



IRDA Public Disclosures

QUARTER ENDED 31ST MARCH 2015

Aviva Life Insurance Company India Limited

S. No.	Form No.	Description	Page No.
1	L-1	REVENUE ACCOUNT	1-2
2	L-2	PROFIT & LOSS ACCOUNT	3
3	L-3	BALANCE SHEET	4
4	L-4	PREMIUM SCHEDULE	5
5	L-5	COMMISSION SCHEDULE	6
6	L-6	OPERATING EXPENSES SCHEDULE	7
7	L-7	BENEFITS PAID SCHEDULE	8
8	L-8	SHARE CAPITAL SCHEDULE	9
9	L-9	PATTERN OF SHAREHOLDING SCHEDULE	10
10	L-10	RESERVE AND SURPLUS SCHEDULE	11
11	L-11	BORROWINGS SCHEDULE	12
12	L-12	INVESTMENT SHAREHOLDERS SCHEDULE	13
13	L-13	INVESTMENT POLICYHOLDERS SCHEDULE	14
14	L-14	INVESTMENT -ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE	15-16
15	L-15	LOANS SCHEDULE	17
16	L-16	FIXED ASSETS SCHEDULE	18
17	L-17	CASH AND BANK BALANCE SCHEDULE	19
18	L-18	ADVANCES AND OTHER ASSETS SCHEDULE	20
19	L-19	CURRENT LIABILITIES SCHEDULE	21
20	L-20	PROVISIONS SCHEDULE	21
21	L-21	MISC EXPENDITURE SCHEDULE	22
22	L-22	ANALYTICAL RATIOS	23
23	L-23	RECEIPTS AND PAYMENTS SCHEDULE	24
23	L-24	VALUATION OF NET LIABILITIES	25
24	L-25 (i)	GEOGRAPHICAL DISTRIBUTION CHANNEL- INDIVIDUAL	26-27
25	L-25 (ii)	GEOGRAPHICAL DISTRIBUTION CHANNEL- GROUP	28-29
26	L-26	INVESTMENT ASSETS(LIFE INSURERS)-3A	30
27	L-27	UNIT LINKED BUSINESS-3A	31-37
28	L-28	ULIP-NAV-3A	38
29	L-29	DETAIL REGARDING DEBT SECURITIES	39
30	L-30	RELATED PARTY TRANSACTIONS	40
31	L-31	BOARD OF DIRECTORS AND KEY PERSON	41
32	L-32	SOLVENCY MARGIN - KT 3	42
33	L-33	NPA's-7A	43-45
34	L-34	YIELD ON INVESTMENTS-1	46-48
35	L-35	DOWNGRADING OF INVESTMENTS - 2	49-51
36	L-36	PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE	52-53
37	L-37	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)	54
38	L-38	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUAL)	55
39	L-39	DATA ON SETTLEMENT OF CLAIMS	56
40	L-40	CLAIMS DATA FOR LIFE	57
41	L-41	GREIVANCE DISPOSAL	58
42	L-42	VALUATION BASIS (LIFE INSURANCE)	59-60

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015
Policyholders' Account (Technical Account)

Particulars	LINKED				NON-LINKED				Q4 '14-15	YTD MAR '15
	LIFE	PENSION	GROUP	Discontinued Policy Fund	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net										
(a) Premium	5,800,756	941,346	594,246	-	8,290,364	288,654	1,047,147	1,000,000	6,832,554	17,962,513
(b) Reinsurance ceded	(38,373)	(1)	(2)	-	(433,733)	-	(66,579)	-	(134,258)	(538,688)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Sub Total	5,762,383	941,345	594,244	-	7,856,631	288,654	980,568	1,000,000	6,698,296	17,423,825
Income from Investments										
(a) Interest, Dividends and Rent – Gross	1,813,707	315,900	79,877	232,696	1,267,138	156,224	335,771	148,996	1,117,311	4,350,309
(b) Profit on sale/redemption of investments	6,723,331	1,444,155	58,091	3,964	72,477	286	4,151	1,864	1,884,524	8,308,319
(c) (Loss) on sale/ redemption of investments	(445,434)	(87,519)	(7,755)	-	(16)	(6)	(1)	-	(131,872)	(540,731)
(d) Transfer/Gain on revaluation/change in fair value	1,754,596	282,950	51,972	9,404	-	-	-	-	(990,716)	2,098,922
Sub Total	9,846,200	1,955,486	182,185	246,064	1,339,599	156,504	339,921	150,860	1,879,247	14,216,819
Other Income										
(a) Other Income	115	517	-	-	25,426	160	-	-	9,936	26,218
(b) Transfer from Shareholders for Mortality charges per IRDAI order	231,065	83	-	-	59,196	-	-	-	290,344	290,344
(c) Contribution from the Shareholders' A/c	-	-	17,757	1,185,924	1,043,585	14,026	8,706	12,659	292,902	2,282,657
TOTAL (A)	15,839,763	2,897,431	794,186	1,431,988	10,324,437	459,344	1,329,195	1,163,519	9,170,725	34,239,863
Commission	74,597	2,878	214	-	689,771	9,816	720	-	336,948	777,996
Service Tax on Premium	167,617	20,367	1,424	-	-	-	-	-	38,409	189,408
Operating Expenses related to Insurance Business	903,031	73,159	13,465	2,583	2,394,089	99,041	45,423	12,639	722,521	3,543,430
Provision for Doubtful debts	1,482	120	22	4	3,930	162	75	21	1,040	5,816
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,146,727	96,524	15,125	2,587	3,087,790	109,019	46,218	12,660	1,098,918	4,516,650
Benefits Paid (Net)	10,296,042	4,208,495	326,931	-	456,776	152,848	1,096,689	1,200,000	5,585,386	17,737,781
Interim Bonuses Paid	6,533	936	-	-	-	-	-	-	2,846	7,469
Change in valuation of liability in respect of life policies										
(a) Gross	4,710,517	(3,050,155)	904,261	1,429,401	15,922,714	380,807	79,497	(49,141)	12,352,283	20,327,901
(b) Amount ceded in Reinsurance	(2,316,054)	1,525,078	(452,131)	-	(9,138,033)	(191,117)	(16,310)	-	(10,558,009)	(10,588,567)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	12,697,038	2,684,354	779,061	1,429,401	7,241,457	342,538	1,159,876	1,150,859	7,382,506	27,484,584
TOTAL (B+C)	13,843,765	2,780,878	794,186	1,431,988	10,329,247	451,557	1,206,094	1,163,519	8,481,424	32,001,234
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	1,995,998	116,553	-	-	(4,810)	7,787	123,101	-	689,301	2,238,629
APPROPRIATIONS										
Transfer to Shareholders' Account	1,926,686	108,419	-	-	321	8,761	123,101	-	2,167,288	2,167,288
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	69,312	8,134	-	-	(5,131)	(974)	-	-	(37,136)	71,341
TOTAL (D)	1,995,998	116,553	-	-	(4,810)	7,787	123,101	-	2,130,152	2,238,629
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:	6,533	936	-	-	-	-	-	-	2,846	7,469
(b) Allocation of Bonus to policyholders:	17,572	2,405	-	-	2,892	317	-	-	23,186	23,186
(c) Surplus shown in the Revenue Account:	1,995,998	116,553	-	-	(4,810)	7,787	123,101	-	2,130,152	2,238,629
(d) Total Surplus: ((a)+(b)+(c)):	2,020,103	119,894	-	-	(1,918)	8,104	123,101	-	2,156,184	2,269,284

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.

Name of the Insurer: Aviva Life Insurance Company India Limited
Registration No. 122 with the IRDA, dated 14 May 2002

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2014
Policyholders' Account (Technical Account)

Particulars	LINKED				NON-LINKED				Q4 '13-14	YTD MAR '14
	LIFE	PENSION	GROUP	Discontinued Policy Fund	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net										
(a) Premium	6,814,019	1,441,265	251,037	-	7,212,474	359,884	1,312,302	1,390,000	7,699,871	18,780,981
(b) Reinsurance ceded	(96,024)	-	8,319	-	(333,990)	-	(63,794)	-	(134,870)	(485,489)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Sub Total	6,717,995	1,441,265	259,356	-	6,878,484	359,884	1,248,508	1,390,000	7,565,001	18,295,492
Income from Investments										
(a) Interest, Dividends and Rent – Gross	1,877,378	408,436	92,161	124,710	806,026	122,867	250,367	191,671	992,388	3,873,616
(b) Profit on sale/redemption of investments	3,976,310	1,470,970	49,159	7,726	138,441	1,436	6,917	4,912	1,427,860	5,655,871
(c) (Loss) on sale/ redemption of investments	(2,411,297)	(804,969)	(34,763)	(7,400)	(36)	(10)	(4,373)	(3,456)	(469,121)	(3,266,304)
(d) Transfer/Gain on revaluation/change in fair value	1,627,233	159,173	(5,540)	(437)	-	-	-	-	1,218,177	1,780,429
Sub Total	5,069,624	1,233,610	101,017	124,599	944,431	124,293	252,911	193,127	3,169,304	8,043,612
Other Income										
(a) Other Income	2,102	72	-	-	16,928	1,043	-	-	7,227	20,145
(b) Transfer from the Shareholders for Extra Mortality charges per IRDAI order	-	-	-	-	-	-	-	-	-	-
(b) Contribution from the Shareholders' A/c	-	-	-	996,855	1,414,516	5,664	256,454	21,580	1,850	2,695,069
TOTAL (A)	11,789,721	2,674,947	360,373	1,121,454	9,254,359	490,884	1,757,873	1,604,707	10,743,382	29,054,318
Commission	56,115	4,612	18	-	706,554	9,531	1,233	-	324,271	778,063
Service Tax on Premium	198,341	28,573	1,938	-	-	-	-	-	55,183	228,852
Operating Expenses related to Insurance Business	993,751	105,032	10,833	1,961	2,880,412	17,354	48,697	17,546	858,684	4,075,586
Provision for Doubtful debts	4,378	712	60	-	8,841	107	193	-	13,564	14,291
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,252,585	138,929	12,849	1,961	3,595,807	26,992	50,123	17,546	1,251,702	5,096,792
Benefits Paid (Net)	9,969,137	5,040,139	393,989	-	585,401	13,680	755,176	2,450,000	6,545,031	19,207,522
Interim Bonuses Paid	31,782	2,165	-	-	9	-	-	-	12,670	33,956
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-
(a) Gross	(1,515,533)	(2,709,137)	(196,555)	1,119,493	7,579,863	395,315	981,272	(862,839)	4,874,442	4,791,879
(b) Amount ceded in Reinsurance	(72,404)	-	-	-	(2,508,871)	-	(28,698)	-	(2,575,019)	(2,609,973)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	8,412,982	2,333,167	197,434	1,119,493	5,656,402	408,995	1,707,750	1,587,161	8,857,124	21,423,384
TOTAL (B+C)	9,665,567	2,472,096	210,283	1,121,454	9,252,209	435,987	1,757,873	1,604,707	10,108,826	26,520,176
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	2,124,154	202,851	150,090	-	2,150	54,896	-	-	634,556	2,534,141
APPROPRIATIONS										
Transfer to Shareholders' Account	2,156,522	211,188	150,090	-	-	53,558	-	-	2,571,358	2,571,358
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	(32,368)	(8,337)	-	-	2,150	1,338	-	-	(1,689)	(37,217)
TOTAL (D)	2,124,154	202,851	150,090	-	2,150	54,896	-	-	2,569,669	2,534,141
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:	31,782	2,165	-	-	9	-	-	-	12,670	33,956
(b) Allocation of Bonus to policyholders:	22,079	2,598	-	-	1,583	319	-	-	26,579	26,579
(c) Surplus shown in the Revenue Account:	2,124,154	202,851	150,090	-	2,150	54,896	-	-	634,556	2,534,141
(d) Total Surplus: ((a)+(b)+(c)):	2,178,015	207,614	150,090	-	3,742	55,215	-	-	673,805	2,594,676

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.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015
Shareholders' Account (Non-technical Account)

Particulars	Q4 '14-15	YTD MAR '15	Q4 '13-14	YTD MAR '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	2,167,288	2,167,288	2,571,358	2,571,358
Income From Investments				
(a) Interest, Dividends and Rent – Gross	170,415	825,189	192,424	734,366
(b) Profit on sale/redemption of investments	27,955	44,149	11,986	67,678
(c) (Loss) on sale/ redemption of investments	-	-	(31)	(71)
Other Income	-	-	-	-
TOTAL (A)	2,365,658	3,036,626	2,775,737	3,373,331
Expense other than those directly related to the insurance business	264,375	252,198	105,198	153,084
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others - Provision against IRDA order	(234,000)	-	-	-
Contribution to the Policyholders Account (Technical Account)				
Linked - Individual - Life - Participating	-	-	-	-
Linked - Individual - Pension - Participating	-	-	-	-
Linked - Individual - Life - Non Participating	-	-	-	-
Linked - Individual - Pension - Non Participating	-	-	-	-
Linked - Group - Life - Non Participating	5,137	17,757	(11,815)	-
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	91,910	1,033,459	(419,863)	1,410,140
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	(2,149)	-	24,914	97,807
Non Linked - Group - Pension - Non Participating	12,096	12,659	9,984	21,580
Non Linked - Annuity - Non Participating	711	14,026	5,664	5,664
Discontinued Policy Fund	206,317	1,185,924	252,734	996,855
Non Linked - Variable group	(2,433)	8,706	155,172	158,647
Non Linked Health Non Participating	(18,688)	10,126	(14,940)	4,376
TOTAL (B)	323,276	2,534,855	107,048	2,848,153
Profit/ (Loss) before tax	2,042,382	501,771	2,668,689	525,178
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	2,042,382	501,771	2,668,689	525,178
APPROPRIATIONS				
(a) Balance at the beginning of the year	(13,204,249)	(13,204,249)	-	(13,729,427)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(11,161,867)	(12,702,478)	2,668,689	(13,204,249)
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)		0.25		0.26

BALANCE SHEET AS AT MARCH 31, 2015

Particulars	Schedule	AS AT MARCH 31, 2015 (Rs. 000's)	AS AT MARCH 31, 2014 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	20,049,000
BORROWINGS			
POLICYHOLDERS' FUNDS:	L-11	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		879	188
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		271,232	256,618
Linked - Individual - Pension - Non Participating		20,453	38,591
Linked - Group - Life - Non Participating		123	395
Non Linked - Individual - Life - Participating		37,533	22,080
Non Linked - Individual - Pension - Participating		11,816	8,714
Non Linked - Individual - Life - Non Participating		19,934,031	13,182,480
Non Linked - Individual - Pension - Non Participating		1,533,053	1,414,617
Non Linked - Group - Life - Non Participating		2,983,478	2,800,531
Non Linked - Group - Pension - Non Participating		1,573,607	1,622,748
Non Linked - Annuity - Non Participating		250,229	182,077
Non Linked - Variable group		483,152	602,911
Non Linked Health Non Participating		30,981	13,304
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		506,553	487,146
Linked - Individual - Pension - Participating		51,598	49,963
Linked - Individual - Life - Non Participating		42,792,496	40,432,054
Linked - Individual - Pension - Non Participating		7,204,352	8,712,927
Linked - Group - Life - Non Participating		1,497,813	1,045,410
Discontinued Policies Fund - Non payment of premium		3,566,126	2,136,725
Sub-Total		82,749,505	73,009,479
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Linked Liabilities (Lapsed Policies)		81	8,317
FFA - Others		565,605	486,028
TOTAL		103,364,191	93,552,824
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	7,221,630	9,423,860
- Policyholders'	L-13	27,827,823	18,863,818
Assets held to cover linked liabilities	L-14	56,178,539	53,346,378
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	198,553	253,274
CURRENT ASSETS			
Cash & Bank Balance	L-17	1,101,990	1,272,356
Advances And Other Assets	L-18	2,600,179	2,174,899
Sub-Total (A)		3,702,169	3,447,255
CURRENT LIABILITIES			
PROVISIONS	L-19	4,319,281	4,717,367
	L-20	147,720	268,643
Sub-Total (B)		4,467,001	4,986,010
NET CURRENT ASSETS (C) = (A - B)		(764,832)	(1,538,755)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		12,702,478	13,204,249
TOTAL		103,364,191	93,552,824

Contingent Liabilities	As At MARCH 31, 2015 (Rs. 000's)	As At MARCH 31, 2014 (Rs. 000's)
Partly paid-up investments	Nil	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts by the Company	6,005	3,812
Guarantees given by or on behalf of the Company	Nil	Nil
Statutory demands/liabilities in dispute, not provided for	23,050	14,933
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (In relation to Claims against policies) *	140,230	153,715
Total	169,284	172,460

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

The Company had received one show cause notice amounting to Rs 583,173 (000s) (Previous Year Rs. (000) 516,475) without interest and penalty for payouts made to advisors.

The Company had also received Order from Commissioner amounting to Rs 780,313 (000) (Previous Year Rs. (000) 390,154) without interest but including penalty for Service tax on Surrender charges. The Commissioner has also ordered for recovery of interest.

Based on legal opinion, management believes that at present no provision is required in the books of accounts in respect of above matters.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q4 '14-15	YTD MAR '15	Q4 '13-14	YTD MAR '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	2,081,950	5,460,364	2,919,862	5,815,348
Renewal premiums	4,724,485	12,393,568	4,716,273	12,843,359
Single premiums	26,119	108,581	63,736	122,274
TOTAL PREMIUM	6,832,554	17,962,513	7,699,871	18,780,981

Note:ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	6,832,554	17,962,513	7,699,871	18,780,981
Outside India	-	-	-	-
TOTAL PREMIUM	6,832,554	17,962,513	7,699,871	18,780,981

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q4 '14-15	YTD MAR '15	Q4 '13-14	YTD MAR '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	224,600	525,669	230,026	554,660
- Renewal premiums	112,137	251,394	101,141	222,628
- Single premiums	211	933	468	775
Total (A)	336,948	777,996	331,636	778,063
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	336,948	777,996	331,636	778,063
Break-up of the expenses (Gross) incurred to procure business:				
Agents	116,039	272,903	131,265	312,666
Brokers	5,607	18,852	(2,011)	14,853
Corporate Agency	215,229	486,167	202,390	450,540
Referral	73	74	(7)	5
TOTAL (B)	336,948	777,996	331,637	778,063

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q4 '14-15	YTD MAR '15	Q4 '13-14	YTD MAR '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	295,843	1,905,518	411,853	2,045,933
Travel, conveyance and vehicle running expenses	20,775	58,713	21,895	62,741
Training expenses	35,040	89,957	65,801	98,541
Rents, rates and taxes	112,189	439,634	159,564	474,465
Repairs	2,427	4,225	1,135	4,423
Printing and stationery	12,001	42,817	11,654	45,611
Communication expenses	26,181	138,064	45,383	179,138
Legal and professional charges	(22,418)	86,405	(110,764)	105,246
Medical fees	7,142	34,184	14,337	45,001
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	2,155	6,306	1,704	5,766
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 (including Tax Audit)	626	1,001	(125)	500
Advertisement and publicity	96,096	191,201	116,355	413,376
Interest and bank charges	10,726	32,026	12,089	44,144
Information technology and related expenses	29,631	125,387	30,754	131,825
Service tax on premium	4,968	18,068	6,608	22,696
Others	-	-	-	-
a) Office maintenance	39,390	141,804	32,745	126,125
b) Electricity	16,060	78,907	21,197	89,332
c) Recruitment	3,451	24,689	7,827	25,201
d) Miscellaneous expenses	(463)	(28)	(24,879)	23,233
Depreciation	30,701	124,552	33,552	132,287
TOTAL	722,521	3,543,430	858,684	4,075,584

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q4 '14-15	YTD MAR '15	Q4 '13-14	YTD MAR '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	278,720	1,258,926	315,698	1,039,414
(b) Claims by Maturity,	227,679	737,234	271,811	1,159,958
(c) Annuities/Pension payment	646,032	1,918,278	1,992,297	3,088,550
(d) Periodical Benefit	91,941	157,548	20,054	27,803
(e) Health	(4,000)	15,500	-	2,500
(f) Other benefits - Riders	(5,286)	4,322	1,145	7,613
- Surrender	4,456,700	14,313,879	4,077,071	14,379,548
(Amount ceded in reinsurance):				
(a) Claims by Death,	(106,400)	(667,906)	(133,046)	(497,864)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
TOTAL	5,585,386	17,737,781	6,545,030	19,207,522
Benefits paid to claimants:				
In India	5,585,386	17,737,781	6,545,030	19,207,522
Outside India	-	-	-	-
Total Benefits paid (Net)	5,585,386	17,737,781	6,545,030	19,207,522

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT MARCH 31, 2015	AS AT MARCH 31, 2014
	(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 *	-	-
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	20,049,000	20,049,000
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 MARCH 31, 2015		AS AT MARCH 31, 2014	
	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 MARCH 31, 2015	AS AT MARCH 31, 2014
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	(Rs. 000's)	(Rs. 000's)
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 MARCH 31, 2015	AS AT MARCH 31, 2014
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	(Rs. 000's)	(Rs. 000's)
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT MARCH 31, 2015 (Rs. 000's)	AS AT MARCH 31, 2014 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills # (Market value (Rs '000) Current Year 1,914,230 Previous Year 1,695,977)	1,907,237	1,860,282
Other Approved Securities (Market value (Rs '000) Current Year 1,053,366 Previous Year 1,040,466)	1,030,368	1,080,699
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 163,342 Previous Year 335,347)	150,000	335,000
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 178,200 Previous Year NIL)	178,200	-
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 1,322,015 Previous Year 1,326,605)	1,298,456	1,338,182
Other Investments Debentures/ Bonds (Market value (Rs '000) Current Year Nil, Previous Year Nil)	-	-
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,138,290 Previous Year 1,975,107)	1,138,290	1,975,107
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 39,838)	-	39,894
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 35,433 Previous Year 17,991)	35,000	18,004
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 821,287 Previous Year 2,018,140)	821,287	2,018,140
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 264,231 Previous Year 388,944)	264,231	388,944
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 399,800 Previous Year 369,386)	398,561	369,608
Other Investments	-	-
TOTAL	7,221,630	9,423,860
INVESTMENTS		
In India	7,221,630	9,423,860
Outside India	-	-
TOTAL	7,221,630	9,423,860

Note :

1. includes (Rs.'000) Current Year 100,450(Previous Year 100,518) invested in Government Securities pursuant to Section 7 of the Insurance Act 1938.

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT MARCH 31, 2015 (Rs. 000's)	AS AT MARCH 31, 2014 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 16,397,502 Previous Year 8,732,308)	15,533,208	9,277,650
Other Approved Securities (Market value (Rs '000) Current Year 374,571 Previous Year 800,589)	370,105	821,142
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 3,496 Previous Year 1,378)	3,496	1,378
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 114,873 Previous Year 106,840)	104,981	104,977
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 201,700 Previous Year 201,700)	201,700	201,700
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 4,819,016 Previous Year 2,715,414)	4,617,534	2,816,632
Equity Shares (Market value (Rs '000) Current Year 511 Previous Year 196)	511	196
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 54 Previous Year 52)	54	52
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 3,512,028 Previous Year 1,689,494)	3,512,049	1,689,663
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 568,483)	-	568,910
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year NIL Previous Year 39,813)	-	39,968
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 2,585,007 Previous Year 2,122,709)	2,585,007	2,122,709
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 726,805 Previous Year 1,155,609)	726,805	1,155,609
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 172,487 Previous Year 63,146)	172,373	63,232
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Other Investments	-	-
TOTAL	27,827,823	18,863,818
INVESTMENTS		
In India	27,827,823	18,863,818
Outside India	-	-
TOTAL	27,827,823	18,863,818

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 88

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT MARCH 31, 2015						Total
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group Life	Discontinued Policy Fund	
	(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	199,412	37,134	5,731,350	866,599	457,509	1,645	7,293,649
*Linked Par (Ind Life) 187,718 PY 142,232 (Linked par (Pension) 34,814 PY 15,929 Linked Non Par (Ind Life) 5,579,718 PY 5,321,840 Linked Non Par (Pension) 832,490 PY 907,521 Linked Non Par (Group) 446,402 PY 224,189 Discontinued Policy Fund 1,743 PY 2,274							
Other Approved Securities	32,524	-	212,689	62,910	19,676	-	327,799
*Linked Par (Ind Life) 30,243 PY 17,929 (Linked par (Pension) NIL PY 20,043 Linked Non Par (Ind Life) 201,888 PY 1,157,387 Linked Non Par (Pension) 59,791 PY 211,516 Linked Non Par (Group) 18,502 PY 67,346 Discontinued Policy Fund NIL PY 264							
Other Approved Investments							
(a) Shares	-	-	-	-	-	-	-
(aa) Equity	82,967	9,733	23,744,762	4,290,315	160,652	-	28,288,429
*Linked Par (Ind Life) 83,683 PY 582 (Linked par (Pension) 9,751 PY 48 Linked Non Par (Ind Life) 19,414,480 PY 17,592,437 Linked Non Par (Pension) 3,304,669 PY 4,069,930 Linked Non Par (Group) 138,824 PY 98,493 Discontinued Policy Fund NIL PY NIL							
(bb) Preference	-	-	4,128	513	86	-	4,727
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds	116,495	15,461	2,588,238	353,428	142,255	-	3,215,877
*Linked Par (Ind Life) 112,823 PY 143,140 (Linked par (Pension) 14,482 PY 14,482 Linked Non Par (Ind Life) 2,429,559 PY 1,261,292 Linked Non Par (Pension) 330,270 PY 306,417 Linked Non Par (Group) 131,129 PY 54,986 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	38,000	6,800	10,500	-	-	-	55,300
*Linked Par (Ind Life) 38,000 PY 125,300 (Linked par (Pension) 6,800 PY 6,800 Linked Non Par (Ind Life) 10,500 PY 17,300 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(f) Subsidiaries	-	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
(a) Non Convertible Debentures	367,306	40,628	3,172,300	486,170	271,279	-	4,337,683
*Linked Par (Ind Life) 354,557 PY 364,234 (Linked par (Pension) 39,759 PY 35,514 Linked Non Par (Ind Life) 2,992,503 PY 2,826,672 Linked Non Par (Pension) 455,866 PY 552,006 Linked Non Par (Group) 258,024 PY 230,618 Discontinued Policy Fund (Group) NIL PY NIL							
(b) Equity	11,462	1,354	4,145,462	727,966	25,254	-	4,911,498
*Linked Par (Ind Life) 11,358 PY NIL (Linked par (Pension) 1,341 PY NIL Linked Non Par (Ind Life) 3,978,979 PY 2,912,426 Linked Non Par (Pension) 677,924 PY 673,707 Linked Non Par (Group) 24,474 PY 12,208 Discontinued Policy Fund NIL PY NIL							
Other Investments							
(a) Equity Shares	2,821	328	683,387	118,142	4,673	-	809,351
*Linked Par (Ind Life) 2,687 PY NIL (Linked par (Pension) 312 PY NIL Linked Non Par (Ind Life) 640,974 PY 997,387 Linked Non Par (Pension) 115,929 PY 178,846 Linked Non Par (Group) 4,508 PY 5,396 Discontinued Policy Fund NIL PY NIL							
(b) Debentures/Bonds	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
SHORT TERM INVESTMENTS							
Government Securities and Government guaranteed bonds including Treasury Bills							
Government Securities and Government guaranteed bonds	-	-	23,958	-	20,932	3,510,163	3,555,053
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 22,979 PY 5 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 20,867 PY NIL Discontinued Policy Fund 3,443,933 PY 1,923,023							
Other Approved Securities	-	-	6,737	-	-	270	7,007
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 6,599 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund 264 PY NIL							
Other Approved Investments							
(a) Shares	-	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds	-	-	373,573	114,174	19,024	-	506,771
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 370,553 PY 125,900 Linked Non Par (Pension) 113,510 PY 41,740 Linked Non Par (Group) 18,986 PY 66,015 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	87,300	-	168,621	9,944	51,801	-	317,666
*Linked Par (Ind Life) 87,300 PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 165,015 PY 906,778 Linked Non Par (Pension) 9,939 PY 344,005 Linked Non Par (Group) 50,021 PY 142,542 Discontinued Policy Fund NIL PY 104,560							
(f) Other Securities (Reverse Repo)	125	42	1,164,812	134,889	113,629	35,102	1,448,599
*Linked Par (Ind Life) 125 PY 65,402 (Linked par (Pension) 42 PY 4,639 Linked Non Par (Ind Life) 1,164,812 PY 2,849,807 Linked Non Par (Pension) 134,889 PY 335,028 Linked Non Par (Group) 113,629 PY 153,443 Discontinued Policy Fund 35,102 PY 24,318							
(g) Subsidiaries	-	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :	-	-	283,300	15,057	17,288	-	315,645
*Linked Par (Ind Life) NIL PY 31,029 (Linked par (Pension) NIL PY 9,004 Linked Non Par (Ind Life) 281,490 PY 98,566 Linked Non Par (Pension) 14,997 PY 66,356 Linked Non Par (Group) 17,213 PY 41,322 Discontinued Policy Fund NIL PY NIL							
Other Investments							
(a) Mutual Funds	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
Debentures/Bonds	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
Balances in Bank	(12,902)	(693)	124,437	(74,531)	168,351	1,701	206,363
Other Current Assets (net)	75,255	6,118	354,325	98,776	25,405	17,243	577,122
TOTAL	1,000,765	116,905	42,792,579	7,204,352	1,497,814	3,566,124	56,178,539
INVESTMENTS							
In India	1,000,765	116,905	42,792,579	7,204,352	1,497,814	3,566,124	56,178,539
Outside India	-	-	-	-	-	-	-
TOTAL	1,000,765	116,905	42,792,579	7,204,352	1,497,814	3,566,124	56,178,539

* Historical Cost CY (Rs '000)

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 88

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT MARCH 31, 2014						
	Linked Par Individual Life (Rs. 000's)	Linked Par Pension (Rs. 000's)	Linked Non Par Individual Life (Rs. 000's)	Linked Non Par Pension (Rs. 000's)	Linked Non Par Group Life (Rs. 000's)	Discontinued Policy Fund (Rs. 000's)	Total (Rs. 000's)
LONG TERM INVESTMENTS							
Government Securities and Government guaranteed bonds including Treasury Bills							
*Linked Par (Ind Life) 187,718 PY 142,232 (Linked par (Pension) 34,814 PY 15,929 Linked Non Par (Ind Life) 5,579,718 PY 5,321,840 Linked Non Par (Pension) 832,490 PY 907,521 Linked Non Par (Group) 446,402 PY 224,189 Discontinued Policy Fund 1,743 PY 2,274	139,126	15,631	4,952,650	841,131	211,586	2,193	6,162,317
Other Approved Securities	18,027	20,030	1,150,847	211,598	67,608	266	1,468,376
*Linked Par (Ind Life) 30,243 PY 17,929 (Linked par (Pension) NIL PY 20,043 Linked Non Par (Ind Life) 201,888 PY 1,157,387 Linked Non Par (Pension) 59,791 PY 211,516 Linked Non Par (Group) 18,502 PY 67,346 Discontinued Policy Fund NIL PY 264							
Other Approved Investments							
(a) Shares							
(aa) Equity	2,841	374	21,114,482	4,971,979	114,477	-	26,204,153
*Linked Par (Ind Life) 83,683 PY 582 (Linked par (Pension) 9,751 PY 48 Linked Non Par (Ind Life) 19,414,480 PY 17,592,437 Linked Non Par (Pension) 3,304,669 PY 4,069,930 Linked Non Par (Group) 138,824 PY 98,493 Discontinued Policy Fund NIL PY NIL							
(bb) Preference	-	-	2,890	359	60	-	3,309
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds	139,894	14,343	1,257,571	307,978	55,616	-	1,775,402
*Linked Par (Ind Life) 112,823 PY 143,140 (Linked par (Pension) 14,482 PY 14,482 Linked Non Par (Ind Life) 2,429,559 PY 1,261,292 Linked Non Par (Pension) 330,270 PY 306,417 Linked Non Par (Group) 131,129 PY 54,986 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	125,300	6,800	17,300	-	-	-	149,400
*Linked Par (Ind Life) 38,000 PY 125,300 (Linked par (Pension) 6,800 PY 6,800 Linked Non Par (Ind Life) 10,500 PY 17,300 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(f) Subsidiaries	-	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
(a) Non Convertible Debentures	359,425	34,490	2,819,603	550,961	231,259	-	3,995,738
*Linked Par (Ind Life) 354,557 PY 364,234 (Linked par (Pension) 39,759 PY 35,514 Linked Non Par (Ind Life) 2,992,503 PY 2,826,672 Linked Non Par (Pension) 455,866 PY 552,006 Linked Non Par (Group) 258,024 PY 230,618 Discontinued Policy Fund (Group) NIL PY NIL							
(b) Equity	-	-	3,123,537	690,043	13,360	-	3,826,940
*Linked Par (Ind Life) 11,358 PY NIL (Linked par (Pension) 1,341 PY NIL Linked Non Par (Ind Life) 3,978,979 PY 2,912,426 Linked Non Par (Pension) 677,924 PY 673,707 Linked Non Par (Group) 24,474 PY 12,208 Discontinued Policy Fund NIL PY NIL							
Other Investments							
(a) Equity Shares	-	-	966,864	176,928	5,327	-	1,149,119
*Linked Par (Ind Life) 2,687 PY NIL (Linked par (Pension) 312 PY NIL Linked Non Par (Ind Life) 640,974 PY 997,387 Linked Non Par (Pension) 115,929 PY 178,846 Linked Non Par (Group) 4,508 PY 5,396 Discontinued Policy Fund NIL PY NIL							
(b) Debentures/Bonds	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
SHORT TERM INVESTMENTS							
Government Securities and Government guaranteed bonds including Treasury Bills							
Government Securities and Government guaranteed bonds			5			1,992,691	1,992,696
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 22,979 PY 5 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 20,867 PY NIL Discontinued Policy Fund 3,443,933 PY 1,923,023							
Other Approved Securities							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 6,599 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund 264 PY NIL							
Other Approved Investments							
(a) Shares	-	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-	-
(bb) Preference	-	-	722	90	15	-	827
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds	-	-	124,110	42,000	65,961	-	232,071
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 370,553 PY 125,900 Linked Non Par (Pension) 113,510 PY 41,740 Linked Non Par (Group) 18,986 PY 66,015 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	-	-	908,190	344,794	144,563	109,315	1,506,862
*Linked Par (Ind Life) 87,300 PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 165,015 PY 906,778 Linked Non Par (Pension) 9,939 PY 344,005 Linked Non Par (Group) 50,021 PY 142,542 Discontinued Policy Fund NIL PY 104,560							
(f) Other Securities (Reverse Repo)	65,402	4,639	2,849,807	335,028	153,443	24,318	3,432,637
*Linked Par (Ind Life) 125 PY 65,402 (Linked par (Pension) 42 PY 4,639 Linked Non Par (Ind Life) 1,164,812 PY 2,849,807 Linked Non Par (Pension) 134,889 PY 335,028 Linked Non Par (Group) 113,629 PY 153,443 Discontinued Policy Fund 35,102 PY 24,318							
(g) Subsidiaries	-	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
(a) Subsidiaries	31,040	9,012	98,394	66,386	42,138	-	246,970
*Linked Par (Ind Life) NIL PY 31,029 (Linked par (Pension) NIL PY 9,004 Linked Non Par (Ind Life) 281,490 PY 98,566 Linked Non Par (Pension) 14,997 PY 66,356 Linked Non Par (Group) 17,213 PY 41,322 Discontinued Policy Fund NIL PY NIL							
Other Investments							
(a) Mutual Funds	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
Debentures/Bonds	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
Balances in Bank	(41,009)	(4,017)	231,594	(73,447)	(90,973)	6,685	28,833
Other Current Assets (net)	63,850	5,747	821,719	247,186	30,969	1,257	1,170,728
TOTAL	903,896	107,049	40,440,285	8,713,014	1,045,409	2,136,725	53,346,378
INVESTMENTS							
In India	903,896	107,049	40,440,285	8,713,014	1,045,409	2,136,725	53,346,378
Outside India	-	-	-	-	-	-	-
TOTAL	903,896	107,049	40,440,285	8,713,014	1,045,409	2,136,725	53,346,378

* Historical Cost CY (Rs '000)

FORM L-15-LOANS SCHEDULE

Particulars	AS AT MARCH 31, 2015	AS AT MARCH 31, 2014
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>		
TOTAL	-	-
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2014	Additions during the Year	Deductions	Balance as on Mar 31, 2015	Balance as on March 31, 2014	For the Year	Sales/ Adjustments	Balance as on Mar 31, 2015	AS AT MARCH 31, 2015	AS AT MARCH 31, 2014
Intangibles										
- Software	305,932	8,285	174	314,043	202,487	51,897	49	254,335	59,708	103,445
Tangibles										
Leasehold Improvements	337,441	10,194	23,025	324,610	299,276	15,144	21,142	293,277	31,333	38,165
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	162,436	2,238	3,269	161,405	158,822	3,191	3,227	158,785	2,620	3,614
Information Technology Equipment	727,985	1,119	71,382	657,722	648,560	42,642	71,312	619,890	37,831	79,425
Vehicles	3,005	-	-	3,005	2,753	252	-	3,005	-	252
Office Equipment	97,552	9,630	3,660	103,522	89,218	11,426	3,718	96,927	6,595	8,334
Sub Total	1,634,351	31,466	101,510	1,564,307	1,401,116	124,552	99,448	1,426,219	138,087	233,235
Capital Work In Progress - (including capital advances)				-					60,466	20,039
TOTAL	1,634,351	31,466	101,510	1,564,307	1,401,116	124,552	99,448	1,426,219	198,553	253,274
PREVIOUS YEAR	1,605,478	206,399	177,526	1,634,351	1,434,415	132,287	165,586	1,401,116	253,274	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT MARCH 31, 2015	AS AT MARCH 31, 2014
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	543,516	587,835
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	358,929	38,679
(bb) Others	-	-
(b) Current Accounts	199,545	645,842
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	1,101,990	1,272,356
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	1,101,990	1,272,356
Outside India	-	-
TOTAL	1,101,990	1,272,356

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT MARCH 31, 2015		AS AT MARCH 31, 2014	
		(Rs. 000's)		(Rs. 000's)
ADVANCES				
Reserve deposits with ceding companies	-		-	
Application money for investments	-		-	
Prepayments	33,137		33,413	
Advances to Directors/Officers	-		-	
Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,052		16,149	
Less: Provision for doubtful debts	(11,744)		(11,744)	
		5,308		4,406
Others (includes vendor, travel advances & salary recoverable)	202,883		193,459	
Less : Provision for doubtful debts	(14,264)		(13,533)	
		188,619		179,926
TOTAL (A)		227,064		217,745
OTHER ASSETS				
Income accrued on investments	955,604		756,214	
Outstanding Premiums	739,546		795,800	
Agents' Balances	32,833		30,584	
Less : Provision for doubtful debts	(27,358)		(21,153)	
		5,475		9,431
Foreign Agencies' Balances	-		-	
Due from other entities carrying on insurance business (including reinsurers)	91,234		6,623	
Reinsurance claims/balances receivable	-		-	
Others				
-Refundable Security Deposits	268,667		278,774	
Less : Provision for doubtful deposit	(17,887)		(23,504)	
		250,780		255,270
- Unsettled Contracts		243,864		100,033
-Service Tax Unutilized Credit		86,612		33,783
TOTAL (B)		2,373,115		1,957,154
TOTAL (A+B)		2,600,179		2,174,899

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT MARCH 31, 2015	AS AT MARCH 31, 2014
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	335,282	399,002
Balances due to other insurance companies	2,570	29,176
Deposits held on re-insurance ceded	-	-
Premiums received in advance	52,215	71,417
Unallocated premium	297,774	323,949
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	119,700	78,947
Accrual for expenses	618,095	922,229
Unclaimed Amount - Policyholders	2,097,026	2,018,924
Claims Outstanding	281,595	280,429
Others:		
Others (includes statutory dues payable, and payables to employees)	142,195	151,172
Service Tax payable	7,148	6,038
Payables for unsettled investment contracts	100,558	21
Temporary book overdrafts	265,123	436,063
TOTAL	4,319,281	4,717,367

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT MARCH 31, 2015	AS AT MARCH 31, 2014
	(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	1,727	1,817
Provision for Leave Encashment	17,672	18,283
Provision for Other Long Term Benefits	88,979	165,723
Provision for Other Employee Benefits	39,342	82,820
TOTAL	147,720	268,643

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT MARCH 31, 2015	AS AT MARCH 31, 2014
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

S. No.	Particulars	Q4 '14-15	YTD MAR '15	Q4 '13-14	YTD MAR '14
1	New Business Premium Growth (Segment wise)				
	Linked Par Individual Life	210%	125%	(42)%	(948)%
	Linked Par Pension	NA	NA	(100)%	(100)%
	Linked Non Par Individual Life	(55)%	7%	(28)%	(42)%
	Linked Non Par Pension	100%	95%	(413)%	(40)%
	Linked Non Par Group	419%	198%	(63)%	(44)%
	Non Linked Par Individual Life	54%	409%	183%	(15)%
	Non Linked Par Pension	NA	NA	0%	(100)%
	Non Linked Non Par Individual Life	(1)%	(8)%	(23)%	(25)%
	Non Linked Non Par Individual Pension	(42)%	32%	1896%	1117%
	Non Linked Group Life	(472)%	25%	(54)%	(35)%
	Non Linked Group Pension	27%	(28)%	55%	6%
	Non Linked Non Par Annuity	18%	(4)%	(34)%	(7)%
	Non Linked - Variable - Group	(94)%	(69)%	NA	NA
	Non Linked - Health	(88)%	(40)%	NA	NA
	Other Ratios:				
2	Net Retention Ratio	98%	97%	98%	97%
3	Expense of Management to Gross Direct Premium Ratio	17%	24%	15%	26%
4	Commission Ratio (Gross commission paid to Gross Premium)	5%	4%	4%	4%
5	Ratio of policy holder's liabilities to shareholder's funds	11	11	11	11
6	Growth rate of shareholders' fund	7%	7%	8%	8%
7	Ratio of surplus to policyholders' liability	-0.1%	-0.1%	-0.2%	-0.2%
8	Change in net worth in ('000)	501,771	501,771	525,178	525,178
9	Profit after tax/Total Income	23%	2%	24%	2%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.55	4.55	4.07	4.07
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with realized gains (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	3%	15%	3%	7%
	R5. Non-PAR	2%	23%	5%	11%
	R6. Sub-TOTAL	2%	23%	5%	11%
	R7. Grand Total	2%	19%	4%	11%
	Shareholders' Funds	2%	9%	2%	9%
13B	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	2%	10%	2%	9%
	R5. Non-PAR	4%	19%	3%	8%
	R6. Sub-TOTAL	4%	19%	3%	8%
	R7. Grand Total	3%	16%	3%	8%
	Shareholders' Funds	2%	9%	2%	9%
14	Conservation Ratio				
	Linked Par Individual Life	87%	100%	51%	-13%
	Linked Par Pension	82%	77.95%	67%	64%
	Linked Non Par Individual Life	70%	75.39%	67%	67%
	Linked Non Par Pension	61%	65.28%	57%	54%
	Linked Non Par Group	11%	15.69%	4%	16%
	Non Linked Par Individual Life	84%	82.13%	91%	76%
	Non Linked Par Pension	95%	72.65%	96%	92%
	Non Linked Non Par Individual Life	82%	83.26%	80%	76%
	Non Linked Non Par Individual Pension	68%	40.28%	94%	100%
	Non Linked Group Life Non Par	12%	14.98%	4%	11%
	Non Linked - Health	54%	86.61%	NA	NA
15A	Persistency Ratio (by numbers)				
	For 13th month	64%	56%	52%	56%
	For 25th month	46%	49%	42%	49%
	For 37th month	36%	42%	37%	43%
	For 49th Month	33%	33%	29%	27%
	for 61st month	27%	22%	12%	12%
15B	Persistency Ratio (by premium)				
	For 13th month	55%	62%	54%	61%
	For 25th month	48%	53%	48%	52%
	For 37th month	39%	43%	49%	51%
	For 49th Month	34%	41%	35%	34%
	for 61st month	31%	26%	15%	13%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
17	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
	(c) % of Government holding (in case of public sector insurance companies)	Nil		Nil	
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		0.25		0.26
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		0.25		0.26
	(iv) Book value per share (Rs)		3.66		3.41

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

	AS AT MARCH 31, 2015	AS AT MARCH 31, 2014
	(Rs. 000's)	(Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	17,973,390	18,793,096
Other receipts	26,218	20,145
Payments to the re-insurers, net of commissions and claims/ Benefits	(649,905)	(455,642)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(17,665,982)	(18,884,933)
Payments of commission and brokerage	(836,650)	(792,998)
Payments of other operating expenses	(3,966,991)	(3,950,355)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(57,032)	(101,120)
Income taxes paid (Net)	(902)	(4,355)
Service tax paid	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	(5,177,854)	(5,376,163)
Cash flow from extraordinary operations	-	-
Net cash from operating Activities	(5,177,854)	(5,376,163)
II Cash flows from investing activities		
Purchase of fixed assets	(71,893)	(133,016)
Proceeds from sale of fixed assets	97	13,005
Purchases of investments	(320,155,258)	(668,866,858)
Sales of investments	320,606,909	669,561,658
Rents/Interests/ Dividends received	4,976,108	4,425,831
Expenses related to investments	-	-
Net cash from investing activities	5,355,963	5,000,620
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)	178,109	(375,543)
Cash and cash equivalent at beginning of the year	865,126	1,240,673
Cash and cash equivalent at the end of the year	1,043,234	865,130
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	1,101,990	1,272,356
Bank balances (Against Linked Policies)	206,363	28,833
Bank Overdraft	(265,123)	(436,063)
Note 1		
Cash and Bank Balances	801,990	1,267,894
Fixed Deposits with maturity less than 3 months	300,000	4,462
Cash and Bank Balances as per L17	1,101,990	1,272,356

FORM L-24 Valuation of Net Liabilities

(Rs in Lakhs)

Valuation of Net Liabilities			
Sl.No.	Particular	AS AT MARCH 31, 2015	AS AT MARCH 31, 2014
1	Linked		
a	Life	483,255	440,916
b	General Annuity	-	-
c	Pension	75,852	90,683
d	Health	-	-
2	Non-Linked		
a	Life	250,118	182,308
b	General Annuity	2,502	1,821
c	Pension	15,449	14,233
d	Health	310	133

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the quarter ended 31 Mar 2015

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	-	-	-	-	1	1	0	100	1	1	0	100
2	Andhra Pradesh	2,051	2,046	31	1,052	1,218	1,145	607	32,181	3,269	3,191	637	33,232
3	Arunachal Pradesh	1	1	0	50	31	30	40	871	32	31	40	921
4	Assam	50	49	5	97	824	794	395	9,384	874	843	400	9,481
5	Bihar	6,557	6,382	47	1,615	1,400	1,297	265	7,344	7,957	7,679	312	8,959
6	Chandigarh	6	6	0	4	152	140	78	3,258	158	146	79	3,262
7	Chhattisgarh	11	11	5	118	256	253	122	3,722	267	264	127	3,840
8	Dadra & NagarHaveli	11	11	5	114	42	40	17	321	53	51	22	435
9	Daman & Diu	-	-	-	-	3	2	1	28	3	2	1	28
10	Delhi	12	11	8	220	1,202	1,099	1,218	40,578	1,214	1,110	1,225	40,798
11	Goa	-	-	0	-	84	81	34	1,285	84	81	34	1,285
12	Gujarat	400	394	117	1,373	1,656	1,583	743	20,906	2,056	1,977	860	22,279
13	Haryana	178	168	21	693	1,273	1,182	1,095	34,243	1,451	1,350	1,116	34,936
14	Himachal Pradesh	25	25	6	195	61	55	33	1,183	86	80	40	1,378
15	Jammu & Kashmir	6	6	2	27	82	78	34	2,005	88	84	36	2,032
16	Jharkhand	41	38	6	101	371	347	203	6,430	412	385	209	6,531
17	Karnataka	24	23	5	132	1,081	992	585	37,810	1,105	1,015	590	37,942
18	Kerala	3	3	7	131	463	430	483	11,021	466	433	490	11,152
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	96	95	7	141	469	449	201	7,203	565	544	208	7,344
21	Maharashtra	440	348	37	1,490	2,921	2,579	1,578	70,080	3,361	2,927	1,615	71,570
22	Manipur	1	1	1	24	36	34	39	795	37	35	40	819
23	Meghalaya	-	-	-	-	30	25	27	657	30	25	27	657
24	Mizoram	-	-	-	-	4	3	1	52	4	3	1	52
25	Nagaland	-	-	-	-	16	15	9	496	16	15	9	496
26	Orissa	250	248	54	1,125	926	874	393	10,846	1,176	1,122	447	11,971
27	Puducherry	-	-	-	-	17	17	10	195	17	17	10	195
28	Punjab	313	291	45	1,552	637	559	411	13,772	950	850	456	15,324
29	Rajasthan	227	220	47	1,012	1,079	1,024	400	13,566	1,306	1,244	447	14,577
30	Sikkim	2	2	0	5	23	22	12	247	25	24	12	251
31	Tamil Nadu	957	951	14	601	1,356	1,254	877	31,561	2,313	2,205	891	32,162
32	Tripura	20	20	3	37	195	189	63	1,245	215	209	66	1,281
33	Uttar Pradesh	98	97	9	220	1,663	1,529	828	31,280	1,761	1,626	837	31,500
34	Uttarakhand	164	164	0	32	114	104	42	1,437	278	268	42	1,469
35	West Bengal	495	447	33	837	1,791	1,618	1,056	23,339	2,286	2,065	1,090	24,176
Grand Total		12,439	12,058	515.8	12,999.7	21,477	19,844	11,901.8	419,439.1	33,916	31,902	12,418	432,439

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the year ended 31 Mar 2015

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	2	2	0.11	125.00	2	2	0	125
2	Andhra Pradesh	2,202	2,195	65.54	2,827.16	4,289	3,899	1,860.97	122,164.44	6,491	6,094	1,927	124,992
3	Arunachal Pradesh	3	3	3.83	113.00	87	84	111.35	2,066.04	90	87	115	2,179
4	Assam	67	66	9.98	165.26	2,039	1,960	905.34	25,541.99	2,106	2,026	915	25,707
5	Bihar	10,516	10,269	118.49	3,401.10	2,296	2,101	617.64	22,610.88	12,812	12,370	736	26,012
6	Chandigarh	19	19	2.00	39.50	464	422	183.41	8,848.44	483	441	185	8,888
7	Chattisgarh	24	23	9.34	275.64	724	687	294.87	14,361.76	748	710	304	14,637
8	Dadra & NagraHaveli	16	16	5.74	123.78	131	128	31.16	711.65	147	144	37	835
9	Daman & Diu	-	-	-	-	9	6	2.49	257.10	9	6	2	257
10	Delhi	18	17	9.75	366.23	4,315	3,853	2,944.35	124,982.00	4,333	3,870	2,954	125,348
11	Goa	1	1	(0.69)	2.68	230	214	91.85	4,219.09	231	215	91	4,222
12	Gujarat	742	729	206.80	2,841.18	4,163	3,925	1,654.08	64,139.14	4,905	4,654	1,861	66,980
13	Haryana	518	504	61.29	2,857.59	3,991	3,617	2,566.18	117,748.36	4,509	4,121	2,627	120,606
14	Himachal Pradesh	45	44	18.73	431.62	223	202	74.09	4,526.44	268	246	93	4,958
15	Jammu & Kashmir	21	21	6.86	76.22	245	232	77.20	5,070.12	266	253	84	5,146
16	Jharkhand	112	109	28.66	532.55	1,144	1,062	467.68	19,211.00	1,256	1,171	496	19,744
17	Karnataka	70	69	17.25	514.30	4,276	3,758	1,659.49	144,515.67	4,346	3,827	1,677	145,030
18	Kerala	16	16	10.50	219.80	1,113	1,041	878.70	24,938.02	1,129	1,057	889	25,158
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	124	123	11.82	449.90	1,485	1,393	467.24	26,404.53	1,609	1,516	479	26,854
21	Maharashtra	1,072	896	86.38	4,702.89	9,668	8,422	4,373.52	272,269.10	10,740	9,318	4,460	276,972
22	Manipur	1	1	1.00	24.00	94	91	92.91	2,010.27	95	92	94	2,034
23	Meghalaya	-	-	(0.24)	-	90	83	83.12	1,795.51	90	83	83	1,796
24	Mizoram	-	-	-	-	27	24	12.15	524.62	27	24	12	525
25	Nagaland	-	-	-	-	49	48	24.08	995.28	49	48	24	995
26	Orissa	702	691	145.84	2,956.16	2,371	2,247	874.20	30,266.13	3,073	2,938	1,020	33,222
27	Puducherry	-	-	-	-	72	71	35.72	787.19	72	71	36	787
28	Punjab	704	669	118.89	4,319.58	2,039	1,823	915.98	43,687.62	2,743	2,492	1,035	48,007
29	Rajasthan	594	582	131.11	4,039.64	2,732	2,556	871.36	48,421.43	3,326	3,138	1,002	52,461
30	Sikkim	10	10	0.76	20.00	96	92	60.69	1,088.55	106	102	61	1,109
31	Tamil Nadu	1,899	1,890	49.49	1,362.20	3,815	3,524	2,023.50	97,415.29	5,714	5,414	2,073	98,777
32	Tripura	159	158	21.20	338.87	397	388	107.46	2,282.02	556	546	129	2,621
33	Uttar Pradesh	207	201	26.45	951.27	5,161	4,716	2,042.58	105,239.11	5,368	4,917	2,069	106,190
34	Uttarakhand	469	466	1.46	101.06	345	305	132.65	6,725.28	814	771	134	6,826
35	West Bengal	896	834	97.12	1,777.43	5,340	4,888	2,939.84	70,520.48	6,236	5,722	3,037	72,298
Grand Total		21,227	20,622	1,265.33	35,830.60	63,522	57,864	29,477.97	1,416,469.55	84,749	78,486	30,743.30	1,452,300

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the year ended 31st March 15

(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	-	-	-	-	5	306,638	110	35,709	5	306,638	109.72	35,709
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	803	73	99	2	803	73	99
8	Haryana	-	-	-	-	-	1,881	140	(83)	-	1,881	140	(83)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	2,893	268	30,121	1	2,893	268	30,121
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	6	36,365	5,857	89,228	6	36,365	5,857	89,228
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	1	35	28	0	1	35	28	0
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	1,822	28	1,231	-	1,822	28	1,231
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	980	260	(13)	2	980	260	(13)
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	3	1,113	55	173	3	1,113	55	173
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	1	994	10	3,479	1	994	10	3,479
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	4	20,997	1,834	64,103	4	20,997	1,834	64,103
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	25	374,521	8,663	224,047	25	374,521	8,663	224,047

FORM L-25- (II) : Geographical Distribution Channel - GROUP for the quarter ended 31 March 2015

(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	911,895	477	125,467	9	911,895	477	125,467
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	4	3,689	82	2,304	4	3,689	82	2,304
8	Haryana	-	-	-	-	1	6,188	174	6,300	1	6,188	174	6,300
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	6	9,770	445	44,556	6	9,770	445	44,556
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	15	119,243	19,882	412,872	15	119,243	19,882	412,872
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	1	35	28	0	1	35	28	0
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	4	4,562	1,058	9,795	4	4,562	1,058	9,795
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	3	6,253	297	7,282	3	6,253	297	7,282
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	6	4,506	100	5,782	6	4,506	100	5,782
29	Andaman & Nicobar Islai	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	1	994	10	3,479	1	994	10	3,479
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	6	26,775	2,393	87,717	6	26,775	2,393	87,717
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	56.00	1,093,910	24,946	705,554	56	1,093,910	24,946	705,554

FORM L-26 : INVESTMENT ASSETS (LIFE INSURERS) - 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Mar 2015

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)		10336.42
Add (B)		
Provisions	Sch-14	14.77
Current Liabilities	Sch-13	428.91
		443.68
Less (C)		
Debit Balance in P&L A/c		1277.99
Deferred tax asset		
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	249.72
Cash & Bank Balance	Sch-11	109.74
Fixed Assets	Sch-10	19.86
Misc Exp. Not Written Off	Sch-15	0.00
		1657.30
Funds available for Investments		9122.80

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

A. Life Fund
 B. Pension & General Annuity and Group Business
 C. Unit Linked Funds

Total Investment Assets (as per Balance Sheet)	9122.80
A. Life Fund	2838.94
B. Pension & General Annuity and Group Business	666.01
C. Unit Linked Funds	5617.85
	9122.80

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i)=[a+f+h]	Market Value (j)
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1	Central Govt. Sec	Not Less than 25%	304.55	137.30	2.16	1412.74	1856.75	311.5%	0.00	1856.75	1935.88
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	407.59	137.30	2.75	1448.13	1995.77	334.8%	0.00	1995.77	2077.64
3	Investment subject to Exposure Norms										
	a. Housing & Infrastructure										
	1. Approved Investments	Not Less than 15%	169.70	103.23	2.01	321.15	596.10	100.0%	0.01	596.11	615.76
	2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
	b. i) Approved Investments	Not exceeding 35%	144.87	33.65	0.85	67.61	246.97	41.4%	0.08	247.05	249.42
	ii) Other Investments		0.00	0.00	0.01	0.00	0.01	0.0%	0.00	0.01	0.01
TOTAL LIFE FUND		100%	0	722.16	274.18	5.61	1836.89	2838.85	0.09	2838.94	2942.82

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (c) = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f) = (c+e)	Market Value (g)	
		PAR	NON PAR						
		(a)	(b)						
1	Central Govt. Sec	Not Less than 20%	0.00	352.33	352.33	52.9%	0.00	352.33	360.33
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	0.00	353.35	353.35	53.1%	0.00	353.35	361.36
3	Balance in Approved investment	Not Exceeding 60%	0.00	312.65	312.65	46.9%	0.00	312.65	315.64
TOTAL PENSION, GENERAL ANNUITY FUND		100%	0.00	666.01	666.01	100.0%		666.01	677.00

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund (c) = (a+b)	Actual % (d)	
		PAR	NON PAR			
		(a)	(b)			
1	Approved Investments	Not Less than 75%	111.40	5,385.19	5,496.59	97.8%
2	Other Investments	Not More than 25%	0.37	120.90	121.26	2.2%
TOTAL LINKED INSURANCE FUND		100%	111.77	5506.09	5617.85	100.0%

CERTIFICATION:

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

Date: 4/29/2015

Note:

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

Jitendra Nayyar
 Chief Financial Officer

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

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

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2015

	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund
PARTICULARS	ULGF00210/03/2006GROUPE ALAN122	ULGF00531/03/2006GROUPE ASHF122	ULGF00310/03/2006GROUPE EBT122	ULGF00410/03/2006GROUPE ROWT122	ULGF00113/07/2005GROUPE CUR122	ULGF00613/02/2009GROUPE DEBT122
Opening Balance (Market Value)	18.85	4.22	56.28	14.20	14.15	0.94
Add: Inflow during the Quarter	1.68	4.65	33.49	0.69	11.65	0.00
Increase / (Decrease) Value of Inv [Net]	0.54	0.08	1.65	0.48	0.57	0.02
Less: Outflow during the Quarter	2.07	2.64	9.11	0.35	0.19	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	19.00	6.31	82.30	15.02	26.18	0.96

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPE ALAN122		ULGF00531/03/2006GROUPE ASHF122		ULGF00310/03/2006GROUPE EBT122		ULGF00410/03/2006GROUPE ROWT122		ULGF00113/07/2005GROUPE CUR122		ULGF00613/02/2009GROUPE DEBT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	4.51	23.7%	2.20	34.8%	29.91	36.3%	1.81	12.1%	9.42	36.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.00	0.0%	1.38	1.7%	0.26	1.7%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.33	1.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.41	12.7%	0.22	3.5%	9.76	11.9%	1.38	9.2%	2.36	9.0%	0.00	0.0%
Infrastructure Bonds	3.89	20.5%	0.10	1.6%	20.01	24.3%	1.68	11.2%	3.18	12.2%	0.00	0.0%
Equity	6.51	34.3%	0.00	0.0%	0.00	0.0%	8.20	54.6%	3.65	13.9%	0.00	0.0%
Money Market Investments	0.69	3.6%	3.74	59.2%	8.65	10.5%	1.25	8.3%	1.25	4.8%	0.96	99.9%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	18.33	96.4%	6.25	99.1%	69.71	84.7%	14.59	97.1%	19.85	75.8%	0.96	99.9%
Current Assets:												
Accrued Interest	0.31	1.6%	0.01	0.2%	1.97	2.4%	0.12	0.8%	0.33	1.3%	0.00	0.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.12	0.6%	0.15	2.4%	10.64	12.9%	0.04	0.2%	5.89	22.5%	0.00	0.2%
Receivable for Sale of Investments	0.04	0.2%	0.00	0.0%	0.00	0.0%	0.05	0.3%	0.02	0.1%	0.00	0.0%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.01	0.0%	-0.10	-1.6%	0.00	0.0%	-0.10	-0.7%	-0.06	-0.2%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.45	2.4%	0.06	0.9%	12.59	15.3%	0.09	0.6%	6.18	23.6%	0.00	0.1%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.23	1.2%	0.00	0.0%	0.00	0.0%	0.34	2.2%	0.15	0.6%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.23	1.2%	0.00	0.0%	0.00	0.0%	0.34	2.2%	0.15	0.6%	0.00	0.0%
Total (A + B + C)	19.00	100.0%	6.31	100.0%	82.30	100.0%	15.02	100.0%	26.18	100.0%	0.96	100.0%
Fund Carried Forward (as per LB 2)	19.00		6.31		82.30		15.02		26.18		0.96	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2015

	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
PARTICULARS	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005SPNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFR AF122	ULIF01122/01/2008PNSNINDE XF122
Opening Balance (Market Value)	80.37	44.75	119.73	32.68	22.08	241.89
Add: Inflow during the Quarter	2.70	0.33	0.51	1.25	0.13	0.98
Increase / (Decrease) Value of Inv [Net]	2.11	1.25	2.77	0.94	0.01	7.60
Less: Outflow during the Quarter	8.53	8.10	5.71	6.47	4.22	29.77
TOTAL INVESTIBLE FUNDS (MKT VALUE)	76.65	38.23	117.31	28.39	18.00	220.70

INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005SPNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122		ULIF02525/01/2010PNSNINFR AF122		ULIF01122/01/2008PNSNINDE XF122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	18.33	23.9%	9.39	24.6%	22.90	19.5%	5.05	17.8%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.41	1.1%	0.00	0.0%	0.01	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	2.17	2.8%	0.33	0.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	8.79	11.5%	6.29	16.5%	12.47	10.6%	2.25	7.9%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	14.38	18.8%	3.31	8.7%	8.22	7.0%	3.50	12.3%	0.05	0.3%	0.22	0.1%
Equity	27.70	36.1%	15.09	39.5%	65.44	55.8%	16.82	59.2%	15.85	88.0%	215.40	97.6%
Money Market Investments	5.10	6.6%	0.01	0.0%	4.64	4.0%	0.04	0.2%	0.20	1.1%	1.04	0.5%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	76.46	99.8%	34.83	91.1%	113.67	96.9%	27.67	97.4%	16.09	89.4%	216.65	98.2%
Current Assets:												
Accrued Interest	1.36	1.8%	0.46	1.2%	1.52	1.3%	0.27	1.0%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.02	0.0%
Bank Balance	-0.47	-0.6%	-0.14	-0.4%	-0.25	-0.2%	-1.28	-4.5%	-0.26	-1.5%	-1.97	-0.9%
Receivable for Sale of Investments	0.09	0.1%	2.66	7.0%	0.19	0.2%	1.22	4.3%	0.13	0.7%	1.20	0.5%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-1.87	-2.4%	-0.01	0.0%	-0.58	-0.5%	-0.14	-0.5%	-0.12	-0.7%	-0.30	-0.1%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.01	0.0%	-0.04	0.0%	-0.01	0.0%	-0.01	0.0%	-0.04	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	-0.91	-1.2%	2.97	7.8%	0.85	0.7%	0.06	0.2%	-0.25	-1.4%	-1.08	-0.5%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	1.10	1.4%	0.43	1.1%	2.79	2.4%	0.66	2.3%	2.16	12.0%	5.13	2.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	1.10	1.4%	0.43	1.1%	2.79	2.4%	0.66	2.3%	2.16	12.0%	5.13	2.3%
Total (A + B + C)	76.65	100.0%	38.23	100.0%	117.31	100.0%	28.39	100.0%	18.00	100.0%	220.70	100.0%
Fund Carried Forward (as per LB 2)	76.65		38.23		117.31		28.39		18.00		220.70	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2015

	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund
PARTICULARS	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122
Opening Balance (Market Value)	87.31	74.14	30.24	46.57	27.32	11.58
Add: Inflow during the Quarter	1.95	0.06	0.10	1.75	1.89	0.14
Increase / (Decrease) Value of Inv [Net]	2.94	-4.32	0.84	1.14	0.72	0.33
Less: Outflow during the Quarter	15.85	16.10	3.62	8.69	7.23	0.36
TOTAL INVESTIBLE FUNDS (MKT VALUE)	76.36	53.79	27.55	40.76	22.70	11.69

INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122		ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	0.00	0.0%	0.00	0.0%	8.10	29.4%	12.83	31.5%	10.06	44.3%	3.71	31.8%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.61	3.9%	0.36	1.6%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	1.41	5.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	5.33	19.4%	8.19	20.1%	3.45	15.2%	1.55	13.2%
Infrastructure Bonds	0.09	0.1%	0.33	0.6%	7.35	26.7%	7.71	18.9%	4.97	21.9%	4.06	34.8%
Equity	74.65	97.8%	52.36	97.4%	4.58	16.6%	6.51	16.0%	3.82	16.8%	1.10	9.4%
Money Market Investments	0.46	0.6%	0.10	0.2%	0.40	1.5%	2.48	6.1%	0.01	0.0%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.68	5.8%
Sub Total (A)	75.20	98.5%	52.80	98.2%	27.18	98.6%	39.33	96.5%	22.67	99.8%	11.11	95.0%
Current Assets:												
Accrued Interest	0.00	0.0%	0.00	0.0%	0.85	3.1%	1.02	2.5%	0.54	2.4%	0.64	5.5%
Dividend Receivable	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.95	-1.2%	-0.56	-1.0%	-0.62	-2.3%	-0.07	-0.2%	-0.89	-3.9%	-0.07	-0.6%
Receivable for Sale of Investments	0.41	0.5%	0.62	1.1%	0.30	1.1%	1.34	3.3%	0.29	1.3%	0.00	0.0%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.06	-0.1%	0.00	0.0%	-0.26	-1.0%	-1.09	-2.7%	-0.04	-0.2%	-0.03	-0.2%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.02	0.0%	-0.01	0.0%	-0.01	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	-0.61	-0.8%	0.05	0.1%	0.26	1.0%	1.19	2.9%	-0.11	-0.5%	0.54	4.6%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	1.76	2.3%	0.94	1.8%	0.11	0.4%	0.24	0.6%	0.15	0.7%	0.04	0.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	1.76	2.3%	0.94	1.8%	0.11	0.4%	0.24	0.6%	0.15	0.7%	0.04	0.3%
Total (A + B + C)	76.36	100.0%	53.79	100.0%	27.55	100.0%	40.76	100.0%	22.70	100.0%	11.69	100.0%
Fund Carried Forward (as per LB 2)	76.36		53.79		27.55		40.76		22.70		11.69	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2015

	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
PARTICULARS	ULIF00106/06/2002LIFBALAN-CE122	ULIF01508/01/2010LIBALAN-II122	ULIF01306/02/2008LIFEDEBTF-U122	ULIF01608/01/2010LIFEDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122
Opening Balance (Market Value)	617.96	189.33	6.85	169.13	90.20	226.21
Add: Inflow during the Quarter	1.36	9.91	5.04	11.77	2.13	22.50
Increase / (Decrease) Value of Inv [Net]	14.83	4.81	0.20	4.70	2.83	6.23
Less: Outflow during the Quarter	38.35	6.40	4.50	9.92	6.04	3.05
TOTAL INVESTIBLE FUNDS (MKT VALUE)	595.80	197.65	7.59	175.67	89.12	251.89

INVESTMENT OF UNIT FUND	ULIF00106/06/2002LIFBALAN-CE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTF-U122		ULIF01608/01/2010LIFEDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	165.82	27.8%	43.84	22.2%	3.06	40.4%	76.62	43.6%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	1.19	0.6%	0.59	7.8%	4.24	2.4%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	69.65	11.7%	27.90	14.1%	1.41	18.6%	26.27	15.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	103.19	17.3%	28.82	14.6%	1.98	26.1%	55.32	31.5%	0.05	0.1%	0.13	0.0%
Equity	215.66	36.2%	78.92	39.9%	0.00	0.0%	0.00	0.0%	84.80	95.1%	235.90	93.7%
Money Market Investments	23.25	3.9%	4.12	2.1%	0.35	4.6%	5.14	2.9%	0.88	1.0%	2.75	1.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	577.57	96.9%	184.79	93.5%	7.39	97.4%	167.59	95.4%	85.73	96.2%	238.77	94.8%
Current Assets:												
Accrued Interest	12.43	2.1%	3.49	1.8%	0.18	2.4%	4.84	2.8%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.01	0.0%	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.01	0.0%
Bank Balance	-2.03	-0.3%	3.19	1.6%	0.02	0.3%	5.02	2.9%	-0.11	-0.1%	4.18	1.7%
Receivable for Sale of Investments	0.84	0.1%	4.08	2.1%	0.00	0.0%	0.00	0.0%	0.42	0.5%	0.74	0.3%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-2.05	-0.3%	-0.82	-0.4%	0.00	0.0%	-1.72	-1.0%	0.00	0.0%	-1.28	-0.5%
Fund Mgmt Charges Payable	-0.16	0.0%	-0.06	0.0%	0.00	0.0%	-0.05	0.0%	-0.03	0.0%	-0.07	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	9.03	1.5%	9.90	5.0%	0.20	2.6%	8.09	4.6%	0.28	0.3%	3.57	1.4%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	9.20	1.5%	2.96	1.5%	0.00	0.0%	0.00	0.0%	3.12	3.5%	9.54	3.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	9.20	1.5%	2.96	1.5%	0.00	0.0%	0.00	0.0%	3.12	3.5%	9.54	3.8%
Total (A + B + C)	595.80	100.0%	197.65	100.0%	7.59	100.0%	175.67	100.0%	89.12	100.0%	251.89	100.0%
Fund Carried Forward (as per LB 2)	595.80		197.65		7.59		175.67		89.12		251.89	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2015

	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
PARTICULARS	ULIF00527/01/2004LIFEGRWTH122	ULIF01808/01/2010LIGROWTH122	ULIF01908/01/2010LIFEINFRA F122	ULIF01002/01/2008LIFEINDEX F122	ULIF02008/01/2010LIFINDEX-II122	ULIF00911/07/2006LIFPROTE CT122
Opening Balance (Market Value)	1569.60	183.81	84.30	133.71	184.17	59.93
Add: Inflow during the Quarter	2.81	6.63	2.27	0.21	3.93	1.37
Increase / (Decrease) Value of Inv [Net]	37.25	4.80	0.15	4.23	5.31	1.57
Less: Outflow during the Quarter	75.03	4.67	5.99	8.82	13.60	6.79
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1534.64	190.58	80.72	129.34	179.80	56.08

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGRWTH122		ULIF01808/01/2010LIGROWTH122		ULIF01908/01/2010LIFEINFRA F122		ULIF01002/01/2008LIFEINDEX F122		ULIF02008/01/2010LIFINDEX-II122		ULIF00911/07/2006LIFPROTE CT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	156.58	10.2%	4.63	2.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	17.49	31.2%
State Government Securities	1.03	0.1%	0.10	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.10	3.7%
Other Approved Securities	1.30	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.08	1.9%
Corporate Bonds	65.87	4.3%	13.66	7.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.04	21.5%
Infrastructure Bonds	29.60	1.9%	11.51	6.0%	0.21	0.3%	0.13	0.1%	0.17	0.1%	12.17	21.7%
Equity	1180.22	76.9%	147.03	77.2%	66.85	82.8%	125.03	96.7%	172.33	95.8%	8.75	15.6%
Money Market Investments	49.45	3.2%	6.55	3.4%	4.47	5.5%	1.25	1.0%	2.14	1.2%	0.88	1.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	1484.06	96.7%	183.49	96.3%	71.53	88.6%	126.41	97.7%	174.63	97.1%	54.51	97.2%
Current Assets:												
Accrued Interest	7.88	0.5%	0.92	0.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.40	2.5%
Dividend Receivable	0.08	0.0%	0.00	0.0%	0.01	0.0%	0.01	0.0%	0.02	0.0%	0.00	0.0%
Bank Balance	-0.82	-0.1%	1.13	0.6%	0.34	0.4%	-0.37	-0.3%	0.19	0.1%	-0.12	-0.2%
Receivable for Sale of Investments	3.18	0.2%	0.61	0.3%	0.66	0.8%	0.48	0.4%	0.76	0.4%	0.56	1.0%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Payable for Investments	-6.33	-0.4%	-1.21	-0.6%	-1.61	-2.0%	-0.06	0.0%	-0.48	-0.3%	-0.59	-1.1%
Fund Mgmt Charges Payable	-0.49	0.0%	-0.05	0.0%	-0.02	0.0%	-0.02	0.0%	-0.05	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	3.49	0.2%	1.39	0.7%	-0.62	-0.8%	0.04	0.0%	0.43	0.2%	1.24	2.2%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	47.09	3.1%	5.70	3.0%	9.81	12.2%	2.89	2.2%	4.74	2.6%	0.32	0.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	47.09	3.1%	5.70	3.0%	9.81	12.2%	2.89	2.2%	4.74	2.6%	0.32	0.6%
Total (A + B + C)	1534.64	100.0%	190.58	100.0%	80.72	100.0%	129.34	100.0%	179.80	100.0%	56.08	100.0%
Fund Carried Forward (as per LB 2)	1534.64		190.58		80.72		129.34		179.80		56.08	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2015

	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
PARTICULARS	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122
Opening Balance (Market Value)	72.03	284.34	317.66	98.67	0.00	15.10
Add: Inflow during the Quarter	8.72	3.06	0.66	0.85	0.01	0.05
Increase / (Decrease) Value of Inv [Net]	1.87	-18.14	8.61	2.70	0.00	0.34
Less: Outflow during the Quarter	8.35	15.53	22.20	2.15	0.00	0.49
TOTAL INVESTIBLE FUNDS (MKT VALUE)	74.27	253.72	304.73	100.08	0.01	15.00

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	26.21	35.3%	0.00	0.0%	80.93	26.6%	19.94	19.9%	0.00	0.0%	0.36	2.4%
State Government Securities	0.75	1.0%	0.00	0.0%	0.93	0.3%	0.00	0.0%	0.00	0.0%	2.23	14.9%
Other Approved Securities	0.00	0.0%	0.00	0.0%	6.40	2.1%	3.25	3.2%	0.00	0.0%	0.00	0.0%
Corporate Bonds	12.35	16.6%	0.00	0.0%	66.11	21.7%	11.65	11.6%	0.00	0.0%	0.92	6.1%
Infrastructure Bonds	10.12	13.6%	1.53	0.6%	85.22	28.0%	36.73	36.7%	0.00	0.0%	5.36	35.8%
Equity	10.92	14.7%	240.69	94.9%	47.69	15.7%	9.40	9.4%	0.00	0.0%	3.70	24.7%
Money Market Investments	8.36	11.3%	8.56	3.4%	11.45	3.8%	0.01	0.0%	0.01	88.4%	0.67	4.5%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.68	0.9%	0.00	0.0%	0.00	0.0%	12.53	12.5%	0.00	0.0%	1.05	7.0%
Sub Total (A)	69.38	93.4%	250.77	98.8%	298.72	98.0%	93.51	93.4%	0.01	88.4%	14.29	95.3%
Current Assets:												
Accrued Interest	1.74	2.3%	0.00	0.0%	7.30	2.4%	7.76	7.8%	0.00	0.0%	0.62	4.2%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	1.79	2.4%	0.68	0.3%	-2.76	-0.9%	-1.29	-1.3%	0.00	29.0%	0.00	0.0%
Receivable for Sale of Investments	1.09	1.5%	1.35	0.5%	0.18	0.1%	0.00	0.0%	0.00	-1.8%	0.00	0.0%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities	0.00		0.00		0.00		0.00		0.00		0.00	
Payable for Investments	-0.12	-0.2%	-1.78	-0.7%	-0.42	-0.1%	-0.24	-0.2%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.07	0.0%	-0.07	0.0%	0.00	0.0%	0.00	-1.7%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-13.9%	0.00	0.0%
Sub Total (B)	4.48	6.0%	0.18	0.1%	4.24	1.4%	6.24	6.2%	0.00	11.6%	0.62	4.1%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.40	0.5%	2.77	1.1%	1.77	0.6%	0.33	0.3%	0.00	0.0%	0.09	0.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.40	0.5%	2.77	1.1%	1.77	0.6%	0.33	0.3%	0.00	0.0%	0.09	0.6%
Total (A + B + C)	74.27	100.0%	253.72	100.0%	304.73	100.0%	100.08	100.0%	0.01	100.0%	15.00	100.0%
Fund Carried Forward (as per LB 2)	74.27		253.72		304.73		100.08		0.01		15.00	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

PART - B

Periodicity of Submission: Quarterly

Rs. Crore

Statement as on: 31st Mar 2015

	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLCY122	
Opening Balance (Market Value)	0.01	132.00	329.13	569.14
Add: Inflow during the Quarter	0.00	9.72	37.48	194.41
Increase / (Decrease) Value of Inv [Net]	0.00	3.11	6.46	111.53
Less: Outflow during the Quarter	0.00	2.17	16.45	379.51
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.01	142.66	356.61	5617.85

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.00	19.3%	0.00	0.0%	351.18	98.5%	1,084.87	19.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.03	0.0%	17.22	0.3%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.26	0.3%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	372.26	6.6%
Infrastructure Bonds	0.00	0.0%	0.07	0.1%	0.00	0.0%	465.33	8.3%
Equity	0.00	0.0%	134.56	94.3%	0.00	0.0%	3,280.14	58.4%
Money Market Investments	0.00	19.3%	2.40	1.7%	3.51	1.0%	167.21	3.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.01	46.4%	0.00	0.0%	0.00	0.0%	14.95	0.3%
Sub Total (A)	0.01	85.0%	137.03	96.0%	354.72	99.5%	5,418.24	96.4%
Current Assets:								
Accrued Interest	0.00	3.2%	0.00	0.0%	1.77	0.5%	59.73	1.1%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.20	0.0%
Bank Balance	0.00	12.2%	2.11	1.5%	0.17	0.0%	20.64	0.4%
Receivable for Sale of Investments	0.00	0.0%	0.28	0.2%	0.00	0.0%	23.79	0.4%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Less: Current Liabilities	0.00		0.00		0.00		-	0.0%
Payable for Investments	0.00	0.0%	-1.03	-0.7%	0.00	0.0%	(24.50)	-0.4%
Fund Mgmt Charges Payable	0.00	-0.1%	-0.04	0.0%	-0.04	0.0%	(1.47)	0.0%
Other Current Liabilities (for Investments)	0.00	-0.2%	0.00	0.0%	0.00	0.0%	(0.04)	0.0%
Sub Total (B)	0.00	15.0%	1.32	0.9%	1.89	0.5%	78.35	1.4%
Other Investments (<=25%)								
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	4.31	3.0%	0.00	0.0%	121.26	2.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.00	0.0%	4.31	3.0%	0.00	0.0%	121.26	2.2%
Total (A + B + C)	0.01	100.0%	142.66	100.0%	356.61	100.0%	5,617.85	100.0%
Fund Carried Forward (as per LB 2)	0.01		142.66		356.61		5,617.85	

Date : 29-04-2015

Note:

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

Jitendra Nayyar
Chief Financial Officer

FORM L-28 - ULIP - NAV - 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

PART - C

Link to FORM 3A (Part B)

Statement for the period: 31st Mar 2015

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

													Rs.Crore		
No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception	
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	6/6/2002	Non Par	595.80	52.864	52.864	51.629	49.137	47.836	44.233	19.5%	11.5%	53.866	
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	76.65	41.263	41.263	40.220	38.284	37.203	34.426	19.9%	12.2%	42.003	
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,534.64	45.960	45.960	44.921	42.938	41.443	36.585	25.6%	14.7%	47.967	
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	304.73	22.512	22.512	21.911	20.745	20.245	19.216	17.2%	10.5%	22.676	
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	117.31	27.271	27.271	26.664	25.532	24.861	22.405	21.7%	12.3%	28.190	
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSSECURE122	3/3/2005	Non Par	27.55	21.008	21.008	20.434	19.373	18.918	17.938	17.1%	11.0%	21.161	
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESECUR122	7/13/2005	Non Par	26.18	22.040	22.040	21.439	20.345	19.866	18.710	17.8%	12.5%	22.178	
8	Group Superannuation & Gratuity Debt Fund	ULGF00210/03/2006GROUPEDEBT122	3/10/2006	Non Par	82.30	20.688	20.688	20.110	18.995	18.590	17.922	15.4%	10.6%	20.688	
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	3/10/2006	Non Par	19.00	20.229	20.229	19.660	18.612	18.139	16.745	20.8%	12.4%	20.539	
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	3/10/2006	Non Par	15.02	23.859	23.859	23.095	21.850	21.265	18.947	25.9%	17.2%	24.522	
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASH122	3/31/2006	Non Par	6.31	20.128	20.128	19.747	19.331	18.947	18.562	8.4%	8.9%	20.128	
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	56.08	19.543	19.543	19.039	18.039	17.621	16.733	16.8%	10.5%	19.677	
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEX122	1/2/2008	Non Par	129.34	14.229	14.229	13.811	13.442	12.745	11.215	26.9%	17.0%	15.018	
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEX122	1/22/2008	Non Par	220.70	17.501	17.501	16.996	16.547	15.697	13.801	26.8%	16.9%	18.465	
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	89.12	19.617	19.617	19.028	18.201	17.700	14.743	33.1%	21.2%	20.686	
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBT122	2/6/2008	Non Par	7.59	19.245	19.245	18.688	17.667	17.291	16.615	15.8%	11.5%	19.245	
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	40.76	17.475	17.475	17.047	16.159	15.788	14.954	16.9%	10.3%	17.611	
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	2/13/2009	Non Par	0.96	15.700	15.700	15.409	15.105	14.804	14.465	8.5%	8.8%	15.700	
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFUND122	1/8/2010	Non Par	253.72	11.053	11.053	11.823	10.859	11.451	8.777	25.9%	7.7%	12.140	
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	179.80	15.863	15.863	15.429	15.044	14.292	12.599	25.9%	16.3%	16.755	
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGROWT-II122	1/8/2010	Non Par	190.58	16.173	16.173	15.758	14.987	14.651	12.661	27.7%	16.1%	16.855	
22	Unit Linked Balanced - II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	197.65	15.835	15.835	15.448	14.681	14.304	13.129	20.6%	12.5%	16.179	
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHNC-II122	1/8/2010	Non Par	251.89	18.468	18.468	17.960	17.187	16.699	13.998	31.9%	19.5%	19.481	
24	Unit Linked Debt - II fund	ULIF01608/01/2010LIFEDEBT-II122	1/8/2010	Non Par	175.67	15.773	15.773	15.345	14.472	14.170	13.719	15.0%	10.2%	15.778	
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRA122	1/8/2010	Non Par	80.72	10.706	10.706	10.692	10.208	11.188	8.578	24.8%	8.3%	12.268	
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	74.27	15.327	15.327	14.938	14.178	13.850	13.156	16.5%	10.5%	15.423	
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	1/25/2010	Non Par	76.36	17.217	17.217	16.710	16.268	15.438	13.585	26.7%	16.9%	18.182	
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFUND122	1/25/2010	Non Par	53.79	11.227	11.227	12.028	11.036	11.674	8.904	26.1%	7.5%	12.446	
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	1/25/2010	Non Par	38.23	15.317	15.317	14.908	14.161	13.829	12.829	19.4%	11.2%	15.604	
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	28.39	16.930	16.930	16.467	15.620	15.217	13.595	24.5%	14.7%	17.438	
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRA122	1/25/2010	Non Par	18.00	11.261	11.261	11.316	10.834	11.807	9.076	24.1%	8.3%	12.840	
32	Pension Unit Linked Protector - II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	22.70	15.592	15.592	15.173	14.395	14.082	13.335	16.9%	11.0%	15.693	
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.01	12.372	12.372	12.357	12.196	11.991	11.845	4.4%	5.2%	12.372	
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	15.00	14.324	14.324	14.002	13.441	13.080	12.271	16.7%	11.6%	14.478	
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISPOLCY122	1/27/2011	Non Par	356.61	13.801	13.801	13.543	13.277	13.021	12.774	8.0%	8.1%	13.801	
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	3/25/2011	Non Par	0.01	14.303	14.303	14.033	13.622	13.358	12.907	10.8%	9.5%	14.303	
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	142.66	15.742	15.742	15.370	14.783	14.376	12.242	28.6%	17.4%	16.617	
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	100.08	18.860	18.860	18.559	18.256	18.000	17.751	6.2%	5.7%	18.860	
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	11.69	19.032	19.032	18.706	18.379	18.101	17.829	6.7%	6.2%	19.032	
	Total				5,617.85										

CERTIFICATION

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

DATE : 29-04-2015

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

Jitendra Nayyar
Chief Financial Officer

FORM L-29 Detail regarding debt securities

Unit Linked

(Rs in cr)

Detail Regarding debt securities							
	MARKET VALUE				Book Value		
	As at 31 Mar 2015	as % of total for this class	As at 31 Mar 2014	as % of total for this class	As at 31 Mar 2015	as % of total for this class	As at 31 Mar 2014
Break down by credit rating							
AAA rated	1,969	92.7%	1,961	96.3%	1,907	92.7%	2,011
AA or better	155	7.3%	75	3.7%	150	7.3%	75
Rated below AA but above A	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
Any other	0	0.0%	0	0.0%	0	0.0%	0
	2,123	100.00%	2,036	100.0%	2,057	100.00%	2,086
BREAKDOWN BY RESIDUALMATURITY							
Up to 1 year	606	28.5%	696	34.2%	604	29.4%	696
more than 1 year and up to 3 years	155	7.3%	97	4.8%	152	7.4%	97
More than 3 years and up to 7 years	317	14.9%	188	9.2%	301	14.6%	189
More than 7 years and up to 10 years	315	14.9%	478	23.5%	297	14.4%	482
More than 10 years and up to 15 years	142	6.7%	135	6.6%	136	6.6%	141
More than 15 years and up to 20 years	223	10.5%	203	10.0%	220	10.7%	222
Above 20 years	365	17.2%	238	11.7%	347	16.8%	259
	2,123	100.00%	2,036	100.0%	2,057	100.0%	2,086
Breakdown by type of the issuer							
Central Government	1,085	51.1%	816	40.1%	1,063	51.7%	861
State Government	17	0.8%	86	4.2%	17	0.8%	87
Corporate Securities	1,021	48.1%	1,135	55.7%	978	47.5%	1,138
	2,123	100.00%	2,036	100.0%	2,057	100.00%	2,086

Non Unit Linked

(Rs in Cr)

Detail Regarding debt securities							
	MARKET VALUE				Book Value		
	As at 31 Mar 2015	as % of total for this class	As at 31 Mar 2014	as % of total for this class	As at 31 Mar 2015	as % of total for this class	As at 31 Mar 2014
Break down by credit rating							
AAA rated	3,285	100.0%	2,614	100.0%	3,285	100.0%	2,614
AA or better	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
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0
Any other	0	0.0%	0	0.0%	0	0.0%	0
	3,285	100.00%	2,614	100.0%	3,285	100.00%	2,614
BREAKDOWN BY RESIDUALMATURITY							
Up to 1 year	784	23.9%	851	32.5%	784	23.9%	851
more than 1 year and up to 3 years	181	5.5%	94	3.6%	181	5.5%	94
More than 3 years and up to 7 years	223	6.8%	212	8.1%	223	6.8%	212
More than 7 years and up to 10 years	174	5.3%	201	7.7%	174	5.3%	201
More than 10 years and up to 15 years	313	9.5%	220	8.4%	313	9.5%	220
More than 15 years and up to 20 years	386	11.7%	476	18.2%	386	11.7%	476
Above 20 years	1,225	37.3%	560	21.4%	1,225	37.3%	560
	3,285	100.00%	2,614	100.0%	3,285	100.00%	2,614
Breakdown by type of the issuer							
Central Government	2,209	67.2%	1,480	56.6%	2,209	67.2%	1,480
State Government	140	4.3%	251	9.6%	140	4.3%	251
Corporate Securities	934	28.5%	883	33.8%	934	28.5%	883
	3,285	100.00%	2,614	100.0%	3,285	100.00%	2,614

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Non-ULIP includes Shareholder fund.
4. Fixed Deposit are considered as Equity and Equity related instrument as per IRDA Investment return guidelines.
5. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
6. Reverse Repo with underlying as Gsec has been classified as Corporate Securities and AAA rated instrument.
7. AAA rated includes all Sovereign rated instruments#

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q4 '14-15	YTD Mar '15	Q4 '13-14	YTD Mar '14
			(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
Espirito Santo Securities India Pvt Ltd	Significant Influence	Brokerage on Securities transaction - (Expenses)	-	(76.3)	(13.35)	(84.49)
	Significant Influence	Balance Receivable/ (Payable) as at the	-	-	-	-
Aviva International Insurance	Significant Influence	Reversal of Group Recharges towards cost allocations for HR training and development programmes for employees.	(33.6)	(33.6)	(5.52)	(33.65)
	Significant Influence	Balance Receivable/ (Payable) as at the end for above mentioned transaction	-	-	(31.32)	(31.32)
AVIVA Central Services UK Limited	Significant Influence	Reversal of Foreign exchange fluctuation related to Reimbursement of Expenses against recharge of salary related costs of employee	(4.4)	(4.6)	(0.54)	4.59
	Significant Influence	Net balance receivable on the above mentioned transactions as at the end	-	-	30.36	30.36
Aviva Asia PTE Ltd.	Significant Influence	Foreign exchange fluctuation related to Receivables against reimbursement of salary recharges, travel cost recharges etc.	(22.8)	(17.8)	15.79	78.39
	Significant Influence	Expenses for cost allocations of various software applications	75.5	(18.7)	69.43	3.66
	Significant Influence	Net Balance Receivable as at the end for abovementioned transactions	393.6	393.6	183.56	183.56
Aviva Ltd, Singapore	Significant Influence	Reimbursement of receivables on account of salary recharges	-	-	6.99	6.99
	Significant Influence	Balance Receivable as at the end	-	-	6.99	6.99
T R Ramachandaran (1.4.2014 - 31.12.2014)	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration (Expenses)	(726.0)	(159.9)	(977.25)	(1,248.21)
Trevor Bull (05.1.2015 - 31.3.2015)			(89.4)	(89.4)	-	-

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

BOD and Key Person Information			YTD March, 2015	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Ajay Dua	Director	17-Nov-09	NA
2	Dr Anand Chand Burman	Director	12-Jun-08	NA
3	Avnish Kalra	Director	12-Nov-13	15-May-14
4	Bobby Parikh	Director	17-Nov-09	NA
5	David John Ramsay McMillan	Director	20-Nov-14	NA
6	Falguni Sanjay Nayyar	Director	2-Mar-15	NA
7	Inderpreet Singh Pal	Director	7-May-13	28-Nov-14
8	Mohit Burman	Director	24-Sep-07	NA
9	Pradip Burman	Director	24-May-11	NA
10	Pritam Das Narang	Director	23-Aug-01	NA
11	TR Ramachandran	Chief Executive Officer	1-Nov-08	31-Dec-14
12	Trevor Albert Bull	Chief Executive Officer & Managing Director	6-Mar-15	NA
13	Amit Kumar Gupta	Chief Compliance Officer	9-Feb-15	15-Mar-15
14	Anupam Tyagi	Chief Risk Officer & Chief Compliance Officer	01-04-2013 & 16-Mar-15	NA
15	Deepti Rustagi	Chief Compliance Officer	1-Jun-14	8-Feb-15
16	Ravi Bhadani	Chief Compliance Officer	13-Nov-07	31-May-14
17	Rishi Piparaiya	Chief Marketing Officer	2-Jan-13	NA
18	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
19	Sanjeeb Kumar	Principal Officer (Officiating)	1-Jan-15	5-Mar-15
20	Jyoti Vaswani	Chief Investment officer	1-Jan-10	NA
21	Jitendra Nayyar	Chief Financial Officer	1-Jan-13	NA
22	Sanjay Satyapaul Arora	Chief of Internal Audit	1-Apr-12	NA

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

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Rs. in lakhs

Item	Description	Adjusted Value	
		As At 31 MAR 2015	As At 31 MAR 2014
01	Available Assets in Policyholders' Fund:	873,241	780,572
	Deduct:		
02	Mathematical Reserves	827,486	730,093
03	Other Liabilities	44,520	48,355
04	Excess in Policyholders' funds	1,235	2,124
05	Available Assets in Shareholders Fund:	73,615	68,300
	Deduct:		
06	Other Liabilities of shareholders' fund	150	500
07	Excess in Shareholders' funds	73,465	67,800
08	Total ASM (04)+(07)	74,701	69,924
09	Total RSM	19,671	16,848
10	Solvency Ratio (ASM/RSM)	3.80	4.15

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.

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st MARCH 2015

Details of Non Performing Assets-Quarterly

Name of the Fund -Pension General Annuity Fund

Periodicity of Submission : Quarterly

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)
1	Investment Assets (As per Form 3A/3B- Total Fund)	52.76	42.33	-	-	128.47	159.65	666.01	623.12
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	52.76	42.33	-	-	128.47	159.65	666.01	623.12
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Jitendra Nayyar
Chief Financial Officer

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)
1	Investment Assets (As per Form 3A/3B- Total Fund)	624.93	466.23	-	-	130.12	214.46	2,838.94	2,205.64
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	624.93	466.23	-	-	130.12	214.46	2,838.94	2,205.64
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Jitendra Nayyar
Chief Financial Officer

Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31)	YTD (AS on Date)	Prev. FY (As on 31)	YTD (AS on Date)	Prev. FY (As on 31)	YTD (AS on Date)	Prev. FY (As on 31)
1	Investment Assets (As per Form 3A/3B- Total Fund)	853.86	625.02	-	-	167.21	448.61	5,617.85	5,334.64
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	853.86	625.02	-	-	167.21	448.61	5,617.85	5,334.64
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

 Jitendra Nayyar
 Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st March 2015

Name of the Fund -Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	145.13	3.09	2.1%	2.1%	138.70	11.83	8.5%	8.5%	106.93	8.95	8.4%	8.4%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	197.71	4.03	2.0%	2.0%	215.07	18.09	8.4%	8.4%	144.85	10.38	7.2%	7.2%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	1.02	0.02	2.1%	2.1%	5.41	0.45	8.2%	8.2%	65.48	5.40	8.3%	8.3%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.39	0.01	2.2%	2.2%	0.97	0.09	9.4%	9.4%	3.57	0.33	9.3%	9.3%
D	INFRASTRUCTURE INVESTMENTS													
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Infrastructure - PSU - Debentures / Bonds	IPTD	50.15	1.14	2.3%	2.3%	49.57	4.58	9.2%	9.2%	43.41	4.01	9.2%	9.2%
	Infrastructure - PSU - CPs	IPCP	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.13	0.00	2.3%	2.3%	0.14	0.01	9.3%	9.3%	0.14	0.01	9.2%	9.2%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
		EPNQ	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Commercial Papers	ECCP	29.38	0.65	2.2%	2.2%	37.37	3.46	9.3%	9.3%	41.51	3.70	8.9%	8.9%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	196.10	4.73	2.4%	2.4%	174.04	16.58	9.5%	9.5%	209.81	20.79	9.9%	9.9%
	Deposits - CDs with Scheduled Banks	EDCD	50.83	1.12	2.2%	2.2%	78.84	7.31	9.3%	9.3%	14.99	0.91	6.1%	6.1%
	Deposits - Repo / Reverse Repo	ECMR	16.46	0.31	1.9%	1.9%	15.67	1.27	8.1%	8.1%	5.30	0.45	8.5%	8.5%
	Corporate Securities - Debentures	ECOS	0.13	0.00	2.1%	2.1%	0.26	0.02	8.6%	8.6%	0.66	0.06	8.4%	8.4%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	TOTAL		687.43	15.11			721.36	64.20			650.23	56.28		

CERTIFICATION

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

Date: 29/4/2015

Jitendra Nayyar
Chief Financial Officer

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

¹ Based on daily simple Average of Investments

² Yield netted for Tax

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

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st March 2015

Name of the Fund -LIFE FUND

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	1,509.61	31.15	2.1%	2.1%	1,304.18	114.81	8.8%	8.8%	781.68	76.16	9.7%	9.7%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	10.05	0.22	2.2%	2.2%	10.05	0.87	8.7%	8.7%	10.06	0.87	8.7%	8.7%
	Treasury Bills	CTRB	258.88	5.30	2.0%	2.0%	263.58	22.25	8.4%	8.4%	238.03	18.79	7.9%	7.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	139.03	2.95	2.1%	2.1%	139.81	11.88	8.5%	8.5%	154.04	14.10	9.2%	9.2%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	116.74	3.31	2.8%	2.8%	95.53	9.69	10.1%	10.1%	58.12	5.53	9.5%	9.5%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	1.3%	1.3%	0.01	0.00	20.3%	20.3%	0.01	0.00	22.3%	22.3%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.03	(0.00)	-2.0%	-2.0%	0.03	0.00	1.5%	1.5%	0.01	0.00	0.7%	0.7%
	Infrastructure - PSU - Debentures / Bonds	IPTD	447.79	11.36	2.5%	2.5%	402.97	37.86	9.4%	9.4%	357.75	32.46	9.1%	9.1%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.38	0.05	2.3%	2.3%	2.39	0.22	9.2%	9.2%	2.42	0.22	9.1%	9.1%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	0.00	0.00	5.2%	5.2%	0.00	0.00	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.02	0.00	4.3%	4.3%	0.03	0.01	23.3%	23.3%	0.03	0.00	13.0%	13.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.23	0.00	0.8%	0.8%	0.20	0.01	5.1%	5.1%	0.05	0.01	21.2%	21.2%
	Commercial Papers	ECCP	7.95	0.17	2.1%	2.1%	9.91	0.90	9.1%	9.1%	18.38	1.64	8.9%	8.9%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	110.77	2.80	2.5%	2.5%	120.58	12.88	10.7%	10.7%	101.80	11.11	10.9%	10.9%
	Deposits - CDs with Scheduled Banks	EDCD	35.42	0.75	2.1%	2.1%	31.04	2.67	8.6%	8.6%	73.02	6.30	8.6%	8.6%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	0.00	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Deposits - Repo / Reverse Repo	ECMR	109.96	2.02	1.8%	1.8%	87.00	6.92	8.0%	8.0%	14.57	1.36	9.3%	9.3%
	Corporate Securities - Debentures	ECOS	33.70	1.31	3.9%	3.9%	42.59	4.61	10.8%	10.8%	22.10	2.22	10.0%	10.0%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	14.29	1.46	10.2%	10.2%	64.21	6.23	9.7%	9.7%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	11.46	1.08	9.4%	9.4%	7.83	0.74	9.4%	9.4%
	Equity Shares (incl Co-op Societies)	OESH	0.01	0.00	7.5%	7.5%	0.01	0.00	14.0%	14.0%	0.01	0.00	15.5%	15.5%
	TOTAL		2,782.56	61.40			2,535.65	228.11			1904.11	177.73		

CERTIFICATION

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

Date: 29/4/2015

 Jitendra Nayyar
 Chief Financial Officer

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

¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown⁴ FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st March 2015

Name of the Fund -ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly



Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	781.40	22.45	2.9%	2.9%	747.47	132.68	17.8%	17.8%	704.01	-0.07	0.0%	0.0%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	264.51	5.29	2.0%	2.0%	244.98	20.04	8.2%	8.2%	107.87	8.47	7.9%	7.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	35.65	0.93	2.6%	2.6%	36.28	5.71	15.7%	15.7%	47.47	2.84	6.0%	6.0%
	Central Government Guaranteed Loans / Bonds	CGSL	16.23	0.55	3.4%	3.4%	45.80	7.62	16.6%	16.6%	3.13	1.27	40.7%	40.7%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	143.50	4.10	2.9%	2.9%	122.86	15.85	12.9%	12.9%	161.99	10.43	6.4%	6.4%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	201.99	(11.77)	-5.8%	-5.8%	201.28	32.13	16.0%	16.0%	205.11	16.15	7.9%	7.9%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	266.14	18.24	6.9%	6.9%	286.47	86.43	30.2%	30.2%	259.32	26.73	10.3%	10.3%
	Infrastructure - PSU - Debentures / Bonds	IPTD	222.74	11.35	5.1%	5.1%	238.41	38.59	16.2%	16.2%	263.56	14.83	5.6%	5.6%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	107.14	3.40	3.2%	3.2%	111.04	16.48	14.8%	14.8%	85.50	7.34	8.6%	8.6%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	30.16	1.56	5.2%	5.2%	28.64	(0.02)	-0.1%	-0.1%	0.00	0.00	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	525.98	(44.84)	-8.5%	-8.5%	524.66	138.83	26.5%	26.5%	537.01	19.36	3.6%	3.6%
	Corporate Securities - Preference Shares	EPNQ	0.50	0.01	1.2%	1.2%	0.48	0.09	19.8%	19.8%	0.04	0.42	1148.9%	1148.9%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,408.62	92.73	3.8%	3.8%	2,282.37	623.73	27.3%	27.3%	2046.24	457.53	22.4%	22.4%
	Commercial Papers	ECCP	0.05	0.00	2.2%	2.2%	0.39	0.04	9.3%	9.3%	0.91	0.08	8.9%	8.9%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	46.57	1.31	2.8%	2.8%	50.19	5.53	11.0%	11.0%	294.79	36.81	12.5%	12.5%
	Deposits - CDs with Scheduled Banks	EDCD	17.35	0.38	2.2%	2.2%	47.18	4.30	9.1%	9.1%	16.05	1.46	9.1%	9.1%
	Deposits - Repo / Reverse Repo	ECMR	143.69	2.63	1.8%	1.8%	181.33	14.63	8.1%	8.1%	33.12	2.94	8.9%	8.9%
	Corporate Securities - Debentures	ECOS	372.52	14.50	3.9%	3.9%	283.26	47.43	16.7%	16.7%	184.71	14.41	7.8%	7.8%
	Mutual Funds - Gil / G Sec / Liquid Schemes	EGMF	-	-	-	-	31.52	3.17	10.1%	10.1%	108.44	10.54	9.7%	9.7%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	78.35	-	0.0%	0.0%	78.35	-	0.0%	0.0%	119.96	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	26.90	2.60	9.7%	9.7%	33.60	3.22	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	97.18	8.36	8.6%	8.6%	98.65	20.07	20.3%	20.3%	134.58	15.24	0.0%	0.0%
	Debentures	OLDB	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	TOTAL		5,760.26	131.18			5,668.52	1,215.92			5347.40	650.00		

CERTIFICATION

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

Date: 29/4/2015

Jitendra Nayyar
Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st March 2015

Name of Fund- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st March 2015

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st March 2015

Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

CERTIFICATION

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

Date: 29/4/2015

Note:

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

Jitendra Nayyar
Chief Financial Officer

	Q4 '14-15				Q4 '13-14				YTD March'15				YTD March'14			
	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	39	6,626	6,552	1,486	1	236	230	48	61	9,968	9,887	2,268	2	406	400	85
From 10,000-25,000	16	7	6	24	0	1	1	5	30	15	14	41	0	1	1	5
From 25,001-50,000	10	2	1	10	4	7	4	8	28	8	7	51	9	19	16	29
From 50,001-75,000	13	2	2	14	1	2	2	4	39	6	6	52	5	8	8	24
From 75,000-100,000	0	-	-	-	3	3	3	15	34	4	4	49	11	11	11	36
From 1,00,001-1,25,000	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	505	14	11	663	357	7	5	264	605	22	19	786
ii Individual Single Premium (ISPA)- Annuity																
From 0-50000	109	104	103	-	10	27	24	-	425	418	412	-	43	115	112	-
From 50,001-100,000	9	1	1	-	37	52	50	-	47	6	6	-	153	222	220	-
From 1,00,001-150,000	-	-	-	-	8	7	5	-	-	-	-	-	57	51	49	-
From 150,001-2,00,000	-	-	-	-	14	8	7	-	-	-	-	-	53	31	30	-
From 2,00,001-250,000	-	-	-	-	6	4	3	-	-	-	-	-	44	21	20	-
From 2,50,001-3,00,000	-	-	-	-	3	1	1	-	-	-	-	-	16	6	6	-
Above Rs. 3,00,000	-	-	-	-	19	4	4	-	-	-	-	-	124	25	25	-
iii Group Single Premium (GSP)																
From 0-10000	0.12	-	45	(476)	0	-	1	(170)	(1)	0	49	-1,734.66	0	-	1	(425)
From 10,000-25,000	0.12	-	4	13	-	-	-	-	0	0	4	12.53	-	-	-	-
From 25,001-50,000	0.26	-	2	28	-	-	-	-	0	0	2	28.00	-	-	-	-
From 50,001-75,000	0.57	-	3	32	-	-	-	-	2	0	23	151.95	-	-	-	-
From 75,000-100,000	0.00	-	-	-	-	-	-	-	5	0	35	241.89	-	-	-	-
From 1,00,001-1,25,000	0.00	-	-	-	-	-	-	-	1	0	13	72.60	-	-	-	-
Above Rs. 1,25,000	3.09	-	124	459	23	-	279	1,570	41	1	1135	4,595.47	100	1	1,190	6,274
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	226	9,001	8,932	83,041	462	12,356	11,756	272,530	1,009	24,646	24,274	474,687	1,562	49,824	49,224	918,976
From 10,000-25,000	1,289	7,249	7,195	96,466	1,228	8,267	8,180	178,580	3,518	20,335	20,239	350,399	3,409	23,066	22,985	573,779
From 25,001-50,000	2,754	6,070	6,007	78,588	1,528	5,103	5,022	68,170	6,680	16,828	16,705	215,946	3,506	11,735	11,660	180,101
From 50,001-75,000	550	942	927	16,963	2,240	4,441	4,400	57,317	1,497	2,627	2,592	51,380	4,784	9,421	9,382	131,654
From 75,000-100,000	1,994	2,073	2,068	44,264	1,113	1,264	1,258	25,101	4,842	5,214	5,211	111,558	2,427	2,857	2,853	58,772
From 1,00,001-1,25,000	248	222	214	7,229	1,741	1,753	1,738	41,356	739	702	686	23,512	3,900	3,960	3,947	95,669
Above Rs. 1,25,000	5,105	1,617	1,611	104,355	6,033	1,990	1,975	108,729	11,437	3,965	3,954	222,094	10,907	4,148	4,138	241,632
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	-10.61	-	107267	(12,126)	12,063	-	15,539	(24,703)	(46)	-	168,143	(38,258)	15,603	-	41,699	(87,289)
From 10,000-25,000	2.92	2	2,889	3,612	9	1	52	1	17	7	11,163	17,264	12	4	1,694	3,882
From 25,001-50,000	3.72	2	2,823	5,037	236	3	170	2	17	5	7,098	17,987	246	7	1,379	3,504
From 50,001-75,000	3.22	-	1,003	5,307	6	1	477	4	14	3	46,227	20,703	11	3	1,322	3,101
From 75,000-100,000	4.33	-	1,830	4,847	13	2	403	4	23	1	4,820	20,660	15	2	2,015	289
From 1,00,001-1,25,000	3.43	-	1,424	3,629	15	2	211	3	7	-	1,540	4,896	23	4	2,113	984
Above Rs. 1,25,000	8,651.94	21	257,107	213,684	2,511	52	318,015	92,275	24,865	39	853,658	658,930	11,748	106	1,262,169	373,285
viii Group Non Single Premium- Annuity- GNSPA																
From 0-10000																
From 10,000-25,000																
From 25,001-50,000																
From 50,001-75,000																
From 75,000-100,000																
From 1,00,001-1,25,000																
Above Rs. 1,25,000																

	Q4 '14-15				Q4 '13-14				YTD March'15				YTD March'14			
	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	577	29,684	29,146	838,626	2,510	26,150	24,622	567,187	515	122,108	120,624	3,064,040	7,771	118,568	117,163	2,073,192
From 10,000-25,000	10,136	40,295	39,161	574,871	10,452	42,298	39,484	557,636	28,093	155,147	153,049	2,049,463	29,956	178,615	176,449	1,942,976
From 25001-50,000	9,774	16,675	16,011	211,577	8,340	15,685	14,169	174,290	25,677	61,020	59,859	717,146	23,778	63,819	62,673	632,163
From 50,001-75,000	3,122	3,366	3,181	55,720	4,108	4,899	4,338	66,789	8,516	13,533	13,104	204,143	10,318	18,078	17,580	221,139
From 75,000-100,000	7,038	5,039	4,886	88,864	4,503	3,524	3,234	45,919	17,898	15,973	15,755	264,387	12,814	12,673	12,477	158,578
From 1,00,001-1,25,000	2,157	1,259	1,191	28,000	4,021	2,544	2,354	48,042	5,939	4,984	4,825	102,026	9,109	8,248	8,072	141,746
Above Rs. 1,25,000	14,092	3,253	3,150	173,923	12,955	3,059	2,695	139,550	35,830	10,886	10,572	520,861	32,911	10,916	10,583	441,755
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	0.71	13	2,661	557.73	123	-	-	[2]	3.33	45	23,424	4,024.60	516	43	32,129	24,257
From 10,000-25,000	2.93	5	16,370	1,541.62	-	-	-	-	6.39	15	17,379	3,368.75	2	3	187	673
From 25001-50,000	7.61	4	1,139	1,865	-	-	-	-	40.65	38	6,360	13,870.38	7	8	836	2,675
From 50,001-75,000	10.80	1	47	3,901	-	1	72	1	36.69	14	4,385	12,581.82	6	6	1,232	2,416
From 75,000-100,000	12.53	-	-	2,150	-	2	174	2	38.65	10	2,779	21,012.14	8	4	818	1,126
From 1,00,001-1,25,000	10.60	4	954	4,308	-	1	116	1	32.53	7	1,715	9,817.30	7	2	1,477	2,582
Above Rs. 1,25,000	303.55	13	13,009	218,290	152	54	30,587	170,438	1,309.53	58	448,405	820,953.12	1,230	195	327,686	662,326
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:

- Premium stands for premium amount.
- No. of lives means no. of lives insured under the policies.
- 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 '14-15			Q4 '13-14			YTD March '15			YTD March '14		
		Up to the period			Up to the period			Same period of the previous year			Same period of the previous year		
		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	5	2,718	45	6	5,299	329	8	4,158	56	13	7,423	375
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	5	-	1	3
3	Corporate Agents -Others	-	129	0	3	47,003	41	1	1,551	9	6	121,274	125
4	Brokers	4	5,989	138	6	6,691	79	13	23,611	230	13	16,100	216
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	16	365,685	8,480	46	276,154	14,428	34	1,064,590	24,646	95	1,168,784	27,040
	Total(A)	25	374,521	8,663	61	335,147	14,877	56	1,093,910	24,946	127	1,313,582	27,758
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	25	374,521	8,663	61	335,147	14,877	56	1,093,910	24,946	127	1,313,582	27,758

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

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)										
S.No.	Channels	Q4 '14-15		Q4 '13-14		YTD Mar '15		YTD Mar '14		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	10,823	3,922	10,624	6,022	25,012	10,723	28,181	12,720	
2	Corporate Agents-Banks	19,785	7,800	16,187	7,998	42,281	17,429	45,412	15,721	
3	Corporate Agents -Others	-	0	43	(0)	-	0	43	0	
4	Brokers	7	6	118	42	105	80	658	164	
5	Micro Agents	-	-	45	0	1	0	1,675	3	
6	Direct Business	2,262	738	8,037	895	15,180	2,711.69	29,481	3,008	
	Total (A)	32,877	12,466	35,054	14,957	82,579	30,944	105,450	31,616	
1	Referral (B)	1,039	(48)	486	2	2,170	(200.97)	499	2	
	Grand Total (A+B)	33,916	12,418	35,540	14,959	84,749	30,743	105,949	31,618	

FORM L-39-Data on Settlement of Claims for the quarter ended 31 March 2015

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	-	548	186	124	119	186	1,163	178,041
2	Survival Benefit	849	1,562	151	80	91	19	2,752	80,449
3	for Annuities / Pension	241	1,000	10	8	5	-	1,264	2,726
4	For Surrender	-	12,798	1	-	-	-	12,799	2,886,020
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD	-	5	1	-	-	-	6	1,482
	HCB	-	27	4	-	-	-	31	555
	ADB	-	16	-	-	-	-	16	9,181
	IB	-	8	2	1	-	-	11	193
6	Partial Withdrawals	-	555	-	-	-	-	555	87,707
7	Auto Foreclosure	-	5,380	-	-	-	-	5,380	613,824
8	EL Surrender	-	99	-	-	-	-	99	4,449
9	Death Claims	-	476	1	-	-	-	477	365,974

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	-	213	-	-	-	-	213	437,209
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	71	-	-	-	-	71	462
7	Gratuity	-	871	2	-	-	-	873	641,886
8	Leave encashment	-	11	-	-	-	-	11	1,295
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	1,131	-	-	-	-	1,131	41,544

FOR L-40 : Quarterly Claims data for Life for the quarter ended 31 March 2015

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/PTD*****	Income Benefit	HCB*** ****	ADB
1	Claims O/S at the beginning of the period	-	952	342	190	320	7	188	4	4	9	8	-
2	Claims reported during the period*	579	1,257	3,074	1,343	12,709	599	6,555	97	5	21	30	19
3	Claims Settled during the period	444	869	3,406	1,270	12,819	593	5,539	98	6	10	31	16
4	Claims Repudiated during the period	134	-	-	-	-	-	-	-	2	-	1	3
	Less than 2years from the date of acceptance of risk	124	-	-	-	-	-	-	-	1	-	1	3
	Grater than 2 year from the date of acceptance of risk	10	-	-	-	-	-	-	-	1	-	-	-
5	Claims Written Back	-	268	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	1	1,072	10	263	196	11	1,203	2	-	20	-	-
	Less than 3months	1	711	7	89	196	11	1,203	2	-	12	-	-
	3 months to 6 months	-	361	-	44	-	-	-	-	-	2	-	-
	6months to 1 year	-	-	-	59	-	-	-	-	-	2	-	-
	1year and above	-	-	3	71	-	-	-	-	-	4	-	-

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

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

*** 2 cases in the PW category were reversed from the Opening balance as customer opted to continue/Decline

**** 1 case in the AFC category was reversed from the opening balance as customer opted to continue

***** 1 case in the EL surrender category was reversed from the Opening balance as customer opted to continue

*****1 case in CI/ PTD have got rejected in this quarter

*****6 cases in HCB category have got rejected in this quarter

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	-	-	-	-	-	-	-	3	-	-
2	Claims reported during the period*	926	-	-	-	214	-	-	870	11	71
3	Claims Settled during the period	926	-	-	-	214	-	-	873	11	71
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	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	-	5	-	2	3	-	25
b)	Policy Servicing	10	164	13	110	51	-	552
c)	Proposal Processing	3	53	11	28	16	-	293
d)	Survival Claims	2	34	1	24	10	-	276
e)	ULIP Related	1	11	-	6	4	-	89
f)	Unfair Business Practices	22	646	87	110	475	-	2,599
g)	Others	-	3	-	3	-	-	4
Total Number		38	916	112	283	559		3838

2	Total No. of policies during previous year:	106076
3	Total No. of claims during previous year:	109813
4	Total No. of policies during current year:	84805
5	Total No. of claims during current year:	21657
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	417.07
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	138.99

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

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

L-42- Valuation Basis (Life Insurance)

3. 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".

4. 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

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

ii. Group Business

Reserve on UPR basis

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

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

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

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

*These rates are a proportion of Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates

**These rates are a proportion of reinsurance rates

ii. Group Business

Reserve on UPR basis

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

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	785	785
2.	Life- Non-participating Policies	40	785
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	785	785
5.	Individual Pension Plan	785	785
6.	Unit Linked	824	824
7.	Health Insurance	589	589

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the fixed expense assumption is 87 to 419

4) Bonus:

i. Individual Business

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

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

* Money Back	4.00%
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ii. Group Business

NA

NA

L-42- Valuation Basis (Life Insurance)

5) Policyholders Reasonable Expectations:

PRE considerations are:

Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 380% as on 31st March 2015.

Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - [Unit Reserve (for UWP/PUWP) X max{p1x[(0.015*DMT of assets) + p2 x 30%], 3%}] where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the 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 bonus(es) has been allowed in reserve.

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

6) Taxation and Shareholder Transfers:

Ø Tax rate is assumed to be 14.1625%

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

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

Linked Business

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

$$\text{IBNR Reserves} = \text{Average Monthly Risk Charge} * \text{Claim Intimation Delay in Months} * \text{Reinsurance retained proportion}$$

Non Linked Individual

$$\text{IBNR Reserves} = qx * \text{Sum at Risk after reinsurance} * \text{Delay Months}/12$$

For group business OYRGTA Business

$$\text{IBNR Reserves} = \text{Gross Premium}/12 * \text{Delay Months} * \text{Reinsurance retained proportion}$$

For SP Group Term Business

$$\text{IBNR Reserves} = qx * \text{Sum Assured} * \text{Delay Months}/12 * \text{Reinsurance retained proportion}$$

8) Change in Valuation method or bases:

(1) Economic Assumptions

There is no change in economic assumptions since last valuation.

(2) Expense Assumptions

Per policy maintenance expenses used are based on projected expenses for the year when Insurer acquires a stable level of business.

The valuation assumptions for expenses are as below:

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, iShield and iLife Secure)	589	0.76%	-	0.0575%
2	All Traditional Endowment Products	784	1.01%	-	0.0575%
3	All UL Endowment (fully underwritten)	825	1.07%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	825	1.07%	-	0.2300%
5	All UL Pension Products	825	1.07%	-	0.2300%
6	Single Premium UL Products	825	0.00%	-	0.2300%
7	iLife, iShield, iLife Secure	589	1.73%	-	0.0575%
8	Rural Endowment	99	0.00%	-	0.0575%
9	Rural Term Assurance	40	0.00%	-	0.0575%
10	Health Insurance	589	1.73%	-	0.0575%
11	iGrowth	825	1.73%	-	0.2300%

In previous valuation, the best estimate renewal expense assumption was 825 for unit linked business and for conventional business it ranged from 40 to 784.