



IRDA Public Disclosures

QUARTER ENDED 31st MARCH 2017

Aviva Life Insurance Company India Limited

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AUDITED REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2017
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q4 '16-17	YTD March '17
		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	L-4	3,704,056	366,880	783,882	8,152,723	173,808	183,713	-	5,354,291	13,365,063
(b) Reinsurance ceded		(45,319)	0	(2)	(449,453)	(0)	(46,547)	-	(127,687)	(541,320)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		3,658,737	366,881	783,881	7,703,270	173,808	137,167	-	5,226,603	12,823,743
Income from Investments										
(a) Interest, Dividends and Rent – Gross		1,743,631	207,856	188,494	2,381,224	161,112	105,582	40,224	1,230,578	4,828,122
(b) Profit on sale/redemption of investments		4,515,916	663,070	141,986	56,787	14,227	674	-	1,259,443	5,392,660
(c) (Loss) on sale/ redemption of investments		(982,035)	(116,819)	(40,316)	(5,966)	(4)	(73)	-	(253,781)	(1,145,212)
(d) Transfer/Gain on revaluation/change in fair value		1,929,995	236,297	45,722	-	-	-	-	2,116,148	2,212,013
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		7,207,507	990,404	335,885	2,432,045	175,336	106,183	40,224	4,352,388	11,287,583
Other Income										
(a) Other Income		265	26	-	35,305	552	-	-	12,759	36,148
(b) Transfer from Shareholders for Mortality charges as per IRDAI order		8,925	-	-	8,592	0	-	-	4,156	17,518
(c) Contribution from the Shareholders' A/c		-	-	3,695	547,731	-	-	427,399	(180,619)	978,825
TOTAL (A)		10,875,434	1,357,311	1,123,461	10,726,944	349,696	243,349	467,623	9,415,289	25,143,817
Commission	L-5	47,881	1,325	590	299,523	3,109	372	-	159,485	352,799
Service Tax on Linked Charges		152,882	11,153	3,257	-	-	-	-	43,076	167,292
Operating Expenses related to Insurance Business	L-6	934,788	15,892	16,645	1,896,078	7,928	31,953	(12)	199,991	2,903,270
Provision for Doubtful debts		2,416	87	34	4,607	124	83	12	(1,442)	7,363
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		1,137,968	28,456	20,525	2,200,208	11,162	32,408	(0)	401,109	3,430,724
Benefits Paid (Net)	L-7	10,991,378	1,672,150	521,147	2,164,815	270,065	403,551	-	5,378,633	16,023,108
Interim Bonuses Paid		9,727	1,134	-	-	-	-	-	3,919	10,861
Change in valuation of liability in respect of life policies										
(a) Gross		(811,587)	(419,305)	581,788	6,348,450	(59,619)	(567,430)	467,623	3,764,624	5,539,920
(b) Amount ceded in Reinsurance		4,670	-	-	10,253	(481)	276	-	69,575	14,718
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		(862,944)	-	-	-	-	-	-	(468,247)	(862,944)
TOTAL (C)		9,331,245	1,253,979	1,102,935	8,523,518	209,966	(163,604)	467,623	8,748,505	20,725,663
TOTAL (B+C)		10,469,211	1,282,436	1,123,461	10,723,725	221,127	(131,196)	467,623	9,149,615	24,156,387
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		406,223	74,875	-	3,219	128,569	374,545	-	265,674	987,430
APPROPRIATIONS										
Transfer to Shareholders' Account		291,853	61,264	-	382	126,060	374,545	-	854,103	854,103
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		114,370	13,611	-	2,837	2,509	-	-	38,781	133,327
TOTAL (D)		406,223	74,875	-	3,219	128,569	374,545	-	265,674	987,430
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		9,727	1,134	-	-	-	-	-	3,919	10,861
(b) Allocation of Bonus to policyholders:		25,861	3,776	-	3,437	280	-	-	33,353	33,353
(c) Surplus shown in the Revenue Account:		406,223	74,875	-	3,219	128,569	374,545	-	265,674	987,430
(d) Total Surplus: ((a)+(b)+(c)):		441,811	79,785	-	6,656	128,848	374,545	-	302,947	1,031,444

We certify that all expenses of Management (EOM) 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.

AUDITED REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q4 '15-16	YTD March '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	L-4	4,174,423	511,924	1,419,669	8,316,672	216,924	291,852	-	5,829,599	14,931,463
(b) Reinsurance ceded		(49,685)	0	(4)	(439,946)	(0)	(40,009)	-	(133,568)	(529,643)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		4,124,738	511,924	1,419,665	7,876,726	216,924	251,843	-	5,696,031	14,401,820
Income from Investments										
(a) Interest, Dividends and Rent – Gross		2,148,561	238,535	143,136	1,799,624	164,207	228,429	63,438	1,191,659	4,785,931
(b) Profit on sale/redemption of investments		2,100,397	395,309	18,974	3,359	1,967	852	222	687,904	2,521,081
(c) (Loss) on sale/ redemption of investments		(1,832,488)	(239,887)	(13,928)	(23)	(7)	(7)	(0)	(829,834)	(2,086,340)
(d) Transfer/Gain on revaluation/change in fair value		(2,535,721)	(576,215)	(15,964)	-	-	-	-	(512,066)	(3,127,900)
Sub Total		(119,252)	(182,259)	132,218	1,802,961	166,167	229,276	63,661	537,642	2,092,772
Other Income										
(a) Other Income		2	-	-	40,344	893	-	-	14,099	41,238
(b) Transfer from the Shareholders for Extra Mortality charges per IRDAI order		14,468	-	-	7,559	-	2	-	5,447	22,029
(b) Contribution from the Shareholders' A/c		-	-	1,486	995,667	-	15,513	3,860	113,628	1,016,526
TOTAL (A)		4,019,956	329,665	1,553,368	10,723,256	383,984	496,634	67,521	6,366,866	17,574,385
Commission	L-5	39,664	2,206	342	374,348	3,051	884	-	102,583	420,498
Service Tax on Premium		155,364	12,033	2,279	-	-	-	-	43,399	169,677
Operating Expenses related to Insurance Business	L-6	599,119	47,352	11,988	2,706,349	42,787	47,564	3,828	800,315	3,458,984
Provision for Doubtful debts		5,234	414	105	23,645	374	416	33	23,923	30,219
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		799,382	62,004	14,714	3,104,342	46,213	48,863	3,860	970,221	4,079,378
Benefits Paid (Net)	L-7	10,000,242	1,913,920	524,256	1,338,952	164,420	2,020,082	1,460,000	5,032,856	17,421,870
Interim Bonuses Paid		8,639	904	-	-	-	-	-	1,262	9,544
Change in valuation of liability in respect of life policies										
(a) Gross		(6,755,340)	(1,683,081)	1,014,398	6,359,440	81,314	(1,556,100)	(1,396,339)	1,147,163	(3,935,708)
(b) Amount ceded in Reinsurance		11,818	-	-	(77,282)	40	(16,211)	-	(42,908)	(81,635)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		(481,554)	-	-	-	-	-	-	(781,304)	(481,554)
TOTAL (C)		2,783,805	231,744	1,538,654	7,621,110	245,774	447,771	63,661	5,357,068	12,932,517
TOTAL (B+C)		3,583,187	293,748	1,553,368	10,725,452	291,986	496,634	67,522	6,327,290	17,011,895
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		436,769	35,917	1	(2,195)	91,998	(0)	-	39,580	562,490
APPROPRIATIONS										
Transfer to Shareholders' Account		461,954	38,161	-	357	91,867	-	-	592,340	592,340
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(25,184)	(2,245)	-	(2,553)	131	-	-	(43,980)	(29,850)
TOTAL (D)		436,769	35,916	-	(2,195)	91,997	(1)	-	39,580	562,490
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		8,639	904	-	-	-	-	-	1,261	9,543
(b) Allocation of Bonus to policyholders:		20,972	2,836	-	3,213	303	-	-	27,325	27,325
(c) Surplus shown in the Revenue Account:		436,769	35,916	-	(2,195)	91,997	(1)	-	39,579	562,490
(d) Total Surplus: ((a)+(b)+(c)):		466,381	39,657	-	1,018	92,302	(1)	-	68,164	599,358

We certify that all expenses of Management (EOM) 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.

AUDITED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2017**Shareholders' Account (Non-technical Account)**

Particulars	Q4 '16-17	YTD March '17	Q4 '15-16	YTD March '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	854,103	854,103	592,340	592,340
Income From Investments				
(a) Interest, Dividends and Rent – Gross	145,183	607,490	157,688	623,899
(b) Profit on sale/redemption of investments	10,835	13,149	52	57
(c) (Loss) on sale/ redemption of investments	(1,609)	(1,609)	-	-
Other Income	-	-	-	-
TOTAL (A)	1,008,513	1,473,133	750,080	1,216,296
Expense other than those directly related to the insurance business	786,841	864,288	53,676	112,555
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)	(180,619)	978,825	113,627	1,016,526
TOTAL (B)	606,222	1,843,113	167,303	1,129,081
Profit/ (Loss) before tax	402,291	(369,981)	582,777	87,215
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	402,291	(369,981)	582,777	87,215
APPROPRIATIONS				
(a) Balance at the beginning of the year *	(13,387,534)	(12,615,263)	(13,198,039)	(12,702,478)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(12,985,243)	(12,985,244)	(12,615,262)	(12,615,263)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.18)		0.04

* Balance at the beginning for the Quarter represents the opening balance of Q4-2016-17 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

AUDITED BALANCE SHEET AS AT MARCH 31, 2017

Particulars	Schedule	AS AT March 31, 2017 (Rs. 000's)	AS AT March 31, 2016 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8, L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	20,049,000
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	L-11	-	-
		1,487	548
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		301,651	489,501
Linked - Individual - Pension - Non Participating		12,079	13,220
Linked - Group - Life - Non Participating		-	-
Non Linked - Individual - Life - Participating		66,279	51,297
Non Linked - Individual - Pension - Participating		13,495	13,764
Non Linked - Individual - Life - Non Participating		32,513,031	26,188,497
Non Linked - Individual - Pension - Non Participating		1,500,801	1,584,392
Non Linked - Group - Life - Non Participating		1,133,469	1,583,235
Non Linked - Group - Pension - Non Participating		644,890	177,268
Non Linked - Annuity - Non Participating		302,056	278,294
Non Linked - Variable group		193,695	311,083
Non Linked Health Non Participating		64,097	44,910
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		562,975	579,735
Linked - Individual - Pension - Participating		54,615	59,446
Linked - Individual - Life - Non Participating		35,155,216	35,757,522
Linked - Individual - Pension - Non Participating		5,107,322	5,520,656
Linked - Group - Life - Non Participating		3,094,121	2,512,333
Discontinued Policies Fund - Non payment of premium		2,221,627	3,084,571
Sub-Total		82,942,906	78,250,272
FUNDS FOR FUTURE APPROPRIATIONS		669,159	535,833
TOTAL		103,661,065	98,835,105
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	7,297,625	7,769,426
- Policyholders'	L-13	36,469,006	31,704,995
- Assets held to cover linked liabilities	L-14	46,856,030	48,046,433
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	152,090	179,908
CURRENT ASSETS			
Cash & Bank Balance	L-17	866,689	802,813
Advances And Other Assets	L-18	4,394,282	2,650,980
Sub-Total (A)		5,260,971	3,453,793
CURRENT LIABILITIES			
	L-19	5,233,276	4,835,027
PROVISIONS			
	L-20	126,624	99,686
Sub-Total (B)		5,359,900	4,934,713
NET CURRENT ASSETS (C) = (A - B)		(98,929)	(1,480,920)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		12,985,243	12,615,263
TOTAL		103,661,065	98,835,105

Particulars	31 March 2017 (Rs. 000's)	31 March 2016 (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	25,023	12,289
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	229,223	173,042

Statutory demands and liabilities :-

Company is in receipt of show cause notices amounting to Rs. (000's) 583,176 (Previous Year Rs. (000's) 583,176) (with proposal to levy interest and penalty) in respect of service tax pertaining to payouts to/ for advisors. During the year issue of commission being inclusive of service tax has been dropped by Commissioner giving 100% relief in respect of Rs. (000's) 538,152. In respect of remaining two issues pertaining to Conveyance charges & Foreign & Domestic tours for agents, demand of Rs (000's) 45,023 has been confirmed. In addition to the above, penalty of Rs. (000's) 44,729 has also been confirmed. Company has filed 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. (000's) 780,313 (Previous Year Rs. (000's) 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. (000's) 7,683 (Previous Year Rs. (000's) 7,683) and has upheld penalty thereon amounting to Rs. (000's) 15,366 (Previous Year Rs. (000's) 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 had received show cause notice amounting to Rs. (000's) 216,525 (Previous Year Rs. (000's) 216,525) 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	Q4 '16-17	YTD March '17	Q4 '15-16	YTD March '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	1,281,620	2,360,538	1,121,458	3,121,900
Renewal premiums	4,038,807	10,925,930	4,667,915	11,723,416
Single premiums	33,864	78,595	40,226	86,147
TOTAL PREMIUM	5,354,291	13,365,063	5,829,599	14,931,463

Premium Income from business written :

In India	5,354,291	13,365,063	5,829,599	14,931,463
Outside India	-	-	-	-
TOTAL PREMIUM	5,354,291	13,365,063	5,829,599	14,931,463

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q4 '16-17	YTD March '17	Q4 '15-16	YTD March '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	87,730	191,308	41,702	244,433
- Renewal premiums	71,584	161,132	60,529	175,280
- Single premiums	171	359	352	785
Total (A)	159,485	352,799	102,583	420,498
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	159,485	352,799	102,583	420,498
Break-up of the expenses (Gross) incurred to procure business:				
Agents	112,545	256,273	108,028	240,726
Brokers	3,220	12,720	4,678	16,089
Corporate Agency	39,538	79,064	(10,156)	163,715
Referral	1	(3)	2	(62)
Others (IMF)	4,181	4,745	30	30
TOTAL (B)	159,485	352,799	102,582	420,498

FORM L-6- OPERATING EXPENSES SCHEDULE

Particulars	Q4 '16-17	YTD March '17	Q4 '15-16	YTD March '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	459,135	1,952,926	390,131	1,835,881
Travel, conveyance and vehicle running expenses	20,178	55,609	15,982	61,520
Training expenses	38,170	63,653	30,679	68,231
Rents, rates and taxes	101,698	397,260	98,930	398,782
Repairs	906	4,356	899	3,048
Printing and stationery	7,900	32,660	8,697	37,733
Communication expenses	14,564	59,453	19,357	65,768
Legal and professional charges	17,818	161,538	399	147,311
Medical fees	4,925	14,669	5,666	20,786
Auditors' fees, expenses etc				
a) as auditor	2,949	7,392	3,507	10,834
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	2,163	2,602	125	500
Advertisement and publicity	155,244	371,229	90,594	204,155
Interest and bank charges	8,211	25,300	(13,192)	30,504
Information technology and related expenses	38,561	136,836	36,395	130,173
Service tax on premium	5,271	17,669	5,379	19,014
Others				
a) Office maintenance	36,897	146,638	34,171	137,127
b) Electricity	9,485	61,215	12,730	69,247
c) Recruitment	6,799	44,418	12,061	51,589
d) Miscellaneous expenses	(13,013)	(6,558)	5,308	19,601
Depreciation	26,127	98,402	42,498	147,180
TOTAL	943,989	3,647,267	800,317	3,458,984
Less : Excess of Expenses of Management transfer to Shareholder's account	743,997	743,997	-	-
NET TOTAL	199,992	2,903,270	800,317	3,458,984

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q4 '16-17	YTD March '17	Q4 '15-16	YTD March '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	246,198	881,064	229,437	1,080,050
(b) Claims by Maturity,	788,926	1,796,930	458,174	935,024
(c) Annuities/Pension payment	260,550	566,412	439,915	2,829,775
(d) Other benefits				
- Riders	3,591	8,583	9,760	15,380
- Surrender	3,716,613	11,977,043	3,603,009	12,348,246
- Health	7,500	15,700	500	4,700
- Periodical Benefit	457,669	1,073,206	411,825	744,292
- Interest to policy holders	24,547	142,153	45,224	45,224
(Amount ceded in reinsurance):				
(a) Claims by Death,	(126,963)	(437,983)	(164,987)	(580,821)
(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	5,378,632	16,023,108	5,032,857	17,421,870
Benefits paid to claimants:				
In India	5,378,632	16,023,108	5,032,857	17,421,870
Outside India	-	-	-	-
Total Benefits paid (Net)	5,378,632	16,023,108	5,032,857	17,421,870

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

Date : March 31, 2017

FORM I-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Particulars	AS AT March 31, 2017	AS AT March 31, 2016
	(Rs. 000's)	(Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital *		
2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	20,049,000

* 1,022,499,000 equity shares (Previous year 1,483,626,000) are held in the name of Partners, who are holding these shares on behalf of Dabur Invest Corp. (Partnership Firm). During the year, NIL (Previous Year NIL) equity shares of Rs. 10 each were allotted, at par value.

FORM L-9- PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT March 31, 2017		AS AT March 31, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,022,499,000	51%	1,483,626,000	74%
- Foreign - Aviva International Holdings Limited, UK	982,401,000	49%	521,274,000	26%
Others	-	0%	-	0%
TOTAL	2,004,900,000	100%	2,004,900,000	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT March 31, 2017	AS AT March 31, 2016
	(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 March 31, 2017	AS AT March 31, 2016
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT March 31, 2017 (Rs. 000's)	AS AT March 31, 2016 (Rs. 000's)
LONG TERM INVESTMENTS		
1. Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 24,02,830 Previous Year 22,26,416)	2,295,859	2,218,609
2. Other Approved Securities (Market value (Rs '000) Current Year 13,38,511 Previous Year 10,53,943)	1,294,654	1,030,356
3. Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 1,94,716 Previous Year 2,64,397)	176,548	251,381
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 7,500 Previous Year 1,78,200)	7,500	178,200
(f) Subsidiaries	-	-
4. Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 24,37,888 Previous Year 21,66,774)	2,354,672	2,143,823
5. Other than Approved Investments	-	-
SHORT TERM INVESTMENTS		
1. Government Securities and Government guaranteed bonds including treasury bills	342,323	752,968
2. Other Approved Securities	20	-
3. Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 1,50,173 Previous Year 72,491)	150,105	72,327
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 2,07,253 Previous Year 4,41,807)	207,253	441,807
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 1,91,251 Previous Year 1,09,219)	191,251	109,219
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
4. Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 2,79,516 Previous Year 5,73,239)	277,440	570,736
5. Other than Approved Investments	-	-
TOTAL	7,297,625	7,769,426
INVESTMENTS		
In India	7,297,625	7,769,426
Outside India	-	-
TOTAL	7,297,625	7,769,426

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT March 31, 2017 (Rs. 000's)	AS AT March 31, 2016 (Rs. 000's)
LONG TERM INVESTMENTS		
1. Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 26,059,447 Previous Year 21,111,750)	24,396,389	20,380,924
2. Other Approved Securities (Market value (Rs '000) Current Year 649,928 Previous Year 374,744)	640,586	369,786
3. Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 6,548 Previous Year 5,190)	6,548	5,190
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 882,744 Previous Year 213,180)	860,101	203,834
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 201,700 Previous Year 201,700)	201,700	201,700
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4. Investments in Infrastructure , Social Sector and Housing :		
(a) Non Convertible Debentures (Market value (Rs '000) Current Year 8,148,379 Previous Year 5,508,800)	7,645,688	5,313,816
(b) Equity Shares (Market value (Rs '000) Current Year 680 Previous Year 545)	680	545
5. Other than Approved Investments		
Equity Shares (Market value (Rs '000) Current Year 136 Previous Year 16)	136	16
SHORT TERM INVESTMENTS		
1. Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 884,855 Previous Year 2,237,698)	884,585	2,237,698
2. Other Approved Securities (Market value (Rs '000) Current Year 3,067 Previous Year NIL)	3,036	-
3. Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 50,065 Previous Year 28,361)	50,051	28,242
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 341,609 Previous Year 1,203,944)	341,609	1,203,944
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 759,648 Previous Year 852,905)	759,648	852,905
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
4. Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 681,589 Previous Year 907,641)	678,249	906,395
5. Other than Approved Investments	-	-
TOTAL	36,469,006	31,704,995
INVESTMENTS		
In India	36,469,006	31,704,995
Outside India	-	-
TOTAL	36,469,006	31,704,995

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

Particulars	AS AT March 31, 2017 (Rs. 000's)	AS AT March 31, 2016 (Rs. 000's)
LONG TERM INVESTMENTS		
1. Government Securities and Government guaranteed bonds Including Treasury Bills	7,682,443	8,524,023
(Historic value('000)Current Year 7,576,194 Previous Year 8,402,347)		
2. Other Approved Securities	266,804	221,461
(Historic value('000)Current Year 250,018 Previous Year 209,438)		
3. Other Approved Investments		
(a) Shares		
(aa) Equity	20,463,645	21,324,176
(Historic value('000)Current Year 16,725,622 Previous Year 18,614,596)		
(bb) Preference	-	5,318
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	2,837,415	3,036,678
(Historic value('000)Current Year 2,600,792 Previous Year 2,863,220)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	3,000	48,500
(Historic value('000)Current Year 3,000 Previous Year 48,500)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4. Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	4,148,076	3,043,321
(Historic value('000)Current Year 3,974,679 Previous Year 2,922,376)		
(b) Equity	4,278,925	3,663,315
(Historic value('000)Current Year 3,545,298 Previous Year 3,703,857)		
5. Other than Approved Investments		
(a) Equity Shares *	602,587	366,089
(Historic value('000)Current Year 510,970 Previous Year 357,460)		
(b) Debentures/Bonds	-	-
(c) Mutual Funds	1,339,716	-
SHORT TERM INVESTMENTS		
1. Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	2,198,261	3,487,014
(Historic value('000)Current Year 2,126,243 Previous Year 3,363,246)		
2. Other Approved Securities	-	-
3. Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	121,179	-
(Historic value('000)Current Year 122,246 Previous Year NIL)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	42,946	546,422
(Historic value('000)Current Year 42,844 Previous Year 544,991)		
(f) Other Securities (Reverse Repo)	1,926,254	2,726,333
(Historic value('000)Current Year 1,926,254 Previous Year 2,726,333)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
4. Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	148,854	441,611
(Historic value('000)Current Year 146,835 Previous Year 410,178)		
5. Other than Approved Investments		
Balances in Bank	(11,665)	(98,418)
Current Assets (net)	807,590	710,590
TOTAL	46,856,030	48,046,433
INVESTMENTS		
In India	46,856,030	48,046,433
Outside India	-	-
TOTAL	46,856,030	48,046,433

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

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Date : March 31, 2017

FORM L-15-LOANS SCHEDULE

Particulars	AS AT March 31, 2017	AS AT March 31, 2016
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2016	Additions during the period	Deductions	Balance as on March 31, 2017	Balance as on March 31, 2016	For the period	Sales/ Adjustments	Balance as on March 31, 2017	AS AT March 31, 2017	AS AT March 31, 2016
Intangibles										
- Software	408,813	49,706	-	458,519	331,700	43,362	-	375,062	83,457	77,113
Tangibles										
Leasehold Improvements	326,135	14,343	23,882	316,596	303,319	12,232	22,352	293,199	23,397	22,816
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	156,633	6,648	12,916	150,365	154,271	5,411	12,720	146,962	3,403	2,362
Information Technology Equipment	506,958	11,728	43,427	475,259	450,451	32,775	43,427	439,799	35,460	56,507
Vehicles	1,620	1,151	-	2,771	1,620	61	-	1,681	1,090	-
Office Equipment	89,208	480	8,282	81,406	80,781	4,561	8,129	77,213	4,193	8,427
Sub Total	1,489,367	84,056	88,507	1,484,916	1,322,142	98,402	86,628	1,333,916	151,000	167,225
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	1,090	12,683
TOTAL	1,489,367	84,056	88,507	1,484,916	1,322,142	98,402	86,628	1,333,916	152,090	179,908
PREVIOUS YEAR	1,564,307	189,496	264,436	1,489,367	1,426,219	147,180	251,257	1,322,142	179,908	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT March 31, 2017 (Rs. 000's)	AS AT March 31, 2016 (Rs. 000's)
Cash (including cheques, drafts and stamps)	132,211	183,377
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	235,000	103,919
(bb) Others	-	-
(b) Current Accounts	499,478	515,517
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	866,689	802,813
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	866,689	802,813
Outside India	-	-
TOTAL	866,689	802,813

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT March 31, 2017		AS AT March 31, 2016	
		(Rs. 000's)		(Rs. 000's)
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		25,648		40,952
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source (Net of	18,778		19,163	
Less: Provision for doubtful debts	(81)	18,697	(11,744)	7,419
Others (includes vendor, travel advances & salary recoverable)				
	114,760		134,924	
Less : Provision for doubtful debts	(12,098)	102,662	(10,347)	124,577
TOTAL (A)		147,007		172,949
OTHER ASSETS				
Income accrued on investments		1,290,597		1,030,739
Outstanding Premiums		876,225		1,039,508
Agents' Balances	72,454		67,631	
Less : Provision for doubtful debts	(71,007)	1,447	(65,070)	2,561
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		21,797		63,879
Deposit with Reserve Bank of India (In Pursuant to Sec 7 of Insurance Act, 1938) (Refer Sch 8)		-		-
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,704,381		-
-Refundable Security Deposits	334,566		330,894	
Less : Provision for doubtful deposit	(15,674)	318,892	(16,218)	314,676
- Unsettled Contracts		-		-
-Service Tax Unutilized Credit		33,937		26,669
TOTAL (B)		4,247,276		2,478,032
TOTAL (A+B)		4,394,282		2,650,980

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT March 31, 2017 (Rs. 000's)	AS AT March 31, 2016 (Rs. 000's)
Agents' Balances	279,250	175,072
Balances due to other insurance companies	6,081	8,652
Deposits held on re-insurance ceded	-	-
Premiums received in advance	33,029	41,766
Unallocated premium	43,948	79,657
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	139,067	154,011
Accrual for expenses	706,741	600,330
Unclaimed Amount - Policyholders	2,495,244	2,166,175
Claims Outstanding	24,443	76,419
Due to Officers/Directors	-	-
Others:		
Others (includes statutory dues payable and payables to employees)	142,176	185,602
Service Tax payable	2,208	1,520
Payables for unsettled investment contracts	103,202	123,299
Temporary book overdrafts	307,190	350,246
Payable to Policyholders	950,697	872,277
TOTAL	5,233,276	4,835,027

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT March 31, 2017 (Rs. 000's)	AS AT March 31, 2016 (Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	14,878	1,539
Provision for Leave Encashment	14,877	14,278
Provision for Other Long Term Benefits	70,440	54,546
Provision for Other Employee Benefits	26,429	29,323
TOTAL	126,624	99,686

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT March 31, 2017	AS AT March 31, 2016
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

S.No.	Particulars	Q4 '16-17	YTD March '17	Q4 '15-16	YTD March '16
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	142%	101%	(30)%	(57)%
	Linked Individual - Pension Non Participating	(123)%	(315)%	16280%	(202)%
	Linked Group - Non Participating	(13)%	(45)%	18%	150%
	Non Linked Individual - Life Participating	52%	55%	2%	(31)%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	18%	(28)%	(63)%	(43)%
	Non Linked Individual - Pension Non Participating	(9)%	(1)%	(72)%	(75)%
	Non Linked Group - Life Non Participating	39%	(2)%	(102)%	(89)%
	Non Linked Group - Pension Non Participating	0%	0%	(100)%	(100)%
	Non Linked Annuity Non Participating	(26)%	(23)%	34%	(30)%
	Non Linked - Variable - Group	(92)%	(69)%	(16)%	(48)%
	Non Linked Health Non Participating	(113)%	318%	(42)%	(67)%
2	Net Retention Ratio	98%	96%	98%	96%
3	Expense of Management to Gross Direct Premium Ratio	7%	25%	16%	26%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	3%	2%	3%
5	Ratio of policy holder's liabilities to shareholder's funds	11.84	11.84	10.60	10.60
6	Growth rate of shareholders' fund	(4.98)%	(4.98)%	1.2%	1.2%
7	Ratio of surplus to policyholders' liability	0.01%	0.01%	(0.6)%	(0.6)%
8	Change in net worth in '000	(369,980)	(369,980)	87,216	87,216
9	Profit after tax/Total Income	3.8%	(1.4)%	8.3%	0.5%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.52	4.52	4.4	4.37
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	8.2%	2.0%	8.3%
	R2. Non-PAR	2.1%	8.5%	2.0%	8.5%
	R3.Sub-TOTAL	2.1%	8.5%	2.0%	8.5%
	Linked:				
	R4. PAR	2.2%	12.4%	2.2%	7.4%
	R5. Non-PAR	7.8%	17.8%	-0.6%	-2.3%
	R6. Sub-TOTAL	7.6%	17.7%	-0.5%	-2.1%
	R7.Grand Total	5.2%	13.8%	0.5%	1.7%
	Shareholders' Funds	2.1%	8.4%	2.0%	8.5%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	8.2%	2.0%	8.5%
	R2. Non-PAR	2.1%	8.5%	2.0%	8.5%
	R3.Sub-TOTAL	2.1%	8.5%	0.0%	0.0%
	Linked:				
	R4. PAR	2.0%	8.1%	1.9%	8.1%
	R5. Non-PAR	2.9%	12.7%	0.5%	3.7%
	R6. Sub-TOTAL	2.9%	12.6%	0.5%	3.8%
	R7.Grand Total	2.5%	10.9%	1.1%	5.5%
	Shareholders' Funds	2.1%	8.4%	2.0%	8.5%
14	Conservation Ratio				
	Linked Individual - Life Participating	89%	88%	76%	88%
	Linked Individual - Pension Participating	77%	83%	88%	86%
	Linked Individual - Life Non Participating	72%	75%	66%	67%
	Linked Individual - Pension Non Participating	67%	72%	71%	54%
	Linked Group - Non Participating	1%	1%	2%	6%
	Non Linked Individual - Life Participating	70%	80%	81%	71%
	Non Linked Individual - Pension Participating	93%	94%	87%	97%
	Non Linked Individual - Life Non Participating	81%	87%	85%	85%
	Non Linked Individual - Pension Non Participating	62%	65%	77%	64%
	Non Linked Group - Life Non Participating	48%	43%	-2%	9%
	Non Linked - Variable - Group	0%	0%	0%	16%
	Non Linked Health Non Participating	88%	91%	92%	87%
15	Persistency Ratio (by numbers)				
	For 13th month	55%	59%	62%	62%
	For 25th month	40%	50%	53%	48%
	For 37th month	45%	43%	43%	44%
	For 49th month	38%	41%	35%	39%
	For 61st month	33%	38%	34%	28%
	Persistency Ratio (by premium)				
	For 13th month	70%	70%	74%	69%
	For 25th month	51%	55%	54%	57%
	For 37th month	40%	47%	45%	47%
	For 49th month	38%	43%	39%	40%
	For 61st month	45%	44%	47%	34%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares (in Lakhs)	20,049	20,049	20,049	20,049
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	51%	51%	74%	74%
	Foreign	49%	49%	26%	26%
3	(c) % of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.18)		0.04
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.18)		0.04
6	(iv) Book value per share (Rs)		3.52		3.71

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT March 31, 2017 (Rs. 000's)	AS AT March 31, 2016 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	13,483,900	14,430,196
Other receipts	36,148	41,238
Payments to the re-insurers, net of commissions and claims/ Benefits	(501,809)	(496,206)
Payments of claims/benefits	(15,678,456)	(17,068,006)
Payments of commission and brokerage	(246,819)	(400,904)
Payments of other operating expenses	(3,735,769)	(3,831,290)
Deposits, advances and staff loans	10,431	59,949
Income taxes paid (TDS)	(11,278)	(2,111)
Cash flows before extraordinary items	(6,643,653)	(7,267,134)
Cash flow from extraordinary operations	-	-
Net cash from operating Activities	(6,643,653)	(7,267,134)
II Cash flows from investing activities		
Purchase of fixed assets	(72,463)	(141,713)
Proceeds from sale of fixed assets	1,636	14,164
Purchase of Investment	(81,042,073)	(46,617,962)
Proceeds from Sale/redemption of Investment	82,783,579	47,434,874
Interest, dividend and rent received	5,166,658	5,493,312
	-	-
Net cash from investing activities	6,837,335	6,182,676
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	193,684	(1,084,458)
Cash and cash equivalent at beginning of the year*	354,149	1,043,370
Cash and cash equivalent at the end of the year	547,833	(41,088)
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	866,689	802,813
Bank balances (Policyholder's - Schedule 8B)	(11,665)	(98,418)
Temporary book overdrafts	(307,190)	(745,483)
Note 1		
Cash and Bank Balances	681,689	752,813
Fixed Deposits with maturity less than 3 months	185,000	50,000
Cash and Bank Balances as per Schedule 11	866,689	802,813

* Opening cash and cash equivalent balance amount at the beginning of the year has been reclassified.

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

Date : March 31, 2017

FORM L-24 : Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 31 Mar 2017	As at 31 Mar 2016
1	Linked		
a	Life	409,482	420,817
b	General Annuity	-	-
c	Pension	55,614	59,353
d	Health	-	-
2	Non-Linked		
a	Life	345,514	283,114
b	General Annuity	3,021	2,783
c	Pension	15,143	15,982
d	Health	641	449

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the Quarter Ended 31st March 2017

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	2,678	2,676	24	668	749	694	515	17,166	3,427	3,370	539	17,834
3	Arunachal Pradesh	-	-	-	-	40	41	24	564	40	41	24	564
4	Assam	6	6	2	31	624	604	239	8,153	630	610	240	8,183
5	Bihar	5,835	5,827	63	1,741	275	263	81	2,766	6,110	6,090	144	4,507
6	Chandigarh	1	1	2	30	82	83	35	1,298	83	84	37	1,328
7	Chattisgarh	-	-	-	-	35	38	5	941	35	38	5	941
8	Dadra & NagraHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	6	6	1	23	1,076	967	1,025	24,074	1,082	973	1,026	24,097
11	Goa	-	-	-	-	15	14	22	554	15	14	22	554
12	Gujarat	16	11	31	390	472	435	232	6,484	488	446	263	6,873
13	Haryana	10	10	2	171	611	540	899	23,744	621	550	901	23,915
14	Himachal Pradesh	-	-	-	-	18	16	17	334	18	16	17	334
15	Jammu & Kashmir	-	-	-	-	6	5	1	120	6	5	1	120
16	Jharkhand	3	4	1	20	116	109	57	1,815	119	113	59	1,836
17	Karnataka	206	206	2	51	720	677	651	21,435	926	883	653	21,485
18	Kerala	1	1	0	0	117	129	60	1,975	118	130	60	1,975
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	6	7	2	74	306	290	221	5,516	312	297	223	5,590
21	Maharashtra	27	26	12	209	1,752	1,678	1,243	35,385	1,779	1,704	1,255	35,594
22	Manipur	-	-	-	-	2	2	1	15	2	2	1	15
23	Meghalaya	-	-	-	-	2	2	0	64	2	2	0	64
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	6	6	5	80	6	6	5	80
26	Orissa	96	92	20	522	394	373	252	5,687	490	465	272	6,209
27	Puducherry	1	1	0	3	3	3	1	30	4	4	2	33
28	Punjab	2	2	(5)	23	336	297	111	5,692	338	299	105	5,715
29	Rajasthan	1	1	(1)	50	113	102	36	2,729	114	103	35	2,779
30	Sikkim	-	-	-	-	1	1	0	10	1	1	0	10
31	Tamil Nadu	4	3	2	36	782	735	510	11,763	786	738	512	11,798
32	Tripura	-	-	-	-	203	190	54	1,308	203	190	54	1,308
33	Uttar Pradesh	6	6	2	67	603	517	510	12,343	609	523	513	12,411
34	Uttarakhand	17	17	0	3	10	10	3	370	27	27	3	373
35	West Bengal	140	135	30	515	1,215	1,107	746	14,209	1,355	1,242	776	14,724
Grand Total		9,062	9,038	191.8	4,625.8	10,684	9,928	7,555.1	206,624.1	19,746	18,966	7,747	211,250

Note : Number of lives have been considered as one where more than one policy is procured by same person.

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the Year Ended 31st March 2017

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	2,690	2,688	28.52	760.92	1,875	1,769	1,140.78	48,610.91	4,565	4,457	1,169	49,372
3	Arunachal Pradesh	-	-	-	-	65	65	35.54	873.47	65	65	36	873
4	Assam	11	11	3.70	68.22	1,311	1,286	483.74	16,235.36	1,322	1,297	487	16,304
5	Bihar	6,498	6,492	76.43	2,058.43	564	549	154.07	5,697.87	7,062	7,041	230	7,756
6	Chandigarh	1	1	1.50	30.00	167	164	75.35	3,110.00	168	165	77	3,140
7	Chattisgarh	-	-	-	-	75	77	19.69	2,151.85	75	77	20	2,152
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	1	1	2.60	34.00	1	1	3	34
10	Delhi	10	8	7.13	120.30	2,602	2,420	2,530.44	60,212.76	2,612	2,428	2,538	60,333
11	Goa	-	-	-	-	29	27	41.39	880.10	29	27	41	880
12	Gujarat	41	36	80.74	1,059.67	1,045	985	466.29	16,513.77	1,086	1,021	547	17,573
13	Haryana	44	44	11.42	632.17	1,494	1,383	1,578.21	51,831.75	1,538	1,427	1,590	52,464
14	Himachal Pradesh	3	3	1.10	25.20	46	39	26.72	1,925.42	49	42	28	1,951
15	Jammu & Kashmir	1	1	0.03	0.10	36	33	9.96	303.10	37	34	10	303
16	Jharkhand	4	5	1.41	24.20	267	252	94.99	4,304.19	271	257	96	4,328
17	Karnataka	210	210	2.80	76.82	1,733	1,628	1,243.60	54,994.92	1,943	1,838	1,246	55,072
18	Kerala	1	1	0.01	0.20	266	276	118.54	4,448.73	267	277	119	4,449
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	9	10	2.10	110.65	545	517	297.38	11,880.16	554	527	299	11,991
21	Maharashtra	90	83	19.67	649.93	4,016	3,820	2,504.14	90,568.76	4,106	3,903	2,524	91,219
22	Manipur	-	-	-	-	6	6	4.73	129.40	6	6	5	129
23	Meghalaya	-	-	-	-	17	16	3.36	137.04	17	16	3	137
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	7	7	5.78	89.74	7	7	6	90
26	Orissa	203	200	30.46	929.57	891	862	406.32	11,102.64	1,094	1,062	437	12,032
27	Puducherry	1	1	0.25	2.50	7	6	2.15	169.49	8	7	2	172
28	Punjab	25	27	(42.71)	(424.71)	708	645	214.91	13,342.27	733	672	172	12,918
29	Rajasthan	10	10	0.56	97.03	340	307	97.47	8,926.78	350	317	98	9,024
30	Sikkim	-	-	-	-	7	7	5.99	34.99	7	7	6	35
31	Tamil Nadu	56	55	6.70	102.84	1,922	1,814	1,272.03	38,825.55	1,978	1,869	1,279	38,928
32	Tripura	5	5	0.90	19.10	473	458	115.17	2,912.21	478	463	116	2,931
33	Uttar Pradesh	11	11	4.82	143.55	1,404	1,262	912.95	28,635.27	1,415	1,273	918	28,779
34	Uttarakhand	100	100	0.42	20.00	39	36	12.57	2,057.64	139	136	13	2,078
35	West Bengal	285	277	58.76	1,034.43	2,877	2,668	1,451.29	29,992.13	3,162	2,945	1,510	31,027
Grand Total		10,309	10,279	296.68	7,541.13	24,835	23,385	15,328.13	510,932.26	35,144	33,664	15,625	518,473

Note : Number of lives have been considered as one where more than one policy is procured by same person.

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the Quarter Ended 31st March 2017

(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	-	-	-	-	-	7,281	15.43	2,345	-	7,281	15.43	2,345
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	-
3	Assam	-	-	-	-	-	-	-	-	-	-	0.00	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	0.00	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	0.00	-
6	Goa	-	-	-	-	-	-	-	-	-	-	0.00	-
7	Gujarat	-	-	-	-	5	12,220	328	2,392	5	12,220	327.83	2,392
8	Haryana	-	-	-	-	4	6,757	26	30,536	4	6,757	25.68	30,536
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	0.00	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	0.00	-
12	Karnataka	-	-	-	-	-	262	162	140	-	262	162.12	140
13	Kerala	-	-	-	-	-	-	-	-	-	-	0.00	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	-
15	Maharashtra	-	-	-	-	3	33,551	3,080	12,473	3	33,551	3,079.64	12,473
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	-0.01
23	Sikkim	-	-	-	-	-	-	-	-	-	-	0.00	-
24	Tamil Nadu	-	-	-	-	-	91	20	608	-	91	19.99	608
25	Tripura	-	-	-	-	-	-	-	-	-	-	0.00	-
26	Uttar Pradesh	-	-	-	-	-	289	25	(90)	-	289	24.94	(90)
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	0.00	-
28	West Bengal	-	-	-	-	-	160	125	39	-	160	125.32	39
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	0.00	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	0.00	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	0.00	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	0.00	-
33	Delhi	-	-	-	-	5	5,930	1,627	4,515	5	5,930	1,627.01	4,515
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	0.00	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	0.00	-
Total		-	-	-	-	17	66,541	5,408	52,956	17	66,541	5,408	52,956

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the Year Ended 31st March 2017

(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	-	-	-	-	-	35,216	47	9,339	-	35,216	47	9,339
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	7	12,570	853	3,561	7	12,570	853	3,561
8	Haryana	-	-	-	-	5	10,481	55	35,533	5	10,481	55	35,533
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	3,601	476	6,042	-	3,601	476	6,042
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	11	86,146	4,809	154,899	11	86,146	4,809	154,899
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	(0)	-	-	-	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	574	22	1,869	-	574	22	1,869
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	2,350	137	1,496	-	2,350	137	1,496
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	1,102	287	1,989	2	1,102	287	1,989
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	14,982	2,081	32,841	7	14,982	2,081	32,841
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	32	167,022	8,767	247,569	32	167,022	8,767	247,569

Aviva Life Insurance Company India Limited (Registration Code: 0122)
Date : March 31, 2017

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

PART - A

Statement as on: 31st Mar 2017

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

Rs. Crore

No	PARTICULARS	SCH	Amount	
1	Investments (Shareholders)	8	729.76	Reconciliation of Investment
	Investments (Policyholders)	8A	3,646.90	Total Investment Assets (as p
	Investments (Linked Liabilities)	8B	4,685.60	Balance Sheet Value of:
2	Loans	9	0.00	A. Life Fund
3	Fixed Assets	10	15.21	B. Pension & General Annuity and Group
4	Current Assets			C. Unit Linked Funds
	a. Cash & Bank Balance	11	86.67	
	b. Advances & Other Assets	12	439.43	
5	Current Liabilities			
	a. Current Liabilities	13	523.33	
	b. Provisions	14	12.66	
	c. Misc. Exp not Written Off	15	0.00	
	d. Debit Balance of P&L A/c		1,298.52	
	Application of Funds as per Balance Sheet (A)		10,366.11	
	Less: Other Assets	SCH	Amount	
1	Loans (if any)	9	0.00	
2	Fixed Assets (if any)	10	15.21	
3	Cash & Bank Balance (if any)	11	86.67	
4	Advances & Other Assets (if any)	12	439.43	
5	Current Liabilities	13	523.33	
6	Provisions	14	12.66	
7	Misc. Exp not Written Off	15	0.00	
8	Investments held outside India		0.00	
9	Debit Balance of P&L A/c		1,298.52	
	TOTAL (B)		1,303.84	
	Investment Assets	(A-B)	9,062.27	

Aviva Life Insurance Company India Limited (Registration Code: 0122)
Date : March 31, 2017

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

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Mar 2017

PART - A

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section II

NON - LINKED BUSINESS

Rs. Crore

A. LIFE FUND			% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
				Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
				(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=(a+f+h)	(j)
1	Central Govt. Sec		Not Less than 25%	0.00	263.82	95.23	4.31	2217.03	2580.39	64.4%	0.00	2580.39	2745.46
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 50%	0.00	393.29	95.23	5.87	2277.50	2771.89	69.2%	0.00	2771.89	2942.28
3	Investment subject to Exposure Norms												
	a.	Infrastructure/ Social/ Housing Sector											
		1. Approved Investments	Not Less than 15%	0.00	263.21	56.55	2.33	670.79	992.88	24.8%	0.01	992.89	1046.84
		2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
	b.	i) Approved Investments		0.00	73.27	73.54	0.86	94.94	242.60	6.1%	0.14	242.74	246.85
		ii) Other Investments	Not exceeding 35%	0.00	0.00	0.00	0.01	0.00	0.01	0.0%	0.00	0.01	0.01
TOTAL LIFE FUND			100%	0.00	729.76	225.32	9.07	3043.23	4007.38		0.15	4007.53	4235.98

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS			% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
				PAR	NON PAR					
				(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)
1	Central Govt. Sec		Not Less than 20%	0.00	211.53	211.53	57.3%	0.00	211.53	223.49
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 40%	0.00	213.86	213.86	57.9%	0.00	213.86	225.82
3	Balance in Approved investment		Not Exceeding 60%	0.00	155.27	155.27	42.1%	0.00	155.27	160.44
TOTAL PENSION, GENERAL ANNUITY FUND			100%	0.00	369.13	369.13	100.0%		369.13	386.26

LINKED BUSINESS

C. LINKED FUNDS			% as per Reg	PH		Total Fund	Actual %
				PAR	NON PAR		
				(a)	(b)		
1	Approved Investments		Not Less than 75%	127.47	4,356.60	4,484.07	95.7%
2	Other Investments		Not More than 25%	0.31	201.23	201.53	4.3%
TOTAL LINKED INSURANCE FUND			100%	127.77	4557.83	4685.60	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 : 18/05/2017

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
- 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 L-27 - ULIP - NAV- 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

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

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2017

	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	ULGF00210/03/2006GROUPBALAN122	ULGF00531/03/2006GROUPCASHF122	ULGF00310/03/2006GROUPDEBTF122	ULGF00410/03/2006GROUPGROWT122	ULGF00113/07/2005GROUPSECUR122	ULGF00613/02/2009GROUPSDEBT122
Opening Balance (Market Value)	27.22	3.43	190.51	13.31	45.18	0.10
Add: Inflow during the Quarter	0.48	1.49	42.88	0.36	6.44	0.00
Increase / (Decrease) Value of Inv (Net)	1.34	0.03	0.72	0.95	1.22	0.00
Less: Outflow during the Quarter	0.53	2.87	14.93	3.10	4.81	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	28.51	2.08	219.17	11.52	48.02	0.10

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT122		ULGF00113/07/2005GROUPSECUR122		ULGF00613/02/2009GROUPSDEBT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	8.67	30.4%	1.40	67.3%	106.69	48.7%	2.03	17.6%	18.71	39.0%	0.09	89.1%
State Government Securities	0.00	0.0%	0.00	0.0%	0.53	0.2%	0.27	2.3%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.33	1.2%	0.00	0.0%	1.10	0.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.10	7.4%	0.11	5.4%	21.72	9.9%	0.82	7.2%	3.95	8.2%	0.00	0.0%
Infrastructure Bonds	3.93	13.8%	0.00	0.0%	52.59	24.0%	1.27	11.0%	9.94	20.7%	0.00	0.0%
Equity	9.66	33.9%	0.00	0.0%	0.00	0.0%	5.82	50.6%	7.79	16.2%	0.00	0.0%
Money Market Investments	2.84	10.0%	0.56	27.0%	18.32	8.4%	0.52	4.5%	3.64	7.6%	0.01	9.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.30	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%

Sub Total (A)	27.53	96.6%	2.07	99.7%	201.26	91.8%	10.73	93.1%	44.04	91.7%	0.10	98.0%
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Current Assets:												
Accrued Interest	0.41	1.4%	0.00	0.2%	5.96	2.7%	0.13	1.1%	0.96	2.0%	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	0.15	0.5%	0.00	0.2%	11.98	5.5%	0.06	0.6%	2.74	5.7%	0.00	2.0%
Receivable for Sale of Investments	0.18	0.6%	0.00	0.0%	0.00	0.0%	0.11	0.9%	0.14	0.3%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.07	-0.2%	0.00	0.0%	0.00	0.0%	-0.07	-0.6%	-0.07	-0.2%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.03	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)	0.68	2.4%	0.01	0.3%	17.91	8.2%	0.23	2.0%	3.76	7.8%	0.00	2.0%
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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	0.30	1.0%	0.00	0.0%	0.00	0.0%	0.17	1.5%	0.23	0.5%	0.00	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.40	3.4%	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)	0.30	1.0%	0.00	0.0%	0.00	0.0%	0.56	4.9%	0.23	0.5%	0.00	0.0%
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Total (A + B + C)	28.51	100.0%	2.08	100.0%	219.17	100.0%	11.52	100.0%	48.02	100.0%	0.10	100.0%
Fund Carried Forward (as per LB 2)	28.51		2.08		219.17		11.52		48.02		0.10	

FORM L-27 - ULIP - NAV- 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2017

	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund
PARTICULARS	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122
Opening Balance (Market Value)	64.26	19.84	81.32	17.69	9.11	156.93
Add: Inflow during the Quarter	3.10	0.42	3.50	1.04	0.32	4.11
Increase / (Decrease) Value of Inv (Net)	3.08	0.87	5.78	1.31	1.29	18.52
Less: Outflow during the Quarter	7.23	4.77	8.42	2.94	0.92	11.36
TOTAL INVESTIBLE FUNDS (MKT VALUE)	63.22	16.36	82.18	17.08	9.80	168.21

INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122		ULIF02525/01/2010PNSNINFRAF122		ULIF01122/01/2008PNSNINDEXF122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	17.59	27.8%	4.65	28.4%	19.31	23.5%	3.85	22.5%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.27	1.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	2.20	3.5%	0.33	2.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	5.02	7.9%	1.99	12.2%	3.62	4.4%	1.55	9.1%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	10.71	16.9%	1.71	10.5%	9.59	11.7%	1.15	6.7%	0.00	0.0%	0.00	0.0%
Equity	22.01	34.8%	5.75	35.1%	42.49	51.7%	8.95	52.4%	9.26	94.5%	145.89	86.7%
Money Market Investments	3.20	5.1%	1.07	6.6%	2.46	3.0%	0.78	4.5%	0.09	0.9%	4.01	2.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%

Sub Total	(A)	60.73	96.1%	15.77	96.4%	77.48	94.3%	16.29	95.3%	9.35	95.4%	149.90	89.1%
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Current Assets:												
Accrued Interest	0.96	1.5%	0.20	1.3%	1.17	1.4%	0.17	1.0%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.01	0.0%	0.00	0.0%	0.02	0.0%	0.00	0.0%	0.02	0.2%	0.04	0.0%
Bank Balance	0.11	0.2%	0.03	0.2%	0.24	0.3%	-0.07	-0.4%	-0.05	-0.5%	-0.39	-0.2%
Receivable for Sale of Investments	0.97	1.5%	0.29	1.8%	0.80	1.0%	0.17	1.0%	0.09	1.0%	2.14	1.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.19	-0.3%	-0.11	-0.6%	-1.19	-1.4%	-0.26	-1.5%	0.00	0.0%	-2.29	-1.4%
Fund Mgmt Charges Payable	-0.01	0.0%	0.00	0.0%	-0.02	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%

Sub Total	(B)	1.85	2.9%	0.42	2.6%	1.01	1.2%	0.01	0.0%	0.06	0.6%	-0.52	-0.3%
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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	0.64	1.0%	0.16	1.0%	1.27	1.5%	0.25	1.4%	0.39	4.0%	4.88	2.9%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	2.42	2.9%	0.55	3.2%	0.00	0.0%	13.95	8.3%
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)	0.64	1.0%	0.16	1.0%	3.69	4.5%	0.79	4.6%	0.39	4.0%	18.83	11.2%
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Total (A + B + C)		63.22	100.0%	16.36	100.0%	82.18	100.0%	17.08	100.0%	9.80	100.0%	168.21	100.0%
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Fund Carried Forward (as per LB 2)		63.22		16.36		82.18		17.08		9.80		168.21	
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FORM L-27 - ULIP - NAV- 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2017

	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund
PARTICULARS	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122
Opening Balance (Market Value)	36.93	26.48	51.96	31.29	11.83	13.17
Add: Inflow during the Quarter	2.40	1.06	0.12	1.27	1.57	0.03
Increase / (Decrease) Value of Inv (Net)	4.28	3.06	1.24	0.73	0.24	0.29
Less: Outflow during the Quarter	7.74	4.42	1.48	3.81	3.13	0.36
TOTAL INVESTIBLE FUNDS (MKT VALUE)	35.88	26.18	51.84	29.48	10.51	13.13

INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122		ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	0.00	0.0%	0.00	0.0%	19.64	37.9%	11.06	37.5%	3.21	30.5%	5.28	40.2%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.27	2.5%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	1.43	2.8%	0.00	0.0%	0.22	2.1%	0.11	0.8%
Corporate Bonds	0.00	0.0%	0.00	0.0%	4.83	9.3%	4.01	13.6%	1.56	14.8%	1.59	12.1%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	14.41	27.8%	8.52	28.9%	2.83	27.0%	3.85	29.3%
Equity	32.74	91.2%	25.81	98.6%	7.64	14.7%	4.51	15.3%	1.60	15.2%	1.42	10.8%
Money Market Investments	0.66	1.8%	0.17	0.7%	2.55	4.9%	1.35	4.6%	0.73	6.9%	0.57	4.3%
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)	33.39	93.1%	25.98	99.2%	50.51	97.4%	29.45	99.9%	10.41	99.1%	12.82	97.6%
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Current Assets:												
Accrued Interest	0.00	0.0%	0.00	0.0%	1.29	2.5%	0.67	2.3%	0.23	2.2%	0.34	2.6%
Dividend Recievable	0.01	0.0%	0.02	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-1.77	-4.9%	-0.35	-1.3%	-0.31	-0.6%	-0.90	-3.0%	-0.23	-2.2%	-0.06	-0.5%
Receivable for Sale of Investments	0.55	1.5%	0.64	2.5%	0.13	0.2%	0.17	0.6%	0.06	0.6%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.51	-1.4%	-0.11	-0.4%	-0.04	-0.1%	-0.04	-0.1%	-0.01	-0.1%	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)	-1.73	-4.8%	0.20	0.8%	1.06	2.0%	-0.10	-0.3%	0.05	0.4%	0.28	2.1%
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Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	1.10	3.1%	0.00	0.0%	0.27	0.5%	0.13	0.4%	0.05	0.5%	0.03	0.2%
Mutual funds- Exchange traded funds	3.12	8.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%

Sub Total (C)	4.22	11.8%	0.00	0.0%	0.27	0.5%	0.13	0.4%	0.05	0.5%	0.03	0.2%
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Total (A + B + C)	35.88	100.0%	26.18	100.0%	51.84	100.0%	29.48	100.0%	10.51	100.0%	13.13	100.0%
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Fund Carried Forward (as per LB 2)	35.88		26.18		51.84		29.48		10.51		13.13	
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FORM L-27 - ULIP - NAV- 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2017

	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	ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122	
Opening Balance (Market Value)	461.62		171.21		6.42		157.22		73.37		249.86	
Add: Inflow during the Quarter	14.30		13.68		2.26		21.90		3.53		37.46	
Increase / (Decrease) Value of Inv (Net)	21.61		9.37		0.04		0.57		9.86		33.59	
Less: Outflow during the Quarter	45.58		15.61		2.22		25.31		3.26		28.59	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	451.95		178.64		6.51		154.37		83.51		292.33	

INVESTMENT OF UNIT FUND	ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	152.04	33.6%	51.89	29.0%	2.31	35.4%	54.44	35.3%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	1.06	0.6%	0.32	4.9%	0.75	0.5%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.22	3.4%	1.10	0.7%	0.00	0.0%	0.00	0.0%
Corporate Bonds	40.15	8.9%	25.03	14.0%	1.23	18.9%	28.70	18.6%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	70.86	15.7%	15.16	8.5%	1.86	28.6%	51.24	33.2%	0.00	0.0%	0.00	0.0%
Equity	158.55	35.1%	69.68	39.0%	0.00	0.0%	0.00	0.0%	72.95	87.4%	247.60	84.7%
Money Market Investments	18.96	4.2%	8.25	4.6%	0.42	6.4%	10.84	7.0%	1.51	1.8%	9.31	3.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	440.56	97.5%	171.07	95.8%	6.36	97.7%	147.07	95.3%	74.46	89.2%	256.91	87.9%
Current Assets:												
Accrued Interest	8.53	1.9%	2.71	1.5%	0.15	2.4%	4.63	3.0%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.08	0.0%	0.03	0.0%	0.00	0.0%	0.00	0.0%	0.03	0.0%	0.10	0.0%
Bank Balance	0.08	0.0%	2.56	1.4%	0.00	0.0%	2.72	1.8%	-0.03	0.0%	5.30	1.8%
Receivable for Sale of Investments	2.90	0.6%	1.27	0.7%	0.00	0.0%	0.00	0.0%	1.44	1.7%	4.87	1.7%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-4.70	-1.0%	-1.08	-0.6%	0.00	0.0%	0.00	0.0%	-0.59	-0.7%	-2.19	-0.7%
Fund Mgmt Charges Payable	-0.09	0.0%	-0.04	0.0%	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	-0.06	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)	6.80	1.5%	5.46	3.1%	0.15	2.3%	7.31	4.7%	0.83	1.0%	8.03	2.7%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	4.59	1.0%	2.11	1.2%	0.00	0.0%	0.00	0.0%	2.07	2.5%	6.93	2.4%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.14	7.3%	20.45	7.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	4.59	1.0%	2.11	1.2%	0.00	0.0%	0.00	0.0%	8.21	9.8%	27.38	9.4%
Total (A + B + C)	451.95	100.0%	178.64	100.0%	6.51	100.0%	154.37	100.0%	83.51	100.0%	292.33	100.0%
Fund Carried Forward (as per LB 2)	451.95		178.64		6.51		154.37		83.51		292.33	

FORM L-27 - ULIP - NAV- 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2017

	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		ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122	
Opening Balance (Market Value)	1239.94		147.68		46.76		98.05		111.51		45.42	
Add: Inflow during the Quarter	35.31		11.49		1.69		2.58		3.39		2.36	
Increase / (Decrease) Value of Inv [Net]	125.29		15.24		6.55		11.63		12.85		1.10	
Less: Outflow during the Quarter	132.53		15.98		5.51		5.38		14.00		3.78	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1268.01		158.43		49.49		106.87		113.75		45.10	

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGROWTH122		ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	123.76	9.8%	17.42	11.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	15.35	34.0%
State Government 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	1.32	0.1%	1.65	1.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.10	2.4%
Corporate Bonds	81.01	6.4%	6.80	4.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.08	17.9%
Infrastructure Bonds	42.97	3.4%	5.48	3.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.10	20.2%
Equity	901.58	71.1%	110.54	69.8%	47.09	95.2%	92.33	86.4%	100.32	88.2%	6.72	14.9%
Money Market Investments	27.39	2.2%	1.78	1.1%	0.00	0.0%	2.85	2.7%	0.85	0.7%	3.53	7.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	1178.21	92.9%	143.67	90.7%	47.09	95.2%	95.17	89.1%	101.17	88.9%	43.88	97.3%
Current Assets:												
Accrued Interest	7.23	0.6%	0.81	0.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.91	2.0%
Dividend Recievable	0.36	0.0%	0.04	0.0%	0.08	0.2%	0.03	0.0%	0.03	0.0%	0.00	0.0%
Bank Balance	-3.44	-0.3%	2.37	1.5%	-0.30	-0.6%	-0.12	-0.1%	-0.61	-0.5%	0.05	0.1%
Receivable for Sale of Investments	26.25	2.1%	3.53	2.2%	0.65	1.3%	1.32	1.2%	1.72	1.5%	0.12	0.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-17.49	-1.4%	-1.48	-0.9%	0.00	0.0%	-1.46	-1.4%	-1.35	-1.2%	-0.06	-0.1%
Fund Mgmt Charges Payable	-0.30	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)	12.62	1.0%	5.25	3.3%	0.43	0.9%	-0.25	-0.2%	-0.23	-0.2%	1.03	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	25.41	2.0%	3.16	2.0%	1.97	4.0%	3.09	2.9%	3.33	2.9%	0.20	0.4%
Mutual funds- Exchange traded funds	51.76	4.1%	6.35	4.0%	0.00	0.0%	8.86	8.3%	9.48	8.3%	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)	77.17	6.1%	9.51	6.0%	1.97	4.0%	11.95	11.2%	12.81	11.3%	0.20	0.4%
Total (A + B + C)	1268.01	100.0%	158.43	100.0%	49.49	100.0%	106.87	100.0%	113.75	100.0%	45.10	100.0%
Fund Carried Forward (as per LB 2)	1268.01		158.43		49.49		106.87		113.75		45.10	

FORM L-27 - ULIP - NAV- 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2017

	Unit Linked Protector - II fund		Unit Linked PSU fund		Unit Linked Secure fund		Unitised with Profit fund		Unit Linked Liquid Fund		Unit Linked Wealth Builder fund	
PARTICULARS	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122	
Opening Balance (Market Value)	54.57		164.37		235.04		113.77		0.00		9.71	
Add: Inflow during the Quarter	9.48		6.62		5.43		1.79		0.00		0.00	
Increase / (Decrease) Value of Inv [Net]	1.18		18.82		5.72		2.52		0.00		0.23	
Less: Outflow during the Quarter	8.11		20.91		18.68		3.43		0.00		0.80	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	57.12		168.91		227.50		114.65		0.00		9.13	

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	20.02	35.0%	0.00	0.0%	69.60	30.6%	36.20	31.6%	0.00	0.0%	4.54	49.7%
State Government Securities	0.25	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.74	8.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	6.50	2.9%	4.41	3.8%	0.00	0.0%	0.00	0.0%
Corporate Bonds	8.04	14.1%	0.00	0.0%	34.60	15.2%	9.32	8.1%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	13.40	23.5%	0.00	0.0%	57.57	25.3%	39.58	34.5%	0.00	0.0%	1.96	21.5%
Equity	8.02	14.0%	166.34	98.5%	33.98	14.9%	12.18	10.6%	0.00	0.0%	1.15	12.6%
Money Market Investments	3.61	6.3%	0.33	0.2%	20.38	9.0%	4.83	4.2%	0.00	0.0%	0.57	6.3%
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%	3.80	3.3%	0.00	0.0%	0.00	0.0%
Sub Total (A)	53.34	93.4%	166.68	98.7%	222.63	97.9%	110.32	96.2%	0.00	0.0%	8.97	98.2%
Current Assets:												
Accrued Interest	1.33	2.3%	0.00	0.0%	4.21	1.9%	5.26	4.6%	0.00	-0.2%	0.15	1.7%
Dividend Recievable	0.00	0.0%	0.16	0.1%	0.02	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	2.10	3.7%	-0.98	-0.6%	-0.83	-0.4%	-1.21	-1.1%	0.00	972.0%	-0.02	-0.3%
Receivable for Sale of Investments	0.15	0.3%	3.93	2.3%	0.63	0.3%	0.00	0.0%	0.00	-871.8%	0.01	0.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.05	-0.1%	-0.84	-0.5%	-0.24	-0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.04	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)	3.52	6.2%	2.23	1.3%	3.75	1.6%	4.05	3.5%	0.00	100.0%	0.13	1.5%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.27	0.5%	0.00	0.0%	1.12	0.5%	0.27	0.2%	0.00	0.0%	0.03	0.3%
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%
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)	0.27	0.5%	0.00	0.0%	1.12	0.5%	0.27	0.2%	0.00	0.0%	0.03	0.3%
Total (A + B + C)	57.12	100.0%	168.91	100.0%	227.50	100.0%	114.65	100.0%	0.00	100.0%	9.13	100.0%
Fund Carried Forward (as per LB 2)	57.12		168.91		227.50		114.65		0.00	100.00%	9.13	

FORM L-27 - ULIP - NAV- 3A								
FORM 3A								
(Read with Regulation 10)								
Unit Linked Insurance Business								
Name of the Insurer:Aviva Life Insurance Company India Limited								
Registration Number: 122								
Periodicity of Submission: Quarterly								
Statement as on: 31st Mar 2017								
Rs. Crore								
	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Discontinued Policy Fund		Total of All Funds	
PARTICULARS	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLCY122			
Opening Balance (Market Value)	0.01		137.82		268.99		4593.88	
Add: Inflow during the Quarter	0.00		7.06		54.05		304.97	
Increase / (Decrease) Value of Inv [Net]	0.00		16.92		3.82		341.86	
Less: Outflow during the Quarter	0.00		17.89		104.69		555.10	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.01		143.90		222.16		4685.60	
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	25.0%	0.00	0.0%	218.34	98.3%	988.07	21.1%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.64	0.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	22.04	0.5%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	295.86	6.3%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	429.69	9.2%
Equity	0.00	0.0%	106.59	74.1%	0.00	0.0%	2,466.95	52.6%
Money Market Investments	0.00	0.0%	10.42	7.2%	23.75	10.7%	193.11	4.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.01	65.6%	0.00	0.0%	0.00	0.0%	4.11	0.1%
Sub Total (A)	0.01	90.6%	117.01	81.3%	242.09	109.0%	4,404.48	94.0%
Current Assets:								
Accrued Interest	0.00	3.9%	0.00	0.0%	0.00	0.0%	48.44	1.0%
Dividend Recievable	0.00	0.0%	0.05	0.0%	0.00	0.0%	1.16	0.0%
Bank Balance	0.00	5.5%	-0.38	-0.3%	-19.91	-9.0%	(1.47)	0.0%
Receivable for Sale of Investments	0.00	0.0%	13.60	9.4%	0.00	0.0%	68.85	1.5%
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%	(36.49)	-0.8%
Fund Mgmt Charges Payable	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	(0.88)	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	9.4%	13.24	9.2%	-19.92	-9.0%	79.59	1.7%
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%	3.15	2.2%	0.00	0.0%	67.56	1.4%
Mutual funds- Exchange traded funds	0.00	0.0%	10.50	7.3%	0.00	0.0%	133.97	2.9%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.00	0.0%	13.65	9.5%	0.00	0.0%	201.53	4.3%
Total (A + B + C)	0.01	100.0%	143.90	100.0%	222.16	100.0%	4,685.60	100.0%
Fund Carried Forward (as per LB 2)	0.01		143.90		222.16		4,685.60	

Date : 18/05/2017

Karni S Arha
Chief Financial Officer

Note:

1. The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business
2. Details of Item 12 of FORM LB 2 which forms part of IRDA (Acturial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).
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

Link to FORM 3A (Part B)

Statement for the period: 31st Mar 2017

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

3/31/2017

3/31/2014

Rs.Crore

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	6/6/2002	Non Par	451.95	61.3689	61.3689	58.551	58.892	55.591	53.551	14.6%	11.5%	61.3689
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	63.22	47.9970	47.9970	45.747	45.991	43.398	41.834	14.7%	11.7%	47.9970
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,268.01	52.4746	52.4746	47.552	49.399	46.247	43.981	19.3%	12.8%	52.4746
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	227.50	26.4998	26.4998	25.854	25.558	24.221	23.534	12.6%	11.3%	26.4998
5	Pension Unit Linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	82.18	31.2247	31.2247	29.105	29.721	27.982	26.789	16.6%	11.7%	31.2247
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	3/3/2005	Non Par	51.84	24.9043	24.9043	24.318	23.920	22.642	21.983	13.3%	11.6%	24.9043
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	48.02	26.1677	26.1677	25.455	25.143	23.808	23.104	13.3%	11.8%	26.1677
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	3/10/2006	Non Par	219.17	24.6590	24.6590	24.579	23.968	22.674	22.132	11.4%	11.2%	25.3230
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	28.51	23.8409	23.8409	22.717	22.739	21.472	20.720	15.1%	12.5%	23.8409
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	3/10/2006	Non Par	11.52	27.8690	27.8690	25.870	26.406	24.768	23.714	17.5%	13.7%	27.8690
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	3/31/2006	Non Par	2.08	23.0273	23.0273	22.739	22.377	21.968	21.610	6.6%	7.4%	23.0273
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	45.10	23.1126	23.1126	22.555	22.262	21.088	20.469	12.9%	11.4%	23.1126
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	106.87	15.4649	15.4649	13.812	14.534	14.040	13.107	18.0%	11.3%	15.5051
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	1/22/2008	Non Par	168.21	19.0361	19.0361	16.996	17.884	17.273	16.116	18.1%	11.3%	19.0852
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	83.51	22.1395	22.1395	19.531	20.622	19.392	18.267	21.2%	14.5%	22.1503
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	6.51	22.7466	22.7466	22.657	22.049	20.923	20.467	11.1%	11.0%	23.2890
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	29.48	20.6510	20.6510	20.165	19.897	18.865	18.301	12.8%	11.4%	20.6510
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	2/13/2009	Non Par	0.10	18.4726	18.4726	18.239	17.996	17.747	17.504	5.5%	8.5%	18.4726
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	1/8/2010	Non Par	168.91	14.3979	14.3979	12.897	12.199	10.632	9.552	50.7%	17.9%	14.4101
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	1/8/2010	Non Par	113.75	17.0795	17.0795	15.266	16.092	15.551	14.517	17.7%	10.7%	17.1223
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	1/8/2010	Non Par	158.43	18.4489	18.4489	16.707	17.326	16.254	15.463	19.3%	13.4%	18.4489
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	1/8/2010	Non Par	178.64	18.3146	18.3146	17.358	17.553	16.549	15.939	14.9%	11.7%	18.3146
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	292.33	21.0714	21.0714	18.574	19.571	18.393	17.309	21.7%	14.6%	21.0804
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFDEBT-II122	1/8/2010	Non Par	154.37	18.5965	18.5965	18.529	18.107	17.141	16.769	10.9%	10.7%	19.0830
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	49.49	11.9693	11.9693	10.460	10.487	10.069	9.297	28.7%	11.7%	12.2680
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	1/8/2010	Non Par	57.12	17.9784	17.9784	17.593	17.390	16.464	15.992	12.4%	11.0%	17.9930
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	1/25/2010	Non Par	35.88	18.6862	18.6862	16.668	17.545	16.926	15.792	18.3%	11.2%	18.7346
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	1/25/2010	Non Par	26.18	14.6361	14.6361	13.084	12.377	10.780	9.684	51.1%	18.0%	14.6582
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	16.36	17.7766	17.7766	16.956	17.028	16.039	15.456	15.0%	11.5%	17.7766
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	17.08	19.3767	19.3767	17.995	18.414	17.342	16.626	16.5%	12.5%	19.3767
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	1/25/2010	Non Par	9.80	12.4521	12.4521	10.890	10.911	10.485	9.692	28.5%	11.1%	12.8400
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	10.51	18.1891	18.1891	17.803	17.577	16.669	16.194	12.3%	10.9%	18.2280
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.00	12.4150	12.4150	12.415	12.415	12.415	12.415	0.0%	1.6%	12.4160
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	9.13	16.2505	16.2505	15.863	15.728	15.238	14.788	9.9%	9.8%	16.2562
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISCLPCY122	1/27/2011	Non Par	222.16	15.7372	15.7372	15.515	15.281	15.043	14.802	6.3%	7.2%	15.7372
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	3/25/2011	Non Par	0.01	16.6272	16.6272	16.461	16.161	15.748	15.331	8.5%	8.8%	16.6272
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	143.90	17.8691	17.8691	15.872	16.654	15.673	14.760	21.1%	13.4%	17.8793
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	114.65	21.9951	21.9951	21.496	20.998	20.608	20.229	8.7%	7.4%	21.9951
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	13.13	22.2995	22.2995	21.794	21.289	20.881	20.485	8.9%	7.7%	22.2995
	Total				4,685.60									

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.

Karni S Arha

DATE : 18/05/2017

Chief Financial Officer

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

FORM L-29

Detail regarding debt securities

Unit Linked

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Mar 2017	as % of total for this class	As at 31 Mar 2016	as % of total for this class	As at 31 Mar 2017	as % of total for this class	As at 31 Mar 2016	as % of total for this class
Break down by credit rating								
AAA rated	1,779	92.0%	2,099	95.3%	1,733	92.2%	2,060	95.4%
AA or better	155	8.0%	103	4.7%	147	7.8%	100	4.6%
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%
Total	1,933	100.0%	2,203	100.0%	1,880	100.0%	2,160	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	440	22.8%	720	32.7%	440	23.4%	720	33.3%
more than 1 yearand upto 3years	20	1.0%	148	6.7%	20	1.1%	145	6.7%
More than 3years and up to 7years	556	28.8%	259	11.8%	538	28.6%	248	11.5%
More than 7 years and up to 10 years	427	22.1%	192	8.7%	409	21.8%	183	8.5%
More than 10 years and up to 15 years	142	7.3%	393	17.8%	139	7.4%	389	18.0%
More than 15 years and up to 20 years	145	7.5%	151	6.8%	143	7.6%	148	6.8%
Above 20 years	204	10.5%	340	15.4%	190	10.1%	326	15.1%
Total	1,933	100.0%	2,203	100.0%	1,880	100.0%	2,160	100.0%
Breakdown by type of the issuer								
Central Government	988	51.1%	1,201	54.5%	977	52.0%	1,189	55.1%
State Government	5	0.2%	6	0.3%	4	0.2%	6	0.3%
Corporate Securities	941	48.7%	996	45.2%	898	47.8%	965	44.7%
Total	1,933	100.00%	2,203	100.0%	1,880	100.00%	2,160	100.0%

Non Unit Linked

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Mar 2017	as % of total for this class	As at 31 Mar 2016	as % of total for this class	As at 31 Mar 2017	as % of total for this class	As at 31 Mar 2016	as % of total for this class
Break down by credit rating								
AAA rated	4,327	99.8%	3,904	100.0%	4,327	99.8%	3,904	100.0%
AA or better	10	0.2%	0	0.0%	10	0.2%	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%
Total	4,337	100.0%	3,904	100.0%	4,337	100.0%	3,904	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	371	8.5%	713	18.3%	371	8.5%	713	18.3%
more than 1 year and upto 3 years	265	6.1%	176	4.5%	265	6.1%	176	4.5%
More than 3 years and up to 7 years	418	9.6%	259	6.6%	418	9.6%	259	6.6%
More than 7 years and up to 10 years	264	6.1%	252	6.4%	264	6.1%	252	6.4%
More than 10 years and up to 15 years	1,012	23.3%	824	21.1%	1,012	23.3%	824	21.1%
More than 15 years and up to 20 years	659	15.2%	303	7.8%	659	15.2%	303	7.8%
Above 20 years	1,349	31.1%	1,378	35.3%	1,349	31.1%	1,378	35.3%
Total	4,337	100.0%	3,904	100.0%	4,337	100.0%	3,904	100.0%
Breakdown by type of the issuer								
Central Government	2,792	64.4%	2,559	65.6%	2,792	64.4%	2,559	65.6%
State Government	194	4.5%	140	3.6%	194	4.5%	140	3.6%
Corporate Securities	1,351	31.2%	1,205	30.9%	1,351	31.2%	1,205	30.9%
Total	4,337	100.00%	3,904	100.00%	4,337	100.00%	3,904	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)
			Q4 '16-17	YTD March '17	Q4 '15-16	YTD March '16
Aviva Group Holdings Limited	Significant Influence	Reimbursement of Expenses- Receivable	-	-	-	9.75
		Group Recharges - Payable	-	-	(1.20)	(1.20)
		Net Balance Receivable/ (Payable)	(1.20)	(1.20)	(1.20)	(1.20)
Aviva PLC	Significant Influence	Reimbursement of Travel related expenses	-	2.13	(32.69)	(32.69)
		Net Balance Receivable/ (Payable)	(25.55)	(25.55)	(32.69)	(32.69)
AVIVA Central Services UK Limited	Significant Influence	Recharge for the cost of Symantec Software	120.98	120.98	-	-
		Net Balance Receivable/ (Payable)	120.98	120.98	-	-
AVIVA Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses	-	(7.81)		
		Net Balance Receivable/ (Payable)	0.67	0.67		
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	-	(13.70)	(20.48)	(27.61)
		Net Balance Receivable/ (Payable)	-	-	(20.48)	(20.48)
Aviva Investors Global Services Ltd, UK	Significant Influence	Reimbursement of Travel related expenses & secondment charges of expats	-	-	-	(26.78)
		Net Balance Receivable/ (Payable) as at the year end	-	-	(25.98)	(25.98)
Aviva Investors Asia Pte. Ltd	Significant Influence	Reimbursement of Travel related expenses			-	(1.47)
		Net Balance Receivable/ (Payable) as at the year end			-	-
Aviva Life Insurance Company Ltd, Hongkong	Significant Influence	Reimbursement of Travel related expenses	-	-	-	(0.81)
		Net Balance Receivable/ (Payable) as at the year end	-	-	-	-
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	30.05	30.05	-	-
		Net Balance Receivable/ (Payable) as at the year end	-	-	-	-
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(135.65)	(538.85)	(311.34)	(654.29)

FORM L-31 Board of Directors & Key Person

Board of Directors and Key Person information			January-March, 2017	
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	31-Mar-17
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	NA	13-Jan-17
13	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

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

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

Date : March 31, 2017

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Item	Description	Rs. in lakhs	
		Adjusted Value	
		As at 31 Mar 2017	As at 31 Mar 2016
01	Available Assets in Policyholders' Fund:	886,416	834,342
	Deduct:		
02	Mathematical Reserves	829,414	782,497
03	Other Liabilities	53,033	49,147
04	Excess in Policyholders' funds	3,969	2,698
05	Available Assets in Shareholders Fund:	71,204	74,537
	Deduct:		
06	Other Liabilities of shareholders' fund	566	200
07	Excess in Shareholders' funds	70,638	74,337
08	Total ASM (04)+(07)	74,606	77,035
09	Total RSM	21,562	20,074
10	Solvency Ratio (ASM/RSM)	3.46	3.84

Certification:

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

Place: Gurgaon
Date: _____

Sd/-
Sanjeeb Kumar
Appointed Actuary

Notes

- Item No. 01 is the amount of the 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.
- Item 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 March 2017

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		All Other Assets		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)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	117.93	97.82	-	-	37.35	92.76	213.86	197.44	369.13	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)	117.93	97.82	-	-	37.35	92.76	213.86	197.44	369.13	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 Mar 2017

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		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)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	1,101.36	851.24	-	-	94.81	163.03	2,811.21	2,545.16	4,007.38	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)	1,101.36	851.24	-	-	94.81	163.03	2,811.21	2,545.16	4,007.38	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 Mar 2017

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		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)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	747.59	668.30	-	-	193.11	327.27	3,744.90	3,809.08	4,685.60	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)	747.59	668.30	-	-	193.11	327.27	3,744.90	3,809.08	4,685.60	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

FORM L-34-YIELD ON INVESTMENTS-1

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st March 2017

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	164.86	3.33	2.0%	2.0%	152.02	14.07	9.3%	9.3%	145.55	12.59	8.6%	8.6%
	Treasury Bills	CTRB	42.56	0.66	1.5%	1.5%	44.57	2.93	6.6%	6.6%	153.75	11.71	7.6%	7.6%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	2.12	0.04	1.9%	1.9%	1.29	0.10	8.1%	8.1%	1.02	0.09	8.3%	8.3%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	53.50	1.07	2.0%	2.0%	48.15	3.99	8.3%	8.3%	25.63	2.17	8.5%	8.5%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	56.45	1.23	2.2%	2.2%	56.62	5.03	8.9%	8.9%	46.12	4.22	9.1%	9.1%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%					4.14	0.32	7.8%	7.8%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.13	0.00	2.4%	2.4%	0.13	0.01	9.5%	9.5%	0.13	0.01	9.4%	9.4%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Commercial Papers	ECCP	14.42	0.28	1.9%	1.9%	17.86	1.44	8.0%	8.0%	18.44	1.55	8.4%	8.4%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	2.26	0.19	8.4%	8.4%	30.38	2.92	9.6%	9.6%
	Deposits - CDs with Scheduled Banks	EDCD	9.81	0.17	1.8%	1.8%	31.51	2.39	7.6%	7.6%	102.94	8.05	7.8%	7.8%
	Deposits - Repo / Reverse Repo	ECMR	12.29	0.18	1.4%	1.4%	12.58	0.80	6.4%	6.4%	23.72	1.71	7.2%	7.2%
	Corporate Securities - Debentures	ECOS	15.42	0.29	1.9%	1.9%	11.50	0.90	7.8%	7.8%	0.96	0.08	8.6%	8.6%
	TOTAL		371.55	7.25			378.51	31.86			552.78	45.41		

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: 5/18/2017

 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.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

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 March 2017

Name of the Fund -LIFE FUND

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	2,471.00	49.38	2.0%	2.0%	2,281.50	185.76	8.1%	8.1%	1,900.55	155.74	8.2%	8.2%
	Treasury Bills	CTRB	64.81	1.03	1.6%	1.6%	104.70	7.13	6.8%	6.8%	194.57	14.73	7.6%	7.6%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	159.09	3.30	2.1%	2.1%	155.02	13.87	8.9%	8.9%	139.01	11.81	8.5%	8.5%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	94.58	1.97	2.1%	2.1%	98.45	8.87	9.0%	9.0%	118.96	10.80	9.1%	9.1%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.89	0.39	44.0%	44.0%	0.72	0.40	54.9%	54.9%	0.01	0.00	2.8%	2.8%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	2.03	0.49	24.2%	24.2%	1.56	0.50	32.2%	32.2%	0.03	0.00	1.2%	1.2%
	Infrastructure - PSU - Debentures / Bonds	IPTD	742.13	15.56	2.1%	2.1%	736.18	63.17	8.6%	8.6%	553.48	48.19	8.7%	8.7%
	Infrastructure- Infrastructure Development Fund	IDDF	25.29	0.51	2.0%	2.0%	11.78	0.97	8.3%	8.3%	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.55	0.06	2.2%	2.2%	2.39	0.22	9.3%	9.3%	2.36	0.22	9.3%	9.3%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	20.36	0.38	1.8%	1.8%	5.02	0.38	7.5%	7.5%	-	-	-	-
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	0.18	0.04	-	-	0.15	0.04	23.7%	23.7%	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	1.74	0.37	21.4%	21.4%	1.62	0.39	24.2%	24.2%	0.03	0.00	3.8%	3.8%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	21.59	2.64	12.2%	12.2%	16.80	2.67	15.9%	15.9%	0.34	0.01	2.7%	2.7%
	Commercial Papers	ECCP	9.61	0.18	1.9%	1.9%	5.74	0.45	7.9%	7.9%	25.54	2.16	8.5%	8.5%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDL	38.59	1.26	3.3%	3.3%	38.14	4.89	12.8%	12.8%	51.67	5.80	11.2%	11.2%
	Deposits - CDs with Scheduled Banks	EDCD	12.33	0.22	1.8%	1.8%	24.76	1.87	7.6%	7.6%	79.05	6.26	7.9%	7.9%
	Deposits - Repo / Reverse Repo	ECMR	95.90	1.39	1.4%	1.4%	81.31	5.13	6.3%	6.3%	87.58	6.29	7.2%	7.2%
	Corporate Securities - Debentures	ECOS	101.93	2.14	2.1%	2.1%	95.78	8.28	8.6%	8.6%	43.55	4.04	9.3%	9.3%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	0.67	0.30	45.3%	45.3%	0.56	0.30	53.9%	53.9%	0.00	0.00	1.3%	1.3%
	TOTAL		3,865.25	81.62			3,662.17	305.29			3,196.75	266.05		

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: 5/18/2017

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.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 YTD Income on investment excludes the Income on Investment of Unclaimed Policyholders Fund

7 Unclaimed Policyholder Fund has been reclassified from Life fund and reported in as current assets in the financial statement as per IRDA Investment Regulation 2016

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st March 2017

Statement of Investment and Income on Investment

Name of the Fund - ULIP Fund

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	735.98	(1.84)	-0.3%	-0.3%	792.87	96.68	12.2%	12.2%	831.40	60.86	7.3%	7.3%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	250.21	3.92	1.6%	1.6%	288.97	19.39	6.7%	6.7%	361.14	27.30	7.6%	7.6%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	4.66	0.03	0.7%	0.7%	5.44	0.63	11.5%	11.5%	8.92	0.67	7.5%	7.5%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	7.90	0.34	4.4%	4.4%	1.95	0.34	17.7%	17.7%	-	-	-	-
	Central Government Guaranteed Loans / Bonds	CGSL	22.18	0.23	1.0%	1.0%	18.71	2.08	11.1%	11.1%	16.11	1.37	0.08	0.08
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	143.71	1.11	0.8%	0.8%	154.98	16.77	10.8%	10.8%	136.09	11.67	8.6%	8.6%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	163.79	19.46	11.9%	11.9%	156.10	79.54	51.0%	51.0%	152.94	-16.77	-11.0%	-11.0%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	238.89	34.70	14.5%	14.5%	244.91	63.04	25.7%	25.7%	253.84	-48.70	-19.2%	-19.2%
	Infrastructure - PSU - Debentures / Bonds	IPTD	99.23	0.40	0.4%	0.4%	111.61	12.92	11.6%	11.6%	166.85	13.89	8.3%	8.3%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Infrastructure Development Fund	IDDF	68.71	0.36	0.5%	0.5%	28.87	4.80	16.6%	16.6%	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	91.67	1.96	2.1%	2.1%	90.68	10.85	12.0%	12.0%	103.02	8.96	8.7%	8.7%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	16.84	0.32	1.9%	1.9%	4.15	0.32	7.7%	7.7%	-	-	-	-
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	5.88	0.54	9.1%	9.1%	8.24	(4.35)	-52.9%	-52.9%	15.63	-8.91	-57.0%	-57.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	304.53	36.32	11.9%	11.9%	285.28	124.23	43.5%	43.5%	391.64	-79.27	-20.2%	-20.2%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	0.13	0.00	1.5%	1.5%	0.51	0.09	18.7%	18.7%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,761.96	234.95	13.3%	13.3%	1,746.08	303.22	17.4%	17.4%	2,141.52	-53.61	-2.5%	-2.5%
	Commercial Papers	ECCP	0.48	0.01	1.9%	1.9%	0.31	0.03	8.3%	8.3%	0.54	0.05	8.5%	8.5%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance)	EADB	4.26	0.16	3.7%	3.7%	4.71	0.68	14.4%	14.4%	14.71	2.12	14.4%	14.4%
	Deposits - CDs with Scheduled Banks	EDCD	0.32	0.01	1.7%	1.7%	44.42	3.24	7.3%	7.3%	21.21	1.71	8.1%	8.1%
	Deposits - Repo / Reverse Repo	ECMR	212.73	3.10	1.5%	1.5%	220.86	14.05	6.4%	6.4%	127.98	9.19	7.2%	7.2%
	Corporate Securities - Debentures	ECOS	303.85	2.70	0.9%	0.9%	320.45	39.19	12.2%	12.2%	327.42	28.19	8.6%	8.6%
	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	79.59	-	0.0%	0.0%	79.59	-	0.0%	0.0%	61.22	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	69.91	(0.52)	-0.7%	-0.7%	108.91	23.11	21.2%	21.2%	0.00	0.00	0.0%	0.0%
	Debentures	OLDB	-	-	-	-	-	-	-	-	37.80	1.03	2.7%	2.7%
	Equity Exchange Traded Fund	OETF	121.95	19.65	16.1%	16.1%	75.03	28.59	38.1%	38.1%	0.00	0.00	0.00%	0.00%
	TOTAL		4,709.25	357.92			4,793.24	839.36			5,170.48	-40.16		

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: 5/18/2017

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.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on: 31st March 2017

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								
	9.00% Reliance Capital NCD 09.09.2026	ECOS	10.07	9/28/2016	CARE	AAA	AA+	3/30/2017	
B.	<u>As on Date</u>²								
	9.00% Reliance Capital NCD 09.09.2026	ECOS	10.07	9/28/2016	CARE	AAA	AA+	3/30/2017	

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on: 31st March 2017

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	9.00% Reliance Capital NCD 09.09.2026	ECOS	41.00	9/9/2016	CARE	AAA	AA+	3/30/2017	
B.	<u>As on Date ²</u>								
	9.00% Reliance Capital NCD 09.09.2026	ECOS	41.00	9/9/2016	CARE	AAA	AA+	3/30/2017	

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement as on: 31st March 2017
Name of Fund Pension Fund
Statement of Down Graded Investments
Periodicity of Submission: Quarterly
Rs. Crores

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

CERTIFICATION

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

Date: 18-05-2017
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

FORM L-3 :Premium and number of lives covered by policy type

(Rs in Lakhs)																
Particulars	Q4 '16-'17				Q4 '15-'16				YTD March'17				YTD March'16			
	Premium Amount	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium Amount	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium Amount	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium Amount	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1 First year Premium																
i Individual Single Premium- (ISP)																
From 0-10,000	60	8,691	8,677	1,784	70	10,248	10,239	2,118	73	9,382	9,358	1,935	89.33	12,717	12,698	2,642
From 10,000-25,000	17	10	10	45	15	9	9	19	42	25	22	71	21	13	13	29
From 25,001-50,000	20	5	3	28	7	2	1	9	41	10	6	57	21	6	5	27
From 50,001-75,000	12	2	1	15	12	2	-	15	25	4	3	32	19	3	1	24
From 75,000-100,000	27	3	2	41	9	1	1	300	37	4	2	53	17	2	2	310
From 1,00,001-1.25,000	12	1	-	14	12	1	1	15	23	2	1	29	12	1	1	15
Above Rs. 1.25,000	60	2	-	75	-	-	-	-	249	9	5	311	202	9	8	309
ii Individual Single Premium (ISPA)- Annuity																
From 0-50,000	39	8	7	-	53	56	58	-	119	50	46	-	194	186	184	-
From 50,001-100,000	19	3	3	-	22	4	4	-	52	8	8	-	54	8	8	-
From 1,00,001-150,000	10	1	-	-	-	-	-	-	33	3	1	-	-	-	-	-
From 150,001-2,00,000	50	3	3	-	-	-	-	-	50	3	3	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	41	2	2	-	-	-	-	-	41	2	2	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	42	1	1	-	-	-	-	-	42	1	1	-
iii Group Single Premium (GSP)																
From 0-10,000	0.00	0	0	(449)	0.00	0	0	(388)	0.03	0	1	-1,472.45	0.00	0	0	-1,314.25
From 10,000-25,000	0.14	0	2	12.35	0.00	0	-	-	0.81	1	59	104.25	0.00	0	0	0.00
From 25,001-50,000	0.00	0	0	0	0.00	0	-	-	2.06	0	11	112.60	0.65	0	3	171.50
From 50,001-75,000	0.73	0	4	49.25	0.00	0	-	-	1.27	0	5	65.25	1.25	0	8	62.50
From 75,000-100,000	0.00	0	0	0	0.00	0	0	0	0.00	0	0	0.00	0.00	0	0	0.00
From 1,00,001-1.25,000	0.00	0	0	0	0.00	0	0	0	0.00	0	0	0.00	0.00	0	0	0.00
Above Rs. 1.25,000	1.53	-	1	88	1.40	1	13	105	6.92	0	13	338.37	4.58	1	28	253.56
iv Group Single Premium- Annuity- GSPA																
From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v Individual non Single Premium- INSP																
From 0-10,000	-102.68	3,510	3,734	55,543	47	3,167	3,170	39,122	(2)	7,958	8,284	149,971	365	9,527	9,431	166,532
From 10,000-25,000	323.22	1,854	1,874	35,122	460	2,863	2,875	38,248	898	5,192	102,447	1,772	10,969	10,919	181,018	
From 25,001-50,000	1,108.06	2,636	2,601	27,523	927	2,336	2,341	26,268	2,535	6,340	6,244	70,361	3,168	7,885	7,843	103,609
From 50,001-75,000	320.04	545	528	6,534	260	471	472	7,680	713	1,203	1,171	18,798	1,486	2,811	2,797	41,481
From 75,000-100,000	1,105.03	1,102	1,100	17,701	691	735	736	12,848	2,206	2,259	2,250	37,480	1,917	2,161	2,158	44,989
From 1,00,001-1.25,000	180.65	161	156	3,415	164	149	153	4,231	408	378	369	10,846	993	972	970	23,548
Above Rs. 1.25,000	4,486.38	1,209	1,208	63,410	2,561	771	772	43,515	8,121	2,318	2,309	126,082	5,991	2,197	2,191	128,047
vi Individual non Single Premium- Annuity- INSPA																
From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii Group Non Single Premium (GNSP)																
From 0-10,000	-8.07	1	10785	(12,167)	-3.79	1	18117	(9,412.87)	-34.02	1	52,756	(35,539)	-21.99	5	63,488	(30,553)
From 10,000-25,000	1.27	1	567	1,185	2.60	-	1,476	2,942.14	10.94	1	6,206	15,537	18.30	1	7,658	23,540
From 25,001-50,000	2.22	-	402	119	5.98	-	6,969	7,582.92	19.41	5	3,614	22,195	21.85	6	11,641	24,150
From 50,001-75,000	3.52	1	435	2,957	5.47	1	1,374	5,292.88	14.08	2	3,290	10,195	18.16	4	4,054	23,627
From 75,000-100,000	4.57	1	771	2,492	3.86	1	248	1,454.00	10.07	1	2,660	9,537	23.67	3	2,495	23,222
From 1,00,001-1.25,000	2.36	-	-	665	2.32	-	79	1,770.08	5.54	-	2,404	2,856	11.53	4	2,825	11,841
Above Rs. 1.25,000	5,399.68	13	53,574	57,804	6,205.60	13	33,830	21,484.03	8,729.41	21	96,003	223,639	15,597.54	29	83,482	101,681
viii Group Non Single Premium- Annuity- GNSPA																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-3 :Premium and number of lives covered by policy type

(Rs in Lakhs)																
Particulars	Q4 '16-'17				Q4 '15-'16				YTD March'17				YTD March'16			
	Premium Amount	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium Amount	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium Amount	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium Amount	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2 Renewal Premium																
i Individual																
From 0-10000	2,108	24,940	24,506	795,253	2,412	29,354	28,911	888,658	6,893	108,930	107,307	3,252,710	7,327	127,273	125,795	3,313,717
From 10,000-25,000	7,515	31,614	30,980	540,532	8,803	38,589	37,912	559,948	21,518	126,793	124,650	2,150,154	23,446	148,536	146,707	2,271,617
From 25001-50,000	8,504	14,384	13,986	203,580	9,863	17,677	17,269	237,923	22,844	57,441	56,152	795,600	22,788	59,799	58,739	790,005
From 50,001-75,000	2,402	2,840	2,712	49,953	2,680	2,321	2,179	46,164	7,237	12,303	11,836	218,270	8,869	15,827	15,411	249,164
From 75,000-100,000	5,650	4,087	4,046	81,716	7,117	5,698	5,657	112,216	14,781	14,589	14,426	296,526	14,731	14,338	14,183	269,367
From 1,00,001-1.25,000	1,563	899	860	22,514	1,417	476	423	12,871	4,590	4,116	3,960	101,675	6,402	6,101	5,950	134,497
Above Rs. 1.25,000	12,246	2,756	2,683	164,668	14,174	3,287	3,206	182,690	30,487	10,175	9,934	581,283	32,230	10,756	10,527	576,984
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	0.24	6	1,284	530.69	0.10	19	16,860	940.45	-0.89	46	43,003	1,243.48	1.13	53	42,896	1,378.19
From 10,000-25,000	2.24	3	504	322.13	1.60	6	931	448.25	8.07	17	2,094	2,301.65	6.46	22	2,693	2,440.63
From 25001-50,000	4.34	3	928	444.78	6.43	5	2,439	1,894	24.70	29	4,926	8,632.55	30.61	30	6,964	10,120.64
From 50,001-75,000	10.70	1	5,675	1,285.71	9.86	1	38	779	33.69	16	7,782	12,119.50	40.44	14	1,656	5,535.60
From 75,000-100,000	5.64	-	-	12.90	8.45	-	-	17	32.70	6	1,837	4,068.05	32.69	6	1,173	4,195.64
From 1,00,001-1.25,000	4.40	1	60	1,198.50	3.40	3	1,002	1,927	13.68	4	868	3,685.32	12.42	6	1,172	4,436.34
Above Rs. 1.25,000	171.27	13	16,092	68,170.74	184.25	17	66,591	150,844	797.49	62	171,517	482,594.18	1,315.91	59	668,022	588,371.58
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. No. of lives means no. of lives insured under the policies.
2. Premium collected for Annuity has been disclosed separately.

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

Date: 31 March 2017

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q4 '16-17			Q4 '15-16			YTD Mar'17			YTD Mar'16		
		Up to the period			Up to the period			Same period of the previous year			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	204	88.29	3	1,651	178.77	0	1,195	106.59	6	3,348	228.07
2	Corporate Agents-Banks	0	1	10.53	0	3	15.00	1	67	50.88	2	151	66.16
3	Corporate Agents -Others	0	0	0.00	0	0	-	0	0	0.00	0	0	-
4	Brokers	5	4,601	294.27	1	1,704	179.68	8	8,940	503.36	12	13,770	235.19
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-
6	Direct Business	12	61,735	5,014.86	13	58,748	5,849.99	23	156,820	8,105.69	33	158,413	15,146.15
Total(A)		17	66,541	5,407.95	17	62,106	6,223.45	32.00	167,022	8,766.52	53	175,682	15,675.56
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
Grand Total (A+B)		17	66,541	5,408	17	62,106	6,223	32	167,022	8,767	53	175,682	15,676

Date: 31 March 2017

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q4 '16-17		Q4 '15-16		YTD Mar'17		YTD Mar'16	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	12,715	4,977	8,945	3,817	22,750	10,046	20,952	8,360
2	Corporate Agents-Banks	4,412	670	9,822	762	5,922	1,708	22,185	6,159
3	Corporate Agents -Others	104	297	1	3	128	322	3	3
4	Brokers	6	0	25	17	37	96	78	62
5	Micro Agents	-	-	13	0	-	-	16	0
6	Direct Business	2,509	1,830	1,631	820	6,258	3,570	5,458	1,934
Total (A)		19,746	7,775	20,437	5,419.47	35,095	15,741	48,692	16,517.97
1	Referral (B)	-	(28)	381	(26)	49	(116)	778	(113)
Grand Total (A+B)		19,746	7,747	20,818	5,393.39	35,144	15,625	49,470	16,404.91

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

Date: 31 March 2017

FORM L-39 Data on Settlement of Claims for the Quarter Ended 31st March 2017
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	2,137	279	125	194	248	2,984	706,106
2	Survival Benefit	2,896	5,545	4	-	-	-	8,445	458,652
3	for Annuities / Pension	361	1,086	42	31	42	21	1,583	4,607
4	For Surrender	-	7,278	-	-	-	-	7,278	1,954,105
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	3	-	-	-	-	3	813
	HCB	-	3	-	-	-	-	3	196
	ADB	-	4	-	-	-	-	4	900
	IB	20	159	4	2	5	5	195	8,227
6	Partial Withdrawals	-	450	-	-	-	-	450	79,567
7	Auto Foreclosure	-	1,001	1	-	-	-	1,002	36,305
8	EL Surrender	-	11,343	41	-	-	-	11,384	793,938
9	Death Claims	-	387	-	-	-	-	387	328,981

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	-	37	-	-	-	-	37	167,664
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	104	-	-	-	-	104	353
7	Gratuity	-	1,499	-	-	-	-	1,499	255,721
8	Leave encashment	-	4	-	-	-	-	4	70
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	306	-	-	-	-	306	27,239

*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

FOR L-40 : Quarterly Claims data for Life for the Quarter Ended 31st March 2017

Individual		No. of claims only											
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender**	For Partial withdrawals	For Auto Fore Closure (Foreclosure only for Group)	For EL Surrender	CI/ADD/PTD***	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	1	955	162	715	103	6	-	-	-	34	-	-
2	Claims reported during the period*	403	3,101	8,269	1,628	7,683	716	745	13,193	4	192	3	5
3	Claims Settled during the period	357	2,565	8,431	1,565	7,764	721	745	13,193	3	198	3	4
4	Claims Repudiated during the period	40	-	-	-	-	-	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	37	-	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	3	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	306	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	7	1,185	-	778	16	1	-	-	-	28	-	1
	Less than 3 months	6	915	-	167	16	1	-	-	-	7	-	1
	3 months to 6 months	1	270	-	103	-	-	-	-	-	5	-	-
	6 months to 1 year	-	-	-	183	-	-	-	-	-	3	-	-
	1 year and above	-	-	-	325	-	-	-	-	-	13	-	-

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

***1 case rejected in this quarter

GROUP		No. of claims only									
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	1	-	-
2	Claims reported during the period*	305	-	-	-	37	-	-	1,498	4	104
3	Claims Settled during the period	305	-	-	-	37	-	-	1,499	4	104
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
	Less than 3 months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-

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

Aviva Life Insurance Company India Limited (Registration Code: 0122)
Date: 31 March 2017

FORM L-41 : Grievance Disposal for the Quarter Ended 31st March 2017

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	-	7	-	3	4	-	33
b)	Policy Servicing	-	192	7	159	26	-	526
c)	Proposal Processing	-	41	7	25	9	-	150
d)	Survival Claims	-	77	-	67	10	-	238
e)	ULIP Related	-	9	-	8	1	-	30
f)	Unfair Business Practices	-	350	20	125	205	-	1,457
g)	Others	-	-	-	-	-	-	3
Total Number		-	676	34	387	255	-	2,437

2	Total No. of policies during previous year:	49,523
3	Total No. of claims during previous year:	22,176
4	Total No. of policies during current year:	35,176
5	Total No. of claims during current year:	14,653
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	616
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	185

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

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**

S. No.	Product Category	Minimum		Maximum	
		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	6.4% for first 5 years and 5.4% thereafter	6.1% for first 5 years and 5.1% thereafter	6.4% for first 5 years and 5.4% 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	7.9% for first 5 years and 6.9% thereafter	NA	7.9% 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	30.2%	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	55.1%	60.4%

*These rates are a proportion of Mortality for Annuitants - LIC (a) (1996-98) Ultimate 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 96.0% to 155.8%.

3) **Expense:**

i. **Individual Business -Fixed expenses**

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	865	865
2.	Life- Non-participating Policies	44	865
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	865	865
5.	Individual Pension Plan	865	865
6.	Unit Linked	908	908
7.	Health Insurance	649	649

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 varies from 113.84 to 462.32

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 Bonus Rate (as % of Sum Assured)
18	3.75%
21	4.00%
25	4.00%
30	4.25%

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

ii. **Group Business**

NA

NA

L-42- Valuation Basis (Life Insurance)

- 5) **Policyholders Reasonable Expectations:**
PRE considerations are:
 Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to
 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
 The non-unit growth rate assumptions under the unit linked business of the company have been changed from 6.8% (first 5 years) and 5.9% (6 year onwards) to 6.4% (first 5 years) and 5.4% (6 year onwards)
 The interest rate assumptions under the product "India Bond" of the company have been changed from 7.8% (first 5 years) and 6.9% (6 year onwards) to 7.9% (first 5 years) and 6.9% (6 year onwards)
- (2) Expense Assumptions**
 The expenses have been inflated by 5% 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 i-Life, i-Shield and i-Life)	649	0.76%	-	0.0575%
2	All Traditional Endowment Products	865	1.01%	-	0.0575%
3	All UL Endowment (fully underwritten)	908	1.07%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	908	1.07%	-	0.2300%
5	All UL Pension Products	908	1.07%	-	0.2300%
6	Single Premium UL Products	908	0.00%	-	0.2300%
7	i-Life, i-Shield, i-Life Secure	649	1.73%	-	0.0575%
8	Rural Endowment	109	0.00%	-	0.0575%
9	Rural Term Assurance	44 to 127	0.00%	-	0.0575%
10	Heath Secure	649	1.73%	-	0.0575%
10	Heart Care	649	0.76%	-	0.0575%
11	iGrowth	908	1.73%	-	0.2300%

(3) Mortality Assumptions

Mortality assumption under a few of the term products of the company has changed from 98.6% to 94.0%