



AVIVA
Life Insurance

IRDA Public Disclosures

QUARTER ENDED 30TH JUNE 2015

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2015
Policyholders' Account (Technical Account)

Particulars	LINKED				NON-LINKED				Q1 '15-16 (Rs. 000's)	YTD Jun '15 (Rs. 000's)
	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	Discontinued Policy Fund (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
Premiums earned – net										
(a) Premium	962,820	128,201	455,340	-	1,160,907	12,579	82,815	-	2,802,662	2,802,662
(b) Reinsurance ceded	(14,132)	-	(1)	-	(111,506)	-	(9,850)	-	(135,489)	(135,489)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Sub Total	948,688	128,201	455,339	-	1,049,401	12,579	72,965	-	2,667,173	2,667,173
Income from Investments										
(a) Interest, Dividends and Rent – Gross	504,226	69,067	30,699	72,061	401,883	41,296	89,701	9,826	1,218,759	1,218,759
(b) Profit on sale/redemption of investments	468,366	167,326	2,828	10,868	4	1	33	4	649,430	649,430
(c) (Loss) on sale/ redemption of investments	(303,381)	(53,612)	(1,691)	-	-	-	-	-	(358,684)	(358,684)
(d) Transfer/Gain on revaluation/change in fair value	(865,012)	(232,320)	(32,987)	(9,025)	-	-	-	-	(1,139,344)	(1,139,344)
Sub Total	(195,801)	(49,539)	(1,151)	73,904	401,887	41,297	89,734	9,830	370,161	370,161
Other Income										
(a) Other Income	-	-	-	-	7,564	229	-	-	7,793	7,793
(b) Transfer from Shareholders for Mortality charges per IRDAI order	3,702	-	-	-	2,020	-	-	-	5,722	5,722
(c) Contribution from the Shareholders' A/c	-	-	9,883	500,842	107,490	-	58,058	347	676,620	676,620
TOTAL (A)	756,589	78,662	464,071	574,746	1,568,362	54,105	220,757	10,177	3,727,468	3,727,469
Commission	9,609	429	34	-	98,173	269	148	-	108,662	108,662
Service Tax on Premium	32,640	3,795	474	-	-	-	-	-	36,909	36,909
Operating Expenses related to Insurance Business	200,580	19,528	8,018	1,486	614,905	7,572	9,251	347	861,687	861,687
Provision for Doubtful debts	67	7	3	1	207	2	3	-	290	290
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	242,896	23,759	8,529	1,487	713,285	7,843	9,402	347	1,007,548	1,007,548
Benefits Paid (Net)	2,085,855	607,819	51,647	-	148,758	34,543	467,452	100,000	3,496,074	3,496,074
Interim Bonuses Paid	2,596	144	-	-	-	-	-	-	2,740	2,740
Change in valuation of liability in respect of life policies										
(a) Gross	(2,219,733)	(559,635)	403,895	573,259	706,332	(22,789)	(256,097)	(90,170)	(1,464,938)	(1,464,938)
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	(131,282)	48,328	455,542	573,259	855,090	11,754	211,355	9,830	2,033,876	2,033,876
TOTAL (B+C)	111,614	72,087	464,071	574,746	1,568,375	19,597	220,757	10,177	3,041,424	3,041,424
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	644,975	6,575	-	-	(13)	34,508	-	-	686,045	686,045
APPROPRIATIONS										
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	(2,985)	(1,177)	-	-	(625)	74	-	-	(4,713)	(4,713)
Transfer to Balance sheet	647,960	7,752	-	-	612	34,434	-	-	690,758	690,758
TOTAL (D)	644,975	6,575	-	-	(13)	34,508	-	-	686,045	686,045
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:	2,596	144	-	-	-	-	-	-	2,740	2,740
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	644,975	6,575	-	-	(13)	34,508	-	-	686,045	686,045
(d) Total Surplus: ((a)+(b)+(c)):	647,571	6,719	-	-	(13)	34,508	-	-	688,785	688,785

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

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

Particulars	LINKED				NON-LINKED				Q1 '14-15 (Rs. 000's)	YTD Jun '14 (Rs. 000's)
	LIFE	PENSION	GROUP	Discontinued Policy Fund	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net										
(a) Premium	1,310,317	249,883	27,727	-	932,830	36,475	1,162,619	-	3,719,851	3,719,851
(b) Reinsurance ceded	(19,262)	-	(1)	-	(99,200)	-	(16,391)	-	(134,854)	(134,854)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Sub Total	1,291,055	249,883	27,726	-	833,630	36,475	1,146,228	-	3,584,997	3,584,997
Income from Investments										
(a) Interest, Dividends and Rent – Gross	459,052	88,795	19,461	46,097	268,602	37,283	76,760	33,110	1,029,158	1,029,159
(b) Profit on sale/redemption of investments	2,199,331	499,155	20,291	3,492	26,108	210	2,999	1,300	2,752,886	2,752,886
(c) (Loss) on sale/ redemption of investments	(126,681)	(38,222)	(5,082)	-	-	-	-	-	(169,985)	(169,985)
(d) Transfer/Gain on revaluation/change in fair value	2,701,020	559,529	25,149	(129)	-	-	-	-	3,285,569	3,285,569
Sub Total	5,232,722	1,109,257	59,819	49,460	294,710	37,493	79,759	34,410	6,897,628	6,897,629
Other Income										
(a) Other Income	398	32	-	-	7,158	145	1	-	7,734	7,734
(b) Transfer from the Shareholders for Extra Mortality charges per IRDAI order	-	-	-	-	-	-	-	-	-	-
(b) Contribution from the Shareholders' A/c	-	-	5,162	638,563	129,080	4,714	911	402	778,832	778,832
TOTAL (A)	6,524,175	1,359,172	92,707	688,023	1,264,578	78,827	1,226,899	34,812	11,269,191	11,269,192
Commission	15,894	757	-	-	106,777	1,547	243	-	125,218	125,218
Service Tax on Premium	45,816	5,606	386	-	-	-	-	-	51,808	51,808
Operating Expenses related to Insurance Business	300,791	31,247	2,437	442	603,017	1,586	19,000	402	958,922	958,922
Provision for Doubtful debts	(2,497)	(408)	(31)	-	(2,882)	(8)	(111)	-	(5,937)	(5,937)
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	360,004	37,202	2,792	442	706,912	3,125	19,132	402	1,130,011	1,130,011
Benefits Paid (Net)	2,708,289	1,032,479	81,007	-	15,095	14,060	81,988	100,000	4,032,918	4,032,918
Interim Bonuses Paid	1,917	21	-	-	-	-	-	-	1,938	1,938
Change in valuation of liability in respect of life policies										
(a) Gross	2,692,018	266,468	8,907	687,583	542,200	39,936	1,166,608	(65,591)	5,338,129	5,338,129
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	(43,490)	-	(43,490)	(43,490)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	5,402,224	1,298,968	89,914	687,583	557,295	53,996	1,205,106	34,409	9,329,495	9,329,495
TOTAL (B+C)	5,762,228	1,336,170	92,706	688,023	1,264,207	57,121	1,224,238	34,811	10,459,506	10,459,506
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	761,946	23,002	1	-	372	21,705	2,661	1	809,685	809,685
APPROPRIATIONS										
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	33,645	3,672	1	-	372	257	-	-	37,944	37,944
Transfer to Balance sheet	728,300	19,329	-	-	-	21,448	2,661	1	771,741	771,741
TOTAL (D)	761,946	23,002	1	-	372	21,705	2,661	1	809,685	809,685
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:	1,917	21	-	-	-	-	-	-	1,938	1,938
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	761,946	23,002	-	-	372	21,705	2,661	1	809,685	809,687
(d) Total Surplus: ((a)+(b)+(c)):	763,862	23,023	-	-	372	21,705	2,661	1	811,623	811,623

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.

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2015

Shareholders' Account (Non-technical Account)

Particulars	Q1 '15-16 (Rs. 000's)	YTD Jun '15 (Rs. 000's)	Q1 '14-15 (Rs. 000's)	YTD Jun '14 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	155,148	155,148	208,064	208,064
(b) Profit on sale/redemption of investments	-	-	13,308	13,308
(c) (Loss) on sale/ redemption of investments	-	-	-	-
Other Income	-	-	-	-
TOTAL (A)	155,148	155,148	221,372	221,372
Expense other than those directly related to the insurance business	10,297	10,297	30,354	30,354
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	-	-	-	-
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	9,883	9,883	5,162	5,162
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	107,490	107,490	122,534	122,534
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	54,949	54,949	-	-
Non Linked - Group - Pension - Non Participating	347	347	402	402
Non Linked - Annuity - Non Participating	-	-	4,714	4,714
Discontinued Policy Fund	500,842	500,842	638,563	638,563
Non Linked - Variable group	3,109	3,109	911	911
Non Linked Health Non Participating	-	-	6,546	6,546
TOTAL (B)	686,917	686,917	809,186	809,186
Profit/ (Loss) before tax	(531,769)	(531,769)	(587,814)	(587,814)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(531,769)	(531,769)	(587,814)	(587,814)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(12,702,477)	(12,702,477)	(13,204,249)	(13,204,249)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(13,234,246)	(13,234,246)	(13,792,063)	(13,792,063)
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

UNAUDITED BALANCE SHEET AS AT JUNE 30, 2015

Particulars	Schedule	AS AT JUNE 30, 2015 (Rs. 000's)	AS AT JUNE 30, 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:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		836	501
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		690,758	771,741
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		291,032	265,010
Linked - Individual - Pension - Non Participating		16,667	35,385
Linked - Group - Life - Non Participating		92	340
Non Linked - Individual - Life - Participating		39,598	22,808
Non Linked - Individual - Pension - Participating		12,220	8,975
Non Linked - Individual - Life - Non Participating		20,636,825	13,722,651
Non Linked - Individual - Pension - Non Participating		1,504,524	1,438,869
Non Linked - Group - Life - Non Participating		2,726,355	3,917,473
Non Linked - Group - Pension - Non Participating		1,483,437	1,554,964
Non Linked - Annuity - Non Participating		255,565	197,500
Non Linked - Variable group		484,178	611,281
Non Linked Health Non Participating		32,453	14,605
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		508,807	472,525
Linked - Individual - Pension - Participating		52,551	48,645
Linked - Individual - Life - Non Participating		40,550,708	43,130,301
Linked - Individual - Pension - Non Participating		6,647,549	8,983,919
Linked - Group - Life - Non Participating		1,901,738	1,054,372
Discontinued Policies Fund - Non payment of premium		4,139,384	2,824,307
Sub-Total		81,975,277	79,076,171
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Linked Liabilities (Lapsed Policies)		-	5,311
FFA - Others		560,971	526,980
TOTAL		102,585,248	99,657,462
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	7,349,458	9,158,607
- Policyholders'	L-13	29,745,349	20,867,584
Assets held to cover linked liabilities	L-14	54,356,176	57,033,542
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	217,589	239,796
CURRENT ASSETS			
Cash & Bank Balance	L-17	178,859	144,512
Advances And Other Assets	L-18	1,490,780	2,791,215
Sub-Total (A)		1,669,639	2,935,727
CURRENT LIABILITIES			
PROVISIONS	L-19	3,858,337	4,106,680
	L-20	128,872	263,177
Sub-Total (B)		3,987,209	4,369,857
NET CURRENT ASSETS (C) = (A - B)		(2,317,570)	(1,434,130)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		13,234,246	13,792,063
TOTAL		102,585,248	99,657,463

Contingent Liabilities	As AT JUNE 30, 2015 (Rs. 000's)	As AT JUNE 30, 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	Q1 '15-16	YTD Jun '15	Q1 '14-15	YTD Jun '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	852,200	852,200	1,699,438	1,699,438
Renewal premiums	1,940,556	1,940,556	2,005,575	2,005,575
Single premiums	9,906	9,906	14,838	14,838
TOTAL PREMIUM	2,802,662	2,802,662	3,719,851	3,719,851

Note:ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	2,802,662	2,802,662	3,719,851	3,719,851
Outside India	-	-	-	-
TOTAL PREMIUM	2,802,662	2,802,662	3,719,851	3,719,851

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q1 '15-16	YTD Jun '15	Q1 '14-15	YTD Jun '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	74,839	74,839	98,679	98,679
- Renewal premiums	33,760	33,760	26,469	26,469
- Single premiums	63	63	70	70
Total (A)	108,662	108,662	125,218	125,218
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	108,662	108,662	125,218	125,218
Break-up of the expenses (Gross) incurred to procure business:				
Agents	37,045	37,045	48,719	48,719
Brokers	3,560	3,560	4,033	4,033
Corporate Agency	68,090	68,090	72,462	72,462
Referral	(33)	(33)	3	3
TOTAL (B)	108,662	108,662	125,218	125,218

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q1 '15-16	YTD Jun '15	Q1 '14-15	YTD Jun '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	509,852	509,852	584,249	584,249
Travel, conveyance and vehicle running expenses	11,458	11,458	9,641	9,641
Training expenses	5,859	5,859	16,312	16,312
Rents, rates and taxes	96,541	96,541	112,353	112,353
Repairs	293	293	901	901
Printing and stationery	9,814	9,814	10,696	10,696
Communication expenses	17,577	17,577	35,106	35,106
Legal and professional charges	36,405	36,405	19,567	19,567
Medical fees	6,376	6,376	10,741	10,741
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	2,250	2,250	1,999	1,999
b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity (Tax Audit)	126	126	504	504
Advertisement and publicity	24,620	24,620	22,483	22,483
Interest and bank charges	3,665	3,665	7,928	7,928
Information technology and related expenses	31,556	31,556	34,019	34,019
Service tax on premium	6,072	6,072	4,390	4,390
Others	-	-	-	-
a) Office maintenance	35,784	35,784	31,425	31,425
b) Electricity	20,301	20,301	21,787	21,787
c) Recruitment	7,998	7,998	4,766	4,766
d) Miscellaneous expenses	1,730	1,730	(1,099)	(1,099)
-	-	-	-	-
Depreciation	33,410	33,410	31,153	31,153
TOTAL	861,687	861,687	958,922	958,922

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q1 '15-16	YTD Jun '15	Q1 '14-15	YTD Jun '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	283,630	283,630	248,010	248,010
(b) Claims by Maturity,	89,723	89,723	161,281	161,281
(c) Annuities/Pension payment	189,262	189,262	157,930	157,930
(d) Periodical Benefit	39,891	39,891	3,735	3,735
(e) Health	3,000	3,000	6,000	6,000
(f) Other benefits - Riders	3,229	3,229	860	860
- Surrender	3,033,725	3,033,725	3,592,771	3,592,771
(Amount ceded in reinsurance):				
(a) Claims by Death,	(146,386)	(146,386)	(137,670)	(137,670)
(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	3,496,074	3,496,074	4,032,918	4,032,918
Benefits paid to claimants:				
In India	3,496,074	3,496,074	4,032,918	4,032,918
Outside India	-	-	-	-
Total Benefits paid (Net)	3,496,074	3,496,074	4,032,918	4,032,918

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT JUNE 30, 2015 (Rs. 000's)	AS AT JUNE 30, 2014 (Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up *	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	20,049,000

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

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT JUNE 30, 2015		AS AT JUNE 30, 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 JUNE 30, 2015	AS AT JUNE 30, 2014
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT JUNE 30, 2015 (Rs. 000's)	AS AT JUNE 30, 2014 (Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT JUNE 30, 2015 (Rs. 000's)	AS AT JUNE 30, 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)	2,010,699	1,909,763
Other Approved Securities (Market value (Rs '000) Current Year 1,053,366 Previous Year 1,040,466)	1,030,365	1,030,377
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	100,100
(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)	1,516,113	1,425,385
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)	1,053,009	2,521,588
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 39,838)	-	9,965
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	2,002
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 821,287 Previous Year 2,018,140)	867,022	1,312,125
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 264,231 Previous Year 388,944)	107,562	-
(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)	401,488	512,302
Other Investments	-	-
TOTAL	7,349,458	9,158,608
INVESTMENTS		
In India	7,349,458	9,158,608
Outside India	-	-
TOTAL	7,349,458	9,158,608

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 JUNE 30, 2015 (Rs. 000's)	AS AT JUNE 30, 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)	17,350,703	11,319,363
Other Approved Securities (Market value (Rs '000) Current Year 374,571 Previous Year 800,589)	370,026	370,345
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 3,496 Previous Year 1,378)	3,769	2,808
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 114,873 Previous Year 106,840)	104,982	104,978
(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)	4,706,878	2,771,219
Equity Shares (Market value (Rs '000) Current Year 511 Previous Year 196)	505	584
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 54 Previous Year 52)	53	96
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)	3,517,449	2,650,205
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 568,483)	-	-
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)	-	39,996
(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)	1,746,740	3,175,217
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 726,805 Previous Year 1,155,609)	1,027,723	23,773
(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)	467,037	207,300
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year NIL)	247,785	-
Other Investments	-	-
TOTAL	29,745,349	20,867,584
INVESTMENTS		
In India	29,745,349	20,867,584
Outside India	-	-
TOTAL	29,745,349	20,867,584

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 88

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT JUNE 30, 2015							Total (Rs. 000's)
	Linked Par Individual Life (Rs. 000's)	Linked Par Pension (Rs. 000's)	Linked Non Par Individual Life (Rs. 000's)	Linked Non Par Pension (Rs. 000's)	Linked Non Par Group Life (Rs. 000's)	Discontinued Policy Fund (Rs. 000's)		
LONG TERM INVESTMENTS								
Government Securities and Government guaranteed bonds including Treasury Bills	228,560	31,600	5,539,125	837,512	889,052	-	7,525,849	
*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 224,188 Discontinued Policy Fund 1,743 PY 2,274								
Other Approved Securities	31,924	-	177,627	43,443	19,413	-	272,407	
*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	84,637	9,736	22,771,925	3,902,427	176,631	-	26,945,356	
*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	89,084	15,181	2,502,439	345,911	138,181	-	3,090,796	
*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	-	10,500	-	-	-	48,500	
*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 :	346,314	39,859	2,927,474	393,246	275,513	-	3,982,406	
(a) Non Convertible Debentures								
*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	11,514	1,359	3,805,062	618,581	24,549	-	4,461,065	
*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	3,165	367	757,395	160,842	5,026	-	926,795	
(a) Equity Shares								
*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 3,443,933 PY 1,923,023								
(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	-	-	110	1,549	9,698	4,014,875	4,026,231	
*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	-	-	-	-	-	-	-	
*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	-	-	76,113	25,035	-	-	101,148	
*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	6,800	183,396	9,501	82,205	-	369,202	
*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)	37,063	5,257	1,107,146	197,338	208,905	123,415	1,679,124	
*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 :	-	-	203,283	28,863	37,772	-	269,919	
*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	(10,906)	(513)	(6,843)	5,263	2,912	1,183	(8,903)	
Other Current Assets (net)	53,462	7,034	491,826	77,525	31,796	(88)	661,554	
TOTAL	1,000,117	116,680	40,550,706	6,647,549	1,901,739	4,139,385	54,356,176	
INVESTMENTS								
In India	1,000,117	116,680	40,550,706	6,647,549	1,901,739	4,139,385	54,356,176	
Outside India	-	-	-	-	-	-	-	
TOTAL	1,000,117	116,680	40,550,706	6,647,549	1,901,739	4,139,385	54,356,176	

* Historical Cost CY (Rs 000)

** Rights of Future Retail Ltd-Class B shares is reported in equity short term investment since it has definite expiry

*** Other investment in Infrastructure has been considered under Long term Infrastructure

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 88

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT JUNE 30, 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	160,577	36,162	5,731,856	937,013	310,551	1,965	7,178,125
Other Approved Securities							
*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) 3,304,669 PY 2,111,516 Linked Non Par (Group) 18,502 PY 67,346 Discontinued Policy Fund NIL PY 264	31,174	-	821,853	182,969	47,832	-	1,083,828
Other Approved Investments							
(a) Shares							
(aa) Equity							
*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	3,099	408	22,689,949	5,197,485	124,917	-	28,015,858
(bb) Preference	-	-	3,870	481	80	-	4,432
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds							
*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	142,316	14,706	1,382,993	254,369	57,650	-	1,852,034
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)							
*Linked Par (Ind Life) 38,000 PY 125,300 (Linked par (Pension) 6,800 PY 6,800 Linked Non Par (Ind Life) 10,550 PY 17,300 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL	125,300	6,800	17,300	-	-	-	149,400
(f) Subsidiaries	-	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
(a) Non Convertible Debentures							
*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	354,732	31,287	2,962,228	632,476	268,400	-	4,249,122
(b) Equity							
*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	-	-	4,197,658	869,944	20,360	-	5,087,962
Other Investments							
(a) Equity Shares							
*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	1,987	265	1,095,348	196,480	5,439	-	1,299,518
(b) Debentures/Bonds	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 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							
*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	-	-	297,534	-	7,513	2,092,322	2,397,369
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	-	-	6,686	-	-	268	6,954
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							
*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	-	-	305,914	153,027	23,994	-	482,934
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)							
*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	-	-	924,233	113,573	84,050	30,387	1,152,242
(f) Other Securities (Reverse Repo)							
*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	-	-	630,011	74,205	16,447	255,639	976,302
(g) Subsidiaries							
(h) Investment Properties-Real Estate							
Investments in Infrastructure, Social Sector and Housing :							
*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	31,042	12,988	261,003	97,976	15,928	-	418,936
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	(13,914)	(1,634)	30,564	(3,454)	(271)	124	11,415
Other Current Assets (net)	89,548	8,490	1,776,595	277,393	71,482	443,602	2,667,110
TOTAL	925,860	109,471	43,135,595	8,983,936	1,054,373	2,824,307	57,033,542
INVESTMENTS							
In India	925,860	109,471	43,135,595	8,983,936	1,054,373	2,824,307	57,033,542
Outside India	-	-	-	-	-	-	-
TOTAL	925,860	109,471	43,135,595	8,983,936	1,054,373	2,824,307	57,033,542

* Historical Cost CY (Rs '000)

**Rights of Future Retail Ltd-Class B shares is reported in equity short term investment since it has definite expiry

***other investment in Infrastructure has been considered under Long term Infrastructure

FORM L-15-LOANS SCHEDULE

Particulars	AS AT JUNE 30, 2015	AS AT JUNE 30, 2014
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2015	Additions during the period	Deductions	Balance as on June 30, 2015	Balance as on March 31, 2015	For the period	Sales/ Adjustments	Balance as on June 30, 2015	AS AT JUNE 30, 2015	AS AT JUNE 30, 2014
Intangibles										
- Software	314,043	3,393	-	317,437	254,335	12,625	-	266,961	50,476	91,135
Tangibles										
Leasehold Improvements	324,610	657	2,383	322,884	293,277	3,228	2,383	294,122	28,762	35,873
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	161,405	73	360	161,118	158,785	370	360	158,795	2,323	3,222
Information Technology Equipment	657,722	32,732	143,994	546,459	619,890	13,100	143,979	489,012	57,448	68,463
Vehicles	3,005	-	-	3,005	3,005	-	-	3,005	-	137
Office Equipment	103,522	3,004	10,731	95,796	96,927	4,088	10,731	90,285	5,511	7,161
Sub Total	1,564,307	39,859	157,467	1,446,698	1,426,219	33,411	157,453	1,302,180	144,520	205,991
Capital Work In Progress - (including capital advances)				-					73,070	33,804
TOTAL	1,564,307	39,859	157,468	1,446,698	1,426,221	33,412	157,453	1,302,179	217,589	239,796
PREVIOUS YEAR	1,634,352	4,631	66,682	1,572,302	1,401,116	31,153	-	1,366,310	239,796	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT JUNE 30, 2015	AS AT JUNE 30, 2014
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	7,523	5,211
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	41,289	55,202
(bb) Others	-	-
(b) Current Accounts	130,047	84,099
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	178,859	144,512
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	178,859	144,512
Outside India	-	-
TOTAL	178,859	144,512

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT JUNE 30, 2015		AS AT JUNE 30, 2014	
		(Rs. 000's)		(Rs. 000's)
ADVANCES				
Reserve deposits with ceding companies	-		-	
Application money for investments	-		-	
Prepayments	51,847		50,311	
Advances to Directors/Officers	-		-	
Advance tax paid and taxes deducted at source (Net of provision for taxation)	18,664		16,725	
Less: Provision for doubtful debts	(11,744)		(11,744)	
		6,921		4,982
Others (includes vendor, travel advances & salary recoverable)	178,621		137,105	
Less: Provision for doubtful debts	(14,351)		(10,935)	
		164,270		126,170
TOTAL (A)		223,038		181,463
OTHER ASSETS				
Income accrued on investments	719,120		711,788	
Outstanding Premiums	222,107		209,681	
Agents' Balances	33,780		31,226	
Less: Provision for doubtful debts	(28,258)	5,522	(18,685)	12,541
Foreign Agencies' Balances	-		-	
Due from other entities carrying on insurance business (including reinsurers)	9,028		-	
Others				
-Refundable Security Deposits	268,461		279,733	
Less: Provision for doubtful deposit	(16,976)	251,485	(22,921)	256,812
- Unsettled Contracts	-		-	1,396,850
-Service Tax Unutilized Credit	60,480		22,080	
TOTAL (B)		1,267,742		2,609,752
TOTAL (A+B)		1,490,780		2,791,215

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT JUNE 30, 2015	AS AT JUNE 30, 2014
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	152,877	234,713
Balances due to other insurance companies	36,448	50,083
Deposits held on re-insurance ceded	-	-
Premiums received in advance	74,986	94,999
Unallocated premium	103,502	118,289
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	127,315	92,492
Accrual for expenses	605,779	876,221
Unclaimed Amount - Policyholders	1,792,127	1,810,635
Claims Outstanding	289,803	334,367
Others:		
Others (includes statutory dues payable, and payables to employees)	90,165	76,506
Service Tax payable	19,597	23,435
Payables for unsettled investment contracts	363,342	46
Temporary book overdrafts	202,396	394,894
TOTAL	3,858,337	4,106,680

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT JUNE 30, 2015	AS AT JUNE 30, 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	5,659	-
Provision for Leave Encashment	17,672	18,283
Provision for Other Long Term Benefits	78,131	168,033
Provision for Other Employee Benefits	27,410	76,861
TOTAL	128,872	263,177

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT JUNE 30, 2015	AS AT JUNE 30, 2014
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

S.No.	Particulars	Q1 '15-16	YTD Jun '15	Q1 '14-15	YTD Jun '14
1	New business premium income growth rate - segment wise				
	Linked Par Individual Life	100%	100%	-290%	-290%
	Linked Par Pension	NA	NA	NA	NA
	Linked Non Par Individual Life	-63%	-63%	92%	92%
	Linked Non Par Pension	-60%	-60%	0%	0%
	Linked Non Par Group	2130%	2130%	-56%	-56%
	Non Linked Par Individual Life	30%	30%	1323%	1323%
	Non Linked Par Pension	NA	NA	NA	NA
	Non Linked Non Par Individual Life	-22%	-22%	23%	23%
	Non Linked Non Par Individual Pension	-78%	-78%	1860%	1860%
	Non Linked Group Life	-97%	-97%	746%	746%
	Non Linked Group Pension	NA	NA	-100%	-100%
	Non Linked Non Par Annuity	-37%	-37%	-31%	-31%
	Non Linked - Variable - Group	-93%	-93%	100%	100%
	Non Linked - Health	-78%	-78%	98%	98%
2	Net Retention Ratio	95%	95%	96%	96%
3	Expense of Management to Gross Direct Premium Ratio	35%	35%	29%	29%
4	Commission Ratio (Gross commission paid to Gross Premium)	4%	4%	3%	3%
5	Ratio of policy holder's liabilities to shareholder's funds	12	12	13	13
6	Growth rate of shareholders' fund	9%	9%	17%	17%
7	Ratio of surplus to policyholders' liability	0%	0%	0%	0%
8	Change in net worth in ('000)	557817	557,817	890,253	890,253
9	Profit after tax/Total Income	-17%	-17%	-5%	-5%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	5	5	4	4
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.1%	2.1%	2.3%	2.3%
	R2. Non-PAR	2.1%	2.1%	2.2%	2.2%
	R3.Sub-TOTAL	2.1%	2.1%	2.2%	2.2%
	Linked:				
	R4. PAR	0.6%	0.6%	3.9%	3.9%
	R5. Non-PAR	-0.8%	-0.8%	12.1%	12.1%
	R6. Sub-TOTAL	-0.8%	-0.8%	12.0%	12.0%
	R7.Grand Total	0.2%	0.2%	9.3%	9.3%
	Shareholders' Funds	2.1%	2.1%	2.2%	2.2%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.1%	2.1%	2.3%	2.3%
	R2. Non-PAR	2.1%	2.1%	2.2%	2.2%
	R3.Sub-TOTAL	2.0%	2.0%	2.2%	2.2%
	Linked:				
	R4. PAR	2.1%	2.1%	2.3%	2.3%
	R5. Non-PAR	1.3%	1.3%	5.8%	5.8%
	R6. Sub-TOTAL	1.3%	1.3%	5.7%	5.7%
	R7.Grand Total	1.6%	1.6%	4.7%	4.7%
	Shareholders' Funds	2.1%	2.1%	2.2%	2.2%
14	Conservation Ratio				
	Linked Par Individual Life	100%	100%	48%	48%
	Linked Par Pension	100%	100%	60%	60%
	Linked Non Par Individual Life	70%	70%	83%	83%
	Linked Non Par Pension	52%	52%	70%	70%
	Linked Non Par Group	26%	26%	12%	12%
	Non Linked Par Individual Life	69%	69%	49%	49%
	Non Linked Par Pension	100%	100%	55%	55%
	Non Linked Non Par Individual Life	90%	90%	72%	72%
	Non Linked Non Par Individual Pension	5%	5%	14%	14%
	Non Linked Group Life Non Par	2%	2%	25%	25%
	Non Linked - Health	86%	86%	0%	0%
15	Persistence Ratio (by numbers)				
	For 13th month	60%	57%	45%	57%
	For 25th month	40%	50%	41%	48%
	For 37th month	36%	41%	44%	43%
	For 49th Month	37%	33%	40%	31%
	for 61st month	21%	18%	15%	12%
	Persistence Ratio (by premium)				
	For 13th month	54%	63%	58%	62%
	For 25th month	50%	54%	50%	53%
	For 37th month	44%	44%	50%	52%
	For 49th Month	38%	37%	40%	36%
	for 61st month	28%	20%	18%	14%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
	(c) % of Government holding (in case of public sector insurance companies)		Nil		Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.27)		(0.29)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.27)		(0.29)
	(iv) Book value per share (Rs)		3.74		3.51

FORM L-24 Valuation of Net Liabilities

(Rs in Lakhs)

Valuation of Net Liabilities			
Sl.No.	Particular	AS AT JUNE 30, 2015	AS AT JUNE 30, 2014
1	Linked		
a	Life	470,819	474,639
b	General Annuity	-	-
c	Pension	70,267	93,509
d	Health	-	-
2	Non-Linked		
a	Life	253,704	198,292
b	General Annuity	2,556	1,975
c	Pension	15,167	14,478
d	Health	325	146

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the quarter ended 30 June 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	-	-	-	-	-	-	0	-	-	-	0	-
2	Andhra Pradesh	9	9	3	19	447	423	191	14,241	456	432	193	14,260
3	Arunachal Pradesh	-	-	-	-	10	10	5	213	10	10	5	213
4	Assam	3	3	1	10	426	422	110	3,318	429	425	111	3,328
5	Bihar	68	68	14	302	191	184	80	2,818	259	252	94	3,120
6	Chandigarh	2	2	0	4	68	65	18	1,449	70	67	18	1,453
7	Chattisgarh	1	1	1	12	120	117	41	1,494	121	118	42	1,506
8	Dadra & NagraHaveli	3	3	0	6	8	8	2	39	11	11	2	45
9	Daman & Diu	-	-	-	-	3	3	2	38	3	3	2	38
10	Delhi	2	2	2	72	611	586	341	16,720	613	588	343	16,792
11	Goa	-	-	-	-	18	18	8	168	18	18	8	168
12	Gujarat	58	58	19	418	567	552	218	10,812	625	610	237	11,230
13	Haryana	35	34	5	290	542	516	279	15,963	577	550	284	16,253
14	Himachal Pradesh	8	7	3	70	24	23	7	351	32	30	10	421
15	Jammu & Kashmir	3	3	1	13	47	45	15	1,076	50	48	16	1,088
16	Jharkhand	9	9	4	94	128	128	57	2,009	137	137	62	2,104
17	Karnataka	6	6	2	129	423	390	255	16,937	429	396	257	17,067
18	Kerala	2	2	1	24	91	85	52	2,341	93	87	53	2,365
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	15	15	4	78	186	182	85	2,998	201	197	89	3,077
21	Maharashtra	40	40	5	464	1,153	1,103	614	33,449	1,193	1,143	619	33,912
22	Manipur	1	1	1	24	9	9	8	180	10	10	9	204
23	Meghalaya	-	-	-	-	10	10	5	172	10	10	5	172
24	Mizoram	-	-	-	-	1	1	1	12	1	1	1	12
25	Nagaland	-	-	-	-	4	4	2	51	4	4	2	51
26	Orissa	74	74	14	345	269	265	89	3,229	343	339	103	3,574
27	Puducherry	-	-	-	-	9	9	1	149	9	9	1	149
28	Punjab	91	81	(5)	518	273	263	136	5,287	364	344	131	5,805
29	Rajasthan	58	58	13	306	441	432	141	6,641	499	490	154	6,947
30	Sikkim	-	-	0	-	13	13	7	113	13	13	7	113
31	Tamil Nadu	1	1	(3)	1	511	492	305	15,064	512	493	302	15,065
32	Tripura	9	9	2	27	89	89	19	605	98	98	21	632
33	Uttar Pradesh	13	13	2	56	664	636	234	13,665	677	649	236	13,721
34	Uttarakhand	2	2	1	16	39	36	18	812	41	38	18	827
35	West Bengal	73	73	10	205	837	816	364	9,719	910	889	373	9,923
Grand Total		586	574	101.6	3,503.3	8,232	7,935	3,708.2	182,130.1	8,818	8,509	3,809.84	185,633

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the year ended 30 June 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	-	-	-	-	-	-	0.01	-	-	-	0	-
2	Andhra Pradesh	9	9	2.68	19.09	447	423	190.77	14,241.13	456	432	193	14,260
3	Arunachal Pradesh	-	-	-	-	10	10	5.28	212.73	10	10	5	213
4	Assam	3	3	0.66	9.58	426	422	110.09	3,318.11	429	425	111	3,328
5	Bihar	68	68	14.37	301.67	191	184	79.87	2,818.13	259	252	94	3,120
6	Chandigarh	2	2	0.29	3.91	68	65	17.56	1,448.61	70	67	18	1,453
7	Chattisgarh	1	1	0.50	12.00	120	117	41.39	1,494.48	121	118	42	1,506
8	Dadra & NagarHaveli	3	3	0.45	6.30	8	8	1.91	38.87	11	11	2	45
9	Daman & Diu	-	-	-	-	3	3	1.71	37.53	3	3	2	38
10	Delhi	2	2	2.04	72.20	611	586	340.52	16,719.61	613	588	343	16,792
11	Goa	-	-	-	-	18	18	8.03	167.61	18	18	8	168
12	Gujarat	58	58	19.43	417.72	567	552	217.63	10,811.92	625	610	237	11,230
13	Haryana	35	34	5.10	290.03	542	516	278.89	15,962.60	577	550	284	16,253
14	Himachal Pradesh	8	7	2.79	70.30	24	23	6.79	350.71	32	30	10	421
15	Jammu & Kashmir	3	3	1.19	12.50	47	45	14.76	1,075.74	50	48	16	1,088
16	Jharkhand	9	9	4.50	94.45	128	128	57.02	2,009.35	137	137	62	2,104
17	Karnataka	6	6	2.47	129.47	423	390	254.51	16,937.21	429	396	257	17,067
18	Kerala	2	2	1.02	24.00	91	85	52.21	2,341.49	93	87	53	2,365
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	15	15	3.66	78.47	186	182	85.47	2,998.20	201	197	89	3,077
21	Maharashtra	40	40	5.06	463.75	1,153	1,103	614.07	33,448.57	1,193	1,143	619	33,912
22	Manipur	1	1	1.00	24.00	9	9	8.15	179.67	10	10	9	204
23	Meghalaya	-	-	-	-	10	10	5.32	172.49	10	10	5	172
24	Mizoram	-	-	-	-	1	1	0.50	12.00	1	1	1	12
25	Nagaland	-	-	-	-	4	4	2.24	51.03	4	4	2	51
26	Orissa	74	74	14.40	345.16	269	265	88.96	3,229.04	343	339	103	3,574
27	Puducherry	-	-	-	-	9	9	1.37	148.86	9	9	1	149
28	Punjab	91	81	(5.43)	517.52	273	263	136.36	5,287.20	364	344	131	5,805
29	Rajasthan	58	58	13.35	306.29	441	432	140.76	6,640.78	499	490	154	6,947
30	Sikkim	-	-	0.04	-	13	13	7.34	112.72	13	13	7	113
31	Tamil Nadu	1	1	(2.69)	1.00	511	492	304.97	15,063.73	512	493	302	15,065
32	Tripura	9	9	1.79	26.91	89	89	18.90	604.64	98	98	21	632
33	Uttar Pradesh	13	13	2.37	56.43	664	636	233.55	13,665.05	677	649	236	13,721
34	Uttarakhand	2	2	0.78	15.67	39	36	17.68	811.81	41	38	18	827
35	West Bengal	73	73	9.79	204.92	837	816	363.67	9,718.51	910	889	373	9,923
Grand Total		586	574	101.60	3,503.33	8,232	7,935	3,708.24	182,130.13	8,818	8,509	3,810	185,633

FORM L-25- (II) : Geographical Distribution Channel - GROUP for the quarter ended 30 June 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	-	-	-	-	-	143	27	9,139	-	143	27	9,139
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	3,748	102	14	2	3,748	102	14
8	Haryana	-	-	-	-	5	2,343	11	7,707	5	2,343	11	7,707
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	2,105	49	5,870	1	2,105	49	5,870
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	12	38,220	3,335	43,702	12	38,220	3,335	43,702
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	(0)	-	-	-	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	485	1	1,901	-	485	1	1,901
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	306	5	5	-	306	5	5
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	217	21	461	-	217	21	461
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	2,491	1,260	12,500	2	2,491	1,260	12,500
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	22	50,058	4,811	81,301	22	50,058	4,811	81,301

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the year ended 30 Jun 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	-	-	-	-	-	143	27	9,139	-	143	27	9,139
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	3,748	102	14	2	3,748	102	14
8	Haryana	-	-	-	-	5	2,343	11	7,707	5	2,343	11	7,707
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	2,105	49	5,870	1	2,105	49	5,870
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	12	38,220	3,335	43,702	12	38,220	3,335	43,702
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	(0)	-	-	-	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	485	1	1,901	-	485	1	1,901
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	306	5	5	-	306	5	5
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	217	21	461	-	217	21	461
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	2,491	1,260	12,500	2	2,491	1,260	12,500
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	22.00	50,058	4,811	81,301	22	50,058	4,811	81,301

FORM L-24 : 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: 30 JUNE 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)		10258.52
Add (B)		
Provisions	Sch-14	12.89
Current Liabilities	Sch-13	385.83
		398.72
Less (C)		
Debit Balance in P&L A/c		1323.42
Deferred tax asset		
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	149.08
Cash & Bank Balance	Sch-11	17.89
Fixed Assets	Sch-10	21.76
Misc Exp. Not Written Off	Sch-15	0.00
		1512.15
Funds available for Investments		9145.10

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)	9145.10
A. Life Fund	3063.15
B. Pension & General Annuity and Group Business	646.33
C. Unit Linked Funds	5435.62
	9145.10

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1 Central Govt. Sec	Not Less than	0.00	306.37	97.67	2.16	1588.52	1994.72	299.2%	0.00	1994.72	2019.29
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	0.00	409.41	97.67	2.75	1623.91	2133.73	320.1%	0.00	2133.73	2159.88
3 Investment subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investments	Not Less than 15%	0.00	191.76	105.33	2.01	367.53	666.63	100.0%	0.01	666.64	674.86
2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0
b. i) Approved Investments	Not exceeding 35%	0.00	133.78	56.19	0.83	71.90	262.69	39.4%	0.08	262.77	264.55
ii) Other Investments		0.00	0.00	0.00	0.01	0.00	0.01	0.0%	0.00	0.01	0.01
TOTAL LIFE FUND	100%	0.00	734.95	259.19	5.59	2063.34	3063.07		0.08	3063.15	3099.29

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)					
1 Central Govt. Sec	Not Less than 20%	0.00	398.47	398.47	61.7%	0.00	398.47	402.44
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	0.00	399.49	399.49	61.8%	0.00	399.49	403.47
3 Balance in Approved investment	Not Exceeding 60%	0.00	246.84	246.84	38.2%	0.00	246.84	248.71
TOTAL PENSION, GENERAL ANNUITY FUND	100%	0.00	646.33	646.33	100.0%		646.33	652.18

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)		
1 Approved Investments	Not Less than 75%	111.27	5,196.32	5,307.59	97.6%
2 Other Investments	Not More than 25%	0.41	127.62	128.02	2.4%
TOTAL LINKED INSURANCE FUND	100%	111.68	5323.94	5435.62	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: 8/13/2015

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

FORM 3A (Part B)

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

Periodicity of Submission: Quarterly

Statement as on: 30th JUNE 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	ULGF00210/03/2006GROUPB ALAN122		ULGF00531/03/2006GROUPC ASHF122		ULGF00310/03/2006GROUPD EBTF122		ULGF00410/03/2006GROUPG ROWT122		ULGF00113/07/2005GROUPSE CUR122		ULGF00613/02/2009GROUPS DEBT122	
Opening Balance (Market Value)	19.00		6.31		82.30		15.02		26.18		0.96	
Add: Inflow during the Quarter	0.68		1.52		50.18		0.21		10.33		0.00	
Increase / (Decrease) Value of Inv [Net]	-0.11		0.10		-0.30		-0.15		-0.06		0.02	
Less: Outflow during the Quarter	0.98		2.29		12.26		0.49		6.03		0.00	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	18.59		5.64		119.93		14.60		30.41		0.98	
INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB ALAN122		ULGF00531/03/2006GROUPC ASHF122		ULGF00310/03/2006GROUPD EBTF122		ULGF00410/03/2006GROUPG ROWT122		ULGF00113/07/2005GROUPSE CUR122		ULGF00613/02/2009GROUPS 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	5.09	27.4%	0.97	17.2%	67.64	56.4%	1.31	9.0%	14.85	48.8%	0.00	0.0%
State Government Securities	0.00	0.0%	0.00	0.0%	1.37	1.1%	0.26	1.8%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.32	1.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	1.95	10.5%	0.21	3.8%	8.02	6.7%	1.33	9.1%	2.31	7.6%	0.00	0.0%
Infrastructure Bonds	3.45	18.5%	0.00	0.0%	23.68	19.7%	1.35	9.3%	2.86	9.4%	0.00	0.0%
Equity	6.46	34.7%	0.00	0.0%	0.00	0.0%	8.00	54.8%	5.46	18.0%	0.00	0.0%
Money Market Investments	0.77	4.1%	4.19	74.2%	16.99	14.2%	1.84	12.6%	4.34	14.3%	0.98	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)	18.03	97.0%	5.37	95.2%	117.69	98.1%	14.08	96.5%	29.82	98.1%	0.98	99.9%
Current Assets:												
Accrued Interest	0.32	1.7%	0.01	0.2%	2.25	1.9%	0.13	0.9%	0.41	1.4%	0.00	0.0%
Dividend Receivable	0.01	0.1%	0.00	0.0%	0.00	0.0%	0.02	0.1%	0.01	0.0%	0.00	0.0%
Bank Balance	0.01	0.0%	0.26	4.6%	0.01	0.0%	0.01	0.1%	0.01	0.0%	0.00	0.1%
Receivable for Sale of Investments	0.02	0.1%	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	-0.02	-0.1%	0.00	0.0%	0.00	0.0%	-0.02	-0.2%	-0.02	-0.1%	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)	0.34	1.8%	0.27	4.8%	2.24	1.9%	0.18	1.3%	0.43	1.4%	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	0.22	1.2%	0.00	0.0%	0.00	0.0%	0.33	2.3%	0.16	0.5%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	0.22	1.2%	0.00	0.0%	0.00	0.0%	0.33	2.3%	0.16	0.5%	0.00	0.0%
Total (A + B + C)	18.59	100.0%	5.64	100.0%	119.93	100.0%	14.60	100.0%	30.41	100.0%	0.98	100.0%
Fund Carried Forward (as per LB 2)	18.59		5.64		119.93		14.60		30.41		0.98	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th JUNE 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		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122		ULIF02525/01/2010PNSNINFR AF122		ULIF01122/01/2008PNSNINDE XF122	
Opening Balance (Market Value)	76.65		38.23		117.31		28.39		18.00		220.70	
Add: Inflow during the Quarter	1.59		1.70		2.01		1.72		0.65		2.72	
Increase / (Decrease) Value of Inv [Net]	-0.56		-0.42		-1.17		-0.32		-0.30		-3.01	
Less: Outflow during the Quarter	4.61		7.10		3.31		5.31		3.10		13.66	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	73.08		32.41		114.83		24.47		15.25		206.75	
INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH122		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	17.73	24.3%	7.72	23.8%	27.26	23.7%	3.54	14.5%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.26	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	2.13	2.9%	0.32	1.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	8.63	11.8%	6.03	18.6%	7.37	6.4%	2.17	8.9%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	12.53	17.1%	2.77	8.5%	4.18	3.6%	3.46	14.1%	0.00	0.0%	0.00	0.0%
Equity	26.23	35.9%	12.87	39.7%	62.60	54.5%	13.94	57.0%	12.99	85.2%	196.87	95.2%
Money Market Investments	2.62	3.6%	1.06	3.3%	9.50	8.3%	0.25	1.0%	0.42	2.8%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	69.86	95.6%	31.02	95.7%	110.90	96.6%	23.37	95.5%	13.41	87.9%	196.87	95.2%
Current Assets:												
Accrued Interest	1.30	1.8%	0.45	1.4%	0.76	0.7%	0.37	1.5%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.07	0.1%	0.03	0.1%	0.16	0.1%	0.04	0.2%	0.01	0.0%	0.53	0.3%
Bank Balance	0.60	0.8%	0.45	1.4%	0.05	0.0%	0.06	0.2%	-0.20	-1.3%	-0.31	-0.2%
Receivable for Sale of Investments	0.17	0.2%	0.07	0.2%	0.39	0.3%	0.07	0.3%	0.03	0.2%	1.46	0.7%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.07	-0.1%	-0.02	-0.1%	-0.17	-0.2%	-0.03	-0.1%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	-0.01	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)	2.07	2.8%	0.97	3.0%	1.17	1.0%	0.51	2.1%	-0.17	-1.1%	1.66	0.8%
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	1.15	1.6%	0.42	1.3%	2.75	2.4%	0.60	2.4%	2.01	13.2%	8.21	4.0%
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)	1.15	1.6%	0.42	1.3%	2.75	2.4%	0.60	2.4%	2.01	13.2%	8.21	4.0%
Total (A + B + C)	73.08	100.0%	32.41	100.0%	114.83	100.0%	24.47	100.0%	15.25	100.0%	206.75	100.0%
Fund Carried Forward (as per LB 2)	73.08		32.41		114.83		24.47		15.25		206.75	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th JUNE 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)	76.36	53.79	27.55	40.76	22.70	11.69							
Add: Inflow during the Quarter	2.41	1.17	0.70	1.02	4.02	0.07							
Increase / (Decrease) Value of Inv [Net]	-1.12	0.11	-0.11	-0.15	-0.12	0.04							
Less: Outflow during the Quarter	10.11	8.16	1.61	2.71	8.54	0.13							
TOTAL INVESTIBLE FUNDS (MKT VALUE)	67.54	46.91	26.53	38.93	18.06	11.67							
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%	7.48	28.2%	14.46	37.2%	5.72	31.7%	3.16	27.1%	
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.26	1.4%	0.00	0.0%	
Other Approved Securities	0.00	0.0%	0.00	0.0%	1.38	5.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Corporate Bonds	0.00	0.0%	0.00	0.0%	2.83	10.7%	6.78	17.4%	3.28	18.2%	1.52	13.0%	
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	6.78	25.6%	7.60	19.5%	4.89	27.1%	3.99	34.2%	
Equity	65.03	96.3%	45.60	97.2%	4.17	15.7%	6.02	15.5%	3.03	16.8%	1.10	9.5%	
Money Market Investments	0.00	0.0%	0.02	0.0%	3.17	11.9%	3.02	7.8%	0.64	3.5%	0.53	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	0.00	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)	65.03	96.3%	45.62	97.3%	25.82	97.3%	37.88	97.3%	17.81	98.6%	10.97	94.0%	
Current Assets:													
Accrued Interest	0.00	0.0%	0.00	0.0%	0.63	2.4%	0.70	1.8%	0.46	2.5%	0.70	6.0%	
Dividend Receivable	0.17	0.3%	0.14	0.3%	0.01	0.0%	0.02	0.0%	0.01	0.0%	0.00	0.0%	
Bank Balance	-1.15	-1.7%	-0.30	-0.6%	-0.04	-0.2%	0.06	0.2%	-0.33	-1.8%	-0.05	-0.4%	
Receivable for Sale of Investments	0.78	1.2%	0.89	1.9%	0.02	0.1%	0.04	0.1%	0.01	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	0.00	0.0%	0.00	0.0%	-0.01	0.0%	-0.02	0.0%	0.00	0.0%	0.00	0.0%	
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	0.00	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)	-0.21	-0.3%	0.73	1.6%	0.60	2.3%	0.80	2.0%	0.14	0.8%	0.65	5.6%	
Other Investments (<=25%)													
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Equity	2.71	4.0%	0.55	1.2%	0.11	0.4%	0.25	0.7%	0.11	0.6%	0.04	0.4%	
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	
Sub Total (C)	2.71	4.0%	0.55	1.2%	0.11	0.4%	0.25	0.7%	0.11	0.6%	0.04	0.4%	
Total (A + B + C)	67.54	100.0%	46.91	100.0%	26.53	100.0%	38.93	100.0%	18.06	100.0%	11.67	100.0%	
Fund Carried Forward (as per LB 2)	67.54		46.91		26.53		38.93		18.06		11.67		

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th JUNE 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)	595.80	197.65	7.59	175.67	89.12	251.89						
Add: Inflow during the Quarter	2.16	4.08	1.70	6.73	0.82	13.06						
Increase / (Decrease) Value of Inv [Net]	-4.01	-1.60	-0.03	-0.95	-1.53	-3.96						
Less: Outflow during the Quarter	28.43	16.60	2.01	34.13	3.90	11.72						
TOTAL INVESTIBLE FUNDS (MKT VALUE)	565.51	183.53	7.25	147.32	84.52	249.26						
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						
Approved Investments (>=75%)												
Central Govt Securities	166.21	29.4%	45.08	24.6%	2.37	32.7%	53.75	36.5%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	1.03	0.6%	0.52	7.2%	3.91	2.7%	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	53.37	9.4%	27.03	14.7%	1.28	17.7%	25.54	17.3%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	94.21	16.7%	26.50	14.4%	1.94	26.8%	50.22	34.1%	0.00	0.0%	0.00	0.0%
Equity	204.04	36.1%	74.85	40.8%	0.00	0.0%	0.00	0.0%	79.76	94.4%	232.20	93.2%
Money Market Investments	28.72	5.1%	2.50	1.4%	0.96	13.2%	9.35	6.3%	1.56	1.8%	6.69	2.7%
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)	546.54	96.6%	176.98	96.4%	7.08	97.6%	142.77	96.9%	81.32	96.2%	238.89	95.8%
Current Assets:												
Accrued Interest	9.72	1.7%	3.25	1.8%	0.16	2.3%	4.52	3.1%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.53	0.1%	0.20	0.1%	0.00	0.0%	0.00	0.0%	0.21	0.2%	0.61	0.2%
Bank Balance	0.02	0.0%	-0.36	-0.2%	0.01	0.1%	0.04	0.0%	-0.24	-0.3%	0.23	0.1%
Receivable for Sale of Investments	1.34	0.2%	0.53	0.3%	0.00	0.0%	0.00	0.0%	0.59	0.7%	1.86	0.7%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-1.68	-0.3%	-0.20	-0.1%	0.00	0.0%	0.00	0.0%	-0.32	-0.4%	-1.40	-0.6%
Fund Mgmt Charges Payable	-0.04	0.0%	-0.02	0.0%	0.00	0.0%	-0.01	0.0%	-0.01	0.0%	-0.02	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)	9.89	1.7%	3.40	1.9%	0.17	2.4%	4.55	3.1%	0.23	0.3%	1.28	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	9.08	1.6%	3.15	1.7%	0.00	0.0%	0.00	0.0%	2.98	3.5%	9.09	3.6%
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)	9.08	1.6%	3.15	1.7%	0.00	0.0%	0.00	0.0%	2.98	3.5%	9.09	3.6%
Total (A + B + C)	565.51	100.0%	183.53	100.0%	7.25	100.0%	147.32	100.0%	84.52	100.0%	249.26	100.0%
Fund Carried Forward (as per LB 2)	565.51		183.53		7.25		147.32		84.52		249.26	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th JUNE 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)	1534.64	190.58	80.72	129.34	179.80	56.08						
Add: Inflow during the Quarter	1.56	2.43	0.65	0.75	1.84	1.31						
Increase / (Decrease) Value of Inv [Net]	-18.12	-2.65	-1.11	-1.77	-2.74	-0.20						
Less: Outflow during the Quarter	55.03	10.55	4.94	4.38	8.27	4.80						
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1463.03	179.81	75.33	123.94	170.64	52.39						
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						
Approved Investments (>=75%)												
Central Govt Securities	154.95	10.6%	3.47	1.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.86	32.2%
State Government Securities	0.18	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.06	2.0%
Other Approved Securities	1.28	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.06	2.0%
Corporate Bonds	64.66	4.4%	13.17	7.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.79	18.7%
Infrastructure Bonds	25.49	1.7%	10.81	6.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	11.72	22.4%
Equity	1124.01	76.8%	138.97	77.3%	62.52	83.0%	117.87	95.1%	162.50	95.2%	8.13	15.5%
Money Market Investments	36.03	2.5%	5.68	3.2%	3.99	5.3%	0.21	0.2%	0.47	0.3%	2.15	4.1%
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)	1406.59	96.1%	172.10	95.7%	66.51	88.3%	118.08	95.3%	162.97	95.5%	50.79	97.0%
Current Assets:												
Accrued Interest	6.77	0.5%	1.40	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.38	2.6%
Dividend Recievable	2.84	0.2%	0.36	0.2%	0.03	0.0%	0.31	0.2%	0.43	0.3%	0.02	0.0%
Bank Balance	-3.89	-0.3%	-0.09	0.0%	-0.06	-0.1%	0.15	0.1%	-0.15	-0.1%	-0.18	-0.3%
Receivable for Sale of Investments	6.92	0.5%	0.91	0.5%	0.10	0.1%	0.49	0.4%	0.62	0.4%	0.06	0.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-3.75	-0.3%	-0.36	-0.2%	-0.10	-0.1%	0.00	0.0%	0.00	0.0%	-0.02	0.0%
Fund Mgmt Charges Payable	-0.14	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)	8.75	0.6%	2.21	1.2%	-0.03	0.0%	0.94	0.8%	0.89	0.5%	1.25	2.4%
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	47.69	3.3%	5.50	3.1%	8.85	11.7%	4.92	4.0%	6.78	4.0%	0.34	0.7%
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)	47.69	3.3%	5.50	3.1%	8.85	11.7%	4.92	4.0%	6.78	4.0%	0.34	0.7%
Total (A + B + C)	1463.03	100.0%	179.81	100.0%	75.33	100.0%	123.94	100.0%	170.64	100.0%	52.39	100.0%
Fund Carried Forward (as per LB 2)	1463.03		179.81		75.33		123.94		170.64		52.39	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th JUNE 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	ULIF02208/01/2010LIFEPSUFN-D122	ULIF00627/01/2004LIFESECUR-E122	ULIF00225/06/2002LIFWPROF-IT122	ULIF02903/05/2010LIFELIQUID-D122	ULIF03020/07/2010LIFEWEALTH122
Opening Balance (Market Value)	74.27	253.72	304.73	100.08	0.01	15.00
Add: Inflow during the Quarter	5.53	0.81	6.87	1.29	0.00	0.01
Increase / (Decrease) Value of Inv [Net]	-0.34	0.47	-1.18	0.64	0.00	0.03
Less: Outflow during the Quarter	10.50	19.85	16.08	1.99	0.01	0.73
TOTAL INVESTIBLE FUNDS (MKT VALUE)	68.96	235.15	294.34	100.01	0.00	14.31
INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFN-D122	ULIF00627/01/2004LIFESECUR-E122	ULIF00225/06/2002LIFWPROF-IT122	ULIF02903/05/2010LIFELIQUID-D122	ULIF03020/07/2010LIFEWEALTH122
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)						
Central Govt Securities	27.92	40.5%	0.00	0.0%	82.97	28.2%
State Government Securities	0.24	0.3%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	6.28	2.1%
Corporate Bonds	11.79	17.1%	0.00	0.0%	50.32	17.1%
Infrastructure Bonds	10.10	14.7%	0.00	0.0%	76.89	26.1%
Equity	10.60	15.4%	230.63	98.1%	45.01	15.3%
Money Market Investments	5.00	7.3%	0.00	0.0%	21.32	7.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.68	1.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	66.33	96.2%	230.63	98.1%	282.78	96.1%
Current Assets:						
Accrued Interest	1.73	2.5%	0.00	0.0%	6.89	2.3%
Dividend Receivable	0.03	0.0%	0.67	0.3%	0.12	0.0%
Bank Balance	0.40	0.6%	-0.40	-0.2%	3.52	1.2%
Receivable for Sale of Investments	0.08	0.1%	1.52	0.6%	0.30	0.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities						
Payable for Investments	-0.03	0.0%	0.00	0.0%	-1.13	-0.4%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.02	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	2.20	3.2%	1.77	0.8%	9.68	3.3%
Other Investments (<=25%)						
Corporate Bonds	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%
Equity	0.43	0.6%	2.75	1.2%	1.88	0.6%
Mutual funds	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%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.43	0.6%	2.75	1.2%	1.88	0.6%
Total (A + B + C)	68.96	100.0%	235.15	100.0%	294.34	100.0%
Fund Carried Forward (as per LB 2)	68.96		235.15		294.34	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th JUNE 2015

PART - B

Rs. Crore

	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Discontinued Policy Fund		Total of All Funds	
PARTICULARS	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLCY122			
Opening Balance (Market Value)	0.01		142.66		356.61		561.85	
Add: Inflow during the Quarter	0.00		5.79		54.27		194.35	
Increase / (Decrease) Value of Inv [Net]	0.00		-2.20		6.86		-42.00	
Less: Outflow during the Quarter	0.00		6.46		3.80		334.59	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.01		139.79		413.94		5435.62	
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	27.1%	0.00	0.0%	401.49	97.0%	1,155.21	21.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	11.28	0.2%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	15.96	0.3%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	319.19	5.9%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	425.23	7.8%
Equity	0.00	0.0%	131.20	93.9%	0.00	0.0%	3,105.77	57.1%
Money Market Investments	0.00	9.3%	3.38	2.4%	12.34	3.0%	194.74	3.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.01	54.8%	0.00	0.0%	0.00	0.0%	14.95	0.3%
Sub Total (A)	0.01	91.2%	134.58	96.3%	413.83	100.0%	5,242.33	96.4%
Current Assets:								
Accrued Interest	0.00	2.1%	0.00	0.0%	0.01	0.0%	53.74	1.0%
Dividend Receivable	0.00	0.0%	0.34	0.2%	0.00	0.0%	7.95	0.1%
Bank Balance	0.00	6.7%	0.16	0.1%	0.12	0.0%	(2.71)	0.0%
Receivable for Sale of Investments	0.00	0.0%	0.96	0.7%	0.00	0.0%	20.30	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%	-0.74	-0.5%	0.00	0.0%	(13.58)	-0.2%
Fund Mgmt Charges Payable	0.00	0.0%	-0.01	0.0%	-0.01	0.0%	(0.41)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.02)	0.0%
Sub Total (B)	0.00	8.8%	0.71	0.5%	0.11	0.0%	65.27	1.2%
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%	4.51	3.2%	0.00	0.0%	128.02	2.4%
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%	4.51	3.2%	0.00	0.0%	128.02	2.4%
Total (A + B + C)	0.01	100.0%	139.79	100.0%	413.94	100.0%	5,435.62	100.0%
Fund Carried Forward (as per LB 2)	0.01		139.79		413.94		5,435.62	

Date : 13-08-2015

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 Business
- Details of Item 12 of FORM LB 2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).
- Other Investments' are as permitted under Sec 27A(2)

Jitendra Nayyar

Chief Financial Officer

FORM L-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: 30 JUNE 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	565.51	52.507	52.507	52.864	51.629	49.137	47.836	9.8%	10.7%	53.866	
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	73.08	40.965	40.965	41.263	40.220	38.284	37.203	10.1%	11.3%	42.003	
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEFGROWTH122	1/27/2004	Non Par	1,463.03	45.416	45.416	45.960	44.921	42.938	41.443	9.6%	14.1%	47.967	
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	294.34	22.423	22.423	22.512	21.911	20.745	20.245	10.8%	9.5%	22.676	
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	114.83	26.999	26.999	27.271	26.664	25.532	24.861	8.6%	11.8%	28.190	
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSSECURE122	3/3/2005	Non Par	26.53	20.926	20.926	21.008	20.434	19.373	18.918	10.6%	10.0%	21.161	
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	30.41	22.005	22.005	22.040	21.439	20.345	19.866	10.8%	11.5%	22.208	
8	Group Superannuation & Gratuity Debt Fund	ULGF00210/03/2006GROUPDEBT122	3/10/2006	Non Par	119.93	20.662	20.662	20.688	20.110	18.995	18.590	11.1%	9.5%	20.781	
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	18.59	20.113	20.113	20.229	19.660	18.612	18.139	10.9%	11.6%	20.539	
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	3/10/2006	Non Par	14.60	23.614	23.614	23.859	23.095	21.850	21.265	11.0%	16.1%	24.522	
11	Group Superannuation & Gratuity Cash Fund	ULGF00533/03/2006GROUPCASHF122	3/31/2006	Non Par	5.64	20.481	20.481	20.128	19.747	19.331	18.947	8.1%	8.7%	20.481	
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	52.39	19.471	19.471	19.543	19.039	18.039	17.621	10.5%	9.6%	19.678	
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	123.94	14.036	14.036	14.229	13.811	13.442	12.745	10.1%	16.4%	15.018	
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	1/22/2008	Non Par	206.75	17.263	17.263	17.501	16.996	16.547	15.697	10.0%	16.3%	18.465	
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	84.52	19.275	19.275	19.617	19.028	18.201	17.700	8.9%	20.0%	20.686	
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBT122	2/6/2008	Non Par	7.25	19.146	19.146	19.245	18.688	17.667	17.291	10.7%	10.3%	19.322	
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	38.93	17.411	17.411	17.475	17.047	16.159	15.788	10.3%	9.4%	17.611	
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	2/13/2009	Non Par	0.98	15.995	15.995	15.700	15.409	15.105	14.804	8.0%	8.5%	15.995	
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	1/8/2010	Non Par	235.15	11.069	11.069	11.053	11.823	10.859	11.451	-3.3%	8.7%	12.140	
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	170.64	15.619	15.619	15.863	15.429	15.044	14.292	9.3%	15.6%	16.755	
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGROWT-II122	1/8/2010	Non Par	179.81	15.952	15.952	16.173	15.758	14.987	14.651	8.9%	15.5%	16.855	
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	183.53	15.711	15.711	15.835	15.448	14.681	14.304	9.8%	11.5%	16.179	
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	249.26	18.191	18.191	18.468	17.960	17.187	16.699	8.9%	18.4%	19.481	
24	Unit Linked Debt - II fund	ULIF01608/01/2010LIFDEBT-II122	1/8/2010	Non Par	147.32	15.686	15.686	15.773	15.345	14.472	14.170	10.7%	9.0%	15.825	
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	75.33	10.553	10.553	10.706	10.692	10.208	11.188	-5.7%	9.1%	12.268	
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	68.96	15.260	15.260	15.327	14.938	14.178	13.850	10.2%	9.6%	15.423	
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PINDEX-II122	1/25/2010	Non Par	67.54	16.963	16.963	17.217	16.710	16.268	15.438	9.9%	16.2%	18.182	
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFND122	1/25/2010	Non Par	46.91	11.236	11.236	11.227	12.028	11.036	11.674	-3.8%	8.5%	12.446	
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	32.41	15.141	15.141	15.317	14.908	14.161	13.829	9.5%	10.3%	15.604	
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	24.47	16.743	16.743	16.930	16.467	15.620	15.217	10.0%	13.8%	17.438	
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAF122	1/25/2010	Non Par	15.25	11.059	11.059	11.261	11.316	10.834	11.807	-6.3%	9.3%	12.840	
32	Pension Unit Linked Protector-II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	18.06	15.520	15.520	15.592	15.173	14.395	14.082	10.2%	10.0%	15.702	
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	(0.00)	12.415	12.415	12.372	12.357	12.196	11.991	3.5%	4.6%	12.416	
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	14.31	14.359	14.359	14.324	14.002	13.441	13.080	9.8%	11.1%	14.482	
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCLCY122	1/27/2011	Non Par	413.94	14.054	14.054	13.801	13.543	13.277	13.021	7.9%	8.0%	14.054	
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	3/25/2011	Non Par	0.01	14.466	14.466	14.303	14.033	13.622	13.358	8.3%	9.1%	14.466	
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	139.79	15.518	15.518	15.742	15.370	14.783	14.376	7.9%	16.6%	16.617	
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	100.01	19.170	19.170	18.860	18.559	18.256	18.000	6.5%	5.9%	19.170	
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	11.67	19.367	19.367	19.032	18.706	18.379	18.101	7.0%	6.4%	19.367	
	Total				5,435.62										

CERTIFICATION

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

DATE : 13-08-2015

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

Jitendra Nayyar
Chief Financial Officer

FORM I-29 Detail regarding debt securities

Unit Linked

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2015	as % of total for this class	As at 30 June 2014	as % of total for this class	As at 30 June 2015	as % of total for this class	As at 30 June 2014	as % of total for this class
Break down by credit rating								
AAA rated	2,009	94.7%	1,837	96.3%	1,987	94.8%	1,841	96.4%
AA or better	113	5.3%	106	3.7%	110	5.2%	105	3.6%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	2,122	100.00%	1,943	100.0%	2,097	100.00%	1,946	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	634	29.9%	500	34.2%	634	30.2%	490	33.1%
more than 1 year and up to 3 years	132	6.2%	154	4.8%	130	6.2%	151	4.6%
More than 3 years and up to 7 years	331	15.6%	157	9.2%	319	15.2%	157	9.1%
More than 7 years and up to 10 years	298	14.1%	503	23.5%	291	13.9%	496	23.2%
More than 10 years and up to 15 years	162	7.6%	189	6.6%	161	7.7%	191	6.8%
More than 15 years and up to 20 years	206	9.7%	200	10.0%	209	10.0%	211	10.7%
Above 20 years	358	16.9%	239	11.7%	352	16.8%	248	12.5%
	2,122	100.00%	1,943	100.0%	2,097	100.0%	1,946	100.0%
Breakdown by type of the issuer								
Central Government	1,155	54.4%	906	40.1%	1,156	55.1%	921	41.1%
State Government	11	0.5%	88	4.2%	11	0.5%	88	4.2%
Corporate Securities	955	45.0%	949	55.7%	930	44.4%	936	54.7%
	2,122	100.00%	1,943	100.0%	2,097	100.00%	1,946	100.0%

Non Unit Linked

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2015	as % of total for this class	As at 30 June 2014	as % of total for this class	As at 30 June 2015	as % of total for this class	As at 30 June 2014	as % of total for this class
Break down by credit rating								
AAA rated	3,638	100.0%	2,677	100.0%	3,638	100.0%	2,614	100.0%
AA or better	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	3,638	100.00%	2,677	100.0%	3,638	100.00%	2,614	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	914	25.1%	742	32.5%	914	25.1%	851	31.7%
more than 1 year and up to 3 years	135	3.7%	97	3.6%	135	3.7%	94	3.7%
More than 3 years and up to 7 years	245	6.7%	218	8.1%	245	6.7%	212	8.2%
More than 7 years and up to 10 years	189	5.2%	191	7.7%	189	5.2%	201	7.8%
More than 10 years and up to 15 years	398	10.9%	255	8.4%	398	10.9%	220	8.5%
More than 15 years and up to 20 years	417	11.5%	451	18.2%	417	11.5%	476	18.4%
Above 20 years	1,340	36.8%	724	21.4%	1,340	36.8%	560	21.7%
	3,638	100.00%	2,677	100.0%	3,638	100.00%	2,614	100.0%
Breakdown by type of the issuer								
Central Government	2,393	65.8%	1,842	56.6%	2,393	65.8%	1,480	56.6%
State Government	140	3.8%	141	9.4%	140	3.8%	251	9.7%
Corporate Securities	1,104	30.4%	694	33.8%	1,104	30.4%	883	33.8%
	3,638	100.00%	2,677	100.0%	3,638	100.00%	2,614	100.0%

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

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q1 '15-16	YTD JUN '15	Q1 '14-15	YTD JUN '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)	0.00	0.00	(37.5)	(37.5)
	Significant Influence	Balance Receivable/ (Payable) as at the end	0.00	0.00	-	-
Aviva International Insurance	Significant Influence	Group Recharges - Receivable/(Payable) towards cost allocations for various software applications, HR training and development programmes for employees	0.00	0.00	0.7	0.7
	Significant Influence	Balance Receivable/ (Payable) as at the end for above mentioned transaction	0.00	0.00	(30.6)	(30.6)
AVIVA Central Services UK Limited	Significant Influence	Forex movement on opening balance related to reimbursement of Expenses against recharge of salary related costs of employee receivable	0.00	0.00	-	-
	Significant Influence	Net balance receivable on the above mentioned transactions as at the end	0.00	0.00	30.4	30.4
Aviva Asia PTE Ltd.	Significant Influence	Forex movement on opening balance related to reimbursement of salary recharges, travel cost recharges etc.	0.00	0.00	-	-
	Significant Influence	Expenses for cost allocations of various software applications	0.00	0.00	(5.8)	(5.8)
	Significant Influence	Net Balance Receivable as at the end for abovementioned transactions	0.00	0.00	177.8	177.8
Aviva Ltd. Singapore	Significant Influence	Reimbursement of receivables on account of salary recharges	0.00	0.00	-	-
	Significant Influence	Balance Receivable as at the end	0.00	0.00	7.0	7.0
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008 to 31 December 2014)	Managerial Remuneration	0.00	0.00	(128.3)	(128.3)
Trevor Bull	Key Managerial Personnel (w.e.f. 6 March 2015)		(69.15)	(69.15)	-	-

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

BOD and Key Person Information			April-June, 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	Bobby Parikh	Director	17-Nov-09	NA
4	David John Ramsay McMillan	Director	20-Nov-14	NA
5	Falguni Sanjay Nayyar	Director	2-Mar-15	NA
6	Lee Patrick Callaghan	Director	8-Apr-14	NA
7	Mohit Burman	Director	24-Sep-07	NA
8	Pradip Burman	Director	24-May-11	NA
9	Pritam Das Narang	Director	23-Aug-01	NA
10	Trevor Albert Bull	Chief Executive Officer & Managing Director	6-Mar-15	NA
11	Amit Joshi (Officiating as CIO from 17-Apr-15 to 19-Jun-15)	Chief Investment officer	22-Jun-15	NA
12	Anupam Tyagi	Chief Risk Officer & Chief Compliance Officer	01-04-2013 & 16-Mar-15	22-Jun-15
13	Rishi Piparaiya	Chief Marketing Officer	2-Jan-13	NA
14	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
15	Jyoti Vaswani	Chief Investment officer	1-Jan-10	16-Apr-15
16	Jitendra Nayyar	Chief Financial Officer	1-Jan-13	NA
17	Sanjay Satyapaul Arora	Chief of Internal Audit & Chief Risk Officer	1- Apr-2012 & 22-Jun-15	NA
18	Vijayalakshmi Natarajan	Chief Compliance Officer	23-Jun-15	NA

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

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Rs. in lakhs

Item	Description	Adjusted Value	
		As at 30 Jun 2015	As at 30 Jun 2014
01	Available Assets in Policyholders' Fund: Deduct:	853,988	828,368
02	Mathematical Reserves	812,837	783,039
03	Other Liabilities	39,872	42,805
04	Excess in Policyholders' funds	1,280	2,523
05	Available Assets in Shareholders Fund: Deduct:	75,055	69,985
06	Other Liabilities of shareholders' fund	0	500
07	Excess in Shareholders' funds	75,055	69,485
08	Total ASM (04)+(07)	76,335	72,008
09	Total RSM	19,459	17,587
10	Solvency Ratio (ASM/RSM)	3.92	4.09

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: _____

Notes

Sd/-

Sanjeeb Kumar

Appointed Actuary

1. 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;

2. Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H;

3. Item Nos. 03 and 06 are the amounts of other liabilities as mentioned in the Balance Sheet;

4. Items No. 05 is the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th June 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 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)
1	Investment Assets (As per Form 3A/3B- Total Fund)	42.69	52.76	-	-	189.65	128.47	646.33	666.01
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	42.69	52.76	-	-	189.65	128.47	646.33	666.01
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 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)
1	Investment Assets (As per Form 3A/3B- Total Fund)	695.46	624.93	-	-	176.52	130.12	3,063.15	2,838.94
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)	695.46	624.93	-	-	176.52	130.12	3,063.15	2,838.94
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

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

Statement As on : 30th June 2015

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31)	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)	760.39	853.86	-	-	194.74	167.21	5,435.62	5,617.85
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)	760.39	853.86	-	-	194.74	167.21	5,435.62	5,617.85
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 : 30th June 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	147.35	3.14	2.1%	2.1%	147.35	3.14	2.1%	2.1%	134.88	2.87	2.1%	2.1%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	232.80	4.41	1.9%	1.9%	232.80	4.41	1.9%	1.9%	194.49	4.01	2.1%	2.1%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	1.02	0.02	2.1%	2.1%	1.02	0.02	2.1%	2.1%	18.63	0.38	2.0%	2.0%
	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	0.38	0.01	2.2%	2.2%	0.38	0.01	2.2%	2.2%	1.49	0.04	2.4%	2.4%
D	INFRASTRUCTURE INVESTMENTS TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	51.47	1.18	2.3%	2.3%	51.47	1.18	2.3%	2.3%	47.94	1.10	2.3%	2.3%
	Infrastructure - PSU - CPs	IPCP	5.16	0.10	1.9%	1.9%	5.16	0.10	1.9%	1.9%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.13	0.00	2.3%	2.3%	0.13	0.00	2.3%	2.3%	0.14	0.00	2.3%	2.3%
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	6.44	0.14	2.2%	2.2%	6.44	0.14	2.2%	2.2%	50.22	1.15	2.3%	2.3%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	99.78	2.42	2.4%	2.4%	99.78	2.42	2.4%	2.4%	113.75	2.66	2.3%	2.3%
	Deposits - CDs with Scheduled Banks	EDCD	90.03	1.77	2.0%	2.0%	90.03	1.77	2.0%	2.0%	85.52	2.02	2.4%	2.4%
	Deposits - Repo / Reverse Repo	ECMR	40.25	0.76	1.9%	1.9%	40.25	0.76	1.9%	1.9%	16.67	0.35	2.1%	2.1%
	Corporate Securities - Debentures	ECOS	0.13	0.00	2.2%	2.2%	0.13	0.00	2.2%	2.2%	0.38	0.01	2.1%	2.1%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	18.52	0.45	2.4%	2.4%
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	TOTAL		674.94	13.94			674.94	13.94			682.63	15.04		

CERTIFICATION

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

Date: 8/13/2015

 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 : 30th June 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	Income on	Gross Yield	Net Yield	Investment	Income on	Gross Yield	Net Yield	Investment	Income on	Gross Yield	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	1,680.29	34.47	2.1%	2.1%	1,680.29	34.47	2.1%	2.1%	1,118.14	25.15	2.2%	2.2%
	Deposit under Section 7 of Insurance Act, 1938	CDS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	10.05	0.22	2.2%	2.2%
	Treasury Bills	CTRB	218.43	4.34	2.0%	2.0%	218.43	4.34	2.0%	2.0%	262.70	5.61	2.1%	2.1%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	139.02	2.95	2.1%	2.1%	139.02	2.95	2.1%	2.1%	140.77	2.99	2.1%	2.1%
	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	119.31	2.70	2.3%	2.3%	119.31	2.70	2.3%	2.3%	72.96	1.75	2.4%	2.4%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	-	0.0%	0.0%	0.01	-	0.0%	0.0%	0.01	0.00	12.2%	12.2%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.03	-	0.0%	0.0%	0.03	-	0.0%	0.0%	0.02	0.00	2.4%	2.4%
	Infrastructure - PSU - Debentures / Bonds	IPTD	498.07	10.85	2.2%	2.2%	498.07	10.85	2.2%	2.2%	366.93	8.28	2.3%	2.3%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.37	0.05	2.3%	2.3%	2.37	0.05	2.3%	2.3%	2.40	0.05	2.3%	2.3%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.03	0.00	0.4%	0.4%	0.03	0.00	0.4%	0.4%	0.02	0.00	8.2%	8.2%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.25	0.00	0.9%	0.9%	0.25	0.00	0.9%	0.9%	0.15	0.01	3.8%	3.8%
	Commercial Papers	ECCP	23.69	0.51	2.2%	2.2%	23.69	0.51	2.2%	2.2%	16.07	0.36	2.2%	2.2%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	81.83	2.13	2.6%	2.6%	81.83	2.13	2.6%	2.6%	115.81	3.19	2.8%	2.8%
	Deposits - CDs with Scheduled Banks	EDCD	50.39	1.03	2.0%	2.0%	50.39	1.03	2.0%	2.0%	44.04	0.91	2.1%	2.1%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Deposits - Repo / Reverse Repo	ECMR	95.00	1.88	2.0%	2.0%	95.00	1.88	2.0%	2.0%	25.79	0.56	2.2%	2.2%
	Corporate Securities - Debentures	ECOS	28.87	0.71	2.4%	2.4%	28.87	0.71	2.4%	2.4%	47.98	1.14	2.4%	2.4%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	49.94	1.28	2.6%	2.6%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	35.84	0.83	2.3%	2.3%
	Equity Shares (incl Co-op Societies)	OESH	0.01	-	0.0%	0.0%	0.01	-	0.0%	0.0%	0.01	0.00	5.1%	5.1%
	TOTAL		2,937.61	61.62			2,937.61	61.62			2,309.61	52.32		

CERTIFICATION

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

Date: 8/13/2015

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 : 30th June 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	Income on	Gross Yield	Net Yield	Investment	Income on	Gross Yield	Net Yield	Investment	Income on	Gross Yield	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	818.34	(4.88)	-0.6%	-0.6%	818.34	(4.88)	-0.6%	-0.6%	670.25	30.70	4.6%	4.6%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	298.85	5.85	2.0%	2.0%	298.85	5.85	2.0%	2.0%	251.56	5.16	2.1%	2.1%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	12.85	0.12	0.9%	0.9%	12.85	0.12	0.9%	0.9%	35.92	1.75	4.9%	4.9%
	Central Government Guaranteed Loans / Bonds	CGSL	16.11	0.07	0.4%	0.4%	16.11	0.07	0.4%	0.4%	67.40	3.26	4.8%	4.8%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	138.79	1.79	1.3%	1.3%	138.79	1.79	1.3%	1.3%	109.08	3.87	3.5%	3.5%
D	INFRASTRUCTURE INVESTMENTS TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	181.32	1.07	0.6%	0.6%	181.32	1.07	0.6%	0.6%	170.52	58.64	34.4%	34.4%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	250.17	(8.83)	-3.5%	-3.5%	250.17	(8.83)	-3.5%	-3.5%	291.44	85.83	29.4%	29.4%
	Infrastructure - PSU - Debentures / Bonds	IPTD	203.40	1.57	0.8%	0.8%	203.40	1.57	0.8%	0.8%	239.93	9.75	4.1%	4.1%
	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	104.53	0.71	0.7%	0.7%	104.53	0.71	0.7%	0.7%	116.54	4.92	4.2%	4.2%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	37.49	(4.12)	-11.0%	-11.0%	37.49	(4.12)	-11.0%	-11.0%	1.70	1.05	61.9%	61.9%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	472.12	6.21	1.3%	1.3%	472.12	6.21	1.3%	1.3%	518.14	151.36	29.2%	29.2%
	Corporate Securities - Preference Shares	EPNQ	0.47	-	0.0%	0.0%	0.47	-	0.0%	0.0%	0.44	0.03	6.6%	6.6%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,280.65	(29.85)	-1.3%	-1.3%	2,280.65	(29.85)	-1.3%	-1.3%	2155.65	255.83	11.9%	11.9%
	Commercial Papers	ECCP	0.47	0.01	2.2%	2.2%	0.47	0.01	2.2%	2.2%	0.82	0.02	2.3%	2.3%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	14.94	0.51	3.4%	3.4%	14.94	0.51	3.4%	3.4%	54.06	1.43	2.6%	2.6%
	Deposits - CDs with Scheduled Banks	EDCD	24.41	0.49	2.0%	2.0%	24.41	0.49	2.0%	2.0%	77.04	1.79	2.3%	2.3%
	Deposits - Repo / Reverse Repo	ECMR	117.18	2.37	2.0%	2.0%	117.18	2.37	2.0%	2.0%	112.44	2.40	2.1%	2.1%
	Corporate Securities - Debentures	ECOS	365.18	0.96	0.3%	0.3%	365.18	0.96	0.3%	0.3%	222.49	8.45	3.8%	3.8%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	112.54	2.82	2.5%	2.5%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	65.27	-	0.0%	0.0%	65.27	-	0.0%	0.0%	267.85	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	92.55	2.23	2.4%	2.4%
	Equity Shares (incl Co-op Societies)	OESH	86.11	2.74	3.2%	3.2%	86.11	2.74	3.2%	3.2%	111.28	13.13	11.8%	11.8%
	Debentures	OLDB	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	TOTAL		5,488.66	(23.20)			5,488.66	(23.20)			5679.63	644.40		

CERTIFICATION

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

Date: 8/13/2015

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 : 30th June 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 : 30th June 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 I-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 30th June 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: 8/13/2015

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

Jitendra Nayyar
Chief Financial Officer

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

(Rs in Lakhs)

	Q1 '15-16				Q1 '14-15				YTD June '15				YTD June '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	2	38	38	15	2.59	18	18	8.10	2	38	38	15	2.59	18	18	8.10	
From 10,000-25,000	3	2	2	5	2.00	1	1	2.50	3	2	2	5	2.00	1	1	2.50	
From 25001-50,000	9	3	3	11	0.60	1	1	20.00	9	3	3	11	0.60	1	1	20.00	
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 75,000-100,000	8	1	1	10	7.80	1	1	9.75	8	1	1	10	7.80	1	1	9.75	
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Above Rs. 1,25,000	(1)	1	1	23	180.81	1	1	25.00	(1)	1	1	23	180.81	1	1	25.00	
ii Individual Single Premium (ISPA)- Annuity																	
From 0-50000	40	41	41	-	93.03	100	100	-	40	41	41	-	93.03	100	100	-	
From 50,001-100,000	22	3	3	-	5.20	1	1	-	22	3	3	-	5.20	1	1	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
iii Group Single Premium (GSP)																	
From 0-10000	0.00	-	0	(200)	(0)	-	2	(368)	0.00	0	0	-200.33	(0.00)	-	2	(368)	
From 10,000-25,000	0.00	-	-	-	-	-	-	-	0.00	0	0	0.00	-	-	-	-	
From 25001-50,000	0.39	-	1	14	-	-	-	-	0.39	0	1	14.00	-	-	-	-	
From 50,001-75,000	0.67	-	4	25	1	-	5	50	0.67	4	25	25.00	0.58	-	5	50	
From 75,000-100,000	0.00	-	-	-	2	-	16	100	0.00	0	0	0.00	1.95	-	16	100	
From 1,00,001-1,25,000	0.00	-	-	-	-	-	-	-	0.00	0	0	0.00	-	-	-	-	
Above Rs. 1,25,000	1.37	-	6	65	8	-	97	515	1.37	0	6	65.00	7.65	-	97	515	
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	105	1,930	1,924	48,551	298.11	5,856	5,724	169,893.66	105	1,930	1,924	48,551	298.11	5,856	5,724	169,893.66	
From 10,000-25,000	499	3,049	3,046	50,734	671.56	4,113	4,107	88,570.91	499	3,049	3,046	50,734	671.56	4,113	4,107	88,570.91	
From 25001-50,000	961	2,102	2,094	30,727	1,084.89	2,924	2,917	44,370.07	961	2,102	2,094	30,727	1,084.89	2,924	2,917	44,370.07	
From 50,001-75,000	205	336	336	6,471	324.02	592	586	12,266.46	205	336	336	6,471	324.02	592	586	12,266.46	
From 75,000-100,000	592	694	694	14,853	949.91	1,092	1,091	22,581.63	592	694	694	14,853	949.91	1,092	1,091	22,581.63	
From 1,00,001-1,25,000	100	91	90	2,191	195.13	194	192	8,021.05	100	91	90	2,191	195.13	194	192	8,021.05	
Above Rs. 1,25,000	1,266	527	526	32,043	1,947.77	772	772	41,293.27	1,266	527	526	32,043	1,947.77	772	772	41,293.27	
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	-9.22	2	22484	(5,897)	(1)	-	10,567	(2,206)	-9.22	2	22,484	(5,897)	(1.17)	-	10,567	(2,206)	
From 10,000-25,000	6.51	-	2,578	8,617	5	3	2,197	4,434	6.51	-	2,578	8,617	5.27	3	2,197	4,434	
From 25001-50,000	3.86	3	1,410	5,780	4	2	716	3,674	3.86	3	1,410	5,780	4.13	2	716	3,674	
From 50,001-75,000	3.89	2	925	6,604	4	2	42,403	9,133	3.89	2	925	6,604	4.29	2	42,403	9,133	
From 75,000-100,000	10.96	2	1,406	15,334	6	1	1,313	4,294	10.96	2	1,406	15,334	6.46	1	1,313	4,294	
From 1,00,001-1,25,000	5.68	4	1,742	5,057	2	-	116	1,269	5.68	4	1,742	5,057	2.17	-	116	1,269	
Above Rs. 1,25,000	4,787.13	9	19,502	45,902	11,348	8	132,235	267,081	4,787.13	9	19,502	45,902	11,347.99	8	132,235	267,081	
viii Group Non Single Premium- Annuity- GNSPA																	
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(Rs in Lakhs)

	Q1 '15-'16				Q1 '14-'15				YTD June '15				YTD June '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	1,496	34,703	34,465	804,115	1,238.96	33,571	33,369	635,246.13	1,496	34,703	34,465	804,115	1,238.96	33,571	33,369	635,246.13
From 10,000-25,000	4,383	45,687	45,427	572,285	4,343.12	50,382	50,002	507,392.82	4,383	45,687	45,427	572,285	4,343.12	50,382	50,002	507,392.82
From 25001-50,000	3,799	19,274	19,128	217,685	3,768.61	19,739	19,506	186,798.33	3,799	19,274	19,128	217,685	3,768.61	19,739	19,506	186,798.33
From 50,001-75,000	1,147	4,994	4,929	73,317	1,367.95	5,117	5,026	62,882.32	1,147	4,994	4,929	73,317	1,367.95	5,117	5,026	62,882.32
From 75,000-100,000	2,688	3,970	3,942	69,017	2,596.57	3,949	3,911	56,238.90	2,688	3,970	3,942	69,017	2,596.57	3,949	3,911	56,238.90
From 1,00,001-1,25,000	588	1,712	1,691	33,856	921.81	1,711	1,673	32,351.29	588	1,712	1,691	33,856	921.81	1,711	1,673	32,351.29
Above Rs. 1,25,000	4,735	3,086	3,033	154,465	5,294.59	3,003	2,935	128,623.22	4,735	3,086	3,033	154,465	5,294.59	3,003	2,935	128,623.22
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	0.44	12	3,918	40.38	1	11	3,782	283	0.44	12	3,918	40.38	0.72	11	3,782	283
From 10,000-25,000	2.20	7	532	781.03	1	3	151	607	2.20	7	532	781.03	0.98	3	151	607
From 25001-50,000	8.99	10	1,343	2,397	10	7	974	3,232	8.99	10	1,343	2,396.89	9.73	7	974	3,232
From 50,001-75,000	8.49	2	254	731	7	4	677	3,063	8.49	2	254	730.90	7.31	4	677	3,063
From 75,000-100,000	6.51	2	603	1,227	6	2	1,368	2,844	6.51	2	603	1,227.30	6.21	2	1,368	2,844
From 1,00,001-1,25,000	3.53	-	-	-	8	2	721	3,267	3.53	-	-	0.00	7.66	2	721	3,267
Above Rs. 1,25,000	540.14	14	554,796	179,303	492	18	395,017	327,441	540.14	14	554,796	179,302.84	491.52	18	395,017	327,441
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)	Q1 '15-16			Q1 '14-15			YTD June'15			YTD June '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	1	710	24	1	136	0	1	710	24	1	136	0
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	314	3	-	-	-	-	314	3
4	Brokers	8	5,279	33	7	5,265	62	8	5,279	33	7	5,265	62
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	13	44,069	4,754	8	183,952	11,314	13	44,069	4,754	8	183,952	11,314
	Total (A)	22	50,058	4,811	16	189,667	11,379	22	50,058	4,811	16	189,667	11,379
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	22	50,058	4,811	16	189,667	11,379	22	50,058	4,811	16	189,667	11,379

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q1 '15-16		Q1 '14-15		YTD June '15		YTD June '14	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,248	1,243	4,438	2,166	3,248	1,243	4,438	2,166
2	Corporate Agents-Banks	4,314	2,146	6,175	3,059	4,314	2,146	6,175	3,059
3	Corporate Agents -Others	-	-	-	0	-	-	-	0
4	Brokers	15	17	46	29	15	17	46	29
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,241	425	4,933	575	1,241	425	4,933	575
	Total (A)	8,818	3,830.76	15,592	5,829	8,818	3,830.76	15,592	5,829
1	Referral (B)	-	(21)	74	(66)*	-	(21)	74	(66)*
	Grand Total (A+B)	8,818	3,809.84	15,666	5,763	8,818	3,809.84	15,666	5,763

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

FORM L-39-Data on Settlement of Claims for the quarter ended 30 June 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	-	437	94	78	78	133	820	150,905	
2	Survival Benefit	261	1,505	21	13	5	7	1,812	57,872	
3	for Annuities / Pension	505	810	46	19	15	9	1,404	3,702	
4	For Surrender	-	10,311	-	-	-	-	10,311	2,269,122	
5	Other benefits	-	-	-	-	-	-	-	-	
	CI/PTD/ADP	-	5	-	-	-	-	5	3,500	
	HCB	-	20	-	-	-	-	20	313	
	ADB	-	7	-	-	-	-	7	4,874	
	IB	-	8	3	4	2	2	19	393	
6	Partial Withdrawals	-	469	-	-	-	-	469	75,240	
7	Auto Foreclosure	-	4,555	1	-	-	-	4,556	522,489	
8	EL Surrender	-	21	-	-	-	-	21	2,027	
9	Death Claims	-	245	-	-	-	-	245	153,572	

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	-	43	-	-	-	-	43	414,112.59	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	34	-	-	-	-	34	203.67	
7	Gratuity	-	506	204	-	-	-	710	181,151	
8	Leave encashment	-	4	-	-	-	-	4	514	
9	ADB	-	1	-	-	-	-	1	140	
10	Death Claims	-	654	-	-	-	-	654	31,228	

FOR L-40 : Quarterly Claims data for Life for the quarter ended 30 June 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	1	1,072	10	263	196	11	1,203	2	-	20	-	-
2	Claims reported during the period*	266	615	1,295	1,449	10,259	468	3,409	18	7	11	24	8
3	Claims Settled during the period	256	622	1,296	1,405	10,207	476	4,329	18	5	20	20	7
4	Claims Repudiated during the period	9	-	-	-	-	-	-	-	1	-	1	-
	Less than 2years from the date of acceptance of risk	9	-	-	-	-	-	-	-	-	-	-	-
a	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	1	-	1	-
5	Claims Written Back	-	289	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	2	776	9	307	228	1	269	1	-	11	2	-
	Less than 3months	2	306	7	107	228	1	269	1	-	5	2	-
	3 months to 6 months	-	470	2	55	-	-	-	-	-	2	-	-
	6months to 1 year	-	-	-	64	-	-	-	-	-	2	-	-
	1year and above	-	-	-	81	-	-	-	-	-	2	-	-

*in case of death- the claims for which all the documentations have been completed needs to be shown here.
 ** 20 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
 **** 14 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 the quarter
 *****1 case each in HCB & ADB 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	-	-	-	-	-	-	-	-	-	-	
2	Claims reported during the period*	648	-	-	-	44	-	-	1	731	5	34
3	Claims Settled during the period	648	-	-	-	44	-	-	1	720	4	34
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-
a	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	11	1	-
	Less than 3months	-	-	-	-	-	-	-	-	11	1	-
	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		10	-	2	8	-	10
b)	Policy Servicing	-	156	16	69	70	1	156
c)	Proposal Processing	-	45	9	16	20	-	45
d)	Survival Claims	-	46	2	24	20	-	46
e)	ULIP Related	-	17	-	7	10	-	17
f)	Unfair Business Practices	-	644	109	88	436	11	644
g)	Others	-	12	-	2	10	-	12
Total Number		-	930	136	208	574	12	930

2	Total No. of policies during previous year:	84805
3	Total No. of claims during previous year:	21657
4	Total No. of policies during current year:	8840
5	Total No. of claims during current year:	15831
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	988.69
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	35.37

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	12	-	12
b)	7-15 days	-	-	-
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
Total Number of Complaints		12	-	12

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

L-42- Valuation Basis (Life Insurance)

a. How the policy data needed for valuation is accessed

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

b. How the valuation bases are supplied to the system

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

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

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

- ii. Group Business Reserve on UPR basis
For single premium group term plan and group endowmnt 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 endowmnt 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 endowmnt 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
- Ø Under With Profits plan policyholders expect the bonus rates to be in line with the returns available on other investments in the market. Aviva considers this aspect when regular bonus rate is decided and the future rates of bonuse(s) has been allowed in reserve.
- Ø In line with company's bonus policy, the regular bonus rates have been increased or decreased in the past and have been accepted by the policyholders.
- 6) **Taxation and Shareholder Transfers:**
 Ø Tax rate is assumed to be 14.42%
 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 2 nd policy month):
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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.