



IRDA Public Disclosures

QUARTER ENDED SEPTEMBER 30, 2019

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2019
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q2'19-20 (Rs. 000's)	YTD SEPTEMBER 30, 2019 (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)		
Premiums earned – net										
(a) Premium	L-4	1,191,257	79,292	71,617	3,080,115	73,841	122,988	309,300	2,723,157	4,928,410
(b) Reinsurance ceded		(17,362)	(4)	-	(247,973)	(11)	(26,862)	-	(142,061)	(292,202)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		1,173,895	79,288	71,617	2,832,142	73,840	96,126	309,300	2,581,096	4,636,208
Income from Investments										
(a) Interest, Dividends and Rent – Gross		654,365	66,841	119,577	1,887,169	85,166	32,976	-	1,432,238	2,846,094
(b) Profit on sale/redemption of investments		1,202,328	208,802	109,450	2,808	27,015	700	-	621,506	1,551,103
(c) (Loss) on sale/ redemption of investments		(723,416)	(71,855)	(44,134)	(39,186)	-	(921)	-	(636,110)	(879,512)
(d) Transfer/Gain on revaluation/change in fair value		(1,314,082)	(244,221)	(132,511)	-	-	-	-	(1,133,456)	(1,690,814)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		(180,805)	(40,433)	52,382	1,850,791	112,181	32,755	-	284,176	1,826,871
Other Income										
(a) Fee, Charges and Rent Income		270	-	-	18,277	85	-	-	11,064	18,632
(b) Transfer from Shareholders Account on account of extra mortality/other charges		1,867	-	-	5,417	-	-	-	4,220	7,284
(c) Contribution from the Shareholders' A/c		42,973	-	-	408	37,367	34	32,503	8,349	113,285
TOTAL (A)		1,038,200	38,855	123,999	4,707,035	223,473	128,915	341,803	2,888,905	6,602,280
Commission	L-5	11,946	181	150	74,492	489	2,436	-	53,733	89,694
Service Tax/Goods & Service Tax charges on Linked Charges		68,319	4,054	2,641	-	-	-	-	35,975	75,014
Operating Expenses related to Insurance Business	L-6	413,236	17,071	6,267	935,509	67,291	22,620	517	739,451	1,462,511
Provision for Doubtful debts		(45,257)	(1,870)	(687)	(102,456)	(7,369)	(2,477)	(57)	(172,730)	(160,173)
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		50,114	-	-	97,866	-	-	-	59,342	147,980
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		498,358	19,436	8,371	1,005,411	60,411	22,579	460	715,771	1,615,026
Benefits Paid (Net)	L-7	2,847,930	358,596	302,950	745,350	59,562	296,715	200,000	2,381,044	4,811,103
Interim Bonuses Paid		5,935	837	-	41	122	-	-	1,585	6,935
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		(2,374,379)	(350,712)	(192,764)	2,836,669	59,242	(208,398)	141,343	(153,351)	(88,999)
(b) Amount ceded in Reinsurance		(302)	-	-	22,197	(5)	(15,912)	-	11,612	5,978
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		12,931	-	-	-	-	-	-	(169,259)	12,931
TOTAL (C)		492,115	8,721	110,186	3,604,257	118,921	72,405	341,343	2,071,631	4,747,948
TOTAL (B+C)		990,473	28,157	118,557	4,609,668	179,332	94,984	341,803	2,787,401	6,362,974
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		47,727	10,698	5,442	97,367	44,141	33,931	-	101,504	239,306
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		47,727	5,504	5,485	(354)	-	-	-	29,871	58,362
Transfer to Balance sheet		-	5,194	5,442	91,882	44,495	33,931	-	71,633	180,944
TOTAL (D)		47,727	10,698	5,442	97,367	44,141	33,931	-	101,504	239,306
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		5,935	837	-	41	122	-	-	1,584	6,935
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		47,727	10,698	5,442	97,367	44,141	33,931	-	101,508	239,306
(d) Total Surplus: ((a)+(b)+(c)):		53,662	11,535	5,442	97,408	44,263	33,931	-	103,092	246,241

UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2018
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q2 '18-19	YTD SEPTEMBER 30, 2018
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net										
(a) Premium	L-4	1,301,908	96,045	133,954	3,042,729	68,228	179,622	-	2,642,812	4,842,486
(b) Reinsurance ceded		(18,149)	(4)	-	(234,069)	(11)	(20,333)	-	(138,135)	(272,556)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		1,283,759	96,041	133,954	2,828,660	68,227	159,289	-	2,504,677	4,569,930
Income from Investments										
(a) Interest, Dividends and Rent – Gross		743,541	84,681	138,106	1,616,599	84,544	46,458	(189)	1,375,726	2,713,740
(b) Profit on sale/redemption of investments		1,936,154	246,191	54,446	35,663	9,091	4	(1)	1,140,543	2,281,548
(c) (Loss) on sale/redemption of investments		(922,436)	(84,568)	(91,888)	(2,138)	-	(1,042)	(1)	(657,927)	(1,102,073)
(d) Transfer/Gain on revaluation/change in fair value		(261,478)	(62,352)	(79,350)	-	-	-	-	(292,083)	(403,180)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		1,495,781	183,952	21,314	1,650,124	93,635	45,420	(191)	1,566,259	3,490,035
Other Income										
(a) Fee, Charges and Rent Income		1	-	-	17,311	183	-	-	6,450	17,495
(b) Transfer from Shareholders Account on account of extra mortality/other charges		3,637	31	-	5,431	-	-	-	4,923	9,099
(c) Contribution from the Shareholders' A/c		85,020	-	-	147,702	50,444	7,997	20,543	175,323	311,706
TOTAL (A)		2,868,198	280,024	155,268	4,649,228	212,489	212,706	20,352	4,257,632	8,398,245
Commission	L-5	13,589	308	198	120,278	920	2,260	-	80,953	137,553
Service Tax on Premium		75,272	4,913	2,799	-	-	-	-	40,202	82,984
Operating Expenses related to Insurance Business	L-6	481,659	23,206	8,795	1,209,008	50,514	35,285	-	923,137	1,808,467
Provision for Doubtful debts		1,483	71	27	3,721	155	109	-	4,959	5,567
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		572,003	28,498	11,819	1,333,007	51,589	37,654	-	1,049,251	2,034,571
Benefits Paid (Net)	L-7	3,431,795	513,337	473,766	781,376	80,627	202,833	-	3,002,996	5,483,737
Interim Bonuses Paid		24,626	2,145	-	11	27	-	-	15,670	26,809
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		(1,258,328)	(268,293)	(337,617)	2,524,087	27,704	(24,917)	20,352	250,079	682,990
(b) Amount ceded in Reinsurance		(1,326)	-	-	(3,096)	-	(2,862)	-	(7,284)	(7,283)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		96,372	-	-	-	-	-	-	(62,690)	96,372
TOTAL (C)		2,293,139	247,189	136,149	3,302,378	108,358	175,054	20,352	3,198,771	6,282,625
TOTAL (B+C)		2,865,142	275,687	147,968	4,635,385	159,947	212,708	20,352	4,248,022	8,317,196
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		3,054	4,337	7,300	13,843	52,542	(3)	-	9,611	81,069
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		3,053	2,795	-	1,375	(207)	(3)	-	3,889	7,013
Transfer to Balance sheet		1	1,541	7,300	12,468	52,749	-	-	5,722	74,059
TOTAL (D)		3,054	4,336	7,300	13,843	52,542	(3)	-	9,611	81,072
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		24,626	2,145	-	11	27	-	-	15,670	26,809
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		3,054	4,336	7,300	13,843	52,542	(3)	-	9,611	81,072
(d) Total Surplus: ((a)+(b)+(c)):		27,680	6,481	7,300	13,854	52,569	(3)	-	25,281	107,881

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2019
Shareholders' Account (Non-technical Account)

Particulars	Q2 '19-20 (Rs. 000's)	YTD SEPTEMBER 30, 2019 (Rs. 000's)	Q2 '18-19 (Rs. 000's)	YTD SEPTEMBER 30, 2018 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	124,547	251,140	141,000	250,097
(b) Profit on sale/redemption of investments	1,347	1,412	16,113	15,806
(c) (Loss) on sale/ redemption of investments	(449)	(772)	250,097	(3,373)
Other Income	-	-	15,806	-
TOTAL (A)	125,445	251,780	423,016	262,530
Expense other than those directly related to the insurance business	24,850	45,009	262,530	43,264
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	4,638	19,813	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	8,350	113,285	136,382	311,706
TOTAL (B)	37,838	178,107	398,912	354,970
Profit/ (Loss) before tax	87,607	73,673	24,104	(92,440)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	87,607	73,673	24,104	(92,440)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(12,973,568)	(12,973,568)	(13,505,451)	(13,505,451)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(12,885,961)	(12,899,895)	(13,481,347)	(13,597,891)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		0.04		(0.05)

UNAUDITED BALANCE SHEET AS AT SEPTEMBER 30, 2019

Particulars	Schedule	AS AT SEPTEMBER 30, 2019 (Rs. 000's)	AS AT SEPTEMBER 30, 2018 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8, L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(2,501)	(5,764)
Sub-Total		20,046,499	20,043,236
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(14,689)	(45,618)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		180,944	74,056
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		299,695	330,785
Linked - Individual - Pension - Non Participating		16,916	13,774
Linked - Group - Life - Non Participating		3	4
Non Linked - Individual - Life - Participating		164,421	105,818
Non Linked - Individual - Pension - Participating		11,883	12,980
Non Linked - Individual - Life - Non Participating		48,654,810	41,483,164
Non Linked - Individual - Pension - Non Participating		1,615,595	1,552,493
Non Linked - Group - Life - Non Participating		401,345	754,408
Non Linked - Group - Pension - Non Participating		546,402	561,082
Non Linked - Annuity - Non Participating		428,783	356,296
Non Linked - Variable group		162,186	155,770
Non Linked Health Non Participating		105,185	87,497
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		460,297	499,643
Linked - Individual - Pension - Participating		31,966	43,256
Linked - Individual - Life - Non Participating		26,593,517	29,093,968
Linked - Individual - Pension - Non Participating		3,321,051	3,958,064
Linked - Group - Life - Non Participating		3,514,537	3,579,770
Discontinued Policies Fund - Non payment of premium		1,437,216	1,666,718
Sub-Total		87,932,063	84,283,928
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Others		770,191	658,748
TOTAL		108,748,753	104,985,912
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	6,755,839	6,469,129
- Policyholders'	L-13	52,093,527	45,160,768
- Assets held to cover linked liabilities	L-14	36,102,221	39,475,155
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	118,878	135,591
CURRENT ASSETS			
Cash & Bank Balance	L-17	338,054	277,653
Advances And Other Assets	L-18	4,399,189	4,162,308
Sub-Total (A)		4,737,243	4,439,961
CURRENT LIABILITIES			
	L-19	3,836,781	4,159,091
PROVISIONS	L-20	122,069	133,492
Sub-Total (B)		3,958,850	4,292,583
NET CURRENT ASSETS (C) = (A - B)		778,393	147,378
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		12,899,895	13,597,891
TOTAL		108,748,753	104,985,913

Particulars	As AT SEPTEMBER 30, 2019 (Rs. 000's)	As AT SEPTEMBER 30, 2018 (Rs. 000's)
Claims, other than those under policies, not acknowledged as debts	17,273	16,729
Others (In relation to Claims against policies)	233,099	234,264
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Nature	Authority where matter is lying	Nature	As AT SEPTEMBER 30, 2019 (Rs. 000's)	As AT SEPTEMBER 30, 2018 (Rs. 000's)
Service Tax on ULIP Charges for the period of July 10 to Apr 11	CESTAT	Tax	216,525	216,525
		Penalty	216,525	Nil
		Interest	Till date of actual deposit of tax, at applicable rates	Nil
Service Tax on Conveyance Charges and Foreign & Domestic Tours for Agents	CESTAT	Tax	45,023	45,023
		Penalty	44,729	44,729
Service Tax on Surrender Charges	CESTAT	Tax	39,01,54	39,01,54
		Penalty	39,01,59	39,01,59
Service Tax on difference of Forex Payment per financials v/s Service Tax Return*	Commissioner	Tax	-	7,683
		Penalty	-	15,366

* CESTAT has decided the issue in favor of the Company and the case has been remanded back to the lower authorities for re-verification of facts. Based on legal opinion, management believes that at present no provision is required in the books of accounts in respect of above matters.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q2 '19-20	YTD	Q2 '18-19	YTD
	(Rs. 000's)	SEPTEMBER 30, 2019 (Rs. 000's)	(Rs. 000's)	SEPTEMBER 30, 2018 (Rs. 000's)
First year premiums	515,280	899,018	387,434	885,064
Renewal premiums	2,189,565	3,975,457	2,233,355	3,907,914
Single premiums	18,312	53,935	22,023	49,508
TOTAL PREMIUM	2,723,157	4,928,410	2,642,812	4,842,486

Premium Income from business written :

In India	2,723,157	4,928,410	2,642,812	4,842,486
Outside India	-	-	-	-
TOTAL PREMIUM	2,723,157	4,928,410	2,642,812	4,842,486

FORM L-5-COMMISSION SCHEDULE

Particulars	Q2 '19-20	YTD	Q2 '18-19	YTD
	(Rs. 000's)	SEPTEMBER 30, 2019 (Rs. 000's)	(Rs. 000's)	SEPTEMBER 30, 2018 (Rs. 000's)
Commission Paid				
Direct - First year premiums	34,897	57,052	50,018	86,696
- Renewal premiums	18,808	32,625	30,905	50,819
- Single premiums	29	17	32	38
Total (A)	53,734	89,694	80,953	137,553
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	53,734	89,694	80,953	137,553
Break-up of the expenses (Gross) incurred to procure business:				
Agents	27,698	43,152	44,243	73,816
Brokers	543	2,566	6,383	16,386
Corporate Agency	18,954	31,079	23,796	39,779
Referral	(139)	(139)	-	-
Others (IMF)	6,678	13,036	6,533	7,572
TOTAL (B)	53,734	89,694	80,955	137,553

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q2 '19-20	YTD	Q2 '18-19	YTD
	(Rs. 000's)	SEPTEMBER 30, 2019 (Rs. 000's)	(Rs. 000's)	SEPTEMBER 30, 2018 (Rs. 000's)
Employees' remuneration and welfare benefits	414,079	828,839	570,265	1,093,304
Travel, conveyance and vehicle running expenses	9,956	16,827	10,901	22,150
Training expenses	3,823	6,210	2,239	6,463
Rents, rates and taxes	89,351	170,952	88,903	183,782
Repairs & Office Maintenance	30,478	61,769	33,841	58,610
Printing and stationery	(2,123)	6,693	7,831	12,761
Communication expenses	4,611	17,860	9,173	22,115
Legal and professional charges	23,837	58,528	58,914	84,830
Medical fees	1,500	2,906	3,207	6,509
Auditors' fees, expenses etc				
a) as auditor	1,267	2,868	1,257	2,959
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	232	232	125	385
Advertisement and publicity	67,398	99,362	39,287	113,477
Interest and bank charges	4,068	9,721	7,014	14,295
Information technology and related expenses	47,952	92,880	49,269	94,830
Others				
a) Electricity	8,175	18,246	12,814	27,813
b) Recruitment	6,667	15,099	5,431	7,412
c) Miscellaneous expenses	4,238	7,602	387	5,405
Depreciation	20,049	38,016	17,983	42,743
Goods and Service Tax/Service tax on premium	4,020	7,901	4,294	8,624
TOTAL	739,578	1,462,511	923,135	1,808,467
Less : Excess of Expenses of Management transfer to Shareholder's account	-	-	-	-
NET TOTAL	739,578	1,462,511	923,135	1,808,467

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2 '19-20	YTD SEPTEMBER 30, 2019	Q2 '18-19	YTD SEPTEMBER 30, 2018
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	223,136	428,637	188,227	392,079
(b) Claims by Maturity,	374,075	680,334	519,319	889,647
(c) Annuities/Pension payment	319,808	632,399	460,357	531,148
(d) Other benefits	-	-	-	-
- Riders	662	2,782	6,079	7,906
- Surrender	1,455,133	3,075,130	1,804,249	3,621,846
- Health	3,050	7,550	5,500	5,500
- Periodical Benefit	79,502	134,238	78,295	162,798
- Interest to policy holders	33,962	66,680	31,008	60,493
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(108,285)	(216,647)	(90,037)	(187,680)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :	-	-	-	-
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
TOTAL	2,381,043	4,811,103	3,002,997	5,483,737
Benefits paid to claimants:				
In India	2,381,043	4,811,103	3,002,997	5,483,737
Outside India	-	-	-	-
Total Benefits paid (Net)	2,381,043	4,811,103	3,002,997	5,483,737

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT	AS AT
	SEPTEMBER 30, 2019 (Rs. 000's)	SEPTEMBER 30, 2018 (Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	20,049,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT SEPTEMBER 30, 2019		AS AT SEPTEMBER 30, 2018	
	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				
TOTAL	2,004,900,000	100%	2,004,900,000	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT	AS AT
	SEPTEMBER 30, 2019 (Rs. 000's)	SEPTEMBER 30, 2018 (Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT	AS AT
	SEPTEMBER 30, 2019	SEPTEMBER 30, 2018
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	AS AT	AS AT
	SEPTEMBER 30, 2019 (Rs. 000's)	SEPTEMBER 30, 2018 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	1,983,872	2,155,999
(Market value (Rs '000) Current Year 2,087,018 Previous Year 2,130,414)		
Other Approved Securities	635,434	602,218
(Market value (Rs '000) Current Year 647,272 Previous Year 592,120)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	243,986	125,622
(Market value (Rs '000) Current Year 244,757 Previous Year 125,257)		
(e) Other Securities (Term Deposits)	-	7,500
(Market value (Rs '000) Current Year NIL Previous Year 7,500)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	826,687	1,608,373
(Market value (Rs '000) Current Year 844,923 Previous Year 1,578,565)		
Equity Shares	34,679	36,959
(Market value (Rs '000) Current Year 34,679 Previous Year 36,959)		
Other Investments		
Debentures/ Bonds	5,980	-
(Market value (Rs '000) Current Year 2,990 Previous Year NIL)		
Equity Shares	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	1,305,863	676,665
(Market value (Rs '000) Current Year 1,307,972 Previous Year 676,216)		
Other Approved Securities	136,726	120,044
(Market value (Rs '000) Current Year 138,233 Previous Year 120,424)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	807,930	372,406
(Market value (Rs '000) Current Year 807,930 Previous Year 372,406)		
(f) Other Securities (Reverse Repo)	218,647	217,434
(Market value (Rs '000) Current Year 218,647 Previous Year 217,434)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	556,035	545,909
(Market value (Rs '000) Current Year 560,029 Previous Year 545,193)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)		
TOTAL	6,755,839	6,469,129
INVESTMENTS		
In India	6,755,839	6,469,129
Outside India	-	-
TOTAL	6,755,839	6,469,129

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	AS AT SEPTEMBER 30, 2019 (Rs. 000's)	AS AT SEPTEMBER 30, 2018 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	40,747,665	33,495,255
(Market value (Rs '000) Current Year 43,711,044 Previous Year 32,670,095)		
Other Approved Securities	200,565	283,294
(Market value (Rs '000) Current Year 208,084 Previous Year 280,553)		
Other Approved Investments		
(a) Shares		
(aa) Equity	8,073	6,903
(Market value (Rs '000) Current Year 8,073 Previous Year 6,902)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	405,653	1,107,541
(Market value (Rs '000) Current Year 398,315 Previous Year 1,028,153)		
(e) Other Securities (Term Deposits)	201,700	201,700
(Market value (Rs '000) Current Year 201,700 Previous Year 201,700)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	7,571,685	7,206,685
Non Convertible Debentures		
(Market value (Rs '000) Current Year 7,888,834 Previous Year 6,922,005)		
Equity Shares	257,716	274,616
(Market value (Rs '000) Current Year 257,716 Previous Year 274,615)		
Other Investments		
Non Convertible debentures	133,000	-
(Market value (Rs '000) Current Year 47,500 Previous Year 85,500)		
Equity Shares	535	1,024
(Market value (Rs '000) Current Year 535 Previous Year 1,024)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	1,407,131	794,492
(Market value (Rs '000) Current Year 1,411,008 Previous Year 791,692)		
Other Approved Securities	116,579	28,086
(Market value (Rs '000) Current Year 117,547 Previous Year 28,163)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Market value Current Year NIL Previous Year NIL)	-	-
(b) Mutual Funds	-	-
(Market value Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	150,693
(Market value (Rs '000) Current Year NIL Previous Year 149,575)		
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits)	101,848	14,235
(Market value (Rs '000) Current Year 101,848 Previous Year 14,235)		
(f) Other Securities (Reverse Repo)	411,418	803,658
(Market value (Rs '000) Current Year 411,418 Previous Year 803,658)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	529,960	792,586
(Market value (Rs '000) Current Year 532,006 Previous Year 789,570)		
Commercial Paper	-	-
(Market value Current Year NIL Previous Year NIL)		
Other Investments		
Non Convertible Debentures	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
TOTAL	52,093,527	45,160,768
INVESTMENTS		
In India	52,093,527	45,160,768
Outside India	-	-
TOTAL	52,093,527	45,160,768

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

Particulars	AS AT SEPTEMBER 30, 2019 (Rs. 000's)	AS AT SEPTEMBER 30, 2018 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	8,549,221	5,078,984
(Historic value('000)Current Year 8,512,531 Previous Year 5,151,030)		
Other Approved Securities	20,984	292,400
(Historic value('000)Current Year 19,812 Previous Year 305,079)		
Other Approved Investments		
(a) Shares		
(aa) Equity	13,384,347	15,875,108
(Historic value('000)Current Year 11,522,026 Previous Year 12,724,843)		
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	808,925	2,355,158
(Historic value('000)Current Year 761,213 Previous Year 2,417,298)		
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	-	3,000
(Historic value('000)Current Year NIL Previous Year 3,000)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	1,815,086	3,541,156
(Historic value('000)Current Year 1,769,093 Previous Year 3,599,926)		
(b) Equity	2,780,348	1,834,999
(Historic value('000)Current Year 2,423,714 Previous Year 1,557,237)		
Other Investments		
(a) Equity Shares*	653,743	1,659,655
(Historic value('000)Current Year 746,627 Previous Year 1,561,856)		
(b) Debentures/Bonds	369,862	-
(Historic value('000)Current Year 855,663 Previous Year NIL)		
(c) Mutual Funds	2,170,570	1,577,466
(Historic value('000)Current Year 1,561,844 Previous Year 1,252,613)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	2,495,939	1,708,503
(Historic value('000)Current Year 2,460,293 Previous Year 1,675,789)		
Other Approved Securities	9,153	-
(Historic value('000)Current Year 8,824 Previous Year NIL)		
Other Approved Investments		
(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)	215,694	333,745
(Historic value('000)Current Year 210,922 Previous Year 318,717)		
(f) Other Securities (Reverse Repo)	2,569,078	4,721,884
(Historic value('000)Current Year 2,569,078 Previous Year 4,721,884)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	22,832	270,759
(Historic value('000)Current Year 22,679 Previous Year 275,722)		
Other Investments		
(a) Mutual Funds	-	-
(Historic valueCurrent Year NIL Previous Year NIL)		
(b) Debentures/Bonds	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
Balances in Bank	5,848	13,327
Other Current Assets (net)	230,591	209,011
TOTAL	36,102,221	39,475,155
INVESTMENTS		
In India	36,102,221	39,475,155
Outside India	-	-
TOTAL	36,102,221	39,475,155

*other investment in Infrastructure of Rs. 06,39,83 in '000 has been considered under Long term Infrastructure

FORM L-15-LOANS SCHEDULE

Particulars	AS AT	AS AT
	SEPTEMBER 30, 2019	SEPTEMBER 30, 2018
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>	-	-
TOTAL		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL		
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL		
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Opening Balance as on April 1, 2019	Additions during the period	Deductions/ Adjustments	Balance as on September 30, 2019	Opening Balance as on April 1, 2019	For the period	Deductions/ Adjustments	Balance as on September 30, 2019	Balance as on September 30, 2019	Balance as on September 30, 2018
Intangibles										
- Software	527,780	15,181	-	542,961	469,780	21,399	-	491,179	51,782	52,419
Tangibles										
Leasehold Improvements	277,415	12,677	1,566	288,526	266,121	4,050	1,566	268,605	19,921	15,472
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	136,453	511	1,689	135,275	135,190	370	1,689	133,871	1,404	2,766
Information Technology Equipment	451,160	12,108	137	463,131	418,758	10,717	79	429,396	33,735	42,333
Vehicles	2,782	-	1,518	1,264	2,457	194	1,518	1,133	131	518
Office Equipment	67,394	1,534	678	68,250	66,744	1,286	678	67,352	898	708
Sub Total	1,462,984	42,011	5,588	1,499,407	1,359,050	38,016	5,530	1,391,536	107,871	114,216
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	11,007	21,375
TOTAL	1,462,984	42,011	5,588	1,499,407	1,359,050	38,016	5,530	1,391,536	118,878	135,591
PREVIOUS YEAR	1,517,626	25,929	9,264	1,534,291	1,385,755	42,743	8,425	1,420,074	135,591	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT SEPTEMBER 30, 2019 (Rs. 000's)	AS AT SEPTEMBER 30, 2018 (Rs. 000's)
Cash (including cheques, drafts and stamps)	24,703	22,322
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	183,900	108,800
(bb) Others *	2,500	2,500
(b) Current Accounts	126,951	144,031
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	338,054	277,653
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	338,054	277,653
Outside India	-	-
TOTAL	338,054	277,653

*Current Year amount includes FDs amounting to Rs. 32500 ('000) which are due for maturity after 3 months and hence has been considered as investing activity

FORM L-18- ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT		AS AT	
	SEPTEMBER 30, 2019		SEPTEMBER 30, 2018	
	(Rs. 000's)		(Rs. 000's)	
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		45,230		49,092
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source	29,718		24,044	
Less: Provision for doubtful debts	<u>(81)</u>	29,637	<u>(81)</u>	23,963
Others (includes vendor, travel advances & salary recoverable)	58,068		112,227	
Less : Provision for doubtful debts	<u>(18,811)</u>	39,257	<u>(16,742)</u>	95,485
TOTAL (A)		114,124		168,540
OTHER ASSETS				
Income accrued on investments		1,523,475		1,379,816
Outstanding Premiums		230,738		278,996
Agents' Balances	149,271		84,714	
Less : Provision for doubtful debts	<u>(62,140)</u>	87,131	<u>(77,813)</u>	6,901
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		-		-
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,710,369		1,739,279
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		263,259		191,082
- Refundable Security Deposits	390,213		356,750	
Less: Provision for doubtful security deposit	<u>(21,071)</u>	369,142	<u>(16,281)</u>	340,469
-Receivables against unsettled investment contracts		59,141		12,000
-Goods and Service Tax/Service Tax Unutilised Credit		30,937		45,225
- Other Reinsurance assets		10,873		-
TOTAL (B)		4,285,065		3,993,768
TOTAL (A+B)		4,399,189		4,162,308

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT	AS AT
	SEPTEMBER 30, 2019	SEPTEMBER 30, 2018
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	82,536	218,343
Balances due to other insurance companies	56,713	45,529
Deposits held on re-insurance ceded	-	-
Premiums received in advance	86,572	91,729
Unallocated premium	45,804	72,962
Sundry creditors		
Micro, Small & Medium Enterprises	23	-
Others	166,778	230,253
Unclaimed Amount - Policyholders	1,710,369	1,739,279
Interest on Investment pertaining to Unclaimed Policyholders Fund	263,259	191,082
Claims Outstanding	282,694	339,949
Annuities Due	6,747	4,502
Others:		
- Accrual for expenses	627,101	703,169
- Other dues payable (Includes Statutory Dues payable and payables to employee)	112,596	148,785
- Goods and Service Tax /Service Tax payable	11,895	6,658
- Payables for unsettled investment contracts	147,721	94,062
- Temporary book overdrafts	-	-
- Payable to Policyholders	235,973	269,008
- Other Reinsurance Liability	-	3,781
TOTAL	3,836,781	4,159,091

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT	AS AT
	SEPTEMBER 30, 2019	SEPTEMBER 30, 2018
	(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	12,109	16,114
Provision for Leave Encashment	21,322	23,660
Provision for Other Long Term Benefits	53,682	60,326
Provision for Other Employee Benefits	34,956	33,392
TOTAL	122,069	133,492

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT	AS AT
	SEPTEMBER 30, 2019	SEPTEMBER 30, 2018
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q2 '19-20	YTD SEPTEMBER 30, 2019	Q2 '18-19	YTD SEPTEMBER 30, 2018
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	NA	NA	0%	100%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	29%	(8)%	52%	-20%
	Linked Individual - Pension Non Participating	(1046)%	123%	2%	-104%
	Linked Group - Non Participating	(23)%	(47)%	13%	-71%
	Non Linked Individual - Life Participating	(57)%	(60)%	81%	40%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	(23)%	(28)%	105%	13%
	Non Linked Individual - Pension Non Participating	(80)%	(79)%	51%	-59%
	Non Linked Group - Life Non Participating	7%	(54)%	29%	-6%
	Non Linked Group - Pension Non Participating	NA	NA	NA	NA
	Non Linked Annuity Non Participating	19%	102%	247%	84%
	Non Linked - Variable - Group	225%	(88)%	50%	43%
	Non Linked Health Non Participating	(94)%	(90)%	52%	-65%
2	Net Retention Ratio	95%	94%	95%	94%
3	Expense of Management to Gross Direct Premium Ratio	30%	32%	39%	41%
4	Commission Ratio (Gross commission paid to Gross Premium)	2%	2%	3%	3%
5	Ratio of policy holder's liabilities to shareholder's funds	-174%	12	-2.32	13
6	Growth rate of shareholders' fund	-226%	11%	-79%	-2%
7	Ratio of surplus to policyholders' liability	-57%	0%	-97%	0%
8	Change in net worth in ('000)	167,229	701,260	278,495	(127,973)
9	Profit after tax/Total Income	3%	1%	-2%	-1%
10	Total real estate + loans/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	-76.21	4.74	68.94	4.55
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NIL	NIL
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.6%	3.5%	2.0%	3.9%
	R2. Non-PAR	1.7%	3.6%	2.0%	4.0%
	R3.Sub-TOTAL	1.7%	3.6%	2.0%	4.0%
	Linked:				
	R4. PAR	2.1%	4.7%	1.8%	2.3%
	R5. Non-PAR	-2.4%	-1.5%	1.2%	3.4%
	R6. Sub-TOTAL	-2.3%	-1.3%	1.2%	3.4%
	R7.Grand Total	0.1%	1.5%	1.6%	3.7%
	Shareholders' Funds	1.8%	3.5%	1.9%	4.1%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.6%	3.5%	0%	0%
	R2. Non-PAR	1.9%	4.1%	2.0%	3.9%
	R3.Sub-TOTAL	1.9%	4.1%	2.0%	4.0%
	Linked:				
	R4. PAR	1.8%	3.6%	2.6%	4.5%
	R5. Non-PAR	0.7%	3.2%	2.0%	4.4%
	R6. Sub-TOTAL	0.8%	3.2%	2.0%	4.4%
	R7.Grand Total	1.4%	3.7%	2.0%	4.2%
	Shareholders' Funds	1.8%	4.0%	1.9%	4.1%
14	Conservation Ratio				
	Linked Individual - Life Participating	99%	92%	90%	69%
	Linked Individual - Pension Participating	103%	109%	72%	59%
	Linked Individual - Life Non Participating	79%	80%	74%	80%
	Linked Individual - Pension Non Participating	77%	82%	83%	76%
	Linked Group - Non Participating	0%	0%	0%	0%
	Non Linked Individual - Life Participating	69%	54%	60%	55%
	Non Linked Individual - Pension Participating	52%	65%	86%	83%
	Non Linked Individual - Life Non Participating	88%	90%	87%	86%
	Non Linked Individual - Pension Non Participating	70%	74%	50%	78%
	Non Linked Group - Life Non Participating	46%	44%	0%	21%
	Non Linked - Variable - Group	0%	NA	0%	NA
	Non Linked Health Non Participating	76%	81%	79%	77%
15	Persistency Ratio (by numbers)				
	For 13th month	62%	65%	59%	63%
	For 25th month	52%	54%	56%	54%
	For 37th month	51%	48%	43%	42%
	For 49th Month	41%	39%	46%	46%
	for 61st month	46%	45%	33%	38%
	Persistency Ratio (by premium)				
	For 13th month	69%	71%	65%	73%
	For 25th month	56%	61%	59%	64%
	For 37th month	53%	56%	45%	48%
	For 49th Month	43%	45%	40%	42%
	for 61st month	46%	45%	47%	46%
16	NPA Ratio			0%	
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		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)		0.04		(0.05)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		0.04		(0.05)
	(iv) Book value per share (Rs)		3.48		3.25

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT SEPTEMBER 30, 2019 (Rs. 000's)	AS AT SEPTEMBER 30, 2018 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	5,457,382	5,379,312
Other receipts	13,419	12,282
Sublease Income	5,213	5,213
Payments to the re-insurers, net of commissions and claims/ Benefits	(229,071)	(197,425)
Expenses	(1,734,906)	(2,039,293)
Claims paid	(5,202,152)	(6,312,506)
Commission paid	(135,238)	(165,079)
Advances and Deposits	33,190	(51,083)
Taxes paid	(2,187)	18,526
Cash flows before extraordinary items	(1,794,350)	(3,350,052)
Cash flow from extraordinary operations	-	-
Net cash from operating Activities	(1,794,350)	(3,350,052)
II Cash flows from investing activities		
Purchase of fixed assets	(39,191)	(41,746)
Proceeds from sale of fixed assets	457	3,393
Investment in Fixed Deposits	(54,052,083)	(84,921,808)
Proceeds from Sale/redemption of Investment	52,157,370	84,853,610
Interest, dividend and rent received	3,060,174	2,942,490
Purchase of Investment	(30,000)	(32,500)
Net cash from investing activities	1,096,727	2,803,437
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(697,623)	(546,615)
Cash and cash equivalent at beginning of the year	1,009,025	805,095
Cash and cash equivalent at the end of the year	311,402	258,480
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	305,554	245,153
Bank balances (Policyholder's - Schedule 8B)	5,848	13,327
Temporary book overdrafts	-	-
	311,402	258,480
Note 1		
Cash and Bank Balances	151,654	14,853
Fixed Deposits with maturity less than 3 months	153,900	230,300
Cash and Bank Balances	305,554	245,153

FORM L-24- VALUATION OF NET LIABILITIES

(Rs in Lakhs)

Sl.No.	Particulars	AS AT	AS AT
		SEPTEMBER 30, 2019	SEPTEMBER 30, 2018
1	Linked		
a	Life	320,021	347,780
b	General Annuity	-	-
c	Pension	36,731	44,080
d	Health	-	-
2	Non-Linked		
a	Life	499,292	430,602
b	General Annuity	4,288	3,563
c	Pension	16,275	15,655
d	Health	1,052	875

(Rs in Lakhs)

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured
1	Andaman & Nicobar Islands	-	-	-	-	(1)	(1)	(0.04)	(4.88)	(1)	(1)	(0)	(5)
2	Andhra Pradesh	-	-	-	-	163	160	111.64	6,105.45	163	160	112	6,105
3	Arunachal Pradesh	-	-	0.35	-	40	40	33.62	843.37	40	40	34	843
4	Assam	-	-	7.52	-	417	401	128.61	3,549.73	417	401	136	3,550
5	Bihar	200	199	45.01	807.51	162	156	50.97	1,191.05	362	355	96	1,999
6	Chandigarh	-	-	-	-	19	17	34.55	494.53	19	17	35	495
7	Chattisgarh	-	-	-	-	29	29	6.73	249.30	29	29	7	249
8	Dadra & NagraHaveli	-	-	-	-	2	2	0.72	105.00	2	2	1	105
9	Daman & Diu	-	-	-	-	1	1	0.50	5.00	1	1	1	5
10	Delhi	1	1	10.00	100.00	366	345	359.40	7,803.75	367	346	369	7,904
11	Goa	-	-	-	-	6	6	6.37	154.00	6	6	6	154
12	Gujarat	1	1	0.09	20.00	123	113	84.04	2,157.77	124	114	84	2,178
13	Haryana	1	1	0.26	3.62	177	166	279.31	7,761.50	178	167	280	7,765
14	Himachal Pradesh	2	2	1.00	20.00	16	13	25.69	367.69	18	15	27	388
15	Jammu & Kashmir	-	-	-	-	13	12	5.99	60.01	13	12	6	60
16	Jharkhand	1	1	0.67	3.63	20	19	8.58	173.92	21	20	9	178
17	Karnataka	-	-	0.27	-	216	206	137.38	7,431.35	216	206	138	7,431
18	Kerala	-	-	-	-	31	31	23.87	772.54	31	31	24	773
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	-	-	(0.14)	-	166	164	60.15	1,967.48	166	164	60	1,967
21	Maharashtra	-	-	0.46	-	1,017	989	589.68	16,632.37	1,017	989	590	16,632
22	Manipur	-	-	-	-	4	2	2.61	34.16	4	2	3	34
23	Meghalaya	-	-	-	-	2	2	3.10	4.23	2	2	3	4
24	Mizoram	-	-	-	-	2	2	1.90	31.80	2	2	2	32
25	Nagaland	-	-	0.01	-	4	4	5.24	16.50	4	4	5	17
26	Orissa	45	44	18.05	470.98	109	105	71.77	1,302.75	154	149	90	1,774
27	Puducherry	-	-	-	-	1	1	1.58	8.00	1	1	2	8
28	Punjab	(1)	(1)	(0.23)	(8.09)	104	100	54.71	1,666.71	103	99	54	1,659
29	Rajasthan	-	-	0.43	-	40	39	26.13	1,113.95	40	39	27	1,114
30	Sikkim	-	-	-	-	2	2	0.98	11.53	2	2	1	12
31	Tamil Nadu	-	-	-	-	209	204	177.42	3,371.78	209	204	177	3,372
32	Tripura	-	-	(0.59)	-	182	182	44.85	1,268.25	182	182	44	1,268
33	Uttar Pradesh	-	-	(1.17)	-	335	316	213.25	5,737.33	335	316	212	5,737
34	Uttarakhand	-	-	0.17	-	34	31	13.93	289.06	34	31	14	289
35	West Bengal	(1)	(1)	(0.08)	(3.68)	480	467	221.45	4,750.99	479	466	221	4,747
Grand Total		249	247	82.1	1,414.0	4,491	4,326	2,786.7	77,428.0	4,740	4,573	2,869	78,842

(Rs in Lakhs)

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	-	-	-	-	300	294	182.61	10,911.01	300	294	183	10,911.01
3	Arunachal Pradesh	1	1	0.89	5.00	66	64	57.45	1,388.18	67	65	58	1,393.18
4	Assam	-	-	17.36	-	761	739	223.31	5,465.32	761	739	241	5,465.32
5	Bihar	243	242	53.65	937.93	246	236	85.75	2,116.69	489	478	139	3,055.62
6	Chandigarh	-	-	-	-	53	50	45.45	804.37	53	50	45	804.37
7	Chattisgarh	-	-	-	-	46	46	15.16	497.63	46	46	15	498.79
8	Dadra & NagarHaveli	-	-	-	-	3	3	3.37	105.00	3	3	3	105.00
9	Daman & Diu	-	-	-	-	1	1	0.50	5.00	1	1	1	5.00
10	Delhi	1	1	10.00	100.00	652	621	610.29	13,144.88	653	622	620	13,245.88
11	Goa	-	-	-	-	9	9	7.62	170.45	9	9	8	170.45
12	Gujarat	1	1	0.09	20.00	239	226	131.31	4,430.78	240	227	131	4,451.07
13	Haryana	2	2	0.78	13.62	327	308	537.27	13,938.87	329	310	538	13,952.14
14	Himachal Pradesh	2	2	1.00	20.00	39	36	50.83	743.03	41	38	52	763.06
15	Jammu & Kashmir	-	-	-	-	35	34	8.21	149.65	35	34	8	150.86
16	Jharkhand	1	1	1.21	3.63	40	38	14.25	539.63	41	39	15	543.88
17	Karnataka	-	-	0.76	-	448	431	328.66	14,406.46	448	431	329	14,406.46
18	Kerala	-	-	-	-	55	55	53.12	1,074.68	55	55	53	1,075.80
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1	1	0.13	1.45	259	257	86.86	3,246.99	260	258	87	3,248.85
21	Maharashtra	2	2	2.79	6.35	1,725	1,676	1,005.21	29,087.20	1,727	1,678	1,008	29,094.46
22	Manipur	-	-	0.07	-	15	13	4.35	85.90	15	13	4	86.25
23	Meghalaya	-	-	-	-	3	3	4.24	104.23	3	3	4	104.23
24	Mizoram	-	-	0.06	-	3	3	7.47	31.80	3	3	8	32.27
25	Nagaland	-	-	0.06	-	9	9	7.83	40.09	9	9	8	40.09
26	Orissa	72	71	26.07	615.90	166	162	110.50	2,606.58	238	233	137	3,222.58
27	Puducherry	-	-	-	-	4	4	3.18	31.30	4	4	3	31.30
28	Punjab	(1)	(1)	(1.32)	(8.09)	208	202	94.96	3,125.46	207	201	94	3,117.46
29	Rajasthan	1	1	1.19	6.16	91	90	48.80	1,812.33	92	91	50	1,818.13
30	Sikkim	-	-	-	-	6	6	2.09	29.68	6	6	2	30.77
31	Tamil Nadu	-	-	-	-	473	466	450.58	8,137.27	473	466	451	8,137.27
32	Tripura	-	-	(0.50)	-	277	277	63.79	1,668.79	277	277	63	1,669.29
33	Uttar Pradesh	1	1	(0.68)	5.50	594	571	365.47	9,514.35	595	572	365	9,520.83
34	Uttarakhand	-	-	0.32	-	52	49	25.98	607.27	52	49	26	607.27
35	West Bengal	1	1	0.89	11.87	901	879	393.37	8,434.41	902	880	394	8,446.28
Grand Total		328	326	114.84	1,739.31	8,106	7,858	5,029.84	138,455.26	8,434	8,184	5,145	140,195.54

FORM L-25- (ii) : Geographical Distribution Channel - Group for the Quarter ended September 30, 2019

Date: September 30, 2019

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	-	9,078	15	(2,873)	-	9,078	15	(2,873)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	458	3	1,970	-	458	3	1,970
4	Bihar	-	-	-	-	-	14	0	67	-	14	0	67
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	2,726	2	(3,053)	-	2,726	2	(3,053)
8	Haryana	-	-	-	-	2	27,759	129	(2,407)	2	27,759	129	(2,407)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	2,067	23	7,022	-	2,067	23	7,022
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	1	0	(63)	-	1	0	(63)
15	Maharashtra	-	-	-	-	2	5,049	2,068	(24,640)	2	5,049	2,068	(24,640)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	3	0	12	-	3	0	12
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	1	49	38	0	1	49	38	0
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	170	7	(14,914)	-	170	7	(14,914)
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	15,011	55	67,553	1	15,011	55	67,553
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	3	50,124	85	(17,313)	3	50,124	85	(17,313)
29	Andaman & Nicobar Islai	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	1,597	44	(584)	-	1,597	44	(584)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	9	114,106	2,467	10,778	9	114,106	2,467	10,778

FORM L-25-(ii) : Geographical Distribution Channel - Group for the period ended September 30, 2019

Date: September 30, 2019

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	-	14,372	24	(3,952)	-	14,372	24	(3,952)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	458	3	1,840	-	458	3	1,840
4	Bihar	-	-	-	-	-	20	0	88	-	20	0	88
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	2,893	8	(4,475)	-	2,893	8	(4,475)
8	Haryana	-	-	-	-	3	28,870	198	(6,584)	3	28,870	198	(6,584)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	21,163	132	125,426	2	21,163	132	125,426
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	1	0	(63)	-	1	0	(63)
15	Maharashtra	-	-	-	-	5	10,796	3,686	(51,018)	5	10,796	3,686	(51,018)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	7	0	25	-	7	0	25
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	1	49	38	0	1	49	38	0
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	255	17	(14,394)	-	255	17	(14,394)
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	21,438	70	28,247	1	21,438	70	28,247
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	6	113,233	143	39,856	6	113,233	143	39,856
29	Andaman & Nicobar Islai	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	3,032	67	(1,237)	-	3,032	67	(1,237)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	18	216,587	4,385	113,759	18	216,587	4,385	113,759

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

(Read with Regulation 10)

Name of the Ir

Registration Number: 122

Statement as on: 30th September 2019

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I

Based on Audited Financials

No

PARTICULARS

SCH

Amount

1	Investments (Shareholders)	8.00	676
	Investments (Policyholders)	8A	5,209.35
	Investments (Linked Liabilities)		
		88	3610.226019
2	Loans	9.00	0.00
3	Fixed Assets	10.00	11.89
4	Current Assets		
	a. Cash & Bank Balance	11.00	32.00
	b. Advances & Other Assets	12.00	431.92
5	Current Liabilities		
	a. Current Liabilities	13.00	387.36
	b. Provisions	14.00	11.56
	c. Misc. Exp not Written Off	15.00	0
	d. Debit Balance of P&L A/c		1,292.05
	Application of Funds as per Balance Sheet (A)		10,864.10
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9.00	0
2	Fixed Assets (if any)	10.00	12
3	Cash & Bank Balance (if any)	11.00	32
4	Advances & Other Assets (if any)	12.00	432
5	Current Liabilities	13.00	387
6	Provisions	14.00	12
7	Misc. Exp not Written Off	15.00	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		1292
	TOTAL (B)		1369
	(A-B)		9495

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	9495.16
Balance Sheet Value of:	
A. Life Fund	5572.08
B. Pension & General Annuity and Group Business	312.86
C. Unit Linked Funds	3610.23
	9495.16

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*	UL-Non Unit Res	PAR	NON PAR	(f) = [a+b+c+d+e]	(a) = [(f) - (a)]%	(h)	(i)=[a+f+h]	(j)
					(a)	(b)	(c)	(d)	(e)					
1	Central Govt. Sec		Not Less than 25%		0.00	328.97	109.38	12.63	3869.47	4320.44	77.4%	0.00	4320.44	4616.56
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 50%		0.00	406.19	109.38	14.49	3893.80	4423.86	79.2%	0.00	4423.86	4722.10
3	Investment subject to Exposure Norms													
	a.	Infrastructure/ Social/ Housing Sector												
		1. Approved Investments	Not Less than 15%		0.00	138.27	27.54	4.06	716.56	886.43	15.9%	0.02	886.45	917.74
		2. Other Investments			0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
	b.	i). Approved Investments	Not exceeding 35%		0.00	131.24	20.71	1.45	100.68	254.07	4.5%	-6.25	247.82	247.16
		ii). Other Investments			0.00	1.20	0.00	0.05	19.04	20.29	0.4%	-6.34	13.95	5.10
		TOTAL LIFE FUND	100%		0.00	676.90	157.63	20.04	4730.08	5584.65		-12.57	5572.08	5900.95

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS			% as per Reg		PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
					PAR	NON PAR	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(a)
					(a)	(b)					
1	Central Govt. Sec		Not Less than 20%		0.00	224.01	224.01	71.6%	0.00	224.01	235.15
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 40%		0.00	229.53	229.53	73.4%	0.00	229.53	240.72
3	Balance in Approved investment		Not Less than 40%		0.00	83.33	83.33	26.6%	0.00	83.33	86.18
		TOTAL PENSION, GENERAL ANNUITY FUND	100%		0.00	312.86	312.86	100.0%		312.86	326.90

LINKED BUSINESS

C. LINKED FUNDS			% as per Reg		PH		Total Fund	Actual %
					PAR	NON PAR	(c)= (a+b)	(d)
					(a)	(b)		
1	Approved Investments		Not Less than 75%		122.44	3164.86	3287.50	91.1%
2	Other Investments		Not More than 25%		0.95	321.77	322.73	8.9%
		TOTAL LINKED INSURANCE FUND	100%		123.59	3486.63	3610.23	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: 22/10/2019

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

6 @ FVC includes impairment provision on IRB Invlt, Dewan Housing and Reliance Capital

Chief Financial Officer

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

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

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2019

Based on Audited Financials

PARTICULARS	Group Superannuation & Gratuity ULGF00210/03/2006GROUPBALAN122	Group Superannuation & Gratuity ULGF00531/03/2006GROUPCASHF122	Group Superannuation & Gratuity ULGF00310/03/2006GROUPDEBTF122	Group Superannuation & Gratuity ULGF00410/03/2006GROUPGROWT122	Group Superannuation & Gratuity ULGF00113/07/2005GROUPSECUR122
Opening Balance (Market Value)	31.70	3.19	251.61	16.42	58.05
Add: Inflow during the Quarter	0.19	2.29	1.26	0.18	0.49
Increase / (Decrease) Value of Inv (Net)	-0.31	0.04	-0.19	-0.18	-0.53
Less: Outflow during the Quarter	1.03	2.36	7.31	0.43	1.91
TOTAL INVESTIBLE FUNDS (MKT VALUE)	30.56	3.15	245.38	15.99	56.10

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122	ULGF00531/03/2006GROUPCASHF122	ULGF00310/03/2006GROUPDEBTF122	ULGF00410/03/2006GROUPGROW122	ULGF00113/07/2005GROUPSECUR122					
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	16.38	53.6%	2.49	78.9%	191.02	77.8%	5.33	33.3%	33.07	58.9%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.26	1.7%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	1.18	3.9%	0.00	0.0%	9.06	3.7%	0.59	3.7%	1.55	2.8%
Infrastructure Bonds	1.41	4.6%	0.00	0.0%	27.34	11.1%	0.33	2.1%	5.91	10.5%
Equity	9.40	30.8%	0.00	0.0%	0.00	0.0%	6.62	41.4%	9.17	16.3%
Money Market Investments	0.95	3.1%	0.26	8.4%	8.59	3.5%	1.57	9.9%	3.97	7.1%
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)	29.33	96.0%	2.75	87.3%	236.31	96.3%	14.72	92.1%	53.66	95.6%
Current Assets:										
Accrued Interest	0.43	1.4%	0.00	0.0%	6.40	2.6%	0.16	1.0%	1.14	2.0%
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%	0.40	12.7%	0.18	0.1%	0.00	0.0%	0.00	0.0%
Receivable for Sale of Investments	0.49	1.6%	0.00	0.0%	5.67	2.3%	0.20	1.2%	1.11	2.0%
Other Current Assets (for Investments)	-0.02	-0.1%	0.00	0.0%	-0.67	-0.3%	-0.01	-0.1%	-0.19	-0.3%
Less: Current Liabilities										
Payable for Investments	-0.58	-1.9%	0.00	0.0%	-5.52	-2.2%	-0.23	-1.4%	-1.09	-1.9%
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)	0.31	1.0%	0.40	12.7%	6.02	2.5%	0.12	0.7%	0.96	1.7%
Other Investments (<=25%)										
Corporate Bonds	0.18	0.6%	0.00	0.0%	3.05	1.2%	0.08	0.5%	0.80	1.4%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.47	1.6%	0.00	0.0%	0.00	0.0%	0.18	1.1%	0.47	0.8%
Mutual funds- Exchange traded funds	0.26	0.9%	0.00	0.0%	0.00	0.0%	0.90	5.6%	0.22	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)	0.91	3.0%	0.00	0.0%	3.05	1.2%	1.15	7.2%	1.48	2.6%
Total (A + B + C)	30.56	100.0%	3.15	100.0%	245.38	100.0%	15.99	100.0%	56.10	100.0%
Fund Carried Forward (as per L8 2)	30.56		3.15		245.38		15.99		56.10	

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

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

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2019

Based on Audited Financials

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)	0.28	45.98	9.73	61.09	11.98
Add: Inflow during the Quarter	0.00	1.02	0.30	1.59	0.61
Increase / (Decrease) Value of Inv (Net)	0.00	-1.04	-0.05	-1.36	-0.32
Less: Outflow during the Quarter	0.01	2.78	0.52	3.97	0.64
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.28	43.17	9.47	57.35	11.63

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	0.28	98.9%	20.78	48.1%	4.81	50.8%	21.57	37.6%	3.99	34.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.26	2.8%	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%	0.10	1.1%	0.51	0.9%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	5.19	12.0%	0.66	6.9%	2.17	3.8%	0.54	4.7%
Equity	0.00	0.0%	13.54	31.4%	2.84	30.0%	24.71	43.1%	4.91	42.2%
Money Market Investments	0.00	0.7%	2.62	6.1%	0.42	4.5%	3.11	5.4%	1.12	9.6%
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)	0.28	99.6%	42.13	97.6%	9.10	96.1%	52.06	90.8%	10.56	90.8%
Current Assets:										
Accrued Interest	0.00	0.0%	0.69	1.6%	0.13	1.4%	0.51	0.9%	0.11	0.9%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.4%	0.08	0.2%	0.00	0.0%	-0.06	-0.1%	0.00	0.0%
Receivable for Sale of Investments	0.00	0.0%	0.46	1.1%	0.15	1.6%	0.72	1.3%	0.14	1.2%
Other Current Assets (for Investments)	0.00	0.0%	-0.02	0.0%	-0.01	-0.1%	-0.02	0.0%	-0.01	-0.1%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	-1.66	-3.8%	-0.16	-1.7%	-1.13	-2.0%	-0.21	-1.8%
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	0.4%	-0.46	-1.1%	0.12	1.2%	0.01	0.0%	0.03	0.3%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.40	0.9%	0.03	0.3%	0.25	0.4%	0.10	0.9%
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%	0.67	1.6%	0.14	1.5%	0.65	1.1%	0.13	1.1%
Mutual funds- Exchange traded funds	0.00	0.0%	0.43	1.0%	0.09	0.9%	4.38	7.6%	0.81	7.0%
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%	1.50	3.5%	0.25	2.7%	5.28	9.2%	1.04	9.0%
Total (A + B + C)	0.28	100.0%	43.17	100.0%	9.47	100.0%	57.35	100.0%	11.63	100.0%
Fund Carried Forward (as per L8 2)	0.28		43.17		9.47		57.35		11.63	

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

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

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2019

Based on Audited Financials

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)	6.68	121.42	29.92	15.33	33.42
Add: Inflow during the Quarter	0.20	2.21	0.94	0.31	0.05
Increase / (Decrease) Value of Inv (Net)	-0.59	-2.80	-0.70	-1.92	-0.72
Less: Outflow during the Quarter	0.36	6.80	1.60	0.37	0.64
TOTAL INVESTIBLE FUNDS (MKT VALUE)	5.92	114.03	28.57	13.36	32.11

INVESTMENT OF UNIT FUND			ULIF02525/01/2010PNSNINFRAF122		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%	21.51	67.0%
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%	0.71	2.2%
Infrastructure Bonds			0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.69	5.2%
Equity			5.08	85.8%	90.10	79.0%	22.42	78.5%	9.72	72.7%	4.38	13.6%
Money Market Investments			0.73	12.4%	7.45	6.5%	2.06	7.2%	1.21	9.1%	2.54	7.9%
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)			5.81	98.2%	97.55	85.5%	24.48	85.7%	10.93	81.8%	30.82	96.0%
Current Assets:												
Accrued Interest			0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.55	1.7%
Dividend Recievable			0.00	0.0%	0.00	0.0%	0.00	0.0%	0.02	0.1%	0.00	0.0%
Bank Balance			0.00	0.1%	-0.10	-0.1%	0.02	0.1%	0.04	0.3%	0.00	0.0%
Receivable for Sale of Investments			0.00	0.0%	0.48	0.4%	0.11	0.4%	0.00	0.0%	0.65	2.0%
Other Current Assets (for Investments)			0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.05	-0.1%
Less: Current Liabilities												
Payable for Investments			0.00	0.0%	-1.06	-0.9%	-0.27	-0.9%	0.00	0.0%	-0.69	-2.2%
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)			0.00	0.1%	-0.69	-0.6%	-0.14	-0.5%	0.05	0.4%	0.45	1.4%
Other Investments (<=25%)												
Corporate Bonds			0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.50	1.6%
Infrastructure Bonds			0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity			0.10	1.7%	2.92	2.6%	0.73	2.5%	2.20	16.4%	0.22	0.7%
Mutual funds- Exchange traded funds			0.00	0.0%	14.26	12.5%	3.50	12.2%	0.18	1.4%	0.11	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)			0.10	1.7%	17.17	15.1%	4.23	14.8%	2.38	17.8%	0.84	2.6%
Total (A + B + C)			5.92	100.0%	114.03	100.0%	28.57	100.0%	13.36	100.0%	32.11	100.0%
Fund Carried Forward (as per L8 2)			5.92		114.03		28.57		13.36		32.11	

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

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

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2019

Based on Audited Financials

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)	15.25	3.52	12.53	335.11	151.68
Add: Inflow during the Quarter	0.40	0.35	0.09	8.44	10.68
Increase / (Decrease) Value of Inv (Net)	-0.29	-0.18	0.27	-6.68	-2.51
Less: Outflow during the Quarter	1.99	0.56	0.24	23.69	13.31
TOTAL INVESTIBLE FUNDS (MKT VALUE)	13.37	3.13	12.64	313.18	146.54

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	7.67	57.4%	1.87	59.6%	7.64	60.5%	143.96	46.0%	68.88	47.0%
State Government Securities	0.00	0.0%	0.26	8.5%	0.00	0.0%	0.00	0.0%	1.06	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	0.00	0.0%	0.00	0.0%	0.00	0.0%	15.32	4.9%	6.43	4.4%
Infrastructure Bonds	2.70	20.2%	0.13	4.3%	2.84	22.5%	26.24	8.4%	5.96	4.1%
Equity	1.92	14.3%	0.46	14.8%	1.27	10.1%	99.43	31.7%	52.47	35.8%
Money Market Investments	0.13	1.0%	0.06	2.0%	0.50	3.9%	8.34	2.7%	4.70	3.2%
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)	12.42	92.9%	2.79	89.1%	12.26	96.9%	293.29	93.6%	139.50	95.2%
Current Assets:										
Accrued Interest	0.29	2.2%	0.07	2.3%	0.34	2.7%	4.78	1.5%	1.88	1.3%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.03	-0.2%	0.00	0.1%	-0.05	-0.4%	-0.12	0.0%	-0.08	-0.1%
Receivable for Sale of Investments	0.28	2.1%	0.13	4.2%	0.00	0.0%	5.19	1.7%	2.22	1.5%
Other Current Assets (for Investments)	-0.04	-0.3%	-0.02	-0.6%	0.00	0.0%	-0.13	0.0%	-0.05	0.0%
Less: Current Liabilities										
Payable for Investments	-0.27	-2.0%	-0.01	-0.2%	0.00	0.0%	-5.91	-1.9%	-1.80	-1.2%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.08	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)	0.23	1.7%	0.18	5.7%	0.29	2.3%	3.73	1.2%	2.13	1.5%
Other Investments (<=25%)										
Corporate Bonds	0.56	4.2%	0.13	4.0%	0.00	0.0%	8.03	2.6%	0.93	0.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.09	0.7%	0.02	0.7%	0.10	0.8%	4.97	1.6%	2.64	1.8%
Mutual funds- Exchange traded funds	0.07	0.5%	0.01	0.5%	0.00	0.0%	3.16	1.0%	1.35	0.9%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.72	5.4%	0.16	5.2%	0.10	0.8%	16.16	5.2%	4.91	3.4%
Total (A + B + C)	13.37	100.0%	3.13	100.0%	12.64	100.0%	313.18	100.0%	146.54	100.0%
Fund Carried Forward (as per L8 2)	13.37		3.13		12.64		313.18		146.54	

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

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

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2019

Based on Audited Financials

PARTICULARS	Unit Linked Debt Fund ULIF01306/02/2008LIFEDEBTFU122	Unit Linked Debt -II Fund ULIF01608/01/2010LIFEDEBT-II122	Unit Linked Enhancer fund ULIF01230/01/2008LIENHANCER122	Unit Linked Enhancer - II fund ULIF01708/01/2010LIFENHN-II122	Unit Linked Growth Fund ULIF00527/01/2004LIFEGROWTH122
Opening Balance (Market Value)	4.23	120.76	65.29	409.91	935.95
Add: Inflow during the Quarter	5.01	10.66	0.93	31.45	23.52
Increase / (Decrease) Value of Inv (Net)	-0.13	-1.23	-2.45	-14.10	-25.71
Less: Outflow during the Quarter	5.11	10.43	3.97	27.13	53.28
TOTAL INVESTIBLE FUNDS (MKT VALUE)	4.00	119.76	59.80	400.12	880.48

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
Approved Investments (>=75%)										
Central Govt Securities	2.90	72.5%	86.35	72.1%	0.00	0.0%	0.00	0.0%	127.49	14.5%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.19	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	4.8%	0.00	0.0%	0.01	0.0%	27.56	3.1%
Infrastructure Bonds	0.33	8.3%	16.84	14.1%	0.00	0.0%	0.00	0.0%	21.37	2.4%
Equity	0.00	0.0%	0.00	0.0%	47.02	78.6%	306.28	76.5%	511.33	58.1%
Money Market Investments	0.45	11.3%	5.38	4.5%	4.46	7.5%	37.40	9.3%	85.10	9.7%
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)	3.68	92.0%	114.35	95.5%	51.47	86.1%	343.69	85.9%	773.04	87.8%
Current Assets:										
Accrued Interest	0.09	2.3%	3.04	2.5%	0.00	0.0%	0.01	0.0%	4.79	0.5%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.03	-0.9%	-0.48	-0.4%	-0.36	-0.6%	2.53	0.6%	0.02	0.0%
Receivable for Sale of Investments	0.09	2.3%	2.79	2.3%	0.25	0.4%	1.61	0.4%	7.43	0.8%
Other Current Assets (for Investments)	-0.01	-0.2%	-0.48	-0.4%	0.00	0.0%	0.00	0.0%	-0.14	0.0%
Less: Current Liabilities										
Payable for Investments	-0.13	-3.2%	-1.68	-1.4%	-0.62	-1.0%	-4.15	-1.0%	-9.79	-1.1%
Fund Mgmt Charges Payable	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	-0.10	0.0%	-0.25	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	0.3%	3.16	2.6%	-0.75	-1.3%	-0.11	0.0%	2.05	0.2%
Other Investments (<=25%)										
Corporate Bonds	0.31	7.7%	2.25	1.9%	0.00	0.0%	0.00	0.0%	2.13	0.2%
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%	1.69	2.8%	11.05	2.8%	13.36	1.5%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	7.39	12.4%	45.49	11.4%	89.91	10.2%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.31	7.7%	2.25	1.9%	9.08	15.2%	56.54	14.1%	105.39	12.0%
Total (A + B + C)	4.00	100.0%	119.76	100.0%	59.80	100.0%	400.12	100.0%	880.48	100.0%
Fund Carried Forward (as per L8 2)	4.00		119.76		59.80		400.12		880.48	

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

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

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2019

Based on Audited Financials

PARTICULARS	Unit Linked Growth - II fund ULIF01808/01/2010LIGROWT-II122	Unit Linked Infrastructure fund ULIF01908/01/2010LIFEINFRAF122	Unit Linked Index fund ULIF01002/01/2008LIFEINDEXF122	Unit Linked Index - II fund ULIF02008/01/2010LIFINDX-II122	Unit Linked Protector Fund ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	165.02	32.68	64.37	89.29	28.17
Add: Inflow during the Quarter	6.95	1.01	1.27	1.78	1.60
Increase / (Decrease) Value of Inv (Net)	-3.87	-2.82	-1.56	-2.13	-0.33
Less: Outflow during the Quarter	7.85	1.87	5.44	3.19	2.57
TOTAL INVESTIBLE FUNDS (MKT VALUE)	160.26	29.01	58.64	85.75	26.87

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
Approved Investments (>=75%)										
Central Govt Securities	25.29	15.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	14.87	55.3%
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	3.78	2.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.86	3.2%
Infrastructure Bonds	2.41	1.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.36	12.5%
Equity	90.65	56.6%	24.73	85.2%	46.76	79.7%	67.09	78.2%	3.67	13.7%
Money Market Investments	20.11	12.5%	3.78	13.0%	3.17	5.4%	6.51	7.6%	0.67	2.5%
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%
Sub Total (A)	142.23	88.8%	28.51	98.3%	49.93	85.1%	73.60	85.8%	23.43	87.2%
Current Assets:										
Accrued Interest	0.76	0.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.63	2.3%
Dividend Recievable	0.00	0.0%	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.29	0.2%	0.00	0.0%	-0.06	-0.1%	0.02	0.0%	-0.07	-0.3%
Receivable for Sale of Investments	1.38	0.9%	0.00	0.0%	0.25	0.4%	0.35	0.4%	0.55	2.1%
Other Current Assets (for Investments)	-0.02	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.08	-0.3%
Less: Current Liabilities										
Payable for Investments	-1.65	-1.0%	0.00	0.0%	-0.54	-0.9%	-0.80	-0.9%	-0.36	-1.4%
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%
Sub Total (B)	0.72	0.4%	0.01	0.0%	-0.37	-0.6%	-0.46	-0.5%	0.67	2.5%
Other Investments (<=25%)										
Corporate Bonds	0.35	0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.47	9.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	2.40	1.5%	0.49	1.7%	1.52	2.6%	2.17	2.5%	0.18	0.7%
Mutual funds- Exchange traded funds	14.56	9.1%	0.00	0.0%	7.57	12.9%	10.44	12.2%	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%
Sub Total (C)	17.31	10.8%	0.49	1.7%	9.08	15.5%	12.61	14.7%	2.77	10.3%
Total (A + B + C)	160.26	100.0%	29.01	100.0%	58.64	100.0%	85.75	100.0%	26.87	100.0%
Fund Carried Forward (as per L8 2)	160.26		29.01		58.64		85.75		26.87	

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

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

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2019

Based on Audited Financials

PARTICULARS	Unit Linked Protector - II fund ULIF02108/01/2010LIPROTE-II122	Unit Linked PSU fund ULIF02208/01/2010LIFPSUFND122	Unit Linked Secure fund ULIF00627/01/2004LIFESECURE122	Unfitted with Profit fund ULIF00225/06/2002LIFWPROFIT122	Unit Linked Liquid Fund ULIF02903/05/2010LIFELIQUID122
Opening Balance (Market Value)	51.10	104.90	150.60	108.72	0.00
Add: Inflow during the Quarter	6.56	2.25	5.83	0.39	0.00
Increase / (Decrease) Value of Inv (Net)	-0.69	-13.19	0.94	2.31	0.00
Less: Outflow during the Quarter	7.46	4.98	13.81	0.47	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	49.51	89.00	143.56	110.95	0.00

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	31.89	64.4%	0.00	0.0%	79.62	55.5%	56.71	51.1%	0.00	0.0%
State Government Securities	0.24	0.5%	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	1.90	3.8%	0.00	0.0%	5.56	3.9%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	4.54	9.2%	0.00	0.0%	19.51	13.6%	31.80	28.7%	0.00	0.0%
Equity	6.68	13.5%	66.11	74.3%	19.41	13.5%	10.90	9.8%	0.00	0.0%
Money Market Investments	1.66	3.4%	6.12	6.9%	2.49	1.7%	7.85	7.1%	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%
Sub Total (A)	46.92	94.8%	72.23	81.2%	126.58	88.2%	107.26	96.7%	0.00	0.0%
Current Assets:										
Accrued Interest	1.05	2.1%	0.00	0.0%	3.16	2.2%	3.02	2.7%	0.00	-0.2%
Dividend Recievable	0.00	0.0%	0.11	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.16	0.3%	0.02	0.0%	-0.45	-0.3%	-0.19	-0.2%	0.00	672.8%
Receivable for Sale of Investments	1.01	2.0%	0.34	0.4%	2.86	2.0%	0.00	0.0%	0.00	-572.6%
Other Current Assets (for Investments)	-0.17	-0.3%	0.00	0.0%	-0.26	-0.2%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-0.80	-1.6%	0.00	0.0%	-3.50	-2.4%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.02	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%
Sub Total (B)	1.24	2.5%	0.45	0.5%	1.79	1.2%	2.83	2.6%	0.00	100.0%
Other Investments (<=25%)										
Corporate Bonds	0.83	1.7%	0.00	0.0%	13.64	9.5%	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	0.34	0.7%	15.12	17.0%	0.97	0.7%	0.85	0.8%	0.00	0.0%
Mutual funds- Exchange traded funds	0.18	0.4%	1.19	1.3%	0.59	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%
Sub Total (C)	1.35	2.7%	16.31	18.3%	15.19	10.6%	0.85	0.8%	0.00	0.0%
Total (A + B + C)	49.51	100.0%	89.00	100.0%	143.56	100.0%	110.95	100.0%	0.00	100.0%
Fund Carried Forward (as per L8 2)	49.51		89.00		143.56		110.95		0.00	100.00%

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

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

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2019

PART - B

Rs. Crore

Based on Audited Financials

PARTICULARS	Unit Linked Wealth Builder fund ULIF03020/07/2010LIFEWEALTH122	Group Superannuation & Gratuity ULGF00728/03/2011GROUPINCOM122	Unit Linked Dynamic P/E Fund ULIF03201/08/2011LIFDYNAMIC122	Discontinued Policy Fund ULIF03127/01/2011LIDISCLPCY122	Total of All Funds
Opening Balance (Market Value)	7.77	0.00	89.32	160.65	3803.62
Add: Inflow during the Quarter	0.06	0.00	2.15	18.48	151.49
Increase / (Decrease) Value of Inv (Net)	0.10	0.00	-2.54	2.26	-85.19
Less: Outflow during the Quarter	0.28	0.00	3.69	37.66	259.70
TOTAL INVESTIBLE FUNDS (MKT VALUE)	7.65	0.00	85.24	143.72	3610.23

INVESTMENT OF UNIT FUND	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLPCY122	Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)						
Central Govt Securities	6.17	80.8%	0.00	0.0%	0.00	0.0%
State Government Securities	0.73	9.6%	0.00	0.0%	0.00	0.0%
Other Approved Securities	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%
Infrastructure Bonds	0.50	6.6%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.00	0.0%	54.11	63.5%
Money Market Investments	0.08	1.1%	0.00	0.0%	19.73	23.1%
Mutual funds	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%
Sub Total (A)	7.49	98.0%	0.00	0.0%	73.84	86.6%
Current Assets:						
Accrued Interest	0.16	2.1%	0.00	-0.1%	0.00	0.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	0.00	100.1%	-0.01	0.0%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.35	0.4%
Other Current Assets (for Investments)	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%	-0.68	-0.8%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.16	2.0%	0.00	100.0%	-0.36	-0.4%
Other Investments (<=25%)						
Corporate Bonds	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%
Equity	0.00	0.0%	0.00	0.0%	1.86	2.2%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	9.90	11.6%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	0.0%	0.00	0.0%	11.76	13.8%
Total (A + B + C)	7.65	100.0%	0.00	100.0%	85.24	100.0%
Fund Carried Forward (as per LB 2)	7.65		0.00		85.24	

Date : 22-Oct-19

Note:

- 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
- 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).
- Other Investments are as permitted under Sec 27A(2)
- Treasury Bills are included under Central Government Securities.

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: 30th September 2019
 Periodicity of Submission: Quarterly
 Statement of NAV of Segregated Funds

PART - C

Based on Audited Financials

Rs. In Crore

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per 18.2	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	313.18	69.4607	69.4607	70.9146	69.6902	67.4997	66.2665	4.8%	5.7%	71.4899
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	43.17	53.7868	53.7868	55.0683	54.5394	52.7755	51.7873	3.9%	5.4%	55.8591
3	Unit Linked Growth fund	ULIF00327/01/2004LIFEGROWTH122	1/27/2004	Non Par	880.48	61.4587	61.4587	63.1727	62.6772	59.3881	59.3802	3.5%	7.4%	141.1057
4	Unit Linked Secure fund	ULIF00427/01/2004LIFESecure122	1/27/2004	Non Par	143.54	29.9199	29.9199	29.7379	29.4614	28.7131	27.9153	7.2%	5.4%	30.2899
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	57.35	36.0029	36.0029	36.8260	36.3324	34.8278	34.4983	4.4%	6.6%	37.1587
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	3/3/2005	Non Par	32.11	27.4851	27.4851	28.1069	27.5823	27.0339	26.2822	4.4%	4.7%	28.6086
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPECUR122	7/13/2005	Non Par	56.10	29.0877	29.0877	29.3477	29.2518	28.5857	27.7708	4.7%	5.0%	29.8740
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	3/10/2006	Non Par	245.38	27.3844	27.3844	27.4145	27.0291	26.6118	25.6348	6.8%	4.5%	28.1483
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	3/10/2006	Non Par	30.56	27.6232	27.6232	27.9012	27.3433	26.4789	25.9374	6.5%	6.7%	28.2225
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWTH122	3/10/2006	Non Par	15.99	32.8681	32.8681	33.2374	32.8439	31.4356	31.1376	5.6%	7.6%	33.5775
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASH122	3/31/2006	Non Par	3.15	26.2875	26.2875	26.9008	26.5473	26.1901	24.8389	5.7%	5.5%	26.2382
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	28.87	25.2922	25.2922	25.6139	25.6786	25.0612	24.3743	3.8%	4.4%	26.3040
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	58.44	19.4066	19.4066	19.7334	18.5143	18.1462	17.5143	4.8%	10.1%	20.3050
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	1/22/2008	Non Par	114.03	23.9365	23.9365	24.4788	24.3325	22.5852	22.8193	4.9%	10.2%	25.0399
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	59.80	26.3768	26.3768	27.3893	25.4563	25.7464	24.7740	2.4%	8.6%	27.9740
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBT122	2/6/2008	Non Par	4.00	24.0904	24.0904	24.8506	24.3962	23.6297	22.6297	2.4%	3.0%	25.4936
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	13.37	22.2725	22.2725	22.7423	22.8819	22.3445	21.7303	2.5%	3.8%	23.3767
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	2/13/2009	Non Par	0.28	21.1175	21.1175	20.8307	20.5860	20.2856	19.9893	5.6%	5.5%	21.1081
19	Unit Linked PSU fund	ULIF02208/01/2010LIFPSUFUND122	1/8/2010	Non Par	89.00	12.2642	12.2642	14.0324	13.7919	12.6858	12.7498	-5.4%	0.2%	16.4367
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	85.75	21.1388	21.1388	21.6494	21.5535	20.0343	20.2718	4.3%	9.5%	22.1499
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGROWTH-II122	1/8/2010	Non Par	160.26	21.7497	21.7497	22.2739	22.0519	20.9142	20.9512	3.8%	7.9%	22.5586
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	146.54	20.8486	20.8486	21.2012	20.8315	20.1629	19.8615	5.0%	5.9%	21.3950
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	400.12	26.3658	26.3658	26.2674	26.2353	24.3950	24.6543	2.2%	9.0%	26.8301
24	Unit Linked Debt - II fund	ULIF01408/01/2010LIFEDEBT-II122	1/8/2010	Non Par	119.74	19.7516	19.7516	19.9513	20.0333	19.7386	19.1017	3.4%	2.9%	20.4986
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAFI122	1/8/2010	Non Par	29.01	11.1550	11.1550	12.2086	11.8033	11.1793	10.7618	3.7%	2.1%	14.5449
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	49.51	19.5236	19.5236	19.7985	19.8392	19.4218	18.8939	3.3%	3.9%	20.2240
27	Pension Unit Linked Index - II fund	ULIF02425/01/2010PNSINDEX-II122	1/25/2010	Non Par	28.57	23.3371	23.3371	23.8929	23.7687	22.0753	22.3084	4.6%	10.0%	24.4362
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFUND122	1/25/2010	Non Par	13.36	12.4427	12.4427	14.2505	14.0043	12.8888	13.1677	-5.4%	0.2%	16.7318
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	1/25/2010	Non Par	9.47	20.1513	20.1513	20.2584	20.1147	19.4663	19.0849	5.6%	5.8%	20.4293
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWTH-II122	1/25/2010	Non Par	11.63	21.9173	21.9173	22.5104	22.5364	21.5514	21.3751	2.5%	6.0%	22.9812
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAFI122	1/25/2010	Non Par	5.92	11.5570	11.5570	12.6844	12.2535	11.6394	11.2049	3.1%	1.9%	15.1488
32	Pension Unit Linked Protector - II fund	ULIF02825/01/2010PNSPROTE-II122	1/25/2010	Non Par	3.13	18.2042	18.2042	19.8264	19.8176	19.4570	18.9493	-4.0%	1.2%	20.1022
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	7.65	18.3785	18.3785	18.1414	17.9288	17.6340	17.2492	6.5%	5.3%	18.3694
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCPICY122	1/27/2011	Non Par	143.72	18.2408	18.2408	17.9688	17.6910	17.4184	17.1520	6.3%	6.1%	18.2323
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOMA122	3/25/2011	Non Par	0.00	17.0280	17.0280	17.0280	17.0280	17.0280	17.0280	0.0%	1.8%	17.0397
37	Unit Linked Dynamic P/R Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	85.24	21.5348	21.5348	22.1424	22.0979	20.8975	20.8975	3.0%	8.9%	22.5439
38	Unlited with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	110.95	30.0025	30.0025	28.8696	27.7910	26.7639	25.7533	16.5%	12.6%	30.0025
39	Pension Unlited with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	12.64	30.1566	30.1566	29.0809	28.0547	27.0754	26.1096	15.5%	12.3%	30.1566
Total					3,610.23									

CERTIFICATION

Certified that the performance of all segregated funds has 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 22-Oct-19

Not 1. * NAV should reflect the published NAV on the reporting date

2. NAV should be upto 4 decimals

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 SEPTEMBER 30, 2019	as % of total for this class	AS AT SEPTEMBER 30, 2018	as % of total for this class	AS AT SEPTEMBER 30, 2019	as % of total for this class	AS AT SEPTEMBER 30, 2018	as % of total for this class
Break down by credit rating								
AAA rated	1,521	90.1%	1,674	91.5%	1,510	87.7%	1,692	91.4%
AA or better	130	7.7%	156	8.5%	127	7.4%	159	8.6%
Rated below AA but above A	21	1.2%	0	0.0%	20	1.2%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	16	1.0%	0	0.0%	66	3.8%	0	0.0%
	1,687	100.00%	1,830	100.00%	1,723	100.00%	1,851	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	531	31.5%	703	41.7%	0	0.0%	704	18.1%
more than 1 year and upto 3years	96	5.7%	177	10.5%	94	7.9%	178	10.4%
More than 3years and up to 7years	634	37.6%	213	12.6%	676	56.7%	216	28.2%
More than 7 years and up to 10 years	180	10.7%	246	14.6%	177	14.8%	252	18.4%
More than 10 years and up to 15 years	37	2.2%	14	0.8%	36	3.0%	14	12.6%
More than 15 years and up to 20 years	0	0.0%	219	13.0%	0	0.0%	222	4.5%
Above 20 years	209	12.4%	258	15.3%	209	17.6%	265	7.8%
	1,687	100.00%	1,830	108.5%	1,192	100.0%	1,851	100.0%
Breakdown by type of the issuer								
Central Government	1,105	65.5%	679	46.6%	1,101	63.9%	686	47.2%
State Government	3	0.2%	4	0.2%	3	0.2%	4	0.2%
Corporate Securities	580	34.4%	1,147	53.2%	619	35.9%	1,161	52.5%
	1,687	100.00%	1,830	100.0%	1,723	100.00%	1,851	100.0%

Non Unit Linked

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	AS AT SEPTEMBER 30, 2019	as % of total for this class	AS AT SEPTEMBER 30, 2018	as % of total for this class	AS AT SEPTEMBER 30, 2019	as % of total for this class	AS AT SEPTEMBER 30, 2018	as % of total for this class
Break down by credit rating								
AAA rated	5,820	99.7%	5,083	99.6%	5,820	99.7%	5,083	99.6%
AA or better	0	0.0%	28	0.4%	0	0.0%	28	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	20	0.3%	0	0.0%	20	0.3%	0	0.0%
	5,840	100.00%	5,110	100.00%	5,840	100.00%	5,110	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	0	0.0%	452	4.7%	558	9.6%	452	4.7%
more than 1 year and upto 3years	184	3.5%	231	8.3%	184	3.2%	231	8.3%
More than 3years and up to 7years	272	5.1%	213	5.8%	272	4.7%	213	5.8%
More than 7 years and up to 10 years	321	6.1%	304	8.5%	321	5.5%	304	8.5%
More than 10 years and up to 15 years	1,777	33.6%	984	22.0%	1,777	30.4%	984	22.0%
More than 15 years and up to 20 years	926	17.5%	1,347	18.6%	926	15.9%	1,347	18.6%
Above 20 years	1,802	34.1%	1,580	32.2%	1,802	30.9%	1,580	32.2%
	5,282	100.00%	5,110	100.00%	5,840	100.00%	5,110	100.00%
Breakdown by type of the issuer								
Central Government	4,553	78.0%	3,712	66.9%	4,553	78.0%	3,712	66.9%
State Government	101	1.7%	95	2.4%	101	1.7%	95	2.4%
Corporate Securities	1,187	20.3%	1,303	30.7%	1,187	20.3%	1,303	30.7%
	5,840	100.00%	5,110	100.00%	5,840	100.00%	5,110	100.00%

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

FORM L-30 : Related Party Transactions

(Rs in Lakhs)

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q2 '19-20	YTD SEPTEMBER 30, 2019	Q2 '18-19	YTD SEPTEMBER 30, 2018
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
Aviva PLC	Significant Influence	Reimbursement on account of travel related expenses	-	-	-	-
		Reimbursement of Healthcare, consultancy & Relocation charges	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
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	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	0.58	0.58
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	29.60	63.00	29.92	58.34
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(103.85)	(272.88)	(74.05)	(148.14)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of implementation of Cyber Ark in Aviva India	-	3.54	-	-
		Recovery of travel expenses of IT team to UK and SMG travel for centrally driven project	-	14.23	3.23	4.40
		Reimbursement of Income tax, PF etc. of Expat for Nov18 to Mar19	-	43.16	-	-
		Balance Receivable/(Payable)	-	60.92	76.83	76.83

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

BOD and Key Person information			July - September 2019	
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	*Mr Chetan Singh	Director	20.08.2019	
4	E V Sumithasri	Director	NA	NA
5	**David Anthony Elliot	Director	NA	13.08.2019
6	Lee Patrick Callaghan	Director	NA	NA
7	Mohit Burman	Director	NA	NA
8	Pradip Burman	Director	NA	NA
9	Pritam Das Narang	Director	NA	NA
10	Nishit Piyush Majmudar	Director	NA	NA
11	Trevor Bull	Chief Executive Officer & Managing Director	NA	NA
12	Vivek Saxena	General Counsel	NA	NA
13	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
14	#Sanjeeb Kumar	Appointed Actuary	NA	17.09.2019
15	##Eric Noel Berg	Chief Financial Officer	NA	12.07.2019
16	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	NA	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	Mr Ali Onder Lulu	Chief Distribution Officer	23.07.2019	
21	Anuj Arora	Company Secretary	24.05.2019	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

*Mr Chetan Singh was appointed as the director of the Company w.e.f 20.08.2019

**Mr David Anthony Elliot resigned to be director w.e.f 13.08.2019

#Mr Sanjeeb Kumar resigned as the Appointed Actuary w.e.f 17.09.2019

Mr Ali Onder Lulu has been appointed as Chief Distribution officer of the Company w.e.f 23.07.2019

Mr Eric Noel Berg ceased to be the Chief Financial Officer of the Company w.e.f 12.07.2019

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		AS AT SEPTEMBER 30, 2019	AS AT SEPTEMBER 30, 2018
01	Available Assets in Policyholders' Fund: Deduct:	921,949	889,124
02	Mathematical Reserves	877,658	842,555
03	Other Liabilities	39,317	42,609
04	Excess in Policyholders' funds	4,974	3,960
05	Available Assets in Shareholders Fund: Deduct:	73,547	65,511
06	Other Liabilities of shareholders' fund	271	316
07	Excess in Shareholders' funds	73,275	65,194
08	Total ASM (04)+(07)	78,250	69,154
09	Total RSM	25,362	23,931
10	Solvency Ratio (ASM/RSM)	3.09	2.89

Certification:

I, Vivek Jalan, the Panel 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/-
Vivek Jalan
Panel Actuary

Place: Gurugram
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

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th September 2019

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -Pension General Annuity Fund

S.NO	Particulars	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Assets (As per Form 3A/3B- Total Fund)	62.54	64.44	-	-	20.79	12.27	229.53	222.49	312.86	299.20
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)	62.54	64.44	-	-	20.79	12.27	229.53	222.49	312.86	299.20
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Chief Financial Officer

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st March 2019

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

S.NO	Particulars	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Assets (As per Form 3A/3B- Total Fund)	971.10	965.89	-	-	132.44	220.86	4,481.10	4,055.58	5,584.65	5,242.33
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)	971.10	965.89	-	-	132.44	220.86	4,481.10	4,055.58	5,584.65	5,242.33
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

- 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.
- Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
- Gross NPA is investments classified as NPA, before any provisions
- 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
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the board
- Bonds/Debentures include the Bonds issued by Food Corporation of India having a Category Code of CGSL.

Chief Financial Officer

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st March 2019

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

S.NO	Particulars	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Assets (As per Form 3A/3B- Total Fund)	301.67	419.21	-	-	-	194.20	3,308.56	3,282.00	3,610.23	3,895.41
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)	301.67	419.21	-	-	-	194.20	3,308.56	3,282.00	3,610.23	3,895.41
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

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 : 30th September 2019

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs In Crores)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	191.45	3.65	1.9%	1.9%	191.23	10.11	5.3%	5.3%	166.46	7.71	4.6%	4.6%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	22.83	0.40	1.8%	1.8%	24.84	0.85	3.4%	3.4%	29.57	0.89	3.0%	3.0%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	5.18	0.09	1.7%	1.7%	3.58	0.13	3.5%	3.5%	2.02	0.08	3.8%	3.8%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions	HTDN	12.51	0.27	2.1%	2.1%	13.67	0.56	4.1%	4.1%	46.65	1.81	3.9%	3.9%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	51.37	1.12	2.2%	2.2%	49.01	2.14	4.4%	4.4%	55.79	2.32	4.1%	4.1%
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.10	0.00	0.05	0.05
	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E	PSU - Equity shares - Quoted	EAEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - CDs with Scheduled Banks	ECDB	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Repo / Reverse Repo	EDCD	6.56	0.13	0.02	0.02	7.11	0.27	0.04	0.04	0.49	0.02	3.9%	3.9%
	Corporate Securities - Debentures	ECMR	7.42	0.10	1.3%	1.3%	8.04	0.23	0.03	0.03	6.47	0.20	0.03	0.03
	Mutual Funds - Gilt / G Sec / Liquid Schemes	ECOS	0.34	0.01	1.8%	1.8%	0.17	0.01	3.6%	3.6%	16.01	0.55	3.5%	3.5%
	OTHER INVESTMENTS	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.02	0.00	3.5%	3.5%
	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	1.32	(0.03)	-2.5%	-2.5%	-	-	-	-
F	Equity Shares (incl Co-op Societies)	OESH	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	TOTAL		297.65	5.77	1.9%	1.9%	298.97	14.25	4.8%	4.8%	323.56	13.59	0.04	0.04
	TOTAL		595.31	11.54	1.9%	1.9%	597.94	28.50	4.8%	4.8%	647.12	27.18	4.2%	4.2%

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: 10/22/2019

Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement As on : 30th September 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

(Rs in Crores)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	4,150.20	80.79	1.9%	1.9%	4,043.58	157.79	3.9%	3.9%	3,359.62	132.08	3.9%	3.9%
	Treasury Bills	CTRB	110.54	1.80	1.6%	1.6%	107.07	3.49	3.3%	3.3%	41.59	1.31	3.2%	3.2%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	75.84	1.53	2.0%	2.0%	70.94	2.89	4.1%	4.1%	83.46	3.47	4.2%	4.2%
	Central Government Guaranteed Loans/Bonds	CGSL	8.09	0.17	2.2%	2.2%	8.09	0.35	4.3%	4.3%	3.41	0.14	4.2%	4.2%
	Other Approved Securities (excluding Infrastructure	SGOA	17.40	0.31	1.8%	1.8%	16.10	0.58	3.6%	3.6%	14.75	0.53	3.6%	3.6%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions	HTDN	164.63	0.55	0.3%	0.3%	179.17	4.70	2.6%	2.6%	133.29	5.39	4.0%	4.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	8.3%	8.3%	0.01	0.00	7.2%	7.2%	0.20	0.06	28.8%	28.8%
	Infrastructure - Corporate Securities - Equity shares-	ITCE	0.03	0.00	1.7%	1.7%	0.03	0.00	1.7%	1.7%	0.48	0.12	24.0%	24.0%
	Infrastructure - PSU - Debentures / Bonds	IPTD	607.34	12.55	2.1%	2.1%	587.41	24.15	4.1%	4.1%	604.00	25.15	4.2%	4.2%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure- Infrastructure Development Fund	IDDF	16.50	(0.57)	-3.4%	-3.4%	23.24	0.05	0.2%	0.2%	65.26	2.69	4.1%	4.1%
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2.32	0.11	4.8%	4.8%
	Long Term Bank Bonds Approved Investment -	ILBI	90.50	1.73	1.9%	1.9%	90.51	3.44	3.8%	3.8%	90.57	3.44	3.8%	3.8%
	OTHER INVESTMENTS													
E	Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.01	0.00	0.8%	0.8%	0.01	0.00	0.8%	0.8%	0.32	0.00	0.9%	0.9%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.44	0.00	0.6%	0.6%	0.44	0.01	0.01	0.01	4.51	2.44	54.2%	54.2%
	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank	ECDB	20.92	1.02	4.9%	4.9%	20.92	2.01	9.6%	9.6%	20.92	1.82	8.7%	8.7%
	Deposits - CDs with Scheduled Banks	EDCD	84.84	1.69	2.0%	2.0%	89.19	3.45	3.9%	3.9%	32.77	1.22	3.7%	3.7%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	Units of Infrastructure Investment Trust	ELIT	35.86	(3.59)	-10.0%	-10.0%	35.96	(2.60)	-7.2%	-7.2%	36.67	1.98	5.4%	5.4%
	Deposits - Repo / Reverse Repo	ECMR	63.95	0.87	1.4%	1.4%	73.84	2.10	2.8%	2.8%	66.13	2.04	3.1%	3.1%
	Corporate Securities - Debentures	ECOS	56.51	1.09	1.9%	1.9%	56.99	2.43	4.3%	4.3%	133.16	6.49	4.9%	4.9%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	11.41	0.40	3.5%	3.5%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	29.25	(2.43)	-8.3%	-8.3%	29.62	(12.17)	-41.1%	-41.1%	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	0.05	0.00	0.1%	0.1%	0.05	0.00	0.1%	0.1%	0.62	0.52	83.2%	83.2%
	TOTAL		5,532.89	97.52	1.8%	1.8%	5,433.18	192.64	3.5%	3.5%	4,705.45	191.41	4.1%	4.1%

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: 10/22/2019

Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

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

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 : 30th September 2019

Name of the Fund - ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs In Crores)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	933.81	13.07	1.4%	1.4%	894.14	51.05	5.7%	5.7%	696.38	(3.63)	-0.5%	-0.5%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-			-	-	0.0%	0.0%
B	Treasury Bills	CTRB	127.61	2.06	1.6%	1.6%	123.71	4.01	3.2%	3.2%	136.06	4.32	3.2%	3.2%
	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	72.47	2.18	0.03	0.03	85.64	7.11	0.08	0.08	44.81	(0.51)	-1.1%	-1.1%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	0.0%	0.0%	27.28	0.14	0.5%	0.5%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions	HTDN	111.74	2.50	2.2%	2.2%	113.51	5.97	5.3%	5.3%	187.75	0.27	0.1%	0.1%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	102.34	(9.95)	-9.7%	-9.7%	88.13	(12.34)	-14.0%	-14.0%	74.58	(0.31)	-0.4%	-0.4%
	Infrastructure - Corporate Securities - Equity shares-	ITCE	173.97	(12.79)	-7.4%	-7.4%	180.60	2.71	1.5%	1.5%	167.60	(13.69)	-8.2%	-8.2%
	Infrastructure - PSU - Debentures / Bonds	IPTD	30.66	0.97	3.2%	3.2%	30.84	1.55	5.0%	5.0%	103.61	(2.17)	-2.1%	-2.1%
	Infrastructure - PSU - CPs	IPCP	-	-			-	-			-	-	0.0%	0.0%
	Infrastructure-Infrastructure Development Fund	IDDF	-	-	0.0%	0.0%	8.56	(0.90)	-10.5%	-10.5%	44.37	(0.16)	-0.4%	-0.4%
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	43.06	1.21	0.03	0.03	42.48	2.93	0.07	0.07	92.44	0.43	0.5%	0.5%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	3.87	(1.42)	-36.8%	-36.8%	4.12	(1.14)	-27.5%	-27.5%	20.77	(5.60)	-26.9%	-26.9%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	104.84	(9.22)	-8.8%	-8.8%	120.25	(3.58)	-3.0%	-3.0%	157.15	(17.38)	-11.1%	-11.1%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,216.83	(7.73)	(0.01)	(0.01)	1,262.79	(13.51)	(0.01)	(0.01)	1,496.16	187.78	12.6%	12.6%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank	ECDB	0.30	0.01	4.4%	4.4%	0.30	0.03	8.6%	8.6%	0.30	0.02	7.8%	7.8%
	Deposits - CDs with Scheduled Banks	EDCD	26.77	0.57	0.02	0.02	26.99	1.10	0.04	0.04	31.01	1.14	3.7%	3.7%
	Deposits - Repo / Reverse Repo	ECMR	229.58	3.11	1.4%	1.4%	231.34	6.51	2.8%	2.8%	188.99	5.85	3.1%	3.1%
	Corporate Securities - Debentures	ECOS	81.93	3.01	3.7%	3.7%	98.35	3.46	3.5%	3.5%	248.21	(4.58)	-1.8%	-1.8%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	23.65	-	0.0%	0.0%	23.65	-	0.0%	0.0%	22.69	-	0.0%	0.0%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-			1.17	0.04	3.5%	3.5%
	OTHER INVESTMENTS													
F	Mutual Funds - Debt / Income / Serial Plans / Liquid	OMGS	-	-	0.0%	0.0%	-	-			0.00	0.00	0.0%	0.0%
	Equity Shares (incl. Co-op Societies)	OESH	88.06	(23.52)	(0.27)	(0.27)	104.81	(18.07)	(0.17)	(0.17)	194.08	5.39	0.03	0.03
	Reclassified Approved Investments - Debt	ORAD	58.23	(23.96)	-41.1%	-41.1%	66.58	(44.75)	-67.2%	-67.2%	-	-	0.0%	0.0%
	Equity Exchange Traded Fund	OETF	211.66	(12.24)	-5.8%	-5.8%	219.27	(15.19)	-6.9%	-6.9%	165.15	6.48	0.04	0.04
	TOTAL		3,641.38	(72.14)	-2.0%	-2.0%	3,726.09	(23.07)	-0.6%	-0.6%	4,100.57	163.83	4.0%	4.0%
	TOTAL		7,282.77	(144.28)	-2.0%	-2.0%	7,452.18	(46.14)	-0.6%	-0.6%	8,201.13	327.66	4.0%	4.0%

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: 22-Oct-19

Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 30th September 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund- Life Fund

(Rs In Crores)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	19.04	28-Sep-16	CARE	AAA	D	23-Sep-19	
B.	<u>As on Date ²</u>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	19.04	28-Sep-16	CARE	AAA	D	23-Sep-19	
	9.10% DHFL 16-Aug-2021 (ISIN : INE202B07HS6)	ORAD	1.20	4-Jun-19	CARE	AAA	D	6-Jun-19	

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 30th September 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund- Linked Fund

(Rs In Crores)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I07IQ8)	HTDN	61.52	28-Mar-18	ICRA	AAA	AA+	3-Sep-19	
	9.00% Indiabulls Hsg Fin Ltd- 26-09-2026 (ISIN : INE148I07GL3)	HTDN	5.26	30-Mar-17	ICRA	AAA	AA+	3-Sep-19	
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	10.00	9-Sep-16	CARE	AAA	D	23-Sep-19	
	9.90% Yes Bank 28-03-2022 (ISIN: INE528G08212)	ORAD	20.74	30-Oct-12	ICRA	AAA	A+	25-Jul-19	
B.	<u>As on Date ²</u>								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I07IQ8)	HTDN	61.52	28-Mar-18	ICRA	AAA	AA+	3-Sep-19	
	9.00% Indiabulls Hsg Fin Ltd- 26-09-2026 (ISIN : INE148I07GL3)	HTDN	5.26	30-Mar-17	ICRA	AAA	AA+	3-Sep-19	
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	10.00	9-Sep-16	CARE	AAA	D	23-Sep-19	
	9.05% Dewan Housing Finance Ltd 09.09.2023 (ISIN : INE202B07IN5)	ORAD	6.25	7-Nov-17	CARE	AAA	D	6-Jun-19	
	9.90% Yes Bank 28-03-2022 (ISIN: INE528G08212)	ORAD	20.74	30-Oct-12	ICRA	AAA	A+	25-Jul-19	

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

Statement As on : 30th September 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund Pension Fund

(Rs In Crores)

[illegible]

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: 22-Oct-19

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

Chief Financial Officer

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

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

S.No.	Particulars	Q2 '19-20				Q2 '18-19				YTD SEPTEMBER 30, 2019				YTD SEPTEMBER 30, 2018			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	1.1	2	2	15.8	4	555	553	112	3.4	4	2	18.5	11	627	625	136
	From 10,000-25,000	11.7	7	6	165.5	7	4	4	19	16.8	10	8	173.4	20	13	11	82
	From 25001-50,000	12.7	3	2	19.6	5	1	1	10	16.5	4	3	27.3	14	4	4	21
	From 50,001-75,000	-	-	-	-	6	1	1	8	-	-	-	-	12	2	2	15
	From 75,000-100,000	10.0	1	1	20.0	8	1	1	16	17.9	2	2	29.8	8	1	1	16
	From 1,00,001-1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	25.0	1	1	31.3	20	1	1	25
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	63.1	21	17	-	53	18	15	-	150.5	52	47	-	97	35	31	-
	From 50,001-100,000	36.8	5	4	-	31	5	4	-	92.5	14	13	-	51	8	7	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	35.2	3	3	-	20	2	1	-
	From 1,50,001-2,00,000	-	-	-	-	-	-	-	-	15.7	1	1	-	-	-	-	-
	93%	-	-	-	-	-	-	-	-	46.3	2	2	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	0	-	3	(1,422)	(0)	-	2	(987)	0	-	8	(2,830)	(0)	-	4	(2,429)
	608084502.4	0	-	1	18	1	-	13	77	0	-	1	18	1	-	16	100
	(0)	2	-	10	123	1	-	14	50	2	-	24	148	2	-	23	147
	From 50,001-75,000	-	-	-	-	2	-	15	146	-	-	-	-	3	-	22	239
	(1,852)	-	-	-	-	2	-	9	109	1	-	5	58	3	-	11	131
	From 1,00,001-1.25,000	-	-	-	-	-	-	-	-	2	-	40	69	-	-	-	-
	Above Rs. 1,25,000	38	-	514	1,421	95	-	1,087	5,634	102	-	1,409	3,922	217	2	2,485	12,202
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,50,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	31.7	652	646	8,014.9	294	1,668	1,657	39,254	8.4	1,056	1,047	15,228.4	554	3,249	3,234	71,864
	From 10,000-25,000	197.8	1,081	1,075	19,109.9	744	1,968	1,959	23,479	370.9	2,055	2,049	36,385.7	1,354	3,519	3,504	41,116
	From 25001-50,000	589.5	1,640	1,637	15,942.2	233	419	417	5,126	1,050.4	2,917	2,911	29,411.8	451	809	806	10,710
	From 50,001-75,000	224.4	401	398	6,082.5	641	661	660	11,531	402.3	735	730	10,084.4	1,221	1,266	1,265	20,281
	From 75,000-100,000	466.7	482	481	9,606.4	108	103	102	2,443	807.8	829	828	14,972.9	219	204	201	5,138
	From 1,00,001-1.25,000	75.9	77	76	1,578.4	1,201	457	456	18,383	152.6	144	143	3,053.2	2,421	880	878	36,257
	Above Rs. 1,25,000	1,147.5	368	366	18,286.8	-	-	-	-	1,932.4	605	603	30,777.9	-	-	-	-
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,50,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	(48)	-	15,886	(231,700)	(32)	-	19,440	(234,489)	(56)	-	24,756	(361,205)	(53)	-	41,248	(597,490)
	From 10,000-25,000	6	-	845	7,316	3	1	5,093	7,400	11	-	1,287	11,504	8	3	9,238	14,141
	From 25001-50,000	5	-	444	1,828	9	1	1,918	6,492	10	-	875	4,167	16	4	23,177	24,654
	From 50,001-75,000	5	-	381	2,599	10	-	689	6,056	9	-	588	7,384	21	2	7,080	28,690
	From 75,000-100,000	3	-	9	1,879	2	-	299	1,972	6	-	28	3,484	8	-	2,885	5,870
	From 1,00,001-1.25,000	3	-	-	-	7	-	978	4,802	14	-	24	3,511	11	2	1,787	6,719
	Above Rs. 1,25,000	2,452	9	96,013	228,715	652	8	49,377	132,757	4,284	18	187,542	443,531	2,581	35	192,931	699,357
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(Rs in Lakhs)																	
S.No.	Particulars	Q2 '19-20				Q2 '18-19				YTD SEPTEMBER 30, 2019				YTD SEPTEMBER 30, 2018			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium																
	i Individual																
	From 0-10000	1,306	24,494	24,112	857,855	4,757	11,216	10,918	176,334	2,436	50,167	49,574	1,649,134	7,972	27,406	26,919	395,108
	From 10,000-25,000	3,500	21,935	21,511	546,477	1,482	2,253	2,145	50,812	6,461	51,527	50,839	1,120,202	2,516	6,242	6,050	118,416
	From 25001-50,000	4,598	11,410	11,147	185,687	3,071	2,943	2,907	62,614	8,125	27,626	27,171	408,859	5,122	6,198	6,143	130,883
	From 50,001-75,000	1,277	2,285	2,187	52,241	928	749	724	21,378	2,323	6,385	6,206	121,545	1,536	1,946	1,901	53,047
	From 75,000-100,000	3,102	3,131	3,102	66,698	6,484	2,158	2,121	126,622	5,424	6,531	6,485	138,682	11,981	4,843	4,770	295,232
	From 1,00,001-1.25,000	704	719	693	21,639	-	-	-	-	1,294	1,889	1,842	51,662	-	-	-	-
	Above Rs. 1.25,000	7,184	2,130	2,086	121,837	-	-	-	-	13,037	4,960	4,886	292,294	-	-	-	-
	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	20	24,550	252	0	12	2,185	102	(19)	48	63,187	21,846	0	25	14,684	227
	From 10,000-25,000	3	10	8,565	1,998	2	9	379	1,544	4	15	8,635	2,420	3	12	631	1,965
	From 25001-50,000	4	8	1,358	4,426	5	11	2,087	5,109	10	19	2,658	8,525	10	20	3,500	7,674
	From 50,001-75,000	3	4	162	2,563	5	8	551	4,552	6	9	452	4,783	5	9	630	5,010
	From 75,000-100,000	4	5	681	4,136	3	3	231	3,008	9	7	851	6,041	4	5	546	4,309
	From 1,00,001-1.25,000	4	2	288	2,705	7	4	1,000	4,417	9	5	967	5,059	10	5	1,727	5,530
	Above Rs. 1.25,000	205	21	27,873	158,456	216	27	46,206	176,864	635	42	84,316	483,709	284	38	63,311	245,523
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q2 '19-20			Q2 '18-19			YTD SEPTEMBER 30, 2019			YTD SEPTEMBER 30, 2018		
		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	-	75	1.02	1	1,687	6.67	-	150	1.04	1	1,978	7.04
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	7	93,714	166.97	7	33,600	243.50	15	184,212	395.62	36	161,530	810.87
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	2	20,317	2,299.14	2	43,847	500.63	3	32,225	3,988.19	11	117,399	2,000.76
Total(A)		9	114,106	2,467	10	79,134	751	18	216,587	4,385	48	280,907	2,819
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A+B)		9	114,106	2,467	10	79,134	751	18	216,587	4,385	48	280,907	2,819

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q2 '19-20		Q2 '18-19		YTD SEPTEMBER 30, 2019		YTD SEPTEMBER 30, 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1,748	1,069	2,214	1,145	3,067	1,922	4,550	2,436
2	Corporate Agents-Banks	1,070	379	1,748	692	1,597	543	2,533	1,117
3	Corporate Agents -Others	302	490	447	278	632	864	708	467
4	Brokers	123	105	650	284	223	196	1,458	547
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,497	825	1,814	954	2,915	1,622	3,399	1,967
	Total (A)	4,740	2,868	6,873	3,353	8,434	5,148	12,648	6,535
1	Referral (B)	-	1	-	(9)	-	(3)	-	(8)
	Grand Total (A+B)	4,740	2,869	6,873	3,344	8,434	5,145	12,648	6,527

FORM L-39-Data on Settlement of Claims for the quarter ended September 30, 2019

Date: September 30, 2019

Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs.'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	28	975	320	235	5	-	1,563	333,986
2	Survival Benefit	1,215	1,101	2	3	-	-	2,321	78,203
3	for Annuities / Pension	622	802	63	60	46	42	1,635	5,671
4	For Surrender	-	3333	0	0	0	0	3333	921,415
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	3	-	-	-	-	3	1,400
	HCB	-	-	-	-	-	-	-	-
	ADB	-	4	-	-	-	-	4	1,544
	IB	-	33	2	2	1	-	38	616
6	Partial Withdrawals	-	506	0	0	0	0	506	79,502
7	Auto Foreclosure	-	1330	0	0	0	0	1330	225,886
8	EL Surrender	-	1065	0	0	0	0	1065	110,889
9	Death Claims	-	225	-	-	-	-	225	190,460

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 (Rs.'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	3	-	-	-	-	3	1
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	-	-	-	-	-	-	-
7	Gratuity	-	614	1	-	-	-	615	312,424
8	Leave encashment	-	9	-	-	-	-	9	1,601
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	179	2	-	-	-	181	41,279

FOR L-40-Quarterly Claims data for Life for the quarter ended September 30, 2019

Date: September 30, 2019

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	28	1,668	16	2,239	80	21	-	-	-	53	-	1
2	Claims reported during the period*	220	1,866	2,333	1,893	3,351	503	1,330	1,065	4	41	-	3
3	Claims Settled during the period	225	1,563	2,321	1,635	3,333	506	1,330	1,065	3	38	-	4
4	Claims Repudiated during the period	6	-	-	-	-	-	-	-	-	-	-	-
	Less than 2 years from the date of acceptance of risk	5	-	-	-	-	-	-	-	-	-	-	-
	Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	712	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	15	1,259	28	2,497	86	16	-	-	-	56	-	-
	Less than 3 months	15	808	27	382	86	16	-	-	-	8	-	-
	3 months to 6 months	-	451	1	365	-	-	-	-	-	4	-	-
	6 months to 1 year	-	-	-	566	-	-	-	-	-	9	-	-
	1 year and above	-	-	-	1,184	-	-	-	-	-	35	-	-

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

**2 case rejected in this quarter for Death

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

**** 2 cases in the Partial Withdrawal category were reversed from opening balance

*****1 case rejected in CIPTD

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	21	-	-	-	-	-	-	1	-	-
2	Claims reported during the period*	176	3	-	-	-	-	-	614	9	-
3	Claims Settled during the period	181	3	-	-	-	-	-	615	9	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	15	-	-	-	-	-	-	-	-	-
	Less than 3 months	15	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-

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

**1 case rejected in Death

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	-	4	-	2	2	-	14
b)	Policy Servicing	9	100	8	82	11	8	237
c)	Proposal Processing	1	28	6	19	3	1	56
d)	Survival Claims	6	51	5	39	12	1	109
e)	ULIP Related	-	5	-	4	1	0	6
f)	Unfair Business Practices	27	292	36	98	163	22	572
g)	Others	-	-	-	-	-	-	-
Total Number		43	480	55	244	192	32	994

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	32	0	32
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
Total Number of Complaints		32	0	32

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

L-42- Valuation Basis (Life Insurance)

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

a. How the policy data needed for valuation is accessed

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

b. How the valuation bases are supplied to the system

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

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

Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.3% 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	6.2% for first 5 years and 5.2% thereafter	6.1% for first 5 years and 5.1% thereafter	6.2% for first 5 years and 5.2% 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 2012-14 Ultimate)

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	73.6%	73.6%
2.	Life- Non-participating Policies	25.3%	196.8%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	54.4%	73.6%
6.	Unit Linked	54.4%	73.6%
7.	Health Insurance	63.8%	73.6%

*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 58.4% to 196.8%.

3) Expense:

i. Individual Business -fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	954	954
2.	Life- Non-participating Policies	49	954
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	954	954
5.	Individual Pension Plan	954	954
6.	Unit Linked	1,002	1,002
7.	Health Insurance	715	715

- 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

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 Te	Aviva Dhan Nirman - Policy Te	Aviva Dhan Nirman - Policy Te	Aviva Dhan Nirman - Policy Te	Aviva Dhan Viddhi Plus Pre	Aviva Dhan Viddhi Plus Pre	Aviva Dhan Viddhi Plus Pre
1-3	4.50%	4.23%	4.50%	4.50%	4.75%	3.30%	3.70%	4.15%
4-5	3.83%	3.61%	3.83%	3.83%	4.04%	2.81%	3.15%	3.53%
6 onwards	3.15%	2.98%	3.15%	3.15%	3.33%	2.31%	2.59%	2.91%

Non-Linked Participating Policies - Pension

Year\ Product Name	Aviva Secure Pension
1-3	3.50%
4-5	2.98%
6 onwards	2.45%

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 - [Unit Reserve (for UWP/PUWP) X max[(p1x)[0.015]*DMT of assets] + p2 x 30%), 3%] where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund, an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees.

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

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

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

6)

Taxation and Shareholder Transfers:

Ø Tax rate is assumed to be 14.56%

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-

IBNR Reserves for Individual business are estimated using Bornhuetter-Ferguson (BF) Method, using the following relation

For Individual (Linked & Non-Linked) business

$$\text{IBNR Reserves} = \text{Ultimate Loss Amount} \times \text{Outstanding Claim Proportion} \times A \times (1 + B) \times (1 + \text{MAD})$$

where A = Sum at Risk after reinsurance/Total Sum Assured; B = Claims reported within 12 months of death / Claims reported after 12 months of death.

MAD = Margin for Adverse Deviation

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.

(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 nd 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)	715	0.76%	-	0.0575%
2	All Traditional Endowment Products (excluding Dhan Suraksha)	954	1.01%	-	0.0575%
3	Aviva Dhan Suraksha - Traditional Endowment Product	95	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	1002	1.07%	-	0.2300%
7	Single Premium UL Products	1002	0.00%	-	0.2300%
8	i-Life, i-Shield, i-Life Secure, i-Life Total, i-Term Smart	715	1.73%	-	0.0575%
9	Rural Endowment	120	0.00%	-	0.0575%
10	Rural Term Assurance	49 to 140	0.00%	-	0.0500% to 0.0575%
11	Heath Secure	715	1.73%	-	0.0575%
12	Heart Care	715	0.76%	-	0.0575%
13	iGrowth	1002	1.73%	-	0.2300%

No changes made in expense assumptions since last valuation.

(3) Mortality Assumptions

Mortality assumption for Individual Life Participating products of the company has changed to 73.6% of IALM 2012-14 from 65.6% of IALM 2004-08.
Mortality assumption under Individual Life Non-Participating products of the company has changed to (25.3% to 196.8%) of IALM 2012-14 from (23.0% to 175.3%) of IALM 2006-08
Mortality assumption under Individual Pension products of the company has changed to (54.4% to 73.6%) of IALM 2012-14 from (48.5% to 65.6%) of IALM 2006-08
Mortality assumption under Individual Health products of the company has changed to (63.8% to 73.6%) of IALM 2012-14 from (57.0% to 65.6%) of IALM 2006-08
Mortality assumptions for Individual Unit Linked plans has changed to (54.4% to 73.6%) of IALM 2012-14 from (48.5% to 65.6%) of IALM 2006-08