



IRDA Public Disclosures

QUARTER ENDED 31st DECEMBER 2015

Aviva Life Insurance Company India Limited

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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 NINE MONTHS ENDED DECEMBER 31, 2015

Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q3 '15-16	YTD Dec '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)
Premiums earned – net									
(a) Premium	2,831,236	342,364	823,195	4,772,340	88,157	244,571	-	2,882,016	9,101,864
(b) Reinsurance ceded	(36,271)	0	(3)	(328,284)	(0)	(31,518)	-	(126,303)	(396,075)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	2,794,965	342,364	823,192	4,444,056	88,157	213,053	-	2,755,713	8,705,789
Income from Investments									
(a) Interest, Dividends and Rent – Gross	1,630,889	182,168	103,540	1,306,865	123,935	179,500	67,374	1,124,940	3,594,271
(b) Profit on sale/redemption of investments	1,487,430	325,719	13,899	3,245	1,964	688	232	383,841	1,833,177
(c) (Loss) on sale/ redemption of investments	(1,102,289)	(147,011)	(7,183)	(13)	(4)	(6)	-	(255,711)	(1,256,506)
(d) Transfer/Gain on revaluation/change in fair value	(2,082,885)	(496,321)	(36,627)	-	-	-	-	(228,063)	(2,615,833)
Sub Total	(66,855)	(135,444)	73,629	1,310,097	125,895	180,182	67,606	1,025,007	1,555,109
Other Income									
(a) Other Income	2	-	-	26,443	694	-	-	10,489	27,139
(b) Transfer from Shareholders for Mortality charges as per IRDAI order	11,624	-	-	4,959	-	-	-	3,829	16,583
(c) Contribution from the Shareholders' A/c	-	-	16,918	849,664	-	36,106	211	320,842	902,899
TOTAL (A)	2,739,735	206,920	913,739	6,635,219	214,746	429,341	67,817	4,115,880	11,207,519
Commission	27,117	1,027	156	287,448	1,542	626	-	59,162	317,915
Service Tax on Linked Charges	113,677	10,947	1,654	-	-	-	-	43,911	126,277
Operating Expenses related to Insurance Business	538,849	42,265	22,251	1,998,046	31,152	25,894	211	891,539	2,658,669
Provision for Doubtful debts	1,280	100	53	4,728	74	61	1	2,557	6,296
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
TOTAL (B)	680,923	54,339	24,114	2,290,222	32,768	26,581	212	997,169	3,109,157
Benefits Paid (Net)	6,781,867	1,512,667	428,897	727,553	113,715	1,714,317	1,110,000	4,445,830	12,389,015
Interim Bonuses Paid	7,297	902	-	20	64	-	-	2,201	8,282
Change in valuation of liability in respect of life policies									
(a) Gross	(5,465,600)	(1,386,644)	460,728	3,619,219	4,647	(1,272,828)	(1,042,394)	(1,049,637)	(5,082,871)
(b) Amount ceded in Reinsurance	-	-	-	-	-	(38,727)	-	0	(38,727)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	299,750	-	-	-	-	-	-	(425,788)	299,750
TOTAL (C)	1,623,314	126,925	889,625	4,346,792	118,426	402,762	67,606	2,972,604	7,575,449
TOTAL (B+C)	2,304,237	181,264	913,739	6,637,014	151,194	429,343	67,818	3,969,773	10,684,606
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	435,500	25,656	(1)	(1,798)	63,552	(0)	-	146,108	522,913
APPROPRIATIONS									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	17,480	453	-	(3,180)	(623)	-	-	1,788	14,130
Transfer to Balance sheet	418,019	25,203	-	1,383	64,177	-	-	144,320	508,782
TOTAL (D)	435,500	25,656	-	(1,797)	63,554	-	-	146,108	522,912
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	7,297	902	-	20	64	-	-	2,201	8,282
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	435,500	25,656	-	(1,797)	63,554	-	-	146,108	522,912
(d) Total Surplus: ((a)+(b)+(c)):	442,797	26,558	-	(1,777)	63,618	-	-	148,309	531,194

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 NINE MONTHS ENDED DECEMBER 31, 2014
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q3 '14-15	YTD Dec '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)
Premiums earned – net									
(a) Premium	3,975,400	712,783	81,803	4,553,109	148,456	1,658,408	-	3,620,505	11,129,959
(b) Reinsurance ceded	(25,537)	(1)	2	(327,688)	0	(51,206)	-	(136,208)	(404,430)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	3,949,863	712,782	81,805	4,225,421	148,456	1,607,202	-	3,484,297	10,725,529
Income from Investments									
(a) Interest, Dividends and Rent – Gross	1,532,566	249,761	59,932	901,790	115,630	280,556	92,763	1,028,442	3,232,999
(b) Profit on sale/redemption of investments	5,171,658	1,127,114	46,706	72,454	281	4,172	1,411	1,435,510	6,423,795
(c) (Loss) on sale/ redemption of investments	(334,063)	(67,876)	(6,904)	(12)	(4)	-	-	(151,068)	(408,859)
(d) Transfer/Gain on revaluation/change in fair value	2,584,150	458,879	46,609	-	-	-	-	1,073,173	3,089,637
Sub Total	8,954,311	1,767,878	146,343	974,232	115,907	284,728	94,174	3,386,057	12,337,572
Other Income									
(a) Other Income	115	517	-	15,646	5	-	-	4,420	16,282
(b) Transfer from the Shareholders for Extra Mortality charges per IRDA order	-	-	-	-	-	-	-	-	-
(b) Contribution from the Shareholders' A/c	979,606	-	12,620	970,361	13,315	13,288	563	709,661	1,989,755
TOTAL (A)	13,883,895	2,481,177	240,768	6,185,660	277,683	1,905,218	94,737	7,584,436	25,069,138
Commission	52,240	1,716	-	381,466	5,284	342	-	133,398	441,048
Service Tax on Premium	133,407	16,494	1,093	-	-	-	-	47,352	150,995
Operating Expenses related to Insurance Business	852,507	75,984	6,998	1,829,315	5,063	50,485	562	957,097	2,820,913
Provision for Doubtful debts	1,584	148	13	2,941	8	81	1	6,721	4,779
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,039,738	94,342	8,104	2,213,722	10,355	50,908	563	1,144,536	3,417,732
Benefits Paid (Net)	7,322,777	2,964,373	191,870	269,567	79,583	624,225	700,000	4,068,595	12,152,395
Interim Bonuses Paid	4,092	531	-	-	-	-	-	1,692	4,623
Change in valuation of liability in respect of life policies									
(a) Gross	2,944,669	(651,123)	40,793	3,703,406	128,518	1,260,643	(605,826)	1,955,906	6,821,080
(b) Amount ceded in Reinsurance	-	-	-	-	-	(30,558)	-	68,707	(30,558)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	1,154,538	-	-	-	-	-	-	-	1,154,538
TOTAL (C)	11,426,076	2,313,781	232,663	3,972,973	208,101	1,854,310	94,174	6,094,900	20,102,078
TOTAL (B+C)	12,465,814	2,408,123	240,767	6,186,695	218,457	1,905,218	94,737	7,239,472	23,519,810
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	1,418,080	73,054	1	(1,035)	59,227	-	-	344,960	1,549,328
APPROPRIATIONS									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	98,167	11,206	-	(1,035)	139	-	-	45,506	108,477
Transfer to Balance sheet	1,319,914	61,848	1	-	59,088	-	-	299,454	1,440,852
TOTAL (D)	1,418,081	73,054	1	(1,035)	59,227	-	-	344,960	1,549,329
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	4,092	531	-	-	-	-	-	1,692	4,623
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	1,418,081	73,054	1	(1,035)	59,227	-	-	344,960	1,549,329
(d) Total Surplus: ((a)+(b)+(c)):	1,422,173	73,584	1	(1,035)	59,227	-	-	346,652	1,553,951

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 NINE MONTHS ENDED DECEMBER 31, 2015
Shareholders' Account (Non-technical Account)

Particulars	Q3 '15-16	YTD Dec '15	Q3 '14-15	YTD Dec '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	157,303	466,211	224,536	654,774
(b) Profit on sale/redemption of investments	5	5	-	16,194
(c) (Loss) on sale/ redemption of investments	-	-	-	-
Other Income	-	-	-	-
TOTAL (A)	157,308	466,216	224,536	670,968
Expense other than those directly related to the insurance business	23,913	58,879	(66,055)	(12,177)
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others - Provision against IRDA order	-	-	234,000	234,000
Contribution to the Policyholders Account (Technical Account)				
Linked - Individual - Life - Participating	-	-	-	-
Linked - Individual - Pension - Participating	-	-	-	-
Linked - Individual - Life - Non Participating	-	-	214,675	979,607
Linked - Individual - Pension - Non Participating	-	-	-	-
Linked - Group - Life - Non Participating	6,548	16,918	1,867	12,620
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	333,488	849,661	468,816	941,549
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	(20,255)	29,668	(3,685)	2,149
Non Linked - Group - Pension - Non Participating	(394)	212	(61)	563
Non Linked - Annuity - Non Participating	-	-	8,186	13,315
Non Linked - Variable group	1,455	6,440	1,624	11,139
Non Linked Health Non Participating	-	-	18,241	28,814
TOTAL (B)	344,755	961,777	877,609	2,211,579
Profit/ (Loss) before tax	(187,446)	(495,561)	(653,073)	(1,540,611)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(187,446)	(495,561)	(653,073)	(1,540,611)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(12,702,477)	(12,702,477)	(13,204,249)	(13,204,249)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(12,889,923)	(13,198,038)	(13,857,322)	(14,744,860)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.25)		(0.77)

FORM L-3-A-BS

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration No. 122 with the IRDA, dated 14 May 2002

UNAUDITED BALANCE SHEET AS AT DECEMBER 31, 2015

Particulars	Schedule	AS AT DECEMBER 31, 2015 (Rs. 000's)	AS AT DECEMBER 31, 2014 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8, L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	20,049,000
BORROWINGS			
POLICYHOLDERS' FUNDS:	L-11	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		636	754
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		508,782	1,440,852
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		326,944	293,820
Linked - Individual - Pension - Non Participating		14,151	32,112
Linked - Group - Life - Non Participating		75	173
Non Linked - Individual - Life - Participating		47,850	29,440
Non Linked - Individual - Pension - Participating		13,965	10,098
Non Linked - Individual - Life - Non Participating		23,532,840	16,861,720
Non Linked - Individual - Pension - Non Participating		1,523,281	1,487,949
Non Linked - Group - Life - Non Participating		1,861,184	3,866,574
Non Linked - Group - Pension - Non Participating		531,213	1,016,921
Non Linked - Annuity - Non Participating		262,498	235,880
Non Linked - Variable group		293,891	766,954
Non Linked Health Non Participating		41,074	30,111
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		521,586	464,344
Linked - Individual - Pension - Participating		55,461	47,385
Linked - Individual - Life - Non Participating		37,256,149	43,362,323
Linked - Individual - Pension - Non Participating		5,820,147	8,070,860
Linked - Group - Life - Non Participating		1,958,589	1,086,425
Discontinued Policies Fund - Non payment of premium		3,865,876	3,291,262
Sub-Total		78,436,192	82,395,957
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Linked Liabilities (Lapsed Policies)		-	768
FFA - Others		579,815	602,058
TOTAL		99,065,007	103,047,783
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	7,657,122	10,030,736
- Policyholders'	L-13	30,861,273	24,114,833
Assets held to cover linked liabilities	L-14	50,055,341	56,914,127
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	167,776	211,454
CURRENT ASSETS			
Cash & Bank Balance	L-17	186,156	160,104
Advances And Other Assets	L-18	1,547,120	1,577,270
Sub-Total (A)		1,733,276	1,737,374
CURRENT LIABILITIES			
PROVISIONS	L-19	4,473,811	4,487,738
	L-20	134,008	217,857
Sub-Total (B)		4,607,819	4,705,595
NET CURRENT ASSETS (C) = (A - B)		(2,874,543)	(2,968,221)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		13,198,038	14,744,856
TOTAL		99,065,007	103,047,783

Contingent Liabilities	As AT DECEMBER 31, 2015 (Rs. 000's)	As AT DECEMBER 31, 2014 (Rs. 000's)
Partly paid-up investments	Nil	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts by the Company	16,781	6,064
Guarantees given by or on behalf of the Company	Nil	Nil
Statutory demands/liabilities in dispute, not provided for	0	14,933
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies)	178,652	159,637
Total	195,433	180,634

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	Q3 '15-16	YTD Dec '15	Q3 '14-15	YTD Dec '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	382,088	2,000,442	875,504	3,378,416
Renewal premiums	2,488,078	7,055,501	2,716,346	7,669,083
Single premiums	11,851	45,921	28,655	82,463
				-
TOTAL PREMIUM	2,882,017	9,101,864	3,620,505	11,129,962

Note:ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	2,882,017	9,101,864	3,620,505	11,129,962
Outside India	-	-	-	-
TOTAL PREMIUM	2,882,017	9,101,864	3,620,505	11,129,962

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q3 '15-'16	YTD Dec '15	Q3 '14-'15	YTD Dec '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	30,569	202,732	77,448	301,069
- Renewal premiums	28,535	114,751	55,760	139,257
- Single premiums	58	432	190	722
Total (A)	59,162	317,915	133,398	441,048
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	59,162	317,915	133,398	441,048
Break-up of the expenses (Gross) incurred to procure business:				
Agents	48,197	132,698	55,837	156,864
Brokers	4,115	11,411	4,270	13,245
Corporate Agency	6,850	173,870	73,286	270,939
Referral	(0)	(64)	4	1
TOTAL (B)	59,162	317,915	133,398	441,048

FORM L-6- OPERATING EXPENSES SCHEDULE

Particulars	Q3 '15-16	YTD Dec '15	Q3 '14-15	YTD Dec '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	478,613	1,445,750	516,626	1,609,675
Travel, conveyance and vehicle running expenses	13,979	45,538	16,724	37,939
Training expenses	15,514	37,552	20,965	54,915
Rents, rates and taxes	100,068	299,852	103,111	327,446
Repairs	302	2,149	470	1,797
Printing and stationery	8,725	29,036	11,187	30,814
Communication expenses	10,951	46,411	37,918	111,884
Legal and professional charges	55,060	146,912	51,895	108,822
Medical fees	3,705	15,119	5,832	27,042
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,417	7,326	1,442	4,150
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)	(125)	375	125	375
Advertisement and publicity	30,699	113,561	48,773	95,104
Interest and bank charges	34,013	43,695	5,057	21,302
Information technology and related expenses	32,135	93,778	30,101	95,756
Service tax on premium	4,892	13,636	4,786	13,106
Others	-	-	-	-
a) Office maintenance	33,320	102,956	37,960	102,413
b) Electricity	16,733	56,518	17,644	62,849
c) Recruitment	16,091	39,528	10,789	21,238
d) Miscellaneous expenses	2,022	14,293	3,723	435
Depreciation	33,426	104,683	31,967	93,851
TOTAL	891,540	2,658,668	957,093	2,820,913

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3 '15-16	YTD Dec '15	Q3 '14-15	YTD Dec '14
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	300,138	850,613	311,547	980,206
(b) Claims by Maturity,	213,385	476,850	174,504	509,555
(c) Annuities/Pension payment	1,206,242	2,389,861	848,940	1,272,246
(d) Periodical Benefit	196,556	332,466	28,213	65,607
(e) Health	-	4,200	8,500	19,500
(f) Other benefits - Riders	593	5,620	2,093	9,608
- Surrender	2,659,791	8,745,237	2,858,259	9,857,179
(Amount ceded in reinsurance):				
(a) Claims by Death,	(130,874)	(415,833)	(163,460)	(561,506)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
TOTAL	4,445,831	12,389,016	4,068,595	12,152,395
Benefits paid to claimants:				
In India	4,445,831	12,389,016	4,068,595	12,152,395
Outside India	-	-	-	-
Total Benefits paid (Net)	4,445,831	12,389,016	4,068,595	12,152,395

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Particulars	AS AT DECEMBER 31, 2015 (Rs. 000's)	AS AT DECEMBER 31, 2014 (Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up *	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	20,049,000

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

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

(In '000)

Shareholder	AS AT DECEMBER 31, 2015		AS AT DECEMBER 31, 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	1,483,626	74%	1,483,626	74%
- Foreign	521,274	26%	521,274	26%
Others	-	-	-	-
TOTAL	2,004,900	100%	2,004,900	100%

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT DECEMBER 31, 2015	AS AT DECEMBER 31, 2014
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT DECEMBER 31, 2015	AS AT DECEMBER 31, 2014
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT DECEMBER 31, 2015 (Rs. 000's)	AS AT DECEMBER 31, 2014 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills #	2,220,681	1,908,067
(Market value (Rs '000) Current Year 22,05,839 Previous Year 18,97,539)		
Other Approved Securities	1,030,359	1,030,371
(Market value (Rs '000) Current Year 10,52,400 Previous Year 10,49,194)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	273,963	335,000
(Market value (Rs '000) Current Year 2,86,080 Previous Year 3,49,880)		
(e) Other Securities (Term Deposits)	178,200	178,200
(Market value (Rs '000) Current Year 1,78,200 Previous Year 1,78,200)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate		
Investments in Infrastructure , Social Sector and Housing :	1,585,905	2,226,557
Non Convertible Debentures		
(Market value (Rs '000) Current Year 15,99,565 Previous Year 22,62,404)		
Other Investments		
Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	636,046	2,487,638
(Market value (Rs '000) Current Year 6,36,046 Previous Year 24,87,638)		
Other Approved Securities	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	85,251	-
(Market value (Rs '000) Current Year 85,457 Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	835,985	1,021,536
(Market value (Rs '000) Current Year 8,35,985 Previous Year 10,21,536)		
(f) Other Securities (Reverse Repo)	133,158	502,148
(Market value (Rs '000) Current Year 1,33,158 Previous Year 5,02,148)		
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	677,574	341,219
Non Convertible Debentures		
(Market value (Rs '000) Current Year 6,81,318 Previous Year 3,41,471)		
Other Investments	-	-
TOTAL	7,657,122	10,030,736
INVESTMENTS		
In India	7,657,122	10,030,736
Outside India	-	-
TOTAL	7,657,122	10,030,736

Note :

1. includes (Rs.'000) Current Year Nil (Previous Year 100,501) invested in Government Securities pursuant to Section 7 of the Insurance Act 1938.

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT DECEMBER 31, 2015 (Rs. 000's)	AS AT DECEMBER 31, 2014 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 2,00,79,000 Previous Year 1,48,49,318)	19,682,330	14,165,924
Other Approved Securities (Market value (Rs '000) Current Year 3,74,603 Previous Year 3,72,853)	369,865	370,184
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 5,074 Previous Year 3,142)	5,073	3,140
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 3,94,525 Previous Year 1,13,388)	387,460	104,980
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 2,01,700 Previous Year 2,26,700)	201,700	226,700
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 49,71,686 Previous Year 34,61,229)	4,817,704	3,340,956
Equity Shares (Market value (Rs '000) Current Year 562 Previous Year 529)	562	528
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 14 Previous Year 65)	14	65
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 20,40,986 Previous Year 23,04,954)	2,040,986	2,305,111
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 15,61,371 Previous Year 30,57,437)	1,561,371	3,057,437
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 10,16,552 Previous Year 3,70,277)	1,016,552	370,277
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 7,79,348 Previous Year 1,69,745)	777,656	169,531
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Other Investments	-	-
TOTAL	30,861,273	24,114,833
INVESTMENTS		
In India	30,861,273	24,114,833
Outside India	-	-
TOTAL	30,861,273	24,114,833

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

AS AT DECEMBER 31, 2015						
Particulars	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group life	AS AT December 31, 2015
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills	226,564	34,708	6,010,184	843,620	1,055,513	8,170,589
(CY 81,86,231 PY 65,43,406)						
Other Approved Securities	32,200	-	134,068	43,765	10,921	220,954
(CY 2,09,438 PY 5,12,745)						
Other Approved Investments						
(a) Shares						
(aa) Equity	106,981	12,457	20,932,688	3,438,690	200,308	24,691,124
(CY 2,13,97,074 PY 2,27,58,935)						
(bb) Preference	-	-	4,902	610	102	5,614
(CY NIL PY NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	90,199	15,370	2,435,437	333,472	141,179	3,015,658
(CY 28,61,383 PY 31,67,716)						
(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	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing : **						
(a) Non Convertible Debentures	350,263	40,345	2,424,523	351,491	287,781	3,454,403
(CY 33,12,814 PY 42,20,988)						
(b) Equity	12,461	1,450	3,335,554	560,450	22,985	3,932,899
(CY 38,22,544 PY 49,08,827)						
Other Investments						
(a) Equity Shares	1,162	135	470,014	53,569	4,722	529,602
(CY 5,90,354 PY 9,80,646)						
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds	-	-	3,860,826	1,544	2,515	3,864,886
(CY 37,26,743 PY 33,95,702)						
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	-	-	76,014	18,003	7,001	101,018
(CY 1,00,624 PY 4,02,474)						
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	87,300	6,800	90,224	14,783	125,248	324,355
(CY 3,15,630 PY 6,08,194)						
(f) Other Securities (Reverse Repo)	4,115	3,820	469,587	82,663	49,211	609,397
(CY 6,09,397 PY 14,07,263)						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing	-	-	271,189	34,092	10,830	316,111
(CY 3,05,943 PY 4,24,687)						
Other Investments	-	-	-	-	-	-
Balances in Bank	(5,554)	(425)	(27,138)	(5,356)	4,336	(34,137)
Other Current Assets (net)	89,670	6,558	623,453	48,749	35,938	804,368
TOTAL	1,033,361	121,218	41,122,025	5,820,145	1,958,590	50,055,341
INVESTMENTS						
In India	1,033,361	121,218	41,122,025	5,820,145	1,958,590	50,055,341
Outside India	-	-	-	-	-	-
TOTAL	1,033,361	121,218	41,122,025	5,820,145	1,958,590	50,055,341

* Historical Cost CY (Rs '000)

** Infrastructure investment that are "Other Investment" are included here .

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

AS AT DECEMBER 31, 2014						
Particulars	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group Life	AS AT December 31, 2014
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills	218,209	42,290	5,301,901	841,242	308,909	6,712,551
(CY 81,86,231 PY 65,43,406)						
Other Approved Securities	32,152	-	391,410	88,305	19,557	531,424
(CY 2,09,438 PY 5,12,745)						
Other Approved Investments						
(a) Shares						
(aa) Equity	2,747	369	24,262,229	4,791,431	143,824	29,200,600
(CY 2,13,97,074 PY 2,27,58,935)						
(bb) Preference	-	-	4,386	487	91	4,964
(CY NIL PY NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	146,009	15,248	2,624,251	382,289	138,730	3,306,527
(CY 28,61,383 PY 31,67,716)						
(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	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing : **						
(a) Non Convertible Debentures	363,993	32,419	3,152,581	554,427	283,338	4,386,759
(CY 33,12,814 PY 42,20,988)						
(b) Equity	1,082	128	4,369,545	842,105	23,223	5,236,083
(CY 38,22,544 PY 49,08,827)						
Other Investments						
(a) Equity Shares	-	-	813,917	143,010	6,023	962,950
(CY 5,90,354 PY 9,80,646)						
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds	-	-	3,442,195	-	7,839	3,450,033
(CY 37,26,743 PY 33,95,702)						
Other Approved Securities	-	-	6,995	-	-	6,995
(CY NIL PY 6,863)						
Other Approved Investments						
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	54	-	-	54
(bb) Preference	-	-	-	-	-	-
(CY NIL PY NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	-	-	278,693	108,269	19,047	406,009
(CY 1,00,624 PY 4,02,474)						
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	-	-	454,938	97,089	70,423	622,449
(CY 3,15,630 PY 6,08,194)						
(f) Other Securities (Reverse Repo)	1,667	346	1,209,558	137,996	57,697	1,407,264
(CY 6,09,397 PY 14,07,263)						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing	26,002	12,993	337,264	32,028	19,030	427,317
(CY 3,05,943 PY 4,24,687)						
Other Investments	-	-	-	-	-	-
Balances in Bank	(8,523)	(1,398)	(13,428)	(7,231)	(125)	(30,705)
Other Current Assets (net)	78,086	6,568	567	59,413	(11,181)	133,452
TOTAL	986,724	115,762	46,654,354	8,070,860	1,086,425	56,914,127
INVESTMENTS						
In India	986,724	115,762	46,654,354	8,070,860	1,086,425	56,914,127
Outside India	-	-	-	-	-	-
TOTAL	986,724	115,762	46,654,354	8,070,860	1,086,425	56,914,127

* Historical Cost CY (Rs '000)

** Infrastructure investment that are "Other Investment" are included here .

FORM L-15-LOANS SCHEDULE

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

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2015	Additions during the period	Deductions	Balance as at Dec 31, 2015	Balance as on March 31, 2015	For the period	Sales/ Adjustments	Balance as at Dec 31, 2015	AS AT December 31, 2015	AS AT December 31, 2014
Intangibles										
- Software	314,043	91,805	-	405,848	254,335	61,002	-	315,337	90,511	71,313
Tangibles										
Leasehold Improvements	324,610	5,683	5,477	324,816	293,277	12,189	5,477	299,989	24,827	34,198
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	161,405	1,294	458	162,240	158,785	1,495	458	159,822	2,418	3,024
Information Technology Equipment	657,722	38,313	157,327	538,709	619,890	35,071	157,214	497,747	40,962	47,037
Vehicles	3,005	-	1,385	1,620	3,005	-	1,385	1,620	-	(0)
Office Equipment	103,522	4,896	11,460	96,958	96,927	6,829	11,447	92,309	4,649	7,004
Sub Total	1,564,307	141,991	176,107	1,530,191	1,426,219	116,586	175,981	1,366,824	163,367	162,577
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	4,409	48,877
TOTAL	1,564,307	141,991	176,107	1,530,191	1,426,219	116,586	175,981	1,366,824	167,776	211,454
PREVIOUS YEAR	1,634,352	24,977	94,528	1,564,799	1,401,116	93,851	92,743	1,402,224	211,454	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT DECEMBER 31, 2015	AS AT DECEMBER 31, 2014
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	6,424	5,263
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	37,556	48,591
(bb) Others	-	-
(b) Current Accounts	142,176	106,250
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	186,156	160,104
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	186,156	160,104
Outside India	-	-
TOTAL	186,156	160,104

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT DECEMBER 31, 2015	AS AT DECEMBER 31, 2014
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	30,875	39,620
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of	19,163	17,084
Less: Provision for doubtful debts	(11,744)	(11,744)
Others (includes vendor, travel advances & salary recoverable)	176,301	324,183
Less : Provision for doubtful debts	(14,162)	(13,314)
TOTAL (A)	200,432	355,828
OTHER ASSETS		
Income accrued on investments	756,668	706,158
Outstanding Premiums	253,985	235,988
Agents' Balances	37,832	30,828
Less : Provision for doubtful debts	(34,457)	(23,606)
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	41,304	16,258
Others	-	-
-Refundable Security Deposits	294,504	271,803
Less : Provision for doubtful deposit	(18,083)	(20,014)
- Unsettled Contracts	(0)	0
-Service Tax Unutilized Credit	14,934	4,025
TOTAL (B)	1,346,688	1,221,441
TOTAL (A+B)	1,547,120	1,577,270

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT DECEMBER 31, 2015	AS AT DECEMBER 31, 2014
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	141,844	180,880
Balances due to other insurance companies	53,552	33,120
Deposits held on re-insurance ceded	-	-
Premiums received in advance	122,818	125,271
Unallocated premium	80,173	99,534
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	150,632	104,938
Accrual for expenses	676,602	1,177,630
Unclaimed Amount - Policyholders	1,947,959	1,840,334
Claims Outstanding	407,275	531,714
Others:		
Others (includes statutory dues payable, and payables to employees)	88,185	91,071
Service Tax payable	20,360	41,066
Payables for unsettled investment contracts	334,262	-
Temporary book overdrafts	450,149	262,182
TOTAL	4,473,811	4,487,738

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT DECEMBER 31, 2015	AS AT DECEMBER 31, 2014
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	19,900	13,709
Provision for Leave Encashment	19,374	23,849
Provision for Other Long Term Benefits	70,853	121,900
Provision for Other Employee Benefits	23,881	58,399
TOTAL	134,008	217,857

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-21-MISC EXPENDITURE SCHEDULE

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

FORM L-22 Analytical Ratios

S.No.	Particulars	Q3 '15-16	YTD Dec '15	Q3 '14-15	YTD Dec '14
1	New business premium income growth rate - segment wise				
	Linked Par Individual Life	-100%	-100%	-98%	124%
	Linked Par Pension	NA	NA	NA	NA
	Linked Non Par Individual Life	-71%	-67%	145%	120%
	Linked Non Par Pension	NA	NA	1%	92%
	Linked Non Par Group	424%	1391%	68%	-40%
	Non Linked Par Individual Life	-51%	-43%	11740%	3459%
	Non Linked Par Pension	NA	NA	NA	NA
	Non Linked Non Par Individual Life	-48%	-27%	-32%	-12%
	Non Linked Non Par Individual Pension	-69%	-77%	383%	5564%
	Non Linked Group Life	-89%	-95%	144%	231%
	Non Linked Group Pension	NA	NA	-100%	-100%
	Non Linked Non Par Annuity	-71%	-51%	39%	-9%
	Non Linked - Variable - Group	-96%	-52%	-81%	-5%
	Non Linked - Health	-56%	-71%	71%	38%
2	Net Retention Ratio	96%	96%	96%	96%
3	Expense of Management to Gross Direct Premium Ratio	33%	33%	31%	30%
4	Commission Ratio (Gross commission paid to Gross Premium)	2%	4%	4%	4%
5	Ratio of policy holder's liabilities to shareholder's funds	11.46	11.46	15.38	15.38
6	Growth rate of shareholders' fund	29%	29%	27%	27%
7	Ratio of surplus to policyholders' liability	-0.5%	-0.5%	-0.5%	-0.5%
8	Change in net worth in ('000)	1,546,818	1,546,818	1,128,081	1,128,081
9	Profit after tax/Total Income	-5%	-5%	-9%	-6%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.4	4.4	4.5	4.5
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	6.2%	2.0%	6.7%
	R2. Non-PAR	2.1%	6.3%	2.3%	6.9%
	R3.Sub-TOTAL	2.1%	6.3%	2.3%	6.9%
	Linked:				
	R4. PAR	1.3%	5.1%	4.8%	11.5%
	R5. Non-PAR	1.3%	-1.7%	4.8%	20.8%
	R6. Sub-TOTAL	0.4%	-1.6%	4.8%	20.6%
	R7.Grand Total	1.0%	1.2%	4.0%	16.4%
	Shareholders' Funds	2.0%	6.3%	2.2%	6.6%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	6.2%	2.0%	6.7%
	R2. Non-PAR	2.1%	6.3%	2.3%	6.9%
	R3.Sub-TOTAL	2.1%	6.3%	2.3%	6.9%
	Linked:				
	R4. PAR	2.0%	6.1%	2.2%	7.0%
	R5. Non-PAR	0.8%	3.2%	2.8%	14.5%
	R6. Sub-TOTAL	0.9%	3.3%	2.8%	14.4%
	R7.Grand Total	1.3%	4.4%	2.7%	12.1%
	Shareholders' Funds	2.0%	6.3%	2.2%	6.6%
14	Conservation Ratio				
	Linked Par Individual Life	90%	92%	74%	90%
	Linked Par Pension	82%	85%	88%	75%
	Linked Non Par Individual Life	67%	67%	76%	78%
	Linked Non Par Pension	48%	48%	59%	67%
	Linked Non Par Group	39%	32%	32%	19%
	Non Linked Par Individual Life	76%	65%	81%	80%
	Non Linked Par Pension	100%	100%	59%	63%
	Non Linked Non Par Individual Life	84%	85%	85%	84%
	Non Linked Non Par Individual Pension	89%	49%	24%	24%
	Non Linked Group Life Non Par	6%	4%	12%	16%
	Non Linked Variable Group	0%	18%	0%	0%
	Non Linked - Health	88%	85%	198%	125%
15	Persistence Ratio (by numbers)				
	For 13th month	57%	61%	62%	53%
	For 25th month	55%	47%	54%	46%
	For 37th month	48%	41%	48%	43%
	For 49th month	44%	40%	30%	34%
	for 61st month	31%	23%	24%	17%
	Persistence Ratio (by premium)				
	For 13th month	64%	63%	65%	63%
	For 25th month	58%	56%	55%	52%
	For 37th month	48%	45%	44%	43%
	For 49th month	40%	40%	35%	45%
	for 61st month	48%	25%	25%	20%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
	(c) % of Government holding (in case of public sector insurance companies)		Nil		Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.25)		(0.77)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.25)		(0.77)
	(iv) Book value per share (Rs)		3.67		3.36

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	AS AT DECEMBER 31, 2015	AS AT DECEMBER 31, 2014
1	Linked		
a	Life	436,008	481,903
b	General Annuity	-	-
c	Pension	62,182	84,585
d	Health	-	-
2	Non-Linked		
a	Life	262,670	225,416
b	General Annuity	2,625	2,359
c	Pension	15,372	14,980
d	Health	411	301

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	261	261	2	87	434	405	166	11,068	695	666	167	11,155
3	Arunachal Pradesh	1	1	1	19	14	14	1	200	15	15	2	219
4	Assam	4	4	1	53	313	297	125	3,160	317	301	126	3,213
5	Bihar	2,000	1,995	17	509	127	124	39	1,649	2,127	2,119	56	2,158
6	Chandigarh	4	4	0	1	26	23	12	287	30	27	12	288
7	Chattisgarh	1	1	1	12	40	38	13	713	41	39	14	725
8	Dadra & Nagar Haveli	-	-	-	-	1	1	0	1	1	1	0	1
9	Daman & Diu	-	-	-	-	3	3	1	120	3	3	1	120
10	Delhi	2	2	1	59	617	561	393	15,933	619	563	394	15,992
11	Goa	1	1	0	1	13	12	6	256	14	13	6	257
12	Gujarat	76	70	20	472	289	274	92	4,447	365	344	112	4,918
13	Haryana	43	44	5	104	529	487	200	13,210	572	531	205	13,314
14	Himachal Pradesh	7	7	0	5	11	10	4	179	18	17	4	183
15	Jammu & Kashmir	6	6	1	9	13	13	(1)	121	19	19	(0)	130
16	Jharkhand	5	5	(1)	7	118	105	26	1,710	123	110	25	1,717
17	Karnataka	2	2	1	14	334	300	165	13,663	336	302	166	13,677
18	Kerala	-	(1)	-	-	76	74	33	1,691	76	73	33	1,691
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	4	4	1	18	149	141	62	3,094	153	145	63	3,112
21	Maharashtra	495	347	4	305	804	728	350	20,538	1,299	1,075	354	20,843
22	Manipur	-	-	-	-	8	8	12	166	8	8	12	166
23	Meghalaya	-	-	-	-	4	4	3	76	4	4	3	76
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	7	6	3	84	7	6	3	84
26	Orissa	89	88	18	305	212	202	68	2,510	301	290	86	2,815
27	Puducherry	-	-	-	-	3	2	2	108	3	2	2	108
28	Punjab	69	66	(27)	(40)	175	159	6	3,890	244	225	(21)	3,850
29	Rajasthan	13	14	2	177	166	152	59	3,525	179	166	61	3,702
30	Sikkim	-	-	-	-	7	7	4	59	7	7	4	59
31	Tamil Nadu	208	208	1	57	350	329	185	9,052	558	537	185	9,109
32	Tripura	3	3	1	13	98	96	18	458	101	99	18	471
33	Uttar Pradesh	11	11	2	36	421	389	196	9,215	432	400	198	9,251
34	Uttarakhand	51	51	0	10	22	21	11	307	73	72	11	318
35	West Bengal	50	50	11	153	644	565	211	5,607	694	615	222	5,759
Grand Total		3,406	3,244	59	2,385	6,028	5,550	2,465	127,099	9,434	8,794	2,525	129,484

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

Date: 31 December 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	276	276	(9)	139	1,336	1,253	521	38,721	1,612	1,529	512	38,859
3	Arunachal Pradesh	1	1	1	19	46	46	28	895	47	47	29	915
4	Assam	10	10	2	124	1,242	1,210	425	11,102	1,252	1,220	427	11,226
5	Bihar	2,127	2,122	42	994	523	506	203	7,453	2,650	2,628	245	8,448
6	Chandigarh	7	7	0	6	173	161	55	2,849	180	168	55	2,855
7	Chattisgarh	3	3	1	28	259	252	104	3,815	262	255	105	3,844
8	Dadra & NagarHaveli	6	6	1	10	23	23	7	131	29	29	8	142
9	Daman & Diu	-	-	-	-	13	13	8	269	13	13	8	269
10	Delhi	4	4	3	131	1,946	1,791	1,138	50,515	1,950	1,795	1,141	50,646
11	Goa	1	1	0	1	60	59	8	1,023	61	60	8	1,024
12	Gujarat	195	188	74	1,575	1,578	1,519	574	25,362	1,773	1,707	648	26,937
13	Haryana	122	119	21	756	1,824	1,704	877	50,274	1,946	1,823	898	51,029
14	Himachal Pradesh	29	27	9	206	61	56	18	1,152	90	83	27	1,358
15	Jammu & Kashmir	13	13	3	35	94	90	26	1,942	107	103	29	1,977
16	Jharkhand	21	21	5	134	434	415	140	5,991	455	436	145	6,125
17	Karnataka	13	13	5	253	1,248	1,134	693	50,502	1,261	1,147	698	50,755
18	Kerala	4	3	2	68	310	292	204	6,991	314	295	206	7,059
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	26	25	5	111	511	487	226	9,453	537	512	232	9,564
21	Maharashtra	569	420	15	1,107	3,158	2,924	1,678	90,823	3,727	3,344	1,694	91,929
22	Manipur	2	2	2	36	29	29	27	511	31	31	28	547
23	Meghalaya	-	-	-	-	27	26	24	598	27	26	24	598
24	Mizoram	-	-	-	-	4	4	1	21	4	4	1	21
25	Nagaland	-	-	-	-	30	27	18	377	30	27	18	377
26	Orissa	264	263	52	1,019	889	862	317	10,876	1,153	1,125	368	11,896
27	Puducherry	-	-	-	-	19	18	6	328	19	18	6	328
28	Punjab	220	203	(22)	991	736	690	254	16,383	956	893	232	17,374
29	Rajasthan	129	129	30	862	998	960	342	15,936	1,127	1,089	372	16,798
30	Sikkim	-	-	(0)	-	28	27	17	223	28	27	16	223
31	Tamil Nadu	345	345	4	125	1,374	1,307	821	34,601	1,719	1,652	825	34,725
32	Tripura	14	14	4	51	311	308	72	1,854	325	322	76	1,905
33	Uttar Pradesh	36	35	7	186	1,984	1,870	813	37,890	2,020	1,905	820	38,077
34	Uttarakhand	68	67	1	30	131	124	47	2,633	199	191	48	2,663
35	West Bengal	208	207	38	671	2,540	2,365	1,025	27,029	2,748	2,572	1,063	27,700
Grand Total		4,713	4,524	296	9,667	23,939	22,552	10,716	508,525	28,652	27,076	11,012	518,193

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-25- (ii)

: Geographical Distribution Channel - GROUP for the quarter ended 31 Dec 15

Date: 31 December 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	-	-	-	-	-	6,008	11	(177)	-	6,008	11	(177)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	35	10	(12)	-	35	10	(12)
8	Haryana	-	-	-	-	-	1,530	1	674	-	1,530	1	674
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	1,337	32	7,594	-	1,337	32	7,594
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	2	11,411	367	16,413	2	11,411	367	16,413
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Mezhalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	(0)	-	-	-	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	194	1	1,316	-	194	1	1,316
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	304	0	90	-	304	0	90
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	579	211	855	-	579	211	855
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	(7)	-	-	-	(7)
31	Dadra & Naarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	5	4,458	782	13,272	5	4,458	782	13,272
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	7	25,856	1,415	40,018	7	25,856	1,415	40,018

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

Date: 31 December 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	-	-	-	-	-	21,920	74	11,658	-	21,920	74	11,658
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	3,800	112	(6)	2	3,800	112	(6)
8	Haryana	-	-	-	-	7	8,530	89	16,915	7	8,530	89	16,915
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	3	5,779	863	19,631	3	5,779	863	19,631
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	16	61,120	5,977	62,875	16	61,120	5,977	62,875
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	1	(0)	-	-	1	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	1,279	24	4,338	1	1,279	24	4,338
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	1,043	15	288	-	1,043	15	288
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	1,054	249	1,837	-	1,054	249	1,837
29	Andaman & Nicobar Isl	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	(14)	-	-	-	(14)
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	9,051	2,050	28,331	7	9,051	2,050	28,331
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	36	113,576	9,452	145,853	36	113,576	9,452	145,853

FORM L-24 : INVESTMENT ASSETS (LIFE INSURERS) - 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Dec 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)		9906.50	Reconciliation of Investment Assets		
Add (B)			Total Investment Assets (as per Balance Sheet)		8857.37
Provisions	Sch-14	13.40	Balance Sheet Value of:		
Current Liabilities	Sch-13	447.38	A. Life Fund		3408.33
		460.78	B. Pension & General Annuity and Group Business		443.51
Less (C)			C. Unit Linked Funds		5005.53
Debit Balance in P&L A/c		1319.80			8857.37
Deferred tax asset					
Loans	Sch-09	0.00			
Adv & Other Assets	Sch-12	154.71			
Cash & Bank Balance	Sch-11	18.62			
Fixed Assets	Sch-10	16.78			
Misc Exp. Not Written Off	Sch-15	0.00			
		1509.91			
Funds available for Investments		8857.37			

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i) = (a+f+h)	Market Value (j)
		Balance	FRSM ¹	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]				
1 Central Govt. Sec	Not Less than	0.00	285.67	123.71	2.57	1825.36	2237.31	65.6%	0.00	2237.31	2270.50
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	0.00	388.71	123.71	3.16	1860.73	2376.31	69.7%	0.00	2376.31	2412.16
3 Investment subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investments	Not Less than 15%	0.00	226.35	64.68	2.03	407.50	700.55	20.6%	0.00	700.56	715.32
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	150.66	103.48	1.23	76.04	331.40	9.7%	0.06	331.46	333.40
ii) Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
TOTAL LIFE FUND	100%	0.00	765.71	291.87	6.42	2344.27	3408.27		0.06	3408.33	3460.87

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)	(c) = (a+b)	(d)	(e)	(f) = (c+e)	(g)
1 Central Govt. Sec	Not Less than 20%	0.00	220.69	220.69	49.8%	0.00	220.69	225.69
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	0.00	221.72	221.72	50.0%	0.00	221.72	226.73
3 Balance in Approved Investment	Not Exceeding 60%	0.00	221.79	221.79	50.0%	0.00	221.79	224.35
TOTAL PENSION, GENERAL ANNUITY FUND	100%	0.00	443.51	443.51	100.0%		443.51	451.08

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)	(c) = (a+b)	(d)
1 Approved Investments	Not Less than 75%	115.33	4,830.03	4,945.36	98.8%
2 Other Investments	Not More than 25%	0.13	60.05	60.18	1.2%
TOTAL LINKED INSURANCE FUND	100%	115.46	4890.08	5005.53	100.0%

CERTIFICATION:

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

Date: 2/10/2016

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

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

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

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 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	ULGF00113/07/2005GROUPSE CUR122	ULGF00613/02/2009GROUPS DEBT122
Opening Balance (Market Value)	19.16	5.13	140.18	14.58	31.31	0.31
Add: Inflow during the Quarter	2.73	1.05	4.41	0.59	3.08	0.00
Increase / (Decrease) Value of Inv [Net]	0.08	0.08	0.14	0.04	0.09	0.00
Less: Outflow during the Quarter	0.58	1.56	24.18	0.25	0.23	0.31
TOTAL INVESTIBLE FUNDS (MKT VALUE)	21.40	4.70	120.54	14.95	34.25	0.00

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB ALAN122		ULGF00531/03/2006GROUPC ASHF122		ULGF00310/03/2006GROUPDEBT F122		ULGF00410/03/2006GROUPG ROWT122		ULGF00113/07/2005GROUPSE CUR122		ULGF00613/02/2009GROUPS DEBT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	7.97	37.3%	0.25	5.4%	76.50	63.5%	2.57	17.2%	18.51	54.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.00	0.0%	0.51	0.4%	0.26	1.7%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.32	1.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.19	10.2%	0.22	4.6%	8.84	7.3%	1.25	8.3%	2.33	6.8%	0.00	0.0%
Infrastructure Bonds	1.83	8.6%	0.00	0.0%	22.63	18.8%	1.36	9.1%	4.04	11.8%	0.00	0.0%
Equity	7.71	36.0%	0.00	0.0%	0.00	0.0%	8.45	56.5%	6.14	17.9%	0.00	0.0%
Money Market Investments	0.85	4.0%	3.85	81.9%	9.59	8.0%	0.69	4.6%	2.46	7.2%	0.00	50.2%
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%
Sub Total (A)	20.87	97.6%	4.32	91.9%	118.07	97.9%	14.57	97.4%	33.48	97.7%	0.00	50.2%

Current Assets:												
Accrued Interest	0.33	1.5%	0.00	0.0%	2.44	2.0%	0.19	1.3%	0.63	1.8%	0.00	0.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	0.38	8.1%	0.05	0.0%	0.00	0.0%	0.00	0.0%	0.00	49.8%
Receivable for Sale of Investments	0.02	0.1%	0.00	0.0%	0.00	0.0%	0.03	0.2%	0.02	0.1%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.01	0.0%	0.00	0.0%	0.00	0.0%	-0.02	-0.1%	-0.02	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.34	1.6%	0.38	8.1%	2.47	2.1%	0.20	1.3%	0.64	1.9%	0.00	49.8%

Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.19	0.9%	0.00	0.0%	0.00	0.0%	0.19	1.3%	0.14	0.4%	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)	0.19	0.9%	0.00	0.0%	0.00	0.0%	0.19	1.3%	0.14	0.4%	0.00	0.0%
Total (A + B + C)	21.40	100.0%	4.70	100.0%	120.54	100.0%	14.95	100.0%	34.25	100.0%	0.00	100.0%
Fund Carried Forward (as per LB 2)	21.40		4.70		120.54		14.95		34.25		0.00	

Aviva Life Insurance Company India Limited (Registration Code: I

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 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	ULIF02525/01/2010PNSNINFR AF122	ULIF01122/01/2008PNSNIND EXF122
Opening Balance (Market Value)	70.37	28.22	110.83	21.19	11.91	191.08
Add: Inflow during the Quarter	0.88	0.15	0.81	0.36	0.09	1.94
Increase / (Decrease) Value of Inv [Net]	0.10	0.03	-0.09	0.01	0.38	-0.07
Less: Outflow during the Quarter	2.69	2.66	2.75	1.59	0.76	8.69
TOTAL INVESTIBLE FUNDS (MKT VALUE)	68.67	25.74	108.81	19.97	11.63	184.26

INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALA NCE122		ULIF02325/01/2010PNBALAN- II122		ULIF00703/03/2005PNSNGRO WTH122		ULIF02425/01/2010PNGROW T-II122		ULIF02525/01/2010PNSNINFR AF122		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	17.27	25.1%	6.17	24.0%	28.81	26.5%	3.09	15.5%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.26	1.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	2.15	3.1%	0.32	1.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	8.00	11.6%	5.43	21.1%	7.41	6.8%	2.21	11.1%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	12.62	18.4%	2.27	8.8%	5.26	4.8%	2.44	12.2%	0.00	0.0%	0.00	0.0%
Equity	25.79	37.6%	10.17	39.5%	61.53	56.5%	11.34	56.8%	10.39	89.4%	180.48	97.9%
Money Market Investments	1.01	1.5%	0.48	1.9%	3.95	3.6%	0.34	1.7%	0.39	3.3%	0.52	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%
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)	66.82	97.3%	25.10	97.5%	106.96	98.3%	19.41	97.2%	10.78	92.8%	181.01	98.2%

Current Assets:												
Accrued Interest	1.27	1.9%	0.48	1.9%	0.47	0.4%	0.26	1.3%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.01	0.0%	-0.08	-0.3%	0.00	0.0%	0.04	0.2%	0.00	0.0%	-0.16	-0.1%
Receivable for Sale of Investments	0.08	0.1%	0.01	0.0%	0.19	0.2%	0.04	0.2%	0.02	0.2%	0.54	0.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.07	-0.1%	-0.01	0.0%	-0.16	-0.1%	-0.03	-0.1%	-0.02	-0.2%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	0.00	0.0%	-0.02	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	1.26	1.8%	0.39	1.5%	0.48	0.4%	0.31	1.6%	0.01	0.1%	0.36	0.2%

Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.58	0.8%	0.25	1.0%	1.37	1.3%	0.25	1.3%	0.84	7.2%	2.89	1.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	0.58	0.8%	0.25	1.0%	1.37	1.3%	0.25	1.3%	0.84	7.2%	2.89	1.6%
Total (A + B + C)	68.67	100.0%	25.74	100.0%	108.81	100.0%	19.97	100.0%	11.63	100.0%	184.26	100.0%
Fund Carried Forward (as per LB 2)	68.67		25.74		108.81		19.97		11.63		184.26	

Aviva Life Insurance Company India Limited (Registration Code: I

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 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	ULIF00411/02/2003PNSWPRO FIT122
Opening Balance (Market Value)	55.99	35.90	26.00	38.06	15.05	12.05
Add: Inflow during the Quarter	0.66	0.30	0.00	1.69	0.45	0.56
Increase / (Decrease) Value of Inv [Net]	-0.04	0.87	0.03	0.11	0.01	0.14
Less: Outflow during the Quarter	3.29	2.65	1.36	2.29	2.54	0.63
TOTAL INVESTIBLE FUNDS (MKT VALUE)	53.32	34.41	24.67	37.57	12.97	12.12

INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSU FND122		ULIF00803/03/2005PNSNSEC URE122		ULIF01408/02/2008PNSPROT ECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPRO FIT122	
	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%	8.43	34.2%	16.33	43.5%	4.42	34.1%	3.47	28.6%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.26	2.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	1.40	5.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	2.88	11.7%	6.32	16.8%	2.90	22.3%	1.54	12.7%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	6.81	27.6%	6.65	17.7%	2.52	19.4%	4.03	33.3%
Equity	52.16	97.8%	33.82	98.3%	4.11	16.7%	6.00	16.0%	2.24	17.3%	1.39	11.5%
Money Market Investments	0.11	0.2%	0.41	1.2%	0.44	1.8%	1.53	4.1%	0.56	4.4%	0.38	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%	0.68	5.6%
Sub Total (A)	52.28	98.0%	34.23	99.5%	24.07	97.5%	36.83	98.0%	12.90	99.5%	11.50	94.8%

Current Assets:												
Accrued Interest	0.00	0.0%	0.00	0.0%	0.51	2.1%	0.68	1.8%	0.29	2.2%	0.66	5.4%
Dividend Receivable	0.00	0.0%	0.05	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.07	0.1%	-0.05	-0.1%	-0.01	0.0%	-0.07	-0.2%	-0.27	-2.1%	-0.04	-0.4%
Receivable for Sale of Investments	0.15	0.3%	0.28	0.8%	0.01	0.0%	0.02	0.0%	0.01	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												
Payable for Investments	0.00	0.0%	-0.10	-0.3%	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.21	0.4%	0.18	0.5%	0.50	2.0%	0.61	1.6%	0.02	0.2%	0.61	5.1%

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	0.84	1.6%	0.00	0.0%	0.10	0.4%	0.14	0.4%	0.05	0.4%	0.01	0.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	0.84	1.6%	0.00	0.0%	0.10	0.4%	0.14	0.4%	0.05	0.4%	0.01	0.1%
Total (A + B + C)	53.32	100.0%	34.41	100.0%	24.67	100.0%	37.57	100.0%	12.97	100.0%	12.12	100.0%
Fund Carried Forward (as per LB 2)	53.32		34.41		24.67		37.57		12.97		12.12	

Aviva Life Insurance Company India Limited (Registration Code: I

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 2015

	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
PARTICULARS	ULIF00106/06/2002LIFBALAN-CE122	ULIF01508/01/2010LIBALAN-II122	ULIF01306/02/2008LIFEDEBTF-U122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122
Opening Balance (Market Value)	545.45	177.77	7.25	143.30	78.13	242.47
Add: Inflow during the Quarter	0.52	2.17	1.09	2.96	1.26	6.51
Increase / (Decrease) Value of Inv [Net]	0.58	0.16	0.01	-0.03	0.34	1.39
Less: Outflow during the Quarter	27.02	5.77	2.15	7.29	2.56	6.50
TOTAL INVESTIBLE FUNDS (MKT VALUE)	519.52	174.33	6.20	138.94	77.17	243.86

INVESTMENT OF UNIT FUND	ULIF00106/06/2002LIFBALAN-CE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTF-U122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	168.36	32.4%	41.63	23.9%	2.44	39.3%	66.97	48.2%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	1.03	0.6%	0.31	5.0%	0.72	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	50.71	9.8%	27.35	15.7%	1.30	20.9%	25.93	18.7%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	75.30	14.5%	21.24	12.2%	1.76	28.4%	37.60	27.1%	0.00	0.0%	0.00	0.0%
Equity	197.41	38.0%	72.93	41.8%	0.00	0.0%	0.00	0.0%	74.12	96.1%	232.46	95.3%
Money Market Investments	4.09	0.8%	1.51	0.9%	0.25	4.1%	2.53	1.8%	1.22	1.6%	4.98	2.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	495.87	95.4%	165.69	95.0%	6.05	97.7%	133.75	96.3%	75.34	97.6%	237.44	97.4%

Current Assets:												
Accrued Interest	6.94	1.3%	3.13	1.8%	0.16	2.5%	4.03	2.9%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.16	0.0%	0.23	0.1%	-0.02	-0.2%	-0.22	-0.2%	0.00	0.0%	0.73	0.3%
Receivable for Sale of Investments	12.68	2.4%	3.84	2.2%	0.00	0.0%	1.41	1.0%	0.32	0.4%	0.95	0.4%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.51	-0.1%	-0.19	-0.1%	0.00	0.0%	0.00	0.0%	-0.22	-0.3%	-0.71	-0.3%
Fund Mgmt Charges Payable	-0.08	0.0%	-0.03	0.0%	0.00	0.0%	-0.02	0.0%	-0.02	0.0%	-0.04	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	19.19	3.7%	6.99	4.0%	0.14	2.3%	5.19	3.7%	0.09	0.1%	0.93	0.4%

Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	4.47	0.9%	1.64	0.9%	0.00	0.0%	0.00	0.0%	1.74	2.3%	5.49	2.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	4.47	0.9%	1.64	0.9%	0.00	0.0%	0.00	0.0%	1.74	2.3%	5.49	2.3%
Total (A + B + C)	519.52	100.0%	174.33	100.0%	6.20	100.0%	138.94	100.0%	77.17	100.0%	243.86	100.0%
Fund Carried Forward (as per LB 2)	519.52		174.33		6.20		138.94		77.17		243.86	

Aviva Life Insurance Company India Limited (Registration Code: I

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 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	ULIF00527/01/2004LIFE GROWTH122	ULIF01808/01/2010LIFE GROWTH122	ULIF01908/01/2010LIFE INFRA F122	ULIF01002/01/2008LIFE INDEX F122	ULIF02008/01/2010LIFE INDEX- II122	ULIF00911/07/2006LIFE PROTE CT122
Opening Balance (Market Value)	1384.43	169.05	63.07	112.30	152.56	52.02
Add: Inflow during the Quarter	1.37	0.55	0.78	0.18	1.71	0.78
Increase / (Decrease) Value of Inv [Net]	0.48	0.04	1.97	-0.03	-0.28	0.17
Less: Outflow during the Quarter	33.16	7.75	4.99	3.39	7.78	3.20
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1353.12	161.90	60.82	109.07	146.22	49.77

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFE GROWTH122		ULIF01808/01/2010LIFE GROWTH122		ULIF01908/01/2010LIFE INFRA F122		ULIF01002/01/2008LIFE INDEX F122		ULIF02008/01/2010LIFE INDEX- II122		ULIF00911/07/2006LIFE PROTE 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	174.90	12.9%	4.07	2.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	19.68	39.5%
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	1.29	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.07	2.2%
Corporate Bonds	66.10	4.9%	13.43	8.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.62	17.3%
Infrastructure Bonds	32.13	2.4%	10.88	6.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.59	19.3%
Equity	1023.55	75.6%	124.79	77.1%	54.53	89.7%	106.79	97.9%	143.20	97.9%	8.17	16.4%
Money Market Investments	18.31	1.4%	4.61	2.8%	1.92	3.2%	0.57	0.5%	0.18	0.1%	1.20	2.4%
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	0.00	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)	1316.45	97.3%	157.79	97.5%	56.45	92.8%	107.36	98.4%	143.37	98.1%	48.33	97.1%

Current Assets:												
Accrued Interest	5.52	0.4%	1.23	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.22	2.5%
Dividend Receivable	0.04	0.0%	0.00	0.0%	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.76	-0.1%	0.06	0.0%	-0.03	-0.1%	0.01	0.0%	0.00	0.0%	0.04	0.1%
Receivable for Sale of Investments	10.45	0.8%	0.46	0.3%	0.11	0.2%	0.00	0.0%	0.57	0.4%	0.02	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-1.56	-0.1%	-0.31	-0.2%	-0.08	-0.1%	0.00	0.0%	0.00	0.0%	-0.02	0.0%
Fund Mgmt Charges Payable	-0.25	0.0%	-0.03	0.0%	-0.01	0.0%	-0.01	0.0%	-0.02	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)	13.43	1.0%	1.42	0.9%	0.00	0.0%	0.00	0.0%	0.55	0.4%	1.26	2.5%

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	23.24	1.7%	2.69	1.7%	4.36	7.2%	1.71	1.6%	2.30	1.6%	0.18	0.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	23.24	1.7%	2.69	1.7%	4.36	7.2%	1.71	1.6%	2.30	1.6%	0.18	0.4%
Total (A + B + C)	1353.12	100.0%	161.90	100.0%	60.82	100.0%	109.07	100.0%	146.22	100.0%	49.77	100.0%
Fund Carried Forward (as per LB 2)	1353.12		161.90		60.82		109.07		146.22		49.77	

Aviva Life Insurance Company India Limited (Registration Code: t

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 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	ULIF02903/05/2010LIFEUIQUID122	ULIF03020/07/2010LIFEWEALTH122
Opening Balance (Market Value)	68.04	204.31	287.34	102.43	0.00	13.25
Add: Inflow during the Quarter	1.64	1.02	1.37	0.69	0.00	0.00
Increase / (Decrease) Value of Inv [Net]	0.15	4.94	0.61	1.33	0.00	0.15
Less: Outflow during the Quarter	6.10	14.78	17.19	1.11	0.00	0.42
TOTAL INVESTIBLE FUNDS (MKT VALUE)	63.73	195.49	272.12	103.34	0.00	12.98

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFEUIQUID122		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	28.02	44.0%	0.00	0.0%	93.70	34.4%	22.66	21.9%	0.00	0.0%	1.27	9.8%
State Government Securities	0.24	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.24	17.3%
Other Approved Securities	0.00	0.0%	0.00	0.0%	6.33	2.3%	3.22	3.1%	0.00	0.0%	0.00	0.0%
Corporate Bonds	11.70	18.4%	0.00	0.0%	46.00	16.9%	9.02	8.7%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	9.25	14.5%	0.00	0.0%	66.92	24.6%	35.03	33.9%	0.00	0.0%	4.89	37.7%
Equity	10.64	16.7%	192.62	98.5%	45.32	16.7%	11.94	11.6%	0.00	0.0%	2.73	21.1%
Money Market Investments	1.07	1.7%	1.22	0.6%	4.03	1.5%	0.41	0.4%	0.00	0.0%	0.08	0.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.68	1.1%	0.00	0.0%	0.00	0.0%	12.53	12.1%	0.00	0.0%	1.05	8.1%
Sub Total (A)	61.60	96.7%	193.83	99.2%	262.30	96.4%	94.81	91.7%	0.00	0.0%	12.26	94.5%

Current Assets:												
Accrued Interest	1.78	2.8%	0.00	0.0%	7.25	2.7%	8.97	8.7%	0.00	0.0%	0.67	5.2%
Dividend Receivable	0.00	0.0%	0.28	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.12	0.2%	0.26	0.1%	-0.63	-0.2%	-0.56	-0.5%	0.00	0.0%	0.00	0.0%
Receivable for Sale of Investments	0.03	0.1%	1.66	0.9%	2.34	0.9%	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												
Payable for Investments	-0.03	0.0%	-0.52	-0.3%	-0.12	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	1.89	3.0%	1.65	0.8%	8.80	3.2%	8.41	8.1%	0.00	0.0%	0.67	5.2%

Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	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	0.24	0.4%	0.00	0.0%	1.02	0.4%	0.12	0.1%	0.00	0.0%	0.05	0.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.24	0.4%	0.00	0.0%	1.02	0.4%	0.12	0.1%	0.00	0.0%	0.05	0.4%
Total (A + B + C)	63.73	100.0%	195.49	100.0%	272.12	100.0%	103.34	100.0%	0.00	0.0%	12.98	100.0%
Fund Carried Forward (as per LB 2)	63.73		195.49		272.12		103.34		0.00	0.00%	12.98	

Aviva Life Insurance Company India Limited (Registration Code: 1

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

PART - B

Periodicity of Submission: Quarterly

Rs. Crore

Statement as on: 31st Dec 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	ULIF03127/01/2011LIDISPLCY122	
Opening Balance (Market Value)	0.01	137.74	429.17	5197.38
Add: Inflow during the Quarter	0.00	4.67	7.44	56.45
Increase / (Decrease) Value of Inv [Net]	0.00	0.78	7.12	21.79
Less: Outflow during the Quarter	0.00	2.80	57.14	270.09
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.01	140.39	386.59	5005.53

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.00	26.4%	0.00	0.0%	386.07	99.9%	1,203.55	24.0%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.00	0.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.10	0.3%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	311.67	6.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	377.05	7.5%
Equity	0.00	0.0%	132.82	94.6%	0.00	0.0%	2,855.75	57.1%
Money Market Investments	0.00	0.0%	4.02	2.9%	3.52	0.9%	83.28	1.7%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.01	66.9%	0.00	0.0%	0.00	0.0%	14.95	0.3%
Sub Total (A)	0.01	93.3%	136.84	97.5%	389.60	100.8%	4,868.33	97.3%

Current Assets:								
Accrued Interest	0.00	3.2%	0.00	0.0%	0.00	0.0%	49.12	1.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.41	0.0%
Bank Balance	0.00	3.6%	0.32	0.2%	-2.99	-0.8%	(3.41)	-0.1%
Receivable for Sale of Investments	0.00	0.0%	0.54	0.4%	0.00	0.0%	36.79	0.7%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Less: Current Liabilities							-	0.0%
Payable for Investments	0.00	0.0%	-0.41	-0.3%	0.00	0.0%	(5.12)	-0.1%
Fund Mgmt Charges Payable	0.00	0.0%	-0.02	0.0%	-0.02	0.0%	(0.75)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.00)	0.0%
Sub Total (B)	0.00	6.7%	0.43	0.3%	-3.01	-0.8%	77.02	1.5%

Other Investments (<=25%)								
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	3.11	2.2%	0.00	0.0%	60.18	1.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.00	0.0%	3.11	2.2%	0.00	0.0%	60.18	1.2%
Total (A + B + C)	0.01	100.0%	140.39	100.0%	386.59	100.0%	5,005.53	100.0%
Fund Carried Forward (as per LB 2)	0.01		140.39		386.59		5,005.53	

Date : 10-02-2016

Note:

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

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

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-28 - ULIP - NAV - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to FORM 3A (Part B)

Statement for the period: 31st Dec 2015

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

Rs.Crore														
No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per L8 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	519.52	53.095	53.095	53.038	52.507	52.864	51.629	2.8%	11.1%	53.930
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	68.67	41.458	41.458	41.405	40.965	41.263	40.220	3.1%	11.8%	42.126
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,353.12	44.390	44.390	44.377	45.416	45.960	44.921	-1.2%	13.3%	47.967
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	272.12	23.100	23.100	23.050	22.423	22.512	21.911	5.4%	10.6%	23.285
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	108.81	26.802	26.802	26.828	26.999	27.271	26.664	0.5%	11.6%	28.190
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSSECURE122	3/3/2005	Non Par	24.67	21.558	21.558	21.532	20.926	21.008	20.434	5.5%	11.1%	21.751
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPECUR122	7/13/2005	Non Par	34.25	22.631	22.631	22.581	22.005	22.040	21.439	5.6%	12.6%	22.812
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEBT122	3/10/2006	Non Par	120.54	21.509	21.509	21.489	20.662	20.688	20.110	7.0%	11.0%	21.570
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	3/10/2006	Non Par	21.40	20.486	20.486	20.406	20.113	20.229	19.660	4.2%	12.3%	20.736
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWTH122	3/10/2006	Non Par	14.95	23.694	23.694	23.638	23.614	23.859	23.095	2.6%	16.3%	24.522
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASH122	3/31/2006	Non Par	4.70	21.240	21.240	20.883	20.481	20.128	19.747	7.6%	10.1%	21.240
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	49.77	20.076	20.076	20.009	19.471	19.543	19.039	5.4%	10.7%	20.212
13	Unit Linked Index fund	ULIF01002/01/2006LIFEINDEXF122	1/2/2008	Non Par	109.07	13.384	13.384	13.389	14.036	14.229	13.811	-3.1%	14.6%	15.018
14	Pension Unit Linked Index Fund	ULIF01122/01/2006PNSINDEXF122	1/22/2008	Non Par	184.26	16.456	16.456	16.464	17.263	17.501	16.996	-3.2%	14.5%	18.465
15	Unit Linked Enhancer fund	ULIF01230/01/2006LIFENHANCER122	1/30/2008	Non Par	77.17	18.631	18.631	18.551	19.275	19.617	19.028	-2.1%	18.7%	20.686
16	Unit Linked Debt Fund	ULIF01306/02/2006LIFEDEBTUF122	2/6/2008	Non Par	6.20	19.960	19.960	19.942	19.146	19.245	18.688	6.8%	11.8%	20.051
17	Pension Unit Linked Protector Fund	ULIF01408/02/2006PNSPROTECT122	2/8/2008	Non Par	37.57	17.933	17.933	17.881	17.411	17.475	17.047	5.2%	10.5%	18.061
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	2/13/2009	Non Par	0.00	17.337	17.337	16.359	15.995	15.700	15.409	12.5%	11.4%	17.337
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFUND122	1/8/2010	Non Par	195.49	10.461	10.461	10.204	11.069	11.053	11.823	-11.5%	6.6%	12.140
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	146.22	14.845	14.845	14.874	15.619	15.863	15.429	-3.8%	13.7%	16.755
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGROWTH-II122	1/8/2010	Non Par	161.90	15.655	15.655	15.651	15.952	16.173	15.758	-0.7%	14.8%	16.855
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	174.33	15.840	15.840	15.827	15.711	15.835	15.448	2.5%	11.8%	16.179
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHANC-II122	1/8/2010	Non Par	243.86	17.624	17.624	17.517	18.191	18.468	17.960	-1.9%	17.2%	19.481
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	1/8/2010	Non Par	138.94	16.319	16.319	16.323	15.686	15.773	15.345	6.3%	10.5%	16.398
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRA122	1/8/2010	Non Par	60.82	9.657	9.657	9.357	10.553	10.706	10.692	-9.7%	5.9%	12.268
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	63.73	15.693	15.693	15.658	15.260	15.327	14.938	5.1%	10.6%	15.812
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	1/25/2010	Non Par	53.32	16.147	16.147	16.165	16.963	17.217	16.710	-3.4%	14.3%	18.182
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFUND122	1/25/2010	Non Par	34.41	10.592	10.592	10.333	11.236	11.227	12.028	-11.9%	6.4%	12.446
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	1/25/2010	Non Par	25.74	15.327	15.327	15.317	15.141	15.317	14.908	2.8%	10.7%	15.604
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWTH-II122	1/25/2010	Non Par	19.97	16.656	16.656	16.650	16.743	16.930	16.467	1.1%	13.6%	17.438
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRA122	1/25/2010	Non Par	11.63	10.046	10.046	9.723	11.059	11.261	11.316	-11.2%	5.8%	12.840
32	Pension Unit Linked Protector-II fund	ULIF02825/01/2010PNSPROTE-II122	1/25/2010	Non Par	12.97	15.933	15.933	15.928	15.520	15.592	15.173	5.0%	11.0%	16.093
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.00	12.415	12.415	12.415	12.415	12.372	12.357	0.5%	4.6%	12.415
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	12.98	14.664	14.664	14.500	14.359	14.324	14.002	4.7%	11.8%	14.720
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISPOLCY122	1/27/2011	Non Par	386.59	14.558	14.558	14.308	14.054	13.801	13.543	7.5%	7.9%	14.558
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	3/25/2011	Non Par	0.01	15.022	15.022	14.810	14.466	14.303	14.033	7.0%	10.5%	15.022
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	140.39	15.015	15.015	14.932	15.518	15.742	15.370	-2.3%	15.3%	16.617
38	Unitilised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	103.34	19.857	19.857	19.488	19.170	18.860	18.559	7.0%	7.1%	19.857
39	Pension Unitilised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	12.12	20.097	20.097	19.712	19.367	19.032	18.706	7.4%	7.7%	20.097
Total						5,005.53								

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 : 10-02-2016

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

Jitendra Nayyar
Chief Financial Officer

FORM L-29 Detail regarding debt securities

Unit Linked

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2015	as % of total for this class	As at 31 Dec 2014	as % of total for this class	As at 31 Dec 2015	as % of total for this class	As at 31 Dec 2014	as % of total for this class
Break down by credit rating								
AAA rated	1,884	94.3%	1,938	92.7%	1,860	94.4%	1,893	92.6%
AA or better	113	5.7%	153	7.3%	110	5.6%	150	7.4%
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%
	1,998	100.00%	2,091	100.0%	1,970	100.00%	2,043	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	511	25.6%	597	28.6%	511	26.0%	596	29.2%
more than 1 year and upto 3 years	125	6.2%	180	8.6%	123	6.2%	177	8.6%
More than 3 years and up to 7 years	280	14.0%	295	14.1%	269	13.6%	284	13.9%
More than 7 years and up to 10 years	202	10.1%	376	18.0%	193	9.8%	362	17.7%
More than 10 years and up to 15 years	409	20.5%	143	6.8%	412	20.9%	138	6.8%
More than 15 years and up to 20 years	109	5.5%	205	9.8%	109	5.5%	203	9.9%
Above 20 years	361	18.1%	296	14.1%	352	17.9%	283	13.9%
	1,998	100.00%	2,091	100.0%	1,970	100.00%	2,043	100.0%
Breakdown by type of the issuer								
Central Government	1,204	60.2%	1,016	48.6%	1,205	61.2%	999	48.9%
State Government	6	0.3%	38	1.8%	6	0.3%	37	1.8%
Corporate Securities	788	39.5%	1,037	49.6%	759	38.5%	1,008	49.3%
	1,998	100.00%	2,091	100.0%	1,970	100.00%	2,043	100.0%

Non Unit Linked

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2015	as % of total for this class	As at 31 Dec 2014	as % of total for this class	As at 31 Dec 2015	as % of total for this class	As at 31 Dec 2014	as % of total for this class
Break down by credit rating								
AAA rated	3,806	100.0%	3,103	100.0%	3,806	100.0%	3,103	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%
	3,806	100.00%	3,103	100.0%	3,806	100.00%	3,103	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	769	20.2%	755	24.3%	769	20.2%	755	24.3%
more than 1 year and upto 3 years	139	3.7%	190	6.1%	139	3.7%	190	6.1%
More than 3 years and up to 7 years	260	6.8%	237	7.6%	260	6.8%	237	7.6%
More than 7 years and up to 10 years	238	6.2%	164	5.3%	238	6.2%	164	5.3%
More than 10 years and up to 15 years	777	20.4%	292	9.4%	777	20.4%	292	9.4%
More than 15 years and up to 20 years	244	6.4%	380	12.2%	244	6.4%	380	12.2%
Above 20 years	1,379	36.2%	1,085	35.0%	1,379	36.2%	1,085	35.0%
	3,806	100.00%	3,103	100.0%	3,806	100.00%	3,103	100.0%
Breakdown by type of the issuer								
Central Government	2,458	64.6%	2,087	67.2%	2,458	64.6%	2,087	67.2%
State Government	140	3.7%	140	4.5%	140	3.7%	140	4.5%
Corporate Securities	1,208	31.7%	876	28.2%	1,208	31.7%	876	28.2%
	3,806	100.00%	3,103	100.0%	3,806	100.00%	3,103	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#

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-30

: Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q3 '15-16 (Rs in Lakhs)	YTD Dec '15 (Rs in Lakhs)	Q3 '14-15 (Rs in Lakhs)	YTD Dec '14 (Rs in Lakhs)
Espirito Santo Securities India Pvt Ltd	Significant Influence	Brokerage on Securities transaction - (Expenses)*	-	-	(34.27)	(76.28)
		Balance Receivable/ (Payable)	-	-	(2.47)	(2.47)
Aviva International Insurance	Significant Influence	Balance Receivable/ (Payable)	-	-	(31.32)	(31.32)
Aviva Group Holdings Limited	Significant Influence	Reimbursement of Expenses- Receipt	9.75	9.75	-	-
AVIVA Central Services UK Limited	Significant Influence	Forex movment on opening balance related to	-	-	(0.52)	(0.20)
		Balance Receivable/ (Payable)	-	-	30.16	30.16
Aviva Asia PTE Ltd.	Significant Influence	Forex movement on opening balance related to reimbursement of salary recharges, travel cost recharges etc.	-	-	(4.61)	5.01
		Expenses for cost allocations of various software applications	-	-	3.77	(94.16)
		Reimbursement of Travel related expenses	(7.12)	(7.12)	-	-
		Balance Receivable/ (Payable)	-	-	159.70	159.70
Aviva Investors Global Services Ltd, UK	Significant Influence	Reimbursement of Travel related expenses & secondment charges of expats	(26.78)	(26.78)	-	-
		Balance Receivable/ (Payable)	(26.78)	(26.78)	-	-
Aviva Investors Asia Pte. Ltd	Significant Influence	Reimbursement of Travel related expenses	(1.47)	(1.47)	-	-
Aviva Life Insurance Company Ltd, Hongkong	Significant Influence	Reimbursement of Travel related expenses	(0.81)	(0.81)	-	-
Aviva Ltd. Singapore	Significant Influence	Balance Receivable/ (Payable)	-	-	6.99	6.99
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(204.25)	(342.95)	-	-
T R Ramachandran			-	-	(809.62)	(566.06)

* Expenses and Payable amount is denoted in Negative.

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

BOD and Key Person information			October-December, 2015	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Ajay Dua	Director	17-Nov-09	NA
2	Dr Anand Chand Burman	Director	12-Jun-08	NA
3	Bobby Parikh	Director	17-Nov-09	NA
4	David John Ramsay McMillan	Director	20-Nov-14	NA
5	Falguni Sanjay Nayyar	Director	2-Mar-15	NA
6	Lee Patrick Callaghan	Director	8-Apr-14	NA
7	Mohit Burman	Director	24-Sep-07	NA
8	Pradip Burman	Director	24-May-11	NA
9	Pritam Das Narang	Director	23-Aug-01	NA
10	Trevor Albert Bull	Chief Executive Officer & Managing Director	6-Mar-15	NA
11	Amit Joshi	Chief Investment officer	22-Jun-15	NA
12	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	30-Sep-15	NA
13	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
14	Jitendra Nayyar	Chief Financial Officer	1-Jan-13	NA
15	Sanjay Satyapaul Arora	Chief of Internal Audit & Chief Risk Officer	1- Apr-2012 & 22-Jun-15	15-Dec-15
16	Vijayalakshmi Natarajan	Chief Compliance Officer	23-Jun-15	NA
17	Prashant Kalaver	Chief of Internal Audit	28-Dec-15	NA

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

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Item	Description	Rs. in lakhs	
		Adjusted Value	
		As at 31 Dec 2015	As at 31 Dec 2014
01	Available Assets in Policyholders' Fund:	828,341	855,207
	Deduct:		
02	Mathematical Reserves	779,268	809,544
03	Other Liabilities	46,078	42,502
04	Excess in Policyholders' funds	2,995	3,161
05	Available Assets in Shareholders Fund:	73,597	69,130
	Deduct:		
06	Other Liabilities of shareholders' fund	0	2,340
07	Excess in Shareholders' funds	73,597	66,790
08	Total ASM (04)+(07)	76,592	69,951
09	Total RSM	19,665	18,680
10	Solvency Ratio (ASM/RSM)	3.89	3.74

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.

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st Dec 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)	87.91	52.76	-	-	128.88	128.47	443.51	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)	87.91	52.76	-	-	128.88	128.47	443.51	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 : 31st Dec 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)	772.64	624.93	-	-	218.33	130.12	3,408.33	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)	772.64	624.93	-	-	218.33	130.12	3,408.33	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

FORM - 7

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

Statement As on : 31st Dec 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)	704.82	853.86	-	-	83.28	167.21	5,005.53	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)	704.82	853.86	-	-	83.28	167.21	5,005.53	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

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-34-YIELD ON INVESTMENTS-1

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Dec 2015

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	145.85	3.30	2.3%	2.3%	146.78	9.57	6.5%	6.5%	136.59	8.74	6.4%	6.4%
	Deposit under Section 7 of Insurance Act, 1938	CDS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	118.33	2.29	1.9%	1.9%	181.51	10.43	5.7%	5.7%	220.75	14.06	6.4%	6.4%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	1.02	0.02	2.1%	2.1%	1.02	0.06	6.2%	6.2%	6.85	0.42	6.2%	6.2%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	40.61	0.87	2.1%	2.1%	20.71	1.31	6.3%	6.3%	1.16	0.08	7.1%	7.1%
D	INFRASTRUCTURE INVESTMENTS TAXABLE BONDS													
	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	43.23	0.99	2.3%	2.3%	45.59	3.14	6.9%	6.9%	49.38	3.44	7.0%	7.0%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	5.51	0.32	5.8%	5.8%	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	7.1%	7.1%	0.14	0.01	7.0%	7.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	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	ECPP	26.25	0.55	2.1%	2.1%	16.59	1.06	6.4%	6.4%	39.98	2.80	7.0%	7.0%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	5.00	0.10	2.0%	2.0%	38.78	2.81	7.3%	7.3%	166.83	11.86	7.1%	7.1%
	Deposits - CDs with Scheduled Banks	EDCD	117.60	2.29	1.9%	1.9%	114.27	6.73	5.9%	5.9%	88.00	6.19	7.0%	7.0%
	Deposits - Repo / Reverse Repo	ECMR	15.10	0.26	1.7%	1.7%	27.53	1.51	5.5%	5.5%	15.42	0.96	6.2%	6.2%
	Corporate Securities - Debentures	ECOS	1.05	0.02	2.2%	2.2%	0.44	0.03	6.6%	6.6%	0.30	0.02	6.4%	6.4%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	TOTAL		514.17	10.71			598.86	36.98			732.47	49.09		

CERTIFICATION

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

Date: 2/10/2016

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 (SFNI) level and also at consolidated level.

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Dec 2015

Name of the Fund -LIFE FUND

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	1,991.55	40.95	2.1%	2.1%	1,837.97	113.11	6.2%	6.2%	1,236.95	83.66	6.8%	6.8%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	10.05	0.65	6.5%	6.5%
	Treasury Bills	CTRB	172.28	3.20	1.9%	1.9%	192.52	11.14	5.8%	5.8%	265.12	16.95	6.4%	6.4%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	139.00	2.95	2.1%	2.1%	139.01	8.86	6.4%	6.4%	140.07	8.92	6.4%	6.4%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	122.34	2.79	2.3%	2.3%	119.77	8.18	6.8%	6.8%	88.59	6.38	7.2%	7.2%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	0.6%	0.6%	0.01	0.00	1.6%	1.6%	0.01	0.00	18.7%	18.7%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.03	-	0.0%	0.0%	0.03	0.00	1.3%	1.3%	0.03	0.00	3.4%	3.4%
	Infrastructure - PSU - Debentures / Bonds	IPTD	559.96	12.22	2.2%	2.2%	538.10	35.27	6.6%	6.6%	388.30	26.50	6.8%	6.8%
	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	2.36	0.06	2.4%	2.4%	2.37	0.17	7.0%	7.0%	2.40	0.17	6.9%	6.9%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	0.00	0.00	0.04	0.04
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.03	0.00	0.3%	0.3%	0.03	0.00	0.9%	0.9%	0.03	0.01	18.9%	18.9%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.38	0.00	0.5%	0.5%	0.31	0.01	2.7%	2.7%	0.20	0.01	4.3%	4.3%
	Commercial Papers	ECCP	26.32	0.55	2.1%	2.1%	26.01	1.67	6.4%	6.4%	10.55	0.73	6.9%	6.9%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	40.49	1.20	3.0%	3.0%	56.04	4.64	8.3%	8.3%	123.79	10.07	8.1%	8.1%
	Deposits - CDs with Scheduled Banks	EDCD	86.03	1.70	2.0%	2.0%	77.73	4.67	6.0%	6.0%	29.61	1.92	6.5%	6.5%
	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	81.24	1.40	1.7%	1.7%	85.72	4.74	5.5%	5.5%	79.49	4.90	6.2%	6.2%
	Corporate Securities - Debentures	ECOS	44.38	1.04	2.3%	2.3%	34.70	2.50	7.2%	7.2%	45.49	3.30	7.2%	7.2%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	18.96	1.46	7.7%	7.7%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	15.21	1.08	7.1%	7.1%
	Equity Shares (incl Co-op Societies)	OESH	0.00	-	0.0%	0.0%	0.00	0.00	1.3%	1.3%	0.01	0.00	6.5%	6.5%
	TOTAL		3,266.40	68.07			3,110.33	194.96			2454.84	166.71		

CERTIFICATION

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

Date: 2/10/2016

Jitendra Nayyar
Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

FORM L-34-YIELD ON INVESTMENTS-1
FORM - 1

(Read with Regulation 10)

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Dec 2015

Name of the Fund -ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	868.05	(1.58)	-0.2%	-0.2%	836.41	32.71	3.9%	3.9%	736.36	110.24	15.0%	15.0%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	387.10	7.26	1.9%	1.9%	365.32	21.02	5.8%	5.8%	238.59	14.75	6.2%	6.2%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	6.03	0.08	1.2%	1.2%	9.90	0.53	5.4%	5.4%	36.49	4.78	13.1%	13.1%
	Central Government Guaranteed Loans / Bonds	CGSL	16.20	0.22	1.4%	1.4%	16.14	0.96	5.9%	5.9%	55.48	7.07	12.7%	12.7%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	134.25	2.04	1.5%	1.5%	136.44	8.39	6.1%	6.1%	116.10	11.74	10.1%	10.1%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	150.64	20.61	13.7%	13.7%	161.80	0.43	0.3%	0.3%	201.05	43.90	21.8%	21.8%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	236.40	(12.27)	-5.2%	-5.2%	264.76	(48.59)	-18.4%	-18.4%	293.13	68.19	23.3%	23.3%
	Infrastructure - PSU - Debentures / Bonds	IPTD	157.30	2.11	1.3%	1.3%	182.88	11.03	6.0%	6.0%	243.54	27.23	11.2%	11.2%
	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	102.87	1.42	1.4%	1.4%	103.50	6.14	5.9%	5.9%	112.32	13.08	11.6%	11.6%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	6.33	0.52	8.2%	8.2%	18.85	(7.32)	-38.8%	-38.8%	28.14	-1.59	-5.6%	-5.6%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	362.78	(6.61)	-1.8%	-1.8%	410.74	(45.47)	-11.1%	-11.1%	524.22	183.67	35.0%	35.0%
	Corporate Securities - Preference Shares	EPNQ	0.51	0.03	5.8%	5.8%	0.50	0.09	17.8%	17.8%	0.47	0.09	19.0%	19.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,118.47	18.53	0.9%	0.9%	2,196.79	(35.74)	-1.6%	-1.6%	2241.06	531.00	23.7%	23.7%
	Commercial Papers	ECCP	0.56	0.01	2.1%	2.1%	0.53	0.03	6.4%	6.4%	0.51	0.04	7.0%	7.0%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	14.95	0.54	3.6%	3.6%	14.95	1.59	10.6%	10.6%	51.38	4.21	8.2%	8.2%
	Deposits - CDs with Scheduled Banks	EDCD	22.05	0.45	2.0%	2.0%	22.82	1.39	6.1%	6.1%	56.95	3.93	6.9%	6.9%
	Deposits - Repo / Reverse Repo	ECMR	114.30	1.98	1.7%	1.7%	130.89	7.27	5.6%	5.6%	193.65	12.00	6.2%	6.2%
	Corporate Securities - Debentures	ECOS	320.34	2.98	0.9%	0.9%	335.91	19.25	5.7%	5.7%	254.05	32.93	13.0%	13.0%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	41.84	3.17	7.6%	7.6%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	77.02	-	0.0%	0.0%	77.02	-	0.0%	0.0%	10.27	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	35.70	2.60	7.3%	7.3%
	Equity Shares (incl Co-op Societies)	OESH	34.68	1.09	3.2%	3.2%	32.43	(3.80)	-11.7%	-11.7%	99.13	11.70	11.8%	11.8%
	Debentures	OLDB	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	TOTAL		5,130.83	39.42			5,318.57	(30.08)			5570.43	1084.74		

CERTIFICATION

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

Date: 2/10/2016

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.

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st Dec 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 ¹</u>	NIL							
B.	<u>As on Date ²</u>	NIL							

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st Dec 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 ¹</u>	NIL							
B.	<u>As on Date ²</u>	NIL							

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement As on : 31st Dec 2015
Name of Fund Pension Fund
Statement of Down Graded Investments
Periodicity of Submission: Quarterly
Rs. Crores

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

CERTIFICATION

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

Date: 11/5/2015

Note:

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM-2 shall be prepared in respect of each fund.

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

Chief Financial Officer

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

		Q3 '15-16				Q3 '14-15				YTD Dec '15				YTD Dec '14			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10,000	17	2,430	2,420	508	16	2,653	2,646	597	20	2,469	2,459	524	27.09	3,342.00	3,335.00	781.52
	From 10,000-25,000	2	1	1	3	(1)	2	2	5	6	4	4	11	11.75	8.00	8.00	17.10
	From 25,001-50,000	5	1	1	6	5	3	3	14	14	4	4	17	14.21	6.00	6.00	41.87
	From 50,001- 75,000	7.00	1	1	9	12	2	2	18	7	1	1	9	26.50	4.00	4.00	37.43
	From 75,000-100,000	-	-	-	-	26	3	3	39	8	1	1	10	34.66	4.00	4.00	48.63
	From 1,00,001 -1,25,000	-	-	-	-	(1)	-	-	-	-	-	-	-	(0.69)	-	-	-
	Above Rs. 1,25,000	43	3	3	87	38	2	1	48	202	9	8	309	304.16	7.00	5.00	263.63
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	39	38	34	-	118	116	113	-	141	130	126	-	315.66	314.00	309.00	-
	From 50,001-100,000	-	-	-	-	17	2	2	-	32	4	4	-	38.49	5.00	5.00	-
	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	-	-	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10,000	0.00	-	0	(392)	(1)	-	1	(527)	0.00	0	0	-925.99	(0.67)	-	4.00	(1,258.93)
	From 10,000-25,000	0.00	-	-	-	-	-	-	-	0.00	0	0	0.00	-	-	-	-
	From 25,001-50,000	0.00	-	-	-	-	-	-	-	0.65	0	3	171.50	-	-	-	-
	From 50,001- 75,000	0.00	-	-	-	1	-	9	42	1.25	0	8	62.50	1.89	-	20.00	119.95
	From 75,000-100,000	0.00	-	-	-	2	-	12	78	0.00	0	0	0.00	4.63	-	35.00	241.89
	From 1,00,001 -1,25,000	0.00	-	-	-	-	-	-	-	0.00	0	0	0.00	1.16	-	13.00	72.60
	Above Rs. 1,25,000	1.81	-	9	84	24	1	839	3,272	3.18	0	15	149.00	38.26	1.00	1,011.00	4,136.32
	iv Group Single Premium- Annuity- GSPA																
	From 0-50,000																
	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 0-10,000	92	2,338	2,285	38,461	189.86	4,687	4,626	82,084	317	6,360	6,261	127,410	782.18	15,645.00	15,342.00	391,646.52
	From 10,000-25,000	352	2,062	2,045	37,358	725.51	4,202	4,179	74,881	1,312	8,106	8,044	142,770	2,229.35	13,086.00	13,044.00	253,933.35
	From 25,001-50,000	595	1,483	1,459	20,074	1,415.82	3,788	3,756	43,811	2,241	5,549	5,502	77,341	3,926.01	10,758.00	10,698.00	137,358.36
	From 50,001- 75,000	144	255	245	4,806	308.43	540	533	11,856	1,227	2,340	2,325	33,801	946.54	1,685.00	1,665.00	34,417.13
	From 75,000-100,000	388	436	433	9,917	833.43	909	912	19,066	1,226	1,426	1,422	32,141	2,848.16	3,141.00	3,143.00	67,293.87
	From 1,00,001 -1,25,000	66	56	53	1,897	140.00	127	123	3,433	829	823	817	19,317	490.12	480.00	472.00	16,282.70
	Above Rs. 1,25,000	774	310	306	16,357	1,786.53	668	667	32,638	3,430	1,426	1,419	84,532	6,331.53	2,348.00	2,343.00	117,739.33
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50,000																
	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 0-10,000	-1.95	1	10379	(947)	(6)	-	25,319	(9,572)	-18.20	4	45,371	(21,140)	(34.99)	-	60,876.00	(26,132.32)
	From 10,000-25,000	5.09	1	1,518	7,742	5	1	3,876	6,781	15.71	1	6,182	20,598	13.71	5.00	8,274.00	13,653.40
	From 25,001-50,000	4.95	2	1,764	7,047	3	1	819	2,493	15.87	6	4,672	16,567	13.18	3.00	4,275.00	12,950.18
	From 50,001- 75,000	2.33	-	570	3,685	2	-	654	2,609	12.70	3	2,680	18,334	11.13	3.00	45,224.00	15,395.86
	From 75,000-100,000	5.91	-	655	3,446	5	-	1,012	5,059	19.81	2	2,247	21,768	18.37	1.00	2,990.00	15,812.28
	From 1,00,001 -1,25,000	1.23	-	278	1,001	-	-	-	-	9.21	4	2,746	10,071	3.41	-	1,166.00	1,268.59
	Above Rs. 1,25,000	1,395.15	3	10,683	18,354	3,378	6	211,640	104,912	9,391.94	16	49,652	80,197	16,212.98	18.00	596,551.00	445,246.67
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10,000																
	From 10,000-25,000																
	From 25,001-50,000																
	From 50,001- 75,000																
	From 75,000-100,000																
	From 1,00,001 -1,25,000																
	Above Rs. 1,25,000																

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

(Rs in Lakhs)																	
		Q3 '15-'16				Q3 '14-'15				YTD Dec '15				YTD Dec '14			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium																
	i Individual																
	From 0-10000	1,874	34,191	33,573	917,381	2,025	26,750	26,313	804,162	4,916	97,919	96,884	2,425,059	5,331.17	92,424.00	91,478.00	2,225,413.67
	From 10,000-25,000	5,391	30,709	30,016	503,774	6,092	28,333	27,856	466,986	14,643	109,947	108,795	1,711,669	17,175.62	114,852.00	113,888.00	1,474,591.62
	From 25001-50,000	5,396	11,078	10,688	164,867	5,399	11,076	10,822	154,455	12,925	41,472	41,470	552,081	15,169.67	44,345.00	43,848.00	505,568.67
	From 50,001-75,000	1,519	2,044	1,914	39,057	1,800	2,306	2,204	39,552	6,189	13,506	13,232	203,001	4,774.35	10,167.00	9,923.00	148,422.71
	From 75,000-100,000	3,430	3,088	3,028	61,754	3,547	3,173	3,143	58,440	7,615	8,640	8,526	157,151	10,624.29	10,934.00	10,869.00	175,522.88
	From 1,00,001-1,25,000	942	769	722	16,627	1,212	898	877	18,102	4,985	5,625	5,527	121,626	2,905.56	3,725.00	3,634.00	74,025.49
	Above Rs. 1,25,000	6,010	1,990	1,917	100,796	6,830	2,136	2,051	105,766	18,057	7,469	7,321	394,295	19,591.12	7,633.00	7,422.00	346,938.62
	ii Individual- Annuity																
	From 0-10000																
	From 10,000-25,000																
	From 25001-50,000																
	From 50,001-75,000																
	From 75,000-100,000																
	From 1,00,001-1,25,000																
	Above Rs. 1,25,000																
	iii Group																
	From 0-10000	0.44	15	17,823	231.98	1	13	15,330	584	1.02	34	26,036	437.74	2.63	32.00	19,567.00	3,466.86
	From 10,000-25,000	1.31	4	339	369.50	2	5	648	741	4.85	16	1,762	1,992.38	3.47	10.00	1,009.00	1,827.13
	From 25001-50,000	7.13	7	1,691	2,029.50	12	13	1,817	5,632	24.18	25	4,525	8,227.04	33.04	34.00	5,221.00	12,005.80
	From 50,001-75,000	9.69	7	1,029	2,846.00	9	7	2,721	4,316	30.57	13	1,618	4,756.20	25.89	13.00	4,338.00	8,681.20
	From 75,000-100,000	9.24	2	92	1,569.90	13	6	909	13,274	24.24	6	1,173	4,178.64	26.12	10.00	2,779.00	18,861.89
	From 1,00,001-1,25,000	3.34	2	95	1,865.00	10	1	40	1,124	9.02	3	170	2,509.04	21.93	3.00	761.00	5,509.54
	Above Rs. 1,25,000	287.80	17	28,528	147,807.13	212	15	21,422	99,030	1,131.66	42	601,431	437,527.50	1,005.98	45.00	435,396.00	602,663.25
	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)	Q3 '15-16			Q3 '14-15			YTD Dec'15			YTD Dec '14		
		Up to the period			Up to the period			Same period of the previous year			Same period of the previous year		
	Channels	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	2	634	8.55	2	1,147	11	3	1,697	49.30	3	1,440	11
2	Corporate Agents-Banks	1	68	0.17	0	0	-	2	148	51.17	0	0	5
3	Corporate Agents -Others	0	0	0.00	1	564	2	0	0	0.00	1	1,422	9
4	Brokers	0	2,353	12.98	1	8,549	25	11	12,066	65.50	9	17,622	92
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-
6	Direct Business	4	22,801	1,392.83	5	233,921	3,376	20	99,665	9,286.15	18	698,905	16,166
Total(A)		7	25,856	1,414.53	9	244,181	3,413	36.00	113,576	9,452.12	31	719,389	16,283
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
Grand Total (A+B)		7	25,856	1,415	9	244,181	3,413	36	113,576	9,452	31	719,389	16,283

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3 '15-16		Q3 '14-15		YTD Dec'15		YTD Dec '14	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,782	1,626	4,455	1,955	12,007	4,543	14,189	6,816
2	Corporate Agents-Banks	3,188	603	9,199	3,030	12,363	5,397	22,496	9,621
3	Corporate Agents -Others	-	(0)	-	-	2	(0)		0
4	Brokers	19	14	21	23	53	45	98	74
5	Micro Agents	3	0	-	-	3	0	1	0
6	Direct Business	1,195	318	3,216	676	3,827	1,114	12,918	1,968
Total (A)		9,187	2,562	16,891	5,685	28,255	11,099	49,702	18,478
1	Referral (B)	247	(37)	813	(56)	397	(87)	1,131	(153)
Grand Total (A+B)		9,434	2,525	17,704	5,629	28,652	11,012	50,833	18,326

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

Date: 31 December 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	-	790	146	35	57	115	1,143	175,021
2	Survival Benefit	376	4,878	24	4	-	-	5,282	199,471
3	for Annuities / Pension	369	950	20	14	11	7	1,371	3,648
4	For Surrender	-	7,471	6	-	-	-	7,477	1,500,809
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	6	-	-	-	-	6	2,117
	HCB	-	13	-	-	-	-	13	116
	ADB	-	10	-	-	-	-	10	2,215
	IB	-	4	2	-	1	-	7	215
6	Partial Withdrawals	-	375	-	-	-	-	375	49,142
7	Auto Foreclosure	-	9,119	24	-	-	-	9,143	217,120
8	EL Surrender	-	669	-	-	-	-	669	324,611
9	Death Claims	-	249	-	-	-	-	249	181,908

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	-	27	-	-	-	-	27	32,497
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	67	-	-	-	-	67	384
7	Gratuity	-	1,464	-	-	-	-	1,464	1,202,698
8	Leave encashment	-	6	-	-	-	-	6	207
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	586	-	-	-	-	586	25,567

Aviva Life Insurance Company India Limited (Registration Code: 0122)
FOR L-40 : Quarterly Claims data for Life for the quarter ended 31 December 2015
Date: 31 December 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 (Foreclosure only for Group)	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB***	ADB
1	Claims O/S at the beginning of the period	-	787	457	332	131	12	-	-	1	15	1	-
2	Claims reported during the period*	306	1,635	5,068	1,440	7,612	378	8,803	678	6	13	16	10
3	Claims Settled during the period	265	955	5,390	1,360	7,569	384	8,803	678	6	8	13	10
4	Claims Repudiated during the period	36	-	-	-	-	-	-	-	1	-	-	-
	Less than 2 years from the date of acceptance of risk	33	-	-	-	-	-	-	-	1	-	-	-
	a												
	Grater than 2 year from the date of acceptance of risk	3	-	-	-	-	-	-	-	-	-	-	-
	b												
5	Claims Written Back	-	193	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	5	1,274	135	412	162	6	-	-	-	20	-	-
	Less than 3 months	5	857	135	116	-	-	-	-	-	9	-	-
	3 months to 6 months	-	417	-	86	-	-	-	-	-	4	-	-
	6 months to 1 year	-	-	-	97	-	-	-	-	-	3	-	-
	1 year and above	-	-	-	113	-	-	-	-	-	4	-	-

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

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

***In 4 cases of HCB, claims were rejected in the quarter and the closing balance is zero

GROUP

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	3	-	-
2	Claims reported during the period*	543	-	-	-	27	-	-	1,462	6	67
3	Claims Settled during the period	543	-	-	-	27	-	-	1,464	6	67
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	a										
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	b										
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	1	-	-
	Less than 3 months	-	-	-	-	-	-	-	1	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending**	Total Complaints registered upto the quarter during the financial year***
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	20	-	5	15	-	40
b)	Policy Servicing	-	169	10	103	51	5	507
c)	Proposal Processing	-	58	6	29	21	2	171
d)	Survival Claims	-	69	2	32	34	1	159
e)	ULIP Related	-	16	-	4	10	2	50
f)	Unfair Business Practices	-	507	49	53	380	25	1,673
g)	Others	-	10	2	1	7	-	25
Total Number		-	849	69	227	518	35	2,625

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:	28688
5	Total No. of claims during current year:	18522
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	845.65
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	107.44

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	0	0	0
b)	7-15 days	9	0	9
c)	15-30 days	7	0	7
d)	30-90 days	19	0	19
e)	90 days & Beyond	0	0	0
Total Number of Complaints		35	0	35

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

**All open pending are reopened cases in IGMS

***103 are duplicate complaints. Duplicate compliants are created without completion of 8 weeks from the original complaint, IRDA token number of such complaints is also generated and gets reported in IGMS which leads to inflated complaint numbers.

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	824	824
2.	Life- Non-participating Policies	42	824
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	824	824
5.	Individual Pension Plan	824	824
6.	Unit Linked	865	865
7.	Health Insurance	618	618

- ii. **Group Business** Reserve on UPR basis
For single premium group term plan and group endowment type product the fixed expense assumption is 108.42 to 440.31

4) Bonus:

i. Individual Business

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

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

* Money Back	4.00%
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* Dhan Vriddhi Plus	
Premium Payment Term	Simple Reversionary Bonus Rate (as % of Sum Assured)
5	3.00%
7	3.40%
11	3.85%

- 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 389% 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

IBNR Reserves = Average Monthly Risk Charge * Claim Intimation Delay in Months * Reinsurance retained proportion

Non Linked Individual

IBNR Reserves = qx * Sum at Risk after reinsurance* Delay Months/12

For group business OYRGTA Business

IBNR Reserves = Gross Premium/12 * Delay Months * Reinsurance retained proportion

For SP Group Term Business

IBNR Reserves = qx* Sum Assured*Delay Months/12 * Reinsurance retained proportion

8) Change in Valuation method or bases:
(1) Economic Assumptions

There is no change in economic assumptions since last valuation.

(2) Expense Assumptions

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

The valuation assumptions for expenses are as below:

Policy Maintenance Expenses (starting from 2nd policy month):

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife, iShield and iLife Secure)	618	0.76%	-	0.0575%
2	All Traditional Endowment Products	824	1.01%	-	0.0575%
3	All UL Endowment (fully underwritten)	865	1.07%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	865	1.07%	-	0.2300%
5	All UL Pension Products	865	1.07%	-	0.2300%
6	Single Premium UL Products	865	0.00%	-	0.2300%
7	iLife, iShield, iLife Secure	618	1.73%	-	0.0575%
8	Rural Endowment	104	0.00%	-	0.0575%
9	Rural Term Assurance	42	0.00%	-	0.0575%
10	Health Insurance	618	1.73%	-	0.0575%
11	iGrowth	865	1.73%	-	0.2300%

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