



## **IRDA Public Disclosures**

**QUARTER ENDED 31st DEC 2018**

**Aviva Life Insurance Company India Limited**

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**UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31 2018**  
**Policyholders' Account (Technical Account)**

Particulars	LINKED			NON-LINKED				Q3'18-19	YTD DEC'18
	LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>Premiums earned – net</b>									
(a) Premium	1,864,818	135,886	243,145	4,751,077	105,889	255,239	-	2,513,568	7,356,054
(b) Reinsurance ceded	(27,061)	(6)	-	(353,381)	(2)	(30,941)	-	(138,835)	(411,391)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>1,837,757</b>	<b>135,880</b>	<b>243,145</b>	<b>4,397,696</b>	<b>105,887</b>	<b>224,298</b>	<b>-</b>	<b>2,374,733</b>	<b>6,944,663</b>
<b>Income from Investments</b>									
(a) Interest, Dividends and Rent – Gross	1,060,880	121,206	201,176	2,462,838	127,402	61,974	(171)	1,321,565	4,035,305
(b) Profit on sale/redemption of investments	2,936,726	370,821	98,045	104,900	9,091	26	(1)	1,238,060	3,519,608
(c) (Loss) on sale/ redemption of investments	(1,357,252)	(129,815)	(113,306)	(41,738)	-	(3,230)	(4)	(543,272)	(1,645,345)
(d) Transfer/Gain on revaluation/change in fair value	(830,771)	(142,047)	(34,935)	-	-	-	-	(604,573)	(1,007,753)
(e) Appropriation/Expropriation Adjustment account	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>1,809,583</b>	<b>220,165</b>	<b>150,980</b>	<b>2,526,000</b>	<b>136,493</b>	<b>58,770</b>	<b>(176)</b>	<b>1,411,780</b>	<b>4,901,815</b>
<b>Other Income</b>									
(a) Fee, Charges and Rent Income	4	-	-	24,748	307	-	-	7,564	25,059
(b) Transfer from Shareholders Account on account of extra mortality/other	4,782	31	-	5,270	-	-	-	984	10,083
(c) Contribution from the Shareholders' A/c	36,441	-	-	167,042	78,802	16,589	14,428	1,596	313,302
<b>TOTAL (A)</b>	<b>3,688,567</b>	<b>356,076</b>	<b>394,125</b>	<b>7,120,756</b>	<b>321,489</b>	<b>299,657</b>	<b>14,252</b>	<b>3,796,657</b>	<b>12,194,922</b>
Commission	17,065	359	201	154,441	1,266	2,424	-	38,203	175,756
Service Tax/Goods & Service Tax charges on Linked Charges	109,181	7,170	4,128	13,282	16	4	-	50,797	133,781
Operating Expenses related to Insurance Business	622,951	31,733	12,184	1,744,891	78,478	43,810	-	725,580	2,534,047
Provision for Doubtful debts	(3,781)	(193)	(74)	(10,590)	(476)	(266)	-	(20,947)	(15,380)
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>745,416</b>	<b>39,069</b>	<b>16,439</b>	<b>1,902,024</b>	<b>79,284</b>	<b>45,972</b>	<b>-</b>	<b>793,633</b>	<b>2,828,204</b>
Benefits Paid (Net)	4,634,025	845,796	571,643	1,203,044	119,991	295,591	554,685	2,741,038	8,224,775
Interim Bonuses Paid	31,653	3,105	-	11	27	-	-	7,987	34,796
Change in valuation of liability in respect of life policies									
(a) Gross	(1,907,945)	(545,275)	(204,620)	4,017,886	49,915	(46,660)	(540,434)	139,877	822,867
(b) Amount ceded in Reinsurance	(1,274)	-	-	(19,800)	-	4,756	-	(9,035)	(16,318)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	151,751	-	-	-	-	-	-	55,379	151,751
<b>TOTAL (C)</b>	<b>2,908,210</b>	<b>303,626</b>	<b>367,023</b>	<b>5,201,141</b>	<b>169,933</b>	<b>253,687</b>	<b>14,251</b>	<b>2,935,246</b>	<b>9,217,871</b>
<b>TOTAL (B+C)</b>	<b>3,653,626</b>	<b>342,695</b>	<b>383,462</b>	<b>7,103,165</b>	<b>249,217</b>	<b>299,659</b>	<b>14,251</b>	<b>3,728,879</b>	<b>12,046,075</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>	<b>34,941</b>	<b>13,381</b>	<b>10,663</b>	<b>17,591</b>	<b>72,272</b>	<b>(2)</b>	<b>1</b>	<b>67,778</b>	<b>148,847</b>
<b>APPROPRIATIONS</b>									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	34,946	6,865	-	5,083	(255)	-	-	39,626	46,639
Transfer to Balance sheet	(5)	6,516	10,663	12,508	72,527	(2)	1	28,152	102,208
<b>TOTAL (D)</b>	<b>34,941</b>	<b>13,381</b>	<b>10,663</b>	<b>17,591</b>	<b>72,272</b>	<b>(2)</b>	<b>1</b>	<b>67,778</b>	<b>148,847</b>
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	31,653	3,105	-	11	27	-	-	7,987	34,796
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	34,941	13,381	10,663	17,591	72,272	(2)	1	67,778	148,847
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>	<b>66,594</b>	<b>16,486</b>	<b>10,663</b>	<b>17,602</b>	<b>72,299</b>	<b>(2)</b>	<b>1</b>	<b>75,765</b>	<b>183,643</b>

UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31 2017  
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q3 '17-18 (Rs. 000's)	YTD DEC '2017 (Rs. 000's)
	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
<b>Premiums earned – net</b>									
(a) Premium	2,170,951	183,488	709,623	4,759,277	111,225	216,013	-	2,858,795	8,150,577
(b) Reinsurance ceded	(29,439)	(3)	-	(342,665)	(1)	(21,031)	-	(112,397)	(393,139)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>2,141,512</b>	<b>183,485</b>	<b>709,623</b>	<b>4,416,612</b>	<b>111,224</b>	<b>194,982</b>	<b>-</b>	<b>2,746,398</b>	<b>7,757,438</b>
<b>Income from Investments</b>									
(a) Interest, Dividends and Rent – Gross	1,143,034	130,175	172,297	2,084,423	119,758	87,745	250	1,220,070	3,737,682
(b) Profit on sale/redemption of investments	2,488,571	331,349	73,635	58,727	541	523	1	911,494	2,953,347
(c) (Loss) on sale/ redemption of investments	(292,262)	(39,657)	(39,669)	(978)	-	(35)	-	(165,143)	(372,601)
(d) Transfer/Gain on revaluation/change in fair value	1,025,743	146,828	(35,560)	-	-	-	-	1,268,212	1,137,011
(e) Appropriation/Expropriation Adjustment account	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>4,365,086</b>	<b>568,695</b>	<b>170,703</b>	<b>2,142,172</b>	<b>120,299</b>	<b>88,233</b>	<b>251</b>	<b>3,234,633</b>	<b>7,455,439</b>
<b>Other Income</b>									
(a) Fee, Charges and Rent Income	10,989	110	-	18,165	671	-	-	9,170	29,935
(b) Transfer from Shareholders Account on account of extra mortality/other	10,263	254	-	6,306	-	-	-	4,092	16,823
(c) Contribution from the Shareholders' A/c	243,287	-	-	587,414	83,117	13,488	33,217	193,578	960,523
<b>TOTAL (A)</b>	<b>6,771,137</b>	<b>752,544</b>	<b>880,326</b>	<b>7,170,669</b>	<b>315,311</b>	<b>296,703</b>	<b>33,468</b>	<b>6,187,871</b>	<b>16,220,158</b>
Commission	27,084	588	578	163,478	1,777	681	-	74,459	194,186
Service Tax on Premium	119,210	8,328	3,483	-	-	-	-	45,585	131,021
Operating Expenses related to Insurance Business	835,832	31,633	15,154	1,722,835	51,382	37,713	3,534	921,546	2,698,083
Provision for Doubtful debts	1,456	55	26	3,001	89	66	6	2,052	4,699
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>983,582</b>	<b>40,604</b>	<b>19,241</b>	<b>1,889,314</b>	<b>53,248</b>	<b>38,460</b>	<b>3,540</b>	<b>1,043,642</b>	<b>3,027,989</b>
Benefits Paid (Net)	7,680,012	1,095,443	230,078	1,441,112	138,599	562,533	141,218	3,690,152	11,288,995
Interim Bonuses Paid	9,034	1,352	-	-	-	-	-	4,398	10,386
Change in valuation of liability in respect of life policies									
(a) Gross	(1,651,070)	(398,882)	628,397	3,713,167	15,642	(310,774)	(111,289)	1,433,672	1,885,191
(b) Amount ceded in Reinsurance	2,219	-	-	135,470	1,163	6,485	-	(4,822)	145,337
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	(194,092)	-	-	-	-	-	-	(28,573)	(194,092)
<b>TOTAL (C)</b>	<b>5,846,103</b>	<b>697,913</b>	<b>858,475</b>	<b>5,289,749</b>	<b>155,404</b>	<b>258,244</b>	<b>29,929</b>	<b>5,094,827</b>	<b>13,135,817</b>
<b>TOTAL (B+C)</b>	<b>6,829,685</b>	<b>738,517</b>	<b>877,716</b>	<b>7,179,063</b>	<b>208,652</b>	<b>296,704</b>	<b>33,469</b>	<b>6,138,469</b>	<b>16,163,806</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>	<b>(58,548)</b>	<b>14,027</b>	<b>2,610</b>	<b>(8,394)</b>	<b>106,659</b>	<b>(1)</b>	<b>(1)</b>	<b>49,402</b>	<b>56,352</b>
<b>APPROPRIATIONS</b>									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	-	-	-	-	-	-	-	-	-
Transfer to Balance sheet	(58,548)	14,027	2,610	(8,394)	106,659	(1)	(1)	(20,181)	56,352
<b>TOTAL (D)</b>	<b>(58,548)</b>	<b>14,027</b>	<b>2,610</b>	<b>(8,394)</b>	<b>106,659</b>	<b>(1)</b>	<b>(1)</b>	<b>(20,181)</b>	<b>56,352</b>
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	9,034	1,352	-	-	-	-	-	4,398	10,386
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	(58,548)	14,027	2,610	(8,394)	106,659	(1)	(1)	49,401	56,352
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>	<b>(49,514)</b>	<b>15,379</b>	<b>2,610</b>	<b>(8,394)</b>	<b>106,659</b>	<b>(1)</b>	<b>(1)</b>	<b>53,799</b>	<b>66,738</b>

**UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31 2018**  
**Shareholders' Account (Non-technical Account)**

Particulars	Q3 '18-19 (Rs. 000's)	YTD DEC '2018 (Rs. 000's)	Q3 '17-18 (Rs. 000's)	YTD DEC '2017 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	125,910	376,007	131,992	417,078
(b) Profit on sale/redemption of investments	18,806	34,612	16,463	36,729
(c) (Loss) on sale/ redemption of investments	(17,550)	(20,923)	(99)	(105)
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>127,166</b>	<b>389,696</b>	<b>148,356</b>	<b>453,702</b>
Expense other than those directly related to the insurance business	7,042	50,306	12,266	39,926
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	1,597	313,303	193,577	960,522
<b>TOTAL (B)</b>	<b>8,639</b>	<b>363,609</b>	<b>205,843</b>	<b>1,000,448</b>
Profit/ (Loss) before tax	118,527	26,087	(57,487)	(546,746)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	118,527	26,087	(57,487)	(546,746)
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	(13,505,451)	(13,505,451)	(12,985,243)	(12,985,243)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
<b>Profit/ (Loss) carried forward to the Balance Sheet</b>	<b>(13,386,924)</b>	<b>(13,479,364)</b>	<b>(13,042,730)</b>	<b>(13,531,989)</b>
<b>Earnings per equity share</b>				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		0.01		0.27

## UNAUDITED BALANCE SHEET AS AT DECEMBER 31 2018

Particulars	Schedule	AS AT DEC 31, 2018 (Rs. 000's)	AS AT DEC 31, 2017 (Rs. 000's)
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8, L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(7,850)	(2,400)
<b>Sub-Total</b>		<b>20,041,150</b>	<b>20,046,600</b>
<b>BORROWINGS</b>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	L-11	-	-
		(61,066)	(20,999)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		102,208	124,631
<b>POLICY LIABILITIES</b>			
Linked - Individual - Life - Non Participating		326,636	413,685
Linked - Individual - Pension - Non Participating		14,356	12,931
Linked - Group - Life - Non Participating		4	97,143
Non Linked - Individual - Life - Participating		115,451	13,910
Non Linked - Individual - Pension - Participating		12,999	36,319,048
Non Linked - Individual - Life - Non Participating		42,945,872	1,497,155
Non Linked - Individual - Pension - Non Participating		1,562,927	843,098
Non Linked - Group - Life - Non Participating		731,232	533,602
Non Linked - Group - Pension - Non Participating		296	322,092
Non Linked - Annuity - Non Participating		368,055	179,777
Non Linked - Variable group		164,819	75,853
Non Linked Health Non Participating		92,250	-
<b>INSURANCE RESERVES</b>			
<i>PROVISION FOR LINKED LIABILITIES</i>			
Linked - Individual - Life - Participating		482,728	636,292
Linked - Individual - Pension - Participating		40,785	56,627
Linked - Individual - Life - Non Participating		28,465,463	33,321,013
Linked - Individual - Pension - Non Participating		3,682,971	4,705,576
Linked - Group - Life - Non Participating		3,712,767	3,722,518
Discontinued Policies Fund - Non payment of premium		1,722,098	2,027,535
<b>Sub-Total</b>		<b>84,482,851</b>	<b>84,881,487</b>
<b>FUNDS FOR FUTURE APPROPRIATIONS</b>			
FFA - Others		698,371	600,886
<b>TOTAL</b>		<b>105,222,372</b>	<b>105,528,973</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
- Shareholders'	L-12	6,240,394	6,584,126
- Policyholders'	L-13	46,375,261	40,209,088
- Assets held to cover linked liabilities	L-14	38,776,511	45,070,086
<b>LOANS</b>			
	L-15	-	-
<b>FIXED ASSETS</b>			
	L-16	117,693	129,215
<b>CURRENT ASSETS</b>			
Cash & Bank Balance	L-17	302,473	391,935
Advances And Other Assets	L-18	4,191,516	4,013,128
<b>Sub-Total (A)</b>		<b>4,493,989</b>	<b>4,405,063</b>
<b>CURRENT LIABILITIES</b>			
PROVISIONS	L-19	4,110,173	4,231,727
	L-20	150,667	168,866
<b>Sub-Total (B)</b>		<b>4,260,840</b>	<b>4,400,594</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>233,149</b>	<b>4,469</b>
<b>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</b>			
	L-21	-	-
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)</b>		<b>13,479,364</b>	<b>13,531,989</b>
<b>TOTAL</b>		<b>105,222,372</b>	<b>105,528,973</b>

Particulars	As AT DEC 30, 2018 (Rs. 000's)	As AT DEC 30, 2017 (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	16,729	15,984
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	234,264	247,498
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Nature	Authority where matter is lying	Nature	Current Year (Rs. 000's)	Previous Year (Rs. 000's)
-1 Service Tax on ULIP Charges for the period of July, 2010 to April, 2011	Commissioner order Received	Tax	216,525	NA
		Penalty	216,525	NA
-2 Service Tax on Conveyance Charges and Foreign & Domestic Tours for Agents	CESTAT	Tax	45,023	45,023
		Penalty	44,729	44,729
UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31 2017	CESTAT	Tax	390,154	390,154
		Penalty	390,159	390,159

Issues in Note # 1, 2 and 3 above are industry issues. Based on legal opinion, management believes that at present, no provision is required in the books of account in respect of the above matters.

**FORM L-4-PREMIUM SCHEDULE**

Particulars	Q3 '18-19	YTD DEC '2018	Q3 '17-18	YTD DEC '2017
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	454,463	1,339,527	640,445	1,791,468
Renewal premiums	2,034,622	5,942,536	2,178,355	6,222,239
Single premiums	24,483	73,991	39,995	136,870
<b>TOTAL PREMIUM</b>	<b>2,513,568</b>	<b>7,356,054</b>	<b>2,858,795</b>	<b>8,150,577</b>

**Premium Income from business written :**

In India	2,513,568	7,355,054	2,858,795	8,150,577
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>2,513,568</b>	<b>7,355,054</b>	<b>2,858,795</b>	<b>8,150,577</b>

## FORM L-5-COMMISSION SCHEDULE

Particulars	Q3 '18-19 (Rs. 000's)	YTD DEC '2018 (Rs. 000's)	Q3 '17-18 (Rs. 000's)	YTD DEC '2017 (Rs. 000's)
Commission Paid				
Direct - First year premiums	13,805	100,501	45,408	115,406
- Renewal premiums	24,344	75,163	28,980	78,684
- Single premiums	54	92	71	96
<b>Total (A)</b>	<b>38,203</b>	<b>175,756</b>	<b>74,459</b>	<b>194,186</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>38,203</b>	<b>175,756</b>	<b>74,459</b>	<b>194,186</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>				
Agents	27,651	101,467	59,405	144,340
Brokers	43	16,429	4,761	11,732
Corporate Agency	(586)	39,193	7,837	32,100
Referral	(275)	(275)	1	(1)
Others ( IMF)	11,370	18,942	2,455	6,015
<b>TOTAL (B)</b>	<b>38,203</b>	<b>175,756</b>	<b>74,459</b>	<b>194,186</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q3 '18-19 (Rs. 000's)	YTD DEC '2018 (Rs. 000's)	Q3 '17-18 (Rs. 000's)	YTD DEC '2017 (Rs. 000's)
Employees' remuneration and welfare benefits	383,373	1,476,677	472,049	1,503,043
Travel, conveyance and vehicle running expenses	10,398	32,548	19,553	42,781
Training expenses	1,161	7,624	24,099	59,596
Rents, rates and taxes	79,022	262,804	99,665	292,654
Repairs	31,579	90,189	40,026	130,167
Printing and stationery	4,555	17,316	7,442	24,452
Communication expenses	14,023	36,138	11,902	41,094
Legal and professional charges	34,513	119,343	22,661	68,609
Medical fees	1,676	8,185	2,692	8,739
Auditors' fees, expenses etc				
a) as auditor	1,449	4,408	1,392	5,315
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	125	510	170	580
Advertisement and publicity	76,379	189,856	111,411	212,007
Interest and bank charges	6,274	20,569	7,217	20,934
Information technology and related expenses	53,597	148,427	39,481	120,681
Goods and Service Tax/Service tax on premium	(8,622)	1	4,514	11,305
Others				
a) Electricity	10,746	38,559	13,867	41,823
b) Recruitment	3,472	10,884	12,370	27,185
c) Miscellaneous expenses	6,105	11,511	7,095	14,701
Depreciation	15,755	58,498	23,939	72,416
<b>TOTAL</b>	<b>725,580</b>	<b>2,534,047</b>	<b>921,545</b>	<b>2,698,082</b>
Less : Excess of Expenses of Management transfer to Shareholder's account	-	-	-	-
<b>NET TOTAL</b>	<b>725,580</b>	<b>2,534,047</b>	<b>921,545</b>	<b>2,698,082</b>

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3 '18-19	YTD DEC '2018	Q3 '17-18	YTD DEC '2017
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	297,543	689,622	244,973	722,836
(b) Claims by Maturity,	448,946	1,338,593	508,005	1,402,857
(c) Annuities/Pension payment	120,112	651,260	297,423	578,535
(d) Other benefits				
- Riders	(393)	7,513	2,664	5,864
- Surrender	1,930,055	5,551,901	2,585,857	8,354,850
- Health	6,850	12,350	2,000	11,002
- Periodical Benefit	65,064	227,862	142,987	497,454
- Interest to policy holders	34,042	94,535	28,670	90,927
(Amount ceded in reinsurance):				
(a) Claims by Death,	(161,181)	(348,861)	(122,427)	(375,329)
(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	-	-	-	-
<b>TOTAL</b>	<b>2,741,038</b>	<b>8,224,775</b>	<b>3,690,152</b>	<b>11,288,996</b>
<b>Benefits paid to claimants:</b>				
In India	2,741,038	8,224,775	3,690,152	11,288,996
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>2,741,038</b>	<b>8,224,775</b>	<b>3,690,152</b>	<b>11,288,996</b>

**FORM L-8-SHARE CAPITAL SCHEDULE**

Particulars	AS AT DEC 31, 2018	AS AT DEC 31, 2017
	(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.	-	-
<b>TOTAL</b>	<b>20,049,000</b>	<b>20,049,000</b>

## FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT DEC 31, 2018		AS AT DEC 31, 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,022,499,000	51%	1,022,499,000	51%
- Foreign - Aviva International Holdings Limited, UK	982,401,000	49%	982,401,000	49%
Others				
<b>TOTAL</b>	<b>2,004,900,000</b>	<b>100%</b>	<b>2,004,900,000</b>	<b>100%</b>

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

Particulars	AS AT DEC 31, 2018	AS AT DEC 31, 2017
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

**FORM L-11-BORROWINGS SCHEDULE**

Particulars	AS AT DEC 31, 2018	AS AT DEC 31, 2017
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	AS AT DEC 31, 2018 (Rs. 000's)	AS AT DEC 31, 2017 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	1,952,604	2,158,852
(Market value (Rs '000) Current Year 19,95,937 Previous Year 22,13,333)		
<b>Other Approved Securities</b>		
(Market value (Rs '000) Current Year 5,92,922 Previous Year 7,85,565)	590,478	773,107
<b>Other Approved Investments</b>		
(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	75,564	261,330
(Market value (Rs '000) Current Year 74,867 Previous Year 2,76,859)		
(e) Other Securities (Term Deposits)	7,500	7,500
(Market value (Rs '000) Current Year 7,500 Previous Year 7,500)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b>	1,270,452	2,486,435
(Market value (Rs '000) Current Year 12,68,974 Previous Year 25,37,808)		
Equity Shares	34,630	40,863
(Market value (Rs '000) Current Year 34,630 Previous Year 40,863)		
<b>Other Investments</b>		
Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)		
Equity Shares	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	1,007,758	136,178
(Market value (Rs '000) Current Year 10,08,014 Previous Year 1,36,170)		
<b>Other Approved Securities</b>	131,506	100,384
(Market value (Rs '000) Current Year 1,31,939 Previous Year 1,01,360)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	529,406	-
(Market value (Rs '000) Current Year 5,29,406 Previous Year NIL)		
(f) Other Securities (Reverse Repo)	354,597	362,027
(Market value (Rs '000) Current Year 3,54,597 Previous Year 3,62,027)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b>	285,899	257,450
(Market value (Rs '000) Current Year 2,85,999 Previous Year 2,58,708)		
<b>Other Investments</b>		
Mutual Funds	-	-
<b>TOTAL</b>	<b>6,240,394</b>	<b>6,584,126</b>
<b>INVESTMENTS</b>		
In India	6,240,394	6,584,126
Outside India	-	-
<b>TOTAL</b>	<b>6,240,394</b>	<b>6,584,126</b>

## Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	AS AT DEC 31, 2018 (Rs. 000's)	AS AT DEC 31, 2017 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 3,68,97,720 Previous Year 2,88,60,934)	35,508,459	27,859,857
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 2,32,805 Previous Year 2,34,568)	230,599	230,654
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 7,362 Previous Year 7,829)	7,362	7,829
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 7,53,329 Previous Year 14,38,316)	794,419	1,427,798
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 2,01,700 Previous Year 2,01,700)	201,700	201,700
(f) Subsidiaries	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b> (Market value (Rs '000) Current Year 72,11,820 Previous Year 91,55,181)	7,260,438	8,838,153
Equity Shares (Market value (Rs '000) Current Year 2,57,395 Previous Year 3,03,820)	257,395	303,820
<b>Other Investments</b>		
Equity Shares (Market value (Rs '000) Current Year 537 Previous Year 126)	537	126
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 10,69,269 Previous Year 7,93,597)	1,069,535	793,570
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 81,247 Previous Year 650)	80,675	650
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 5,001 Previous Year NIL)	5,003	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 5,59,005 Previous Year 2,55,593)	559,005	255,593
(g) Subsidiaries	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b> (Market value (Rs '000) Current Year 3,99,640 Previous Year 2,89,156)	400,134	289,338
Commercial Paper	-	-
<b>Other Investments</b>		
<b>TOTAL</b>	<b>46,375,261</b>	<b>40,209,088</b>
<b>INVESTMENTS</b>		
In India	46,375,261	40,209,088
Outside India	-	-
<b>TOTAL</b>	<b>46,375,261</b>	<b>40,209,088</b>



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

Particulars	AS AT DEC 31, 2018 (Rs. 000's)	AS AT DEC 31, 2017 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>	7,132,724	6,740,203
(Historic value('000)Current Year 70,50,223 Previous Year 68,00,274)		
<b>Other Approved Securities</b>	45,042	683,188
(Historic value('000)Current Year 43,638 Previous Year 6,87,317)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	13,513,024	19,231,336
(Historic value('000)Current Year 1,14,17,993 Previous Year 1,45,91,852)		
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	2,065,644	2,309,809
(Historic value('000)Current Year 20,68,793 Previous Year 21,71,450)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	3,000	3,000
(Historic value('000)Current Year 3,000 Previous Year 3,000)		
(f) Subsidiaries	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>		
(a) Non Convertible Debentures	2,623,121	5,425,603
(Historic value('000)Current Year 26,23,036 Previous Year 53,66,363)		
(b) Equity	2,254,813	4,333,515
(Historic value('000)Current Year 18,80,807 Previous Year 31,81,562)		
<b>Other Investments</b>		
(a) Equity Shares*	1,160,925	2,556,736
(Historic value('000)Current Year 11,40,414 Previous Year 20,19,427)		
(b) Debentures/Bonds	-	-
(c) Mutual Funds	2,016,315	-
(Historic value('000)Current Year 15,52,680 Previous Year NIL)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>		
Government Securities and Government guaranteed bonds	3,581,840	1,869,308
(Historic value('000)Current Year 35,19,335 Previous Year 18,08,189)		
<b>Other Approved Securities</b>	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	197,942	517,728
(Historic value('000)Current Year 1,87,264 Previous Year 5,13,759)		
(f) Other Securities (Reverse Repo)	3,927,867	962,187
(Historic value('000)Current Year 39,27,867 Previous Year 9,62,187)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>	71,792	19,941
<b>Non Convertible Debentures</b>		
(Historic value('000)Current Year 76,401 Previous Year 19,308)		
<b>Other Investments</b>		
Balances in Bank	(2,161)	(51,185)
Other Current Assets (net)	184,623	468,717
<b>TOTAL</b>	<b>38,776,511</b>	<b>45,070,086</b>
<b>INVESTMENTS</b>		
In India	38,776,511	45,070,086
Outside India	-	-
<b>TOTAL</b>	<b>38,776,511</b>	<b>45,070,086</b>

\*other investment in Infrastructure of Rs. 08,98,51 in '000 has been considered under Long term Infrastructure

## FORM L-15-LOANS SCHEDULE

Particulars	AS AT DEC 31, 2018 (Rs. 000's)	AS AT DEC 31, 2017 (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	-	-
<b>TOTAL</b>		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
<b>TOTAL</b>		
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
<b>TOTAL</b>		
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
<b>Total</b>	-	-

## FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2018	Additions during the period	Deductions/ Adjustments	Balance as on Dec 31, 2018	Balance as on March 31, 2018	For the year	Sales/ Adjustments	Balance as on Dec 31, 2018	Balance as on Dec 31, 2018	Balance as on Dec 31, 2017
<b>Intangibles</b>										
- Software	493,219	11,535	-	504,754	428,916	31,522	-	460,438	44,316	58,793
<b>Tangibles</b>										
Leasehold Improvements	319,469	300	31,154	288,615	299,845	5,750	28,525	277,070	11,545	18,288
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	146,301	(390)	7,371	138,540	144,451	310	7,227	137,534	1,006	4,776
Information Technology Equipment	475,582	21,823	9,265	488,140	432,099	18,673	166	450,606	37,534	29,514
Vehicles	2,782	-	-	2,782	2,070	292	-	2,362	420	808
Office Equipment	80,271	588	5,914	74,945	78,375	1,953	5,828	74,500	445	2,162
<b>Sub Total</b>	<b>1,517,624</b>	<b>33,856</b>	<b>53,704</b>	<b>1,497,776</b>	<b>1,386,756</b>	<b>58,500</b>	<b>41,746</b>	<b>1,402,510</b>	<b>95,266</b>	<b>114,342</b>
Capital Work In Progress - (including capital advances)									22,427	14,873
<b>TOTAL</b>	<b>1,517,624</b>	<b>33,856</b>	<b>53,704</b>	<b>1,497,776</b>	<b>1,386,756</b>	<b>58,500</b>	<b>41,746</b>	<b>1,402,510</b>	<b>117,693</b>	<b>129,215</b>
<b>PREVIOUS YEAR</b>	<b>1,484,914</b>	<b>35,808</b>	<b>25,593</b>	<b>1,495,129</b>	<b>1,333,916</b>	<b>72,416</b>	<b>25,545</b>	<b>1,380,787</b>	<b>129,215</b>	

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

Particulars	AS AT DEC 31, 2018	AS AT DEC 31, 2017
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	6,292	5,762
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	149,700	90,600
(bb) Others	2,500	-
(b) Current Accounts	143,981	295,573
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>302,473</b>	<b>391,935</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	302,473	391,935
Outside India	-	-
<b>TOTAL</b>	<b>302,473</b>	<b>391,935</b>

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

Particulars	AS AT DEC 31, 2018		AS AT DEC 31, 2017	
	(Rs. 000's)		(Rs. 000's)	
<b>ADVANCES</b>				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		32,010		37,242
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	25,207		21,655	
Less: Provision for doubtful debts	<u>(81)</u>	25,126	<u>(81)</u>	21,574
Others (includes vendor, travel advances & salary recoverable)	136,064		80,713	
Less : Provision for doubtful debts	<u>(18,013)</u>	118,051	<u>(14,045)</u>	66,668
<b>TOTAL (A)</b>		<b>175,187</b>		<b>125,484</b>
<b>OTHER ASSETS</b>				
Income accrued on investments		1,165,423		1,139,647
Outstanding Premiums		239,675		204,530
Agents' Balances	59,962		76,717	
Less : Provision for doubtful debts	<u>(54,842)</u>	5,120	<u>(72,508)</u>	4,209
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		5,470		1,805
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,718,670		1,964,317
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		211,956		101,207
- Refundable Security Deposits	370,593		352,949	
Less: Provision for doubtful security deposit	<u>(19,638)</u>	350,955	<u>(18,193)</u>	334,756
-Receivables against unsettled investment contracts		212,919		-
-Goods and Service Tax/Service Tax Unutilised Credit	110,179		135,636	
Less: Provision for Doubtful GST Credit	<u>(77,460)</u>	32,719	-	135,636
- Other Reinsurance assets		73,422		-
Service tax utilised credit/Refund		-		1,537
<b>TOTAL (B)</b>		<b>4,016,329</b>		<b>3,887,644</b>
<b>TOTAL (A+B)</b>		<b>4,191,516</b>		<b>4,013,128</b>

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

Particulars	AS AT DEC 31, 2018	AS AT DEC 31, 2017
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	231,806	175,196
Balances due to other insurance companies	68,679	43,740
Deposits held on re-insurance ceded	-	-
Premiums received in advance	96,442	120,620
Unallocated premium	45,006	47,654
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	224,055	136,514
Unclaimed Amount - Policyholders	1,718,670	1,964,326
Interest on Investment pertaining to Unclaimed	211,956	101,207
Claims Outstanding	391,564	417,535
Annuities Due	4,709	2,719
Others:		
- Accrual for expenses	729,078	730,013
- Others (includes statutory dues payable, and payables to employees)	114,311	143,272
- Goods and Service Tax /Service Tax payable	14,975	68,924
- Payables for unsettled investment contracts	-	-
- Temporary book overdrafts	-	-
- Payable to Policyholders	258,922	280,007
<b>TOTAL</b>	<b>4,110,173</b>	<b>4,231,727</b>

**FORM L-20-PROVISIONS SCHEDULE**

Particulars	AS AT DEC 31, 2018	AS AT DEC 31, 2017
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	23,157	26,059
Provision for Leave Encashment	23,660	23,648
Provision for Other Long Term Benefits	65,398	79,681
Provision for Other Employee Benefits	38,452	39,478
<b>TOTAL</b>	<b>150,667</b>	<b>168,866</b>

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

Particulars	AS AT DEC 31, 2018	AS AT DEC 31, 2017
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q3 '18-'19	YTD DEC '2018	Q3 '17-'18	YTD DEC '2017
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	(54691)%	(191)%	-99%	-100%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	30%	(41)%	48%	28%
	Linked Individual - Pension Non Participating	194%	(106)%	-44%	77%
	Linked Group - Non Participating	44%	(66)%	191%	183%
	Non Linked Individual - Life Participating	42%	(16)%	759%	338%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	106%	10%	30%	28%
	Non Linked Individual - Pension Non Participating	85%	(50)%	-18%	61%
	Non Linked Group - Life Non Participating	41%	(18)%	48%	153%
	Non Linked Group - Pension Non Participating	NA	NA	NA	NA
	Non Linked Annuity Non Participating	99%	36%	201%	52%
	Non Linked - Variable - Group	13949%	288%	0%	0%
	Non Linked Health Non Participating	(62)%	(86)%	-57%	61%
2	Net Retention Ratio	94%	94%	96%	95%
3	Expense of Management to Gross Direct Premium Ratio	31%	38%	35%	36%
4	Commission Ratio (Gross commission paid to Gross Premium)	2%	2%	3%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	12.98	12.98	13.12	13.12
6	Growth rate of shareholders' fund	1%	1%	-2%	-2%
7	Ratio of surplus to policyholders' liability	0%	0%	-1%	-1%
8	Change in net worth in ('000)	47,176	47,176	(146,454)	(146,454)
9	Profit after tax/Total Income	3%	0%	-1%	-3%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.56	4.56	4.58	4.58
12	Total affiliated investments/(Capital+ Surplus)	NIL	NIL	NIL	NIL
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.9%	5.9%	1.8%	6.2%
	R2. Non-PAR	2.0%	6.1%	2.1%	6.2%
	R3.Sub-TOTAL	2.0%	6.1%	2.1%	6.2%
	Linked:				
	R4. PAR	3.7%	5.9%	1.1%	6.0%
	R5. Non-PAR	0.7%	4.2%	5.2%	10.5%
	R6. Sub-TOTAL	0.8%	4.2%	5.0%	10.4%
	R7.Grand Total	1.5%	5.2%	3.6%	8.4%
	Shareholders' Funds	1.9%	6.1%	2.2%	6.6%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.9%	5.9%	1.8%	6.2%
	R2. Non-PAR	2.0%	6.1%	2.1%	6.2%
	R3.Sub-TOTAL	2.0%	6.1%	2.1%	6.2%
	Linked:				
	R4. PAR	2.0%	6.6%	2.0%	5.9%
	R5. Non-PAR	2.4%	6.8%	2.1%	7.8%
	R6. Sub-TOTAL	2.4%	6.8%	2.1%	7.8%
	R7.Grand Total	2.2%	6.5%	2.1%	7.0%
	Shareholders' Funds	1.9%	6.1%	2.2%	6.6%
14	Conservation Ratio				
	Linked Individual - Life Participating	54%	65%	94%	90%
	Linked Individual - Pension Participating	69%	62%	75%	79%
	Linked Individual - Life Non Participating	70%	77%	76%	74%
	Linked Individual - Pension Non Participating	70%	74%	71%	72%
	Linked Group - Non Participating	0%	0%	0%	3%
	Non Linked Individual - Life Participating	61%	58%	68%	77%
	Non Linked Individual - Pension Participating	76%	81%	83%	97%
	Non Linked Individual - Life Non Participating	84%	85%	85%	85%
	Non Linked Individual - Pension Non Participating	61%	71%	88%	98%
	Non Linked Group - Life Non Participating	12%	19%	14%	28%
	Non Linked - Variable - Group	0%	NA	0%	0%
	Non Linked Health Non Participating	85%	80%	74%	83%
15	Persistency Ratio (by numbers)				
	For 13th month	59%	64%	57%	62%
	For 25th month	48%	54%	48%	49%
	For 37th month	42%	42%	45%	49%
	For 49th Month	41%	45%	48%	40%
	for 61st month	46%	38%	45%	38%
	Persistency Ratio (by premium)				
	For 13th month	63%	71%	67%	76%
	For 25th month	55%	65%	58%	60%
	For 37th month	51%	49%	47%	46%
	For 49th Month	42%	42%	47%	45%
	for 61st month	46%	46%	46%	46%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
UNAUDITED	<b>Equity Holding Pattern for Life Insurers</b>				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		51% / 49%
	(c) %of Government holding (in case of public sector insurance companies)		Nil		Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		0.00		(0.27)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		0.00		(0.27)
	(iv) Book value per share (Rs)		0.00		3.31



## FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT DEC 31, 2018 (Rs. 000's)	AS AT DEC 31, 2017 (Rs. 000's)
<b>I Cash flows from operating activities</b>		
Premium received from policyholders, including advance receipts	7,908,961	8,913,567
Other receipts	25,058	29,936
Payments to the re-insurers, net of commissions and claims/ Benefits	(356,731)	(335,488)
Payments of claims/benefits	(9,040,405)	(12,003,970)
Payments of commission and brokerage	(179,725)	(234,283)
Payments of other operating expenses	(2,765,538)	(2,733,145)
Deposits, advances and staff loans	(49,766)	20,130
Taxes paid	(43,553)	(106,114)
<b>Cash flows before extraordinary items</b>	<b>(4,501,699)</b>	<b>(6,449,367)</b>
Cash flow from extraordinary operations	-	-
<b>Net cash from operating Activities</b>	<b>(4,501,699)</b>	<b>(6,449,367)</b>
<b>II Cash flows from investing activities</b>		
Purchase of fixed assets	(50,725)	(49,591)
Proceeds from sale of fixed assets	14,512	1,168
Purchase of Investment	(77,489,814)	(36,167,190)
Proceeds from Sale/redemption of Investment	76,918,582	38,170,745
Interest, dividend and rent received	4,604,360	4,287,151
Investment in Fixed Deposits	(32,500)	-
<b>Net cash from investing activities</b>	<b>3,964,415</b>	<b>6,242,283</b>
<b>III Cash flows from financing activities</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
Net increase/(decrease) in cash and cash equivalent <b>(I+II+III)</b>	(537,284)	(207,085)
Cash and cash equivalent at beginning of the year	805,095	547,834
<b>Cash and cash equivalent at the end of the year</b>	<b>267,811</b>	<b>340,750</b>
<b>Break up as follows :</b>		
Cash and Bank Balances (Refer to Note 1 below)	269,973	391,935
Bank balances (Policyholder's - Schedule 8B)	(2,162)	(51,185)
Temporary book overdrafts	-	-
<b>Note 1</b>	-	-
Cash and Bank Balances	39,673	251,235
Fixed Deposits with maturity less than 3 months	230,300	140,700
<b>Cash and Bank Balances</b>	<b>269,973</b>	<b>391,935</b>

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

**FORM L-24-VALUATION OF NET LIABILITIES**

**(Rs in Lakhs)**

Sl.No.	Particular	AS AT DEC 31, 2018	AS AT DEC 31, 2017
1	<b>Linked</b>		
a	Life	343,102	397,070
b	General Annuity	-	-
c	Pension	41,376	51,892
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	439,577	379,727
b	General Annuity	3,681	3,221
c	Pension	15,759	15,111
d	Health	923	759

FORM L-25-(I) : Geographical Distribution Channel - Individuals for the Quarter ended Dec 31, 2018

Date: 31 Dec 2018

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	-	-	-	-	278	266	182.68	6,930.00	278	266	183	6,930
3	Arunachal Pradesh	7	7	1.41	20.74	24	24	13.20	311.46	31	31	15	332
4	Assam	48	48	10.65	193.13	385	369	107.71	2,632.82	433	417	118	2,826
5	Bihar	5,053	5,040	29.18	1,025.80	111	106	36.87	1,418.90	5,164	5,146	66	2,445
6	Chandigarh	-	-	-	-	30	29	19.95	768.33	30	29	20	768
7	Chattisgarh	1	1	0.10	1.45	42	40	11.36	551.38	43	41	11	553
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	21	21	0.11	4.20	413	392	436.19	9,019.36	434	413	436	9,024
11	Goa	-	-	-	-	11	10	11.70	145.29	11	10	12	145
12	Gujarat	3	3	0.22	24.00	118	113	(127.49)	(426.73)	121	116	(127)	(403)
13	Haryana	1	1	0.09	(4.30)	221	213	197.71	5,483.07	222	214	198	5,479
14	Himachal Pradesh	1	1	0.21	2.10	32	31	30.17	596.87	33	32	30	599
15	Jammu & Kashmir	-	-	-	-	22	21	5.79	189.17	22	21	6	189
16	Jharkhand	1	1	0.24	10.00	30	24	12.92	655.07	31	25	13	665
17	Karnataka	2	2	0.22	5.88	336	327	243.99	9,982.70	338	329	244	9,989
18	Kerala	1	1	1.44	14.35	49	47	40.36	647.71	50	48	42	662
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	6	6	4.20	42.90	212	206	82.90	2,054.99	218	212	87	2,098
21	Maharashtra	1	1	(1.61)	60.00	1,108	1,074	666.34	20,317.76	1,109	1,075	665	20,378
22	Manipur	-	-	0.11	-	4	3	0.35	17.00	4	3	0	17
23	Meghalaya	-	-	-	-	2	2	2.41	28.21	2	2	2	28
24	Mizoram	-	-	0.06	-	9	7	13.85	135.78	9	7	14	136
25	Nagaland	1	1	0.05	4.00	9	9	0.80	33.85	10	10	1	38
26	Orissa	38	36	12.29	228.19	94	91	50.32	1,094.12	132	127	63	1,322
27	Puducherry	-	-	-	-	4	4	3.10	31.00	4	4	3	31
28	Punjab	-	-	(0.71)	-	140	122	84.19	2,133.35	140	122	83	2,133
29	Rajasthan	10	9	1.92	48.99	103	102	28.99	2,377.27	113	111	31	2,426
30	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
31	Tamil Nadu	-	-	0.63	-	295	291	206.07	4,493.82	295	291	207	4,494
32	Tripura	-	-	-	-	76	76	18.22	398.21	76	76	18	398
33	Uttar Pradesh	4	4	0.56	18.37	343	309	257.46	4,782.88	347	313	258	4,801
34	Uttarakhand	1	1	0.06	4.20	15	15	9.53	248.06	16	16	10	252
35	West Bengal	8	5	3.77	77.64	579	512	279.64	4,346.62	587	517	283	4,424
<b>Grand Total</b>		<b>5,208</b>	<b>5,189</b>	<b>65.2</b>	<b>1,781.6</b>	<b>5,095</b>	<b>4,835</b>	<b>2,927.3</b>	<b>81,398.3</b>	<b>10,303</b>	<b>10,024</b>	<b>2,993</b>	<b>83,180</b>

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	2	1.50	15.00	2	2	2	15
2	Andhra Pradesh	-	-	-	-	829	803	510.07	22,994.87	829	803	510	22,995
3	Arunachal Pradesh	28	28	6.46	307.97	57	57	52.64	1,395.47	85	85	59	1,703
4	Assam	154	151	22.17	690.42	936	906	247.40	7,624.06	1,090	1,057	270	8,314
5	Bihar	5,739	5,726	50.36	1,426.50	283	276	94.04	3,706.57	6,022	6,002	144	5,133
6	Chandigarh	1	1	(0.40)	1.25	90	85	44.84	2,279.50	91	86	44	2,281
7	Chattisgarh	1	1	0.10	1.45	88	85	25.34	1,355.00	89	86	25	1,356
8	Dadra & NagraHaveli	-	-	-	-	1	1	0.36	3.60	1	1	0	4
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	21	21	0.11	4.20	1,553	1,480	1,333.06	35,585.13	1,574	1,501	1,333	35,589
11	Goa	-	-	-	-	32	31	37.51	595.30	32	31	38	595
12	Gujarat	7	7	1.24	62.80	399	386	16.79	5,279.84	406	393	18	5,343
13	Haryana	13	13	2.82	180.01	792	760	747.32	26,173.40	805	773	750	26,353
14	Himachal Pradesh	15	15	8.17	120.34	78	75	57.07	1,020.32	93	90	65	1,141
15	Jammu & Kashmir	-	-	(0.10)	-	73	69	16.07	633.66	73	69	16	634
16	Jharkhand	3	3	0.34	10.20	90	81	46.83	1,900.33	93	84	47	1,911
17	Karnataka	4	4	0.47	10.78	1,097	1,059	811.36	35,736.09	1,101	1,063	812	35,747
18	Kerala	1	1	1.49	14.35	126	121	138.38	2,240.82	127	122	140	2,255
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	32	32	9.92	123.64	629	620	251.62	8,783.88	661	652	262	8,908
21	Maharashtra	19	18	2.33	131.98	3,642	3,553	2,016.17	71,283.92	3,661	3,571	2,018	71,416
22	Manipur	2	2	0.19	4.76	13	11	3.56	74.63	15	13	4	79
23	Meghalaya	-	-	-	-	9	9	6.10	203.59	9	9	6	204
24	Mizoram	1	1	0.13	2.50	13	10	22.75	197.55	14	11	23	200
25	Nagaland	1	1	0.05	4.00	13	13	1.42	51.93	14	14	1	56
26	Orissa	135	133	35.07	853.49	288	283	168.53	3,833.69	423	416	204	4,687
27	Puducherry	-	-	-	-	20	19	11.55	227.68	20	19	12	228
28	Punjab	10	9	(0.23)	68.17	474	443	218.29	7,493.25	484	452	218	7,561
29	Rajasthan	77	75	13.89	293.17	573	560	149.72	7,800.06	650	635	164	8,093
30	Sikkim	-	-	-	-	5	5	1.23	71.43	5	5	1	71
31	Tamil Nadu	1	1	0.72	9.88	1,021	994	592.84	17,026.95	1,022	995	594	17,037
32	Tripura	1	1	0.26	1.50	276	275	76.54	1,572.85	277	276	77	1,574
33	Uttar Pradesh	14	14	1.19	68.84	1,103	1,035	716.96	23,206.40	1,117	1,049	718	23,275
34	Uttarakhand	1	1	0.06	4.20	45	44	33.15	917.51	46	45	33	922
35	West Bengal	167	162	52.30	797.58	1,853	1,703	859.50	17,172.88	2,020	1,865	912	17,970
Grand Total		6,448	6,421	209.10	5,193.97	16,503	15,854	9,310.49	308,457.14	22,951	22,275	9,520	313,651

FORM L-25- (II) : Geographical Distribution Channel - Group for the Quarter ended Dec 31, 2018

Date: 31st Dec 2018

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	8,856	17	4,267	-	8,856	17	4,267
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	21	0	24	-	21	0	24
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	562	4	(5,423)	-	562	4	(5,423)
8	Haryana	-	-	-	-	-	2,974	16	(7,283)	-	2,974	16	(7,283)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	3,174	582	5,881	1	3,174	582	5,881
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	2	8,288	724	(49,907)	2	8,288	724	(49,907)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	16	1	96	-	16	1	96
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	218	0	(17,775)	-	218	0	(17,775)
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	13,070	24	35,354	-	13,070	24	35,354
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	1	18,108	40	(18,602)	1	18,108	40	(18,602)
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	2,211	387	(8,400)	-	2,211	387	(8,400)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	-	-	<b>4</b>	<b>57,498</b>	<b>1,797</b>	<b>(61,770)</b>	<b>4</b>	<b>57,498</b>	<b>1,797</b>	<b>(61,770)</b>

FORM L-25-(ii) : Geographical Distribution Channel - Group for the nine month ended Dec 31, 2018

Date: 31st Dec 2018

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	-	-	-	-	2	28,246	46	15,517	2	28,246	46	15,517
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	178	1	960	-	178	1	960
4	Bihar	-	-	-	-	-	39	0	86	-	39	0	86
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	5	12,640	59	19,406	5	12,640	59	19,406
8	Haryana	-	-	-	-	5	31,927	567	89,395	5	31,927	567	89,395
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	11	32,715	806	191,721	11	32,715	806	191,721
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	2	294	279	4	2	294	279	4
15	Maharashtra	-	-	-	-	11	69,648	1,818	(138,892)	11	69,648	1,818	(138,892)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	16	1	22	-	16	1	22
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	3	1,705	23	12,403	3	1,705	23	12,403
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	64,990	205	(89,464)	2	64,990	205	(89,464)
27	Uttarakhand	-	-	-	-	-	-	-	(1,926)	-	-	-	(1,926)
28	West Bengal	-	-	-	-	4	23,119	101	5,727	4	23,119	101	5,727
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	72,888	708	25,600	7	72,888	708	25,600
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	-	-	<b>52</b>	<b>338,405</b>	<b>4,616</b>	<b>130,559</b>	<b>52</b>	<b>338,405</b>	<b>4,616</b>	<b>130,559</b>

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

(Read with Regulation 10)  
Name of the Insurer:Aviva Life Insurance Company India Limited  
Registration Number: 122  
Statement as on: 31st December 2018  
Statement of Investment Assets (Life Insurers) (Business within India)  
Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I	No	PARTICULARS	SCH	Amount
	1	Investments (Shareholders)	8	624.04
		Investments (Policyholders)	8A	4,637.53
		Investments (Linked Liabilities)	8B	3,877.65
	2	Loans	9	0.00
	3	Fixed Assets	10	11.77
	4	Current Assets		
		a. Cash & Bank Balance	11	30.25
		b. Advances & Other Assets	12	419.15
	5	Current Liabilities		
		a. Current Liabilities	13	411.02
		b. Provisions	14	15.07
		c. Misc. Exp not Written Off	15	0.00
		d. Debit Balance of P&L A/c		1,347.94
		Application of Funds as per Balance Sheet (A)		10,522.24
		Less: Other Assets	SCH	Amount
	1	Loans (if any)	9	0.00
	2	Fixed Assets (if any)	10	11.77
	3	Cash & Bank Balance (if any)	11	30.25
	4	Advances & Other Assets (if any)	12	419.15
	5	Current Liabilities	13	411.02
	6	Provisions	14	15.07
	7	Misc. Exp not Written Off	15	0.00
	8	Investments held outside India		0.00
	9	Debit Balance of P&L A/c		1,347.94
		TOTAL (B)		1,383.02
		Investment Assets (A-B)		9,139.22

Reconciliation of Investment Assets  
Total Investment Assets (as per Balance Sheet)  
Balance Sheet Value of:

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

9139.22
4992.05
269.51
3877.65
9139.22

Section II  
NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
				Balance	FRSM <sup>+</sup>	UL-Non Unit Res	PAR					
				(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=(a++h)
1	Central Govt. Sec		Not Less than 25%	0.00	296.04	106.83	10.74	3338.83	3752.44	75.1%	0.00	3752.44
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 50%	0.00	368.23	106.83	12.63	3366.06	3853.75	77.1%	0.00	3853.75
3	Investment subject to Exposure Norms											
	a.	Infrastructure/ Social/ Housing Sector										
		1. Approved Investments	Not Less than 15%	0.00	155.64	29.67	3.56	669.80	858.67	17.2%	0.02	858.69
		2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00
	b.	i) Approved Investments	Not exceeding 35%	0.00	100.95	41.05	0.52	143.95	286.48	5.7%	-6.92	279.56
		ii) Other Investments		0.00	0.00	0.00	0.05	0.00	0.05	0.0%	0.01	0.05
TOTAL LIFE FUND			100%	0.00	624.82	177.56	16.76	4179.80	4998.94	-6.89	4992.05	5117.59

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	201.40	201.40	74.7%	0.00	201.40	209.49
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 40%	0.00	203.41	203.41	75.5%	0.00	203.41	211.47
3	Balance in Approved investment		Not Exceeding 60%	0.00	66.11	66.11	24.5%	0.00	66.11	67.11
TOTAL PENSION, GENERAL ANNUITY FUND			100%	0.00	269.51	269.51	100.0%		269.51	278.57

LINKED BUSINESS

C. LINKED FUNDS			% as per Reg	PH		Total Fund	Actual %
				PAR	NON PAR		
				(a)	(b)	(c)= (a+b)	(d)
1	Approved Investments		Not Less than 75%	118.35	3432.59	3550.94	91.6%
2	Other Investments		Not More than 25%	0.97	325.74	326.71	8.4%
TOTAL LINKED INSURANCE FUND			100%	119.32	3758.33	3877.65	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: 21/01/2019

- Note:  
1 (+) FRSM refers to 'Funds representing Solvency Margin'  
2 Funds beyond Solvency Margin shall have a separate Custody Account.  
3 Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time  
4 Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.  
5 Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

Eric Noel Berg  
Chief Financial Officer

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Periodicity of Submission: Quarterly

Statement as on: 31st December 2018

Particulars	Group Superannuation & Gratuity ULGF00210/03/2006GROUPBALAN122	Group Superannuation & Gratuity ULGF00531/03/2006GROUPCASHF122	Group Superannuation & Gratuity Debt ULGF00310/03/2006GROUPDEBTF122	Group Superannuation & Gratuity ULGF00410/03/2006GROUPGROWT122	Group Superannuation & Gratuity ULGF00113/07/2005GROUPSECUR122
Opening Balance (Market Value)	30.13	2.06	246.28	12.84	66.43
<b>Add:</b> Inflow during the Quarter	0.81	3.29	6.21	0.63	0.25
Increase / (Decrease) Value of Inv [Net]	0.63	0.03	9.39	0.13	1.90
<b>Less:</b> Outflow during the Quarter	0.45	3.25	4.72	0.17	1.40
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>31.12</b>	<b>2.13</b>	<b>257.16</b>	<b>13.43</b>	<b>67.18</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT122		ULGF00113/07/2005GROUPSECUR122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	13.45	43.2%	1.88	88.0%	172.58	67.1%	3.30	24.6%	35.46	52.8%
State Government Securities	0.00	0.0%	0.00	0.0%	0.52	0.2%	0.26	1.9%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.53	8.1%	0.10	4.7%	18.48	7.2%	1.05	7.9%	4.72	7.0%
Infrastructure Bonds	2.49	8.0%	0.01	0.4%	47.42	18.4%	0.98	7.3%	10.32	15.4%
Equity	7.90	25.4%	0.00	0.0%	0.00	0.0%	5.01	37.3%	6.51	9.7%
Money Market Investments	4.52	14.5%	0.03	1.5%	14.80	5.8%	1.70	12.6%	11.03	16.4%
Mutual funds	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%
Sub Total (A)	30.88	99.2%	2.02	94.5%	254.10	98.8%	12.30	91.6%	68.04	101.3%
Current Assets:										
Accrued Interest	0.60	1.9%	0.01	0.3%	6.91	2.7%	0.18	1.3%	1.51	2.2%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	0.11	5.2%	2.42	0.9%	-0.02	-0.2%	0.00	0.0%
Receivable for Sale of Investments	0.04	0.1%	0.00	0.0%	8.13	3.2%	0.15	1.1%	0.03	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%
Less: Current Liabilities										
Payable for Investments	-1.18	-3.8%	0.00	0.0%	-14.37	-5.6%	-0.35	-2.6%	-3.12	-4.6%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.04	0.0%	0.00	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	-0.54	-1.7%	0.12	5.5%	3.06	1.2%	-0.04	-0.3%	-1.58	-2.4%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.54	1.7%	0.00	0.0%	0.00	0.0%	0.35	2.6%	0.46	0.7%
Mutual funds- Exchange traded funds	0.24	0.8%	0.00	0.0%	0.00	0.0%	0.82	6.1%	0.25	0.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.79	2.5%	0.00	0.0%	0.00	0.0%	1.17	8.7%	0.72	1.1%
Total (A + B + C)	31.12	100.0%	2.13	100.0%	257.16	100.0%	13.43	100.0%	67.18	100.0%
Fund Carried Forward (as per LB 2)	31.12		2.13		257.16		13.43		67.18	



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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Periodicity of Submission: Quarterly

Statement as on: 31st December 2018

Particulars	Grp Superann-Short Term Debt fund ULGF00613/02/2009GROUPSDEBT122	Pension Unit Linked Balanced Fund ULIF00311/02/2003PNSBALANCE122	Pension Unit Linked Balanced - II Fund ULIF02325/01/2010PNBALAN-II122	Pension Unit linked Growth fund ULIF00703/03/2005PNSNGROWTH122	Pension Unit Linked Growth - II Fund ULIF02425/01/2010PNGROWT-II122
Opening Balance (Market Value)	0.25	51.19	10.55	66.78	12.27
<b>Add:</b> Inflow during the Quarter	0.11	1.77	0.27	1.78	0.07
Increase / (Decrease) Value of Inv [Net]	0.00	0.95	0.19	0.59	0.09
<b>Less:</b> Outflow during the Quarter	0.11	3.03	0.61	5.01	0.48
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>0.25</b>	<b>50.88</b>	<b>10.41</b>	<b>64.14</b>	<b>11.96</b>

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.22	87.7%	17.75	34.9%	3.60	34.6%	20.34	31.7%	2.57	21.5%
State Government Securities	0.00	0.0%	0.00	0.0%	0.26	2.5%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	5.79	11.4%	0.97	9.4%	1.87	2.9%	1.26	10.6%
Infrastructure Bonds	0.01	4.0%	7.29	14.3%	1.29	12.4%	4.68	7.3%	0.88	7.4%
Equity	0.00	0.0%	13.36	26.3%	2.63	25.2%	25.32	39.5%	4.65	38.9%
Money Market Investments	0.02	7.8%	4.19	8.2%	1.77	17.0%	7.07	11.0%	1.53	12.8%
Mutual funds	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%
Sub Total (A)	0.25	99.5%	48.39	95.1%	10.52	101.1%	59.28	92.4%	10.89	91.1%
Current Assets:										
Accrued Interest	0.00	0.1%	0.94	1.9%	0.21	2.0%	0.68	1.1%	0.16	1.4%
Dividend Recievable	0.00	0.0%	0.01	0.0%	0.00	0.0%	0.01	0.0%	0.00	0.0%
Bank Balance	0.00	0.4%	-0.04	-0.1%	0.00	0.0%	-0.07	-0.1%	-0.01	-0.1%
Receivable for Sale of Investments	0.00	0.0%	1.58	3.1%	0.01	0.1%	0.14	0.2%	0.03	0.2%
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%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	-1.32	-2.6%	-0.60	-5.8%	-1.92	-3.0%	-0.26	-2.1%
Fund Mgmt Charges Payable	0.00	0.0%	-0.01	0.0%	0.00	0.0%	-0.02	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%
Sub Total (B)	0.00	0.5%	1.15	2.3%	-0.38	-3.7%	-1.17	-1.8%	-0.08	-0.6%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.94	1.8%	0.19	1.8%	1.79	2.8%	0.34	2.8%
Mutual funds- Exchange traded funds	0.00	0.0%	0.40	0.8%	0.09	0.8%	4.24	6.6%	0.80	6.7%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	0.0%	1.34	2.6%	0.27	2.6%	6.03	9.4%	1.14	9.5%
Total (A + B + C)	0.25	100.0%	50.88	100.0%	10.41	100.0%	64.14	100.0%	11.96	100.0%
Fund Carried Forward (as per LB 2)	0.25		50.88		10.41		64.14		11.96	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Periodicity of Submission: Quarterly

Statement as on: 31st December 2018

Particulars	Pension Unit Linked Infrastructure fund ULIF02525/01/2010PNSNINFRAF122	Pension Unit Linked Index Fund ULIF01122/01/2008PNSNINDEXF122	Pension Unit Linked Index - II fund ULIF02625/01/2010PNINDEX-II122	Pension Unit Linked PSU fund ULIF02725/01/2010PNSNPSUFND122	Pension Unit linked Secure fund ULIF00803/03/2005PNSNSECURE122
Opening Balance (Market Value)	6.60	130.14	29.21	15.35	49.22
<b>Add:</b> Inflow during the Quarter	0.05	2.35	0.58	0.11	0.05
Increase / (Decrease) Value of Inv [Net]	0.25	-1.40	-0.31	-0.34	1.26
<b>Less:</b> Outflow during the Quarter	0.27	7.56	0.61	0.45	16.84
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>6.63</b>	<b>123.52</b>	<b>28.87</b>	<b>14.67</b>	<b>33.69</b>

INVESTMENT OF UNIT FUND	ULIF02525/01/2010PNSNINFR122		ULIF01122/01/2008PNSNINDEXF122		ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122	
	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%	0.00	0.0%	0.00	0.0%	20.26	60.1%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.94	8.7%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.58	10.6%
Equity	5.55	83.7%	100.45	81.3%	22.92	79.4%	10.93	74.5%	3.31	9.8%
Money Market Investments	0.43	6.5%	4.03	3.3%	1.59	5.5%	0.75	5.1%	2.63	7.8%
Mutual funds	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%
Sub Total (A)	5.98	90.2%	104.47	84.6%	24.51	84.9%	11.68	79.6%	32.72	97.1%
Current Assets:										
Accrued Interest	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.66	2.0%
Dividend Recievable	0.01	0.1%	0.04	0.0%	0.01	0.0%	0.03	0.2%	0.00	0.0%
Bank Balance	0.00	0.0%	-0.23	-0.2%	0.04	0.1%	0.00	0.0%	-0.04	-0.1%
Receivable for Sale of Investments	0.00	0.0%	1.43	1.2%	0.19	0.7%	0.00	0.0%	1.83	5.4%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-1.86	-5.5%
Fund Mgmt Charges Payable	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	0.00	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.01	0.1%	1.22	1.0%	0.23	0.8%	0.03	0.2%	0.58	1.7%
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%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.64	9.7%	5.17	4.2%	1.19	4.1%	2.71	18.5%	0.21	0.6%
Mutual funds- Exchange traded funds	0.00	0.0%	12.65	10.2%	2.94	10.2%	0.24	1.7%	0.18	0.5%
Others	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	9.7%	17.83	14.4%	4.13	14.3%	2.96	20.2%	0.39	1.2%
Total (A + B + C)	6.63	100.0%	123.52	100.0%	28.87	100.0%	14.67	100.0%	33.69	100.0%
Fund Carried Forward (as per LB 2)	6.63		123.52		28.87		14.67		33.69	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Periodicity of Submission: Quarterly

Statement as on: 31st December 2018

Particulars	Pension Unit Linked Protector Fund ULIF01408/02/2008PNSPROTECT122	Pension Unit Linked Protector -II fund ULIF02825/01/2010PNPROTE-II122	Pension Unitised with Profit fund ULIF00411/02/2003PNSWPROFIT122	Unit Linked Balanced fund ULIF00106/06/2002LIFBALANCE122	Unit Linked Balanced- II fund ULIF01508/01/2010LIBALAN-II122
Opening Balance (Market Value)	20.19	4.29	12.57	366.50	153.75
<b>Add:</b> Inflow during the Quarter	2.72	0.04	0.07	10.73	11.43
Increase / (Decrease) Value of Inv [Net]	0.57	0.11	0.44	6.60	2.31
<b>Less:</b> Outflow during the Quarter	4.11	0.28	0.40	23.75	13.51
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>19.37</b>	<b>4.16</b>	<b>12.68</b>	<b>360.08</b>	<b>154.00</b>

INVESTMENT OF UNIT FUND	ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122		ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	7.47	38.6%	1.69	40.5%	7.08	55.8%	146.98	40.8%	60.04	39.0%
State Government Securities	0.00	0.0%	0.26	6.2%	0.00	0.0%	0.00	0.0%	1.03	0.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	3.05	15.7%	0.83	19.9%	0.10	0.8%	41.33	11.5%	14.69	9.5%
Infrastructure Bonds	4.91	25.3%	0.59	14.1%	2.82	22.3%	31.48	8.7%	7.92	5.1%
Equity	2.01	10.4%	0.43	10.2%	1.18	9.3%	95.17	26.4%	40.30	26.2%
Money Market Investments	1.43	7.4%	0.34	8.1%	1.26	10.0%	29.73	8.3%	29.23	19.0%
Mutual funds	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%
Sub Total (A)	18.87	97.4%	4.12	99.0%	12.44	98.1%	344.70	95.7%	153.21	99.5%
Current Assets:										
Accrued Interest	0.51	2.7%	0.10	2.4%	0.27	2.1%	6.43	1.8%	2.82	1.8%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.04	0.0%	0.02	0.0%
Bank Balance	-0.12	-0.6%	0.01	0.3%	-0.13	-1.0%	-0.58	-0.2%	-0.53	-0.3%
Receivable for Sale of Investments	0.89	4.6%	0.00	0.1%	0.00	0.0%	12.45	3.5%	0.20	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%
Less: Current Liabilities										
Payable for Investments	-0.98	-5.0%	-0.11	-2.7%	0.00	0.0%	-12.50	-3.5%	-5.81	-3.8%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.09	0.0%	-0.04	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.30	1.5%	0.00	0.0%	0.14	1.1%	5.76	1.6%	-3.34	-2.2%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.13	0.7%	0.03	0.7%	0.10	0.8%	6.69	1.9%	2.82	1.8%
Mutual funds- Exchange traded funds	0.07	0.4%	0.02	0.4%	0.00	0.0%	2.93	0.8%	1.30	0.8%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.21	1.1%	0.04	1.0%	0.10	0.8%	9.62	2.7%	4.12	2.7%
Total (A + B + C)	19.37	100.0%	4.16	100.0%	12.68	100.0%	360.08	100.0%	154.00	100.0%
Fund Carried Forward (as per LB 2)	19.37		4.16		12.68		360.08		154.00	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Periodicity of Submission: Quarterly

Statement as on: 31st December 2018

Particulars	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund	Unit Linked Growth Fund
	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFEDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122	ULIF00527/01/2004LIFEGROWTH122
Opening Balance (Market Value)	5.84	123.41	72.31	358.38	993.21
<b>Add:</b> Inflow during the Quarter	0.31	8.31	1.36	32.77	23.07
Increase / (Decrease) Value of Inv [Net]	0.22	3.95	-0.84	-3.71	-0.94
<b>Less:</b> Outflow during the Quarter	0.24	15.20	3.04	22.58	56.69
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>6.12</b>	<b>120.47</b>	<b>69.80</b>	<b>364.87</b>	<b>958.65</b>

INVESTMENT OF UNIT FUND	ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFEDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122		ULIF00527/01/2004LIFEGROWTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	3.33	54.4%	66.38	55.1%	0.00	0.0%	0.00	0.0%	139.08	14.5%
State Government Securities	0.31	5.1%	0.72	0.6%	0.00	0.0%	0.00	0.0%	0.18	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	1.02	16.6%	17.11	14.2%	0.00	0.0%	0.00	0.0%	39.20	4.1%
Infrastructure Bonds	1.08	17.6%	28.00	23.2%	0.00	0.0%	0.00	0.0%	31.12	3.2%
Equity	0.00	0.0%	0.00	0.0%	51.91	74.4%	265.57	72.8%	496.64	51.8%
Money Market Investments	0.35	5.7%	11.19	9.3%	6.19	8.9%	37.97	10.4%	129.16	13.5%
Mutual funds	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%
<b>Sub Total (A)</b>	<b>6.08</b>	<b>99.4%</b>	<b>123.40</b>	<b>102.4%</b>	<b>58.09</b>	<b>83.2%</b>	<b>303.55</b>	<b>83.2%</b>	<b>835.39</b>	<b>87.1%</b>
<b>Current Assets:</b>										
Accrued Interest	0.19	3.1%	3.84	3.2%	0.00	0.0%	0.01	0.0%	7.59	0.8%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.03	0.0%	0.13	0.0%	0.27	0.0%
Bank Balance	-0.03	-0.5%	0.06	0.0%	-0.29	-0.4%	1.49	0.4%	-1.06	-0.1%
Receivable for Sale of Investments	0.31	5.0%	0.00	0.0%	0.82	1.2%	2.79	0.8%	4.81	0.5%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>										
Payable for Investments	-0.43	-7.0%	-6.79	-5.6%	-0.13	-0.2%	-0.69	-0.2%	-11.71	-1.2%
Fund Mgmt Charges Payable	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	-0.09	0.0%	-0.28	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%
<b>Sub Total (B)</b>	<b>0.04</b>	<b>0.6%</b>	<b>-2.93</b>	<b>-2.4%</b>	<b>0.41</b>	<b>0.6%</b>	<b>3.62</b>	<b>1.0%</b>	<b>-0.38</b>	<b>0.0%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.00	0.0%	3.95	5.7%	19.71	5.4%	35.28	3.7%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	7.34	10.5%	37.98	10.4%	88.36	9.2%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>11.29</b>	<b>16.2%</b>	<b>57.70</b>	<b>15.8%</b>	<b>123.64</b>	<b>12.9%</b>
<b>Total (A + B + C)</b>	<b>6.12</b>	<b>100.0%</b>	<b>120.47</b>	<b>100.0%</b>	<b>69.80</b>	<b>100.0%</b>	<b>364.87</b>	<b>100.0%</b>	<b>958.65</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>6.12</b>		<b>120.47</b>		<b>69.80</b>		<b>364.87</b>		<b>958.65</b>	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Periodicity of Submission: Quarterly

Statement as on: 31st December 2018

Particulars	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	158.53	32.05	72.71	91.28	34.63
<b>Add:</b> Inflow during the Quarter	15.35	0.86	1.23	1.24	1.33
Increase / (Decrease) Value of Inv [Net]	-0.32	1.22	-0.86	-1.10	0.96
<b>Less:</b> Outflow during the Quarter	16.60	1.45	6.31	2.45	2.79
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>156.96</b>	<b>32.68</b>	<b>66.76</b>	<b>88.98</b>	<b>34.12</b>

INVESTMENT OF UNIT FUND	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
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	24.80	15.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	15.25	44.7%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	5.47	3.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.29	18.4%
Infrastructure Bonds	3.30	2.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.59	16.4%
Equity	79.93	50.9%	26.96	82.5%	54.95	82.3%	71.30	80.1%	3.47	10.2%
Money Market Investments	25.06	16.0%	2.64	8.1%	1.21	1.8%	4.31	4.8%	2.31	6.8%
Mutual funds	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%
<b>Sub Total (A)</b>	<b>138.56</b>	<b>88.3%</b>	<b>29.60</b>	<b>90.6%</b>	<b>56.16</b>	<b>84.1%</b>	<b>75.61</b>	<b>85.0%</b>	<b>32.92</b>	<b>96.5%</b>
<b>Current Assets:</b>										
Accrued Interest	1.12	0.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.96	2.8%
Dividend Recievable	0.04	0.0%	0.03	0.1%	0.02	0.0%	0.03	0.0%	0.00	0.0%
Bank Balance	0.13	0.1%	-0.02	-0.1%	-0.25	-0.4%	-0.13	-0.1%	-0.02	-0.1%
Receivable for Sale of Investments	0.45	0.3%	0.00	0.0%	1.17	1.7%	0.70	0.8%	1.21	3.6%
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%
<b>Less: Current Liabilities</b>										
Payable for Investments	-2.38	-1.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-1.29	-3.8%
Fund Mgmt Charges Payable	-0.04	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%
<b>Sub Total (B)</b>	<b>-0.69</b>	<b>-0.4%</b>	<b>0.01</b>	<b>0.0%</b>	<b>0.92</b>	<b>1.4%</b>	<b>0.58</b>	<b>0.7%</b>	<b>0.86</b>	<b>2.5%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	5.64	3.6%	3.07	9.4%	2.83	4.2%	3.69	4.1%	0.23	0.7%
Mutual funds- Exchange traded funds	13.45	8.6%	0.00	0.0%	6.86	10.3%	9.10	10.2%	0.12	0.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>19.09</b>	<b>12.2%</b>	<b>3.07</b>	<b>9.4%</b>	<b>9.68</b>	<b>14.5%</b>	<b>12.79</b>	<b>14.4%</b>	<b>0.35</b>	<b>1.0%</b>
<b>Total (A + B + C)</b>	<b>156.96</b>	<b>100.0%</b>	<b>32.68</b>	<b>100.0%</b>	<b>66.76</b>	<b>100.0%</b>	<b>88.98</b>	<b>100.0%</b>	<b>34.12</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>156.96</b>		<b>32.68</b>		<b>66.76</b>		<b>88.98</b>		<b>34.12</b>	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Periodicity of Submission: Quarterly

Statement as on: 31st December 2018

Particulars	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund
	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122
Opening Balance (Market Value)	55.17	108.40	176.58	105.55	0.00
<b>Add:</b> Inflow during the Quarter	4.87	1.67	5.58	0.41	0.00
Increase / (Decrease) Value of Inv [Net]	1.50	-2.44	4.90	3.86	0.00
<b>Less:</b> Outflow during the Quarter	7.30	4.24	13.02	3.17	0.00
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>54.23</b>	<b>103.39</b>	<b>174.04</b>	<b>106.64</b>	<b>0.00</b>

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	27.52	50.8%	0.00	0.0%	76.28	43.8%	50.73	47.6%	0.00	0.0%
State Government Securities	0.24	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	5.96	11.0%	0.00	0.0%	30.80	17.7%	1.00	0.9%	0.00	0.0%
Infrastructure Bonds	9.17	16.9%	0.00	0.0%	28.25	16.2%	35.71	33.5%	0.00	0.0%
Equity	5.51	10.2%	76.40	73.9%	17.62	10.1%	10.07	9.4%	0.00	0.0%
Money Market Investments	5.93	10.9%	6.03	5.8%	11.07	6.4%	6.13	5.7%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>54.33</b>	<b>100.2%</b>	<b>82.43</b>	<b>79.7%</b>	<b>164.03</b>	<b>94.2%</b>	<b>103.64</b>	<b>97.2%</b>	<b>0.00</b>	<b>0.0%</b>
<b>Current Assets:</b>										
Accrued Interest	1.37	2.5%	0.00	0.0%	4.93	2.8%	2.54	2.4%	0.00	-0.2%
Dividend Recievable	0.00	0.0%	0.24	0.2%	0.01	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.05	0.1%	0.00	0.0%	-0.35	-0.2%	-0.42	-0.4%	0.00	972.0%
Receivable for Sale of Investments	0.98	1.8%	0.00	0.0%	12.31	7.1%	0.00	0.0%	0.00	-871.8%
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%
<b>Less: Current Liabilities</b>										
Payable for Investments	-3.03	-5.6%	0.00	0.0%	-8.64	-5.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.03	0.0%	-0.03	0.0%	0.00	0.0%	0.00	0.0%
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%
<b>Sub Total (B)</b>	<b>-0.65</b>	<b>-1.2%</b>	<b>0.21</b>	<b>0.2%</b>	<b>8.22</b>	<b>4.7%</b>	<b>2.12</b>	<b>2.0%</b>	<b>0.00</b>	<b>100.0%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.36	0.7%	19.15	18.5%	1.16	0.7%	0.87	0.8%	0.00	0.0%
Mutual funds- Exchange traded funds	0.20	0.4%	1.60	1.6%	0.63	0.4%	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%
<b>Sub Total (C)</b>	<b>0.56</b>	<b>1.0%</b>	<b>20.75</b>	<b>20.1%</b>	<b>1.80</b>	<b>1.0%</b>	<b>0.87</b>	<b>0.8%</b>	<b>0.00</b>	<b>0.0%</b>
<b>Total (A + B + C)</b>	<b>54.23</b>	<b>100.0%</b>	<b>103.39</b>	<b>100.0%</b>	<b>174.04</b>	<b>100.0%</b>	<b>106.64</b>	<b>100.0%</b>	<b>0.00</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>54.23</b>		<b>103.39</b>		<b>174.04</b>		<b>106.64</b>		<b>0.00</b>	<b>100.00%</b>

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Periodicity of Submission: Quarterly

Statement as on: 31st December 2018

PART - B

Rs. Crore

Particulars	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLCY122	
Opening Balance (Market Value)	7.85	0.00	98.79	166.67	3947.97
<b>Add:</b> Inflow during the Quarter	0.00	0.00	1.99	17.87	161.52
Increase / (Decrease) Value of Inv [Net]	0.17	0.00	-1.16	2.63	31.45
<b>Less:</b> Outflow during the Quarter	0.19	0.00	6.07	14.96	263.29
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>7.84</b>	<b>0.00</b>	<b>93.55</b>	<b>172.21</b>	<b>3877.65</b>

INVESTMENT OF UNIT FUND	ULIF03020/07/2010LIFEWEALTH122		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	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	6.13	78.2%	0.00	0.0%	0.00	0.0%	147.29	85.5%	1,071.46	27.6%
State Government Securities	0.73	9.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.50	0.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	206.56	5.3%
Infrastructure Bonds	0.60	7.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	269.49	6.9%
Equity	0.00	0.0%	0.00	0.0%	59.83	64.0%	0.00	0.0%	1,567.80	40.4%
Money Market Investments	0.13	1.7%	0.00	0.0%	19.74	21.1%	25.09	14.6%	412.58	10.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.30	0.0%
<b>Sub Total (A)</b>	<b>7.59</b>	<b>96.9%</b>	<b>0.00</b>	<b>0.0%</b>	<b>79.57</b>	<b>85.1%</b>	<b>172.38</b>	<b>100.1%</b>	<b>3,532.70</b>	<b>91.1%</b>
<b>Current Assets:</b>										
Accrued Interest	0.25	3.1%	0.00	-0.1%	0.00	0.0%	0.00	0.0%	44.77	1.2%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.03	0.0%	0.00	0.0%	1.01	0.0%
Bank Balance	0.00	0.0%	0.00	100.1%	-0.05	-0.1%	-0.15	-0.1%	(0.22)	0.0%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.54	0.6%	0.00	0.0%	53.20	1.4%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Less: Current Liabilities</b>										
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.14	-0.1%	0.00	0.0%	(79.60)	-2.1%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	1.7%	-0.02	0.0%	-0.02	0.0%	(0.90)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	-1.7%	0.00	0.0%	0.00	0.0%	(0.02)	0.0%
<b>Sub Total (B)</b>	<b>0.24</b>	<b>3.1%</b>	<b>0.00</b>	<b>100.0%</b>	<b>0.36</b>	<b>0.4%</b>	<b>-0.17</b>	<b>-0.1%</b>	<b>18.25</b>	<b>0.5%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	0.00	0.0%	4.83	5.2%	0.00	0.0%	125.08	3.2%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	8.79	9.4%	0.00	0.0%	201.63	5.2%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>13.61</b>	<b>14.6%</b>	<b>0.00</b>	<b>0.0%</b>	<b>326.71</b>	<b>8.4%</b>
<b>Total (A + B + C)</b>	<b>7.84</b>	<b>100.0%</b>	<b>0.00</b>	<b>100.0%</b>	<b>93.55</b>	<b>100.0%</b>	<b>172.21</b>	<b>100.0%</b>	<b>3,877.65</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>7.84</b>		<b>0.00</b>		<b>93.55</b>		<b>172.21</b>		<b>3,877.65</b>	

Date : 21/01/2019 Date :

**Note:**

1. The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business
2. Details of Item 12 of FORM LB 2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).
3. Other Investments' are as permitted under Sec 27A(2)
4. Treasury Bills are included under Central Government Securities.

Eric Noel Berg  
Chief Financial Officer



FORM L-28-UNIT LINKED NAV - 3A

(Read with Regulation 10)

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Link to FORM 3A (Part B)

Statement for the period: 31st December 2018

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

Rs. In Crores

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	360.08	67.4997	67.4997	66.2665	65.7265	64.9659	66.1016	2.1%	8.3%	68.1565
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	50.88	52.7755	52.7755	51.7873	51.3722	50.8071	51.6611	2.2%	8.4%	53.2936
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	958.65	59.3581	59.3581	59.3802	58.5277	56.3756	59.2807	0.1%	10.2%	62.7095
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	174.04	28.7131	28.7131	27.9153	27.7650	27.8268	27.8664	3.0%	7.5%	28.7183
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	64.14	34.8278	34.8278	34.4983	34.1071	33.2678	34.4055	1.2%	9.1%	35.8957
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	3/3/2005	Non Par	33.69	27.0339	27.0339	26.2822	26.1324	26.1810	26.2196	3.1%	7.8%	27.0505
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	67.18	28.5857	28.5857	27.7708	27.5912	27.5434	27.5804	3.6%	8.1%	28.5950
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	3/10/2006	Non Par	257.16	26.6118	26.6118	25.6348	25.5342	25.8532	25.6038	3.9%	7.4%	26.6466
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	31.12	26.4789	26.4789	25.9374	25.6806	25.3490	25.7372	2.9%	8.9%	26.6423
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWTH122	3/10/2006	Non Par	13.43	31.4356	31.4356	31.1376	30.7257	29.9151	30.7998	2.1%	9.9%	32.4262
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	3/31/2006	Non Par	2.13	25.1901	25.1901	24.8389	24.5249	24.2360	23.9282	5.3%	5.9%	25.1901
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	34.12	25.0612	25.0612	24.3743	24.2442	24.3132	24.3464	2.9%	7.7%	25.0636
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	66.76	18.3162	18.3162	18.5143	18.1089	17.0990	17.8113	2.8%	11.0%	19.8758
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	1/22/2008	Non Par	123.52	22.5852	22.5852	22.8193	22.3008	21.0793	21.9425	2.9%	11.1%	24.4518
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	69.80	25.4563	25.4563	25.7464	25.2652	23.9909	25.6830	-0.9%	11.0%	27.5911
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	6.12	24.3962	24.3962	23.5297	23.4223	23.7608	23.5624	3.5%	6.9%	24.4278
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	19.37	22.3645	22.3645	21.7303	21.6235	21.6914	21.7390	2.9%	7.6%	22.3645
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBTF122	2/13/2009	Non Par	0.25	20.2856	20.2856	19.9893	19.7093	19.4596	19.1988	5.7%	5.4%	20.2856
19	Unit Linked PSU fund	ULIF02208/01/2010LIFPSUFND122	1/8/2010	Non Par	103.39	12.6858	12.6858	12.9698	13.0057	13.9562	15.8395	-19.9%	6.6%	16.4367
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	1/8/2010	Non Par	88.98	20.0343	20.0343	20.2718	19.8607	18.8156	19.6038	2.2%	10.5%	21.7333
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	1/8/2010	Non Par	156.96	20.9162	20.9162	20.9512	20.6407	19.8686	20.8300	0.4%	10.1%	22.0675
22	Unit Linked Balanced - II fund	ULIF01508/01/2010LIBALAN-II122	1/8/2010	Non Par	154.00	20.1629	20.1629	19.8615	19.6890	19.4001	19.8340	1.7%	8.4%	20.4917
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	364.87	24.3950	24.3950	24.6543	24.1569	22.9462	24.4449	-0.2%	11.4%	26.3671
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	1/8/2010	Non Par	120.47	19.7386	19.7386	19.1017	19.0876	19.3978	19.2490	2.5%	6.5%	19.7664
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	32.68	11.1793	11.1793	10.7618	11.7098	12.8110	14.2732	-21.7%	5.0%	14.5449
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	1/8/2010	Non Par	54.23	19.4218	19.4218	18.8939	18.8106	18.8663	18.8970	2.8%	7.4%	19.4251
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	1/25/2010	Non Par	28.87	22.0753	22.0753	22.3084	21.8364	20.6619	21.5074	2.6%	11.0%	23.8793
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	1/25/2010	Non Par	14.67	12.8888	12.8888	13.1677	13.2209	14.1926	16.1232	-20.1%	6.8%	16.7318
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	10.41	19.4663	19.4663	19.0849	18.9226	18.7424	19.1020	1.9%	8.3%	19.6393
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	11.96	21.5514	21.5514	21.3751	21.1438	20.6600	21.3926	0.7%	9.0%	22.3029
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	1/25/2010	Non Par	6.63	11.6394	11.6394	11.2049	12.1813	13.3493	14.8504	-21.6%	5.0%	15.1488
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	4.16	19.4570	19.4570	18.9693	18.9028	19.0167	19.1006	1.9%	6.9%	19.4570
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.00	12.4150	12.4150	12.4150	12.4150	12.4150	12.4150	0.0%	0.0%	12.4150
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	7.84	17.6340	17.6340	17.2492	17.0626	17.0435	16.8317	4.8%	6.3%	17.6340
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISCPLOY122	1/27/2011	Non Par	172.21	17.4184	17.4184	17.1520	16.8921	16.6445	16.4113	6.1%	6.2%	17.4184
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	3/25/2011	Non Par	0.00	17.0280	17.0280	17.0280	17.0280	17.0280	17.0280	0.0%	4.3%	17.0397
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	93.55	20.6727	20.6727	20.8975	20.4971	19.4991	20.5661	0.5%	11.2%	22.2438
38	Unitilised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	106.64	26.7639	26.7639	25.7533	25.0421	24.3580	23.6998	12.9%	10.5%	26.7639
39	Pension Unitilised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	12.68	27.0754	27.0754	26.1096	25.3886	24.6951	24.0278	12.7%	10.4%	27.0754
Total					3877.65									

CERTIFICATION

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

DATE : 21-01-2019

- Note:
1. \* NAV should reflect the published NAV on the reporting date
  2. NAV should be upto 4 decimals

Eric Noel Berg  
Chief Financial Officer



**FORM L-29- Detail regarding debt securities**
**Unit Linked**

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at Dec 31 '2018	as % of total for this class	As at Dec 31 '2017	as % of total for this class	As at Dec 31 '2018	as % of total for this class	As at Dec 31 '2017	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,807	92.0%	1,744	88.8%	1,797	91.9%	1,734	88.6%
AA or better	158	8.0%	105	5.4%	159	8.1%	102	5.2%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>1,965</b>	<b>100.00%</b>	<b>1,849</b>	<b>94.12%</b>	<b>1,956</b>	<b>100.00%</b>	<b>1,836</b>	<b>93.8%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	778	39.6%	333	17.0%	778	39.8%	333	18.1%
more than 1 year and upto 3years	188	9.5%	190	9.7%	188	9.6%	190	10.4%
More than 3years and up to 7years	437	22.2%	531	27.0%	431	22.0%	518	28.2%
More than 7 years and up to 10 years	364	18.5%	337	17.2%	364	18.6%	338	18.4%
More than 10 years and up to 15 years	47	2.4%	226	11.5%	47	2.4%	231	12.6%
More than 15 years and up to 20 years	0	0.0%	82	4.2%	0	0.0%	83	4.5%
Above 20 years	151	7.7%	150	7.6%	150	7.7%	143	7.8%
	<b>1,965</b>	<b>100.00%</b>	<b>1,849</b>	<b>94.1%</b>	<b>1,956</b>	<b>100.0%</b>	<b>1,836</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	1,071	54.5%	861	46.6%	1,063	54.3%	867	47.2%
State Government	5	0.2%	5	0.2%	4	0.2%	4	0.2%
Corporate Securities	889	45.2%	983	53.2%	889	45.5%	964	52.5%
	<b>1,965</b>	<b>100.00%</b>	<b>1,849</b>	<b>100.0%</b>	<b>1,956</b>	<b>100.00%</b>	<b>1,836</b>	<b>100.0%</b>

**Non Unit Linked**

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2018	as % of total for this class	As at 31 Dec 2017	as % of total for this class	As at 31 Dec 2018	as % of total for this class	As at 31 Dec 2017	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	5,184	99.5%	4,603	99.6%	5,184	99.5%	4,603	99.6%
AA or better	27	0.5%	20	0.4%	27	0.5%	20	0.4%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>5,211</b>	<b>100.00%</b>	<b>4,623</b>	<b>100.00%</b>	<b>5,211</b>	<b>100.00%</b>	<b>4,623</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	442	8.5%	220	4.7%	442	8.5%	220	4.7%
more than 1 year and upto 3years	239	4.6%	382	8.3%	239	4.6%	382	8.3%
More than 3years and up to 7years	142	2.7%	267	5.8%	142	2.7%	267	5.8%
More than 7 years and up to 10 years	350	6.7%	392	8.5%	350	6.7%	392	8.5%
More than 10 years and up to 15 years	1,300	25.0%	1,018	22.0%	1,300	25.0%	1,018	22.0%
More than 15 years and up to 20 years	1,040	20.0%	858	18.6%	1,040	20.0%	858	18.6%
Above 20 years	1,698	32.6%	1,488	32.2%	1,698	32.6%	1,488	32.2%
	<b>5,211</b>	<b>100.00%</b>	<b>4,623</b>	<b>100.00%</b>	<b>5,211</b>	<b>100.00%</b>	<b>4,623</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	3,954	75.9%	3,095	66.9%	3,954	75.9%	3,095	66.9%
State Government	95	1.8%	110	2.4%	95	1.8%	110	2.4%
Corporate Securities	1,162	22.3%	1,418	30.7%	1,162	22.3%	1,418	30.7%
	<b>5,211</b>	<b>100.00%</b>	<b>4,623</b>	<b>100.00%</b>	<b>5,211</b>	<b>100.00%</b>	<b>4,623</b>	<b>100.00%</b>

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

(Rs in Lakhs)

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q3 '18-19	YTD DEC '2018	Q3 '17-18	YTD DEC '2017
Aviva Group Holdings Limited	Significant Influence	Recovery of reimbursement of Travel related expenses & secondment charges of expats	-	-	-	-
		Net Balance Receivable/ (Payable)	23.26	23.26	-	(1.20)
Aviva PLC	Significant Influence	Reimbursement on account of travel related expenses	-	-	31.55	31.55
		Reimbursement of Healthcare, consultancy & Relocation charges	-	-	(7.40)	(7.40)
		Net Balance Receivable/ (Payable)	-	-	-	(12.97)
Aviva Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses (Payable)	-	-	-	-
		Reimbursement of Travel related expenses receivable	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	-	-	0.58	0.58
		Net Balance Receivable/ (Payable)	-	-	-	0.58
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	30.80	89.13	28.42	85.90
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(74.05)	(148.14)	(76.06)	(228.13)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of Symantec Software	137.86	137.86	-	-
		Recovery of travel related expenses & secondment charges of expats	5.72	10.12	-	-
		Reimbursement of Healthcare, Consultancy & Relocation charges	-	-	-	-
		Balance Receivable/(Payable)	143.58	143.58	-	-

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

BOD and Key Person information			October- December 2018	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Anand Chand Burman	Director	NA	NA
2	Bobby Parikh	Director	NA	NA
3	E V Sumithasri	Director	NA	NA
4	David Anthony Elliot	Director	NA	NA
5	Lee Patrick Callaghan	Director	NA	NA
6	Mohit Burman	Director	NA	NA
7	Pradip Burman	Director	NA	NA
8	Pritam Das Narang	Director	NA	NA
9	Nishit Piyush Majmudar	Director	NA	NA
10	Trevor Bull	Chief Executive Officer & Managing Director	NA	NA
11	Vivek Saxena	General Counsel	NA	NA
12	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
13	Sanjeeb Kumar	Appointed Actuary	NA	NA
14	Eric Noel Berg	Chief Financial Officer	15-Nov-18	NA
15	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	NA	NA
16	Phil Michael Hayman	Chief Distribution Officer	20-Aug-18	NA
17	Prashant Kalaver	Chief of Internal Audit	NA	NA
18	Prashant Sharma	Chief Investment officer	NA	NA
19	Amit Malik	Chief People, Operations and Customer Services Officer	NA	NA
20	Nisha Prabhakar	Company Secretary	NA	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		As at Dec 31 '2018	As at Dec 31 '2017
01	Available Assets in Policyholders' Fund:	891,506	893,599
	Deduct:		
02	Mathematical Reserves	844,417	847,779
03	Other Liabilities	42,337	43,600
04	<b>Excess in Policyholders' funds</b>	4,752	2,220
05	Available Assets in Shareholders Fund:	66,911	66,798
	Deduct:		
06	Other Liabilities of shareholders' fund	271	406
07	<b>Excess in Shareholders' funds</b>	66,640	66,392
08	Total ASM (04)+(07)	71,391	68,613
09	Total RSM	24,211	22,608
10	<b>Solvency Ratio (ASM/RSM)</b>	2.95	3.03

Certification:

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

Sd/-

Sanjeeb Kumar

**Appointed Actuary**

Place:

Gurgaon

Date:

Notes

- Item No. 01 is the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Policyholders A/c
- Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 are the amounts of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 is the amount of Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Shareholders A/c

## FORM - 7

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

Statement As on : 31st December 2018

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 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)
1	Investment Assets (As per Form 3A/3B- Total Fund)	63.07	110.09	-	-	3.04	2.49	203.41	205.37	269.51	317.95
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)	63.07	110.09	-	-	3.04	2.49	203.41	205.37	269.51	317.95
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

## 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

**Eric Noel Berg**  
Chief Financial Officer

## FORM - 7

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

Statement As on : 31st December 2018

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUN

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)
1	Investment Assets (As per Form 3A/3B- Total Fund)	954.22	1,027.25	-	-	141.26	121.28	3,903.46	3,369.44	4,998.94	4,517.97
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)	954.22	1,027.25	-	-	141.26	121.28	3,903.46	3,369.44	4,998.94	4,517.97
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

## 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

---

**Eric Noel Berg**  
Chief Financial Officer

## FORM - 7

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

Statement As on : 31st December 2018

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 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)
1	Investment Assets (As per Form 3A/3B- Total Fund)	476.06	729.36	-	-	412.58	205.80	2,989.01	3,188.60	3,877.65	4,123.76
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)	476.06	729.36	-	-	412.58	205.80	2,989.01	3,188.60	3,877.65	4,123.76
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

## 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

**Eric Noel Berg**  
Chief Financial Officer

## 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 December 2018

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>1</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>3</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	171.92	3.49	2.0%	2.0%	168.29	11.21	6.7%	6.7%	172.90	10.47	6.1%	6.1%
	Treasury Bills	CTRB	16.60	0.26	1.6%	1.6%	25.23	1.16	4.6%	4.6%	33.70	1.53	4.5%	4.5%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	2.01	0.04	1.9%	1.9%	2.02	0.11	5.7%	5.7%	2.30	0.13	5.7%	5.7%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<b>TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	24.67	0.45	1.8%	1.8%	39.29	2.27	5.8%	5.8%	51.61	3.06	5.9%	5.9%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	<b>TAXABLE BONDS</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	47.97	1.01	2.1%	2.1%	53.18	3.32	6.2%	6.2%	53.77	3.57	6.6%	6.6%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.10	0.00	2.5%	2.5%	0.10	0.01	7.4%	7.4%	0.11	0.01	8.2%	8.2%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
		EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	7.74	0.44	5.7%	5.7%
	Deposits - CDs with Scheduled Banks	EDCD	0.70	0.01	0.0%	0.0%	0.56	0.03	5.9%	5.9%	1.99	0.10	5.1%	5.1%
	Deposits - Repo / Reverse Repo	ECMR	9.93	0.16	1.6%	1.6%	7.62	0.35	4.7%	4.7%	11.92	0.53	4.5%	4.5%
	Corporate Securities - Debentures	ECOS	5.79	0.03	0.4%	0.4%	12.59	0.58	4.6%	4.6%	13.82	0.79	5.7%	5.7%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	0.01	0.00	5.3%	5.3%	-	-	0.0%	0.0%
	<b>TOTAL</b>		<b>279.69</b>	<b>5.45</b>	<b>1.9%</b>	<b>1.9%</b>	<b>308.89</b>	<b>19.04</b>	<b>6.2%</b>	<b>6.2%</b>	<b>349.85</b>	<b>20.63</b>	<b>5.9%</b>	<b>5.9%</b>

**CERTIFICATION**

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

Date: 1/21/2019

 Eric Noel Berg  
 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&amp;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 December 2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund - LIFE FUND

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	3,452.61	70.63	2.0%	2.0%	3,390.73	202.71	6.0%	6.0%	2,625.44	160.61	6.1%	6.1%
	Treasury Bills	CTRB	63.28	1.05	1.7%	1.7%	48.84	2.36	4.8%	4.8%	52.58	2.38	4.6%	4.6%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	78.47	1.63	2.1%	2.1%	81.79	5.10	6.2%	6.2%	135.06	11.64	8.6%	8.6%
	Central Government Guaranteed Loans/Bonds	CGSL	8.09	0.17	2.2%	2.2%	4.98	0.32	6.4%	6.4%	-	-	0.0%	0.0%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	14.77	0.27	1.8%	1.8%	14.76	0.80	5.4%	5.4%	9.46	0.51	5.4%	5.4%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<b>TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	151.29	3.16	2.1%	2.1%	139.31	8.56	6.1%	6.1%	157.92	9.63	6.1%	6.1%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	<b>TAXABLE BONDS</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.81	(0.03)	-3.7%	-3.7%	0.40	0.03	6.5%	6.5%	0.08	0.02	20.2%	20.2%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1.86	0.36	19.1%	19.1%	0.94	0.47	49.9%	49.9%	0.19	0.07	35.3%	35.3%
	Infrastructure - PSU - Debentures / Bonds	IPTD	582.59	13.03	2.2%	2.2%	596.84	38.18	6.4%	6.4%	776.20	50.62	6.5%	6.5%
	Infrastructure- Infrastructure Development Fund	IDDF	60.72	(0.84)	-1.4%	-1.4%	63.74	1.85	2.9%	2.9%	45.42	2.82	6.2%	6.2%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.30	0.06	2.4%	2.4%	2.31	0.17	7.2%	7.2%	2.34	0.17	7.2%	7.2%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	90.55	1.73	1.9%	1.9%	90.57	5.17	5.7%	5.7%	71.55	4.12	5.8%	5.8%
	<b>OTHER INVESTMENTS</b>													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	PSU - Equity shares - Quoted	EAEQ	1.39	0.46	32.9%	32.9%	0.67	0.46	68.1%	68.1%	0.20	0.06	31.7%	31.7%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	38.77	1.60	4.1%	4.1%	16.12	4.32	26.8%	26.8%	1.98	0.34	17.3%	17.3%
	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	5.16	0.30	5.7%	5.7%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	20.92	0.95	4.6%	4.6%	20.92	2.77	13.3%	13.3%	35.80	3.79	10.6%	10.6%
	Deposits - CDs with Scheduled Banks	EDCD	36.72	0.67	1.8%	1.8%	34.10	1.89	5.6%	5.6%	6.90	0.31	4.5%	4.5%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	5.4%	5.4%
	Units of Infrastructure Investment Trust	EIIT	36.40	0.93	2.6%	2.6%	36.58	2.91	7.9%	7.9%	25.82	1.14	4.4%	4.4%
	Deposits - Repo / Reverse Repo	ECMR	147.27	2.33	1.6%	1.6%	93.28	4.37	4.7%	4.7%	81.03	3.60	4.4%	4.4%
	Corporate Securities - Debentures	ECOS	116.41	1.70	1.5%	1.5%	127.56	8.19	6.4%	6.4%	136.23	8.53	6.3%	6.3%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	7.59	0.40	0.0%	0.0%	3.77	0.18	4.8%	4.8%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	2.53	(0.01)	-0.6%	-0.6%	1.11	0.23	20.5%	20.5%	0.06	0.02	39.1%	39.1%
	<b>TOTAL</b>		<b>4,907.76</b>	<b>99.84</b>	<b>2.0%</b>	<b>2.0%</b>	<b>4,773.13</b>	<b>291.25</b>	<b>6.1%</b>	<b>6.1%</b>	<b>4,173.20</b>	<b>260.86</b>	<b>6.3%</b>	<b>6.3%</b>

**CERTIFICATION**

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

Date: 1/21/2019

 Eric Noel Berg  
 Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

5 YTD Income on investment shall be reconciled with figures in P&amp;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 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 December 2018

Name of the Fund -ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>2</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	688.24	30.21	4.4%	4.4%	693.65	26.58	3.8%	3.8%	675.80	30.83	4.6%	4.6%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	0.0%	0.0%
	Treasury Bills	CTRB	141.71	2.37	1.7%	1.7%	137.95	6.70	4.9%	4.9%	198.06	9.15	4.6%	4.6%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	18.30	0.84	4.6%	4.6%	35.94	0.33	0.9%	0.9%	10.53	0.91	8.6%	8.6%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	0.0%	0.0%	3.18	0.00	0.1%	0.1%
	Central Government Guaranteed Loans / Bonds	CGSL	19.79	0.78	4.0%	4.0%	24.77	0.92	3.7%	3.7%	14.89	0.08	0.5%	0.5%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<b>TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	156.84	7.00	4.5%	4.5%	177.41	7.27	4.1%	4.1%	114.05	5.95	5.2%	5.2%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	<b>TAXABLE BONDS</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	71.10	(2.29)	-3.2%	-3.2%	73.42	(2.60)	-3.5%	-3.5%	147.61	18.06	12.2%	12.2%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	139.39	16.23	11.6%	11.6%	164.13	2.18	1.3%	1.3%	260.63	61.15	23.5%	23.5%
	Infrastructure - PSU - Debentures / Bonds	IPTD	41.76	1.46	3.5%	3.5%	82.92	(0.71)	-0.9%	-0.9%	229.03	8.35	3.6%	3.6%
	Infrastructure- Infrastructure Development Fund	IDDF	43.94	2.05	4.7%	4.7%	44.23	1.89	4.3%	4.3%	36.88	0.66	1.8%	1.8%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	67.42	1.96	2.9%	2.9%	84.07	2.38	2.8%	2.8%	97.55	4.76	4.9%	4.9%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	39.95	1.54	3.9%	3.9%
	<b>OTHER INVESTMENTS</b>													
	Infrastructure - Equity (including unlisted)	IOEQ	8.36	1.27	15.1%	15.1%	10.65	(3.98)	-37.3%	-37.3%	12.49	2.76	22.1%	22.1%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	139.34	(21.49)	-15.4%	-15.4%	151.19	(38.86)	-25.7%	-25.7%	233.32	19.40	8.3%	8.3%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2.18	0.12	5.3%	5.3%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,369.32	(26.87)	-2.0%	-2.0%	1,492.92	171.95	11.5%	11.5%	1,708.64	285.31	16.7%	16.7%
	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.26	0.01	5.3%	5.3%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	0.30	0.01	4.1%	4.1%	0.30	0.04	11.9%	11.9%	4.10	0.49	11.9%	11.9%
	Deposits - CDs with Scheduled Banks	EDCD	22.95	0.42	1.8%	1.8%	28.32	1.56	5.5%	5.5%	8.37	0.40	4.7%	4.7%
	Deposits - Repo / Reverse Repo	ECMR	351.41	5.56	1.6%	1.6%	243.33	11.40	4.7%	4.7%	212.99	9.43	4.4%	4.4%
	Corporate Securities - Debentures	ECOS	223.83	10.51	4.7%	4.7%	240.05	5.93	2.5%	2.5%	291.06	13.54	4.7%	4.7%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	0.78	0.04	-	-	-	-	0.0%	0.0%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	18.25	-	0.0%	0.0%	18.25	-	0.0%	0.0%	41.75	-	0.0%	0.0%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	117.80	0.16	0.1%	0.1%	129.36	(5.50)	-4.3%	-4.3%	75.79	1.50	2.0%	2.0%
	Equity Exchange Traded Fund	OETF	187.35	15.01	8.0%	8.0%	172.57	21.49	12.5%	12.5%	158.19	26.05	16.5%	16.5%
	<b>TOTAL</b>		<b>3,827.38</b>	<b>45.18</b>	<b>1.2%</b>	<b>1.2%</b>	<b>4,006.22</b>	<b>209.02</b>	<b>5.2%</b>	<b>5.2%</b>	<b>4,577.31</b>	<b>500.43</b>	<b>10.9%</b>	<b>10.9%</b>

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: 1/21/2019

Eric Noel Berg

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&amp;L and Revenue account

**FORM L-35-DOWNGRADING OF INVESTMENTS - 2****Statement as on: 31st December 2018****Statement of Down Graded Investments****Periodicity of Submission: Quarterly****Name of Fund- Life Fund****Rs. Crores**

No	Name of the Security	COI	Amount	Date of	Rating	Original	Current Grade	Date of	Remarks
<b>A.</b>	<b><u>During the Quarter</u><sup>1</sup></b>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ECOS	19.0461425	9/28/2016	CARE	AAA	AA	10/9/2018	
<b>B.</b>	<b><u>As on Date</u><sup>2</sup></b>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ECOS	19.0461425	9/28/2016	CARE	AAA	AA	10/9/2018	

**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:** 1/21/2019**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
- 5 Rating of 9.90% Yes Bank NCD 28.03.2022 was upgraded from AA to AA+ on 10.10.2014 and downgraded from AA+ to AA on 29.11.2018
- 6 Rating of 9.00% Reliance Capital NCD 09.09.2026 was downgraded from AAA to AA+ on 31.03.2017 and downgraded from AA+ to AA on 09.10.2018

\_\_\_\_\_  
Eric Noel Berg  
Chief Financial Officer

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

Statement as on: 31st December 2018

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	Rating	Original	Current Grade	Date of	Remarks
<b>A.</b>	<b>During the Quarter <sup>1</sup></b>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ECOS	38.55	9/9/2016	CARE	AAA	AA	10/9/2018	
	9.90% Yes Bank NCD 28.03.2022 (ISIN : INE528G08212)	ECOS	20.57	10/30/2012	ICRA	AA	AA	11/29/2018	
<b>B.</b>	<b>As on Date <sup>2</sup></b>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ECOS	38.55	9/9/2016	CARE	AAA	AA	10/9/2018	
	9.90% Yes Bank NCD 28.03.2022 (ISIN : INE528G08212)	ECOS	20.57	10/30/2012	ICRA	AA	AA	11/29/2018	

**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: 1/21/2019

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
- 5 Rating of 9.90% Yes Bank NCD 28.03.2022 was upgraded from AA to AA+ on 10.10.2014 and downgraded from AA+ to AA on 29.11.2018
- 6 Rating of 9.00% Reliance Capital NCD 09.09.2026 was downgraded from AAA to AA+ on 31.03.2017 and downgraded from AA+ to AA on 09.10.2018

Eric Noel Berg  
Chief Financial Officer

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

Statement as on: 31st December 2018

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	Rating	Original	Current Grade	Date of	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>	NIL							
B.	<u>As on Date</u> <sup>2</sup>	NIL							

**CERTIFICATION**

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

Date: 1/21/2019

Note:

Eric Noel Berg  
Chief Financial Officer

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- 5 Rating of 9.90% Yes Bank NCD 28.03.2022 was upgraded from AA to AA+ on 10.10.2014 and downgraded from AA+ to AA on 29.11.2018
- 6 Rating of 9.00% Reliance Capital NCD 09.09.2026 was downgraded from AAA to AA+ on 31.03.2017 and downgraded from AA+ to AA on 09.10.2018

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

S.No.	Particulars	Q3 '18-'19				Q3 '17-'18				YTD Dec '18				YTD Dec '17			
		(Rs in Lakhs)															
		Premium	No. of Policies	No. of Lives	Sum Insured	Premium	No. of Policies	No. of Lives	Sum Insured	Premium	No. of Policies	No. of Lives	Sum Insured	Premium	No. of Policies	No. of Lives	Sum Insured
<b>1</b>	<b>First year Premium</b>																
	i Individual Single Premium- (ISP)																
	From 0-10000	31.0	5,073.0	5,070.0	1,017.2	14	1,681	1,681	341	41.5	5,700	5,695	1,153.2	36	3,681	3,676	769
	From 10,000-25,000	2.0	1.0	1.0	2.5	15	8	5	21	22.1	14	12	84.2	28	16	12	38
	From 25001-50,000	8.0	2.0	2.0	13.8	20	5	4	25	22.1	6	6	35.2	60	14	11	81
	From 50,001- 75,000	7.1	1.0	1.0	8.9	7	1	-	9	19.1	3	3	23.9	19	3	2	24
	From 75,000-100,000	10.0	1.0	-	12.5	38	4	3	47	18.0	2	1	28.5	61	7	5	76
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	20.0	1	1	25.0	79	4	3	137
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	27.7	11.0	11.0	-	20	9	10	-	124.5	46	42	-	74	25	25	-
	From 50,001-100,000	40.7	6.0	3.0	-	22	3	3	-	92.0	14	10	-	42	6	6	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	20.5	2	1	-	-	-	-	-
	From 150,001- 2,00,000	16.1	1.0	1.0	-	39	2	2	-	16.1	1	1	-	56	3	3	-
	94%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	30.0	1.0	1.0	-	-	-	-	-	30.0	1	1	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	35	1	1	-	-	-	-	-	35	1	1	-
	iii Group Single Premium (GSP)																
	From 0-10000	0.21	0	8	(2,412)	0.07	0	1	(894)	0.21	0	12	(4,841)	0	-	2	(2,057)
	116442231.9	0.24	0	1	5,64182	0.00	0	-	-	1.16	0	17	105.1467	0	-	2	10
	0	1.41	0	10	119.5	0.00	0	-	-	3.62	0	33	266.0879	1	-	4	32
	From 50,001- 75,000	0.65	0	7	76	0.00	0	-	-	4.05	0	29	315.294	-	-	-	-
	(138)	1.79	0	13	39.1525	0.00	0	0	0	4.55	0	24	170.1525	1	-	4	56
	From 1,00,001 -1,25,000	0.00	0	0	0	1.17	0	9	89.25	0.00	0	0	0	2	-	14	134
	Above Rs. 1,25,000	61.42	-	984	2,118	170.40	0	1,571	8,218	278.22	2	3,469	14,320	835	3	9,354	44,457
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	(227.4)	590.0	584.0	6,565.1	22	1,061	920	23,658	(173.6)	2,618	2,601	51,374.8	93	4,175	4,218	78,932
	From 10,000-25,000	221.1	1,272.0	1,262.0	25,492.4	227	1,238	1,232	21,662	4,521	4,496	4,496	97,356.4	589	3,296	3,291	64,997
	From 25001-50,000	692.1	1,786.0	1,774.0	17,670.4	737	1,764	1,826	17,192	2,045.8	5,305	5,278	58,786.5	1,887	4,557	4,596	47,895
	From 50,001- 75,000	218.4	377.0	375.0	4,783.4	218	390	400	5,109	668.9	1,186	1,181	15,493.8	568	999	1,005	13,606
	From 75,000-100,000	635.6	648.0	648.0	9,464.5	794	813	833	12,017	1,857.0	1,914	1,913	29,745.6	1,867	1,919	1,939	30,371
	From 1,00,001 -1,25,000	116.8	106.0	106.0	3,427.2	126	117	117	2,092	335.8	310	307	8,565.2	308	295	290	6,841
	Above Rs. 1,25,000	1,163.2	427.0	426.0	14,722.2	1,647	585	615	23,483	3,584.3	1,307	1,304	50,978.8	4,627	1,528	1,555	67,980
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-20.94	-	11280	(168,755)	-6.99	1	12142	(14,068.79)	-74.38	-	52528	(766,246)	(39)	5	33,020	(63,104)
	From 10,000-25,000	2.39	1	849	3,710	3.72	-	3,490	3,450.46	10.76	4	10,087	17,850	13	6	7,536	13,649
	From 25001-50,000	8.74	-	1,475	4,818	4.35	1	492	6,385.27	25.03	4	24,652	29,472	15	6	3,403	15,817
	From 50,001- 75,000	8.36	-	2,073	5,876	9.21	-	632	2,525.46	29.78	2	9,153	34,565	22	6	1,558	7,723
	From 75,000-100,000	3.52	-	2,009	7,056	7.05	-	775	3,273.17	11.07	-	4,894	12,926	18	2	2,192	8,216
	From 1,00,001 -1,25,000	1.02	-	105	1,215	3.37	1	77	3,325.00	11.93	2	1,892	7,934	15	6	6,012	12,210
	Above Rs. 1,25,000	1,728.15	3	38,684	84,365	2,631.10	9	37,534	66,736.87	4,309.59	38	231,615	783,721	7,970	37	180,539	536,915
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(Rs in Lakhs)																	
S.No.	Particulars	Q3 '18-'19				Q3 '17-'18				YTD Dec '18				YTD Dec '17			
		Premium	No. of Policies	No. of Lives	Sum Insured.	Premium	No. of Policies	No. of Lives	Sum Insured.	Premium	No. of Policies	No. of Lives	Sum Insured.	Premium	No. of Policies	No. of Lives	Sum Insured.
2	Renewal Premium																
	i Individual																
	From 0-10000	1,366.5	19,635.0	19,257.0	739,427.9	1,588	21,387	20,917	759,169	3,985.6	72,913	71,873	2,392,087.5	4,411	78,269	77,107	2,423,940
	From 10,000-25,000	3,817.5	18,411.0	17,962.0	445,938.9	4,338	20,706	20,009	457,343	10,834.0	73,879	72,614	1,539,505.4	12,225	83,774	82,350	1,572,043
	From 25001-50,000	4,522.1	9,487.0	9,174.0	158,396.4	4,807	9,954	9,472	162,368	12,494.1	36,893	36,093	553,503.9	13,111	39,416	38,533	574,624
	From 50,001- 75,000	1,427.0	1,875.0	1,784.0	39,151.7	1,518	1,985	1,872	40,246	3,943.1	8,117	7,834	157,567.9	4,411	8,687	8,360	162,474
	From 75,000-100,000	2,873.6	2,844.0	2,821.0	59,609.0	2,879	2,779	2,734	58,832	7,995.2	9,042	8,964	190,491.5	7,840	9,239	9,146	194,393
	From 1,00,001 -1,25,000	778.3	602.0	568.0	16,427.7	864	665	617	16,981	2,314.4	2,548	2,469	69,474.9	2,787	2,856	2,757	76,241
	Above Rs. 1,25,000	5,510.0	1,977.0	1,948.0	99,094.6	5,728	1,936	1,885	100,503	17,490.7	6,820	6,718	394,326.4	17,034	6,813	6,689	400,626
	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	0.31	13	21,200	449.44	-	6	3,108	8,721	0.37	38	35,884	676.75	0	28	41,529	9,343
	From 10,000-25,000	2.17	9	405	1,111.95	1	1	49	98	5.08	21	1,036	3,077.36	4	8	611	1,915
	From 25001-50,000	6.43	13	2,116	3,442.15	6	5	1,485	3,002	16.64	33	5,616	11,116.38	13	18	3,363	6,533
	From 50,001- 75,000	1.88	2	764	505.75	2	3	791	1,240	7.34	11	1,394	5,515.79	15	12	3,126	5,231
	From 75,000-100,000	5.16	6	434	4,670.75	2	2	769	622	9.42	11	980	8,980.21	13	9	3,093	5,983
	From 1,00,001 -1,25,000	2.26	-	-	19.30	1	-	-	5	12.49	5	1,727	5,548.88	6	3	974	2,643
	Above Rs. 1,25,000	32.92	10	19,115	42,208.53	50	10	10,250	26,013	316.89	48	82,426	287,731.51	353	39	43,799	211,744
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q3 '18-19			Q3 '17-18			YTD Dec'18			YTD Dec'17		
		Up to the period			Up to the period			Same period of the previous year			Same period of the previous year		
	Channels	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	84	0.04	2	1,514	5	1	2,062	7.09	5	3,558	13
2	Corporate Agents-Banks	0	0	0.00	0	1	0	0	0	0.00	0	1	0
3	Corporate Agents -Others	0	0	0.00	0	0	0	0	0	0.00	0	0	0
4	Brokers	2	36,313	48.69	7	32,128	934	38	197,843	859.56	30	122,241	1,799
5	Micro Agents	0	0	0.00	0	0	0	0	0	0.00	0	0	0
6	Direct Business	2	21,101	1,748.21	3	23,080	1,884	13	138,500	3,748.97	36	117,840	7,041
<b>Total(A)</b>		<b>4</b>	<b>57,498</b>	<b>1,797</b>	<b>12</b>	<b>56,723</b>	<b>2,823.46</b>	<b>52</b>	<b>338,405</b>	<b>4,615.61</b>	<b>71</b>	<b>243,640</b>	<b>8,853.05</b>
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
<b>Grand Total (A+B)</b>		<b>4</b>	<b>57,498</b>	<b>1,797</b>	<b>12</b>	<b>56,723</b>	<b>2,823</b>	<b>52</b>	<b>338,405</b>	<b>4,616</b>	<b>71</b>	<b>243,640</b>	<b>8,853</b>



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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3 '18-19		Q3 '17-18		YTD 2018-19		YTD 2017-18	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1,992	830	3,990	2,319	6,542	3,266	11,711	5,676
2	Corporate Agents-Banks	5,906	562	1,458	131	8,439	1,678	2,781	691
3	Corporate Agents -Others	422	288	177	149	1,130	755	311	400
4	Brokers	375	266	279	97	1,833	813	483	193
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,608	1,050	1,778	1,283	5,007	3,018	5,243	3,483
<b>Total (A)</b>		<b>10,303</b>	<b>2,995</b>	<b>7,682</b>	<b>3,978.32</b>	<b>22,951</b>	<b>9,530</b>	<b>20,529</b>	<b>10,443.43</b>
1	Referral (B)	-	(3)	-	3	-	(10)	-	(13)
<b>Grand Total (A+B)</b>		<b>10,303</b>	<b>2,993</b>	<b>7,682</b>	<b>3,980.94</b>	<b>22,951</b>	<b>9,520</b>	<b>20,529</b>	<b>10,430.32</b>

## 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	8	1,202	298	132	-	-	1,640	372,238
2	Survival Benefit	1,785	250	2	-	4	6	2,047	66,136
3	for Annuities / Pension	1,194	148	48	42	34	59	1,525	4,794
4	For Surrender	-	3367	0	0	0	0	3367	1,057,334
5	Other benefits								
	CI/PTD/ADP	-	-	-	-	-	-	-	-
	HCB	-	-	-	-	-	1	1	7
	ADB	-	-	-	-	-	-	-	-
	IB	2	27	3	2	-	-	34	280
6	Partial Withdrawals	-	592	0	0	0	0	592	84,715
7	Auto Foreclosure	-	627	0	0	0	0	627	84,278
8	EL Surrender	-	1551	0	0	0	0	1551	119,470
9	Death Claims	-	195	19	3	-	-	217	217,111

The figures for individual and group insurance business need to be shown separately

\*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.  
Data is on settlement basis

## Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	-	-	-	-	-	-	-
7	Gratuity	509	213	1	-	-	-	723	115,290
8	Leave encashment	12	2	-	-	-	-	14	701
9	ADB	-	1	-	-	-	-	1	339,625
10	Death Claims	49	154	36	5	-	-	244	40,578

FOR L-40-Quarterly Claims data for Life for the quarter ended 31st Dec 2018

Date: 31st Dec 2018

## Individual

No. of claims only

Sl. No.	Claims Experience	For Death**	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender ***	For Partial withdrawals ****	For Auto Fore Closure	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	19	1,256	45	1,592	90	26	-	-	-	44	-	-
2	Claims reported during the period*	232	2,205	2,012	1,697	3,413	582	627	1,551	-	36	1	-
3	Claims Settled during the period	217	1,640	2,047	1,525	3,367	592	627	1,551	-	34	1	-
4	Claims Repudiated during the period	6	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	6	-	-	-	-	-	-	-	-	-	-	-
	a												
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
	b												
5	Claims Written Back	-	365	1	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	26	1,456	9	1,764	124	15	-	-	-	46	-	-
	Less than 3months	26	955	5	273	124	-	-	-	-	7	-	-
	3 months to 6 months	-	500	2	295	-	-	-	-	-	6	-	-
	6months to 1 year	-	1	2	414	-	-	-	-	-	6	-	-
	1year and above	-	-	-	782	-	-	-	-	-	27	-	-

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

\*\* 2 cases rejected in this quarter

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

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

## GROUP

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	36	-	-	-	-	-	-	1	-	-
2	Claims reported during the period*	256	-	-	-	-	-	1	733	14	-
3	Claims Settled during the period	244	-	-	-	-	-	1	723	14	-
4	Claims Repudiated during the period	2	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	2	-	-	-	-	-	-	-	-	-
	a										
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	b										
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	46	-	-	-	-	-	-	11	-	-
	Less than 3months	46	-	-	-	-	-	-	11	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	5	-	3	2	-	13
b)	Policy Servicing	9	130	14	98	12	15	420
c)	Proposal Processing	1	45	7	31	2	6	90
d)	Survival Claims	5	55	2	49	8	1	188
e)	ULIP Related	-	9	-	7	1	1	18
f)	Unfair Business Practices	17	259	32	94	118	32	802
g)	Others	-	-	-	-	-	-	4
<b>Total Number</b>		<b>32</b>	<b>503</b>	<b>55</b>	<b>282</b>	<b>143</b>	<b>55</b>	<b>1535</b>

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

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

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

\* 30 Duplicate complaints received for the quarter ended ONE Extra 2 Duplicate cases appearing on IGMS Portal

## 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 5.3% thereafter	NA	6.1% for first 5 years and 5.3% 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	6.9% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter	6.9% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
8.	India Bond	NA	7.9% 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	23.0%	152.4%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	55.1%	74.5%
6.	Unit Linked	55.1%	74.5%
7.	Health Insurance	57.0%	74.5%

\*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 52.0% to 175.3%.

## 3) Expense:

## i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	908	908
2.	Life- Non-participating Policies	46	908
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	908	908
5.	Individual Pension Plan	908	908
6.	Unit Linked	954	954
7.	Health Insurance	681	681

## 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 119.53 to 485.44

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

4) Bonus:

## i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	* given below	* given below
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

## Non-Linked Participating Policies - Life

Year\Product Name	Aviva Money Back	Aviva Dhan Nirman - Policy Term 18	Aviva Dhan Nirman - Policy Term 21	Aviva Dhan Nirman - Policy Term 25	Aviva Dhan Nirman - Policy Term 30	Aviva Dhan Vriddhi Plus Premium Payment Term 5	Aviva Dhan Vriddhi Plus Premium Payment Term 7	Aviva Dhan Vriddhi Plus Premium Payment Term 11
1-3	4.5%	4.3%	4.5%	4.5%	4.8%	3.0%	3.4%	3.9%
4-5	3.8%	3.6%	3.8%	3.8%	4.0%	2.6%	2.9%	3.3%
6 onwards	3.2%	3.0%	3.2%	3.2%	3.3%	2.1%	2.4%	2.7%

## Non-Linked Participating Policies - Pension

Year\Product Name	Aviva Secure Pension
1-3	3.5%
4-5	3.0%
6 onwards	2.5%

## ii. Group Business

No participating business has been sold by the Company under Group policies

5) PolicyHolders Reasonable Expectations:

PRE considerations are:

Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises.

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

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

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

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

6) Taxation and Shareholder Transfers:

Ø Tax rate is assumed to be 14.56%

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

No changes made in economic assumptions since last valuation.

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

**(2) Expense Assumptions**

Per policy maintenance expenses used are based on projected expenses for the year when Insurer acquires a stable level of business.  
The valuation assumptions for expenses are as below:

Policy Maintenance Expenses (starting from 2 <sup>nd</sup> policy month):					
S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding i-Life, i-Shield, i-Life Total and i-Life Secure i-Term Smart)	681	0.76%	-	0.0575%
2	All Traditional Endowment Products (excluding Dhan Suraksha)	908	1.01%	-	0.0575%
3	Aviva Dhan Suraksha - Traditional Endowment Product	91	1.04%	-	0.0575%
4	All UL Endowment (fully underwritten)	954	1.07%	-	0.2300%
5	All UL Endowment (Simplified Underwritten)	954	1.07%	-	0.2300%
6	All UL Pension Products	954	1.07%	-	0.2300%
7	Single Premium UL Products	954	0.00%	-	0.2300%
8	i-Life, i-Shield, i-Life Secure, i-Life Total, i-Term Smart	681	1.73%	-	0.0575%
9	Rural Endowment	114	0.00%	-	0.0575%
10	Rural Term Assurance	46 to 133	0.00%	-	0.0500% to 0.0575%
11	Heath Secure	681	1.73%	-	0.0575%
12	Heart Care	681	0.76%	-	0.0575%
13	iGrowth	954	1.73%	-	0.2300%

No changes made in expense assumptions since last valuation.

**(3) Mortality Assumptions**

No changes made in mortality assumptions since last valuation.