



## **IRDA Public Disclosures**

**QUARTER ENDED 30th SEPTEMBER 2015**

**Aviva Life Insurance Company India Limited**

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UNAUDITED REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2015  
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q2 '15-16	YTD SEP '15
	LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>Premiums earned – net</b>									
(a) Premium	1,942,697	256,774	705,032	3,078,384	47,574	189,387	-	3,417,186	6,219,848
(b) Reinsurance ceded	(27,737)	-	(2)	(222,831)	-	(19,203)	-	(134,284)	(269,773)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>1,914,960</b>	<b>256,774</b>	<b>705,030</b>	<b>2,855,553</b>	<b>47,574</b>	<b>170,184</b>	<b>-</b>	<b>3,282,902</b>	<b>5,950,075</b>
<b>Income from Investments</b>									
(a) Interest, Dividends and Rent – Gross	1,162,646	134,565	66,563	840,523	82,771	122,232	60,032	1,250,573	2,469,332
(b) Profit on sale/redemption of investments	1,159,992	279,380	9,558	34	11	281	79	799,905	1,449,335
(c) [Loss] on sale/ redemption of investments	(873,780)	(121,599)	(5,393)	(13)	(4)	(6)	-	(642,110)	(1,000,794)
(d) Transfer/Gain on revaluation/change in fair value	(1,920,220)	(461,504)	(6,046)	-	-	-	-	(1,248,427)	(2,387,771)
<b>Sub Total</b>	<b>(471,362)</b>	<b>(169,158)</b>	<b>64,682</b>	<b>840,544</b>	<b>82,778</b>	<b>122,507</b>	<b>60,111</b>	<b>159,941</b>	<b>530,102</b>
<b>Other Income</b>									
(a) Other Income	1	-	-	16,295	354	-	-	8,857	16,650
(b) Transfer from Shareholders for Mortality charges as per IRDAI order	8,452	-	-	4,301	-	-	-	7,031	12,753
(c) Contribution from the Shareholders' A/c	-	-	10,370	516,176	-	54,906	605	(94,563)	582,057
<b>TOTAL (A)</b>	<b>1,452,051</b>	<b>87,616</b>	<b>780,082</b>	<b>4,232,869</b>	<b>130,706</b>	<b>347,597</b>	<b>60,716</b>	<b>3,364,168</b>	<b>7,091,637</b>
Commission	19,279	765	157	237,183	926	443	-	150,091	258,753
Service Tax on Linked Charges	73,736	7,580	1,050	-	-	-	-	45,457	82,366
Operating Expenses related to Insurance Business	360,800	32,249	15,298	1,322,242	18,417	17,520	604	905,443	1,767,130
Provision for Doubtful debts	767	68	32	2,795	39	37	1	3,449	3,739
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>454,582</b>	<b>40,662</b>	<b>16,537</b>	<b>1,562,220</b>	<b>19,382</b>	<b>18,000</b>	<b>605</b>	<b>1,104,440</b>	<b>2,111,988</b>
Benefits Paid (Net)	4,308,572	1,194,648	154,663	366,451	68,010	1,500,841	350,000	4,447,111	7,943,185
Interim Bonuses Paid	5,715	287	-	16	64	-	-	3,342	6,082
Change in valuation of liability in respect of life policies									
(a) Gross	(4,350,733)	(1,161,663)	608,882	2,305,726	(13,040)	(1,132,517)	(289,889)	(1,995,037)	(4,033,234)
(b) Amount ceded in Reinsurance	-	-	-	-	-	(38,727)	-	(38,727)	(38,727)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	725,538	-	-	-	-	-	-	152,279	725,538
<b>TOTAL (C)</b>	<b>689,092</b>	<b>33,272</b>	<b>763,545</b>	<b>2,672,194</b>	<b>55,034</b>	<b>329,597</b>	<b>60,111</b>	<b>2,568,968</b>	<b>4,602,844</b>
<b>TOTAL (B+C)</b>	<b>1,143,674</b>	<b>73,934</b>	<b>780,082</b>	<b>4,234,414</b>	<b>74,416</b>	<b>347,597</b>	<b>60,716</b>	<b>3,673,408</b>	<b>6,714,832</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>	<b>308,377</b>	<b>13,682</b>	<b>-</b>	<b>(1,544)</b>	<b>56,290</b>	<b>-</b>	<b>-</b>	<b>(309,240)</b>	<b>376,804</b>
<b>APPROPRIATIONS</b>									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	15,982	515	-	(3,133)	(1,022)	-	-	17,055	12,342
Transfer to Balance sheet	292,395	13,167	-	1,589	57,312	-	-	(326,295)	364,462
<b>TOTAL (D)</b>	<b>308,377</b>	<b>13,682</b>	<b>-</b>	<b>(1,544)</b>	<b>56,290</b>	<b>-</b>	<b>-</b>	<b>(309,240)</b>	<b>376,805</b>
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	5,715	287	-	16	64	-	-	3,342	6,082
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	308,377	13,682	-	(1,544)	56,290	-	-	(309,240)	376,805
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>	<b>314,092</b>	<b>13,968</b>	<b>-</b>	<b>(1,528)</b>	<b>56,353</b>	<b>-</b>	<b>-</b>	<b>(305,898)</b>	<b>382,886</b>

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

FORM L-1-A-RA

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 HALF YEAR ENDED SEPTEMBER 30, 2014

Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q2 '14-15	YTD SEP '14
	LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>Premiums earned – net</b>									
(a) Premium	2,732,910	533,807	52,529	2,771,001	98,687	1,320,520	-	3,789,603	7,509,454
(b) Reinsurance ceded	(9,762)	-	2	(220,302)	-	(38,160)	-	(133,368)	(268,222)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>2,723,148</b>	<b>533,807</b>	<b>52,531</b>	<b>2,550,698</b>	<b>98,687</b>	<b>1,282,360</b>	<b>-</b>	<b>3,656,235</b>	<b>7,241,232</b>
<b>Income from Investments</b>									
(a) Interest, Dividends and Rent – Gross	1,088,138	186,202	40,036	570,463	75,812	174,971	68,934	1,175,396	2,204,556
(b) Profit on sale/redemption of investments	4,034,823	883,561	31,695	32,892	282	3,612	1,420	2,235,399	4,988,285
(c) (Loss) on sale/ redemption of investments	(199,952)	(52,117)	(5,714)	(6)	(2)	-	-	(87,806)	(257,791)
(d) Transfer/Gain on revaluation/change in fair value	1,641,045	355,048	20,372	-	-	-	-	(1,269,104)	2,016,465
<b>Sub Total</b>	<b>6,564,055</b>	<b>1,372,695</b>	<b>86,389</b>	<b>603,349</b>	<b>76,092</b>	<b>178,583</b>	<b>70,354</b>	<b>2,053,886</b>	<b>8,951,515</b>
<b>Other Income</b>									
(a) Other Income	125	486	2	11,241	2	6	-	11,862	11,862
(b) Transfer from the Shareholders for Extra Mortality charges per IRDAI order	-	-	-	-	-	-	-	-	-
(b) Contribution from the Shareholders' A/c	764,932	-	10,753	483,306	5,129	15,349	625	501,261	1,280,094
<b>TOTAL (A)</b>	<b>10,052,259</b>	<b>1,906,988</b>	<b>149,675</b>	<b>3,648,594</b>	<b>179,910</b>	<b>1,476,298</b>	<b>70,979</b>	<b>6,223,244</b>	<b>17,484,703</b>
<b>Commission</b>	36,886	1,703	-	264,973	3,921	167	-	182,432	307,650
<b>Service Tax on Premium</b>	91,571	11,317	753	-	-	-	-	51,833	103,641
<b>Operating Expenses related to Insurance Business</b>	563,373	51,084	4,790	1,203,389	3,448	37,103	625	924,486	1,863,812
<b>Provision for Doubtful debts</b>	(827)	(162)	(15)	(880)	(8)	(53)	-	3,992	(1,945)
<b>Bad debts written off</b>	-	-	-	-	-	-	-	-	-
<b>Provisions (other than taxation)</b>	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>691,003</b>	<b>63,943</b>	<b>5,528</b>	<b>1,467,482</b>	<b>7,361</b>	<b>37,217</b>	<b>625</b>	<b>1,162,743</b>	<b>2,273,158</b>
<b>Benefits Paid (Net)</b>	5,182,240	2,068,917	141,840	156,827	37,681	296,294	200,000	4,050,881	8,083,799
<b>Interim Bonuses Paid</b>	2,652	279	-	-	-	-	-	993	2,931
<b>Change in valuation of liability in respect of life policies</b>									
(a) Gross	2,180,032	(276,777)	2,306	2,103,820	93,789	1,172,392	(129,646)	495,372	5,145,918
(b) Amount ceded in Reinsurance	10,415	-	-	(80,074)	-	(29,606)	-	(55,775)	(99,265)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	873,794	-	-	-	-	-	-	186,211	873,794
<b>TOTAL (C)</b>	<b>8,249,134</b>	<b>1,792,419</b>	<b>144,146</b>	<b>2,180,574</b>	<b>131,470</b>	<b>1,439,080</b>	<b>70,354</b>	<b>4,677,681</b>	<b>14,007,177</b>
<b>TOTAL (B+C)</b>	<b>8,940,137</b>	<b>1,856,361</b>	<b>149,674</b>	<b>3,648,056</b>	<b>138,831</b>	<b>1,476,297</b>	<b>70,979</b>	<b>5,840,424</b>	<b>16,280,335</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>	1,112,123	50,626	1	539	41,079	1	-	394,683	1,204,368
<b>APPROPRIATIONS</b>									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	56,101	5,995	538	337	337	-	-	25,027	62,971
Transfer to Balance sheet	1,056,021	44,631	1	1	40,742	1	-	369,656	1,141,397
<b>TOTAL (D)</b>	<b>1,112,122</b>	<b>50,626</b>	<b>1</b>	<b>539</b>	<b>41,079</b>	<b>1</b>	<b>-</b>	<b>394,683</b>	<b>1,204,368</b>
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	2,652	279	-	-	-	-	-	993	2,931
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	1,112,121	50,627	1	538	41,079	1	-	394,683	1,204,368
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>	<b>1,114,773</b>	<b>50,906</b>	<b>1</b>	<b>538</b>	<b>41,079</b>	<b>1</b>	<b>-</b>	<b>395,676</b>	<b>1,207,299</b>

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

**FORM L-2-A-PL**
**Name of the Insurer: Aviva Life Insurance Company India Limited**
**Registration No. 122 with the IRDA, dated 14 May 2002**
**UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2015**
**Shareholders' Account (Non-technical Account)**

Particulars	Q2 '15-16 (Rs. 000's)	YTD Sept '15 (Rs. 000's)	Q2 '14-15 (Rs. 000's)	YTD Sep '14 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	153,760	308,908	222,174	430,238
(b) Profit on sale/redemption of investments	-	-	2,886	16,194
(c) (Loss) on sale/ redemption of investments	-	-	-	-
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>153,760</b>	<b>308,908</b>	<b>225,060</b>	<b>446,432</b>
Expense other than those directly related to the insurance business	24,669	34,966	23,524	53,878
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	(500,842)	-	-	-
Linked - Individual - Pension - Non Participating	-	-	-	-
Linked - Group - Life - Non Participating	487	10,370	5,591	10,753
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	408,683	516,173	350,199	1,237,665
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	(5,026)	49,923	5,834	5,834
Non Linked - Group - Pension - Non Participating	259	606	222	625
Non Linked - Annuity - Non Participating	-	-	415	5,129
Non Linked - Variable group	1,876	4,985	8,603	9,515
Non Linked Health Non Participating	-	-	4,027	10,573
<b>TOTAL (B)</b>	<b>(69,894)</b>	<b>617,023</b>	<b>398,415</b>	<b>1,333,972</b>
Profit/ (Loss) before tax	223,654	(308,115)	(299,726)	(887,540)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	223,654	(308,115)	(299,726)	(887,540)
<b>APPROPRIATIONS</b>				
(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	-	-	-	-
<b>Profit/ (Loss) carried forward to the Balance Sheet</b>	<b>(12,478,823)</b>	<b>(13,010,592)</b>	<b>(13,503,975)</b>	<b>(14,091,789)</b>
<b>Earnings per equity share</b>				
Weighted average number of equity shares outstanding		2,004,900,000		2,004,900,000
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.15)		(0.44)

## UNAUDITED BALANCE SHEET AS AT SEPTEMBER 30, 2015

Particulars	Schedule	AS AT SEPT 30, 2015 (Rs. 000's)	AS AT SEPT 30, 2014 (Rs. 000's)
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8, L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
<b>Sub-Total</b>		<b>20,049,000</b>	<b>20,049,000</b>
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		640	576
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		364,463	1,141,397
<i>POLICY LIABILITIES</i>			
Linked - Individual - Life - Non Participating		320,886	270,255
Linked - Individual - Pension - Non Participating		14,085	34,365
Linked - Group - Life - Non Participating		75	313
Non Linked - Individual - Life - Participating		44,245	24,467
Non Linked - Individual - Pension - Participating		13,787	9,432
Non Linked - Individual - Life - Non Participating		22,228,398	15,199,688
Non Linked - Individual - Pension - Non Participating		1,512,401	1,477,924
Non Linked - Group - Life - Non Participating		1,985,967	3,814,153
Non Linked - Group - Pension - Non Participating		1,283,718	1,493,102
Non Linked - Annuity - Non Participating		255,869	211,842
Non Linked - Variable group		309,419	732,076
Non Linked Health Non Participating		35,628	17,455
<i>INSURANCE RESERVES</i>			
<i>PROVISION FOR LINKED LIABILITIES</i>			
Linked - Individual - Life - Participating		514,009	465,880
Linked - Individual - Pension - Participating		54,711	48,062
Linked - Individual - Life - Non Participating		38,384,652	42,630,130
Linked - Individual - Pension - Non Participating		6,045,943	8,442,277
Linked - Group - Life - Non Participating		2,106,742	1,047,798
Discontinued Policies Fund - Non payment of premium		4,291,664	3,010,519
<b>Sub-Total</b>		<b>79,767,302</b>	<b>80,071,711</b>
<i>FUNDS FOR FUTURE APPROPRIATIONS</i>			
FFA - Linked Liabilities (Lapsed Policies)		-	1,574
FFA - Others		578,028	555,742
<b>TOTAL</b>		<b>100,394,330</b>	<b>100,678,027</b>
<b>APPLICATION OF FUNDS</b>			
<i>INVESTMENTS</i>			
- Shareholders'	L-12	7,471,218	9,902,266
- Policyholders'	L-13	29,822,390	23,021,365
Assets held to cover linked liabilities	L-14	51,973,819	56,188,914
<i>LOANS</i>			
	L-15	-	-
<i>FIXED ASSETS</i>			
	L-16	184,725	219,203
<i>CURRENT ASSETS</i>			
Cash & Bank Balance	L-17	194,924	232,082
Advances And Other Assets	L-18	1,641,219	1,548,483
<b>Sub-Total (A)</b>		<b>1,836,143</b>	<b>1,780,565</b>
<i>CURRENT LIABILITIES</i>			
	L-19	3,785,202	4,250,212
PROVISIONS	L-20	119,355	275,863
<b>Sub-Total (B)</b>		<b>3,904,557</b>	<b>4,526,075</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,068,414)</b>	<b>(2,745,510)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		13,010,592	14,091,789
<b>TOTAL</b>		<b>100,394,330</b>	<b>100,678,027</b>

Contingent Liabilities	As AT SEPTEMBER 30, 2015 (Rs. 000's)	As AT SEPTEMBER 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	11,318	6,064
Guarantees given by or on behalf of the Company	Nil	Nil
Statutory demands/liabilities in dispute, not provided for	-	7,249
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (In relation to Claims against policies)	181,665	159,637
<b>Total</b>	<b>192,983</b>	<b>172,950</b>

Company is in receipt of show cause notices amounting to Rs 583,176 ('000s) (Previous Year Rs. ('000) 516,475) [with proposal to levy interest and penalty] in respect of service tax pertaining to payouts to/ for advisors.

Company has received Commissioner's order in respect of service tax on surrender charges and upholding penalty thereon amounting to Rs 780,313 ('000) (Previous Year Rs. ('000) 390,154 as per SCN without penalty quantification). Commissioner has also upheld imposition of interest as per SCN.

Company is in receipt of show cause notice amounting to Rs. 216,525 ('000s) in respect of service tax on ULIP charges other than FMC along with a proposal to levy interest and penalty.

Company has received Commissioner's order in respect of service tax on difference between forex payments as per financials and return for Rs. 7,683 ('000s) and has upheld penalty thereon amounting to Rs 15,366 ('000). Imposition of interest as per SCN has also been upheld.

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	Q2 '15-16	YTD Sept '15	Q2 '14-15	YTD Sep '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	766,155	1,618,355	803,472	2,502,910
Renewal premiums	2,626,867	4,567,423	2,947,162	4,952,737
Single premiums	24,164	34,070	38,969	53,807
				-
<b>TOTAL PREMIUM</b>	<b>3,417,186</b>	<b>6,219,848</b>	<b>3,789,603</b>	<b>7,509,454</b>

Note:ULIP Premium Income is Gross of Service Tax

**Premium Income from business written :**

In India	3,417,186	6,219,848	3,789,603	7,509,454
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>3,417,186</b>	<b>6,219,848</b>	<b>3,789,603</b>	<b>7,509,454</b>

## FORM L-5 - COMMISSION SCHEDULE

Particulars	Q2 '15-'16	YTD Sept '15	Q2 '14-'15	YTD Sep '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	97,324	172,163	124,942	223,621
- Renewal premiums	52,456	86,216	57,028	83,497
- Single premiums	311	374	462	532
<b>Total (A)</b>	<b>150,091</b>	<b>258,753</b>	<b>182,432</b>	<b>307,650</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>150,091</b>	<b>258,753</b>	<b>182,432</b>	<b>307,650</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>				
Agents	47,455	84,500	52,307	111,128
Brokers	3,736	7,296	4,941	8,351
Corporate Agency	98,931	167,021	125,189	188,174
Referral	(31)	(64)	(6)	(3)
<b>TOTAL (B)</b>	<b>150,091</b>	<b>258,753</b>	<b>182,432</b>	<b>307,650</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q2 '15-16	YTD Sept '15	Q2 '14-15	YTD Sep '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	457,285	967,137	508,800	1,093,049
Travel, conveyance and vehicle running expenses	20,101	31,559	11,573	21,214
Training expenses	16,180	22,039	17,639	33,952
Rents, rates and taxes	103,243	199,784	111,981	224,334
Repairs	1,554	1,847	427	1,328
Printing and stationery	10,498	20,312	8,933	19,629
Communication expenses	17,883	35,460	38,858	73,965
Legal and professional charges	55,447	91,852	37,361	56,928
Medical fees	5,039	11,415	10,469	21,210
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	3,660	5,910	710	2,709
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)	374	500	(254)	250
Advertisement and publicity	58,243	82,863	23,849	46,332
Interest and bank charges	6,017	9,682	8,315	16,243
Information technology and related expenses	30,087	61,643	31,636	65,655
Service tax on premium	2,671	8,743	3,924	8,313
Others	-	-	-	-
a) Office maintenance	33,852	69,636	33,028	64,454
b) Electricity	19,483	39,784	23,417	45,203
c) Recruitment	15,439	23,437	5,683	10,449
d) Miscellaneous expenses	10,541	12,271	17,408	(3,288)
Depreciation	37,846	71,256	30,731	61,884
<b>TOTAL</b>	<b>905,443</b>	<b>1,767,130</b>	<b>924,486</b>	<b>1,863,812</b>

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2 '15-16	YTD Sept '15	Q2 '14-15	YTD Sep '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	266,845	550,475	420,649	668,658
(b) Claims by Maturity,	173,742	263,466	173,770	335,052
(c) Annuities/Pension payment	994,357	1,183,619	265,375	423,306
(d) Periodical Benefit	96,020	135,911	33,659	37,391
(e) Health	1,200	4,200	5,000	11,000
(f) Other benefits - Riders	1,799	5,027	6,655	7,516
- Surrender	3,051,721	6,085,446	3,406,148	6,998,920
(Amount ceded in reinsurance):				
(a) Claims by Death,	(138,573)	(284,959)	(260,376)	(398,046)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
<b>TOTAL</b>	<b>4,447,111</b>	<b>7,943,185</b>	<b>4,050,881</b>	<b>8,083,799</b>
<b>Benefits paid to claimants:</b>				
In India	4,447,111	7,943,185	4,050,881	8,083,799
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>4,447,111</b>	<b>7,943,185</b>	<b>4,050,881</b>	<b>8,083,799</b>

## FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT SEPT 30, 2015 (Rs. 000's)	AS AT SEPT 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.	-	-
<b>TOTAL</b>	<b>20,049,000</b>	<b>20,049,000</b>

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

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE**

(In '000)

Shareholder	AS AT SEPT 30, 2015		AS AT SEPT 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	-	-	-	-
<b>TOTAL</b>	<b>2,004,900</b>	<b>100%</b>	<b>2,004,900</b>	<b>100%</b>

**FORM L-10-RESERVES AND SURPLUS SCHEDULE**

Particulars	AS AT SEPT 30, 2015	AS AT SEPT 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	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM L-11-BORROWINGS SCHEDULE

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

## Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT SEPT 30, 2015 (Rs. 000's)	AS AT SEPT 30, 2014 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 2,176,222 Previous Year 1,795,248)	2,163,953	1,908,915
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 1,056,283 Previous Year 1,012,823)	1,030,362	1,030,374
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 163,779 Previous Year 341,479)	150,000	335,000
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 178,200 Previous Year NIL)	178,200	-
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
Non Convertible Debentures (Market value (Rs '000) Current Year 1,695,864 Previous Year 1,895,851)	1,668,390	1,886,780
<b>Other Investments</b>	-	-
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 626,990 Previous Year 2,441,197)	626,982	2,441,197
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year NIL Previous Year 9,985)	-	9,991
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 85,955 Previous Year 2,000)	85,366	2,000
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 906,155 Previous Year 1,352,689)	906,155	1,352,689
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 184,746 Previous Year 515,064)	184,746	515,064
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
Non Convertible Debentures (Market value (Rs '000) Current Year 480,787 Previous Year 420,457)	477,064	420,257
<b>Other Investments</b>	-	-
<b>TOTAL</b>	<b>7,471,218</b>	<b>9,902,266</b>
<b>INVESTMENTS</b>		
In India	7,471,218	9,902,266
Outside India	-	-
<b>TOTAL</b>	<b>7,471,218</b>	<b>9,902,266</b>

## Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT SEPT 30, 2015 (Rs. 000's)	AS AT SEPT 30, 2014 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	18,714,125	12,616,105
(Market value (Rs '000) Current Year 19,623,751 Previous Year 12,420,956)		
<b>Other Approved Securities</b>	369,946	370,264
(Market value (Rs '000) Current Year 375,147 Previous Year 359,788)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	4,244	3,021
(Market value (Rs '000) Current Year 4,246 Previous Year 3,024)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	104,983	104,979
(Market value (Rs '000) Current Year 115,132 Previous Year 109,319)		
(e) Other Securities (Term Deposits)	201,700	226,700
(Market value (Rs '000) Current Year 201,700 Previous Year 226,700)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
Non Convertible Debentures	4,595,956	2,959,300
(Market value (Rs '000) Current Year 4,822,297 Previous Year 2,944,989)		
Equity Shares	421	612
(Market value (Rs '000) Current Year 421 Previous Year 613)		
<b>Other Investments</b>		
Equity Shares	43	76
(Market value (Rs '000) Current Year 44 Previous Year 76)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	2,581,318	2,622,467
(Market value (Rs '000) Current Year 2,581,447 Previous Year 2,622,110)		
<b>Other Approved Securities</b>	-	-
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	3,000
(Market value (Rs '000) Current Year NIL Previous Year 2,999)		
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits)	1,833,605	3,285,245
(Market value (Rs '000) Current Year 1,833,605 Previous Year 3,285,245)		
(f) Other Securities (Reverse Repo)	636,470	635,553
(Market value (Rs '000) Current Year 636,470 Previous Year 635,553)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
Non Convertible Debentures	779,577	194,042
(Market value (Rs '000) Current Year 784,261 Previous Year 194,086)		
Commercial Paper	-	-
<b>Other Investments</b>	-	-
<b>TOTAL</b>	<b>29,822,390</b>	<b>23,021,365</b>
<b>INVESTMENTS</b>		
In India	29,822,390	23,021,365
Outside India	-	-
<b>TOTAL</b>	<b>29,822,390</b>	<b>23,021,365</b>



## Form L-13 - INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group life	AS AT SEPT 30, 2015
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>	229,497	32,255	6,105,671	893,304	1,148,965	8,409,692
(CY 82,06,688 PY 73,03,874)						
<b>Other Approved Securities</b>	32,502	-	135,187	44,212	11,072	222,974
(CY 2,09,438 PY 9,65,708)						
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	86,410	10,037	21,141,615	3,524,125	182,076	24,944,264
(CY 2,15,92,188 PY 2,18,23,883)						
(bb) Preference	-	-	4,644	578	96	5,318
(CY NIL PY NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	91,049	15,520	2,573,966	348,439	141,556	3,170,529
(CY 29,69,086 PY 22,78,072)						
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	38,000	-	10,500	-	-	48,500
(CY 48,500 PY 1,49,400)						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
(a) Non Convertible Debentures	353,619	40,737	2,892,267	403,471	305,484	3,995,578
(CY 38,05,115 PY 42,65,066)						
(b) Equity	8,573	1,002	2,910,714	493,324	17,901	3,431,513
(CY 34,23,455 PY 49,95,006)						
<b>Other Investments</b>						
(a) Equity Shares	2,623	305	654,980	131,437	4,630	793,974
(CY 9,01,454 PY 7,59,006)						
<b>SHORT TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
Government Securities and Government guaranteed bonds	-	-	4,153,810	1,549	4,794	4,160,153
(CY 40,08,542 PY 27,53,406)						
Other Approved Securities	-	-	-	-	-	-
(CY NIL PY 6,863)						
Other Approved Investments						
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(CY NIL PY NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	-	-	76,078	25,024	-	101,102
(CY 1,00,602 PY 4,67,278)						
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	87,300	6,800	131,914	5,812	93,368	325,194
(CY 3,17,915 PY 6,06,507)						
(f) Other Securities (Reverse Repo)	4,301	6,050	1,046,572	79,930	93,359	1,230,212
(CY 12,30,212 PY 12,30,212)						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>	-	-	223,758	18,258	10,854	252,870
(CY 2,43,210 PY 5,24,150)						
<b>Other Investments</b>	-	-	-	-	-	-
Balances in Bank	(6,383)	38	8,164	(975)	2,754	3,599
Other Current Assets (net)	96,795	7,787	606,475	77,456	89,834	878,347
<b>TOTAL</b>	<b>1,024,286</b>	<b>120,532</b>	<b>42,676,316</b>	<b>6,045,943</b>	<b>2,106,743</b>	<b>51,973,819</b>
<b>INVESTMENTS</b>						
In India	1,024,286	120,532	42,676,316	6,045,943	2,106,743	51,973,819
Outside India	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,024,286</b>	<b>120,532</b>	<b>42,676,316</b>	<b>6,045,943</b>	<b>2,106,743</b>	<b>51,973,819</b>

\* Historical Cost CY (Rs '000)

Form L-13 - INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES						
Particulars	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group life	AS AT SEPT 30, 2014
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
(CY 82,06,688 PY 73,03,874)	161,267	36,298	5,751,663	839,956	336,715	7,125,901
<b>Other Approved Securities</b>						
(CY 2,09,438 PY 9,65,708)	31,174	-	737,342	177,705	33,274	979,494
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	2,886	380	22,747,870	4,932,877	124,968	27,808,983
(CY 2,15,92,188 PY 2,18,23,883)						
(bb) Preference	-	-	4,128	513	86	4,727
(CY NIL PY NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	142,486	14,730	1,802,329	274,725	61,489	2,295,758
(CY 29,69,086 PY 22,78,072)						
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	125,300	6,800	17,300	-	-	149,400
(CY 48,500 PY 1,49,400)						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
(a) Non Convertible Debentures	352,261	31,355	3,078,431	608,628	258,663	4,329,340
(CY 38,05,115 PY 42,65,066)						
(b) Equity	944	111	4,275,709	846,179	21,654	5,144,596
(CY 34,23,455 PY 49,95,006)						
<b>Other Investments</b>						
(a) Equity Shares	-	-	724,992	152,762	3,354	881,108
(CY 9,01,454 PY 7,59,006)						
<b>SHORT TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
Government Securities and Government guaranteed bonds	-	-	2,811,172	-	7,676	2,818,848
(CY 40,08,542 PY 27,53,406)						
<b>Other Approved Securities</b>						
(CY NIL PY 6,863)	-	-	6,965	-	-	6,964
<b>Other Approved Investments</b>						
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(CY NIL PY NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	-	-	294,958	153,001	21,997	469,956
(CY 1,00,602 PY 4,67,278)						
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	-	-	411,309	114,436	92,197	617,941
(CY 3,17,915 PY 6,06,507)						
(f) Other Securities (Reverse Repo)	4,301	6,050	1,046,572	79,930	93,359	1,230,212
(CY 12,30,212 PY 12,30,212)						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>	31,019	12,986	401,608	54,962	25,970	526,545
(CY 2,43,210 PY 5,24,150)						
<b>Other Investments</b>						
Balances in Bank	(5,530)	(1,078)	(2,723)	(10,368)	9	(19,690)
Other Current Assets (net)	99,278	3,597	1,532,598	216,970	(33,613)	1,818,830
<b>TOTAL</b>	<b>945,385</b>	<b>111,230</b>	<b>45,642,224</b>	<b>8,442,277</b>	<b>1,047,799</b>	<b>56,188,914</b>
<b>INVESTMENTS</b>						
In India	945,385	111,230	45,642,224	8,442,277	1,047,799	56,188,914
Outside India	-	-	-	-	-	-
<b>TOTAL</b>	<b>945,385</b>	<b>111,230</b>	<b>45,642,224</b>	<b>8,442,277</b>	<b>1,047,799</b>	<b>56,188,914</b>

\* Historical Cost CY (Rs '000)

## FORM L-15-LOANS SCHEDULE

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

## FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as at March 31, 2015	Additions during the period	Deductions	Balance as at Sep 30, 2015	Balance as at March 31, 2015	For the period	Sales/ Adjustments	Balance as at Sep 30, 2015	UNAUDITED AS AT SEPTEMBER 30, 2015	UNAUDITED AS AT SEPTEMBER 30, 2014
<b>Intangibles</b>										
- Software	314,043	76,002	-	390,045	254,335	31,224	(10,784)	296,343	93,702	82,781
<b>Tangibles</b>										
Leasehold Improvements	324,610	3,386	5,028	322,968	293,277	8,608	5,028	296,857	26,111	33,933
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	161,405	614	379	161,640	158,785	821	379	159,227	2,413	3,096
Information Technology Equipment	657,722	35,248	151,359	541,611	619,890	25,049	151,344	493,595	48,016	57,818
Vehicles	3,005	-	1,385	1,620	3,005	-	1,385	1,620	-	21
Office Equipment	103,522	4,583	10,824	97,281	96,927	5,554	10,824	91,657	5,624	5,968
<b>Sub Total</b>	<b>1,564,307</b>	<b>119,833</b>	<b>168,975</b>	<b>1,515,165</b>	<b>1,426,219</b>	<b>71,256</b>	<b>158,176</b>	<b>1,339,299</b>	<b>175,866</b>	<b>183,617</b>
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	8,859	35,586
<b>TOTAL</b>	<b>1,564,307</b>	<b>119,833</b>	<b>168,975</b>	<b>1,515,165</b>	<b>1,426,219</b>	<b>71,256</b>	<b>158,176</b>	<b>1,339,299</b>	<b>184,725</b>	<b>219,203</b>
<b>PREVIOUS YEAR</b>	<b>1,634,352</b>	<b>14,050</b>	<b>90,305</b>	<b>1,558,097</b>	<b>1,401,116</b>	<b>61,884</b>	<b>88,520</b>	<b>1,374,481</b>	<b>219,203</b>	<b>-</b>

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

Particulars	AS AT SEPT 30, 2015	AS AT SEPT 30, 2014
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	47,898	64,689
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	49,182	55,394
(bb) Others	-	-
(b) Current Accounts	97,844	111,999
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>194,924</b>	<b>232,082</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	194,924	232,082
Outside India	-	-
<b>TOTAL</b>	<b>194,924</b>	<b>232,082</b>

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

Particulars	AS AT SEPT 30, 2015		AS AT SEPT 30, 2014	
	(Rs. 000's)		(Rs. 000's)	
<b>ADVANCES</b>				
Reserve deposits with ceding companies	-	-	-	-
Application money for investments	-	-	-	-
Prepayments	51,730		49,074	
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)	6,921	(11,744)	4,981
Others (includes vendor, travel advances & salary recoverable)	149,157		84,177	
Less : Provision for doubtful debts	(14,451)	134,706	(10,930)	73,247
<b>TOTAL (A)</b>	<b>193,357</b>		<b>127,302</b>	
<b>OTHER ASSETS</b>				
Income accrued on investments	870,421		868,691	
Outstanding Premiums	301,733		266,446	
Agents' Balances	36,508		31,749	
Less : Provision for doubtful debts	(31,843)	4,665	(23,473)	8,276
Foreign Agencies' Balances	-		-	
Due from other entities carrying on insurance business (including reinsurers)	2,741		-	
Others				
-Refundable Security Deposits	265,290		276,080	
Less : Provision for doubtful deposit	(16,886)	248,404	(20,760)	255,320
- Unsettled Contracts	-		20	
-Service Tax Unutilized Credit	19,899		22,428	
<b>TOTAL (B)</b>	<b>1,447,862</b>		<b>1,421,182</b>	
<b>TOTAL (A+B)</b>	<b>1,641,219</b>		<b>1,548,483</b>	

**FORM L-19-CURRENT LIABILITIES SCHEDULE**

Particulars	AS AT SEPT 30, 2015	AS AT SEPT 30, 2014
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	138,650	264,649
Balances due to other insurance companies	64,366	76,625
Deposits held on re-insurance ceded	-	-
Premiums received in advance	92,599	132,127
Unallocated premium	137,130	161,245
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	139,787	92,794
Accrual for expenses	657,244	650,853
Unclaimed Amount - Policyholders	1,798,705	1,866,647
Claims Outstanding	290,429	392,308
Others:		
Others (includes statutory dues payable, and payables to employees)	74,808	69,138
Service Tax payable	15,223	42,515
Payables for unsettled investment contracts	105,819	211,449
Temporary book overdrafts	270,446	289,862
<b>TOTAL</b>	<b>3,785,202</b>	<b>4,250,212</b>

**FORM L-20-PROVISIONS SCHEDULE**

Particulars	AS AT SEPT 30, 2015	AS AT SEPT 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	13,843	9,139
Provision for Leave Encashment	19,374	23,849
Provision for Other Long Term Benefits	59,760	166,471
Provision for Other Employee Benefits	26,379	76,404
<b>TOTAL</b>	<b>119,355</b>	<b>275,863</b>

**FORM L-21-MISC EXPENDITURE SCHEDULE**

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



## FORM L-22 Analytical Ratios

S.No.	Particulars	Q2 '15-16	YTD Sept '15	Q2 '14-15	YTD Sep '14
1	New business premium income growth rate - segment wise				
	Linked Par Individual Life	-100%	-100%	125%	124%
	Linked Par Pension	NA	NA	NA	NA
	Linked Non Par Individual Life	-67%	-65%	126%	111%
	Linked Non Par Pension	-115%	-548%	158%	106%
	Linked Non Par Group	1756%	1983%	-59%	-57%
	Non Linked Par Individual Life	-63%	-36%	2668%	2069%
	Non Linked Par Pension	NA	NA	NA	NA
	Non Linked Non Par Individual Life	-14%	-18%	-13%	1%
	Non Linked Non Par Individual Pension	-80%	-79%	4972%	2876%
	Non Linked Group Life	-80%	-97%	-81%	265%
	Non Linked Group Pension	NA	NA	-100%	-100%
	Non Linked Non Par Annuity	-41%	-39%	-20%	-25%
	Non Linked - Variable - Group	-28%	-45%	94%	166%
	Non Linked - Health	-69%	-74%	-44%	31%
2	Net Retention Ratio	96%	96%	96%	96%
3	Expense of Management to Gross Direct Premium Ratio	31%	33%	30%	29%
4	Commission Ratio (Gross commission paid to Gross Premium)	4%	4%	5%	4%
5	Ratio of policy holder's liabilities to shareholder's funds	11	11	13.34	13.34
6	Growth rate of shareholders' fund	18%	18%	20%	20%
7	Ratio of surplus to policyholders' liability	-0.3%	-0.3%	-0.1%	-0.1%
8	Change in net worth in ('000)	1,081,197	1,081,197	982,880	982,880
9	Profit after tax/Total Income	6%	-5%	-5%	-5%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.5	4.5	4.4	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%	4.2%	2%	5%
	R2. Non-PAR	2.1%	4.2%	2%	5%
	R3.Sub-TOTAL	2.1%	4.2%	2%	5%
	Linked:				
	R4. PAR	3.1%	3.7%	2%	6%
	R5. Non-PAR	-1.3%	-2.1%	3%	15%
	R6. Sub-TOTAL	-1.2%	-2.0%	3%	15%
	R7.Grand Total	0.0%	0.2%	2%	12%
	Shareholders' Funds	2.1%	4.2%	2%	4%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.1%	4.2%	2%	5%
	R2. Non-PAR	2.1%	4.2%	2%	5%
	R3.Sub-TOTAL	2.1%	4.2%	2%	5%
	Linked:				
	R4. PAR	1.9%	4.0%	2%	5%
	R5. Non-PAR	1.1%	2.4%	5%	11%
	R6. Sub-TOTAL	1.1%	2.4%	5%	11%
	R7.Grand Total	1.5%	3.0%	4%	9%
	Shareholders' Funds	2.1%	4.2%	2%	4%
14	Conservation Ratio				
	Linked Par Individual Life	74%	93%	20%	47%
	Linked Par Pension	78%	87%	78%	69%
	Linked Non Par Individual Life	64%	67%	76%	79%
	Linked Non Par Pension	45%	48%	70%	70%
	Linked Non Par Group	32%	28%	22%	16%
	Non Linked Par Individual Life	48%	54%	97%	79%
	Non Linked Par Pension	89%	95%	74%	66%
	Non Linked Non Par Individual Life	83%	85%	89%	83%
	Non Linked Non Par Individual Pension	43%	30%	30%	25%
	Non Linked Group Life Non Par	34%	4%	11%	18%
	Non Linked Variable Group	7%	21%	0%	0%
	Non Linked - Health	84%	84%	68%	97%
15	Persistency Ratio (by numbers)				
	For 13th month	62%	62%	44%	53%
	For 25th month	39%	47%	52%	46%
	For 37th month	45%	41%	43%	39%
	For 49th month	39%	36%	34%	33%
	for 61st month	22%	20%	20%	14%
	Persistency Ratio (by premium)				
	For 13th month	59%	63%	62%	62%
	For 25th month	56%	55%	53%	50%
	For 37th month	45%	44%	43%	41%
	For 49th month	39%	39%	46%	44%
	for 61st month	27%	22%	23%	16%
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)				
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		Nil (0.15)		Nil (0.44)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.15)		(0.44)
	(iv) Book value per share (Rs)		3.69		3.54

**FORM L-24 Valuation of net liabilities***(Rs in Lakhs)*

Valuation of net liabilities			
Sl.No.	Particular	As at 30 Sep 2015	As at 30 Sep 2014
1	<b>Linked</b>		
a	Life	452,916	471,335
b	General Annuity	-	-
c	Pension	64,411	88,161
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	258,517	212,635
b	General Annuity	2,559	2,118
c	Pension	15,262	14,874
d	Health	356	175

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the quarter ended 30 September 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	6	6	(13)	32	455	425	164	13,412	461	431	151	13,445
3	Arunachal Pradesh	-	-	-	-	22	22	482	482	22	22	22	482
4	Assam	3	3	1	61	503	491	190	4,624	506	494	191	4,685
5	Bihar	59	59	10	184	205	198	84	2,986	264	257	94	3,170
6	Chandigarh	1	1	0	1	79	73	26	1,113	80	74	26	1,114
7	Chattisgarh	1	1	0	4	99	97	49	1,608	100	98	50	1,612
8	Dadra & NagarHaveli	3	3	0	4	14	14	5	91	17	17	5	95
9	Daman & Diu	-	-	-	-	7	7	5	112	7	7	5	112
10	Delhi	-	-	-	-	718	644	404	17,862	718	644	404	17,862
11	Goa	-	-	-	-	29	29	(6)	599	29	29	(6)	599
12	Gujarat	61	60	34	686	722	693	265	10,103	783	753	299	10,789
13	Haryana	44	41	11	362	753	701	398	21,101	797	742	409	21,463
14	Himachal Pradesh	14	13	6	131	26	23	7	622	40	36	13	753
15	Jammu & Kashmir	4	4	1	14	34	32	12	745	38	36	13	759
16	Jharkhand	7	7	2	33	188	182	57	2,272	195	189	59	2,304
17	Karnataka	5	5	2	109	491	444	273	19,902	496	449	275	20,011
18	Kerala	2	2	1	44	143	133	119	2,958	145	135	120	3,002
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	7	6	1	14	176	164	78	3,361	183	170	79	3,375
21	Maharashtra	34	33	6	338	1,201	1,093	714	36,836	1,235	1,126	721	37,174
22	Manipur	1	1	1	12	12	12	7	166	13	13	7	178
23	Meghalaya	-	-	-	-	13	12	15	350	13	12	15	350
24	Mizoram	-	-	-	-	3	3	1	9	3	3	1	9
25	Nagaland	-	-	-	-	19	17	13	242	19	17	13	242
26	Orissa	101	101	20	369	408	395	159	5,137	509	496	179	5,506
27	Puducherry	-	-	-	-	7	7	3	71	7	7	3	71
28	Punjab	60	56	11	513	288	268	112	7,205	348	324	123	7,718
29	Rajasthan	58	57	15	379	391	376	142	5,770	449	433	157	6,149
30	Sikkim	-	-	(0)	-	8	7	5	51	8	7	5	51
31	Tamil Nadu	136	136	6	67	513	486	331	10,485	649	622	337	10,552
32	Tripura	2	2	1	11	124	123	35	791	126	125	37	802
33	Uttar Pradesh	12	11	2	94	899	845	383	15,010	911	856	386	15,104
34	Uttarakhand	15	14	0	4	70	67	19	1,514	85	81	19	1,518
35	West Bengal	85	84	17	313	1,059	984	450	11,704	1,144	1,068	468	12,017
<b>Grand Total</b>		<b>721</b>	<b>706</b>	<b>134.6</b>	<b>3,778.8</b>	<b>9,679</b>	<b>9,067</b>	<b>4,542.2</b>	<b>199,296.3</b>	<b>10,400</b>	<b>9,773</b>	<b>4,677</b>	<b>203,075</b>

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the year ended 30 September 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	-	-	-	-	-	-	0.11	-	-	-	0	-
2	Andhra Pradesh	15	15	(10.65)	51.57	902	848	355.23	27,653.21	917	863	345	27,705
3	Arunachal Pradesh	-	-	-	-	32	32	27.02	695.21	32	32	27	695
4	Assam	6	6	1.40	70.78	929	913	300.26	7,942.03	935	919	302	8,013
5	Bihar	127	127	24.71	485.68	396	382	163.85	5,804.13	523	509	189	6,290
6	Chandigarh	3	3	0.33	5.05	147	138	43.29	2,561.44	150	141	44	2,566
7	Chhattisgarh	2	2	0.80	16.25	219	214	90.61	3,102.60	221	216	91	3,119
8	Dadra & NagarHaveli	6	6	0.75	10.35	22	22	6.76	130.30	28	28	8	141
9	Daman & Diu	-	-	-	-	10	10	7.01	149.43	10	10	7	149
10	Delhi	2	2	2.04	72.20	1,329	1,230	744.67	34,581.56	1,331	1,232	747	34,654
11	Goa	-	-	-	-	47	47	1.95	766.91	47	47	2	767
12	Gujarat	119	118	53.55	1,103.24	1,289	1,245	482.30	20,914.97	1,408	1,363	536	22,018
13	Haryana	79	75	15.69	651.54	1,295	1,217	676.81	37,064.02	1,374	1,292	693	37,716
14	Himachal Pradesh	22	20	8.59	201.06	50	46	14.19	973.16	72	66	23	1,174
15	Jammu & Kashmir	7	7	2.36	26.50	81	77	26.88	1,821.00	88	84	29	1,848
16	Jharkhand	16	16	6.15	127.10	316	310	113.95	4,281.08	332	326	120	4,408
17	Karnataka	11	11	4.29	238.77	914	834	527.41	36,839.04	925	845	532	37,078
18	Kerala	4	4	2.08	68.00	234	218	170.94	5,299.98	238	222	173	5,368
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	22	21	4.93	92.47	362	346	163.57	6,359.40	384	367	169	6,452
21	Maharashtra	74	73	11.50	801.50	2,354	2,196	1,328.14	70,284.68	2,428	2,269	1,340	71,086
22	Manipur	2	2	1.50	36.00	21	21	15.02	345.27	23	23	17	381
23	Meghalaya	-	-	-	-	23	22	20.54	522.69	23	22	21	523
24	Mizoram	-	-	-	-	4	4	1.07	21.06	4	4	1	21
25	Nagaland	-	-	-	-	23	21	14.82	292.81	23	21	15	293
26	Orissa	175	175	34.24	714.03	677	640	248.23	8,366.04	852	835	282	9,080
27	Puducherry	-	-	-	-	16	16	4.31	219.86	16	16	4	220
28	Punjab	151	137	5.09	1,030.45	561	531	248.61	12,492.70	712	668	254	13,523
29	Rajasthan	116	115	28.00	685.39	832	808	282.84	12,410.43	948	923	311	13,096
30	Sikkim	-	-	(0.14)	-	21	20	12.65	163.80	21	20	13	164
31	Tamil Nadu	137	137	2.98	67.53	1,024	978	636.35	25,548.78	1,161	1,115	639	25,616
32	Tripura	11	11	3.14	38.16	213	212	54.19	1,395.75	224	223	57	1,434
33	Uttar Pradesh	25	24	4.80	150.70	1,563	1,481	616.75	28,674.91	1,588	1,505	622	28,826
34	Uttarakhand	17	16	0.93	19.86	109	103	36.34	2,325.75	126	119	37	2,346
35	West Bengal	158	157	27.14	517.92	1,896	1,800	813.84	21,422.45	2,054	1,957	841	21,940
<b>Grand Total</b>		<b>1,307</b>	<b>1,280</b>	<b>236.19</b>	<b>7,282.11</b>	<b>17,911</b>	<b>17,002</b>	<b>8,250.47</b>	<b>381,426.45</b>	<b>19,218</b>	<b>18,282</b>	<b>8,487</b>	<b>388,709</b>

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the quarter ended 30 September 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	-	-	-	-	-	15,769	35	2,696	-	15,769	35	2,696
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	17	(0)	(8)	-	17	(0)	(8)
8	Haryana	-	-	-	-	2	4,657	78	8,534	2	4,657	78	8,534
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	2,337	781	6,166	2	2,337	781	6,166
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	2	11,489	2,275	2,759	2	11,489	2,275	2,759
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	1	(0)	-	-	1	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	600	22	1,120	1	600	22	1,120
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	433	10	193	-	433	10	193
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	258	16	521	-	258	16	521
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	(7)	-	-	-	(7)
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	2,102	7	2,559	-	2,102	7	2,559
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	-	-	<b>7</b>	<b>37,662</b>	<b>3,226</b>	<b>24,533</b>	<b>7</b>	<b>37,662</b>	<b>3,226</b>	<b>24,533</b>

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the Year ended 30 September 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	-	-	-	-	-	15,912	62	11,835	-	15,912	62	11,835
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	3,765	102	6	2	3,765	102	6
8	Haryana	-	-	-	-	7	7,000	88	16,241	7	7,000	88	16,241
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	3	4,442	831	12,037	3	4,442	831	12,037
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	14	49,709	5,610	46,462	14	49,709	5,610	46,462
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	1	(0)	-	-	1	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	1,085	24	3,021	1	1,085	24	3,021
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	739	15	198	-	739	15	198
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	475	37	982	-	475	37	982
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	(7)	-	-	-	(7)
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	4,593	1,267	15,059	2	4,593	1,267	15,059
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	29.00	87,720	8,038	105,834	29	87,720	8,038	105,834

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

## FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th Sep 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)

Add	(B)		10039.43
Provisions	Sch-14	11.94	
Current Liabilities	Sch-13	378.52	
		390.46	
Less	(C)		
Debit Balance in P&L A/c		1301.06	
Deferred tax asset			
Loans	Sch-09	0.00	
Adv & Other Assets	Sch-12	164.12	
Cash & Bank Balance	Sch-11	19.49	
Fixed Assets	Sch-10	18.47	
Misc Exp. Not Written Off	Sch-15	0.00	
		1503.15	
Funds available for Investments		8926.74	

## Reconciliation of Investment Assets

## Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:		8926.74
A. Life Fund		3193.05
B. Pension & General Annuity and Group Business		536.31
C. Unit Linked Funds		5197.38
		8926.74

## 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 <sup>1</sup>	UL-Non Unit Res	PAR	NON PAR					
				(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=[a+f+h]	(j)
1	Central Govt. Sec	Not Less than	0.00	279.09	108.42	2.16	1729.17	2118.84	66.4%	0.00	2118.84	2203.33	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	0.00	382.13	108.42	2.75	1764.55	2257.84	70.7%	0.00	2257.84	2345.44	
3	Investment subject to Exposure Norms												
	a.	Housing & Infrastructure											
		1. Approved Investments	Not Less than 15%	0.00	214.55	85.17	2.02	367.46	669.19	21.0%	0.00	669.20	691.98
		2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
	b.	i) Approved Investments	Not exceeding 35%	0.00	150.45	66.27	1.35	47.88	265.95	8.3%	0.06	266.01	268.46
		ii) Other Investments		0.00	0.00	0.00	0.01	0.00	0.01	0.0%	0.00	0.00	0.00
TOTAL LIFE FUND			100%	0.00	747.12	259.86	6.12	2179.89	3192.99	0.06	3193.05	3305.88	

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value (c)=[a+b]	Actual % (d)	FVC Amount (e)	Total Fund (f)=[c+e]	Market Value (g)
			PAR	NON PAR					
			(a)	(b)					
1	Central Govt. Sec	Not Less than 20%	0.00	289.80	289.80	54.0%	0.00	289.80	297.51
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	0.00	290.82	290.82	54.2%	0.00	290.82	298.55
3	Balance in Approved investment	Not Exceeding 60%	0.00	245.49	245.49	45.8%	0.00	245.49	248.92
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	0.00	536.31	536.31	100.0%		536.31	547.47

## LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund (c)=[a+b]	Actual % (d)
			PAR	NON PAR		
			(a)	(b)		
1	Approved Investments	Not Less than 75%	114.19	4,986.88	5,101.07	98.1%
2	Other Investments	Not More than 25%	0.29	96.02	96.32	1.9%
	TOTAL LINKED INSURANCE FUND	100%	114.48	5082.90	5197.38	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: 11/5/2015

Note:

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

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

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

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

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

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 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	ULGF00310/03/2006GROUPDEBT F122	ULGF00410/03/2006GROUPG ROWT122	ULGF00113/07/2005GROUPS ECUR122	ULGF00613/02/2009GROUPS DEBT122
Opening Balance (Market Value)	18.59	5.64	119.93	14.60	30.41	0.98
Add: Inflow during the Quarter	0.66	1.95	21.62	1.13	0.27	0.00
Increase / (Decrease) Value of Inv [Net]	0.27	0.10	4.95	0.02	0.80	0.01
Less: Outflow during the Quarter	0.37	2.56	6.33	1.17	0.17	0.68
TOTAL INVESTIBLE FUNDS (MKT VALUE)	19.16	5.13	140.18	14.58	31.31	0.31

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB ALAN122		ULGF00531/03/2006GROUPC ASHF122		ULGF00310/03/2006GROUPDEBT F122		ULGF00410/03/2006GROUPG ROWT122		ULGF00113/07/2005GROUPS ECUR122		ULGF00613/02/2009GROUPS DEBT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	6.00	31.3%	0.58	11.3%	89.62	63.9%	2.23	15.3%	16.93	54.1%	0.02	4.9%
State Government Securities	0.00	0.0%	0.00	0.0%	0.52	0.4%	0.26	1.8%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.33	1.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.01	10.5%	0.22	4.3%	8.29	5.9%	1.28	8.8%	2.36	7.5%	0.00	0.0%
Infrastructure Bonds	3.09	16.1%	0.00	0.0%	24.06	17.2%	1.48	10.2%	3.00	9.6%	0.00	0.0%
Equity	6.49	33.8%	0.00	0.0%	0.00	0.0%	7.86	53.9%	5.54	17.7%	0.00	0.0%
Money Market Investments	0.14	0.7%	4.31	84.0%	10.95	7.8%	0.79	5.4%	2.18	6.9%	0.29	94.5%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	18.06	94.2%	5.11	99.7%	133.44	95.2%	13.90	95.4%	30.00	95.8%	0.31	99.5%

Current Assets:												
Accrued Interest	0.30	1.6%	0.02	0.3%	2.95	2.1%	0.13	0.9%	0.41	1.3%	0.00	0.0%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.22	1.2%	0.00	0.0%	0.01	0.0%	0.02	0.1%	0.02	0.1%	0.00	0.5%
Receivable for Sale of Investments	0.59	3.1%	0.00	0.0%	6.97	5.0%	0.46	3.1%	1.47	4.7%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities	0.00		0.00		0.00		0.00		0.00		0.00	
Payable for Investments	-0.22	-1.1%	0.00	0.0%	-3.17	-2.3%	-0.17	-1.1%	-0.75	-2.4%	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)	0.90	4.7%	0.02	0.3%	6.74	4.8%	0.45	3.1%	1.15	3.7%	0.00	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	0.21	1.1%	0.00	0.0%	0.00	0.0%	0.23	1.6%	0.15	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)	0.21	1.1%	0.00	0.0%	0.00	0.0%	0.23	1.6%	0.15	0.5%	0.00	0.0%
Total (A + B + C)	19.16	100.0%	5.13	100.0%	140.18	100.0%	14.58	100.0%	31.31	100.0%	0.31	100.0%
Fund Carried Forward (as per LB 2)	19.16		5.13		140.18		14.58		31.31		0.31	



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

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 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	ULIF00311/02/2003PNSBALA NCE122	ULIF02325/01/2010PNBALAN II122	ULIF00703/03/2005PNSNGRO WTH122	ULIF02425/01/2010PNGROW T-II122	ULIF02525/01/2010PNSNINF RAF122	ULIF01122/01/2008PNSNIND EXF122
Opening Balance (Market Value)	73.08	32.41	114.83	24.47	15.25	206.75
Add: Inflow during the Quarter	1.71	0.80	0.56	0.95	0.34	2.33
Increase / (Decrease) Value of Inv [Net]	0.77	0.36	-0.69	-0.12	-1.71	-9.21
Less: Outflow during the Quarter	5.19	5.36	3.87	4.11	1.96	8.78
TOTAL INVESTIBLE FUNDS (MKT VALUE)	70.37	28.22	110.83	21.19	11.91	191.08

INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALA NCE122		ULIF02325/01/2010PNBALAN II122		ULIF00703/03/2005PNSNGRO WTH122		ULIF02425/01/2010PNGROW T-II122		ULIF02525/01/2010PNSNINF RAF122		ULIF01122/01/2008PNSNIND EXF122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	18.51	26.3%	7.09	25.1%	30.36	27.4%	3.16	14.9%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.26	0.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	2.17	3.1%	0.33	1.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	8.80	12.5%	5.86	20.8%	7.46	6.7%	2.26	10.6%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	13.25	18.8%	2.81	10.0%	5.25	4.7%	3.09	14.6%	0.00	0.0%	0.00	0.0%
Equity	24.63	35.0%	10.13	35.9%	60.18	54.3%	11.89	56.1%	9.58	80.4%	183.68	96.1%
Money Market Investments	0.64	0.9%	0.79	2.8%	2.93	2.6%	0.11	0.5%	0.11	1.0%	0.94	0.5%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	67.99	96.6%	27.27	96.7%	106.17	95.8%	20.51	96.8%	9.69	81.3%	184.62	96.6%

Current Assets:												
Accrued Interest	1.35	1.9%	0.53	1.9%	1.25	1.1%	0.21	1.0%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.01	0.0%	0.01	0.0%	0.03	0.0%	0.01	0.0%	0.01	0.1%	0.04	0.0%
Bank Balance	0.19	0.3%	0.01	0.0%	0.20	0.2%	0.05	0.3%	-0.02	-0.1%	-0.32	-0.2%
Receivable for Sale of Investments	0.06	0.1%	0.02	0.1%	2.39	2.2%	0.03	0.1%	0.34	2.8%	1.25	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	0.00		0.00		0.00		0.00		0.00		0.00	
Payable for Investments	-0.02	0.0%	-0.01	0.0%	-1.10	-1.0%	0.00	0.0%	-0.06	-0.5%	-1.08	-0.6%
Fund Mgmt Charges Payable	-0.01	0.0%	0.00	0.0%	-0.02	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)	1.59	2.3%	0.56	2.0%	2.75	2.5%	0.30	1.4%	0.27	2.3%	-0.12	-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	0.79	1.1%	0.38	1.4%	1.91	1.7%	0.38	1.8%	1.95	16.4%	6.58	3.4%
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)	0.79	1.1%	0.38	1.4%	1.91	1.7%	0.38	1.8%	1.95	16.4%	6.58	3.4%
Total (A + B + C)	70.37	100.0%	28.22	100.0%	110.83	100.0%	21.19	100.0%	11.91	100.0%	191.08	100.0%
Fund Carried Forward (as per LB 2)	70.37		28.22		110.83		21.19		11.91		191.08	

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

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 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	ULIF02725/01/2010PNSNPSU FND122	ULIF00803/03/2005PNSNSEC URE122	ULIF01408/02/2008PNSPROT ECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122
Opening Balance (Market Value)	67.54	46.91	26.53	38.93	18.06	11.67
Add: Inflow during the Quarter	2.40	0.79	0.08	1.00	2.61	0.06
Increase / (Decrease) Value of Inv [Net]	-2.76	-3.19	0.75	1.03	0.43	0.38
Less: Outflow during the Quarter	11.18	8.61	1.36	2.90	6.06	0.05
TOTAL INVESTIBLE FUNDS (MKT VALUE)	55.99	35.90	26.00	38.06	15.05	12.05

INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSU FND122	ULIF00803/03/2005PNSNSEC URE122	ULIF01408/02/2008PNSPROT ECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122						
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	0.00	0.0%	0.00	0.0%	8.87	34.1%	16.31	42.9%	5.18	34.4%	3.23	26.8%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.26	1.7%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	1.41	5.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	2.94	11.3%	6.89	18.1%	3.15	20.9%	1.55	12.9%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	7.16	27.6%	7.22	19.0%	3.39	22.5%	4.07	33.8%
Equity	53.41	95.4%	34.89	97.2%	3.91	15.0%	5.74	15.1%	2.28	15.2%	1.10	9.2%
Money Market Investments	0.82	1.5%	0.45	1.2%	0.84	3.2%	0.65	1.7%	0.28	1.9%	0.61	5.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.68	5.6%
Sub Total (A)	54.23	96.9%	35.34	98.4%	25.13	96.7%	36.82	96.8%	14.54	96.6%	11.24	93.3%
Current Assets:												
Accrued Interest	0.00	0.0%	0.00	0.0%	0.56	2.1%	1.07	2.8%	0.36	2.4%	0.78	6.5%
Dividend Recievable	0.01	0.0%	0.10	0.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.03	-0.1%	-0.04	-0.1%	0.00	0.0%	-0.15	-0.4%	-0.01	-0.1%	0.00	0.0%
Receivable for Sale of Investments	0.19	0.3%	0.16	0.5%	0.35	1.3%	0.13	0.4%	0.08	0.6%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities	0.00		0.00		0.00		0.00		0.00		0.00	
Payable for Investments	-0.32	-0.6%	0.00	0.0%	-0.17	-0.7%	-0.01	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	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)	-0.15	-0.3%	0.23	0.6%	0.74	2.8%	1.05	2.8%	0.43	2.9%	0.78	6.5%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	1.91	3.4%	0.34	0.9%	0.13	0.5%	0.18	0.5%	0.07	0.5%	0.03	0.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	1.91	3.4%	0.34	0.9%	0.13	0.5%	0.18	0.5%	0.07	0.5%	0.03	0.3%
Total (A + B + C)	55.99	100.0%	35.90	100.0%	26.00	100.0%	38.06	100.0%	15.05	100.0%	12.05	100.0%
Fund Carried Forward (as per LB 2)	55.99		35.90		26.00		38.06		15.05		12.05	

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

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 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	ULIF00106/06/2002ULFBALAN CE122	ULIF01508/01/2010LIBALAN- II122	ULIF01306/02/2008LIFEDEBT FU122	ULIF01608/01/2010LIFEDEBT- II122	ULIF01230/01/2008LIENHAN CER122	ULIF01708/01/2010LIFENHN- II122
Opening Balance (Market Value)	565.51	183.53	7.25	147.32	84.52	249.26
Add: Inflow during the Quarter	1.23	2.08	0.48	19.16	0.99	12.49
Increase / (Decrease) Value of Inv [Net]	5.64	1.31	0.29	5.73	-3.04	-9.08
Less: Outflow during the Quarter	26.94	9.15	0.76	28.91	4.35	10.20
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>545.45</b>	<b>177.77</b>	<b>7.25</b>	<b>143.30</b>	<b>78.13</b>	<b>242.47</b>

INVESTMENT OF UNIT FUND	ULIF00106/06/2002ULFBALAN CE122		ULIF01508/01/2010LIBALAN- II122		ULIF01306/02/2008LIFEDEBT FU122		ULIF01608/01/2010LIFEDEBT- II122		ULIF01230/01/2008LIENHAN CER122		ULIF01708/01/2010LIFENHN- II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	174.65	32.0%	48.43	27.2%	3.36	46.3%	61.30	42.8%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	1.04	0.6%	0.31	4.3%	0.73	0.5%	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	54.22	9.9%	27.77	15.6%	1.31	18.1%	26.36	18.4%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	94.79	17.4%	21.95	12.3%	1.99	27.5%	46.96	32.8%	0.00	0.0%	0.00	0.0%
Equity	191.79	35.2%	70.88	39.9%	0.00	0.0%	0.00	0.0%	74.24	95.0%	225.93	93.2%
Money Market Investments	14.63	2.7%	1.70	1.0%	0.08	1.0%	5.10	3.6%	0.96	1.2%	7.81	3.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>530.08</b>	<b>97.2%</b>	<b>171.78</b>	<b>96.6%</b>	<b>7.05</b>	<b>97.2%</b>	<b>140.44</b>	<b>98.0%</b>	<b>75.19</b>	<b>96.2%</b>	<b>233.74</b>	<b>96.4%</b>

<b>Current Assets:</b>												
Accrued Interest	9.08	1.7%	2.61	1.5%	0.20	2.8%	3.23	2.3%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.10	0.0%	0.04	0.0%	0.00	0.0%	0.00	0.0%	0.04	0.0%	0.11	0.0%
Bank Balance	-0.36	-0.1%	-0.23	-0.1%	0.00	0.0%	0.57	0.4%	0.05	0.1%	0.42	0.2%
Receivable for Sale of Investments	0.83	0.2%	2.43	1.4%	0.00	0.0%	0.00	0.0%	0.98	1.3%	2.36	1.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>	<b>0.00</b>		<b>0.00</b>		<b>0.00</b>		<b>0.00</b>		<b>0.00</b>		<b>0.00</b>	
Payable for Investments	-0.36	-0.1%	-1.11	-0.6%	0.00	0.0%	-0.92	-0.6%	-0.21	-0.3%	-0.65	-0.3%
Fund Mgmt Charges Payable	-0.06	0.0%	-0.02	0.0%	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	-0.03	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>9.23</b>	<b>1.7%</b>	<b>3.71</b>	<b>2.1%</b>	<b>0.20</b>	<b>2.8%</b>	<b>2.86</b>	<b>2.0%</b>	<b>0.86</b>	<b>1.1%</b>	<b>2.22</b>	<b>0.9%</b>

<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	6.13	1.1%	2.27	1.3%	0.00	0.0%	0.00	0.0%	2.08	2.7%	6.51	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%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>6.13</b>	<b>1.1%</b>	<b>2.27</b>	<b>1.3%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>2.08</b>	<b>2.7%</b>	<b>6.51</b>	<b>2.7%</b>
<b>Total (A + B + C)</b>	<b>545.45</b>	<b>100.0%</b>	<b>177.77</b>	<b>100.0%</b>	<b>7.25</b>	<b>100.0%</b>	<b>143.30</b>	<b>100.0%</b>	<b>78.13</b>	<b>100.0%</b>	<b>242.47</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>545.45</b>		<b>177.77</b>		<b>7.25</b>		<b>143.30</b>		<b>78.13</b>		<b>242.47</b>	

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

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 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	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDEX- II122	ULIF00911/07/2006LIFPROTE CT122
Opening Balance (Market Value)	1463.03	179.81	75.33	123.94	170.64	52.39
Add: Inflow during the Quarter	6.07	1.45	0.41	0.38	1.12	1.43
Increase / (Decrease) Value of Inv [Net]	-32.27	-3.21	-8.22	-5.50	-7.70	1.42
Less: Outflow during the Quarter	52.40	9.01	4.45	6.52	11.50	3.22
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1384.43	169.05	63.07	112.30	152.56	52.02

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGRWTH122		ULIF01808/01/2010LIGROWTH122		ULIF01908/01/2010LIFEINFRA F122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDEX- II122		ULIF00911/07/2006LIFPROTE CT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	176.94	12.8%	6.25	3.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	19.87	38.2%
State Government Securities	0.18	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	1.30	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.08	2.1%
Corporate Bonds	66.53	4.8%	13.73	8.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	10.06	19.3%
Infrastructure Bonds	33.23	2.4%	10.99	6.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	11.36	21.8%
Equity	1007.47	72.8%	127.66	75.5%	50.63	80.3%	107.57	95.8%	145.67	95.5%	7.81	15.0%
Money Market Investments	40.53	2.9%	4.62	2.7%	0.76	1.2%	0.59	0.5%	0.70	0.5%	0.24	0.5%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	1326.19	95.8%	163.24	96.6%	51.38	81.5%	108.16	96.3%	146.37	95.9%	50.43	96.9%

Current Assets:												
Accrued Interest	7.14	0.5%	0.70	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.08	2.1%
Dividend Recievable	0.56	0.0%	0.07	0.0%	0.04	0.1%	0.03	0.0%	0.03	0.0%	0.00	0.0%
Bank Balance	0.16	0.0%	-0.09	-0.1%	0.08	0.1%	-0.01	0.0%	0.52	0.3%	0.00	0.0%
Receivable for Sale of Investments	24.49	1.8%	2.52	1.5%	1.63	2.6%	0.91	0.8%	1.30	0.9%	0.51	1.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities	0.00		0.00		0.00		0.00		0.00		0.00	
Payable for Investments	-6.87	-0.5%	-1.12	-0.7%	-0.36	-0.6%	-0.63	-0.6%	-0.86	-0.6%	-0.25	-0.5%
Fund Mgmt Charges Payable	-0.19	0.0%	-0.02	0.0%	-0.01	0.0%	-0.01	0.0%	-0.02	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	25.28	1.8%	2.05	1.2%	1.39	2.2%	0.28	0.3%	0.98	0.6%	1.34	2.6%

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	32.97	2.4%	3.75	2.2%	10.29	16.3%	3.85	3.4%	5.22	3.4%	0.25	0.5%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	32.97	2.4%	3.75	2.2%	10.29	16.3%	3.85	3.4%	5.22	3.4%	0.25	0.5%
Total (A + B + C)	1384.43	100.0%	169.05	100.0%	63.07	100.0%	112.30	100.0%	152.56	100.0%	52.02	100.0%
Fund Carried Forward (as per LB 2)	1384.43		169.05		63.07		112.30		152.56		52.02	

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

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2015

	Unit Linked Protector - II fund		Unit Linked PSU fund		Unit Linked Secure fund		Unitised with Profit fund		Unit Linked Liquid Fund		Unit Linked Wealth Builder fund	
PARTICULARS	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122	
Opening Balance (Market Value)	68.96		235.15		294.34		100.01		0.00		14.31	
Add: Inflow during the Quarter	3.47		0.81		3.95		1.10		0.00		0.06	
Increase / (Decrease) Value of Inv [Net]	1.76		-17.44		7.99		3.13		0.00		0.14	
Less: Outflow during the Quarter	6.15		14.21		18.94		1.82		0.00		1.26	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	68.04		204.31		287.34		102.43		0.00		13.25	
INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	28.71	42.2%	0.00	0.0%	90.70	31.6%	22.95	22.4%	0.00	0.0%	0.36	2.7%
State Government Securities	0.24	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.23	16.9%
Other Approved Securities	0.00	0.0%	0.00	0.0%	6.39	2.2%	3.25	3.2%	0.00	0.0%	0.00	0.0%
Corporate Bonds	12.07	17.7%	0.00	0.0%	52.03	18.1%	9.10	8.9%	0.00	0.0%	0.91	6.9%
Infrastructure Bonds	10.55	15.5%	0.00	0.0%	74.74	26.0%	35.36	34.5%	0.00	0.0%	5.03	38.0%
Equity	10.20	15.0%	195.80	95.8%	43.42	15.1%	9.50	9.3%	0.00	0.0%	2.91	22.0%
Money Market Investments	3.05	4.5%	4.85	2.4%	12.47	4.3%	0.43	0.4%	0.00	0.0%	0.06	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%
Deposit with Banks	0.68	1.0%	0.00	0.0%	0.00	0.0%	12.53	12.2%	0.00	0.0%	1.05	7.9%
Sub Total (A)	65.50	96.3%	200.65	98.2%	279.77	97.4%	93.13	90.9%	0.00	0.0%	12.56	94.8%
Current Assets:												
Accrued Interest	1.90	2.8%	0.00	0.0%	5.88	2.0%	9.68	9.4%	0.00	0.0%	0.62	4.7%
Dividend Recievable	0.01	0.0%	0.58	0.3%	0.02	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.31	0.5%	0.34	0.2%	-0.20	-0.1%	-0.64	-0.6%	0.00	0.0%	0.00	0.0%
Receivable for Sale of Investments	0.02	0.0%	0.86	0.4%	1.09	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities	0.00		0.00		0.00		0.00		0.00		0.00	
Payable for Investments	-0.01	0.0%	0.00	0.0%	-0.57	-0.2%	0.00	0.0%	0.00	0.0%	-0.03	-0.2%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.03	0.0%	-0.03	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)	2.21	3.3%	1.75	0.9%	6.20	2.2%	9.04	8.8%	0.00	0.0%	0.59	4.5%
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	0.32	0.5%	1.90	0.9%	1.37	0.5%	0.26	0.3%	0.00	0.0%	0.10	0.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.32	0.5%	1.90	0.9%	1.37	0.5%	0.26	0.3%	0.00	0.0%	0.10	0.8%
Total (A + B + C)	68.04	100.0%	204.31	100.0%	287.34	100.0%	102.43	100.0%	0.00	0.0%	13.25	100.0%
Fund Carried Forward (as per LB 2)	68.04		204.31		287.34		102.43		0.00	0.00%	13.25	

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

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

PART - B

Periodicity of Submission: Quarterly

Rs. Crore

Statement as on: 30th Sep 2015

	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCPLCY122	
Opening Balance (Market Value)	0.01	139.79	413.94	5435.62
Add: Inflow during the Quarter	0.00	4.93	13.75	114.60
Increase / (Decrease) Value of Inv [Net]	0.00	-5.33	7.54	-64.65
Less: Outflow during the Quarter	0.00	1.65	6.05	288.19
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>0.01</b>	<b>137.74</b>	<b>429.17</b>	<b>5197.38</b>

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>								
Central Govt Securities	0.00	27.1%	0.00	0.0%	415.37	96.8%	1,256.98	24.2%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.05	0.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.25	0.3%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	327.16	6.3%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	424.84	8.2%
Equity	0.00	0.0%	128.42	93.2%	0.00	0.0%	2,821.19	54.3%
Money Market Investments	0.00	0.0%	4.15	3.0%	14.87	3.5%	145.44	2.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.01	67.8%	0.00	0.0%	0.00	0.0%	14.95	0.3%
<b>Sub Total (A)</b>	<b>0.01</b>	<b>94.9%</b>	<b>132.57</b>	<b>96.3%</b>	<b>430.24</b>	<b>100.2%</b>	<b>5,012.87</b>	<b>96.4%</b>

<b>Current Assets:</b>								
Accrued Interest	0.00	1.5%	0.00	0.0%	0.01	0.0%	52.05	1.0%
Dividend Recievable	0.00	0.0%	0.07	0.0%	0.00	0.0%	1.94	0.0%
Bank Balance	0.00	3.5%	0.32	0.2%	-1.06	-0.2%	0.36	0.0%
Receivable for Sale of Investments	0.00	0.0%	1.38	1.0%	0.00	0.0%	55.82	1.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Less: Current Liabilities</b>	<b>0.00</b>		<b>0.00</b>		<b>0.00</b>		<b>-</b>	<b>0.0%</b>
Payable for Investments	0.00	0.0%	-0.37	-0.3%	0.00	0.0%	(21.37)	-0.4%
Fund Mgmt Charges Payable	0.00	0.0%	-0.02	0.0%	-0.02	0.0%	(0.58)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.02)	0.0%
<b>Sub Total (B)</b>	<b>0.00</b>	<b>5.1%</b>	<b>1.38</b>	<b>1.0%</b>	<b>-1.07</b>	<b>-0.2%</b>	<b>88.19</b>	<b>1.7%</b>

<b>Other Investments (&lt;=25%)</b>								
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	3.78	2.7%	0.00	0.0%	96.32	1.9%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.0%</b>	<b>3.78</b>	<b>2.7%</b>	<b>0.00</b>	<b>0.0%</b>	<b>96.32</b>	<b>1.9%</b>
<b>Total (A + B + C)</b>	<b>0.01</b>	<b>100.0%</b>	<b>137.74</b>	<b>100.0%</b>	<b>429.17</b>	<b>100.0%</b>	<b>5,197.38</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>0.01</b>		<b>137.74</b>		<b>429.17</b>		<b>5,197.38</b>	

Date : 05-11-2015

**Note:**

1. The aggregate of all the above Segregated Unit-Funds should reconcile with Item C of FORM 3A (Part A), for both Par &amp; Non Par

2. 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).

3. 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: 30th Sep 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	545.45	53.038	53.038	52.507	52.864	51.629	49.137	7.9%	9.5%	53.866
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	70.37	41.405	41.405	40.965	41.263	40.220	38.284	8.2%	10.0%	42.003
3	Unit Linked Growth fund	ULIF00527/01/2004LIFESECGROWTH122	1/27/2004	Non Par	1,384.43	44.377	44.377	45.416	45.960	44.921	42.938	3.4%	11.0%	47.967
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	287.34	23.050	23.050	22.423	22.512	21.911	20.745	11.1%	9.2%	23.050
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	110.83	26.828	26.828	26.999	27.271	26.664	25.532	5.1%	9.6%	28.190
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECGURE122	3/3/2005	Non Par	26.00	21.532	21.532	20.926	21.008	20.434	19.373	11.1%	9.6%	21.532
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	31.31	22.581	22.581	22.005	22.040	21.439	20.345	11.0%	10.9%	22.581
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPPDEBTF122	3/10/2006	Non Par	140.18	21.489	21.489	20.662	20.688	20.110	18.995	13.1%	9.7%	21.489
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	19.16	20.406	20.406	20.113	20.229	19.660	18.612	9.6%	10.5%	20.565
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	3/10/2006	Non Par	14.58	23.638	23.638	23.614	23.859	23.095	21.850	8.2%	13.7%	24.522
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	3/31/2006	Non Par	5.13	20.883	20.883	20.481	20.128	19.747	19.331	8.0%	8.6%	20.883
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	52.02	20.009	20.009	19.471	19.543	19.039	18.039	10.9%	9.5%	20.009
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	112.30	13.389	13.389	14.036	14.229	13.811	13.442	-0.4%	11.6%	15.018
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	1/22/2008	Non Par	191.08	16.464	16.464	17.263	17.501	16.996	16.547	-0.5%	11.5%	18.465
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	78.13	18.551	18.551	19.275	19.617	19.028	18.201	1.9%	15.4%	20.686
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	7.25	19.942	19.942	19.146	19.245	18.688	17.667	12.9%	10.5%	19.942
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	38.06	17.881	17.881	17.411	17.475	17.047	16.159	10.7%	9.2%	17.881
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	2/13/2009	Non Par	0.31	16.359	16.359	15.995	15.700	15.409	15.105	8.3%	8.6%	16.359
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	1/8/2010	Non Par	204.31	10.204	10.204	11.069	11.053	11.823	10.859	-6.0%	4.3%	12.140
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	1/8/2010	Non Par	152.56	14.874	14.874	15.619	15.863	15.429	15.044	-1.1%	10.8%	16.755
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	1/8/2010	Non Par	169.05	15.651	15.651	15.952	16.173	15.758	14.987	4.4%	12.3%	16.855
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	1/8/2010	Non Par	177.77	15.827	15.827	15.711	15.835	15.448	14.681	7.8%	10.0%	16.179
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFEENHN-II122	1/8/2010	Non Par	242.47	17.517	17.517	18.191	18.468	17.960	17.187	1.9%	13.9%	19.481
24	Unit Linked Debt-II fund	ULIF01608/01/2010LIFEDEBT-II122	1/8/2010	Non Par	143.30	16.323	16.323	15.686	15.773	15.345	14.472	12.8%	9.3%	16.323
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	63.07	9.357	9.357	10.553	10.706	10.692	10.208	-8.3%	2.9%	12.268
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	1/8/2010	Non Par	68.04	15.658	15.658	15.260	15.327	14.938	14.178	10.4%	9.1%	15.658
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNIINDEX-II122	1/25/2010	Non Par	55.99	16.165	16.165	16.963	17.217	16.710	16.268	-0.6%	11.3%	18.182
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	1/25/2010	Non Par	35.90	10.333	10.333	11.236	11.227	12.028	11.036	-6.4%	4.2%	12.446
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	28.22	15.317	15.317	15.141	15.317	14.908	14.161	8.2%	9.3%	15.604
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	21.19	16.650	16.650	16.743	16.930	16.467	15.620	6.6%	11.5%	17.438
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	1/25/2010	Non Par	11.91	9.723	9.723	11.059	11.261	11.316	10.834	-10.3%	2.8%	12.840
32	Pension Unit Linked Protector-II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	15.05	15.928	15.928	15.520	15.592	15.173	14.395	10.6%	9.6%	15.928
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFEQUID122	5/3/2010	Non Par	0.00	12.415	12.415	12.415	12.372	12.357	12.196	1.8%	4.0%	12.416
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	13.25	14.500	14.500	14.359	14.324	14.002	13.441	7.9%	9.6%	14.609
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISPLCY122	1/27/2011	Non Par	429.17	14.308	14.308	14.054	13.801	13.543	13.277	7.8%	7.9%	14.308
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	3/25/2011	Non Par	0.01	14.810	14.810	14.466	14.303	14.033	13.622	8.7%	9.0%	14.810
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	137.74	14.932	14.932	15.518	15.742	15.370	14.783	1.0%	12.3%	16.617
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	102.43	19.488	19.488	19.170	18.860	18.559	18.256	6.7%	6.0%	19.488
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	12.05	19.712	19.712	19.367	19.032	18.706	18.379	7.3%	6.5%	19.712
Total					5,197.38									

## 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 : 05-11-2015

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

Jitendra Nayyar

Chief Financial Officer

## FORM L-29

## Detail regarding debt securities

## Unit Linked

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sep 2015	as % of total for this class	As at 30 Sep 2014	as % of total for this class	As at 30 Sep 2015	as % of total for this class	As at 30 Sep 2014	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,063	94.8%	1,969	94.6%	2,007	94.8%	1,969	94.6%
AA or better	114	5.2%	150	5.4%	110	5.2%	150	5.4%
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%
	<b>2,177</b>	<b>100.00%</b>	<b>2,119</b>	<b>100.0%</b>	<b>2,117</b>	<b>100.00%</b>	<b>2,119</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	597	27.4%	646	25.8%	597	28.2%	638	25.2%
more than 1 year and upto 3 years	135	6.2%	184	7.9%	133	6.3%	180	7.8%
More than 3 years and up to 7 years	329	15.1%	284	8.1%	313	14.8%	279	8.0%
More than 7 years and up to 10 years	275	12.7%	415	25.9%	262	12.4%	413	25.5%
More than 10 years and up to 15 years	204	9.4%	164	9.7%	198	9.4%	165	9.8%
More than 15 years and up to 20 years	265	12.2%	196	10.3%	262	12.4%	207	10.9%
Above 20 years	371	17.1%	231	12.3%	352	16.6%	237	12.8%
	<b>2,177</b>	<b>100.00%</b>	<b>2,119</b>	<b>100.0%</b>	<b>2,117</b>	<b>100.0%</b>	<b>2,119</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	1,257	57.7%	994	46.6%	1,237	58.4%	1,006	47.3%
State Government	6	0.3%	36	4.5%	6	0.3%	37	4.5%
Corporate Securities	914	42.0%	1,088	48.8%	875	41.3%	1,076	48.1%
	<b>2,177</b>	<b>100.00%</b>	<b>2,119</b>	<b>100.0%</b>	<b>2,117</b>	<b>100.00%</b>	<b>2,119</b>	<b>100.0%</b>



# Non Unit Linked

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sep 2015	as % of total for this class	As at 30 Sep 2014	as % of total for this class	As at 30 Sep 2015	as % of total for this class	As at 30 Sep 2014	as % of total for this class
Break down by credit rating								
AAA rated	3,683	100.0%	2,961	100.0%	3,683	100.0%	2,936	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%
	3,683	100.00%	2,961	100.0%	3,683	100.00%	2,936	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	804	21.8%	839	27.7%	804	21.8%	813	27.1%
more than 1 yearand upto 3years	126	3.4%	163	3.6%	126	3.4%	163	3.6%
More than 3years and up to 7years	255	6.9%	195	8.1%	255	6.9%	195	8.2%
More than 7 years and up to 10 years	237	6.4%	195	7.2%	237	6.4%	194	7.2%
More than 10 years and up to 15 years	374	10.2%	252	9.5%	374	10.2%	252	9.6%
More than 15 years and up to 20 years	508	13.8%	449	16.8%	508	13.8%	450	17.0%
Above 20 years	1,379	37.5%	868	27.0%	1,379	37.4%	870	27.3%
	3,683	100.00%	2,961	100.0%	3,683	100.00%	2,936	100.0%
Breakdown by type of the issuer								
Central Government	2,409	65.4%	1,959	68.8%	2,409	65.4%	1,941	68.7%
State Government	140	3.8%	141	5.3%	140	3.8%	141	5.3%
Corporate Securities	1,135	30.8%	861	25.9%	1,135	30.8%	854	26.0%
	3,683	100.00%	2,961	100.0%	3,683	100.00%	2,936	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	Q2 '15-16 (Rs in Lakhs)	YTD SEP '15 (Rs in Lakhs)	Q2 '14-15 (Rs in Lakhs)	YTD SEP '14 (Rs in Lakhs)
Espirito Santo Securities India Pvt Ltd	Significant Influence	Brokerage on Securities transaction - (Expenses)	-	-	(5)	(42)
	Significant Influence	Balance Receivable/ (Payable) as at the end	-	-	0	0
Aviva International Insurance	Significant Influence	Group Recharges - Receivable/(Payable) towards cost allocations for various software applications, HR training and development programmes for employees	-	-	(1)	0
	Significant Influence	Balance Receivable/ (Payable) as at the end for above mentioned transaction	-	-	(31)	(31)
AVIVA Central Services UK Limited	Significant Influence	Forex movment on opening balance related to reimbursement of Expenses against recharge of salary related costs of employee receivable	-	-	0	0
	Significant Influence	Net balance receivable on the above mentioned transactions as at the end	-	-	31	31
Aviva Asia PTE Ltd.	Significant Influence	Forex movement on opening balance related to reimbursement of salary recharges, travel cost recharges etc.	-	-	10	10
	Significant Influence	Expenses for cost allocations of various software applications	-	-	(92)	(98)
	Significant Influence	Net Balance Receivable as at the end for abovementioned transactions	-	-	95	95
Aviva Ltd. Singapore	Significant Influence	Reimbursement of receivables on account of salary recharges	-	-	0	0
	Significant Influence	Balance Receivable as at the end	-	-	7	7
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(70)	(139)	-	-
T R Ramachandran			-	-	(115)	(244)

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

BOD and Key Person information			YTD September 15	
Sl. No.	Name of person	Role/designation	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	Anjali Malhotra Nanda	Chief Marketing Officer	30-Sep-15	NA
13	Rishi Piparaiya	Chief Marketing Officer	2-Jan-13	31-Jul-15
14	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
15	Jitendra Nayyar	Chief Financial Officer	1-Jan-13	NA
16	Sanjay Satyapaul Arora	Chief of Internal Audit & Chief Risk Officer	1- Apr-2012 & 22-Jun-15	NA
17	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 Sep 2015	As at 30 Sep 2014
01	Available Assets in Policyholders' Fund:	835,955	836,971
	Deduct:		
02	Mathematical Reserves	794,022	789,297
03	Other Liabilities	39,045	44,760
04	<b>Excess in Policyholders' funds</b>	2,887	2,914
05	Available Assets in Shareholders Fund:	74,029	70,700
	Deduct:		
06	Other Liabilities of shareholders' fund	0	500
07	<b>Excess in Shareholders' funds</b>	74,029	70,200
08	Total ASM (04)+(07)	76,916	73,114
09	Total RSM	19,579	18,080
10	<b>Solvency Ratio (ASM/RSM)</b>	3.93	4.04

## Certification:

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

Place: Gurgaon  
Date: \_\_\_\_\_

**Sd/-**  
Sanjeeb Kumar  
**Appointed Actuary**

## Notes

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th Sep 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)	83.08	52.76	-	-	157.41	128.47	536.31	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)	83.08	52.76	-	-	157.41	128.47	536.31	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

FORM - 7

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

Statement As on : 30th Sep 2015

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 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)	703.06	624.93	-	-	191.19	130.12	3,193.05	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)	703.06	624.93	-	-	191.19	130.12	3,193.05	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 &amp; CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122

Statement As on : 30th Sep 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 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)	768.26	853.86	-	-	145.44	167.21	5,197.38	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)	768.26	853.86	-	-	145.44	167.21	5,197.38	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

## 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 Sep 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) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	147.14	3.13	2.1%	2.1%	147.25	6.27	4.3%	4.3%	134.57	5.74	4.3%	4.3%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-			-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	193.96	3.73	1.9%	1.9%	213.28	8.14	3.8%	3.8%	217.21	9.20	4.2%	4.2%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	1.02	0.02	2.1%	2.1%	1.02	0.04	4.2%	4.2%	9.78	0.40	4.1%	4.1%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<b>TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	20.91	0.43	2.1%	2.1%	10.70	0.44	4.1%	4.1%	1.49	0.07	4.8%	4.8%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	<b>TAXABLE BONDS</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Infrastructure - PSU - Debentures / Bonds	IPTD	42.14	0.97	2.3%	2.3%	46.78	2.15	4.6%	4.6%	49.03	2.27	4.6%	4.6%
	Infrastructure - PSU - CPs	IPCP	11.36	0.22	1.9%	1.9%	8.28	0.32	3.9%	3.9%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.13	0.00	2.4%	2.4%	0.13	0.01	4.7%	4.7%	0.14	0.01	4.7%	4.7%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Corporate Securities - Preference Shares	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	16.98	0.36	2.1%	2.1%	11.74	0.50	4.3%	4.3%	42.43	1.98	4.7%	4.7%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	12.23	0.30	2.4%	2.4%	55.76	2.71	4.9%	4.9%	150.93	7.08	4.7%	4.7%
	Deposits - CDs with Scheduled Banks	EDCD	134.91	2.67	2.0%	2.0%	112.59	4.43	3.9%	3.9%	90.74	4.27	4.7%	4.7%
	Deposits - Repo / Reverse Repo	ECMR	27.38	0.49	1.8%	1.8%	33.78	1.25	3.7%	3.7%	16.70	0.70	4.2%	4.2%
	Corporate Securities - Debentures	ECOS	0.13	0.00	2.2%	2.2%	0.13	0.01	4.4%	4.4%	0.38	0.02	4.3%	4.3%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	<b>TOTAL</b>		<b>608.31</b>	<b>12.33</b>			<b>641.44</b>	<b>26.27</b>			<b>724.03</b>	<b>32.25</b>		

**CERTIFICATION**

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

Date: 11/5/2015

**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 Sep 2015

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	1,840.36	37.68	2.0%	2.0%	1,760.77	72.15	4.1%	4.1%	1,183.71	51.80	4.4%	4.4%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	10.05	0.44	4.3%	4.3%
	Treasury Bills	CTRB	187.13	3.60	1.9%	1.9%	202.70	7.94	3.9%	3.9%	267.30	11.46	4.3%	4.3%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>										0.00	0.00		
	State Government Bonds	SGGB	139.01	2.95	2.1%	2.1%	139.02	5.91	4.2%	4.2%	140.40	5.96	4.2%	4.2%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	117.67	2.69	2.3%	2.3%	118.49	5.39	4.5%	4.5%	79.66	3.85	4.8%	4.8%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>										0.00	0.00		
	TAXABLE BONDS										0.00	0.00		
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	1.0%	1.0%	0.01	0.00	1.0%	1.0%	0.01	0.00	17.1%	17.1%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.02	0.00	1.4%	1.4%	0.02	0.00	1.4%	1.4%	0.03	0.00	6.4%	6.4%
	Infrastructure - PSU - Debentures / Bonds	IPTD	555.84	12.20	2.2%	2.2%	527.11	23.05	4.4%	4.4%	372.14	16.90	4.5%	4.5%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.37	0.06	2.3%	2.3%	2.37	0.11	4.7%	4.7%	2.40	0.11	4.6%	4.6%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	0.00	0.00	0.03	0.03
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	0.03	0.00	0.2%	0.2%	0.03	0.00	0.6%	0.6%	0.03	0.00	16.5%	16.5%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.28	0.00	1.4%	1.4%	0.27	0.01	2.3%	2.3%	0.19	0.01	4.2%	4.2%
	Commercial Papers	ECPP	27.99	0.60	2.1%	2.1%	25.85	1.12	4.3%	4.3%	11.95	0.55	4.6%	4.6%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	46.08	1.31	2.8%	2.8%	63.86	3.44	5.4%	5.4%	125.87	6.90	5.5%	5.5%
	Deposits - CDs with Scheduled Banks	EDCD	96.47	1.94	2.0%	2.0%	73.56	2.97	4.0%	4.0%	29.63	1.26	4.2%	4.2%
	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	81.01	1.46	1.8%	1.8%	87.97	3.34	3.8%	3.8%	58.61	2.43	4.1%	4.1%
	Corporate Securities - Debentures	ECOS	30.79	0.76	2.5%	2.5%	29.83	1.46	4.9%	4.9%	46.30	2.22	4.8%	4.8%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	28.49	1.46	5.1%	5.1%
<b>F</b>	<b>OTHER INVESTMENTS</b>										-	-		
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	22.85	1.08	4.7%	4.7%
	Equity Shares (incl Co-op Societies)	OESH	0.01	0.00	1.0%	1.0%	0.01	0.00	1.0%	1.0%	0.01	0.00	6.8%	6.8%
	<b>TOTAL</b>		<b>3,125.09</b>	<b>65.26</b>			<b>3,031.86</b>	<b>126.89</b>			<b>2379.63</b>	<b>106.42</b>		

**CERTIFICATION**

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

Date: 11/5/2015

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.

**Jitendra Nayyar**  
 Chief Financial Officer

## FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th Sep 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) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	822.65	39.17	4.8%	4.8%	820.51	34.29	4.2%	4.2%	705.11	50.72	7.2%	7.2%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	409.30	7.90	1.9%	1.9%	354.38	13.76	3.9%	3.9%	252.11	10.40	4.1%	4.1%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>										0.00	0.00		
	State Government Bonds	SGGB	10.85	0.34	3.1%	3.1%	11.84	0.46	3.8%	3.8%	36.15	2.51	6.9%	6.9%
	Central Government Guaranteed Loans / Bonds	CGSL	16.09	0.66	4.1%	4.1%	16.10	0.74	4.6%	4.6%	69.43	5.02	7.2%	7.2%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<b>TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	136.30	4.55	3.3%	3.3%	137.54	6.35	4.6%	4.6%	110.58	6.64	6.0%	6.0%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	<b>TAXABLE BONDS</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	153.65	(21.25)	-13.8%	-13.8%	167.41	(20.18)	-12.1%	-12.1%	190.69	27.76	14.6%	14.6%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	203.27	(23.16)	-11.4%	-11.4%	216.84	(29.62)	-13.7%	-13.7%	304.58	51.09	16.8%	16.8%
	Infrastructure - PSU - Debentures / Bonds	IPTD	188.17	7.35	3.9%	3.9%	195.74	8.92	4.6%	4.6%	241.00	15.55	6.5%	6.5%
	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	103.10	4.01	3.9%	3.9%	103.81	4.72	4.5%	4.5%	113.16	7.60	6.7%	6.7%
	<b>OTHER INVESTMENTS</b>													
	Infrastructure - Equity (including unlisted)	IOEQ	24.78	(2.35)	-9.5%	-9.5%	31.10	(6.47)	-20.8%	-20.8%	29.97	-1.65	-5.5%	-5.5%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>										0.00	0.00		
	PSU - Equity shares - Quoted	EAEQ	397.99	(45.06)	-11.3%	-11.3%	434.85	(38.85)	-8.9%	-8.9%	531.36	128.57	24.2%	24.2%
	Corporate Securities - Preference Shares	EPNQ	0.50	0.06	11.8%	11.8%	0.49	0.06	12.1%	12.1%	0.46	0.06	13.0%	13.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,172.76	(22.04)	-1.0%	-1.0%	2,236.17	(54.27)	-2.4%	-2.4%	2,189.40	439.20	20.1%	20.1%
	Commercial Papers	ECCP	0.57	0.01	2.2%	2.2%	0.52	0.02	4.3%	4.3%	0.60	0.03	4.7%	4.7%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	14.95	0.53	3.6%	3.6%	14.95	1.04	7.0%	7.0%	52.23	2.82	5.4%	5.4%
	Deposits - CDs with Scheduled Banks	EDCD	22.01	0.45	2.1%	2.1%	23.20	0.95	4.1%	4.1%	72.02	3.31	4.6%	4.6%
	Deposits - Repo / Reverse Repo	ECMR	161.03	2.92	1.8%	1.8%	139.22	5.29	3.8%	3.8%	164.34	6.84	4.2%	4.2%
	Corporate Securities - Debentures	ECOS	322.52	15.31	4.7%	4.7%	343.73	16.27	4.7%	4.7%	231.62	13.62	5.9%	5.9%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	62.87	3.17	5.0%	5.0%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	88.19	-	0.0%	0.0%	88.19	-	0.0%	0.0%	66.41	0.00	0.0%	0.0%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	53.64	2.60	4.9%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	88.95	(15.71)	-17.7%	-17.7%	87.54	(12.97)	-14.8%	-14.8%	101.90	25.05	24.6%	0.0%
	Debentures	OLDB	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	<b>TOTAL</b>		<b>5,337.62</b>	<b>(46.30)</b>			<b>5,424.13</b>	<b>(69.50)</b>			<b>5579.64</b>	<b>800.89</b>		

**CERTIFICATION**

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

Date: 11/5/2015

**Jitendra Nayyar**  
 Chief Financial Officer
**Note:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time<sup>1</sup> Based on daily simple Average of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown<sup>4</sup> 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 &amp; Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122

Statement As on : 30th Sep 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> <sup>1</sup>	NIL							
B.	<u>As on Date</u> <sup>2</sup>	NIL							

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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

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

Statement As on : 30th Sep 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> <sup>1</sup>	NIL							
B.	<u>As on Date</u> <sup>2</sup>	NIL							

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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

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

Statement As on : 30th Sep 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> <sup>1</sup>	NIL							
B.	<u>As on Date</u> <sup>2</sup>	NIL							

**CERTIFICATION**

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

**Date:** 11/5/2015

**Note:**

\_\_\_\_\_  
Jitendra Nayyar

Chief Financial Officer

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

## FORM L-34 :Premium and number of lives covered by policy type

(Rs in Lakhs)

		Q2 '15-16				Q2 '14-15				YTD September '15				YTD September '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
<b>1</b>	<b>First year Premium</b>																
	i Individual Single Premium- (ISP)																
	From 0-10000	1	1	1	1	8	671	671	176	2	39	39	16	11	689	689	184
	From 10,000-25,000	2	1	1	3	10	5	5	10	5	3	3	8	12	6	6	13
	From 25001-50,000	-	-	-	-	6	2	2	7	9	3	3	11	7	3	3	27
	From 50,001- 75,000	-	-	-	-	12	2	2	19	-	-	-	-	12	2	2	19
	From 75,000-100,000	-	-	-	-	-	-	-	-	8	1	1	10	8	1	1	10
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	160	5	4	200	223	4	3	191	159	6	5	222	319	5	4	216
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	62	51	51	-	105	98	96	-	102	92	92	-	198	198	196	-
	From 50,001-100,000	10	1	1	-	17	2	2	-	32	4	4	-	22	3	3	-
	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	(334)	0	-	1	(364)	0.00	0	0	-533.88	0	-	3	(732)
	From 10,000-25,000	0.00	-	-	-	-	-	-	-	0.00	0	0	0.00	-	-	-	-
	From 25001-50,000	0.26	-	2	158	-	-	-	-	0.65	0	3	171.50	-	-	-	-
	From 50,001- 75,000	0.58	-	4	38	1	-	6	29	1.25	0	8	62.50	1	-	11	78
	From 75,000-100,000	0.00	-	-	-	1	-	7	64	0.00	0	0	0.00	3	-	23	164
	From 1,00,001 -1,25,000	0.00	-	-	-	1	-	13	73	0.00	0	0	0.00	1	-	13	73
	Above Rs. 1,25,000	0.00	-	-	-	6	-	75	350	1.37	0	6	65.00	14	-	172	865
	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	120	2,092	2,052	40,398	295	5,102	4,992	139,669	225	4,022	3,976	88,950	594	10,958	10,716	309,563
	From 10,000-25,000	461	2,975	2,953	54,678	835	4,771	4,758	90,481	960	6,024	5,999	105,412	1,507	8,884	8,865	179,052
	From 25001-50,000	685	1,964	1,949	26,541	1,430	4,046	4,025	49,177	1,646	4,066	4,043	57,267	2,515	6,970	6,942	93,548
	From 50,001- 75,000	878	1,749	1,744	22,523	315	553	546	10,294	1,082	2,085	2,080	28,995	639	1,145	1,132	22,561
	From 75,000-100,000	246	296	295	7,371	1,069	1,140	1,140	25,647	838	990	989	22,224	2,019	2,232	2,231	48,228
	From 1,00,001 -1,25,000	663	676	674	15,229	156	159	157	4,829	763	767	764	17,420	351	353	349	12,850
	Above Rs. 1,25,000	1,391	589	587	36,132	2,452	908	904	43,809	2,656	1,116	1,113	68,175	4,485	1,680	1,676	85,102
	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	-7.03	1	12508	(14,296)	(27)	-	24,990	(14,354)	-16.25	3	34,992	(20,193)	(29)	-	35,557	(16,560)
	From 10,000-25,000	4.11	-	2,086	4,239	3	1	2,201	2,439	10.62	-	4,664	12,856	9	4	4,398	6,873
	From 25001-50,000	7.05	1	1,498	3,740	6	-	2,740	6,783	10.92	4	2,908	9,520	10	2	3,456	10,457
	From 50,001- 75,000	6.48	1	1,185	8,045	4	1	2,167	3,653	10.36	3	2,110	14,649	9	3	44,570	12,787
	From 75,000-100,000	2.94	-	186	2,989	7	-	665	6,460	13.90	2	1,592	18,322	13	1	1,978	10,754
	From 1,00,001 -1,25,000	2.30	-	726	4,014	1	-	-	-	7.97	4	2,468	9,070	3	-	116	1,269
	Above Rs. 1,25,000	3,209.67	4	19,467	15,941	1,487	4	252,676	73,253	7,996.79	13	38,969	61,844	12,835	12	384,911	340,335
	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)

		Q2 '15-16				Q2 '14-15				YTD September '15				YTD September '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
<b>2</b>	<b>Renewal Premium</b>																
	i Individual																
	From 0-10000	1,546	29,025	28,846	703,564	1,921	32,103	31,796	786,006	3,042	63,728	63,311	1,507,679	3,151	65,674	65,165	1,421,252
	From 10,000-25,000	4,870	33,551	33,352	635,611	6,312	36,137	36,030	500,212	9,253	79,238	78,779	1,207,895	10,675	86,519	86,032	1,007,605
	From 25001-50,000	3,730	11,770	11,654	169,529	5,723	13,530	13,520	164,315	7,529	31,044	30,782	387,214	9,480	33,269	33,026	351,114
	From 50,001-75,000	3,523	6,468	6,389	90,627	1,875	2,744	2,693	45,988	4,670	11,462	11,318	163,944	3,262	7,861	7,719	108,870
	From 75,000-100,000	1,497	1,582	1,556	26,379	3,985	3,812	3,815	60,844	4,185	5,552	5,498	95,396	6,568	7,761	7,726	117,082
	From 1,00,001 -1,25,000	3,455	3,144	3,114	71,144	1,370	1,116	1,084	23,573	4,043	4,856	4,805	104,999	2,292	2,827	2,757	55,924
	Above Rs. 1,25,000	7,312	2,393	2,371	139,034	7,950	2,494	2,436	112,550	12,047	5,479	5,404	293,499	13,238	5,497	5,371	241,173
	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	0.15	7	4,295	165.38	1	8	12,748	2,600	0.59	19	8,213	205.76	2	19	16,530	2,883
	From 10,000-25,000	1.34	5	891	841.85	1	2	210	479	3.54	12	1,423	1,622.88	2	5	361	1,086
	From 25001-50,000	8.06	8	1,491	3,800.65	11	14	2,430	3,142	17.05	18	2,834	6,197.54	21	21	3,404	6,373
	From 50,001-75,000	12.39	4	335	1,179.30	9	2	940	1,302	20.89	6	589	1,910.20	17	6	1,617	4,365
	From 75,000-100,000	8.49	2	478	1,381.44	7	2	502	2,744	15.00	4	1,081	2,608.74	13	4	1,870	5,588
	From 1,00,001 -1,25,000	2.15	1	75	644.04	5	-	-	1,119	5.68	1	75	644.04	12	2	721	4,386
	Above Rs. 1,25,000	303.72	11	18,107	110,417.53	302	12	18,957	176,193	843.86	25	572,903	289,720.37	794	30	413,974	503,634
	iv Group- Annuity																
	From 0-10000																
	From 10,000-25,000																
	From 25001-50,000																
	From 50,001-75,000																
	From 75,000-100,000																
	From 1,00,001 -1,25,000																
	Above Rs. 1,25,000																

Note:

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q2 '15-16			Q2 '14-15			YTD Sep'15			YTD Sep '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	0	353	16.48	0	157	0	1	1,063	40.74	1	293	0
2	Corporate Agents-Banks	1	80	51.00	0	0	5	1	80	51.00	0	0	5
3	Corporate Agents -Others	0	0	0.00	0	544	4	0	0	0.00	0	858	7
4	Brokers	3	4,434	19.66	1	3,808	5	11	9,713	52.52	8	9,073	67
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-
6	Direct Business	3	32,795	3,139.21	5	281,032	1,477	16	76,864	7,893.32	13	464,984	12,790
	<b>Total(A)</b>	<b>7</b>	<b>37,662</b>	<b>3,226.36</b>	<b>6</b>	<b>285,541</b>	<b>1,491</b>	<b>29.00</b>	<b>87,720</b>	<b>8,037.59</b>	<b>22</b>	<b>475,208</b>	<b>12,870</b>
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
	<b>Grand Total (A+B)</b>	<b>7</b>	<b>37,662</b>	<b>3,226</b>	<b>6</b>	<b>285,541</b>	<b>1,491</b>	<b>29</b>	<b>87,720</b>	<b>8,038</b>	<b>22</b>	<b>475,208</b>	<b>12,870</b>

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q2 '15-16		Q2 '15-16		YTD September '15		YTD September '14	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,977	1,674	5,296	2,680	7,225	2,916	9,734	4,845
2	Corporate Agents-Banks	4,861	2,648	7,122	3,541	9,175	4,794	13,297	6,603
3	Corporate Agents -Others	2	(0)	-	0	2	(0)		0
4	Brokers	19	13	31	21	34	30	77	50
5	Micro Agents		-	1	0		-	1	0
6	Direct Business	1,391	370	4,769	723	2,632	795	9,702	1,295
<b>Total (A)</b>		<b>10,250</b>	<b>4,706</b>	<b>17,219</b>	<b>6,964.51</b>	<b>19,068</b>	<b>8,536</b>	<b>32,811</b>	<b>12,794.06</b>
1	Referral (B)	150	(29)	244	(31)	150	(50)	318	(97)
<b>Grand Total (A+B)</b>		<b>10,400</b>	<b>4,677</b>	<b>17,463</b>	<b>6,933.74</b>	<b>19,218</b>	<b>8,487</b>	<b>33,129</b>	<b>12,697.17</b>



## FORM L-39-Data on Settlement of Claims for the quarter ended 30 September 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	-	534	72	80	69	130	885	137,580
2	Survival Benefit	379	1,986	29	17	6	1	2,418	79,767
3	for Annuities / Pension	305	825	29	21	14	17	1,211	3,026
4	For Surrender	-	8,795	4	-	-	-	8,799	1,965,301
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	4	-	-	-	-	4	1,290
	HCB	-	23	-	-	-	-	23	271
	ADB	-	12	-	-	-	-	12	3,100
	IB	-	10	1	-	1	-	12	348
6	Partial Withdrawals	-	419	-	-	-	-	419	60,603
7	Auto Foreclosure	-	3,116	24	-	-	-	3,140	217,120
8	EL Surrender	-	1,908	3	-	-	-	1,911	324,611
9	Death Claims	-	314	-	-	-	-	314	244,823

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	-	29	-	-	-	-	29	380,024
5	Other benefits	-	-	-	-	-	-	-	0
6	Foreclosure	-	65	-	-	-	-	65	378
7	Gratuity	-	1,001	4	-	-	-	1,005	992,150
8	Leave encashment	-	13	-	-	-	-	13	1,181
9	ADB	-	1	-	-	-	-	1	75
10	Death Claims	-	354	-	-	-	-	354	20,576

## FOR L-40 : Quarterly Claims data for Life for the quarter ended 30 September 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	2	776	9	307	228	1	269	1	-	11	2	-
2	Claims reported during the period*	363	1,142	2,906	1,453	9,028	437	3,979	1,854	5	14	24	12
3	Claims Settled during the period	322	732	2,458	1,428	9,121	425	4,245	1,855	4	10	23	12
4	Claims Repudiated during the period	43	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	36	-	-	-	-	-	-	-	-	-	-	-
	Grater than 2 year from the date of acceptance of risk	7	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	399	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	787	457	332	131	12	-	-	1	15	1	-
	Less than 3months	-	567	455	103	131	12	-	-	1	7	1	-
	3 months to 6 months	-	220	2	70	-	-	-	-	-	3	-	-
	6months to 1 year	-	-	-	68	-	-	-	-	-	2	-	-
	1year and above	-	-	-	91	-	-	-	-	-	3	-	-

\*in case of death- the claims for which all the documentati

\*\* 4 cases in the surrender category were reversed from the

\*\*\* 1 cases in the PW category were reversed from the Opening balance as customer opted to continue

\*\*\*\* 3 case in the AFC category was reversed from the opening balance as customer opted to continue

\*\*\*\*\*2 cases in HCB category have got rejected in this quarter

## GROUP

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	11	1	-
2	Claims reported during the period*	407	-	-	-	27	-	-	986	12	65
3	Claims Settled during the period	407	-	-	-	27	-	-	994	13	65
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	3	-	-
	Less than 3months	-	-	-	-	-	-	-	2	-	-
	3 months to 6 months	-	-	-	-	-	-	-	1	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

FORM L-41 : Greivance Disposal for quarter ended 30 September 2015

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	-	4	6	-	20
b)	Policy Servicing	1	182	17	104	62	-	338
c)	Proposal Processing	-	68	13	29	26	-	113
d)	Survival Claims	-	44	-	25	19	-	90
e)	ULIP Related	-	17	1	7	9	-	34
f)	Unfair Business Practices	11	522	63	63	407	-	1,166
g)	Others	-	3	-	1	2	-	15
<b>Total Number</b>		<b>12</b>	<b>846</b>	<b>94</b>	<b>233</b>	<b>531</b>	<b>-</b>	<b>1,776</b>

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:	19247
5	Total No. of claims during current year:	16817
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	865.59
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	65.41

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

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

## L-42- Valuation Basis (Life Insurance)

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

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

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

## b. How the valuation bases are supplied to the system

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

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

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

- ii. Group Business Reserve on UPR basis  
For single premium group term plan and group endowment type product the interest rate assumption is as for non par life product.

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

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

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

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

\*\*These rates are a proportion of reinsurance rates

- ii. Group Business Reserve on UPR basis  
For single premium group term plan and group endowment type product the mortality rate assumption varies from 129.8% to 155.8%.

## 3) Expense:

## i. Individual Business -Fixed expenses

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

- ii. Group Business Reserve on UPR basis  
For single premium group term plan and group endowment type product the fixed expense assumption is 87 to 419

## 4) Bonus:

## i. Individual Business

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

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

- ii. Group Business NA NA

**L-42- Valuation Basis (Life Insurance)****5) Policyholders Reasonable Expectations:**

PRE considerations are:

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

Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - [Unit Reserve (for UWP/PUWP) X max{ (p1x[(0.015)\*DMT of assets] + p2 x 30%), 3% } where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees.

For highest NAV guaranteed product the reserve has been kept based on formula- Additional Charge For Guarantee X Fund Value as on Valuation Date X Elapsed Period (No. of years)

Ø Under With Profits plan policyholders expect the bonus rates to be in line with the returns available on other investments in the market. Aviva considers this aspect when regular bonus rate is decided and the future rates of 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<sup>nd</sup> policy month):**

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife, 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	Heath 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.