



IRDA Public Disclosures

QUARTER ENDED 31st DECEMBER 2016

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2016
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q3 '16-'17	YTD Dec '16
	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	2,447,888	252,709	263,466	4,823,848	79,411	143,450	-	2,785,057	8,010,773
(b) Reinsurance ceded	(34,657)	0	(2)	(343,443)	(0)	(35,532)	-	(139,535)	(413,633)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	2,413,231	252,709	263,465	4,480,405	79,411	107,919	-	2,645,523	7,597,140
Income from Investments									
(a) Interest, Dividends and Rent – Gross	1,420,755	156,762	141,520	1,645,057	121,916	83,811	27,723	1,135,887	3,597,544
(b) Profit on sale/redemption of investments	3,454,815	529,189	116,726	17,602	14,210	481	193	1,192,040	4,133,217
(c) (Loss) on sale/ redemption of investments	(795,891)	(82,874)	(12,604)	(16)	(4)	(30)	(12)	(273,096)	(891,430)
(d) Transfer/Gain on revaluation/change in fair value	90,202	(35,533)	41,197	-	-	-	-	(1,905,554)	95,865
(e) Appropriation/Expropriation Adjustment account	-	-	-	-	-	-	-	-	-
Sub Total	4,169,881	567,544	286,839	1,662,643	136,123	84,262	27,903	149,277	6,935,196
Other Income									
(a) Other Income	264	26	-	22,648	450	-	-	6,961	23,389
(b) Transfer from Shareholders for Mortality charges as per IRDAI order	6,828	-	-	6,534	0	-	-	2,707	13,362
(c) Contribution from the Shareholders' A/c	-	-	-	715,377	-	9,975	434,091	645,582	1,159,444
TOTAL (A)	6,590,204	820,279	550,304	6,887,608	215,984	202,156	461,994	3,450,050	15,728,530
Commission	24,657	879	204	165,482	1,826	266	-	69,459	193,314
Service Tax on Linked Charges	113,371	8,422	2,423	-	-	-	-	40,568	124,216
Operating Expenses related to Insurance Business	662,602	31,796	10,678	1,924,839	35,497	33,475	4,394	925,943	2,703,279
Provision for Doubtful debts	2,158	103	35	6,270	116	109	14	2,903	8,805
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)	802,788	41,200	13,339	2,096,591	37,438	33,850	4,408	1,038,873	3,029,614
Benefits Paid (Net)	7,605,040	1,186,954	250,294	1,161,273	201,874	239,039	-	2,931,363	10,644,475
Interim Bonuses Paid	6,261	681	-	-	-	-	-	1,800	6,942
Change in valuation of liability in respect of life policies									
(a) Gross	(1,672,259)	(447,173)	285,205	3,695,952	(93,253)	(450,762)	457,586	(746,995)	1,775,296
(b) Amount ceded in Reinsurance	7,822	-	-	(57,494)	(6)	(5,179)	-	(55,536)	(54,857)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	(394,697)	-	-	-	-	-	-	(211,075)	(394,697)
TOTAL (C)	5,552,167	740,462	535,499	4,799,731	108,616	(216,902)	457,586	1,919,557	11,977,159
TOTAL (B+C)	6,354,956	781,662	548,838	6,896,322	146,054	(183,052)	461,994	2,958,431	15,006,773
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	235,249	38,617	1,466	(8,714)	69,930	385,208	-	491,621	721,756
APPROPRIATIONS									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	91,457	11,013	-	(8,714)	789	-	-	13,815	94,545
Transfer to Balance sheet	143,792	27,604	1,466	-	69,141	385,208	-	477,806	627,211
TOTAL (D)	235,249	38,617	1,466	(8,714)	69,930	385,208	-	491,621	721,756
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	6,261	681	-	-	-	-	-	1,800	6,942
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	235,249	38,617	1,466	(8,714)	69,930	385,208	-	491,621	721,756
(d) Total Surplus: ((a)+(b)+(c)):	241,510	39,297	1,466	(8,714)	69,930	385,208	-	493,421	728,698

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 IRDAI to do otherwise.

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

UNAUDITED REVENUE ACCOUNT FOR THE PERIOD 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)	(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	2,794,966	342,364	823,193	4,444,056	88,157	213,054	-	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	(66,856)	(135,445)	73,628	1,310,097	125,895	180,183	67,606	1,025,007	1,555,109
Other Income									
(a) Other Income	2	-	-	26,443	694	-	-	10,489	27,139
(b) Transfer from the Shareholders for Extra Mortality charges per IRDAI order	11,624	-	-	4,959	-	-	-	3,829	16,583
(b) Contribution from the Shareholders' A/c	-	-	16,918	849,664	-	36,106	211	320,842	902,899
TOTAL (A)	2,739,735	206,919	913,738	6,635,219	214,746	429,343	67,817	4,115,879	11,207,517
Commission	27,116	1,026	155	287,450	1,542	626	-	59,162	317,915
Service Tax on Premium	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	54,337	24,113	2,290,224	32,748	26,581	211	997,169	3,109,157
Benefits Paid (Net)									
Interim Bonuses Paid	6,781,867	1,512,667	428,897	727,553	113,715	1,714,317	1,110,000	4,445,830	12,389,015
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	126,926	889,626	4,346,791	118,426	402,762	67,606	2,972,605	7,575,449
TOTAL (B+C)	2,304,237	181,264	913,738	6,637,015	151,193	429,343	67,818	3,969,776	10,684,607
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	435,498	25,656	1	(1,796)	63,553	(0)	-	146,106	522,910
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	418,017	25,203	-	1,384	64,177	(1)	-	144,318	508,780
TOTAL (D)	435,498	25,655	-	(1,796)	63,554	(1)	-	146,106	522,910
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:	435,498	25,655	-	(1,796)	63,554	(1)	-	146,106	522,911
(d) Total Surplus: ((a)+(b)+(c)):	442,795	26,558	-	(1,776)	63,618	(1)	-	148,306	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 IRDAI to do otherwise.

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2016**Shareholders' Account (Non-technical Account)**

Particulars	Q3 '16-17 (Rs. 000's)	YTD Dec '16 (Rs. 000's)	Q3 '15-16 (Rs. 000's)	YTD Dec '15 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	149,807	462,307	157,303	466,211
(b) Profit on sale/redemption of investments	477	2,314	5	5
(c) (Loss) on sale/ redemption of investments	-	-	-	-
Other Income	-	-	-	-
TOTAL (A)	150,283	464,621	157,308	466,216
Expense other than those directly related to the insurance business	17,632	77,447	23,913	58,879
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 IRDAI order	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	645,582	1,159,444	320,842	902,899
TOTAL (B)	663,214	1,236,891	344,755	961,778
Profit/ (Loss) before tax	(512,931)	(772,270)	(187,447)	(495,562)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(512,931)	(772,270)	(187,447)	(495,562)
APPROPRIATIONS				
(a) Balance at the beginning of the year *	(12,874,602)	(12,615,263)	(13,010,592)	(12,702,477)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(13,387,533)	(13,387,534)	(13,198,039)	(13,198,039)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.39)		(0.25)

* Balance at the beginning for the Quarter represents the opening balance of Q3-2016-17 and accordingly previous year has also been reclassified.

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, 2016

Particulars	Schedule	AS AT December 31, 2016 (Rs. 000's)	AS AT December 31, 2015 (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		(401)	-
Sub-Total		20,048,599	20,049,000
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(690)	636
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		627,211	508,782
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		479,513	326,944
Linked - Individual - Pension - Non Participating		12,169	14,151
Linked - Group - Life - Non Participating		-	75
Non Linked - Individual - Life - Participating		63,021	47,850
Non Linked - Individual - Pension - Participating		14,472	13,965
Non Linked - Individual - Life - Non Participating		29,802,379	23,532,840
Non Linked - Individual - Pension - Non Participating		1,478,199	1,523,281
Non Linked - Group - Life - Non Participating		1,156,071	1,861,184
Non Linked - Group - Pension - Non Participating		634,854	531,213
Non Linked - Annuity - Non Participating		290,522	262,498
Non Linked - Variable group		282,306	293,891
Non Linked Health Non Participating		57,761	41,074
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		577,098	521,586
Linked - Individual - Pension - Participating		57,581	55,461
Linked - Individual - Life - Non Participating		34,105,710	37,256,149
Linked - Individual - Pension - Non Participating		5,076,400	5,820,147
Linked - Group - Life - Non Participating		2,797,538	1,958,589
Discontinued Policies Fund - Non payment of premium		2,689,874	3,865,876
Sub-Total		80,201,988	78,436,194
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Others		630,378	579,815
TOTAL		100,880,966	99,065,009
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	7,415,105	7,657,120
- Policyholders'	L-13	36,632,670	30,861,273
Assets held to cover linked liabilities	L-14	45,938,841	50,055,341
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	161,736	167,776
CURRENT ASSETS			
Cash & Bank Balance	L-17	439,883	186,324
Advances And Other Assets	L-18	1,725,941	1,546,952
Sub-Total (A)		2,165,824	1,733,276
CURRENT LIABILITIES			
PROVISIONS	L-19	4,646,940	4,473,807
	L-20	173,803	134,008
Sub-Total (B)		4,820,743	4,607,815
NET CURRENT ASSETS (C) = (A - B)		(2,654,919)	(2,874,539)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		13,387,534	13,198,038
TOTAL		100,880,966	99,065,009

Particulars	31 December 2016 (Rs. 000's)	31 December 2015 (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	24,243	16,781
Guarantees given by or on behalf of the Company	Nil	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Claims under policies not acknowledged as debts	228,600	178,652
Total	252,843	195,433

Company is in receipt of show cause notices amounting to Rs 583,176 ('000s) (Previous period Rs. ('000) 583,176) (with proposal to levy interest and penalty) in respect of service tax pertaining to payouts to/ for advisors. Issue of Commission being inclusive of service tax has been dropped by Commissioner giving 100% relief in respect of 53,81,52,597/-. In respect of balance 2 issues interest imposition has been upheld and penalty of Rs. 4,47,29,472 has been confirmed. Company is in the process of filing an appeal before CESTAT.

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 period Rs. ('000) 780,313 as per SCN. Commissioner has also upheld imposition of interest as per SCN. Appeal before CESTAT is filed and case is yet to be placed for hearing.

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) (Previous period Rs. ('000) 7,683) and has upheld penalty thereon amounting to Rs 15,366 ('000) (Previous period Rs. ('000) 15,366). Imposition of interest as per SCN has also been upheld. Appeal before CESTAT is filed and case is yet to be placed for hearing.

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. Matter has been heard and order is awaited.

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 '16-17	YTD Dec '16	Q3 '15-16	YTD Dec '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	379,393	1,078,918	382,088	2,000,442
Renewal premiums	2,392,354	6,887,123	2,488,078	7,055,501
Single premiums	13,310	44,731	11,851	45,921
TOTAL PREMIUM	2,785,057	8,010,773	2,882,016	9,101,864

Note:ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	2,785,057	8,010,773	2,882,016	9,101,864
Outside India	-	-	-	-
TOTAL PREMIUM	2,785,057	8,010,773	2,882,016	9,101,864

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q3 '16-17	YTD Dec '16	Q3 '15-16	YTD Dec '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	37,392	103,578	30,569	202,732
- Renewal premiums	32,035	89,548	28,535	114,751
- Single premiums	31	188	58	432
Total (A)	69,459	193,314	59,162	317,915
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	69,459	193,314	59,162	317,915
Break-up of the expenses (Gross) incurred to procure business:				
Agents	55,970	143,728	48,198	132,698
Brokers	3,404	9,500	4,115	11,411
Corporate Agency	9,994	39,526	6,851	173,871
Referral	(0)	(3)	(0)	(64)
Others (IMF)	92	563	-	-
TOTAL (B)	69,459	193,314	59,162	317,915

FORM L-6- OPERATING EXPENSES SCHEDULE

Particulars	Q3 '16-'17	YTD Dec '16	Q3 '15-'16	YTD Dec '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	478,660	1,493,791	478,613	1,445,750
Travel, conveyance and vehicle running expenses	15,878	35,431	13,979	45,538
Training expenses	16,428	25,482	15,514	37,552
Rents, rates and taxes	98,280	295,562	100,068	299,852
Repairs	1,285	3,450	302	2,149
Printing and stationery	9,637	24,760	8,725	29,036
Communication expenses	17,056	44,888	10,951	46,411
Legal and professional charges	43,045	143,720	55,060	146,912
Medical fees	3,827	9,744	3,705	15,119
Auditors' fees, expenses etc				
a) as auditor	1,581	4,443	1,417	7,326
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)	190	440	(125)	375
Advertisement and publicity	102,611	215,986	30,699	113,561
Interest and bank charges	5,440	17,090	34,013	43,695
Information technology and related expenses	33,602	98,275	32,135	93,778
Service tax on premium	4,192	12,398	4,892	13,636
Others				
a) Office maintenance	37,355	109,741	33,320	102,956
b) Electricity	16,542	51,730	16,733	56,518
c) Recruitment	16,053	37,619	16,091	39,528
d) Miscellaneous expenses	2,560	6,455	2,022	14,293
Depreciation	21,721	72,275	33,426	104,683
TOTAL	925,943	2,703,279	891,539	2,658,669

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3 '16-17	YTD Dec '16	Q3 '15-16	YTD Dec '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	208,147	634,866	300,138	850,613
(b) Claims by Maturity,	380,711	1,008,004	213,385	476,850
(c) Annuities/Pension payment	94,464	305,862	1,206,242	2,389,861
(d) Other benefits				
- Riders	(852)	4,992	593	5,620
- Surrender	2,099,594	8,260,430	2,659,791	8,745,237
- Health	4,500	8,200	-	4,200
- Periodical Benefit	214,519	615,536	196,556	332,466
- Interest to policy holders	44,168	117,606	-	-
(Amount ceded in reinsurance):				
(a) Claims by Death,	(113,888)	(311,020)	(130,874)	(415,833)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
TOTAL	2,931,363	10,644,475	4,445,830	12,389,015
Benefits paid to claimants:				
In India	2,931,363	10,644,475	4,445,830	12,389,015
Outside India	-	-	-	-
Total Benefits paid (Net)	2,931,363	10,644,475	4,445,830	12,389,015

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

FORM L-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Particulars	AS AT December 31, 2016 (Rs. 000's)	AS AT December 31, 2015 (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

FORM L-9- PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT December 31, 2016		AS AT December 31, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,022,499	51%	1,483,626	74%
- Foreign - Aviva International Holdings Limited, UK	982,401	49%	521,274	26%
Others				
TOTAL	2,004,900	100%	2,004,900	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT December 31, 2016	AS AT December 31, 2015
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT December 31, 2016	AS AT December 31, 2015
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT December 31, 2016 (Rs. 000's)	AS AT December 31, 2015 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	2,296,906	2,220,681
(Market value (Rs '000) Current Year 24,49,473 Previous Year 22,05,839)		
Other Approved Securities	1,130,635	1,030,359
(Market value (Rs '000) Current Year 11,84,238 Previous Year 10,52,400)		
Other Approved Investments		
(a) Shares		
(aa) Equity	192,872	-
(Market value (Rs '000) Current Year 1,92,872 Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	176,618	273,963
(Market value (Rs '000) Current Year 1,96,292 Previous Year 2,86,080)		
(e) Other Securities (Term Deposits)	-	178,200
(Market value (Rs '000) Current Year NIL Previous Year 1,78,200)		
(f) Subsidiaries	-	-
Investments in Infrastructure , Social Sector and Housing :	2,054,433	1,585,905
Non Convertible Debentures		
(Market value (Rs '000) Current Year 21,48,430 Previous Year 15,99,565)		
Equity Shares	24,261	-
(Market value (Rs '000) Current Year 24,261 Previous Year NIL)		
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	574,507	636,046
(Market value (Rs '000) Current Year 5,74,508 Previous Year 6,36,046)		
Other Approved Securities	20	-
(Market value (Rs '000) Current Year 20 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	172,615	85,251
(Market value (Rs '000) Current Year 1,73,007 Previous Year 85,457)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	355,051	835,985
(Market value (Rs '000) Current Year 3,55,051 Previous Year 8,35,985)		
(f) Other Securities (Reverse Repo)	158,497	133,158
(Market value (Rs '000) Current Year 1,58,497 Previous Year 1,33,158)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	278,691	677,574
Non Convertible Debentures		
(Market value (Rs '000) Current Year 2,82,095 Previous Year 6,81,318)		
Other Investments		
Mutual Funds	-	-
TOTAL	7,415,105	7,657,122
INVESTMENTS		
In India	7,415,105	7,657,120
Outside India	-	-
TOTAL	7,415,105	7,657,120

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT December 31, 2016 (Rs. 000's)	AS AT December 31, 2015 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 2,51,03,791 Previous Year 2,00,79,000)	22,714,358	19,682,330
Other Approved Securities (Market value (Rs '000) Current Year 4,33,004 Previous Year 3,74,603)	415,762	369,865
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 1,39,928 Previous Year 5,074)	697,461	5,073
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 7,89,922 Previous Year 3,94,525)	761,199	387,460
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 2,01,700 Previous Year 2,01,700)	201,700	201,700
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 71,07,137 Previous Year 49,71,686)	6,535,114	4,817,704
Equity Shares (Market value (Rs '000) Current Year 87,365 Previous Year 562)	87,365	562
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 25 Previous Year 14)	25	14
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 25,34,348 Previous Year 20,40,986)	2,534,217	2,040,986
Other Approved Securities (Market value (Rs '000) Current Year 2,422 Previous Year NIL)	2,383	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 1,28,322 Previous Year NIL)	128,251	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 8,75,711 Previous Year 15,61,371)	875,711	1,561,371
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 9,02,774 Previous Year 10,16,552)	902,774	1,016,552
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 7,80,961 Previous Year 7,79,348)	776,350	777,656
TOTAL	36,632,670	30,861,273
INVESTMENTS		
In India	36,632,670	30,861,273
Outside India	-	-
TOTAL	36,632,670	30,861,273

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

Particulars	AS AT December 31, 2016	AS AT December 31, 2015
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	7,417,303	8,170,589
(Historic value('000)Current Year 72,38,073 Previous Year 81,86,231)		
Other Approved Securities	270,000	220,954
(Historic value('000)Current Year 2,50,018 Previous Year 2,09,438)		
Other Approved Investments		
(a) Shares		
(aa) Equity	20,071,263	24,691,124
(Historic value('000)Current Year 1,81,10,416 Previous Year 2,13,97,074)		
(bb) Preference	-	5,614
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	3,139,834	3,015,658
(Historic value('000)Current Year 28,52,191 Previous Year 28,61,383)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	48,500	48,500
(Historic value('000)Current Year 48,500 Previous Year 48,500)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing : **		
(a) Non Convertible Debentures	3,836,140	3,454,403
(Historic value('000)Current Year 36,21,942 Previous Year 33,12,814)		
(b) Equity	3,680,534	3,932,899
(Historic value('000)Current Year 32,86,285 Previous Year 38,22,544)		
Other Investments		
(a) Equity Shares	1,824,937	529,602
(Historic value('000)Current Year 16,74,349 Previous Year 5,90,354)		
(b) Debentures/Bonds	-	-
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	2,527,392	3,864,886
(Historic value('000)Current Year 24,38,515 Previous Year 37,26,743)		
Other Approved Securities	-	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	121,973	101,018
(Historic value('000)Current Year 1,22,246 Previous Year 1,00,624)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	9,804	324,355
(Historic value('000)Current Year 9,627 Previous Year 3,15,630)		
(f) Other Securities (Reverse Repo)	1,522,712	609,397
(Historic value('000)Current Year 12,49,473 Previous Year 6,09,397)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
Non Convertible Debentures	149,519	316,111
(Historic value('000)Current Year 1,46,835 Previous Year 3,05,943)		
Other Investments		
(a) Mutual Funds	-	-
Debentures/Bonds	-	-
Balances in Bank	(130,875)	(34,137)
Other Current Assets (net)	1,449,804	804,368
TOTAL	45,938,841	50,055,341
INVESTMENTS		
In India	45,938,841	50,055,341
Outside India	-	-
TOTAL	45,938,841	50,055,341

* Market value for this schedule refers to Historical Cost (Rs '000)

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

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

FORM L-15-LOANS SCHEDULE

Particulars	AS AT December 31, 2016 (Rs. 000's)	AS AT December 31, 2015 (Rs. 000's)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2016	Additions during the period	Deductions	Balance as on December 31, 2016	Balance as on March 31, 2016	For the period	Sales/ Adjustments	Balance as on December 31, 2016	AS AT December 31, 2016	AS AT December 31, 2015
Intangibles										
- Software	408,812	17,430	2,718	423,524	331,700	29,977	(0)	361,677	61,847	90,511
Tangibles										
Leasehold	326,135	11,543	4,724	332,953	303,319	9,690	3,444	309,565	23,388	24,827
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	156,633	7,015	8,852	154,796	154,271	2,678	5,884	151,066	3,730	2,418
Information Technology Equipment	506,958	5,773	36,323	476,408	450,451	26,304	36,449	440,307	36,101	40,962
Vehicles	1,620	-	-	1,620	1,620	-	0	1,620	-	-
Office Equipment	89,208	3,829	6,744	86,292	80,781	3,626	4,537	79,869	6,423	4,649
Sub Total	1,489,365	45,590	59,362	1,475,593	1,322,143	72,275	50,313	1,344,104	131,489	163,367
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	30,246	4,409
TOTAL	1,489,365	45,590	59,362	1,475,593	1,322,143	72,275	50,313	1,344,104	161,736	167,776
PREVIOUS YEAR	1,564,307	141,991	176,107	1,530,191	1,426,219	116,586	175,981	1,366,824	167,776	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT December 31, 2016	AS AT December 31, 2015
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	4,267	6,592
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	117,501	37,556
(bb) Others	-	-
(b) Current Accounts	318,116	142,176
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	439,883	186,324
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	439,883	186,324
Outside India	-	-
TOTAL	439,883	186,324

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT December 31, 2016	AS AT December 31, 2015
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	35,446	30,875
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	18,590	19,163
Less: Provision for doubtful debts	<u>(11,825)</u>	<u>(11,744)</u>
Others (includes vendor, travel advances & salary recoverable)	160,338	176,132
Less : Provision for doubtful debts	<u>(12,551)</u>	<u>(14,162)</u>
	147,787	161,970
TOTAL (A)	189,998	200,264
OTHER ASSETS		
Income accrued on investments	904,418	756,668
Outstanding Premiums	296,392	253,985
Agents' Balances	73,880	37,832
Less : Provision for doubtful debts	<u>(71,485)</u>	<u>(34,457)</u>
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	4,464	41,304
Deposit with Reserve Bank of India (In Pursuant to Sec 7 of Insurance Act, 1938) (Refer Sch 8)	-	-
Others		
-Refundable Security Deposits	331,019	-
Less : Provision for doubtful deposit	<u>(16,476)</u>	<u>(18,083)</u>
- Unsettled Contracts	(0)	(0)
-Service Tax Unutilized Credit	13,731	14,934
TOTAL (B)	1,535,943	1,346,688
TOTAL (A+B)	1,725,941	1,546,952

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT December 31, 2016	AS AT December 31, 2015
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	176,581	141,844
Balances due to other insurance companies	67,356	53,552
Deposits held on re-insurance ceded	-	-
Premiums received in advance	124,286	122,818
Unallocated premium	44,639	73,073
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	145,382	150,632
Accrual for expenses	713,695	676,602
Unclaimed Amount - Policyholders	2,474,088	1,961,996
Claims Outstanding	109,007	288,275
Due to Officers/Directors	-	-
Others:		
Others (includes statutory dues payable and payables to employees)	130,145	137,838
Service Tax payable	27,983	20,360
Payables for unsettled investment contracts	167,478	334,262
Temporary bank overdrafts	99,571	220,688
Payable to Policyholders	366,726	291,868
TOTAL	4,646,940	4,473,807

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT December 31, 2016	AS AT December 31, 2015
	(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	18,312	19,900
Provision for Leave Encashment	22,425	19,374
Provision for Other Long Term Benefits	91,349	70,853
Provision for Other Employee Benefits	41,718	23,881
TOTAL	173,803	134,008

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT December 31, 2016	AS AT December 31, 2015
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

S.No.	Particulars	Q3 '16-17	YTD Dec '16	Q3 '15-16	YTD Dec '15
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	100%	100%	-100%	-100%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	127%	68%	-71%	-67%
	Linked Individual - Pension Non Participating	105%	75%	NA	NA
	Linked Group - Non Participating	-21%	-69%	424%	1391%
	Non Linked Individual - Life Participating	10%	56%	-51%	-43%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	-16%	-47%	-48%	-27%
	Non Linked Individual - Pension Non Participating	54%	7%	-69%	-77%
	Non Linked Group - Life Non Participating	-28%	-10%	-89%	-95%
	Non Linked Group - Pension Non Participating	NA	NA	NA	NA
	Non Linked Annuity Non Participating	-1%	-21%	-71%	-51%
	Non Linked - Variable - Group	-60%	-71%	-96%	-52%
	Non Linked Health Non Participating	519%	123%	-56%	-71%
2	Net Retention Ratio	95%	95%	96%	96%
3	Expense of Management to Gross Direct Premium Ratio	36%	37%	33%	33%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	2%	2%	4%
5	Ratio of policy holder's liabilities to shareholder's funds	12.04	12.04	11.46	11.46
6	Growth rate of shareholders' fund	-3%	-3%	29%	29%
7	Ratio of surplus to policyholders' liability	-0.5%	-0.5%	-0.5%	-0.5%
8	Change in net worth in ('000)	(71,468)	(71,468)	1,546,818	1,546,818
9	Profit after tax/Total Income	-17%	-5%	-5%	-5%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.49	4.49	4.4	4.42
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.9%	6.1%	2.0%	6.2%
	R2. Non-PAR	2.1%	6.2%	2.1%	6.3%
	R3.Sub-TOTAL	2.1%	6.2%	2.1%	6.3%
	Linked:				
	R4. PAR	1.6%	10.0%	1.3%	5.1%
	R5. Non-PAR	-1.7%	9.6%	1.3%	-1.7%
	R6. Sub-TOTAL	-1.6%	9.6%	0.4%	-1.6%
	R7. Grand Total	0.0%	8.2%	1.0%	1.2%
	Shareholders' Funds	2.0%	6.1%	2.0%	6.3%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.9%	6.1%	2.0%	6.2%
	R2. Non-PAR	2.1%	6.2%	2.1%	6.3%
	R3.Sub-TOTAL	2.1%	6.2%	2.1%	6.3%
	Linked:				
	R4. PAR	1.9%	5.9%	2.0%	6.1%
	R5. Non-PAR	2.4%	9.5%	0.8%	3.2%
	R6. Sub-TOTAL	2.4%	9.4%	0.9%	3.3%
	R7. Grand Total	2.3%	8.0%	1.3%	4.4%
	Shareholders' Funds	2.0%	6.1%	2.0%	6.3%
14	Conservation Ratio				
	Linked Individual - Life Participating	85%	87%	90%	92%
	Linked Individual - Pension Participating	90%	89%	82%	85%
	Linked Individual - Life Non Participating	76%	77%	67%	67%
	Linked Individual - Pension Non Participating	91%	74%	48%	48%
	Linked Group - Non Participating	5%	2%	39%	32%
	Non Linked Individual - Life Participating	80%	88%	76%	65%
	Non Linked Individual - Pension Participating	100%	95%	100%	100%
	Non Linked Individual - Life Non Participating	93%	91%	84%	85%
	Non Linked Individual - Pension Non Participating	73%	70%	89%	49%
	Non Linked Group - Life Non Participating	37%	42%	6%	4%
	Non Linked - Variable - Group	0%	0%	0%	18%
	Non Linked Health Non Participating	93%	92%	88%	85%
15	Persistency Ratio (by numbers)				
	For 13th month	70%	58%	57%	61%
	For 25th month	54%	55%	55%	47%
	For 37th month	54%	43%	48%	41%
	For 49th month	48%	40%	44%	40%
	for 61st month	46%	39%	31%	23%
	Persistency Ratio (by premium)				
	For 13th month	77%	71%	64%	63%
	For 25th month	61%	56%	58%	56%
	For 37th month	56%	49%	48%	45%
	For 49th month	49%	44%	40%	40%
	for 61st month	45%	46%	48%	25%
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)	51% / 49%		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)	(0.39)		(0.25)	
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)	(0.39)		(0.25)	
	(iv) Book value per share (Rs)	3.64		3.67	

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 31 Dec 2016	As at 31 Dec 2015
1	Linked		
a	Life	402,691	436,008
b	General Annuity	-	-
c	Pension	55,268	62,182
d	Health	-	-
2	Non-Linked		
a	Life	319,386	262,670
b	General Annuity	2,905	2,625
c	Pension	14,927	15,372
d	Health	578	411

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	5	5	2	44	440	436	279	9,846	445	441	281	9,889
3	Arunachal Pradesh	-	-	-	-	6	5	3	62	6	5	3	62
4	Assam	2	2	0	11	235	236	93	3,075	237	238	93	3,086
5	Bihar	275	275	7	187	111	110	20	1,005	386	385	28	1,193
6	Chandigarh	-	-	-	-	38	38	10	730	38	38	10	730
7	Chattisgarh	-	-	-	-	20	20	10	537	20	20	10	537
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	1	1	3	34	1	1	3	34
10	Delhi	1	(1)	(1)	10	691	658	415	11,737	692	657	414	11,747
11	Goa	-	-	-	-	5	4	7	229	5	4	7	229
12	Gujarat	11	11	34	344	245	244	128	3,891	256	255	161	4,235
13	Haryana	14	14	6	231	337	332	257	9,405	351	346	263	9,636
14	Himachal Pradesh	1	1	0	1	9	6	4	1,133	10	7	4	1,134
15	Jammu & Kashmir	-	-	(0)	(2)	7	7	1	25	7	7	1	23
16	Jharkhand	-	-	0	-	48	44	11	536	48	44	11	536
17	Karnataka	3	3	1	25	369	359	194	10,879	372	362	195	10,904
18	Kerala	-	-	-	-	57	59	12	751	57	59	12	751
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	-	-	-	-	119	110	39	3,372	119	110	39	3,372
21	Maharashtra	31	28	3	129	902	863	490	19,440	933	891	494	19,569
22	Manipur	-	-	-	-	2	2	0	20	2	2	0	20
23	Meghalaya	-	-	-	-	4	4	1	39	4	4	1	39
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
26	Orissa	35	37	1	210	194	200	56	2,392	229	237	57	2,601
27	Puducherry	-	-	-	-	1	1	1	14	1	1	1	14
28	Punjab	10	10	(0)	(30)	179	175	28	3,748	189	185	27	3,718
29	Rajasthan	5	5	1	28	83	73	14	1,702	88	78	15	1,730
30	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
31	Tamil Nadu	1	1	1	3	482	463	248	9,283	483	464	248	9,287
32	Tripura	2	2	0	4	95	94	17	623	97	96	18	626
33	Uttar Pradesh	1	1	1	5	338	319	185	6,553	339	320	186	6,558
34	Uttarakhand	26	26	0	5	12	11	5	1,219	38	37	6	1,224
35	West Bengal	40	37	9	251	661	610	235	6,234	701	647	244	6,485
Grand Total		463	457	65.4	1,455.1	5,691	5,484	2,765.9	108,514.6	6,154	5,941	2,831	109,970

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	12	12	4.32	92.83	1,126	1,075	625.79	31,444.91	1,138	1,087	630	31,538
3	Arunachal Pradesh	-	-	-	-	25	24	11.67	309.04	25	24	12	309
4	Assam	5	5	1.79	37.35	687	682	245.16	8,082.73	692	687	247	8,120
5	Bihar	663	665	13.33	317.50	289	286	73.22	2,932.05	952	951	87	3,250
6	Chandigarh	-	-	(0.50)	-	85	81	40.74	1,811.54	85	81	40	1,812
7	Chattisgarh	-	-	-	-	40	39	14.20	1,211.23	40	39	14	1,211
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	1	1	2.60	34.00	1	1	3	34
10	Delhi	4	2	6.10	97.50	1,526	1,453	1,505.56	36,138.32	1,530	1,455	1,512	36,236
11	Goa	-	-	-	-	14	13	19.18	326.16	14	13	19	326
12	Gujarat	25	25	49.53	669.87	573	550	234.57	10,030.15	598	575	284	10,700
13	Haryana	34	34	9.61	461.32	883	843	679.20	28,087.35	917	877	689	28,549
14	Himachal Pradesh	3	3	1.10	25.20	28	23	9.99	1,591.91	31	26	11	1,617
15	Jammu & Kashmir	1	1	0.03	0.10	30	28	9.28	183.10	31	29	9	183
16	Jharkhand	1	1	0.32	4.00	151	143	37.57	2,488.78	152	144	38	2,493
17	Karnataka	4	4	0.65	26.02	1,013	951	592.83	33,560.34	1,017	955	593	33,586
18	Kerala	-	-	-	-	149	147	58.83	2,473.44	149	147	59	2,473
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	3	3	0.51	36.85	239	227	75.91	6,364.16	242	230	76	6,401
21	Maharashtra	63	57	7.41	441.21	2,264	2,142	1,261.15	55,183.55	2,327	2,199	1,269	55,625
22	Manipur	-	-	-	-	4	4	3.92	114.60	4	4	4	115
23	Meghalaya	-	-	-	-	15	14	2.99	73.04	15	14	3	73
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	1	1	0.96	9.64	1	1	1	10
26	Orissa	107	108	10.34	407.46	497	489	154.78	5,415.47	604	597	165	5,823
27	Puducherry	-	-	-	-	4	3	0.80	139.16	4	3	1	139
28	Punjab	23	25	(37.57)	(447.56)	372	348	104.31	7,650.39	395	373	67	7,203
29	Rajasthan	9	9	1.22	47.03	227	205	61.47	6,197.75	236	214	63	6,245
30	Sikkim	-	-	-	-	6	6	5.95	24.99	6	6	6	25
31	Tamil Nadu	52	52	4.46	67.25	1,140	1,079	761.89	27,063.05	1,192	1,131	766	27,130
32	Tripura	5	5	0.90	19.10	270	268	61.22	1,603.88	275	273	62	1,623
33	Uttar Pradesh	5	5	2.37	76.14	801	745	402.84	16,292.15	806	750	405	16,368
34	Uttarakhand	83	83	0.35	16.60	29	26	9.16	1,687.92	112	109	10	1,705
35	West Bengal	145	142	28.61	519.55	1,662	1,561	705.27	15,783.45	1,807	1,703	734	16,303
Grand Total		1,247	1,241	104.89	2,915.33	14,151	13,457	7,773.04	304,308.21	15,398	14,698	7,878	307,224

(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	-	-	-	-	-	8,502	11.64	3,426	-	8,502	11.64	3,426
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	-
3	Assam	-	-	-	-	-	-	-	-	-	-	0.00	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	0.00	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	0.00	-
6	Goa	-	-	-	-	-	-	-	-	-	-	0.00	-
7	Gujarat	-	-	-	-	-	49	5	(75)	-	49	4.53	(75)
8	Haryana	-	-	-	-	-	1,996	1	254	-	1,996	1.14	254
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	0.00	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	0.00	-
12	Karnataka	-	-	-	-	-	697	23	855	-	697	23.33	855
13	Kerala	-	-	-	-	-	-	-	-	-	-	0.00	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	-
15	Maharashtra	-	-	-	-	1	16,733	817	118,313	1	16,733	817.21	118,313
16	Manipur	-	-	-	-	-	-	-	-	-	-	0.00	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	0.00	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	0.00	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	0.00	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	0.00	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	0.00	-
22	Rajasthan	-	-	-	-	-	-	-	(0)	-	-	0.00	-0.12
23	Sikkim	-	-	-	-	-	-	-	-	-	-	0.00	-
24	Tamil Nadu	-	-	-	-	-	53	0	55	-	53	0.04	55
25	Tripura	-	-	-	-	-	-	-	-	-	-	0.00	-
26	Uttar Pradesh	-	-	-	-	-	400	(0)	(64)	-	400	-0.12	(64)
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	0.00	-
28	West Bengal	-	-	-	-	-	160	6	24	-	160	6.18	24
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	0.00	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	0.00	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	0.00	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	0.00	-
33	Delhi	-	-	-	-	1	3,013	232	3,252	1	3,013	231.76	3,252
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	0.00	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	0.00	-
Total		-	-	-	-	2	31,603	1,096	126,039	2	31,603	1,096	126,039

(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	-	-	-	-	-	27,935	31	6,994	-	27,935	31	6,994
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	350	525	1,169	2	350	525	1,169
8	Haryana	-	-	-	-	1	3,724	29	4,998	1	3,724	29	4,998
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	3,339	314	5,903	-	3,339	314	5,903
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	8	52,595	1,730	142,426	8	52,595	1,730	142,426
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	(0)	-	-	-	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	483	2	1,261	-	483	2	1,261
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	2,061	112	1,586	-	2,061	112	1,586
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	942	162	1,950	2	942	162	1,950
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	9,052	454	28,326	2	9,052	454	28,326
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	15	100,481	3,359	194,613	15	100,481	3,359	194,613

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

FORM - 3A
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 31st Dec 2016
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)		10,088.10
Add (B)		0.00
Provisions	Sch-14	17.38
Current Liabilities	Sch-13	464.69
		482.07
Less (C)		
Debit Balance in P&L A/c		1,338.75
Deferred tax asset		0.00
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	172.59
Cash & Bank Balance	Sch-11	43.99
Fixed Assets	Sch-10	16.17
Misc Exp. Not Written Off	Sch-15	0.00
		1,571.51
Funds available for Investments		8,998.66

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

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

8998.66
4032.76
372.01
4593.88
8998.66

Section II

0

NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH			Book Value (SH+PH)	Actual % (g) = [(f) -	FVC Amount (h)	Total Fund (i)=(a+f+h)	Market Value (j)
				Balance	FRSM ⁺	UL-Non Unit Res	PAR	NON PAR					
				(a)	(b)	(c)	(d)	(e)	(f) =				
1	Central Govt. Sec		Not Less than 25%	0.00	287.14	80.42	4.31	2,232.57	2,604.44	64.6%	0.00	2,604.44	2,843.46
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		Not Less than 50%	0.00	400.21	80.42	4.90	2,272.78	2,758.30	68.4%	0.00	2,758.30	3,004.37
3	Investment subject to Exposure Norms												
	a.	Housing & Infrastructure											
		1. Approved Investments	Not Less than 15%	0.00	235.51	41.25	2.33	582.52	861.61	21.4%	0.10	861.71	923.01
		2. Other Investments		0.00	0.21	0.00	0.00	0.77	0.98	0.0%	-0.02	0.97	0.97
	b.	i) Approved Investments	Not exceeding 35%	0.00	105.62	35.90	2.46	267.99	411.97	10.2%	-0.19	411.78	416.73
		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	741.55	157.57	9.70	3,124.06	4,032.87	100.0%	-0.11	4,032.76	4,345.08

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
			(a)	(b)					
1	Central Govt. Sec	Not Less than 20%	0.00	207.56	207.56	55.8%	0.00	207.56	222.76
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not Less than 40%	0.00	208.58	208.58	56.1%	0.00	208.58	223.81
3	Balance in Approved investment	Not Exceeding 60%	0.00	163.43	163.43	43.9%	0.00	163.43	169.48
TOTAL PENSION, GENERAL ANNUITY FUND		100%	0.00	372.01	372.01	100.0%		372.01	393.29

LINKED BUSINESS

C. LINKED FUNDS			% as per Reg	PH		Total Fund (c)= (a+b)	Actual % (d)
				PAR	NON PAR		
				(a)	(b)		
1	Approved Investments		Not Less than 75%	126.88	4,286.37	4,413.25	96.1%
2	Other Investments		Not More than 25%	0.05	180.59	180.64	3.9%
TOTAL LINKED INSURANCE FUND			100%	126.93	4,466.95	4,593.88	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: 18/01/2017

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

Karni S Arha
Chief Financial Officer

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 2016

	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund
PARTICULARS	ULGF00210/03/2006GROUPB ALAN122	ULGF00531/03/2006GROUPC ASHF122	ULGF00310/03/2006GROUPDEBT F122	ULGF00410/03/2006GROUPG ROWT122	ULGF00113/07/2005GROUPS ECUR122	ULGF00613/02/2009GROUPS DEBT122
Opening Balance (Market Value)	25.01	5.02	181.61	15.94	46.77	0.10
Add: Inflow during the Quarter	3.59	1.68	12.12	0.42	0.21	0.00
Increase / (Decrease) Value of Inv [Net]	-0.05	0.06	4.75	-0.25	0.58	0.00
Less: Outflow during the Quarter	1.32	3.34	7.97	2.80	2.38	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	27.22	3.43	190.51	13.31	45.18	0.10

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB ALAN122		ULGF00531/03/2006GROUPC ASHF122		ULGF00310/03/2006GROUPDEBT F122		ULGF00410/03/2006GROUPG ROWT122		ULGF00113/07/2005GROUPS ECUR122		ULGF00613/02/2009GROUPS DEBT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	9.07	33.3%	1.49	86.6%	97.62	51.2%	2.66	20.0%	20.63	45.7%	0.02	19.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.54	0.3%	0.27	2.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.33	1.2%	0.00	0.0%	1.12	0.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.66	9.8%	0.23	13.2%	21.92	11.5%	0.84	6.3%	3.27	7.2%	0.00	0.0%
Infrastructure Bonds	2.89	10.6%	0.00	0.0%	44.52	23.4%	1.16	8.7%	7.48	16.6%	0.00	0.0%
Equity	9.29	34.1%	0.00	0.0%	0.00	0.0%	6.80	51.1%	7.95	17.6%	0.00	0.0%
Money Market Investments	1.75	6.4%	0.00	0.0%	17.11	9.0%	0.40	3.0%	3.31	7.3%	0.08	80.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.30	0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	25.99	95.5%	1.71	99.8%	183.12	96.1%	12.13	91.2%	42.64	94.4%	0.10	99.9%

Current Assets:												
Accrued Interest	0.34	1.3%	0.00	0.1%	3.62	1.9%	0.11	0.9%	0.70	1.6%	0.00	0.0%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.06	-0.2%	0.00	0.1%	-1.88	-1.0%	0.01	0.1%	0.02	0.0%	0.00	0.1%
Receivable for Sale of Investments	0.92	3.4%	0.00	0.0%	11.06	5.8%	0.47	3.5%	1.55	3.4%	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	-0.27	-1.0%	0.00	0.0%	-5.39	-2.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.02	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.92	3.4%	0.00	0.2%	7.39	3.9%	0.59	4.4%	2.26	5.0%	0.00	0.1%

Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.31	1.2%	0.00	0.0%	0.00	0.0%	0.25	1.9%	0.27	0.6%	0.00	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.34	2.5%	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)	0.31	1.2%	0.00	0.0%	0.00	0.0%	0.58	4.4%	0.27	0.6%	0.00	0.0%
Total (A + B + C)	27.22	100.0%	1.72	100.0%	190.51	100.0%	13.31	100.0%	45.18	100.0%	0.10	100.0%
Fund Carried Forward (as per LB 2)	27.22		1.72		190.51		13.31		45.18		0.10	

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 2016

	Pension Unit Linked Balanced Fund		Pension Unit Linked Balanced - II Fund		Pension Unit linked Growth fund		Pension Unit Linked Growth - II Fund		Pension Unit Linked Infrastructure fund		Pension Unit Linked Index Fund	
PARTICULARS	ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALANII122		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122		ULIF02525/01/2010PNSNINFR AF122		ULIF01122/01/2008PNSNIND EXF122	
Opening Balance (Market Value)	68.85		20.57		85.77		19.09		9.59		170.56	
Add: Inflow during the Quarter	2.13		0.94		3.48		0.64		0.06		4.75	
Increase / (Decrease) Value of Inv [Net]	-0.33		-0.08		-1.73		-0.43		-0.02		-8.31	
Less: Outflow during the Quarter	6.39		1.60		6.21		1.61		0.53		10.07	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	64.26		19.84		81.32		17.69		9.11		156.93	
INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALANII122		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-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	17.71	27.6%	7.11	35.8%	16.00	19.7%	3.86	21.8%	0.00	0.0%	0.00	0.0%
State Governement Securities	0.00	0.0%	0.27	1.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	2.23	3.5%	0.33	1.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	7.21	11.2%	2.36	11.9%	8.95	11.0%	1.57	8.9%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	9.94	15.5%	0.77	3.9%	8.93	11.0%	0.83	4.7%	0.00	0.0%	0.00	0.0%
Equity	22.24	34.6%	6.75	34.0%	41.56	51.1%	9.17	51.8%	7.76	85.2%	143.38	91.4%
Money Market Investments	1.98	3.1%	1.33	6.7%	2.26	2.8%	0.58	3.3%	0.43	4.7%	1.45	0.9%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	61.31	95.4%	18.92	95.4%	77.70	95.6%	16.01	90.5%	8.20	90.0%	144.83	92.3%
Current Assets:												
Accrued Interest	1.00	1.6%	0.24	1.2%	0.62	0.8%	0.16	0.9%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.31	-0.5%	0.04	0.2%	-0.02	0.0%	0.01	0.0%	0.01	0.1%	0.06	0.0%
Receivable for Sale of Investments	2.80	4.4%	0.64	3.2%	1.68	2.1%	0.95	5.4%	0.12	1.4%	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	-1.32	-2.1%	-0.20	-1.0%	-2.24	-2.8%	-0.24	-1.4%	0.00	0.0%	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)	2.15	3.4%	0.71	3.6%	0.02	0.0%	0.87	4.9%	0.13	1.4%	0.05	0.0%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.79	1.2%	0.20	1.0%	1.56	1.9%	0.34	1.9%	0.78	8.6%	1.48	0.9%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	2.03	2.5%	0.46	2.6%	0.00	0.0%	10.57	6.7%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.79	1.2%	0.20	1.0%	3.59	4.4%	0.81	4.6%	0.78	8.6%	12.06	7.7%
Total (A + B + C)	64.26	100.0%	19.84	100.0%	81.32	100.0%	17.69	100.0%	9.11	100.0%	156.93	100.0%
Fund Carried Forward (as per LB 2)	64.26		19.84		81.32		17.69		9.11		156.93	

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 2016

	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		ULIF00411/02/2003PNSWPR OFIT122	
Opening Balance (Market Value)	40.62		27.55		51.85		33.81		11.52		13.06	
Add: Inflow during the Quarter	4.24		0.64		0.34		1.50		3.77		0.12	
Increase / (Decrease) Value of Inv [Net]	-2.04		1.55		0.86		0.48		0.16		0.19	
Less: Outflow during the Quarter	5.89		3.25		1.09		4.49		3.62		0.20	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	36.93		26.48		51.96		31.29		11.83		13.17	
INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSU FND122		ULIF00803/03/2005PNSNSEC URE122		ULIF01408/02/2008PNSPROT ECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPR OFIT122	
	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%	23.45	45.1%	12.08	38.6%	4.25	36.0%	5.35	40.6%
State Governement Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.27	2.3%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	1.45	2.8%	0.00	0.0%	0.22	1.9%	0.11	0.8%
Corporate Bonds	0.00	0.0%	0.00	0.0%	4.30	8.3%	4.96	15.8%	1.91	16.2%	1.60	12.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	10.99	21.2%	7.08	22.6%	1.89	16.0%	3.89	29.5%
Equity	33.85	91.6%	25.52	96.4%	7.64	14.7%	4.58	14.6%	1.56	13.2%	1.42	10.8%
Money Market Investments	0.06	0.2%	0.57	2.1%	1.71	3.3%	1.11	3.6%	1.10	9.3%	0.54	4.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	33.91	91.8%	26.09	98.5%	49.54	95.3%	29.80	95.2%	11.21	94.8%	12.90	98.0%
Current Assets:												
Accrued Interest	0.00	0.0%	0.00	0.0%	0.85	1.6%	0.49	1.6%	0.18	1.5%	0.29	2.2%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.01	0.0%	-0.08	-0.3%	-0.06	-0.1%	-0.01	0.0%	-0.01	-0.1%	-0.03	-0.2%
Receivable for Sale of Investments	0.12	0.3%	0.47	1.8%	1.84	3.5%	0.85	2.7%	0.40	3.4%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.46	-0.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.01	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)	0.10	0.3%	0.39	1.5%	2.16	4.2%	1.32	4.2%	0.56	4.8%	0.26	2.0%
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	0.35	1.0%	0.00	0.0%	0.26	0.5%	0.17	0.5%	0.05	0.5%	0.01	0.0%
Mutual funds- Exchange traded funds	2.57	7.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	2.92	7.9%	0.00	0.0%	0.26	0.5%	0.17	0.5%	0.05	0.5%	0.01	0.0%
Total (A + B + C)	36.93	100.0%	26.48	100.0%	51.96	100.0%	31.29	100.0%	11.83	100.0%	13.17	100.0%
Fund Carried Forward (as per LB 2)	36.93		26.48		51.96		31.29		11.83		13.17	

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 2016

	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		ULIF01230/01/2008LIENHANC-ER122		ULIF01708/01/2010LIFENHN-II122	
Opening Balance (Market Value)	482.27		174.31		7.82		148.92		78.28		261.93	
Add: Inflow during the Quarter	15.59		13.08		1.24		17.53		3.12		25.99	
Increase / (Decrease) Value of Inv [Net]	-2.62		-1.92		0.20		3.38		-4.15		-13.52	
Less: Outflow during the Quarter	33.63		14.26		2.85		12.61		3.87		24.53	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	461.62		171.21		6.42		157.22		73.37		249.86	
INVESTMENT OF UNIT FUND	ULIF00106/06/2002LIFBALAN-CE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTF-U122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANC-ER122		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	156.49	33.9%	48.03	28.1%	2.53	39.5%	65.35	41.6%	0.00	0.0%	0.00	0.0%
State Governement Securities	0.00	0.0%	1.08	0.6%	0.33	5.1%	0.76	0.5%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.22	3.5%	1.12	0.7%	0.00	0.0%	0.00	0.0%
Corporate Bonds	50.80	11.0%	25.30	14.8%	1.47	22.9%	29.05	18.5%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	70.03	15.2%	12.77	7.5%	1.33	20.8%	43.13	27.4%	0.00	0.0%	0.00	0.0%
Equity	159.99	34.7%	66.25	38.7%	0.00	0.0%	0.00	0.0%	64.88	88.4%	217.21	86.9%
Money Market Investments	6.22	1.3%	11.52	6.7%	0.09	1.4%	8.73	5.6%	0.38	0.5%	3.24	1.3%
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)	443.52	96.1%	164.97	96.4%	5.98	93.2%	148.14	94.2%	65.26	88.9%	220.45	88.2%
Current Assets:												
Accrued Interest	6.07	1.3%	2.32	1.4%	0.16	2.4%	3.41	2.2%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.34	-0.1%	-0.03	0.0%	0.01	0.1%	0.36	0.2%	-0.16	-0.2%	2.08	0.8%
Receivable for Sale of Investments	13.17	2.9%	7.10	4.1%	0.28	4.3%	8.97	5.7%	1.22	1.7%	3.81	1.5%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-6.31	-1.4%	-5.40	-3.2%	0.00	0.0%	-3.63	-2.3%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.09	0.0%	-0.04	0.0%	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	-0.05	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)	12.50	2.7%	3.94	2.3%	0.44	6.8%	9.08	5.8%	1.04	1.4%	5.84	2.3%
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	5.59	1.2%	2.30	1.3%	0.00	0.0%	0.00	0.0%	1.86	2.5%	6.20	2.5%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.21	7.1%	17.37	7.0%
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)	5.59	1.2%	2.30	1.3%	0.00	0.0%	0.00	0.0%	7.07	9.6%	23.57	9.4%
Total (A + B + C)	461.62	100.0%	171.21	100.0%	6.42	100.0%	157.22	100.0%	73.37	100.0%	249.86	100.0%
Fund Carried Forward (as per LB 2)	461.62		171.21		6.42		157.22		73.37		249.86	

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 2016

	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	ULIF00527/01/2004LIFEGROWTH122		ULIF01808/01/2010LIGROWTH122		ULIF01908/01/2010LIFEINFRA F122		ULIF01002/01/2008LIFEINDEX F122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTE CT122	
Opening Balance (Market Value)	1343.74		157.00		48.73		106.00		121.31		46.45	
Add: Inflow during the Quarter	38.59		6.66		2.34		2.05		3.77		3.69	
Increase / (Decrease) Value of Inv [Net]	-49.20		-5.51		-0.10		-5.16		-6.09		0.63	
Less: Outflow during the Quarter	93.19		10.47		4.21		4.85		7.49		5.34	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1239.94		147.68		46.76		98.05		111.51		45.42	

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGROWTH122		ULIF01808/01/2010LIGROWTH122		ULIF01908/01/2010LIFEINFRA F122		ULIF01002/01/2008LIFEINDEX F122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTE CT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	66.10	5.3%	16.24	11.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.21	35.7%
State Governement Securities	0.19	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	1.34	0.1%	1.67	1.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.12	2.5%
Corporate Bonds	86.87	7.0%	6.88	4.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.74	19.2%
Infrastructure Bonds	64.19	5.2%	3.19	2.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.41	18.5%
Equity	875.58	70.6%	103.66	70.2%	39.55	84.6%	89.49	91.3%	101.85	91.3%	6.72	14.8%
Money Market Investments	5.35	0.4%	2.90	2.0%	2.19	4.7%	0.95	1.0%	1.12	1.0%	2.22	4.9%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	1099.62	88.7%	134.54	91.1%	41.75	89.3%	90.43	92.2%	102.97	92.3%	43.41	95.6%
Current Assets:												
Accrued Interest	6.10	0.5%	0.67	0.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.04	2.3%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.85	-0.1%	0.04	0.0%	0.39	0.8%	0.09	0.1%	-0.02	0.0%	-0.18	-0.4%
Receivable for Sale of Investments	79.00	6.4%	6.26	4.2%	0.63	1.4%	0.00	0.0%	0.00	0.0%	1.54	3.4%
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	-19.95	-1.6%	-2.77	-1.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.61	-1.3%
Fund Mgmt Charges Payable	-0.29	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)	63.99	5.2%	4.17	2.8%	1.01	2.2%	0.08	0.1%	-0.05	0.0%	1.78	3.9%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	32.37	2.6%	3.82	2.6%	4.00	8.6%	0.92	0.9%	1.05	0.9%	0.23	0.5%
Mutual funds- Exchange traded funds	43.96	3.5%	5.15	3.5%	0.00	0.0%	6.61	6.7%	7.53	6.8%	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)	76.32	6.2%	8.97	6.1%	4.00	8.6%	7.53	7.7%	8.59	7.7%	0.23	0.5%
Total (A + B + C)	1239.94	100.0%	147.68	100.0%	46.76	100.0%	98.05	100.0%	111.51	100.0%	45.42	100.0%
Fund Carried Forward (as per LB 2)	1239.94		147.68		46.76		98.05		111.51		45.42	

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 2016

	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		ULIF00627/01/2004LIFESECU RE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122	
Opening Balance (Market Value)	56.38		163.00		243.16		112.45		0.00		9.90	
Add: Inflow during the Quarter	8.19		3.97		6.18		0.71		0.00		0.02	
Increase / (Decrease) Value of Inv [Net]	0.65		9.23		2.86		1.79		0.00		0.08	
Less: Outflow during the Quarter	10.65		11.83		17.16		1.18		0.00		0.30	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	54.57		164.37		235.04		113.77		0.00		9.71	
INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECU RE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	19.94	36.5%	0.00	0.0%	90.09	38.3%	36.78	32.3%	0.00	0.0%	4.19	43.1%
State Governement Securities	0.25	0.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.74	7.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	6.58	2.8%	4.46	3.9%	0.00	0.0%	0.00	0.0%
Corporate Bonds	10.80	19.8%	0.00	0.0%	35.09	14.9%	9.40	8.3%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	10.10	18.5%	0.00	0.0%	43.16	18.4%	39.92	35.1%	0.00	0.0%	1.98	20.4%
Equity	7.97	14.6%	154.86	94.2%	34.38	14.6%	12.20	10.7%	0.00	0.0%	1.34	13.8%
Money Market Investments	2.60	4.8%	6.23	3.8%	12.07	5.1%	2.70	2.4%	0.00	0.0%	0.13	1.4%
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%	3.80	3.3%	0.00	0.0%	0.75	7.7%
Sub Total (A)	51.67	94.7%	161.09	98.0%	221.35	94.2%	109.26	96.0%	0.00	0.0%	9.13	94.0%
Current Assets:												
Accrued Interest	1.12	2.0%	0.00	0.0%	5.23	2.2%	4.96	4.4%	0.00	-0.2%	0.58	6.0%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.30	0.6%	0.39	0.2%	-0.51	-0.2%	-0.49	-0.4%	0.00	972.0%	0.00	0.0%
Receivable for Sale of Investments	2.10	3.8%	2.93	1.8%	9.68	4.1%	0.00	0.0%	0.00	-871.8%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.88	-1.6%	0.00	0.0%	-1.90	-0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.03	0.0%	-0.04	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	2.62	4.8%	3.28	2.0%	12.46	5.3%	4.46	3.9%	0.00	100.0%	0.58	6.0%
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	0.28	0.5%	0.00	0.0%	1.22	0.5%	0.05	0.0%	0.00	0.0%	0.00	0.0%
Mutual funds- Exchange traded 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)	0.28	0.5%	0.00	0.0%	1.22	0.5%	0.05	0.0%	0.00	0.0%	0.00	0.0%
Total (A + B + C)	54.57	100.0%	164.37	100.0%	235.04	100.0%	113.77	100.0%	0.00	100.0%	9.71	100.0%
Fund Carried Forward (as per LB 2)	54.57		164.37		235.04		113.77		0.00	100.00%	9.71	

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 2016

	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLCY122	
Opening Balance (Market Value)	0.01	152.62	290.09	4831.66
Add: Inflow during the Quarter	0.00	7.75	31.91	233.02
Increase / (Decrease) Value of Inv [Net]	0.00	-6.95	4.41	-76.57
Less: Outflow during the Quarter	0.00	15.61	57.43	394.22
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.01	137.82	268.99	4593.88

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.00	25.8%	0.00	0.0%	251.23	93.4%	994.47	21.7%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.70	0.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	22.30	0.5%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	326.18	7.1%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	398.57	8.7%
Equity	0.00	0.0%	111.64	81.0%	0.00	0.0%	2,377.04	51.8%
Money Market Investments	0.00	0.0%	11.89	8.6%	35.21	13.1%	151.53	3.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.01	66.3%	0.00	0.0%	0.00	0.0%	4.86	0.1%
Sub Total (A)	0.01	92.0%	123.53	89.6%	286.45	106.5%	4,279.64	93.2%
Current Assets:								
Accrued Interest	0.00	2.9%	0.00	0.0%	0.01	0.0%	40.29	0.9%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.00)	0.0%
Bank Balance	0.00	5.1%	0.09	0.1%	-17.45	-6.5%	(18.63)	-0.4%
Receivable for Sale of Investments	0.00	0.0%	2.13	1.5%	0.00	0.0%	162.69	3.5%
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%	0.00	0.0%	0.00	0.0%	(51.59)	-1.1%
Fund Mgmt Charges Payable	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	(0.86)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.01)	0.0%
Sub Total (B)	0.00	8.0%	2.20	1.6%	-17.46	-6.5%	131.89	2.9%
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%	3.17	2.3%	0.00	0.0%	69.92	1.5%
Mutual funds- Exchange traded funds	0.00	0.0%	8.92	6.5%	0.00	0.0%	110.72	2.4%
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%	12.09	8.8%	0.00	0.0%	180.64	3.9%
Total (A + B + C)	0.01	100.0%	137.82	100.0%	268.99	100.0%	4,592.18	100.0%
Fund Carried Forward (as per LB 2)	0.01		137.82		268.99		4,592.18	

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

FORM L-28 - ULIP - NAV - 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

PART - C

Link to FORM 3A (Part B)

Statement for the period: 31st Dec 2016

Periodicity of Submission: Quarterly

31/12/2016

31/12/2013

Statement of NAV of Segregated Funds

Rs.Crore														
No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	06/06/2002	Non Par	461.62	58.551	58.551	58.892	55.591	53.551	53.095	10.3%	11.3%	59.626
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	11/02/2003	Non Par	64.26	45.747	45.747	45.991	43.398	41.834	41.458	10.3%	11.5%	46.586
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	27/01/2004	Non Par	1,239.94	47.552	47.552	49.399	46.247	43.981	44.390	7.1%	11.1%	50.400
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	27/01/2004	Non Par	235.04	25.854	25.854	25.558	24.221	23.534	23.100	11.9%	11.6%	26.452
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	03/03/2005	Non Par	81.32	29.105	29.105	29.721	27.982	26.789	26.802	8.6%	10.9%	30.163
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	03/03/2005	Non Par	51.96	24.318	24.318	23.920	22.642	21.983	21.558	12.8%	11.9%	24.845
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	13/07/2005	Non Par	45.18	25.455	25.455	25.143	23.808	23.104	22.631	12.5%	12.2%	26.000
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	10/03/2006	Non Par	190.51	24.579	24.579	23.968	22.674	22.132	21.509	14.3%	12.1%	25.323
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	10/03/2006	Non Par	27.22	22.717	22.717	22.739	21.472	20.720	20.486	10.9%	12.2%	23.113
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	10/03/2006	Non Par	13.31	25.870	25.870	26.406	24.768	23.714	23.694	9.2%	13.0%	26.815
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	31/03/2006	Non Par	3.43	22.739	22.739	22.377	21.968	21.610	21.240	7.1%	7.8%	22.739
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	11/07/2006	Non Par	45.42	22.555	22.555	22.262	21.088	20.469	20.076	12.3%	11.6%	23.053
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	02/01/2008	Non Par	98.05	13.812	13.812	14.534	14.040	13.107	13.384	3.2%	9.2%	15.093
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	22/01/2008	Non Par	156.93	16.996	16.996	17.884	17.273	16.116	16.456	3.3%	9.2%	18.577
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	30/01/2008	Non Par	73.37	19.531	19.531	20.622	19.392	18.267	18.631	4.8%	12.6%	21.275
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	06/02/2008	Non Par	6.42	22.657	22.657	22.049	20.923	20.467	19.960	13.5%	11.9%	23.289
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	00/01/1900	Non Par	31.29	20.165	20.165	19.897	18.865	18.301	17.933	12.4%	11.7%	20.627
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	13/02/2009	Non Par	0.10	18.239	18.239	17.996	17.747	17.504	17.337	5.2%	8.9%	18.239
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	08/01/2010	Non Par	164.37	12.897	12.897	12.199	10.632	9.552	10.461	23.3%	17.6%	13.154
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	08/01/2010	Non Par	111.51	15.266	15.266	16.092	15.551	14.517	14.845	2.8%	8.5%	16.755
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	08/01/2010	Non Par	147.68	16.707	16.707	17.326	16.254	15.463	15.655	6.7%	11.9%	17.711
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	08/01/2010	Non Par	171.21	17.358	17.358	17.553	16.549	15.939	15.840	9.6%	11.3%	17.784
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	08/01/2010	Non Par	249.86	18.574	18.574	19.571	18.393	17.309	17.624	5.4%	12.5%	20.189
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFDEBT-II122	08/01/2010	Non Par	157.22	18.529	18.529	18.107	17.141	16.769	16.319	13.5%	11.4%	19.083
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	08/01/2010	Non Par	46.76	10.460	10.460	10.487	10.069	9.297	9.657	8.3%	9.0%	12.268
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	08/01/2010	Non Par	54.57	17.593	17.593	17.390	16.464	15.992	15.693	12.1%	11.3%	17.993
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	25/01/2010	Non Par	36.93	16.668	16.668	17.545	16.926	15.792	16.147	3.2%	9.0%	18.231
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	25/01/2010	Non Par	26.48	13.084	13.084	12.377	10.780	9.684	10.592	23.5%	17.6%	13.352
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	25/01/2010	Non Par	19.84	16.956	16.956	17.028	16.039	15.456	15.327	10.6%	11.2%	17.271
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	25/01/2010	Non Par	17.69	17.995	17.995	18.414	17.342	16.626	16.656	8.0%	11.7%	18.703
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	25/01/2010	Non Par	9.11	10.890	10.890	10.911	10.485	9.692	10.046	8.4%	8.6%	12.840
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	25/01/2010	Non Par	11.83	17.803	17.803	17.577	16.669	16.194	15.933	11.7%	11.3%	18.228
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	03/05/2010	Non Par	0.00	12.415	12.415	12.415	12.415	12.415	12.415	0.0%	2.0%	12.416
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	20/07/2010	Non Par	9.71	15.863	15.863	15.728	15.238	14.788	14.664	8.2%	10.2%	15.946
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISCLCY122	27/01/2011	Non Par	268.99	15.515	15.515	15.281	15.043	14.802	14.558	6.6%	7.4%	15.515
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	25/03/2011	Non Par	0.01	16.461	16.461	16.161	15.748	15.331	15.022	9.6%	9.2%	16.513
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	01/08/2011	Non Par	137.82	15.872	15.872	16.654	15.673	14.760	15.015	5.7%	11.3%	17.123
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	25/06/2002	Par	113.77	21.496	21.496	20.998	20.608	20.229	19.857	8.3%	7.1%	21.496
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	11/02/2003	Par	13.17	21.794	21.794	21.289	20.881	20.485	20.097	8.4%	7.5%	21.794
	Total				4,593.88									

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 : 18-01-2017

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

Karni S Arha
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 2016	as % of total for this class	As at 31 Dec 2015	as % of total for this class	As at 31 Dec 2016	as % of total for this class	As at 31 Dec 2015	as % of total for this class
Break down by credit rating								
AAA rated	1,795	94.5%	1,884	94.3%	1,733	94.7%	1,860	94.4%
AA or better	104	5.5%	113	5.7%	96	5.3%	110	5.6%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	1,899	100.00%	1,998	100.0%	1,829	100.00%	1,970	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	433	22.8%	511	25.6%	433	23.7%	511	26.0%
more than 1 year and upto 3 years	36	1.9%	125	6.2%	35	1.9%	123	6.2%
More than 3 years and up to 7 years	348	18.3%	280	14.0%	330	18.0%	269	13.6%
More than 7 years and up to 10 years	492	25.9%	202	10.1%	468	25.6%	193	9.8%
More than 10 years and up to 15 years	192	10.1%	409	20.5%	186	10.1%	412	20.9%
More than 15 years and up to 20 years	124	6.5%	109	5.5%	120	6.6%	109	5.5%
Above 20 years	274	14.4%	361	18.1%	258	14.1%	352	17.9%
	1,899	100.00%	1,998	100.0%	1,829	100.0%	1,970	100.0%
Breakdown by type of the issuer								
Central Government	994	52.4%	1,204	60.2%	977	53.4%	1,205	61.2%
State Government	5	0.2%	6	0.3%	4	0.2%	6	0.3%
Corporate Securities	900	47.4%	788	39.5%	848	46.4%	759	38.5%
	1,899	100.00%	1,998	100.0%	1,829	100.00%	1,970	100.0%

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2016	as % of total for this class	As at 31 Dec 2015	as % of total for this class	As at 31 Dec 2016	as % of total for this class	As at 31 Dec 2015	as % of total for this class
Break down by credit rating								
AAA rated	4,267	100.0%	3,806	100.0%	4,267	100.0%	3,806	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%
	4,267	100.00%	3,806	100.00%	4,267	100.00%	3,806	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	658	15.4%	769	20.2%	658	15.4%	769	20.2%
more than 1 year and upto 3years	145	3.4%	139	3.7%	145	3.4%	139	3.7%
More than 3years and up to 7years	428	10.0%	260	6.8%	428	10.0%	260	6.8%
More than 7 years and up to 10 years	186	4.4%	238	6.2%	186	4.4%	238	6.2%
More than 10 years and up to 15 years	968	22.7%	777	20.4%	968	22.7%	777	20.4%
More than 15 years and up to 20 years	612	14.3%	244	6.4%	612	14.3%	244	6.4%
Above 20 years	1,270	29.8%	1,379	36.2%	1,270	29.8%	1,379	36.2%
	4,267	100.00%	3,806	100.00%	4,267	100.00%	3,806	100.00%
Breakdown by type of the issuer								
Central Government	2,812	65.9%	2,458	64.6%	2,812	65.9%	2,458	64.6%
State Government	155	3.6%	140	3.7%	155	3.6%	140	3.7%
Corporate Securities	1,300	30.5%	1,208	31.7%	1,300	30.5%	1,208	31.7%
	4,267	100.00%	3,806	100.00%	4,267	100.00%	3,806	100.00%

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

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
			Q3 '16-17	YTD Dec '16	Q3 '15-16	YTD Dec '15
Aviva Group Holdings Limited	Significant Influence	Reimbursement of Expenses- Receivable	-	-	9.75	9.75
		Net Balance Receivable/ (Payable)	(1.20)	(1.20)	-	-
Aviva PLC	Significant Influence	Reimbursement on account of travel related expenses	2.13	2.13		
		Net Balance Receivable/ (Payable)	(26.48)	(26.48)	-	-
AVIVA Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses	-	(8.48)		
		Reimbursement of Travel related expenses receivable	0.67	0.67		
		Net Balance Receivable/ (Payable)	0.67	0.67		
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	-	(13.70)	(7.12)	(7.12)
		Net Balance Receivable/ (Payable)	-	-	-	-
Aviva Investors Global Services Ltd, UK	Significant Influence	Reimbursement of Travel related expenses & secondment charges of expats	-	-	(26.78)	(26.78)
		Net Balance Receivable/ (Payable) as at the year end	-	-	(26.78)	(26.78)
Aviva Investors Asia Pte. Ltd	Significant Influence	Reimbursement of Travel related expenses	-	-	(1.47)	(1.47)
		Net Balance Receivable/ (Payable) as at the year end	-	-	-	-
Aviva Life Insurance Company Ltd, Hongkong	Significant Influence	Reimbursement of Travel related expenses	-	-	-	-
		Net Balance Receivable/ (Payable) as at the year end	-	-	(0.81)	(0.81)
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(77.70)	(403.20)	(204.25)	(342.95)

FORM L-31		LNL - 6 : Board of Directors & Key Person		
BOD and Key Person Information		October-December, 2016		
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Ajay Dua	Director	NA	NA
2	Dr Anand Chand Burman	Director	NA	NA
3	Bobby Parikh	Director	NA	NA
4	David John Ramsay McMillan	Director	NA	NA
5	Falguni Sanjay Nayar	Director	NA	NA
6	Lee Patrick Callaghan	Director	NA	NA
7	Mohit Burman	Director	NA	NA
8	Pradip Burman	Director	NA	NA
9	Pritam Das Narang	Director	NA	NA
10	Nishit Piyush Majmudar	Director	NA	NA
11	Trevor Bull	Chief Executive Officer & Managing Director	NA	NA
12	Arun Gupta (alternate director to Mr PD Narang)	Alternate Director	18-Oct-16	NA
13	Vivek Saxena (alternate director to Mr Lee Patrick Callaghan)	Alternate Director	NA	16-Nov-16
	Vivek Saxena	General Counsel	NA	NA
14	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
15	Sanjeeb Kumar	Appointed Actuary & Chief Risk Officer	NA	NA
16	Karni S Arha	Chief Financial Officer	NA	NA
17	Vijayalakshmi Natarajan	Chief Compliance Officer	NA	NA
18	Prashant Kalaver	Chief of Internal Audit	NA	NA
19	Prashant Sharma	Chief Investment officer	NA	NA
20	Amit Malik	Chief People Officer	NA	NA
21	Mahesh Misra	Chief Distribution Officer	NA	NA
22	Nisha Prabhakar	Company Secretary	NA	NA
23	Kunal Anand	Chief Strategic Alliances Officer	NA	NA
24	Shankar Chattanathan	Chief Operation, IT and Customer services officer	NA	25-Oct-16

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

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 2016	As at 31 Dec 2015
01	Available Assets in Policyholders' Fund:	846,700	828,341
	Deduct:		
02	Mathematical Reserves	795,755	779,268
03	Other Liabilities	47,992	46,078
04	Excess in Policyholders' funds	2,953	2,995
05	Available Assets in Shareholders Fund:	73,098	73,597
	Deduct:		
06	Other Liabilities of shareholders' fund	215	0
07	Excess in Shareholders' funds	72,883	73,597
08	Total ASM (04)+(07)	75,836	76,592
09	Total RSM	20,642	19,665
10	Solvency Ratio (ASM/RSM)	3.67	3.89

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.

Sd/-

Sanjeeb Kumar

Appointed Actuary

Place: Gurgaon
Date: _____

Notes

- Item No. 01 is the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Policyholders A/c
- 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 Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Shareholders A/c

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st Dec 2016

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 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	130.63	97.82	-	-	32.81	92.76	372.01	388.02
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)	130.63	97.82	-	-	32.81	92.76	372.01	388.02
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Karni S Arha
Chief Financial Officer

FORM - 7

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

Statement As on : 31st Dec 2016

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 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	957.70	851.24	-	-	178.58	163.03	4,032.87	3,559.42
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)	957.70	851.24	-	-	178.58	163.03	4,032.87	3,559.42
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Karni S Arha
Chief Financial Officer

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

Statement As on : 31st Dec 2016

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 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	747.05	668.30	-	-	153.24	327.27	4,593.88	4,804.64
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	747.05	668.30	-	-	153.24	327.27	4,593.88	4,804.64
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

 Karni S Arha

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 2016

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	159.70	4.71	2.9%	2.9%	147.82	10.75	7.3%	7.3%	146.78	9.57	6.5%	6.5%
	Treasury Bills	CTRB	47.30	0.78	1.7%	1.7%	45.23	2.27	5.0%	5.0%	181.51	10.43	5.7%	5.7%
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%	1.02	0.06	6.2%	6.2%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	53.91	1.13	2.1%	2.1%	46.40	2.92	6.3%	6.3%	20.71	1.31	6.3%	6.3%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	57.73	1.29	2.2%	2.2%	56.68	3.80	6.7%	6.7%	45.59	3.14	6.9%	6.9%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	-	-	5.51	0.32	5.8%	5.8%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.13	0.00	2.4%	2.4%	0.13	0.01	7.1%	7.1%	0.13	0.01	7.1%	7.1%
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	ECCP	14.14	0.28	2.0%	2.0%	18.98	1.16	6.1%	6.1%	16.59	1.06	6.4%	6.4%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	3.00	0.19	6.4%	6.4%	38.78	2.81	7.3%	7.3%
	Deposits - CDs with Scheduled Banks	EDCD	16.20	0.33	2.0%	2.0%	38.61	2.22	5.7%	5.7%	114.27	6.73	5.9%	5.9%
	Deposits - Repo / Reverse Repo	ECMR	10.76	0.17	1.6%	1.6%	12.68	0.62	4.9%	4.9%	27.53	1.51	5.5%	5.5%
	Corporate Securities - Debentures	ECOS	15.82	0.31	2.0%	2.0%	10.22	0.61	5.9%	5.9%	0.44	0.03	6.6%	6.6%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	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		376.72	9.03			380.79	24.60			598.86	36.98		

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: 18/01/2017

Karni S Arha
Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Dec 2016

Name of the Fund -LIFE FUND

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment	Income on	Gross Yield	Net Yield	Investment	Income on	Gross Yield	Net Yield	Investment	Income on	Gross Yield	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	2,298.37	47.56	2.1%	2.1%	2,219.48	136.39	6.1%	6.1%	1,837.97	113.11	6.2%	6.2%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	234.05	3.94	1.7%	1.7%	260.18	13.33	5.1%	5.1%	192.52	11.14	5.8%	5.8%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	167.10	4.14	2.5%	2.5%	153.69	10.57	6.9%	6.9%	139.01	8.86	6.4%	6.4%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	95.23	2.30	2.4%	2.4%	99.71	6.90	6.9%	6.9%	119.77	8.18	6.8%	6.8%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1.75	-	0.0%	0.0%	0.67	0.01	0.7%	0.7%	0.01	0.00	1.6%	1.6%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	3.85	-	0.0%	0.0%	1.40	0.01	0.7%	0.7%	0.03	0.00	1.3%	1.3%
	Infrastructure - PSU - Debentures / Bonds	IPTD	729.85	15.84	2.2%	2.2%	734.23	47.61	6.5%	6.5%	538.10	35.27	6.6%	6.6%
	Infrastructure- Infrastructure Development Fund	IDDF	21.99	0.46	2.1%	2.1%	7.36	0.46	6.2%	6.2%	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.33	0.06	2.4%	2.4%	2.34	0.17	7.1%	7.1%	2.37	0.17	7.0%	7.0%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	0.42	-	-	-	0.14	0.00	0.1%	0.1%	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	4.15	0.01	0.3%	0.3%	1.58	0.02	1.1%	1.1%	0.03	0.00	0.9%	0.9%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	41.06	0.02	0.0%	0.0%	15.30	0.03	0.2%	0.2%	0.31	0.01	2.7%	2.7%
	Commercial Papers	ECCP	18.38	0.37	2.0%	2.0%	9.78	0.59	6.0%	6.0%	26.01	1.67	6.4%	6.4%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	37.99	1.24	3.3%	3.3%	37.99	3.63	9.6%	9.6%	56.04	4.64	8.3%	8.3%
	Deposits - CDs with Scheduled Banks	EDCD	57.05	1.04	1.8%	1.8%	54.59	3.07	5.6%	5.6%	77.73	4.67	6.0%	6.0%
	Deposits - Repo / Reverse Repo	ECMR	105.41	1.65	1.6%	1.6%	100.68	4.88	4.8%	4.8%	85.72	4.74	5.5%	5.5%
	Corporate Securities - Debentures	ECOS	106.24	2.28	2.1%	2.1%	93.77	6.14	6.5%	6.5%	34.70	2.50	7.2%	7.2%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	1.19	-	0.0%	0.0%	0.46	0.00	0.0%	0.0%	0.00	0.00	1.3%	1.3%
	TOTAL		3,926.42	80.90			3,793.34	233.79			3,110.33	194.96		

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: 18/01/2017

Karni S Arha
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 2016

Name of the Fund - ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment	Income on	Gross Yield	Net Yield	Investment	Income on	Gross Yield	Net Yield	Investment	Income on	Gross Yield	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	785.56	18.04	2.3%	2.3%	811.49	98.52	12.1%	12.1%	836.41	32.71	3.9%	3.9%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	0.0%	0.0%
	Treasury Bills	CTRB	267.72	4.48	1.7%	1.7%	301.65	15.48	5.1%	5.1%	365.32	21.02	5.8%	5.8%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	4.90	0.12	2.5%	2.5%	5.70	0.59	10.4%	10.4%	9.90	0.53	5.4%	5.4%
	Central Government Guaranteed Loans / Bonds	CGSL	20.08	0.62	3.1%	3.1%	17.58	1.85	10.5%	10.5%	16.14	0.96	5.9%	5.9%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	177.57	3.83	2.2%	2.2%	158.67	15.66	9.9%	9.9%	136.44	8.39	6.1%	6.1%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	132.73	15.38	11.6%	11.6%	153.58	60.08	39.1%	39.1%	161.80	0.43	0.3%	0.3%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	229.71	(2.42)	-1.1%	-1.1%	246.89	28.34	11.5%	11.5%	264.76	-48.59	-18.4%	-18.4%
	Infrastructure - PSU - Debentures / Bonds	IPTD	120.38	4.45	3.7%	3.7%	115.66	12.52	10.8%	10.8%	182.88	11.03	6.0%	6.0%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	85.29	3.26	3.8%	3.8%	90.35	8.89	9.8%	9.8%	103.50	6.14	5.9%	5.9%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	4.55	(1.27)	-28.0%	-28.0%	9.01	(4.89)	-54.3%	-54.3%	18.85	-7.32	-38.8%	-38.8%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	292.93	12.07	4.1%	4.1%	279.19	87.39	31.3%	31.3%	410.74	-45.47	-11.1%	-11.1%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	0.17	0.00	1.2%	1.2%	0.50	0.09	17.8%	17.8%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,821.22	(122.08)	-6.7%	-6.7%	1,764.10	71.81	4.1%	4.1%	2196.79	-35.74	-1.6%	-1.6%
	Commercial Papers	ECCP	0.47	0.01	2.3%	2.3%	0.25	0.02	6.5%	6.5%	0.53	0.03	6.4%	6.4%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	4.86	0.18	3.7%	3.7%	4.86	0.52	10.7%	10.7%	14.95	1.59	10.6%	10.6%
	Deposits - CDs with Scheduled Banks	EDCD	1.92	0.04	2.0%	2.0%	58.85	3.24	5.5%	5.5%	22.82	1.39	6.1%	6.1%
	Deposits - Repo / Reverse Repo	ECMR	187.31	2.93	1.6%	1.6%	223.52	10.95	4.9%	4.9%	130.89	7.27	5.6%	5.6%
	Corporate Securities - Debentures	ECOS	349.77	7.33	2.1%	2.1%	325.88	36.48	11.2%	11.2%	335.91	19.25	5.7%	5.7%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	131.89	-	0.0%	0.0%	131.89	-	0.0%	0.0%	77.02	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	82.83	(8.86)	-10.7%	-10.7%	98.23	20.61	21.0%	21.0%	32.43	-3.80	-11.7%	-11.7%
	Equity Exchange Traded Fund	OETF	58.24	(2.62)	-4.5%	-4.5%	59.67	8.94	15.0%	15.0%	0.00	0.00	0.00%	0.00%
	TOTAL		4,807.26	(60.04)			4,873.02	481.45			5318.57	-30.08		

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: 18/01/2017

Karni S Arha
Chief Financial Officer

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

¹ Based on daily simple Average of Investments

² Yield netted for Tax

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st December 2016

Name of Fund- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st December 2016

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹	NIL							
B.	<u>As on Date</u> ²	NIL							
			0						

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement As on : 31st December 2016
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 ¹</u>	NIL							
B.	<u>As on Date ²</u>	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: 18/01/2017

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

Karni S Arha
Chief Financial Officer

(Rs in Lakhs)																	
		Q3 '16-17				Q3 '15-16				YTD December '16				YTD December '15			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	3	282	272	60	17	2,430	2,420	508	13	691	681	151	20	2,469	2,459	524
	From 10,000-25,000	9	5	2	9	2	1	1	3	24	15	12	26	6	4	4	11
	From 25001-50,000	14	3	1	18	5	1	1	6	21	5	3	29	14	4	4	17
	From 50,001-75,000	-	-	-	-	7	1	1	9	13	2	2	16	7	1	1	9
	From 75,000-100,000	10	1	-	13	-	-	-	-	10	1	-	13	8	1	1	10
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	12	1	1	15	-	-	-	-
	Above Rs. 1,25,000	46	2	-	58	43	3	3	87	189	7	5	237	202	9	8	309
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	27	(3)	(6)	-	39	38	34	-	80	42	39	-	141	130	126	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	33	5	5	-	32	4	4	-
	From 1,00,001-150,000	11	1	-	-	-	-	-	-	23	2	1	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	(383)	-	-	-	(392)	0	-	1	(1,024)	-	-	-	(926)
	From 10,000-25,000	0	-	5	26	-	-	-	-	1	1	57	92	-	-	-	-
	From 25001-50,000	0	-	1	19	-	-	-	-	2	-	11	113	1	-	3	172
	From 50,001-75,000	-	-	-	-	-	-	-	-	1	-	1	16	1	-	8	63
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	2	-	9	84	5	-	12	251	3	-	15	149
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	53	2,318	2,420	38,731	92	2,338	2,285	38,461	101	4,448	4,550	94,428	317	6,360	6,261	127,410
	From 10,000-25,000	170	957	941	19,709	352	2,082	2,045	37,358	575	3,334	3,318	67,324	1,312	8,106	8,044	142,770
	From 25001-50,000	528	1,319	1,258	14,398	595	1,483	1,459	20,074	1,427	3,704	3,643	42,839	2,241	5,549	5,502	77,341
	From 50,001-75,000	140	238	223	3,584	144	255	245	4,806	393	658	643	12,264	1,227	2,340	2,325	33,801
	From 75,000-100,000	458	482	475	7,910	388	436	433	9,917	1,101	1,157	1,150	19,779	1,226	1,426	1,422	32,141
	From 1,00,001 -1,25,000	95	91	87	3,369	66	56	53	1,897	228	217	213	7,431	829	823	817	19,317
	Above Rs. 1,25,000	1,266	458	450	22,112	774	310	306	16,357	3,635	1,109	1,101	62,673	3,430	1,426	1,419	84,532
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	(6)	-	9,773	(3,772)	(2)	1	10,379	(947)	(26)	-	41,971	(23,372)	(18)	4	45,371	(21,140)
	From 10,000-25,000	3	-	4,161	5,572	5	1	1,518	7,742	10	-	5,639	14,352	16	1	6,182	20,598
	From 25001-50,000	3	-	471	1,156	5	2	1,764	7,047	17	5	3,212	22,076	16	6	4,672	16,567
	From 50,001-75,000	1	-	829	659	2	-	570	3,685	11	1	2,855	7,238	13	3	2,680	18,334
	From 75,000-100,000	4	-	1,450	1,896	6	-	655	3,446	6	-	1,889	6,845	20	2	2,247	21,768
	From 1,00,001 -1,25,000	1	-	69	865	1	-	278	1,001	3	-	2,404	2,191	9	4	2,746	10,071
	Above Rs. 1,25,000	1,089	2	14,844	120,002	1,395	3	10,683	18,354	3,330	8	42,429	165,835	9,392	16	49,652	80,197
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Q3 '16-17				Q3 '15-16				YTD December '16				YTD December '15			
		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	1,741	22,102	20,913	763,818	1,874	34,191	33,573	917,381	4,784	83,990	82,801	2,457,458	4,916	97,919	96,884	2,425,059
	From 10,000-25,000	4,995	22,928	21,419	464,848	5,391	30,709	30,016	503,774	14,004	95,179	93,670	1,609,621	14,643	109,947	108,795	1,711,669
	From 25001-50,000	5,232	10,521	9,630	165,039	5,396	11,078	10,488	164,867	14,339	43,057	42,166	592,020	12,925	42,122	41,470	552,081
	From 50,001-75,000	1,640	2,025	1,686	40,366	1,519	2,044	1,914	39,057	4,635	9,463	9,124	168,317	6,189	13,506	13,232	203,001
	From 75,000-100,000	3,109	2,935	2,813	63,745	3,430	3,088	3,028	61,754	9,130	10,502	10,380	214,810	7,615	8,640	8,526	157,151
	From 1,00,001 -1,25,000	999	689	572	16,726	942	769	722	16,627	3,027	3,217	3,100	79,162	4,985	5,625	5,527	121,626
	Above Rs. 1,25,000	5,955	1,888	1,720	101,108	6,010	1,990	1,917	100,796	18,241	7,419	7,251	416,615	18,057	7,469	7,321	394,295
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	13	21,390	487	0	15	17,823	232	(1)	40	41,719	713	1	34	26,036	438
	From 10,000-25,000	2	5	530	428	1	4	339	370	6	14	1,590	1,980	5	16	1,762	1,992
	From 25001-50,000	7	10	1,812	2,027	7	7	1,691	2,030	13	16	3,998	7,988	24	25	4,525	8,227
	From 50,001-75,000	11	7	543	3,726	10	7	1,029	2,846	31	25	2,107	10,834	31	13	1,618	4,756
	From 75,000-100,000	11	2	175	1,169	9	2	92	1,570	26	6	1,837	4,055	24	6	1,173	4,179
	From 1,00,001 -1,25,000	2	-	-	11	3	2	95	1,865	9	3	808	2,487	9	3	170	2,509
	Above Rs. 1,25,000	220	19	35,316	178,219	288	17	28,528	147,807	626	49	155,425	414,423	1,132	42	601,431	437,528
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.

(Rs in Lakhs)														
Sl. No.	Business Acquisition through different channels (Group)	Q3 '16-17			Q3 '15-16			YTD December'16			YTD December'15			
		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	0	101	0.66	2	634	8.55	0	991	18.30	3	1,697	49.30	
2	Corporate Agents-Banks	0	0	6.00	1	68	0.17	1	66	40.35	2	148	51.17	
3	Corporate Agents -Others	0	0	0.00	0	0	-	0	0	0.00	0	0	-	
4	Brokers	1	1,900	79.79	0	2,353	12.98	3	4,339	209.09	11	12,066	65.50	
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-	
6	Direct Business	1	29,602	1,009.27	4	22,801	1,392.83	11	95,085	3,090.83	20	99,665	9,286.15	
Total(A)		2	31,603	1,095.71	7	25,856	1,414.53	15.00	100,481	3,358.57	36	113,576	9,452.12	
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-	
Grand Total (A+B)		2	31,603	1,096	7	25,856	1,415	15	100,481	3,359	36	113,576	9,452	

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3 '16-'17		Q3 '15-'16		YTD December'16		YTD December'15	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,311	1,927	4,782	1,626	10,035	5,068	12,007	4,543
2	Corporate Agents-Banks	456	162	3,188	603	1,510	1,037	12,363	5,397
3	Corporate Agents -Others	1	1	-	(0)	24	25	2	(0)
4	Brokers	12	4	19	14	31	95	53	45
5	Micro Agents	-	-	3	0	-	-	3	0
6	Direct Business	1,374	735	1,195	318	3,749	1,741	3,827	1,114
Total (A)		6,154	2,830	9,187	2,562.18	15,349	7,966	28,255	11,098.50
1	Referral (B)	-	2	247	(37)	49	(88)	397	(87)
Grand Total (A+B)		6,154	2,831	9,434	2,524.86	15,398	7,878	28,652	11,011.51

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	-	1,084	186	129	155	151	1,705	372,740
2	Survival Benefit	504	3,874	-	-	-	-	4,378	205,346
3	for Annuities / Pension	529	850	29	24	19	17	1,468	3,784
4	For Surrender	-	5,284	-	-	-	-	5,284	1,318,627
5	Other benefits								
	CI/PTD/ADP	-	2	-	-	-	-	2	500
	HCB	-	8	-	-	-	-	8	175
	ADB	-	3	-	-	-	-	3	289
	IB	2	32	5	3	3	-	45	1,038
6	Partial Withdrawals	-	416	-	-	-	-	416	82,403
7	Auto Foreclosure	-	483	-	-	-	-	483	1,759
8	EL Surrender	-	2,921	6	1	-	-	2,928	499,035
9	Death Claims	-	274	-	-	-	-	274	176,052

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	-	28	-	-	-	-	28	46,099
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	63	-	-	-	-	63	215
7	Gratuity	-	583	-	-	-	-	583	92,001
8	Leave encashment	-	6	-	-	-	-	6	395
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	296	-	-	-	-	296	14,761

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 (Foreclousre only for Group)	For EL Surrender	CI/ADD/PTD**	Income Benefit	HCB**	ADB
1	Claims O/S at the beginning of the period	5	1,927	10	639	158	11	-	-	-	36	1	-
2	Claims reported during the period*	272	1,637	4,542	1,544	5,202	490	426	3,091	2	43	7	3
3	Claims Settled during the period	254	1,472	4,390	1,468	5,244	492	426	3,091	2	45	8	3
4	Claims Repudiated during the period	22	-	-	-	-	-	-	-	-	-	-	-
4 a	Less than 2 years from the date of acceptance of risk	20	-	-	-	-	-	-	-	-	-	-	-
4 b	Grater than 2 year from the date of acceptance of risk	2	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	1,137	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	1	955	162	715	103	6	-	-	-	34	-	-
	Less than 3 months	1	557	162	136	103	6	-	-	-	9	-	-
	3 months to 6 months		388	-	123	-	-	-	-	-	5	-	-
	6 months to 1 year		10	-	178	-	-	-	-	-	6	-	-
	1 year and above		-	-	278	-	-	-	-	-	14	-	-

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

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

*** 3 cases in the PW category were reversed from the opening balance as customer opted to continue

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	-	-	-	-	1	-	-	2	-	-	
2	Claims reported during the period*	296	-	-	-	27	-	-	582	6	63	
3	Claims Settled during the period	296	-	-	-	28	-	-	583	6	63	
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	
4 a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	
4 b	Greater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	
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	-	10	-	4	6	-	26
b)	Policy Servicing	-	129	4	111	14	-	334
c)	Proposal Processing	-	25	5	15	5	-	109
d)	Survival Claims	-	58	1	40	17	-	161
e)	ULIP Related	-	3	-	1	2	-	21
f)	Unfair Business Practices	-	263	20	114	129	-	1,107
g)	Others	-	-	-	-	-	-	3
Total Number		-	488	30	285	173	-	1,761

2	Total No. of policies during previous year:	49523
3	Total No. of claims during previous year:	22176
4	Total No. of policies during current year:	15413
5	Total No. of claims during current year:	14653
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	1021.22
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	127.62

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

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

L-42- Valuation Basis (Life Insurance)

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

a. How the policy data needed for valuation is accessed

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

b. How the valuation bases are supplied to the system

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

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

i. Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
2.	Life- Non-participating Policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities – Non-participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
6.	Unit Linked	6.8% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter	6.8% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% 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** For One Year Renewable Group Term Assurance business, reserve is maintained 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** For One Year Renewable Group Term Assurance business, reserve is maintained 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** For One Year Renewable Group Term Assurance business, reserve is maintained 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	6.00%	6.00%
7.	Health Insurance	NA	NA

* Dhan Nirman	
Policy Term	Simple Reversionary
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
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.

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

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

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

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

6) Taxation and Shareholder Transfers:

Ø Tax rate is assumed to be 14.42%

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

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

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

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

Non Linked Individual

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

For group business OYRGTA Business

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

For SP Group Term Business

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

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

There is no change in economic assumptions since last valuation.

(2) Expense Assumptions

There has been no change in expense assumptions since last valuation.

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	Heath Insurance	618	1.73%	-	0.0575%
11	iGrowth	865	1.73%	-	0.2300%

(3) Mortality Assumptions

There is no change in mortality assumptions since last valuation.