562	9,357
(b) Allocation of Bonus to policyholders:		26,745	2,533	-	1,528	432	-	-	31,238	31,238
(c) Surplus shown in the Revenue Account:		2,035,811	351,858	-	3,842	99,014	-	178,911	963,593	2,669,436
(d) Total Surplus: ((a)+(b)+(c)):		2,071,041	355,263	-	5,370	99,446	-	178,911	1,001,393	2,710,032

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

REVENUE ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2012
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q4 '11-12 (Rs. 000's)	YTD MAR '12 (Rs. 000's)
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net										
(a) Premium	L-4	12,251,351	4,218,448	336,847	4,045,408	683,012	1,348,429	1,275,200	8,652,420	24,158,695
(b) Reinsurance ceded		(108,366)	-	-	(86,003)	-	(67,441)	-	(71,724)	(261,810)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		12,142,985	4,218,448	336,847	3,959,405	683,012	1,280,988	1,275,200	8,580,696	23,896,885
Income from Investments										
(a) Interest, Dividends and Rent – Gross		1,921,144	588,562	115,190	238,089	7,923	44,506	42,567	776,040	2,957,983
(b) Profit on sale/redemption of investments		1,755,292	647,551	31,339	4,562	401	610	639	1,148,362	2,440,393
(c) (Loss) on sale/ redemption of investments		(1,279,629)	(386,225)	(37,891)	(248)	(4)	(29)	(34)	(980,579)	(1,704,059)
(d) Transfer/Gain on revaluation/change in fair value		(4,168,207)	(1,572,388)	(9,399)	-	-	-	-	5,207,802	(5,749,994)
(e) Appropriation/Expropriation Adjustment account		34,946	(14,522)	(203)	-	-	-	-	(0)	20,221
Sub Total		(1,736,454)	(737,021)	99,036	242,404	8,320	45,087	43,172	6,151,625	(2,035,456)
Other Income										
(a) Contribution from the Shareholders' A/c		-	-	-	1,627,213	627,083	112,821	107,751	(68,710)	2,474,866
TOTAL (A)		10,406,532	3,481,427	435,882	5,829,022	1,318,415	1,438,896	1,426,123	14,663,611	24,336,296
Commission	L-5	205,151	22,909	2	661,018	37,234	9,510	-	393,251	935,823
Operating Expenses related to Insurance Business	L-6	2,156,285	251,613	32,008	2,806,721	473,866	124,103	100,536	1,384,671	5,947,244
Provision for Doubtful debts		861	188	26	786	144	108	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		2,362,297	274,710	32,036	3,468,525	511,243	133,721	100,536	1,780,035	6,883,067
Benefits Paid (Net)	L-7	8,356,343	5,206,429	735,429	97,080	8,431	194,318	-	5,091,382	14,598,030
Interim Bonuses Paid		3,636	750	-	-	-	-	-	1,328	4,386
Change in valuation of liability in respect of life policies										
(a) Gross		(1,847,129)	(2,521,663)	(341,475)	2,260,955	797,823	1,141,365	1,325,587	7,217,315	815,462
(b) Amount ceded in Reinsurance		-	-	-	-	-	(30,508)	-	17,772	(30,508)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
TOTAL (C)		6,512,850	2,685,515	393,954	2,358,035	806,254	1,305,175	1,325,587	12,327,797	15,387,370
TOTAL (B+C)		8,875,147	2,960,225	425,990	5,826,561	1,317,497	1,438,896	1,426,123	14,107,831	22,270,438
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		1,531,385	521,202	9,893	2,461	918	0	-	555,779	2,065,858
APPROPRIATIONS										
Transfer to Shareholders' Account		1,894,815	779,987	9,893	153	53	-	-	715,907	2,684,901
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(363,430)	(258,784)	-	2,308	865	-	-	(160,128)	(619,042)
TOTAL (D)		1,531,385	521,202	9,893	2,461	918	-	-	555,779	2,065,859
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		3,636	750	-	-	-	-	-	1,328	4,386
(b) Allocation of Bonus to policyholders:		32,198	3,420	-	1,376	480	-	-	37,474	37,474
(c) Surplus shown in the Revenue Account:		1,531,385	521,202	9,893	2,461	918	-	-	555,779	2,065,859
(d) Total Surplus: ((a)+(b)+(c)):		1,567,219	525,372	9,893	3,836	1,398	-	-	594,581	2,107,719

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

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

Particulars	Q4 '12-13	YTD MAR '13	Q4 '11-12	YTD MAR '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account) (including transfer from Balance Sheet for earlier quarters - Rs. (000) 20,43,026 PY 19,68,994)	3,105,320	3,105,320	2,684,901	2,684,901
Income From Investments				
(a) Interest, Dividends and Rent – Gross	160,393	659,786	155,840	572,072
(b) Profit on sale/redemption of investments	15,781	69,274	10,212	31,941
(c) (Loss) on sale/ redemption of investments	(51)	(110)	(48)	(2,036)
Other Income	-	-	-	-
TOTAL (A)	3,281,443	3,834,270	2,850,905	3,286,878
Expense other than those directly related to the insurance business	53,550	96,189	26,999	76,327
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	11,211	17,460	-	-
Non Linked - Individual - Life - Participating	-	-	(2,186)	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	(373,718)	3,083,503	(367,321)	1,627,213
Non Linked - Individual - Pension - Non Participating	-	-	183,316	619,859
Non Linked - Group - Life - Non Participating	73,116	303,906	61,173	112,821
Non Linked - Group - Pension - Non Participating	-	-	51,732	107,751
Non Linked - Annuity - Non Participating	2,672	13,200	4,577	7,224
TOTAL (B)	(233,169)	3,514,257	(41,710)	2,551,195
Profit/ (Loss) before tax	3,514,611	320,011	2,892,616	735,683
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	3,514,611	320,011	2,892,616	735,683
APPROPRIATIONS				
(a) Balance at the beginning of the year	(17,244,038)	(14,049,439)	(16,942,054)	(14,785,122)
(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	(13,729,427)	(13,729,427)	(14,049,439)	(14,049,439)
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)		0.16		0.37

BALANCE SHEET AS AT MARCH 31, 2013

Particulars	Schedule	As at Mar 31, 2013 (Rs. 000's)	As at Mar 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	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(11)	(10)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account			
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		261,113	248,017
Linked - Individual - Pension - Non Participating		52,936	35,464
Linked - Group - Life - Non Participating		727	711
Non Linked - Individual - Life - Participating		17,448	13,189
Non Linked - Individual - Pension - Participating		9,100	7,620
Non Linked - Individual - Life - Non Participating		8,129,425	3,778,217
Non Linked - Individual - Pension - Non Participating		1,078,065	885,062
Non Linked - Group - Life - Non Participating		2,450,868	1,255,901
Non Linked - Group - Pension - Non Participating		2,485,587	1,325,587
Non Linked - Annuity - Non Participating		122,928	52,970
Discontinued Policies Fund - Non payment of premium		1,017,231	241,759
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		763,313	849,642
Linked - Individual - Pension - Participating		64,364	74,722
Linked - Individual - Life - Non Participating		41,739,327	44,494,211
Linked - Individual - Pension - Non Participating		11,393,318	15,266,662
Linked - Group - Life - Non Participating		1,241,633	1,185,260
Sub-Total		70,827,372	69,714,984
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Linked Liabilities (Lapsed Policies)		106,585	594,648
FFA - Others		424,970	372,799
TOTAL		91,407,927	90,731,430
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	8,019,154	7,615,534
- Policyholders'	L-13	15,155,961	7,791,894
Assets held to cover linked liabilities	L-14	55,724,815	62,834,771
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	264,485	240,809
CURRENT ASSETS			
Cash & Bank Balance	L-17	783,320	417,251
Advances And Other Assets	L-18	1,623,070	1,502,414
Sub-Total (A)		2,406,390	1,919,665
CURRENT LIABILITIES			
PROVISIONS	L-19	3,722,195	3,541,097
	L-20	170,110	179,585
Sub-Total (B)		3,892,305	3,720,683
NET CURRENT ASSETS (C) = (A - B)		(1,485,915)	(1,801,017)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		13,729,427	14,049,439
TOTAL		91,407,927	90,731,430

Contingent Liabilities	31 Mar 2013 (Rs. 000's)	31 Mar 2012 (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	804	2,326
Guarantees given by or on behalf of the Company	Nil	837
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) *	124,602	102,494
Total	141,685	120,414

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

FORM L-4-PREMIUM SCHEDULE

Particulars	Q4 '12-13	YTD MAR '13	Q4 '11-12	YTD MAR '12
		(Rs. 000's)		(Rs. 000's)
First year premiums	2,952,947	6,734,337	3,185,019	7,562,759
Renewal premiums	4,742,689	14,532,732	5,318,537	16,140,137
Single premiums	62,835	139,653	148,864	455,799
TOTAL PREMIUM	7,758,471	21,406,722	8,652,420	24,158,695

Note: Premium Income is Gross of Service Tax

Premium Income from business written :

In India	7,758,471	21,406,722	8,652,420	24,158,695
Outside India	-	-	-	-
TOTAL PREMIUM	7,758,471	21,406,722	8,652,420	24,158,695

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q4 '12-13	YTD MAR '13	Q4 '11-12	YTD MAR '12
		(Rs. 000's)		(Rs. 000's)
Commission Paid				
Direct - First year premiums	370,361	824,220	303,245	719,340
- Renewal premiums	94,774	236,071	78,918	200,332
- Single premiums	1,000	1,524	2,602	7,664
Total (A)	466,136	1,061,815	384,764	927,336
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	(7,598)	(8,803)	8,487	8,487
Net Commission	458,538	1,053,011	393,251	935,823
Break-up of the expenses (Gross) incurred to procure business:				
Agents	177,076	420,091	152,789	415,515
Brokers	6,546	34,293	22,539	59,086
Corporate Agency	282,117	606,946	209,436	452,735
Referral	398	485	-	-
TOTAL (B)	466,137	1,061,815	384,764	927,336

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q4 '12-13	YTD MAR '13	Q4 '11-12	YTD MAR '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	219,104	2,324,838	499,372	2,544,059
Travel, conveyance and vehicle running expenses	17,011	88,010	36,351	80,574
Training expenses	77,003	274,769	93,563	287,477
Rents, rates and taxes	129,051	649,828	140,298	696,424
Repairs	1,324	4,093	2,697	7,751
Printing and stationery	14,366	59,524	22,785	73,889
Communication expenses	44,885	191,815	76,888	323,257
Legal and professional charges	(55,172)	95,302	(21,580)	45,000
Medical fees	17,912	63,339	18,631	76,271
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	2,056	5,132	752	3,465
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)	76	301	300	306
Advertisement and publicity	(28,177)	414,907	267,899	800,355
Interest and bank charges	6,444	23,947	8,652	20,493
Information technology and related expenses	29,121	139,718	31,279	109,612
Service tax on premium	92,707	378,930	99,982	383,478
Others	-	-	-	-
a) Office maintenance	(35,786)	144,884	28,768	133,899
b) Electricity	22,475	105,298	25,460	97,100
c) Recruitment	(421)	24,231	8,966	46,176
d) Miscellaneous expenses	(33,404)	737	(7,791)	21,724
-	-	-	-	-
Depreciation	33,208	148,298	51,397	193,821
TOTAL	553,783	5,137,902	1,384,671	5,945,132

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q4 '12-13	YTD MAR '13	Q4 '11-12	YTD MAR '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	285,745	999,667	219,638	770,273
(b) Claims by Maturity,	233,206	858,264	156,755	371,188
(c) Annuities/Pension payment	202,147	355,878	44,781	160,417
(d) Other benefits - Riders	3,584	9,066	1,496	4,016
- Surrender	5,454,757	18,154,976	4,851,062	13,556,507
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(211,264)	(447,035)	(182,350)	(264,371)
(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	5,968,174	19,930,816	5,091,382	14,598,029
Benefits paid to claimants:				
In India	5,968,174	19,930,816	5,091,382	14,598,029
Outside India	-	-	-	-
Total Benefits paid (Net)	5,968,174	19,930,816	5,091,382	14,598,029

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As at Mar 31, 2013	As at Mar 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	As at Mar 31, 2013		As at Mar 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	As at Mar 31, 2013	As at Mar 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	As at Mar 31, 2013	As at Mar 31, 2012
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT MARCH 31, 2013	AS AT MARCH 31, 2012
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills# (Market value (Rs '000) Current Year 551,712 Previous Year 507,764)	547,188	500,047
Other Approved Securities (Market value (Rs '000) Current Year 1,421,229 Previous Year 1,173,628)	1,421,513	1,219,235
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	53,012	79,357
(Market value (Rs '000) Current Year 54,061 Previous Year 78,883)		
(e) Other Securities (Term Deposits)	550,300	570,300
(Market value (Rs '000) Current Year 550,300 Previous Year 570,300)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 892,065 Previous Year 1,160,090)	889,447	1,172,474
Other Investments		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 2,416,725 Previous Year 2,376,920)	2,416,725	2,376,931
Other Approved Securities (Market value (Rs '000) Current Year 99,550 Previous Year 1,377)	99,624	1,378
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	200,244
(Market value (Rs '000) Current Year NIL Previous Year 198,279)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	640,965	1,107,696
(Market value (Rs '000) Current Year 640,965 Previous Year 1,107,696)		
(f) Other Securities (Reverse Repo)	570,081	230,654
(Market value (Rs '000) Current Year 570,081 Previous Year 230,654)		
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 833,059 Previous Year 156,747)	830,299	157,218
Other Investments		
Mutual Funds	-	-
TOTAL	8,019,154	7,615,534
INVESTMENTS		
In India	8,019,154	7,615,534
Outside India	-	-
TOTAL	8,019,154	7,615,534

Note:

1. Includes (Rs'000) Current Year 100,586 (Previous year Rs. 100,667) invested in Government Securities , pursuant to Section 7 of the Insurance Act 1938.

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT MARCH 31, 2013	AS AT MARCH 31, 2012
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 5,991,838 Previous Year 2,063,427)	5,883,254	2,099,232
Other Approved Securities (Market value (Rs '000) Current Year 678,199 Previous Year 637,071)	682,274	654,915
Other Approved Investments		
(a) Shares		
(aa) Equity	432	93
(Market value (Rs '000) Current Year 238 Previous Year 309)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	144,087	273,665
(Market value (Rs '000) Current Year 143,905 Previous Year 267,831)		
(e) Other Securities (Fixed Deposits)	201,700	154,000
(Market value (Rs '000) Current Year 201,700 Previous Year 154,000)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	2,610,466	1,640,040
(Market value (Rs '000) Current Year 2,663,615 Previous Year 1,616,717)		
Equity Shares	42	13
(Market value (Rs '000) Current Year 42 Previous Year 13)		
Other Investments		
Equity Shares	83	12
(Market value (Rs '000) Current Year 83 Previous Year 12)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,923,799 Previous Year 1,027,359)	1,923,680	1,027,359
Other Approved Securities (Market value (Rs '000) Current Year 341,937 Previous Year 49,185)	342,229	49,185
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	104,113	-
(e) Other Securities (Term Deposit and Certificate of Deposits)	2,009,397	1,029,089
(Market value (Rs '000) Current Year 2,009,397 Previous Year 1,029,089)		
(f) Other Securities (Reverse Repo)	736,631	727,363
(Market value (Rs '000) Current Year 736,631 Previous Year 727,363)		
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	517,573	136,928
(Market value (Rs '000) Current Year 518,391 Previous Year 136,745)		
Commercial Paper	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
Other Investments	-	-
TOTAL	15,155,961	7,791,894
INVESTMENTS		
In India	15,155,961	7,791,894
Outside India	-	-
TOTAL	15,155,961	7,791,894

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

Particulars	AS AT MARCH 31, 2013					Total
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group Life	
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills	-	-	4,167,150	1,265,995	240,762	5,673,907
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 4,175,501 PY 2,056,620 Linked Non Par (Pension) 1,272,315 PY 442,624 Linked Non Par (Group) 241,834 PY 60,517						
Other Approved Securities	-	-	262,107	48,931	7,624	318,663
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 261,650 PY 193,318 Linked Non Par (Pension) 48,921 PY 40,803 Linked Non Par (Group) 7,501 PY NIL						
Other Approved Investments						
(a) Shares						
(aa) Equity	2,359	311	20,946,651	6,433,070	100,109	27,482,500
*Linked Par (Ind Life) 582 PY 582 (Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 18,742,701 PY 17,860,958 Linked Non Par (Pension) 5,461,606 PY 7,576,987 Linked Non Par (Group) 93,843 PY 130,730						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	88,001	12,000	1,331,710	232,190	108,188	1,772,089
*Linked Par (Ind Life) 87,541 PY 85,722 (Linked par (Pension) 11,937 PY 13,587 Linked Non Par (Ind Life) 1,316,427 PY 3,776,491 Linked Non Par (Pension) 230,079 PY 1,174,224 Linked Non Par (Group) 106,840 PY 222,927						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	125,300	13,600	30,500	-	-	169,400
*Linked Par (Ind Life) 125,300 PY 493,300 (Linked par (Pension) 13,600 PY 53,700 Linked Non Par (Ind Life) 30,500 PY 2,145,500 Linked Non Par (Pension) NIL PY 351,500 Linked Non Par (Group) NIL PY 52,200						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 361,410 PY 156,510 (Linked par (Pension) 45,473 PY 34,052 Linked Non Par (Ind Life) 3,800,046 PY 6,237,940 Linked Non Par (Pension) 815,433 PY 1,894,594 Linked Non Par (Group)	371,998	47,489	3,890,804	834,031	279,384	5,423,706
(b) Equity	-	-	4,364,916	1,155,815	17,609	5,538,340
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 4,682,424 PY 4,143,839 Linked Non Par (Pension) 1,389,915 PY 1,569,062 Linked Non Par (Group) 20,352 PY 34,531						
Other Investments						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,806,915 PY 2,553,535 Linked Non Par (Pension) 380,954 PY 751,065 Linked Non Par (Group) 7,791 PY 15,222	-	-	1,497,361	325,658	6,566	1,829,585
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 279,545 PY 276,553 Linked Non Par (Pension) 127,462 PY 127,462 Linked Non Par (Group) 47,191 PY 50,191	-	-	279,972	127,784	47,111	454,867
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds	-	-	63,806	9,668	19,335	92,809
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 43,806 PY 969,091 Linked Non Par (Pension) 9,668 PY 147,140 Linked Non Par (Group) 19,335 PY 14,996						
Other Approved Securities	-	-	488	992	-	1,480
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 476 PY NIL Linked Non Par (Pension) 943 PY 940 Linked Non Par (Group) NIL PY NIL						
Other Approved Investments						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	87,964	13,994	183,402	96,442	18,018	399,820
*Linked Par (Ind Life) 85,722 PY 181,653 (Linked par (Pension) 13,587 PY 24,765 Linked Non Par (Ind Life) 181,055 PY 29,214 Linked Non Par (Pension) 98,082 PY 7,071 Linked Non Par (Group) 18,054 PY 14,142						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	368,000	40,100	2,333,151	414,494	116,816	3,272,561
*Linked Par (Ind Life) 368,000 PY 149,923 (Linked par (Pension) 40,100 PY 26,769 Linked Non Par (Ind Life) 2,330,952 PY 941,697 Linked Non Par (Pension) 412,636 PY 304,674 Linked Non Par (Group) 116,029 PY 186,547						
(f) Other Securities (Reverse Repo)	13,300	5,624	614,003	113,141	74,641	820,709
*Linked Par (Ind Life) 13,300 PY NIL (Linked par (Pension) 5,624 PY NIL Linked Non Par (Ind Life) 614,003 PY 1,798,071 Linked Non Par (Pension) 113,141 PY 287,621 Linked Non Par (Group) 74,641 PY 115,044						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :						
*Linked Par (Ind Life) NIL PY 148,128 (Linked par (Pension) 6,973 PY 8,863 Linked Non Par (Ind Life) 526,733 PY 182,258 Linked Non Par (Pension) 182,824 PY 70,223 Linked Non Par (Group) 79,247 PY 3,091	-	7,013	521,550	177,385	79,102	785,050
Other Investments						
Mutual Funds						
Balances in Bank	(62,119)	(41,194)	480,274	(21,257)	101,643	457,347
Other Current Assets (net)	134,266	15,938	863,077	193,976	24,725	1,231,982
TOTAL	1,129,069	114,875	41,830,922	11,408,316	1,241,633	55,724,815
INVESTMENTS						
In India	1,129,069	114,875	41,830,922	11,408,316	1,241,633	55,724,815
Outside India	-	-	-	-	-	-
TOTAL	1,129,069	114,875	41,830,922	11,408,316	1,241,633	55,724,815

* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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

Particulars	AS AT MARCH 31, 2012					Total
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group life	
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills	-	-	2,031,942	438,889	59,744	2,530,575
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 4,175,501 PY 2,056,620 Linked Non Par (Pension) 1,272,315 PY 442,624 Linked Non Par (Group) 241,834 PY 60,517						
Other Approved Securities	-	-	186,075	39,315	-	225,390
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 261,650 PY 193,318 Linked Non Par (Pension) 48,921 PY 40,803 Linked Non Par (Group) 7,501 PY NIL						
Other Approved Investments						
(a) Shares						
(aa) Equity	2,291	302	19,852,158	8,597,808	131,902	28,584,459
*Linked Par (Ind Life) 582 PY 582 (Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 18,742,701 PY 17,860,958 Linked Non Par (Pension) 5,461,606 PY 7,576,987 Linked Non Par (Group) 93,843 PY 130,730						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	86,212	13,715	3,701,602	1,137,514	222,857	5,161,900
*Linked Par (Ind Life) 87,541 PY 85,722 (Linked par (Pension) 11,937 PY 13,587 Linked Non Par (Ind Life) 1,316,427 PY 3,776,491 Linked Non Par (Pension) 230,079 PY 1,174,224 Linked Non Par (Group) 106,840 PY 222,927						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	493,300	53,700	2,145,500	351,500	52,200	3,096,200
*Linked Par (Ind Life) 125,300 PY 493,300 (Linked par (Pension) 13,600 PY 53,700 Linked Non Par (Ind Life) 30,500 PY 2,145,500 Linked Non Par (Pension) NIL PY 351,500 Linked Non Par (Group) NIL PY 52,200						
(f) Subsidiaries	-	-	-	-	-	-
(a) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 361,410 PY 156,510 (Linked par (Pension) 45,473 PY 34,052 Linked Non Par (Ind Life) 3,800,046 PY 6,237,940 Linked Non Par (Pension) 815,433 PY 1,894,594 Linked Non Par (Group)	159,282	34,598	6,090,670	1,827,077	263,832	8,375,458
(b) Equity						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 4,682,424 PY 4,143,839 Linked Non Par (Pension) 1,389,915 PY 1,569,062 Linked Non Par (Group) 20,352 PY 34,531	-	-	4,165,498	1,327,331	31,682	5,524,511
Other Investments						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,806,915 PY 2,553,535 Linked Non Par (Pension) 380,954 PY 751,065 Linked Non Par (Group) 7,791 PY 15,222	-	-	1,846,769	575,159	12,982	2,434,910
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 279,545 PY 276,553 Linked Non Par (Pension) 127,462 PY 127,462 Linked Non Par (Group) 47,191 PY 50,191	-	-	272,208	125,366	49,360	446,934
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds	-	-	971,470	147,586	14,996	1,134,053
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 63,806 PY 969,091 Linked Non Par (Pension) 9,668 PY 147,140 Linked Non Par (Group) 19,335 PY 14,996						
Other Approved Securities	-	-	-	927	-	927
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 476 PY NIL Linked Non Par (Pension) 943 PY 940 Linked Non Par (Group) NIL PY NIL						
Other Approved Investments						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	189,590	25,853	28,763	6,943	13,885	265,034
*Linked Par (Ind Life) 85,722 PY 181,653 (Linked par (Pension) 13,587 PY 24,765 Linked Non Par (Ind Life) 181,055 PY 29,214 Linked Non Par (Pension) 98,082 PY 7,071 Linked Non Par (Group) 18,054 PY 14,142						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	156,364	27,943	958,823	309,607	191,098	1,643,834
*Linked Par (Ind Life) 368,000 PY 149,923 (Linked par (Pension) 40,100 PY 26,769 Linked Non Par (Ind Life) 2,330,952 PY 941,697 Linked Non Par (Pension) 412,636 PY 304,674 Linked Non Par (Group) 116,029 PY 186,547						
(f) Other Securities (Reverse Repo)	7,593	2,564	1,798,071	287,621	115,044	2,210,893
*Linked Par (Ind Life) 13,300 PY NIL (Linked par (Pension) 5,624 PY NIL Linked Non Par (Ind Life) 614,003 PY 1,798,071 Linked Non Par (Pension) 113,141 PY 287,621 Linked Non Par (Group) 74,641 PY 115,044						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :	147,454	8,897	178,817	69,383	2,982	407,533
*Linked Par (Ind Life) NIL PY 148,128 (Linked par (Pension) 6,973 PY 8,843 Linked Non Par (Ind Life) 526,733 PY 182,258 Linked Non Par (Pension) 182,824 PY 70,223 Linked Non Par (Group) 79,247 PY 3,091						
Other Investments						
Mutual Funds	-	-	-	-	-	-
Balances in Bank	(138,014)	(63,268)	261,617	49,789	9,777	119,902
Other Current Assets (net)	76,366	9,250	398,919	174,806	12,918	672,259
TOTAL	1,180,437	113,554	44,888,900	15,466,621	1,185,260	62,834,771
INVESTMENTS						
In India	1,180,437	113,554	44,888,900	15,466,621	1,185,260	62,834,771
Outside India	-	-	-	-	-	-
TOTAL	1,180,437	113,554	44,888,900	15,466,621	1,185,260	62,834,771

* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-15-LOANS SCHEDULE

Particulars	As at Mar 31, 2013	As at Mar 31, 2012
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
Secured		
(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)	-	-
Unsecured		
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, 2012	Additions during the year	Deductions	Balance as on March 31, 2013	Balance as on March 31, 2012	For the Year	Sales/ Adjustments	Balance as on March 31, 2013	AS AT MARCH 31, 2013	AS AT MARCH 31, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
- Software	163,038	37,600	-	200,638	99,416	45,711	1,256	143,871	56,767	63,622
Tangibles										
Leasehold Improvements	380,455	24,872	9,269	396,058	319,322	36,644	8,698	347,268	48,790	61,133
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	162,335	5,130	1,039	166,425	149,982	11,824	974	160,832	5,593	12,353
Information Technology Equipment	723,835	37,202	31,339	729,698	664,767	47,729	31,002	681,494	48,204	59,068
Vehicles	3,005	-	-	3,005	1,829	462	-	2,291	714	1,176
Office Equipment	104,330	9,681	4,357	109,654	97,088	5,928	4,357	98,659	10,995	7,242
Sub Total	1,536,998	114,485	46,004	1,605,478	1,332,404	148,298	46,287	1,434,415	171,063	204,594
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	122,340	54,423
TOTAL	1,536,998	114,485	46,004	1,605,478	1,332,404	148,298	46,287	1,434,415	264,485	240,809
PREVIOUS YEAR	1,548,350	76,234	87,586	1,536,998	1,219,250	193,821	80,667	1,332,404	240,809	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As at Mar 31, 2013	As at Mar 31, 2012
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	484,986	621,229
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	168,257	8,452
(bb) Others	-	100,000
(b) Current Accounts*	130,076	(312,430)
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	783,320	417,251
Balances with non-scheduled banks included above	-	-
CASH AND BANK BALANCES		
In India	783,320	417,251
Outside India	-	-
TOTAL	783,320	417,251

*Net of Temporary Book Overdrafts of (Rs. '000) 7,69,406 (PY 8,73,818)

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	As at Mar 31, 2013	As at Mar 31, 2012
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	52,422	62,643
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	51	-
Others includes vendor, travel advances & salary recoverable net of provisions (Rs. '000) 15,007 (PY 14,305)	79,036	144,782
TOTAL (A)	131,509	207,425
OTHER ASSETS		
Income accrued on investments	597,197	319,914
Outstanding Premiums	578,197	416,824
Agents' Balances net of provisions (Rs. '000) 1,792 (PY NIL)	14,880	8,865
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	12,899	44,102
Others		
-Deposit with Service tax authorities	9,990	-
-Refundable Security Deposits	269,507	294,273
- Unsettled Contracts	-	-
-Service Tax Unutilized Credit	8,891	211,011
TOTAL (B)	1,491,561	1,294,989
TOTAL (A+B)	1,623,070	1,502,414

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As at Mar 31, 2013	As at Mar 31, 2012
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	376,879	246,861
Balances due to other insurance companies	12,804	45,550
Deposits held on re-insurance ceded	-	-
Premiums received in advance	29,543	56,578
Unallocated premium	126,983	99,275
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	23,103	53,716
Accrual for expenses	695,164	1,162,686
Unclaimed Amount - Policyholders *	1,657,093	977,142
Claims Outstanding	285,715	227,043
Others:		
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	9,122	6,473
Premium/ proposal deposits, to be refunded	-	-
Others (includes statutory dues payable, and payables to employees)	160,964	259,056
Service Tax payable	41,348	24,417
Payables for unsettled investment contracts	303,478	382,300
TOTAL	3,722,195	3,541,097

FORM L-20-PROVISIONS SCHEDULE

Particulars	As at Mar 31, 2013	As at Mar 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	290	2,893
Provision for Leave Encashment	22,696	27,895
Provision for Other Long Term Benefits	95,118	88,445
Provision for Other Employee Benefits	52,006	60,352
TOTAL	170,110	179,585

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As at Mar 31, 2013	As at Mar 31, 2012
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

	Q4 '12-13	YTD MAR '13	Q4 '11-12	YTD MAR '12
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	-109%	-32%	568%	181%
Linked Par Pension	-56%	-72%	-4%	-14%
Linked Non Par Individual Life	-40%	-47%	-36%	-50%
Linked Non Par Pension	121%	-216%	-104%	-98%
Linked Non Par Group	127%	22%	-66%	-48%
Non Linked Par Individual Life	-50%	-29%	7%	6%
Non Linked Par Pension	-100%	-86%	-48%	9%
Non Linked Non Par Individual Life	8%	18%	41%	50%
Non Linked Non Par Pension Life	-107%	-102%	-47%	316%
Non Linked Group Life	-40%	-21%	944%	342%
Non Linked Non Par Annuity	53%	123%	405%	160%
2 Net Retention Ratio	98%	98%	99%	99%
3 Expense of Management to Gross Direct Premium Ratio	13%	28%	20%	28%
4 Commission Ratio (Gross commission paid to Gross Premium)	6.0%	5.0%	5%	3.9%
5 Ratio of policy holder's liabilities to shareholder's funds	11	11	12	12
6 Growth rate of shareholders' fund	5%	5%	14%	14%
7 Ratio of surplus to policyholders' liability	1%	4%	1%	3%
8 Change in net worth in ('000)	3,514,612	320,011	2,892,617	735,683
9 Profit after tax/Total Income	52%	1%	19%	3%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	12	12	13	13
12 Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13 Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	9%	2%	9%
R2. Non-PAR	2%	9%	2%	9%
R3.Sub-TOTAL	2%	9%	2%	9%
Linked:				
R4. PAR	2%	10%	2%	9%
R5. Non-PAR	-3%	6%	10%	-5%
R6. Sub-TOTAL	-3%	6%	10%	-5%
R7. Grand Total	-2%	7%	9%	-4%
Shareholders' Funds	2%	9%	2%	9%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	9%	2%	9%
R2. Non-PAR	2%	9%	2%	9%
R3.Sub-TOTAL	2%	9%	2%	9%
Linked:				
R4. PAR	3%	10%	2%	8%
R5. Non-PAR	2%	5%	1%	4%
R6. Sub-TOTAL	2%	5%	1%	4%
R7. Grand Total	2%	6%	1%	4%
Shareholders' Funds	2%	9%	2%	9%
14 Conservation Ratio				
Linked Par Individual Life	57%	73%	108%	86%
Linked Par Pension	74%	74%	86%	78%
Linked Non Par Individual Life	60%	68%	69%	70%
Linked Non Par Pension	57%	64%	87%	76%
Non Linked Par Individual Life	82%	87%	82%	80%
Non Linked Par Pension	80%	87%	98%	93%
Non Linked Non Par Individual Life	78%	74%	75%	62%
Non Linked Non Par Pension Life	18%	35%	95%	95%
15 Persistency Ratio (by numbers)*				
For 13th month	60%	58%	47%	58%
For 25th month	42%	46%	51%	47%
For 37th month	33%	29%	23%	25%
For 49th Month	17%	20%	23%	24%
for 61st month	15%	16%	16%	19%
Persistency Ratio (by premium)*				
For 13th month	55%	58%	54%	68%
For 25th month	48%	60%	62%	60%
For 37th month	38%	37%	29%	29%
For 49th Month	19%	24%	28%	27%
for 61st month	14%	16%	20%	22%
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)		Nil		Nil
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		0.16		0.37
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		0.16		0.37
(iv) Book value per share (Rs)		3.15		2.99

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

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

	As at Mar 31, 2013 (Rs. 000's)	As at Mar 31, 2012 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	21,248,675	23,689,590
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(429,560)	(288,361)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(19,201,550)	(14,346,779)
Payments of commission and brokerage	(912,080)	(853,642)
Payments of other operating expenses	(5,698,148)	(5,723,540)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	292,863	158,277
Income taxes paid (Net)	(51)	9,177
Service tax paid	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	(4,699,851)	2,644,722
Cash flow from extraordinary operations (give break-up)	-	-
Net cash from operating Activities	(4,699,851)	2,644,722
II Cash flows from investing activities		
Purchase of fixed assets	(171,692)	(90,986)
Proceeds from sale of fixed assets	2,168	1,703
Purchases of investments	(238,235,983)	(803,125,403)
Sales of investments	238,671,314	795,663,672
Rents/Interests/ Dividends received	3,972,965	3,359,443
Profit/(Loss) on sale/redemption of investment	1,164,599	766,239
Expenses related to investments	-	-
Net cash from investing activities	5,403,371	(3,425,332)
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	703,520	(780,610)
Cash and cash equivalent at beginning of the year	537,153	1,317,763
Cash and cash equivalent at the end of the year	1,240,673	537,153
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	783,320	417,251
Bank balances (Policyholders - Schedule 8A and 8B)	457,347	119,902
Note 1		
Cash and Bank Balances	783,320	417,251
Fixed Deposits with maturity more than 3 months	-	-
Cash and Bank Balances as per Schedule 11	783,320	417,251

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl. No.	Particular	As at Mar 31, 2013	As at Mar 31, 2012
1	Linked		
a	Life	447,891	465,934
b	General Annuity	-	-
c	Pension	117,449	155,613
d	Health	-	-
2	Non-Linked		
a	Life	130,750	66,147
b	General Annuity	1,229	530
c	Pension	10,872	8,927
d	Health	84	-

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	433	384	88	5,831	2,608	2,392	1,069	71,002	3,041	2,776	1,157	76,833
3	Arunachal Pradesh	17	17	9	163	61	59	133	1,148	78	76	142	1,311
4	Assam	90	84	33	908	734	686	297	9,555	824	770	329	10,463
5	Bihar	337	308	58	2,427	656	579	251	12,006	993	887	310	14,432
6	Chandigarh	10	8	5	129	212	190	97	4,895	222	198	102	5,024
7	Chhattisgarh	50	44	13	640	327	302	115	7,370	377	346	128	8,010
8	Dadra & NagraHaveli	1	1	0	25	24	22	14	450	25	23	15	475
9	Daman & Diu	-	-	-	-	1	1	0	30	1	1	0	30
10	Delhi	15	15	13	281	3,192	2,760	2,119	90,229	3,207	2,775	2,132	90,509
11	Goa	4	2	2	46	145	127	97	2,833	149	129	99	2,879
12	Gujarat	477	423	134	4,163	2,126	1,903	1,012	51,389	2,603	2,326	1,146	55,552
13	Haryana	463	422	94	6,082	1,970	1,694	1,172	70,951	2,433	2,116	1,266	77,033
14	Himachal Pradesh	27	23	11	271	61	58	25	1,573	88	81	35	1,844
15	Jammu & Kashmir	13	12	2	55	116	97	39	2,225	129	109	41	2,280
16	Jharkhand	207	191	45	1,952	784	701	254	14,043	991	892	299	15,995
17	Karnataka	206	186	45	2,664	2,675	2,400	1,010	90,904	2,881	2,586	1,055	93,568
18	Kerala	113	103	45	2,192	762	673	334	13,207	875	776	379	15,400
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	226	212	37	1,264	956	856	308	19,776	1,182	1,068	345	21,041
21	Maharashtra	4,056	3,496	153	6,795	5,180	4,507	2,570	178,434	9,236	8,003	2,723	185,229
22	Manipur	-	-	-	-	12	10	8	329	12	10	8	329
23	Meghalaya	-	-	-	-	31	28	16	549	31	28	16	549
24	Mirzoram	-	-	-	-	14	13	12	192	14	13	12	192
25	Nagaland	1	1	0	30	28	26	17	473	29	27	17	503
26	Orissa	735	671	218	4,921	1,113	1,013	473	14,599	1,848	1,684	691	19,520
27	Puducherry	-	-	-	-	41	34	24	856	41	34	24	856
28	Punjab	675	629	430	6,048	1,108	998	514	24,741	1,783	1,627	944	30,789
29	Rajasthan	3,161	1,754	130	7,174	1,625	1,487	521	41,113	4,786	3,241	651	48,287
30	Sikkim	9	9	4	46	35	29	10	75	44	38	14	121
31	Tamil Nadu	519	499	57	2,129	3,249	2,947	1,455	62,619	3,768	3,446	1,513	64,748
32	Tripura	222	209	37	649	170	159	69	1,373	392	368	105	2,022
33	Uttar Pradesh	323	304	66	2,143	2,222	1,954	973	54,700	2,545	2,258	1,039	56,843
34	Uttarakhand	67	65	6	199	139	125	51	2,930	206	190	57	3,129
35	West Bengal	490	398	134	2,191	2,982	2,519	1,625	34,997	3,472	2,917	1,758	37,188
	Grand Total	12,947	10,470	1,868	61,418	35,359	31,349	16,685	881,568	48,306	41,819	18,552	942,985

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	0	-	-	-	0	-
2	Andhra Pradesh	1,728	1,632	254	18,321	7,420	6,899	2,474	217,841	9,148	8,531	2,729	236,162
3	Arunachal Pradesh	55	54	25	487	175	168	201	2,623	230	222	226	3,111
4	Assam	268	258	71	2,443	1,876	1,784	633	27,040	2,144	2,042	704	29,483
5	Bihar	1,320	1,272	158	5,384	2,021	1,857	577	35,265	3,341	3,129	735	40,649
6	Chandigarh	23	21	6	139	591	532	187	12,717	614	553	193	12,856
7	Chattisgarh	325	316	27	1,343	1,073	1,015	224	21,255	1,398	1,331	251	22,599
8	Dadra & NagraHaveli	3	3	1	31	72	69	26	849	75	72	26	880
9	Daman & Diu	-	-	-	-	5	4	1	142	5	4	1	142
10	Delhi	65	60	31	782	9,742	8,755	5,059	275,179	9,807	8,815	5,090	275,960
11	Goa	36	34	14	262	399	362	222	6,442	435	396	236	6,704
12	Gujarat	1,221	1,119	356	12,217	6,024	5,531	2,093	153,932	7,245	6,650	2,448	166,149
13	Haryana	1,191	1,121	252	14,534	5,761	5,213	2,884	211,336	6,952	6,334	3,136	225,870
14	Himachal Pradesh	101	90	34	1,383	212	197	58	5,283	313	287	92	6,666
15	Jammu & Kashmir	82	72	10	524	478	431	112	8,648	560	503	122	9,172
16	Jharkhand	614	584	93	4,612	2,078	1,927	532	34,706	2,692	2,511	626	39,317
17	Karnataka	656	623	130	9,322	7,922	7,304	2,684	290,341	8,578	7,927	2,814	299,664
18	Kerala	398	361	140	5,336	1,853	1,711	779	34,361	2,251	2,072	919	39,696
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1,488	1,460	104	4,837	3,431	3,217	685	58,860	4,919	4,677	788	63,697
21	Maharashtra	9,029	8,345	424	20,729	16,312	14,685	6,268	581,049	25,341	23,030	6,692	601,779
22	Manipur	-	-	0	-	34	28	23	864	34	28	23	864
23	Meghalaya	1	1	0	3	62	57	43	1,108	63	58	43	1,110
24	Mizoram	1	1	0	10	32	30	21	362	33	31	21	372
25	Nagaland	1	1	0	30	71	66	34	1,735	72	67	34	1,765
26	Orissa	2,162	2,031	568	13,255	2,736	2,555	910	37,209	4,898	4,586	1,478	50,463
27	Puducherry	-	-	-	-	92	84	44	1,671	92	84	44	1,671
28	Punjab	2,230	2,080	766	14,359	3,698	3,381	1,076	78,879	5,928	5,461	1,842	93,238
29	Rajasthan	8,572	6,974	455	22,059	4,384	4,097	1,037	112,768	12,956	11,071	1,492	134,827
30	Sikkim	32	32	10	148	85	79	36	549	117	111	47	697
31	Tamil Nadu	923	889	167	8,848	8,389	7,764	3,331	184,987	9,312	8,653	3,498	193,836
32	Tripura	588	567	87	1,824	411	390	139	2,909	999	957	226	4,733
33	Uttar Pradesh	1,095	1,049	185	6,420	6,980	6,410	2,100	187,884	8,075	7,459	2,285	194,305
34	Uttarakhand	431	426	36	1,263	763	714	159	12,210	1,194	1,140	195	13,473
35	West Bengal	2,002	1,835	342	7,630	8,250	7,216	3,632	101,341	10,252	9,051	3,974	108,971
Grand Total		36,641	33,311	4,747	178,535	103,432	94,532	38,284	2,702,346	140,073	127,843	43,031	2,880,881

(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	-	-	-	-	9	182,346	593	25,488	9	182,346	593	25,488
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	6	5,269	722	1,222	6	5,269	722	1,222
8	Haryana	-	-	-	-	2	4,544	735	(3,898)	2	4,544	735	(3,898)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	1,228	338	95	-	1,228	338	95
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	11	46,957	7,493	10,750	11	46,957	7,493	10,750
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	(0)	(43)	-	-	(0)	(43)
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	4	3,085	225	15,445	4	3,085	225	15,445
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	1,368	22	2,034	-	1,368	22	2,034
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	11,466	1,477	3,643	2	11,466	1,477	3,643
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	34	256,263	11,605	54,736	34	256,263	11,605	54,736

(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	-	-	-	-	29	385,056	797	789	29	385,056	797	789
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	8	11,287	1,223	18,726	8	11,287	1,223	18,726
8	Haryana	-	-	-	-	6	14,878	908	323	6	14,878	908	323
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	13	13,429	493	59,904	13	13,429	493	59,904
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	50	0	100	1	50	0	100
15	Maharashtra	-	-	-	-	28	145,123	19,241	153,938	28	145,123	19,241	153,938
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	4	(0)	(33)	-	4	(0)	(33)
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	6	4,837	240	22,287	6	4,837	240	22,287
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	11,831	74	23,932	2	11,831	74	23,932
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	38	60,538	2,733	159,412	38	60,538	2,733	159,412
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	131	647,033	25,709	439,378	131	647,033	25,709	439,378

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

Statement as on : 31 Mar 2013

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

		In Rs Lakhs	
Total Application as per Balance Sheet (A)			914,079
ADD (B)			-
Provisions	Sch - 14	1,701	
Current Liabilities	Sch - 13	37,222	
		38,923	
LESS (C)			
Debit Balance in P&L A/C		137,294	
Loans	Sch - 09	-	
Adv & Other Assets	Sch - 12	16,231	
Cash & Bank Balance	Sch - 11	7,833	
Fixed Assets	Sch - 10	2,645	
Misc Exp. not written off	Sch - 15	-	
		164,003	
Funds available for Investments			788,999

Reconciliation of Investment Assets

Total Investment Assets (as per balance sheet)	788,999
Balance Sheet Value of: (#)	
A. Life Fund	175,391
B. Pension & Gen Annuity Fund	56,361
C. Unit Linked Funds	557,248
TOTAL	788,999

NON - LINKED BUSINESS Rs. In Lakhs

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM+ (b)	UL-Non Unit Res (c)	PAR (d)					
1	Govt Securities		29,639	2,177	196	55,058	209.0%		87,070	87,981
2	Govt Securities or Other approved Securities (incl 1 above)		44,851	2,177	255	58,606	254.2%		105,889	106,756
3	Investment subject to Exposure Norms									
	a		17,197	1,005	118	23,341	100.0%		41,661	42,129
	b		18,144	437	35	9,225	66.8%	(0.0)	27,840	27,849
	i) Approved Investments									
	ii) "Other investments" not to exceed 15%		-	-	1	-	0.0%	(0.1)	1	1
TOTAL LIFE FUND			80,192	3,619	409	91,171	421.0%	(0.1)	175,391	176,734

B. PENSION GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
1	Govt Securities		20,638	20,638	100.0%		20,638	20,860
2	Govt Securities or Other approved Securities (incl 1 above)		27,276	27,276	132.2%		27,276	27,494
3	Balance Inv to be in Approved Investment		29,085	29,085	140.9%		29,085	29,210
TOTAL PENSION GENERAL ANNUITY FUND			76,999	76,999	273.1%		76,999	77,564

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
1	Approved investment	12,439	521,964	534,404	95.9%
2	Other Investments	-	22,845	22,845	4.1%
TOTAL LINKED INSURANCE FUND		12,439	544,809	557,248	100.0%

CERTIFICATION

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

Date : 07/05/2013

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

Sd/-
 Jitendra Nayyar
 Director- Finance

FORM 3A

Unit Linked Insurance Business

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

PART - B

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 31 Mar 2013

Rs. Lakhs

PARTICULARS	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund
SFIN	ULGF00210/03/2006GROUPBAL AN122	ULGF00531/03/2006GROUPCAS HF122	ULGF00310/03/2006GROUPDEB TF122	ULGF00410/03/2006GROUPGRO WT122	ULGF00113/07/2005GROUPSEC UR122	ULGF00613/02/2009GROUPSDE BT122
Opening Balance (Market Value)	1,231	385	5,326	1,017	1,789	113
Add : Inflow During the Quarter	72	536	1,832	46	41	3
Increase/ Decrease value of Inv (net)	(8)	8	121	(23)	9	2
Less : Outflow During the Quarter	221	491	1,156	66	202	0
Total Investible Fund (Mkt value)	1,074	438	6,123	973	1,636	118

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Balanced Fund		Group Superannuation & Gratuity Cash Fund		Group Superannuation & Gratuity Debt Fund		Group Superannuation & Gratuity Growth Fund		Group Superannuation & Gratuity Secure Fund		Grp Superann-Short Term Debt fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	242	22.5%	-	0.0%	1,801	29.4%	174	17.9%	461	28.2%	-	0.0%
Corporate Bonds	71	6.6%	-	0.0%	598	9.8%	51	5.2%	171	10.4%	10	8.6%
Infrastructure Bonds	260	24.2%	50	11.5%	1,867	30.5%	115	11.8%	471	28.8%	40	33.7%
Equity	370	34.5%	-	0.0%	-	0.0%	512	52.6%	295	18.0%	-	0.0%
Money Market	15	1.4%	290	66.2%	869	14.2%	38	3.9%	62	3.8%	62	52.1%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (A)	959	89.3%	340	77.6%	5,134	83.9%	889	91.3%	1,460	89.2%	111	94.4%
Current Assets:												
Accrued Interest	24	2.2%	2	0.4%	180	2.9%	16	1.6%	51	3.1%	2	2.1%
Dividend Recievable	0	0.0%	-	0.0%	-	0.0%	0	0.0%	0	0.0%	-	0.0%
Bank Balance	26	2.4%	96	22.0%	853	13.9%	6	0.7%	14	0.9%	4	3.6%
Receivable for Sale of Investments	2	0.1%	-	0.0%	-	0.0%	3	0.3%	0	0.0%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	1	0.1%	-	0.0%	193	3.2%	(0)	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	0	0.0%	0	0.0%	1	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	51	4.7%	98	22.4%	839	13.7%	25	2.6%	65	4.0%	7	5.6%
Other Investments (<=25%)												
Corporate Bonds	40	3.7%	-	0.0%	150	2.4%	30	3.1%	100	6.1%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	25	2.3%	-	0.0%	-	0.0%	29	3.0%	12	0.7%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (C)	64	6.0%	-	0.0%	150	2.4%	59	6.1%	112	6.8%	-	0.0%
Total (A + B+C)	1,074	100.0%	438	100.0%	6,123	100.0%	973	100.0%	1,636	100.0%	118	100.0%
Fund Carried Forward (as per LB2)	1,074	-	438	-	6,123	-	973	-	1,636	-	118	-

Note:

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

Date : 07-5-2013

FORM 3A

Unit Linked Insurance Business

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

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 31 Mar 2013

Rs. in lacs

PARTICULARS	Pension Unit Linked Balance Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund
SFIN	ULIF00311/02/2003PNSBALANCE 122	ULIF02325/01/2010PNBALAN- II122	ULIF00703/03/2005PNSNGROW TH122	ULIF02425/01/2010PNGROWT- II122	ULIF02525/01/2010PNSNINFRAF 122	ULIF01122/01/2008PNSINDEXF 122
Opening Balance (Market Value)	13,808	3,026	21,872	2,738	2,553	52,987
Add : Inflow During the Quarter	171	470	29	286	121	10
Increase/ Decrease value of Inv (net)	(118)	(22)	(52)	(86)	(304)	(1,884)
Less : Outflow During the Quarter	1,443	51	3,416	79	152	10,744
Total Investible Fund (Mkt value)	12,418	3,423	17,959	2,859	2,218	40,369

INVESTMENT OF UNIT FUND	Pension Unit Linked Balanced Fund		Pension Unit Linked Balanced - II Fund		Pension Unit linked Growth fund		Pension Unit Linked Growth - II Fund		Pension Unit Linked Infrastructure fund		Pension Unit Linked Index Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	2,811	22.6%	869	25.4%	3,103	17.3%	475	16.6%	-	0.0%	-	0.0%
Corporate Bonds	653	5.3%	236	6.9%	809	4.5%	76	2.7%	-	0.0%	-	0.0%
Infrastructure Bonds	2,369	19.1%	711	20.8%	1,523	8.5%	465	16.3%	-	0.0%	-	0.0%
Equity	4,608	37.1%	1,036	30.3%	9,576	53.3%	1,506	52.7%	1,775	80.0%	39,125	96.9%
Money Market	91	0.7%	362	10.6%	80	0.4%	179	6.2%	17	0.8%	339	0.8%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	1,200	9.7%	40	1.2%	1,450	8.1%	-	0.0%	-	0.0%	-	0.0%
Sub Total (A)	11,732	94.5%	3,254	95.1%	16,540	92.1%	2,701	94.5%	1,791	80.8%	39,463	97.8%
Current Assets:												
Accrued Interest	457	3.7%	66	1.9%	544	3.0%	35	1.2%	0	0.0%	0	0.0%
Dividend Recievable	3	0.0%	1	0.0%	5	0.0%	1	0.0%	2	0.1%	23	0.1%
Bank Balance	26	0.2%	24	0.7%	(146)	-0.8%	31	0	39	0	(518)	(0)
Receivable for Sale of Investments	6	0.0%	2	0.1%	28	0.2%	0	0.0%	5	0.2%	319	0.8%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	-	0.0%	3	0.1%	15	0.1%	1	0.1%	2	0.1%	185	0.5%
Fund Mgmt Charges Payable	3	0.0%	1	0.0%	6	0.0%	1	0.0%	1	0.0%	7	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	3	0.0%
Sub Total (B)	489	3.9%	87	2.6%	410	2.3%	64	2.2%	43	1.9%	(370)	-0.9%
Other Investments (<=25%)												
Corporate Bonds	-	0.0%	10	0.3%	499	2.8%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	197	1.6%	71	2.1%	510	2.8%	94	3.3%	384	17.3%	1,276	3.2%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (C)	197	1.6%	81	2.4%	1,009	5.6%	94	3.3%	384	17.3%	1,276	3.2%
Total (A + B+C)	12,418	100.0%	3,423	100.0%	17,959	100.0%	2,859	100.0%	2,218	100.0%	40,369	100.0%
Fund Carried Forward (as per LB2)	12,418	-	3,423	-	17,959	-	2,859	-	2,218	-	40,369	-

Note:

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

Date : 07-5-2013

FORM 3A

Unit Linked Insurance Business

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

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

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 31 Mar 2013

Rs. in lacs

PARTICULARS	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund	Pension Unit Linked Protector - II fund	Pension Unitised with Profit fund
SFIN	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFN D122	ULIF00803/03/2005PNSSECURE122	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122
Opening Balance (Market Value)	8,796	9,039	7,020	9,401	1,803	1,175
Add : Inflow During the Quarter	437	411	50	753	334	-
Increase/ Decrease value of Inv (net)	(367)	(688)	70	99	15	38
Less : Outflow During the Quarter	167	556	492	993	129	65
Total Investible Fund (Mkt value)	8,699	8,208	6,647	9,261	2,023	1,149

INVESTMENT OF UNIT FUND	Pension Unit Linked Index - II fund		Pension Unit Linked PSU fund		Pension Unit linked Secure fund		Pension Unit Linked Protector Fund		Pension Unit Linked Protector - II fund		Pension Unitised with Profit fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	-	0.0%	-	0.0%	1,976	29.7%	3,309	35.7%	712	35.2%	-	0.0%
Corporate Bonds	-	0.0%	-	0.0%	580	8.7%	838	9.1%	94	4.6%	260	22.6%
Infrastructure Bonds	-	0.0%	-	0.0%	2,449	36.8%	2,023	21.8%	574	28.4%	545	47.4%
Equity	8,137	93.5%	7,649	93.2%	1,024	15.4%	1,178	12.7%	276	13.6%	3	0.3%
Money Market	120	1.4%	45	0.5%	35	0.5%	82	0.9%	363	18.0%	56	4.9%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	-	0.0%	-	0.0%	65	1.0%	800	8.6%	10	0.5%	537	46.7%
Sub Total (A)	8,257	94.9%	7,694	93.7%	6,130	92.2%	8,230	88.9%	2,029	100.3%	1,401	122.0%
Current Assets:												
Accrued Interest	0	0.0%	0	0.0%	212	3.2%	412	4.4%	46	2.3%	159	13.9%
Dividend Recievable	5	0.1%	16	0.2%	0	0.0%	1	0.0%	0	0.0%	-	0.0%
Bank Balance	127	0	155	0	(41)	(0)	71	0	20	0	(412)	(0)
Receivable for Sale of Investments	71	0.8%	52	0.6%	1	0.0%	0	0.0%	(0)	0.0%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	28	0.3%	9	0.1%	1	0.0%	-	0.0%	97	4.8%	-	0.0%
Fund Mgmt Charges Payable	2	0.0%	2	0.0%	1	0.0%	2	0.0%	1	0.0%	0	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	173	2.0%	211	2.6%	171	2.6%	482	5.2%	(32)	-1.6%	(253)	-22.0%
Other Investments (<=25%)												
Corporate Bonds	-	0.0%	-	0.0%	290	4.4%	469	5.1%	10	0.5%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	269	3.1%	303	3.7%	57	0.9%	80	0.9%	16	0.8%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (C)	269	3.1%	303	3.7%	346	5.2%	549	5.9%	26	1.3%	-	0.0%
Total (A + B+C)	8,699	100.0%	8,208	100.0%	6,647	100.0%	9,261	100.0%	2,023	100.0%	1,149	100.0%
Fund Carried Forward (as per LB2)	8,699	-	8,208	-	6,647	-	9,261	-	2,023	-	1,149	-

Note:

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

Date : 07-5-2013

FORM 3A

Unit Linked Insurance Business

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

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 31 Mar 2013

Rs. in lacs

PARTICULARS	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
SFIN	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIFBALANCE- II122	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFEDEBT- II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN- II122
Opening Balance (Market Value)	71,055	9,595	626	6,784	8,896	9,261
Add : Inflow During the Quarter	389	1,855	328	3,167	90	1,541
Increase/ Decrease value of Inv (net)	(472)	(131)	17	151	(490)	(615)
Less : Outflow During the Quarter	3,138	141	258	148	590	204
Total Investible Fund (Mkt value)	67,833	11,178	712	9,954	7,906	9,983

INVESTMENT OF UNIT FUND	Unit Linked Balanced fund		Unit Linked Balanced- II fund		Unit Linked Debt Fund		Unit Linked Debt -II Fund		Unit Linked Enhancer fund		Unit Linked Enhancer - II fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	16,075	23.7%	2,221	19.9%	282	39.6%	3,718	37.4%	-	0.0%	-	0.0%
Corporate Bonds	3,319	4.9%	585	5.2%	62	8.7%	434	4.4%	-	0.0%	-	0.0%
Infrastructure Bonds	12,867	19.0%	2,262	20.2%	180	25.3%	2,900	29.1%	-	0.0%	-	0.0%
Equity	24,086	35.5%	3,802	34.0%	-	0.0%	-	0.0%	7,308	92.4%	8,865	88.8%
Money Market	2,078	3.1%	589	5.3%	193	27.1%	1,881	18.9%	63	0.8%	159	1.6%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	4,425	6.5%	540	4.8%	21	2.9%	189	1.9%	-	0.0%	-	0.0%
Sub Total (A)	62,850	92.7%	9,999	89.5%	738	103.7%	9,122	91.6%	7,371	93.2%	9,024	90.4%
Current Assets:												
Accrued Interest	2,202	3.2%	298	2.7%	21	2.9%	248	2.5%	0	0.0%	0	0.0%
Dividend Recievable	17	0.0%	3	0.0%	-	0.0%	-	0.0%	4	0.1%	5	0.0%
Bank Balance	297	0	593	0	1	0	1,166	0	6	0	317	0
Receivable for Sale of Investments	114	0.2%	(0)	0.0%	-	0.0%	-	0.0%	19	0.2%	31	0.3%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	42	0.1%	-	0.0%	58	8.1%	580	5.8%	22	0.3%	60	0.6%
Fund Mgmt Charges Payable	18	0.0%	3	0.0%	0	0.0%	3	0.0%	3	0.0%	3	0.0%
Other Current Liabilities (for Investments)	1	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.0%	0	0.0%
Sub Total (B)	2,569	3.8%	890	8.0%	(36)	-5.1%	832	8.4%	4	0.1%	290	2.9%
Other Investments (<=25%)												
Corporate Bonds	1,138	1.7%	20	0.2%	10	1.4%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	1,275	1.9%	268	2.4%	-	0.0%	-	0.0%	531	6.7%	669	6.7%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (C)	2,413	3.6%	288	2.6%	10	1.4%	-	0.0%	531	6.7%	669	6.7%
Total (A + B+C)	67,833	100.0%	11,178	100.0%	712	100.0%	9,954	100.0%	7,906	100.0%	9,983	100.0%
Fund Carried Forward (as per LB2)	67,833	-	11,178	-	712	-	9,954	-	7,906	-	9,983	-

Note:

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

Date : 07-5-2013

FORM 3A

Unit Linked Insurance Business

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Par / Non Par

Statement as on : 31 Mar 2013

Rs. in lacs

Rs. in lacs

PARTICULARS	Unit Linked Growth Fund	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
SFIN	ULIF00527/01/2004LIFEGROWTH122	ULIF01808/01/2010LIFGROWTH- II122	ULIF01908/01/2010LIFEINFRAF1 22	ULIF01002/01/2008LIFEINDEXF12 2	ULIF02008/01/2010LIFINDEX- II122	ULIF00911/07/2006LIFPROTECT 122
Opening Balance (Market Value)	193,351	11,662	7,925	19,190	14,410	6,052
Add : Inflow During the Quarter	148	1,098	381	(1)	884	197
Increase/ Decrease value of Inv (net)	(5,731)	(576)	(985)	(678)	(622)	57
Less : Outflow During the Quarter	13,398	85	328	2,583	337	345
Total Investible Fund (Mkt value)	174,370	12,098	6,992	15,928	14,335	5,962

INVESTMENT OF UNIT FUND	Unit Linked Growth Fund		Unit Linked Growth - II fund		Unit Linked Infrastructure fund		Unit Linked Index fund		Unit Linked Index - II fund		Unit Linked Protector Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	6,739	3.9%	817	6.7%	-	0.0%	-	0.0%	-	0.0%	1,758	29.5%
Corporate Bonds	2,890	1.7%	8	0.1%	-	0.0%	-	0.0%	-	0.0%	526	8.8%
Infrastructure Bonds	11,111	6.4%	776	6.4%	-	0.0%	-	0.0%	-	0.0%	1,744	29.3%
Equity	127,486	73.1%	8,818	72.9%	5,615	80.3%	15,312	96.1%	13,343	93.1%	747	12.5%
Money Market	37	0.0%	27	0.2%	52	0.8%	144	0.9%	152	1.1%	222	3.7%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	14,500	8.3%	475	3.9%	-	0.0%	-	0.0%	-	0.0%	400	6.7%
Sub Total (A)	162,762	93.3%	10,921	90.3%	5,667	81.1%	15,456	97.0%	13,495	94.1%	5,397	90.5%
Current Assets:												
Accrued Interest	3,972	2.3%	152	1.3%	0	0.0%	0	0.0%	0	0.0%	246	4.1%
Dividend Recievable	82	0.0%	6	0.0%	5	0.1%	9	0.1%	8	0.1%	1	0.0%
Bank Balance	54	0	298	0	122	0	(133)	(0)	318	0	19	0
Receivable for Sale of Investments	165	0.1%	12	0.1%	17	0.2%	191	1.2%	127	0.9%	0	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	23	0.0%	21	0.2%	13	0.2%	44	0.3%	44	0.3%	-	0.0%
Fund Mgmt Charges Payable	56	0.0%	3	0.0%	2	0.0%	3	0.0%	4	0.0%	1	0.0%
Other Current Liabilities (for Investments)	2	0.0%	0	0.0%	0	0.0%	1	0.0%	0	0.0%	0	0.0%
Sub Total (B)	4,191	2.4%	442	3.7%	128	1.8%	19	0.1%	404	2.8%	264	4.4%
Other Investments (<=25%)												
Corporate Bonds	40	0.0%	10	0.1%	-	0.0%	-	0.0%	-	0.0%	250	4.2%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	7,376	4.2%	726	6.0%	1,196	17.1%	453	2.8%	437	3.0%	51	0.9%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (C)	7,416	4.3%	736	6.1%	1,196	17.1%	453	2.8%	437	3.0%	301	5.0%
Total (A + B+C)	174,370	100.0%	12,098	100.0%	6,992	100.0%	15,928	100.0%	14,335	100.0%	5,962	100.0%
Fund Carried Forward (as per LB2)	174,370	-	12,098	-	6,992	-	15,928	-	14,335	-	5,962	-

Note:

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

Date : 07-5-2013

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

Unit Linked Insurance Business

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

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 31 Mar 2013

Rs. in lacs

PARTICULARS	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund
SFIN	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122
Opening Balance (Market Value)	4,076	26,424	44,709	12,307	1	1,396
Add : Inflow During the Quarter	836	1,069	5	(1,749)	6	4
Increase/ Decrease value of Inv (net)	42	(2,080)	391	294	0	2
Less : Outflow During the Quarter	222	683	3,520	(440)	5	4
Total Investible Fund (Mkt value)	4,731	24,731	41,585	11,291	2	1,398

INVESTMENT OF UNIT FUND	Unit Linked Protector - II fund		Unit Linked PSU fund		Unit Linked Secure fund		Unitised with Profit fund		Unit Linked Liquid Fund		Unit Linked Wealth Builder fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	1,137	24.0%	-	0.0%	11,937	28.7%	-	0.0%	-	0.0%	253	18.1%
Corporate Bonds	235	5.0%	-	0.0%	7,002	16.8%	1,760	15.6%	-	0.0%	89	6.4%
Infrastructure Bonds	1,351	28.6%	-	0.0%	10,515	25.3%	3,720	32.9%	-	0.0%	417	29.8%
Equity	610	12.9%	22,817	92.3%	6,659	16.0%	24	0.2%	-	0.0%	447	31.9%
Money Market	373	7.9%	137	0.6%	1,608	3.9%	133	1.2%	1	35.8%	30	2.2%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	330	7.0%	-	0.0%	900	2.2%	4,933	43.7%	-	0.0%	105	7.5%
Sub Total (A)	4,036	85.3%	22,953	92.8%	38,621	92.9%	10,569	93.6%	1	35.8%	1,341	95.9%
Current Assets:												
Accrued Interest	164	3.5%	0	0.0%	1,334	3.2%	1,343	11.9%	0	0.0%	38	2.7%
Dividend Recievable	1	0.0%	46	0.2%	5	0.0%	-	0.0%	-	0.0%	0	0.0%
Bank Balance	472	0	492	0	28	0	(621)	(0)	1	1	1	0
Receivable for Sale of Investments	0	0.0%	159	0.6%	-	0.0%	-	0.0%	(0)	-0.6%	6	0.5%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	-	0.0%	27	0.1%	-	0.0%	-	0.0%	-	0.0%	1	0.1%
Fund Mgmt Charges Payable	1	0.0%	7	0.0%	9	0.0%	0	0.0%	0	0.5%	0	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	4.3%	(0)	0.0%
Sub Total (B)	635	13.4%	663	2.7%	1,358	3.3%	721	6.4%	1	64.2%	44	3.1%
Other Investments (<=25%)												
Corporate Bonds	30	0.6%	-	0.0%	1,302	3.1%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	30	0.6%	1,115	4.5%	304	0.7%	-	0.0%	-	0.0%	14	1.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (C)	60	1.3%	1,115	4.5%	1,606	3.9%	-	0.0%	-	0.0%	14	1.0%
Total (A + B+C)	4,731	100.0%	24,731	100.0%	41,585	100.0%	11,291	100.0%	2	100.0%	1,398	100.0%
Fund Carried Forward (as per LB2)	4,731	-	24,731	-	41,585	-	11,291	-	2	-	1,398	-

Note:

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

Date : 07-5-2013

FORM 3A

Unit Linked Insurance Business

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

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 31 Mar 2013

Rs. in lacs

PARTICULARS	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Total of All Funds
SFIN	ULGF00728/03/2011GROUPINC OM122	ULIF03201/08/2011LIFDYNAMIC 122	
Opening Balance (Market Value)	2,013	7,769	601,577
Add : Inflow During the Quarter	1	1,436	17,286
Increase/ Decrease value of Inv (net)	40	(452)	(15,501)
Less : Outflow During the Quarter	-	143	46,115
Total Investible Fund (Mkt value)	2,054	8,610	557,248

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)						
Govt. Bonds	-	0.0%	-	0.0%	60,869	10.9%
Corporate Bonds	362	17.6%	-	0.0%	21,719	3.9%
Infrastructure Bonds	782	38.1%	-	0.0%	62,088	11.1%
Equity	-	0.0%	7,202	83.6%	330,208	59.3%
Money Market	57	2.8%	145	1.7%	11,185	2.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	522	25.4%	-	0.0%	31,442	5.6%
Sub Total (A)	1,723	83.9%	7,347	85.3%	517,510	92.9%
Current Assets:						
Accrued Interest	164	8.0%	0	0.0%	12,386	2.2%
Dividend Recievable	-	0.0%	4	0.0%	253	0.0%
Bank Balance	16	0	751	8.7%	4,573	0.8%
Receivable for Sale of Investments	-	0.0%	8	0.1%	1,339	0.2%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	-	0.0%	25	0.3%	1,498	0.3%
Fund Mgmt Charges Payable	0	0.0%	2	0.0%	149	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	12	0.0%
Sub Total (B)	180	8.7%	736	8.5%	16,893	3.0%
Other Investments (<=25%)						
Corporate Bonds	152	7.4%	-	0.0%	4,549	0.8%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%
Equity	-	0.0%	527	6.1%	18,296	3.3%
Money Market	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%
Sub Total (C)	152	7.4%	527	6.1%	22,845	4.1%
Total (A + B+C)	2,054	100.0%	8,610	100.0%	557,248	100.0%
Fund Carried Forward (as per LB2)	2,054	-	8,610	-	557,248	-

Note:

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

Date : 07-5-2013

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

Statement for the period: 31st March 2013

Periodicity of Submission : Quarterly

Rs. Lakhs

No	Name of The Scheme	SFIN	Assets Held on the above date	NAV As on Above Date	NAV as Per L8 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield ##	3 Year Rolling CAGR
1	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	174,370	32.177	32.177	33.239	32.438	30.556	5.5%	0.6%
2	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	67,833	41.103	41.103	41.408	40.419	38.672	7.7%	4.3%
3	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	41,585	18.284	18.284	18.130	17.694	17.064	9.5%	5.9%
4	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	40,369	11.763	11.763	12.295	11.873	10.964	7.5%	3.1%
5	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	24,731	8.299	8.299	9.014	8.998	8.630	-6.3%	-6.7%
6	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	17,959	20.172	20.172	20.767	20.349	19.305	4.7%	1.7%
7	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	15,928	9.568	9.568	9.974	9.638	8.899	7.7%	3.2%
8	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	14,335	10.815	10.815	11.296	10.929	10.103	7.1%	2.4%
9	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	12,418	31.636	31.636	31.957	31.058	29.682	8.2%	4.9%
10	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWTH-II122	12,098	10.799	10.799	11.329	11.044	10.357	4.6%	1.6%
11	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	11,291	16.806	16.806	16.585	16.358	16.152	5.4%	5.0%
12	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II122	11,178	12.028	12.028	12.173	11.869	11.338	8.0%	5.6%
13	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	9,983	11.438	11.438	12.190	11.844	10.951	5.8%	3.4%
14	Unit Linked Debt -II fund	ULIF01608/01/2010LIFDEBT-II122	9,954	13.080	13.080	12.813	12.507	12.103	11.0%	8.8%
15	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	9,261	14.159	14.159	14.011	13.707	13.301	8.9%	7.1%
16	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	8,699	11.606	11.606	12.108	11.705	10.808	7.6%	2.8%
17	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8,610	10.224	10.224	10.830	10.541	9.787	5.2%	0.0%
18	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	8,208	8.435	8.435	9.152	9.141	8.798	-6.7%	-6.9%
19	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	7,906	11.684	11.684	12.404	12.052	11.147	5.9%	1.5%
20	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	6,992	7.688	7.688	8.789	8.575	8.136	-8.7%	-9.3%
21	Pension Unit linked Secure fund	ULIF00803/03/2005PNSSECURE122	6,647	16.901	16.901	16.735	16.325	15.705	9.9%	6.5%
22	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	6,123	17.078	17.078	16.693	16.286	15.728	11.7%	8.7%
23	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	5,962	15.755	15.755	15.608	15.251	14.798	8.9%	7.2%
24	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	4,731	12.477	12.477	12.350	12.051	11.600	10.0%	7.2%
25	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	3,423	11.945	11.945	12.014	11.730	11.289	7.1%	4.8%
26	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWTH-II122	2,859	11.946	11.946	12.306	12.005	11.373	6.5%	4.5%
27	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	2,218	8.098	8.098	9.215	8.937	8.476	-8.7%	-9.1%
28	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUFINCOM122	2,054	11.909	11.909	11.675	11.437	11.130	9.4%	0.0%
29	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	2,023	12.482	12.482	12.376	12.085	11.645	9.4%	7.0%
30	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESECUR122	1,636	17.055	17.055	16.969	16.554	15.860	10.2%	7.5%
31	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	1,398	11.297	11.297	11.281	11.005	10.480	9.5%	0.0%
32	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	1,149	16.800	16.800	16.560	16.314	16.089	5.9%	5.5%
33	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	1,074	15.401	15.401	15.515	15.117	14.453	8.0%	5.1%
34	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWTH122	973	16.089	16.089	16.469	16.082	15.078	8.5%	5.3%
35	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	712	15.546	15.546	15.148	14.786	14.278	12.0%	9.3%
36	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	438	17.068	17.068	16.737	16.281	15.929	9.5%	7.8%
37	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	118	13.278	13.278	13.030	12.774	12.535	9.0%	7.8%
38	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	2	11.229	11.229	11.191	11.031	10.854	5.7%	0.0%
Total AUM			557,248							

CERTIFICATION

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

Date : 07-5-2013

One year return.

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

FORM L-29 Detail regarding debt securities
Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Unit Linked
Statement as on : 31st March 2013
(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Mar 2013	as % of total for this class	As at 31 Mar 2012	as % of total for this class	As at 31 Mar 2013	as % of total for this class	As at 31 Mar 2012	as % of total for this class
Break down by credit rating								
AAA rated	144,596	78.7%	196,897	84.5%	143,302	78.6%	200,132	84.7%
AA or better	3,057	1.7%	25	0.0%	3,024	1.7%	25	0.0%
Rated below AA but above A	4,549	2.5%	4,469	1.9%	4,542	2.5%	4,542	1.9%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	31,442	17.1%	31,487	13.5%	31,442	17.2%	31,487	13.3%
	183,644	100.0%	232,878	100.0%	182,310	100.0%	236,185	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	45,517	24.8%	34,514	14.8%	45,542	25.0%	34,112	14.4%
more than 1 year and upto 3years	20,596	11.2%	126,321	54.2%	20,496	11.2%	129,475	54.8%
More than 3years and up to 7years	33,984	18.5%	38,665	16.6%	33,185	18.2%	38,897	16.5%
More than 7 years and up to 10 years	30,862	16.8%	20,965	9.0%	30,228	16.6%	21,150	9.0%
More than 10 years and up to 15 years	21,775	11.9%	7,602	3.3%	21,539	11.8%	7,725	3.3%
More than 15 years and up to 20 years	6,087	3.3%	4,811	2.1%	6,175	3.4%	4,827	2.0%
Above 20 years	24,823	13.5%	0	0.0%	25,144	13.8%	0	0.0%
	183,644	100.0%	232,878	100.0%	182,310	100.0%	236,185	100.0%
Breakdown by type of the issuer								
Central Government	57,667	31.4%	36,646	15.7%	57,825	31.7%	36,910	15.6%
State Government	3,201	1.7%	2,263	1.0%	3,195	1.8%	2,351	1.0%
Corporate Securities	122,775	66.9%	193,969	83.3%	121,291	66.5%	196,925	83.4%
	183,644	100.0%	232,878	100.0%	182,310	100.0%	236,185	100.0%

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Non Unit Linked
Statement as on : 31st March 2013
(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Mar 2013	as % of total for this class	As at 31 Mar 2012	as % of total for this class	As at 31 Mar 2013	as % of total for this class	As at 31 Mar 2012	as % of total for this class
Break down by credit rating								
AAA rated	190,015	86.9%	132,670	91.8%	187,945	86.8%	130,678	91.7%
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	28,663	13.1%	11,823	8.2%	28,663	13.2%	11,823	8.3%
	218,678	100.0%	144,493	100.0%	216,608	100.0%	142,501	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	88,846	40.6%	60,860	42.1%	86,790	40.1%	58,920	41.3%
more than 1 year and upto 3years	21,816	10.0%	24,957	17.3%	21,800	10.1%	24,906	17.5%
More than 3years and up to 7years	14,907	6.8%	11,629	8.0%	14,916	6.9%	11,644	8.2%
More than 7 years and up to 10 years	20,253	9.3%	19,912	13.8%	20,268	9.4%	19,916	14.0%
More than 10 years and up to 15 years	14,604	6.7%	5,168	3.6%	14,583	6.7%	5,163	3.6%
More than 15 years and up to 20 years	21,008	9.6%	19,380	13.4%	21,005	9.7%	19,369	13.6%
Above 20 years	37,244	17.0%	2,586	1.8%	37,246	17.2%	2,582	1.8%
	218,678	100.0%	144,493	100.0%	216,608	100.0%	142,501	100.0%
Breakdown by type of the issuer								
Central Government	107,708	49.3%	60,036	41.5%	106,046	49.0%	58,812	41.3%
State Government	25,456	11.6%	19,247	13.3%	25,368	11.7%	19,239	13.5%
Corporate Securities	85,514	39.1%	65,210	45.1%	85,193	39.3%	64,450	45.2%
	218,678	100.0%	144,493	100.0%	216,608	100.0%	142,501	100.0%

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

2. The detail of ULIP and Non-ULIP will be given separately.

3. Non-ULIP includes Shareholder fund.

4. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment

5. AAA rated includes all Sovereign rated instruments#

6. Fixed Deposits are considered under Any Other Investment Grade. Further, previous year's figures have been re-classified accordingly

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q4 '12-13	YTD MAR '13	Q4 '11-12	YTD MAR '12
			(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
Dabur Invest Corp	Control	Issue of Fresh share capital	-	-	-	-
Aviva International Holdings Limited,	Substantial Interest	Issue of Fresh share capital	-	-	-	-
Espirito Santo Securities India Pvt Ltd	Significant Influence	Brokerage / Commission	28.3	28.3	-	-
Espirito Santo Securities India Pvt Ltd	Significant Influence	Balance Receivable/ (Payable)	(0.8)	(0.8)	-	-
Aviva International Insurance	Significant Influence	Reimbursement of Expenses-	-	2.3	-	-
Aviva International Insurance	Significant Influence	Balance Receivable/ (Payable)	-	2.3	-	-
AVIVA Central Services UK Limited	Significant Influence	Reimbursement of Expenses-	17.3	25.8	-	-
AVIVA Central Services UK Limited	Significant Influence	Balance Receivable/ (Payable)	17.3	25.8	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Expenses-	84.9	333.7	-	-
Aviva Asia PTE Ltd.	Significant Influence	Receivable	-	-	-	-
Aviva Asia PTE Ltd.	Significant Influence	Group Recharges - Payable	(160.9)	(232.1)	112.1	112.1
Aviva Asia PTE Ltd.	Significant Influence	Balance Receivable/ (Payable) as at the end	(76.1)	101.5	(198.8)	(198.8)
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration	402.8	554.3	105.1	307.2
TOTAL			312.6	841.0	18.3	220.5

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

BOD and Key Person Information			YTD MAR '13	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Simon Machell	Director	24-Sep-07	28-Feb-13
2	TR Ramachandran	CEO & Managing Director	01-Nov-08	NA
3	Bobby Parikh	Director	17-Nov-09	NA
4	Robert John Donaghy	Director	07-Dec-10	NA
5	Mohit Burman	Director	24-Sep-07	NA
6	Dr. Anand Chand Burman	Director	12-Jun-08	NA
7	Pritam Das Narang	Director	23-Aug-01	NA
8	Pradip Burman	Director	24-May-11	NA
9	Dr Ajay Dua	Director	17-Nov-09	NA
10	Dr S Narayan	Director	27-Feb-10	NA
11	Jyoti Vaswani	Chief Investment Officer	01-Jan-10	NA
12	Sanjeeb Kumar	Appointed Actuary	01-Dec-10	NA
13	Gaurav Rajput	Director- Marketing	04-Oct-10	31-Jan-13
14	Rishi Piparaiya	Director- Marketing	02-Jan-13	NA
15	Rajeev Arora	Chief Financial Officer	01-Sep-07	15-Jan-13
16	Jitendra Nayyar	Chief Financial Officer	01-Jan-13	NA
17	Sanjay Satyapaul Arora	Chief of Internal Audit	01-Apr-12	NA

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

FORM L-32-SOLVENCY MARGIN - KT 3

Rs. in Lakhs

Item	Description	Adjusted Value	
		YTD MAR '13	YTD MAR '12
01	Available Assets in Policyholders' Fund: Deduct:	744,696	706,267
02	Mathematical Reserves	-	-
03	Other Liabilities	708,274	697,150
04	Excess in Policyholders' funds	35,569	-
		853	9,117
05	Available Assets in Shareholders Fund: Deduct:	66,566	101,113
06	Other Liabilities of shareholders' fund	-	-
07	Excess in Shareholders' funds	3,354	45,299
		63,212	55,814
08	Total ASM (04)+(07)	64,065	64,931
09	Total RSM	15,161	12,620
10	Solvency Ratio (ASM/RSM)	4.23	5.15

Certification:

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

Place: Gurgaon
Date: _____

Sd/-
Sanjeeb Kumar
Appointed Actuary

Notes

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

Statement as on: 31 Mar 2013

 Name of the Fund Life Funds

Details of Investment Portfolio

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

CERTIFICATION

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

CERTIFICATION
Note:

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

Statement as on: 31 Mar 2013

Name of the Fund Linked Funds

Details of Investment Portfolio

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

CERTIFICATION

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

CERTIFICATION**Note:**

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

Statement as on: 31 Mar 2013

Name of the Fund Pension Funds

Details of Investment Portfolio

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

CERTIFICATION

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

Note:

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

FORM L-34-YIELD ON INVESTMENTS-1

Name Of The Insurer : Aviva Life Insurance Company India Limited, Code: 0122

Statement as on: 31 Mar 2013

 Name of the Fund Life Funds

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter				Year to Date				PREVIOUS YEAR (for the quarter ended 31st March 2012)						
			INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	56,080	56,949	960	2.2	2.2	56,080	56,949	2,831	9.4	9.4	20,701	20,502	407	2.1	2.1
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,006	1,046	22	2.2	2.2	1,006	1,046	83	8.6	8.6	1,007	1,014	20	1.9	1.9
	Treasury Bills	CTRB	29,985	29,985	549	1.9	1.9	29,985	29,985	2,245	8.2	8.2	26,595	26,595	486	1.9	1.9
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES																
	State Government Bonds	SGGB	18,819	18,775	422	2.2	2.2	18,819	18,775	1,502	8.9	8.9	15,786	15,159	343	2.1	2.1
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
	TAXABLE BONDS																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,821	5,854	140	2.4	2.4	5,821	5,854	650	13.5	13.5	7,532	7,485	178	2.4	2.4
D	INFRASTRUCTURE INVESTMENTS																
	TAXABLE BONDS																
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0	0	0	1.3	1.3	0	0	0	14.3	14.33	-	-	0	0.0	0.0
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0	0	0	0.0	0.0	0	0	0	28.1	28.1	0	0	0	5.5	5.5
	Infrastructure - PSU - Debentures / Bonds	IPTD	35,596	36,027	790	2.3	2.3	35,596	36,027	2,602	9.7	9.7	19,265	18,981	420	2.3	2.3
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	0	0.0	0.0
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	243	248	5.43	2.25	2.25	243	248	21.99	9.40	9.40	-	-	-	0.0	0.0
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	1	1	0	5.4	5.4	1	1	0	11.3	11.3	0	0	0	3.0	3.0
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	3	3	0	0.2	0.2	3	3	0	6.7	6.7	1	1	0	10.2	10.2
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	3	2.4	2.4
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	9,537	9,537	227	2.7	2.7	9,537	9,537	879	10.9	10.9	8,501	8,501	196	2.5	2.5
	Deposits - CDs with Scheduled Banks	EDCD	5,291	5,291	159	2.3	2.3	5,291	5,291	763	9.8	9.8	11,225	11,225	281	2.3	2.3
	Deposits - Repo / Reverse Repo	ECMR	10,419	10,419	16	0.0	0.0	10,419	10,419	30	0.0	0.0	3,240	3,240	6	1.5	1.5
	Corporate Securities - Debentures	ECOS	2,588	2,597	59	2.3	2.3	2,588	2,597	351	9.6	9.6	5,092	5,013	115	2.3	2.3
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	150	2.0	2.0	-	-	594	9.4	9.4	-	-	117.96	2.33	2.33
F	OTHER INVESTMENTS																
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	31	2.0	2.0	-	-	107	9.4	9.4	-	-	8.78	2	2.3
	Equity Shares (incl Co-op Societies)	OESH	1	1	0	1.8	1.82	1	1	0	17.6	17.58	0	0	0	7.1	7.1
	TOTAL		175,391	176,734	3,531			175,391	176,734	12,659			118,945	117,717	2,583		

Statement as on: 31 Mar 2013
Statement of Investment and Income on Investment

Name of the Fund Linked Funds

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter					Year to Date					PREVIOUS YEAR (for the quarter ended 31st March 2012)				
			INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	56,739	56,739	1,083	2.2	2.2	56,739	56,739	3,910	11.9	11.9	26,003	26,003	358	2.0	2.0
	Treasury Bills	CTRB	928	928	0	0.1	0.1	928	928	43	6.5	6.5	10,643	10,643	39	3.7	3.7
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES																
	State Government Bonds	SGGB	3,201	3,201	166	3.6	3.6	3,201	3,201	421	13.2	13.2	2,263	2,263	(8)	0.1	0.1
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
	TAXABLE BONDS																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	24,765	24,765	617	2.4	2.4	24,765	24,765	3,416	13.3	13.3	30,666	30,666	685	2.3	2.3
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central/ State/any Authority or body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D	INFRASTRUCTURE INVESTMENTS																
	Infrastructure - PSU - Equity shares - Quoted	ITPE	28,528	28,528	(2,718)	(9.4)	(9.4)	28,528	28,528	(2,101)	(8.4)	(8.4)	25,574	25,574	3,919	13.6	13.6
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	26,856	26,856	(5,396)	(17.0)	(17.0)	26,856	26,856	(2,481)	(11.3)	(11.3)	29,671	29,671	9,160	31.6	31.6
	TAXABLE BONDS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	29,833	29,833	826	2.5	2.5	29,833	29,833	5,655	11.9	11.9	57,164	57,164	1,131	2.1	2.1
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	7,490	7,490	184	2.5	2.5	7,490	7,490	1,282	13.2	13.2	-	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	68,408	68,408	(4,500)	(6.9)	(6.9)	68,408	68,408	(734)	(4.1)	(4.1)	77,185	77,185	11,829	14.2	14.2
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	206,417	206,417	(3,523)	(1.8)	(1.8)	206,417	206,417	28,807	13.1	13.1	208,659	208,659	26,450	13.0	13.0
	Corporate Securities - Debentures	ECOS	21,719	21,719	581	2.3	2.3	21,719	21,719	3,760	11.4	11.4	54,269	54,269	1,083	2.0	2.0
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	31,442	31,442	914	2.9	2.9	31,442	31,442	3,561	12.0	12.0	31,487	31,487	847	2.7	2.7
	Deposits - CDs with Scheduled Banks	EDCD	2,978	2,978	105	2.3	2.3	2,978	2,978	975	10.2	10.2	15,913	15,913	381	2.4	2.4
	Deposits - Repo / Reverse Repo	ECMR	8,207	8,207	11	-	-	8,207	8,207	55	-	-	22,109	22,109	33	2.2	2.2
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	9	2.3	2.3
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	193	2.0	2.0	-	-	1,323	9.4	9.4	-	-	710	2.3	2.3
	Net Current Assets (Only in respect of ULIP Business)	ENCA	16,893	16,893	-	-	-	16,893	16,893	-	-	-	7,922	7,922	-	-	-
F	OTHER INVESTMENTS																
	Equity Shares (incl Co-op Societies)	OESH	18,296	18,296	(2,167)	(11.3)	(11.3)	18,296	18,296	(3,179)	(16.1)	(16.1)	24,349	24,349	3,378	12.5	12.5
	Debentures	OLDB	4,549	4,549	112	2.5	2.5	4,549	4,549	517	12.1	12.1	4,469	4,469	114	2.6	2.6
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	27	2.0	2.0	-	-	300	9.4	9.4	-	-	53	2.3	2.3
	TOTAL		557,248	557,248	(13,483)			557,248	557,248	45,529			628,348	628,348	60,172		

Statement as on: 31 Mar 2013

 Name of the Fund Pension Funds

Statement of Investment and Income on Investment

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter					Year to Date					PREVIOUS YEAR (for the quarter ended 31st March 2012)				
			INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	8,313	8,535	172	2.2	2.2	8,313	8,535	571	9.0	9.0	4,786	4,696	37	2.1	2.1
A2	Treasury Bills	CTRB	12,325	12,325	239	1.9	1.9	12,325	12,325	879	8.4	8.4	6,948	6,948	74	2.3	2.3
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES																
B1	State Government Bonds	SGGB	6,638	6,634	97	2.1	2.1	6,638	6,634	337	8.8	8.8	3,461	3,453	60	2.1	2.1
C	HOUSING SECTOR INVESTMENTS																
	Bonds / Debentures issued by NHB / Institutions accredited by	HTDN	1,259	1,260	47	2.4	2.4	1,259	1,260	182	10.0	10.0	1,227	1,223	28	2.4	2.4
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	5,545	5,669	136	2.3	2.3	5,545	5,669	491	9.8	9.8	3,042	3,013	41	2.3	2.3
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	14	14	0	2.3	2.3	14	14	1	9.5	9.5	-	-	-	-	-
E	INVESTMENT SUBJECT TO EXPOSURE NORMS																
	Corporate Securities - Debentures	ECOS	424	424	10	2.3	2.3	424	424	39	9.8	9.8	440	437	8	2.3	2.3
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	21	2.0	2.0	-	-	88	9.4	9.4	-	-	10	2.3	2.3
	Deposits - Repo / Reverse Repo	ECMR	2,648	2,648	6	-	-	2,648	2,648	25	-	-	6,340	6,340	17	2.2	2.2
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balanc	ECDB	19,126	19,126	113	2.5	2.5	19,126	19,126	348	10.4	10.4	3,322	3,322	82	2.5	2.5
	Deposits - CDs with Scheduled Banks	EDCD	70	70	313	2.3	2.3	70	70	1,264	10.0	10.0	5,563	5,563	62	2.3	2.3
F	OTHER THAN APPROVED INVESTMENTS																
	TOTAL		56,361	56,704	1,154			56,361	56,704	4,226			35,130	34,995	420		

CERTIFICATION

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

Date : 07/05/2013

Note:

Category of Investment (COI) shall be as per Guidelines

- 1 To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments
- 2 Yield netted for Tax
- 3 FORM-1 shall be prepared in respect of each fund.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement for the period: 31st March 2013
Name of Fund Life Fund
Statement of Down Graded Investments
Periodicity of Submission: Quarterly
Rs. Lakhs

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement for the period: 31st March 2013

Name of Fund Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Statement for the period: 31st March 2013
Name of Fund Pension Fund
Statement of Down Graded Investments
Periodicity of Submission: Quarterly
Rs. Lakhs

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

CERTIFICATION

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

Note:

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

		Q4 '12-13				Q4 '11-12				YTD MAR '13				YTD MAR '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	2	234	234	56	17	2,412	2,412	544	5	769	769	173	49.04	6,830	6,830	1,571
	From 10,000-25,000	[0]	1	1	10	-	-	-	-	0	3	3	19	1	6	6	45
	From 25001-50,000	10	21	21	26	31	62	62	86	31	66	65	156	154	310	310	433
	From 50,001-75,000	5	8	8	32	7	11	11	19	9	14	14	38	37	57	57	131
	From 75,000-100,000	9	9	9	19	34	35	35	103	38	36	36	71	277	274	274	639
	From 1,00,001-1,25,000	2	2	2	24	-	-	-	-	9	6	6	87	23	20	20	79
	Above Rs. 1,25,000	436	16	16	852	1,221	121	121	2,007	713	51	51	1,248	3,310	477	476	5,974
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	15	32	32	-	99	71	71	-	59	86	86	-	215	129	129	-
	From 50,001-100,000	38	44	44	-	-	-	-	-	99	85	85	-	13	1	1	-
	From 1,00,001-150,000	29	20	20	-	-	-	-	-	66	35	35	-	10	1	1	-
	From 150,001-2,00,000	15	8	8	-	-	-	-	-	43	20	20	-	-	-	-	-
	From 2,00,001-250,000	14	5	5	-	-	-	-	-	30	7	7	-	-	-	-	-
	From 2,50,001-3,00,000	3	-	-	-	-	-	-	-	11	1	1	-	-	-	-	-
	Above Rs. 3,00,000	36	5	5	-	-	-	-	-	202	17	17	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	0	-	7	31	-	-	-	-	0	-	21	(138)	-	-	1	11.00
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	1	-	71	180	0.64	-	3	47.00
	From 50,001-75,000	-	-	-	-	1	-	2	30	-	-	-	0.64	-	2	30.00	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	2	-	14	144	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	20	-	234	857	36	1	1,269	4,437	65	-	902	3,903	100.00	1	3,585	12,957.00
	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	673	17,781	17,713	301,107	1,171	32,464	32,420	451,914	2,389	57,245	57,142	1,073,792	3,278	72,906	72,834	1,268,874
	From 10,000-25,000	1,906	13,342	13,280	296,585	3,015	20,461	20,460	410,011	5,754	39,941	39,884	935,612	8,085	54,851	54,859	1,116,940
	From 25001-50,000	1,938	6,210	6,203	84,643	2,719	8,786	8,802	120,214	5,446	17,265	17,286	261,931	6,758	21,095	21,095	317,553
	From 50,001-75,000	1,824	3,546	3,546	47,267	1,588	3,132	3,130	39,072	4,831	9,290	9,294	128,147	3,814	7,361	7,366	101,504
	From 75,000-100,000	1,608	1,741	1,750	25,471	2,675	2,787	2,801	45,343	3,433	3,821	3,844	65,895	6,057	6,359	6,394	108,032
	From 1,00,001-1,25,000	2,502	2,474	2,466	49,529	1,593	1,592	1,598	26,117	5,810	5,741	5,738	117,028	3,794	3,755	3,763	57,581
	Above Rs. 1,25,000	7,487	2,807	2,798	137,347	7,418	2,471	2,472	129,242	14,033	5,574	5,573	296,683	16,895	5,630	5,638	251,690
	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	[24]	-	9,199	[24,399]	[3]	1	[4,339]	[5,416]	[65]	4	43,878	[41,979]	[16]	11	222	339
	From 10,000-25,000	4	2	3,013	3,438	4	5	1,875	3,995	16	13	9,016	15,208	15	13	9,703	11,190
	From 25001-50,000	4	-	1,585	2,377	4	3	884	2,224	16	7	5,718	11,988	23	15	14,012	12,008
	From 50,001-75,000	4	2	1,117	2,411	6	3	356	4,297	24	9	6,580	16,464	23	7	8,823	15,706
	From 75,000-100,000	3	1	556	3,516	4	1	26	9	19	6	5,127	17,807	18	3	2,995	16,023
	From 1,00,001-1,25,000	8	-	196	894	4	1	443	638	25	7	4,182	12,657	15	2	2,889	7,292
	Above Rs. 1,25,000	11,586	29	240,356	65,609	11,697	23	[192,513]	[29,495]	25,607	85	571,524	403,144	27,235	64	[968,751]	40,757
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Q4 '12-13				Q4 '11-12				YTD MAR '13				YTD MAR '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	2,759	25,830	25,707	404,798	6,882	67,425	67,554	134,736	8,801	122,048	122,128	1,246,058	10,032	124,728	124,931	244,644
	From 10,000-25,000	11,820	46,280	45,539	437,150	10,457	11,068	10,773	128,010	35,811	203,125	202,999	1,346,921	41,788	224,046	224,631	501,675
	From 25001-50,000	9,351	17,344	17,100	157,794	10,992	19,361	19,313	96,075	28,522	72,860	72,918	508,664	33,423	82,155	82,445	305,368
	From 50,001-75,000	3,321	4,039	3,947	46,979	2,948	3,020	3,009	25,501	8,828	15,458	15,414	146,924	8,257	13,416	13,455	76,727
	From 75,000-100,000	5,067	4,076	3,996	46,583	6,427	4,882	4,871	34,982	16,494	16,007	16,011	149,370	19,233	18,395	18,466	108,362
	From 1,00,001 -1,25,000	2,647	1,750	1,702	26,195	1,751	1,167	1,165	13,337	6,624	6,024	5,991	76,223	5,241	4,641	4,655	41,260
	Above Rs. 1,25,000	12,052	2,856	2,758	103,782	13,140	2,738	2,730	63,626	38,468	11,607	11,537	328,378	41,238	11,634	11,651	195,237
	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	1	30	43,742	1,880	(5)	23	8,618	(61,412)	(45)	137	100,149	15,331	(9)	126	52,811	(41,736)
	From 10,000-25,000	3	7	407	719	1	6	473	766	6	20	1,149	2,605	6	33	3,432	3,502
	From 25001-50,000	3	6	2,707	2,219	5	7	1,723	2,024	21	32	6,756	11,900	15	29	6,296	84,598
	From 50,001-75,000	9	10	3,483	5,921	5	5	705	1,365	28	26	11,048	12,442	29	30	18,128	13,595
	From 75,000-100,000	9	1	678	895	8	4	1,186	2,079	37	11	2,562	7,364	34	10	4,626	4,930
	From 1,00,001 -1,25,000	14	3	848	2,865	11	2	802	1,191	39	10	3,434	8,030	33	9	2,826	4,436
	Above Rs. 1,25,000	372	16	23,530	177,817	562	16	1,470,120	162,103	1,694	78	123,347	673,032	2,082	69	1,796,587	863,546
	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	Q4 '12-13			Q4 '11-12			YTD MAR '13			YTD MAR '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	1	381	4	0	199	7	2	1,308	28	2	990	18
2	Corporate Agents-Banks	0	0	2	0	1,331	141	0	147	26	0	3,285	308
3	Corporate Agents -Others	0	31,539	22	4	(273,929)	34	0	89,373	76	7	(1,059,568)	531
4	Brokers	6	6,647	14	7	3,140	14	38	29,701	187	23	16,927	191
5	Micro Agents	0	0	0	0	0	-	0	0	0	0	0	-
6	Direct Business	27	217,696	11,563	27	77,293	11,556	91	526,443	25,390	84	112,831	26,359
	Total(A)	34	256,243	11,605	38	(191,966)	11,750	131	646,972	25,709	116	(925,535)	27,407
1	Referral (B)	0	0	0	0	(31)	1	0	61	0	0	19	8
	Grand Total (A+B)	34	256,243	11,605	38	(191,997)	11,751	131	647,033	25,709	116	(925,516)	27,415

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

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)										
S.No.	Channels	Q4 '12-13		Q4 '11-12		YTD MAR '13		YTD MAR '12		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	16,502	7,698	23,997	8,902	48,265	18,772	63,288	23,940	
2	Corporate Agents-Banks	22,968	9,537	32,364	11,135	56,260	20,070	71,158	24,821	
3	Corporate Agents -Others	122	25	4,390	26	4,981	59	6,576	44	
4	Brokers	433	61	2,102	258	2,571	375	8,738	1,108	
5	Micro Agents	393	1	-	-	393	1	-	-	
6	Direct Business	7,885	1,229	11,443	1,255	27,453	3,733	30,123	2,846	
	Total (A)	48,303	18,552	74,296	21,577	139,923	43,010	179,883	52,758	
1	Referral (B)	3	1	109	11	150	22	131	12	
	Grand Total (A+B)	48,306	18,552	74,405	21,588	140,073	43,031	180,014	52,771	

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

Date: 31 Mar 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	-	730	220	135	188	114	1,387	145,324	
2	Survival Benefit	-	42	16	10	31	-	99	1,372	
3	for Annuities / Pension	-	667	43	19	5	-	734	2,338	
4	For Surrender	-	31,896	8	6	2	-	31,912	4,253,064	
5	Other benefits	-	-	-	-	-	-	-	-	
	CI/PTD/ADP	-	5	1	-	-	-	6	2,785	
	HCB	-	7	2	-	-	-	9	21	
	ADB	-	26	-	-	-	-	26	6,443	
	IB	-	8	1	-	-	-	9	154	
6	Partial Withdrawals	-	671	-	-	-	-	671	104,147	
7	Auto Foreclosure	-	9,505	-	-	-	-	9,505	689,595	
8	EL Surrender	-	14,668	2	-	-	2	14,672	84,620	
9	Death Claims	-	658	-	-	-	-	658	295,612	

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	-	132	-	-	-	-	132	268,547	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	62	-	-	-	-	62	399	
7	Gratuity	-	518	2	-	-	-	520	197,267	
8	Leave encashment	-	15	-	-	-	-	15	1,570	
9	ADB	-	4	-	-	-	-	4	1,004	
10	Death Claims	-	418	-	-	-	-	418	51,936	

Individual													
No. of claims only													
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	For Partial withdrawals	For Auto Fore Closure	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	2	2,204	64	77	812	26	641	14	-	-	-	-
2	Claims reported during the period*	819	2,023	77	734	33,517	647	10,009	15,607	9	17	11	30
3	Claims Settled during the period	719	1,519	105	739	31,912	671	9,505	14,672	8	17	10	26
4	Claims Repudiated during the period	102	-	-	-	-	-	-	-	1	-	1	4
	Less than 2years from the date of acceptance of risk	90	-	-	-	-	-	-	-	1	-	-	3
	Grater than 2 year from the date of acceptance of risk	12	-	-	-	-	-	-	-	-	-	1	1
5	Claims Written Back	-	1,209	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	1,499	36	72	2,417	2	1,145	949	-	-	-	-
	Less than 3months	-	1,178	20	28	2,415	2	-	-	-	-	-	-
	3 months to 6 months	-	321	1	13	2	-	-	-	-	-	-	-
	6months to 1 year	-	-	15	11	-	-	-	-	-	-	-	-
	1year and above	-	-	-	20	-	-	-	-	-	-	-	-

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

GROUP											
No. of claims only											
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	433	-	-	-	132	-	4	527	15	62
3	Claims Settled during the period	430	-	-	-	132	-	4	527	15	62
4	Claims Repudiated during the period	3	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	3	-	-	-	-	-	-	-	-	-
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	3	15	0	5	13	0	39
b)	Policy Servicing	29	353	13	210	159	0	1098
c)	Proposal Processing	12	156	11	85	71	1	628
d)	Survival Claims	10	206	3	77	136	0	692
e)	ULIP Related	5	154	1	43	115	0	376
f)	Unfair Business Practices	176	1948	223	142	1751	8	5845
g)	Others	9	151	1	3	156	0	300
Total Number		244	2983	252	565	2401	9	8978

2	Total No. of policies during previous year:	180130
3	Total No. of claims during previous year:	90027
4	Total No. of policies during current year:	140204
5	Total No. of claims during current year:	135098
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	588.21
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	54.11

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	9	0	9
b)	7-15 days	0	0	0
c)	15-30 days	0	0	0
d)	30-90 days	0	0	0
e)	90 days & Beyond	0	0	0
Total Number of Complaints		9	0	9

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

Note:

*Adjustments of 10 complaints done from Additions of the quarter as categories of few complaints of POP have been changed during investigation and redressal.

*5 complaints deducted from addition of the quarter- (1 complaint from Policy servicing, 3 from survival claims, 1 from Ulip Related)

* 5 complaints added to additions- to Unfair Business Category

L-42- Valuation Basis (Life Insurance)

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

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

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

b. How the valuation bases are supplied to the system

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

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

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

ii. Group Business

Reserve on UPR basis

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

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

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

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

* 87.4% is for Dhan Vriddhi and Dhan Varsha.

* 89.7% is for Life Shield Advantage.

ii. Group Business

Reserve on UPR basis

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

For single premium group term plan and group endowment type product the mortality rate assumption varies from 115% to 138%.

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	540	540
2.	Life- Non-participating Policies	36	540
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	540	540
5.	Individual Pension Plan	540	540
6.	Unit Linked	405	675
7.	Health Insurance	405	405

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the fixed expense assumption is 79 to 380.

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

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 423% as on 31st Mar 2013. Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - $[\text{Unit Reserve (for UWP/PUWP)} \times \max\{p1 \times [(0.015) \times \text{DMT of assets}] + p2 \times 30\%, 3\%\}]$ where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees. For highest NAV guaranteed product the reserve has been kept based on formula- Additional Charge For Guarantee X Fund Value as on Valuation Date X Elapsed Period (No. of years)

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

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

6) **Taxation and Shareholder Transfers:**

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

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

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

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

For Linked business

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

Non Linked Individual

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

For group business OYRGTA Business

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

For SP Group Term Business

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

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)	352	0.79%	-	0.0575%
2	All Traditional Endowment Products	469	0.92%	-	0.0575%
3	All UL Endowment (fully underwritten)	587	1.32%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	528	0.79%	-	0.2300%
5	All UL Pension Products	528	1.19%	-	0.2300%
6	Single Premium UL Products	352	0.00%	-	0.2300%
7	iLife (online term assurance)	352	2.00%	-	0.0575%
8	Rural Endowment	78	0.00%	-	0.00%
9	Rural Term Assurance	32	0.00%	-	0.00%
10	Health Insurance	352	2.00%	-	0.0575%

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