



## **IRDA Public Disclosures**

**QUARTER ENDED MARCH 31, 2019**

**Aviva Life Insurance Company India Limited**

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AUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED March 31, 2019

Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q4'18-19 (Rs. 000's)	YTD MARCH, 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)		
<b>Premiums earned – net</b>										
(a) Premium	L-4	30,30,986	1,98,160	4,54,129	80,96,850	1,89,759	2,79,488	4,00,000	52,93,318	1,26,49,372
(b) Reinsurance ceded		(36,241)	(9)	-	(4,78,844)	(3)	(34,895)	-	(1,38,601)	(5,49,992)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>29,94,745</b>	<b>1,98,151</b>	<b>4,54,129</b>	<b>76,18,006</b>	<b>1,89,756</b>	<b>2,44,593</b>	<b>4,00,000</b>	<b>51,54,717</b>	<b>1,20,99,380</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		14,22,056	1,59,027	2,63,942	33,50,386	1,70,477	77,088	(171)	14,07,500	54,42,805
(b) Profit on sale/redemption of investments		35,74,140	4,82,688	1,14,362	1,04,900	12,827	33	(1)	7,69,341	42,88,949
(c) (Loss) on sale/ redemption of investments		(16,26,893)	(1,59,449)	(1,30,727)	(50,685)	-	(3,519)	(4)	(3,25,932)	(19,71,277)
(d) Transfer/Gain on revaluation/change in fair value		1,03,424	(53,555)	(19,675)	-	-	-	-	10,37,947	30,194
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>34,72,727</b>	<b>4,28,711</b>	<b>2,27,902</b>	<b>34,04,601</b>	<b>1,83,304</b>	<b>73,602</b>	<b>(176)</b>	<b>28,88,856</b>	<b>77,90,671</b>
<b>Other Income</b>										
(a) Fee, Charges and Rent Income		15,928	-	-	4,08,632	381	-	-	3,99,882	4,24,941
(b) Transfer from Shareholders Account on account of extra mortality/other		6,008	31	-	6,490	-	-	-	2,446	12,529
(c) Contribution from the Shareholders' A/c		-	-	69	-	79,358	3,521	19,191	(2,11,163)	1,02,139
<b>TOTAL (A)</b>		<b>64,89,408</b>	<b>6,26,893</b>	<b>6,82,100</b>	<b>1,14,37,729</b>	<b>4,52,799</b>	<b>3,21,716</b>	<b>4,19,015</b>	<b>82,34,738</b>	<b>2,04,29,660</b>
Commission	L-5	44,898	605	261	1,54,079	2,309	2,940	-	29,336	2,05,092
Service Tax/Goods & Service Tax charges on Linked Charges		1,50,543	9,393	5,417	-	-	-	-	31,572	1,65,353
Operating Expenses related to Insurance Business	L-6	6,82,694	5,579	15,326	16,60,752	2,689	50,779	(35)	(1,16,263)	24,17,784
Provision for Doubtful debts		46,033	1,689	713	97,040	5,310	2,382	35	1,68,582	1,53,202
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>9,24,168</b>	<b>17,266</b>	<b>21,717</b>	<b>19,11,871</b>	<b>10,308</b>	<b>56,101</b>	<b>-</b>	<b>1,13,227</b>	<b>29,41,431</b>
Benefits Paid (Net)	L-7	69,64,855	11,14,795	8,70,469	17,55,190	1,83,052	3,74,370	5,54,685	35,92,641	1,18,17,416
Interim Bonuses Paid		34,779	5,227	-	26	160	-	-	5,396	40,192
Change in valuation of liability in respect of life policies										
(a) Gross		(14,50,770)	(5,62,741)	(2,10,086)	67,51,935	1,03,014	(1,55,693)	(1,35,671)	35,17,121	43,39,988
(b) Amount ceded in Reinsurance		(5,085)	(1)	-	1,58,126	(56)	5,576	-	1,74,878	1,58,560
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		(1,46,061)	-	-	-	-	-	-	(2,97,812)	(1,46,061)
<b>TOTAL (C)</b>		<b>53,97,718</b>	<b>5,57,280</b>	<b>6,60,383</b>	<b>86,65,277</b>	<b>2,86,170</b>	<b>2,24,253</b>	<b>4,19,014</b>	<b>69,92,224</b>	<b>1,62,10,095</b>
<b>TOTAL (B+C)</b>		<b>63,21,886</b>	<b>5,74,546</b>	<b>6,82,100</b>	<b>1,05,77,148</b>	<b>2,96,478</b>	<b>2,80,354</b>	<b>4,19,014</b>	<b>71,05,451</b>	<b>1,91,51,526</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>		1,67,522	52,347	-	8,60,581	1,56,321	41,362	1	11,29,287	12,78,134
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		1,14,683	42,675	-	8,62,084	1,57,234	41,361	-	12,18,037	12,18,037
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		52,839	9,672	-	(1,503)	(913)	1	1	13,458	60,097
Transfer to Balance sheet		-	-	-	-	-	-	-	(1,02,208)	-
<b>TOTAL (D)</b>		<b>1,67,522</b>	<b>52,347</b>	<b>-</b>	<b>8,60,581</b>	<b>1,56,321</b>	<b>41,362</b>	<b>1</b>	<b>11,29,287</b>	<b>12,78,134</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		34,779	5,227	-	26	160	-	-	5,396	40,192
(b) Allocation of Bonus to policyholders:		30,946	5,703	-	11,764	284	-	-	48,697	48,697
(c) Surplus shown in the Revenue Account:		1,67,520	52,352	-	8,60,582	1,56,319	41,361	-	11,29,287	12,78,134
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>2,33,245</b>	<b>63,282</b>	<b>-</b>	<b>8,72,372</b>	<b>1,56,763</b>	<b>41,361</b>	<b>-</b>	<b>11,83,380</b>	<b>13,67,023</b>

UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED March 31, 2018  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q4 '17-18 (Rs. 000's)	YTD MARCH, 2018 (Rs. 000's)
		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)		
<b>Premiums earned – net</b>										
(a) Premium	L-4	34,15,043	2,79,091	10,38,467	82,00,902	2,15,523	2,93,138	-	52,91,587	1,34,42,163
(b) Reinsurance ceded		(39,432)	(5)	-	(4,63,185)	(1)	(26,409)	-	(1,35,895)	(5,29,033)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>33,75,611</b>	<b>2,79,086</b>	<b>10,38,467</b>	<b>77,37,717</b>	<b>2,15,522</b>	<b>2,66,728</b>	<b>-</b>	<b>51,55,692</b>	<b>1,29,13,130</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		15,15,191	1,76,746	2,37,157	28,39,797	1,61,166	1,10,404	321	13,03,100	50,40,782
(b) Profit on sale/redemption of investments		35,59,041	4,54,158	97,083	1,29,107	7,179	523	1	12,93,745	42,47,094
(c) (Loss) on sale/ redemption of investments		(6,77,647)	(94,164)	(1,26,374)	(4,217)	(109)	(35)	-	(5,29,945)	(9,02,545)
(d) Transfer/Gain on revaluation/change in fair value		(11,67,826)	(1,00,852)	(13,217)	-	-	-	-	(24,18,907)	(12,81,895)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>32,28,761</b>	<b>4,35,888</b>	<b>1,94,649</b>	<b>29,64,687</b>	<b>1,68,237</b>	<b>1,10,892</b>	<b>322</b>	<b>(3,52,007)</b>	<b>71,03,436</b>
<b>Other Income</b>										
(a) Fee, Charges and Rent Income		10,992	110	-	29,120	979	-	-	11,265	41,201
(b) Transfer from Shareholders Account on account of extra mortality/other		12,099	257	893	8,710	-	-	-	5,134	21,958
(c) Contribution from the Shareholders' A/c		11,731	-	1,377	1,09,011	44,355	8,703	36,735	(7,48,611)	2,11,911
<b>TOTAL (A)</b>		<b>66,39,194</b>	<b>7,15,341</b>	<b>12,35,386</b>	<b>1,08,49,245</b>	<b>4,29,093</b>	<b>3,86,322</b>	<b>37,058</b>	<b>40,71,473</b>	<b>2,02,91,636</b>
Commission	L-5	61,417	1,272	772	2,98,320	3,038	1,108	-	1,71,742	3,65,927
Service Tax on Premium		1,65,399	11,076	4,819	-	-	-	-	50,273	1,81,294
Operating Expenses related to Insurance Business	L-6	9,10,622	10,880	18,313	18,30,709	9,293	51,137	-	1,32,870	28,30,953
Provision for Doubtful debts		3,897	149	55	6,687	327	155	-	6,569	11,270
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>11,41,335</b>	<b>23,377</b>	<b>23,959</b>	<b>21,35,716</b>	<b>12,658</b>	<b>52,400</b>	<b>-</b>	<b>3,61,454</b>	<b>33,89,444</b>
Benefits Paid (Net)	L-7	1,09,91,297	15,24,868	3,88,159	21,85,476	1,92,027	6,90,848	1,41,218	48,24,898	1,61,13,893
Interim Bonuses Paid		22,243	2,187	-	-	-	-	-	14,044	24,430
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		(48,41,886)	(8,90,629)	8,23,269	63,32,907	76,551	(3,91,505)	(1,04,160)	(8,80,644)	10,04,546
(b) Amount ceded in Reinsurance		6,091	-	-	1,79,175	1,163	2,297	-	43,390	1,88,726
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		(6,51,281)	-	-	-	-	-	-	(4,57,189)	(6,51,281)
<b>TOTAL (C)</b>		<b>55,26,464</b>	<b>6,36,426</b>	<b>12,11,428</b>	<b>86,97,557</b>	<b>2,69,742</b>	<b>3,01,640</b>	<b>37,057</b>	<b>35,44,499</b>	<b>1,66,80,314</b>
<b>TOTAL (B+C)</b>		<b>66,67,799</b>	<b>6,59,803</b>	<b>12,35,387</b>	<b>1,08,33,273</b>	<b>2,82,400</b>	<b>3,54,040</b>	<b>37,057</b>	<b>39,05,953</b>	<b>2,00,69,758</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>		(28,605)	55,538	(1)	15,972	1,46,693	32,282	1	1,65,519	2,21,878
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		6,169	53,027	-	1,145	1,46,685	32,282	-	1,14,674	2,39,307
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(34,776)	2,512	-	14,827	8	-	-	50,845	(17,428)
Transfer to Balance sheet		-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>(28,607)</b>	<b>55,539</b>	<b>-</b>	<b>15,972</b>	<b>1,46,693</b>	<b>32,282</b>	<b>-</b>	<b>1,65,519</b>	<b>2,21,879</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		22,243	2,187	-	-	-	-	-	14,044	24,431
(b) Allocation of Bonus to policyholders:		31,622	4,529	-	10,301	327	-	-	46,779	46,779
(c) Surplus shown in the Revenue Account:		(28,607)	55,539	-	15,972	1,46,693	32,282	-	1,65,519	2,21,879
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>25,258</b>	<b>62,254</b>	<b>-</b>	<b>26,273</b>	<b>1,47,021</b>	<b>32,282</b>	<b>-</b>	<b>2,26,343</b>	<b>2,93,089</b>

We certify that all expenses of Management (EOM) in respect of life insurance business transacted in India by the company have been fully debited to the Policyholders' Revenue Account as expenses, unless specifically instructed by IRDAI to do otherwise.

## AUDITED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2019

## Shareholders' Account (Non-technical Account)

Particulars	Q4 '18-19 (Rs. 000's)	YTD MARCH, 2019 (Rs. 000's)	Q4 '17-18 (Rs. 000's)	YTD MARCH, 2018 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	12,18,037	12,18,037	2,39,307	2,39,307
Income From Investments				
(a) Interest, Dividends and Rent – Gross	1,25,514	5,01,521	1,26,390	5,43,469
(b) Profit on sale/redemption of investments	-	34,612	10,830	47,558
(c) (Loss) on sale/ redemption of investments	(812)	(21,735)	(600)	(705)
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>13,42,739</b>	<b>17,32,435</b>	<b>3,75,927</b>	<b>8,29,629</b>
Expense other than those directly related to the insurance business	10,48,107	10,98,413	10,97,999	11,37,926
Bad debts written off	-	-	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	(2,11,164)	1,02,139	(7,48,611)	2,11,911
<b>TOTAL (B)</b>	<b>8,36,943</b>	<b>12,00,552</b>	<b>3,49,388</b>	<b>13,49,837</b>
Profit/ (Loss) before tax	5,05,796	5,31,883	26,539	(5,20,208)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	5,05,796	5,31,883	26,539	(5,20,208)
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	(1,35,05,451)	(1,35,05,451)	(1,29,85,243)	(1,29,85,243)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
<b>Profit/ (Loss) carried forward to the Balance Sheet</b>	<b>(1,29,99,655)</b>	<b>(1,29,73,568)</b>	<b>(1,29,58,704)</b>	<b>(1,35,05,451)</b>
<b>Earnings per equity share</b>				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		0.27		(0.26)

**AUDITED BALANCE SHEET AS AT MARCH 31, 2019**

Particulars	Schedule	AS AT MARCH 31, 2019 (Rs. 000's)	AS AT MARCH 31, 2018 (Rs. 000's)
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8, L-9	2,00,49,000	2,00,49,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(9,005)	(2,434)
<b>Sub-Total</b>		<b>2,00,39,995</b>	<b>2,00,46,566</b>
<i>BORROWINGS</i>			
POLICYHOLDERS' FUNDS:	L-11	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(69,088)	(23,392)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		-	-
<i>POLICY LIABILITIES</i>			
Linked - Individual - Life - Non Participating		3,01,505	3,33,714
Linked - Individual - Pension - Non Participating		15,243	11,742
Linked - Group - Life - Non Participating		3	11
Non Linked - Individual - Life - Participating		1,50,861	92,287
Non Linked - Individual - Pension - Participating		12,955	14,013
Non Linked - Individual - Life - Non Participating		4,58,15,330	3,89,82,442
Non Linked - Individual - Pension - Non Participating		15,91,386	15,40,050
Non Linked - Group - Life - Non Participating		6,27,272	7,45,871
Non Linked - Group - Pension - Non Participating		4,05,059	5,40,731
Non Linked - Annuity - Non Participating		3,92,684	3,40,003
Non Linked - Variable group		1,60,568	1,92,085
Non Linked Health Non Participating		99,359	80,760
<i>INSURANCE RESERVES</i>			
<i>PROVISION FOR LINKED LIABILITIES</i>			
Linked - Individual - Life - Participating		4,73,292	5,64,371
Linked - Individual - Pension - Participating		34,806	50,893
Linked - Individual - Life - Non Participating		2,89,53,392	3,02,85,961
Linked - Individual - Pension - Non Participating		36,70,597	42,20,752
Linked - Group - Life - Non Participating		37,07,301	39,17,379
Discontinued Policies Fund - Non payment of premium		14,24,286	15,70,346
<b>Sub-Total</b>		<b>8,77,66,811</b>	<b>8,34,60,019</b>
<i>FUNDS FOR FUTURE APPROPRIATIONS</i>			
FFA - Others		7,11,829	6,51,732
<b>TOTAL</b>		<b>10,85,18,635</b>	<b>10,41,58,317</b>
<b>APPLICATION OF FUNDS</b>			
<i>INVESTMENTS</i>			
- Shareholders'	L-12	65,50,924	62,77,301
- Policyholders'	L-13	4,87,86,255	4,20,56,078
- Assets held to cover linked liabilities	L-14	3,89,54,077	4,12,37,591
<i>LOANS</i>			
	L-15	-	-
<i>FIXED ASSETS</i>			
	L-16	1,17,763	1,37,427
<i>CURRENT ASSETS</i>			
Cash & Bank Balance	L-17	9,69,211	10,58,619
Advances And Other Assets	L-18	46,82,830	48,40,503
<b>Sub-Total (A)</b>		<b>56,52,041</b>	<b>58,99,122</b>
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-19	44,24,982	48,54,666
	L-20	91,011	99,987
<b>Sub-Total (B)</b>		<b>45,15,993</b>	<b>49,54,653</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>11,36,048</b>	<b>9,44,469</b>
<i>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</i>			
	L-21	-	-
<i>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)</i>			
<b>TOTAL</b>		<b>1,29,73,568</b>	<b>1,35,05,451</b>
<b>TOTAL</b>		<b>10,85,18,635</b>	<b>10,41,58,317</b>

Particulars	As AT MARCH 31, 2019 (Rs. 000's)	As AT MARCH 31, 2018 (Rs. 000's)
Partly paid-up investments	Nil	15,038
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts	11,239	8,854
Guarantees given by or on behalf of the Company	Nil	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies)	3,05,630	2,43,338
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Nature	Authority where matter is lying	Nature	As AT MARCH 31, 2019 (Rs. 000's)	As AT MARCH 31, 2018 (Rs. 000's)
Service Tax on ULIP Charges for the period of July 10 to Apr 11	CESTAT	Tax	21,65,25	2,16,525
		Penalty	21,65,25	Nil
		Interest	Till date of actual deposit of tax, at applicable rates	
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	3,90,154
		Penalty	39,01,59	3,90,159
Service Tax on difference of Forex Payment per financials v/s Service Tax Return*	Commissioner	Tax	7,683	7,683
		Penalty	Nil	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. The penalty stands waived. Based on legal opinion, management believes that at present, no provision is required in the books of account in respect of the above matters.

**FORM L-4-PREMIUM SCHEDULE**

Particulars	Q4 '18-19	YTD MARCH, 2019	Q4 '17-18	YTD MARCH, 2018
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	13,85,198	27,24,725	12,76,603	30,68,073
Renewal premiums	38,68,678	98,11,214	39,64,219	1,01,86,458
Single premiums	39,442	1,13,433	50,765	1,87,633
<b>TOTAL PREMIUM</b>	<b>52,93,318</b>	<b>1,26,49,372</b>	<b>52,91,587</b>	<b>1,34,42,163</b>

**Premium Income from business written :**

In India	52,94,318	1,26,49,372	52,91,587	1,34,42,163
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>52,94,318</b>	<b>1,26,49,372</b>	<b>52,91,587</b>	<b>1,34,42,163</b>

## FORM L-5-COMMISSION SCHEDULE

Particulars	Q4 '18-19 (Rs. 000's)	YTD MARCH, 2019 (Rs. 000's)	Q4 '17-18 (Rs. 000's)	YTD MARCH, 2018 (Rs. 000's)
Commission Paid				
Direct - First year premiums	(1,561)	98,940	1,13,360	2,28,766
- Renewal premiums	30,885	1,06,048	58,315	1,36,998
- Single premiums	12	104	68	164
<b>Total (A)</b>	<b>29,336</b>	<b>2,05,092</b>	<b>1,71,742</b>	<b>3,65,927</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>29,336</b>	<b>2,05,092</b>	<b>1,71,742</b>	<b>3,65,927</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>				
Agents	76,284	1,77,751	1,30,041	2,74,382
Brokers	967	17,396	8,302	20,034
Corporate Agency	(71,168)	(31,975)	25,298	57,398
Referral	(123)	(398)	(6)	(7)
Others ( IMF)	23,376	42,318	8,107	14,120
<b>TOTAL (B)</b>	<b>29,336</b>	<b>2,05,092</b>	<b>1,71,742</b>	<b>3,65,927</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q4 '18-19 (Rs. 000's)	YTD MARCH, 2019 (Rs. 000's)	Q4 '17-18 (Rs. 000's)	YTD MARCH, 2018 (Rs. 000's)
Employees' remuneration and welfare benefits	2,92,064	17,68,741	5,02,466	20,05,508
Travel, conveyance and vehicle running expenses	15,971	48,519	14,889	57,671
Training expenses	8,481	16,105	(31,816)	27,780
Rents, rates and taxes	82,753	3,45,557	61,618	3,54,272
Repairs & Office Maintenance	30,715	1,20,904	32,264	1,62,430
Printing and stationery	15,876	33,192	11,007	35,459
Communication expenses	13,748	49,886	19,483	60,577
Legal and professional charges	77,153	1,96,496	1,84,347	2,52,956
Medical fees	2,306	10,491	3,317	12,057
Auditors' fees, expenses etc				
a) as auditor	1,289	5,697	1,345	6,658
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	120	630	125	705
Advertisement and publicity	1,16,054	3,05,910	1,41,966	3,53,974
Interest and bank charges	7,202	27,771	9,079	30,014
Information technology and related expenses	42,318	1,90,745	39,994	1,60,678
Others				
a) Electricity	9,040	47,599	10,734	52,556
b) Recruitment	4,261	15,145	12,812	39,999
c) Miscellaneous expenses	4,947	16,458	1,786	16,486
Depreciation	16,385	74,883	24,893	97,309
Goods and Service Tax/Service tax on premium	19,158	19,159	8,033	19,337
<b>TOTAL</b>	<b>7,59,841</b>	<b>32,93,888</b>	<b>10,48,343</b>	<b>37,46,426</b>
Less : Excess of Expenses of Management transfer to Shareholder's account	8,76,104	8,76,104	9,15,473	9,15,473
<b>NET TOTAL</b>	<b>(1,16,263)</b>	<b>24,17,784</b>	<b>1,32,870</b>	<b>28,30,953</b>

**FORM L-7-BENEFITS PAID SCHEDULE**

Particulars	Q4 '18-19	YTD MARCH, 2019	Q4 '17-18	YTD MARCH, 2018
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	2,81,624	9,71,246	2,70,284	9,93,120
(b) Claims by Maturity,	6,86,039	20,24,632	10,27,274	24,30,132
(c) Annuities/Pension payment	2,06,174	8,57,434	1,36,236	7,14,770
(d) Other benefits				
- Riders	838	8,351	1,694	7,558
- Surrender	23,65,715	79,17,616	31,82,591	1,15,37,441
- Health	4,500	16,850	4,285	15,287
- Periodical Benefit	1,27,787	3,55,649	2,96,363	7,93,817
- Interest to policy holders	51,911	1,46,446	29,767	1,20,693
(Amount ceded in reinsurance):				
(a) Claims by Death,	(1,31,947)	(4,80,808)	(1,23,595)	(4,98,925)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
<b>TOTAL</b>	<b>35,92,641</b>	<b>1,18,17,416</b>	<b>48,24,898</b>	<b>1,61,13,893</b>
<b>Benefits paid to claimants:</b>				
In India	35,92,641	1,18,17,416	48,24,898	1,61,13,893
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>35,92,641</b>	<b>1,18,17,416</b>	<b>48,24,898</b>	<b>1,61,13,893</b>

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

Particulars	AS AT	AS AT
	MARCH 31, 2019 (Rs. 000's)	MARCH 31, 2018 (Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	2,50,00,000	2,50,00,000
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	2,00,49,000	2,00,49,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
<b>TOTAL</b>	<b>2,00,49,000</b>	<b>2,00,49,000</b>

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE**

Shareholder	AS AT MARCH 31, 2019		AS AT MARCH 31, 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,02,24,99,000	51%	1,02,24,99,000	51%
- Foreign - Aviva International Holdings Limited, UK	98,24,01,000	49%	98,24,01,000	49%
Others				
<b>TOTAL</b>	<b>2,00,49,00,000</b>	<b>100%</b>	<b>2,00,49,00,000</b>	<b>100%</b>

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

Particulars	AS AT	AS AT
	MARCH 31, 2019	MARCH 31, 2018
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

**FORM L-11-BORROWINGS SCHEDULE**

Particulars	AS AT	AS AT
	MARCH 31, 2019	MARCH 31, 2018
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	AS AT MARCH 31, 2019 (Rs. 000's)	AS AT MARCH 31, 2018 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	20,69,049	21,57,912
(Market value (Rs '000) Current Year 2,122,988 Previous Year 2,198,379)		
<b>Other Approved Securities</b>		
(Market value (Rs '000) Current Year 475,237 Previous Year 606,596)	4,71,739	6,02,757
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	94,972
(Market value (Rs '000) Current Year NIL Previous Year 94,972)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	1,25,739
(Market value (Rs '000) Current Year NIL Previous Year 129,864)		
(e) Other Securities (Term Deposits)	7,500	7,500
(Market value (Rs '000) Current Year 7,500 Previous Year 7,500)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>	9,19,926	18,50,754
<b>Non Convertible Debentures</b>		
(Market value (Rs '000) Current Year 927,970 Previous Year 1,877,609)		
Equity Shares	33,273	52,046
(Market value (Rs '000) Current Year 33,273 Previous Year 52,046)		
<b>Other Investments</b>		
Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)		
Equity Shares	-	1,606
(Market value (Rs '000) Current Year NIL Previous Year 1,606)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	13,67,499	2,75,468
(Market value (Rs '000) Current Year 1,368,537 Previous Year 275,463)		
<b>Other Approved Securities</b>	1,29,963	2,20,248
(Market value (Rs '000) Current Year 131,672 Previous Year 222,149)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	2,11,179
(Market value (Rs '000) Current Year NIL Previous Year 219,868)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	10,26,080	2,82,857
(Market value (Rs '000) Current Year 1,026,080 Previous Year 282,857)		
(f) Other Securities (Reverse Repo)	80,961	33,932
(Market value (Rs '000) Current Year 80,961 Previous Year 33,932)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>	4,44,934	3,60,331
<b>Non Convertible Debentures</b>		
(Market value (Rs '000) Current Year 448,152 Previous Year 361,700)		
<b>Other Investments</b>		
Mutual Funds	-	-
<b>TOTAL</b>	<b>65,50,924</b>	<b>62,77,301</b>
<b>INVESTMENTS</b>		
In India	65,50,924	62,77,301
Outside India	-	-
<b>TOTAL</b>	<b>65,50,924</b>	<b>62,77,301</b>

## Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	AS AT MARCH 31, 2019	AS AT MARCH 31, 2018
	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	3,64,98,919	3,02,72,148
(Market value (Rs '000) Current Year 3,77,44,104 Previous Year 3,12,13,017)		
<b>Other Approved Securities</b>	2,02,949	2,26,836
(Market value (Rs '000) Current Year 2,06,511 Previous Year 2,30,181)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	7,812	5,35,588
(Market value (Rs '000) Current Year 7,812 Previous Year 5,35,588)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	6,03,873	12,08,506
(Market value (Rs '000) Current Year 5,77,160 Previous Year 11,96,277)		
(e) Other Securities (Term Deposits)	2,01,700	2,01,700
(Market value (Rs '000) Current Year 2,01,700 Previous Year 2,01,700)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>	73,36,377	68,80,106
<b>Non Convertible Debentures</b>		
(Market value (Rs '000) Current Year 73,67,776 Previous Year 70,16,580)		
<b>Equity Shares</b>	2,47,313	3,63,725
(Market value (Rs '000) Current Year 2,47,313 Previous Year 3,63,725)		
<b>Other Investments</b>		
Non Convertible debentures	2,02,456	-
(Market value (Rs '000) Current Year 1,87,956 Previous Year NIL)		
<b>Equity Shares</b>	627	9,019
(Market value (Rs '000) Current Year 627 Previous Year 9,019)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	14,40,723	6,97,023
(Market value (Rs '000) Current Year 1,440,912 Previous Year 697,014)		
<b>Other Approved Securities</b>	1,04,481	3,740
(Market value (Rs '000) Current Year 105,424 Previous Year 3,784)		
<b>Other Approved Investments</b>		
(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	-	2,18,587
(Market value (Rs '000) Current Year NIL Previous Year 227,583)		
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits)	1,70,453	1,88,125
(Market value (Rs '000) Current Year 170,453 Previous Year 188,125)		
(f) Other Securities (Reverse Repo)	10,53,838	7,32,809
(Market value (Rs '000) Current Year 1,053,838 Previous Year 732,809)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>	5,84,224	5,18,166
<b>Non Convertible Debentures</b>		
(Market value (Rs. '000) Current Year 585,874 Previous Year 517,810)		
<b>Commercial Paper</b>	-	-
(Market value Current Year NIL Previous Year NIL)		
<b>Other Investments</b>	1,30,510	-
(Market value (Rs '000) Current Year 130,260 Previous Year NIL)		
<b>TOTAL</b>	<b>4,87,86,255</b>	<b>4,20,56,078</b>
<b>INVESTMENTS</b>		
In India	4,87,86,255	4,20,56,078
Outside India	-	-
<b>TOTAL</b>	<b>4,87,86,255</b>	<b>4,20,56,078</b>



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

Particulars	AS AT MARCH 31, 2019 (Rs. 000's)	AS AT MARCH 31, 2018 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>	76,76,325	67,34,469
(Historic value(Rs. '000)Current Year 7,603,143 Previous Year 6,647,562)		
<b>Other Approved Securities</b>	5,03,698	4,10,498
(Historic value(Rs. '000)Current Year 502,040 Previous Year 414,296)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	1,50,78,982	1,68,90,541
(Historic value(Rs. '000)Current Year 12,552,743 Previous Year 13,953,039)		
(bb) Preference	-	-
(Historic value(Rs. '000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	13,83,957	22,45,749
(Historic value(Rs. '000)Current Year 1,342,176 Previous Year 2,168,871)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	3,000	3,000
(Historic value(Rs. '000)Current Year 3,000 Previous Year 3,000)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>		
(a) Non Convertible Debentures	21,61,055	39,96,318
(Historic value(Rs. '000)Current Year 2,137,296 Previous Year 3,902,175)		
(b) Equity	25,97,878	34,52,845
(Historic value(Rs. '000)Current Year 2,178,174 Previous Year 2,841,933)		
<b>Other Investments</b>		
(a) Equity Shares*	17,41,984	6,86,232
(Historic value(Rs. '000)Current Year 1,506,358 Previous Year 848,950)		
(b) Debentures/Bonds	6,23,284	-
(c) Mutual Funds	23,70,255	16,77,287
(Historic value(Rs. '000)Current Year 1,591,487 Previous Year 1,303,612)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>		
Government Securities and Government guaranteed bonds	24,39,061	13,74,049
(Historic value(Rs. '000)Current Year 2,383,720 Previous Year 1,327,429)		
<b>Other Approved Securities</b>	-	-
(Historic value(Rs. '000)Current Year NIL Previous Year NIL)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historic value(Rs. '000) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	6,12,317
(Historic value(Rs. '000)Current Year NIL Previous Year 5,79,196)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	3,19,710	4,17,411
(Historic value(Rs. '000)Current Year 317,019 Previous Year 412,052)		
(f) Other Securities (Reverse Repo)	16,22,290	16,40,568
(Historic value(Rs. '000)Current Year 1,622,290 Previous Year 1,640,568)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>	17,629	74,121
<b>Non Convertible Debentures</b>		
(Historic value(Rs. '000)Current Year 17,370 Previous Year 76,991)		
<b>Other Investments</b>		
Debentures/Bonds	6,206	-
(Historic value(Rs. '000)Current Year 6,218 Previous Year NIL)		
Balances in Bank	42,314	(2,53,524)
Other Current Assets (net)	3,66,449	12,75,710
<b>TOTAL</b>	<b>3,89,54,077</b>	<b>4,12,37,591</b>
<b>INVESTMENTS</b>		
In India	3,89,54,077	4,12,37,591
Outside India	-	-
<b>TOTAL</b>	<b>3,89,54,077</b>	<b>4,12,37,591</b>

\*other investment in Infrastructure of Rs. 56,647 in (Rs. '000) has been considered under Long term Infrastructure

## FORM L-15-LOANS SCHEDULE

Particulars	AS AT	AS AT
	MARCH 31, 2019	MARCH 31, 2018
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
<b>TOTAL</b>		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
<b>TOTAL</b>		
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
<b>TOTAL</b>		
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
<b>Total</b>	-	-

## FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on April 1, 2018	Additions during the period	Deductions/ Adjustments	Balance as on March 31, 2019	Balance as on April 1, 2018	For the year	Sales/ Adjustments	Balance as on March 31, 2019	Balance as on March 31, 2019	Balance as on March 31, 2018
<b>Intangibles</b>										
- Software	4,93,219	34,562	-	5,27,781	4,28,916	40,864	-	4,69,780	58,001	64,303
<b>Tangibles</b>										
Leasehold Improvements	3,19,470	2,905	44,958	2,77,417	2,99,846	7,265	40,989	2,66,122	11,295	19,625
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	1,46,301	99	9,947	1,36,453	1,44,451	468	9,729	1,35,190	1,263	1,850
Information Technology Equipment	4,75,581	12,611	37,033	4,51,159	4,32,098	23,532	36,872	4,18,757	32,401	43,483
Vehicles	2,782	-	-	2,782	2,070	387	-	2,457	325	712
Office Equipment	80,272	1,229	14,106	67,395	78,375	2,366	13,997	66,744	651	1,897
<b>Sub Total</b>	<b>15,17,625</b>	<b>51,406</b>	<b>1,06,044</b>	<b>14,62,987</b>	<b>13,85,756</b>	<b>74,882</b>	<b>1,01,587</b>	<b>13,59,051</b>	<b>1,03,936</b>	<b>1,31,869</b>
Capital Work In Progress - (including capital advances)	5,558	13,827	5,558	13,827					<b>13,827</b>	<b>5,558</b>
<b>TOTAL</b>	<b>15,23,183</b>	<b>65,233</b>	<b>1,11,602</b>	<b>14,76,814</b>	<b>13,85,756</b>	<b>74,882</b>	<b>1,01,587</b>	<b>13,59,051</b>	<b>1,17,763</b>	<b>1,37,427</b>
<b>PREVIOUS YEAR</b>	<b>14,86,006</b>	<b>89,307</b>	<b>52,130</b>	<b>15,23,183</b>	<b>13,33,916</b>	<b>97,309</b>	<b>45,469</b>	<b>13,85,756</b>	<b>1,37,427</b>	

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

Particulars	AS AT	AS AT
	MARCH 31, 2019	MARCH 31, 2018
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	1,62,824	1,27,099
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	2,08,939	2,62,709
(bb) Others *	5,261	2,591
(b) Current Accounts	5,92,187	6,66,220
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>9,69,211</b>	<b>10,58,619</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	9,69,211	10,58,619
Outside India	-	-
<b>TOTAL</b>	<b>9,69,211</b>	<b>10,58,619</b>

\* Current year amount includes Fixed Deposit amounting to Rs 2,500 ('000) which are due for maturity after 12 months and hence has been considered as investing activity.

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

Particulars	AS AT		AS AT	
	MARCH 31, 2019		MARCH 31, 2018	
	(Rs. 000's)		(Rs. 000's)	
<b>ADVANCES</b>				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		21,048		39,780
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source	27,531		22,303	
Less: Provision for doubtful debts	<u>(81)</u>	27,450	<u>(81)</u>	22,222
Others (includes vendor, travel advances & salary recoverable)	1,03,023		71,130	
Less : Provision for doubtful debts	<u>(16,853)</u>	86,170	<u>(14,894)</u>	56,236
<b>TOTAL (A)</b>		<b>1,34,668</b>		<b>1,18,238</b>
<b>OTHER ASSETS</b>				
Income accrued on investments		14,36,563		13,56,424
Outstanding Premiums		7,46,737		8,14,082
Agents' Balances	3,11,210		78,965	
Less : Provision for doubtful debts	<u>(2,27,320)</u>	83,890	<u>(74,671)</u>	4,294
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		21,286		23,842
Others		-		-
- Investment pertaining to Unclaimed Policyholders Fund		16,41,004		17,51,388
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		2,21,451		1,55,094
- Refundable Security Deposits	3,72,519		3,48,848	
Less: Provision for doubtful security deposit	<u>(16,901)</u>	3,55,618	<u>(20,213)</u>	3,28,635
-Receivables against unsettled investment contracts		-		1,88,644
-Goods and Service Tax/Service Tax Unutilised Credit		3,939		65,492
- Other Reinsurance assets		37,674		34,370
<b>TOTAL (B)</b>		<b>45,48,162</b>		<b>47,22,265</b>
<b>TOTAL (A+B)</b>		<b>46,82,830</b>		<b>48,40,503</b>

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

Particulars	AS AT	AS AT
	MARCH 31, 2019	MARCH 31, 2018
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	1,00,087	2,12,489
Balances due to other insurance companies	14,868	32,390
Deposits held on re-insurance ceded	-	-
Premiums received in advance	65,397	57,349
Unallocated premium	54,007	1,05,602
Sundry creditors		
Micro, Small & Medium Enterprises	428	-
Others	2,02,673	2,50,653
Unclaimed Amount - Policyholders	16,41,004	17,51,388
Interest on Investment pertaining to Unclaimed Policyholders Fund	2,21,451	1,55,094
Claims Outstanding	3,37,372	4,24,410
Annuities Due	5,461	3,301
Others:		
- Accrual for expenses	8,99,929	8,29,566
- Goods and Service Tax /Service Tax payable	36,646	37,432
- Payable to Policyholders	6,77,868	8,20,506
- Statutory Dues Payable	72,443	94,122
- Employee and other dues Payable	95,348	80,364
<b>TOTAL</b>	<b>44,24,982</b>	<b>48,54,666</b>

**FORM L-20-PROVISIONS SCHEDULE**

Particulars	AS AT	AS AT
	MARCH 31, 2019	MARCH 31, 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	172	2,027
Provision for Leave Encashment	17,704	21,417
Provision for Other Long Term Benefits	44,719	51,659
Provision for Other Employee Benefits	28,416	24,884
<b>TOTAL</b>	<b>91,011</b>	<b>99,987</b>

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

Particulars	AS AT	AS AT
	MARCH 31, 2019	MARCH 31, 2018
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q4 '18-19	YTD MARCH, 2019	Q4 '17-18	YTD MARCH, 2018
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	36%	(193)%	(99)%	(150)%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	85%	(27)%	36%	32%
	Linked Individual - Pension Non Participating	68%	(1492)%	(118)%	99%
	Linked Group - Non Participating	64%	(56)%	(36)%	35%
	Non Linked Individual - Life Participating	28%	(42)%	510%	406%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	85%	(1)%	7%	18%
	Non Linked Individual - Pension Non Participating	172%	(11)%	(7)%	31%
	Non Linked Group - Life Non Participating	33%	(30)%	163%	155%
	Non Linked Group - Pension Non Participating	NA	NA	NA	NA
	Non Linked Annuity Non Participating	133%	35%	47%	50%
	Non Linked - Variable - Group	3%	129%	105%	26%
	Non Linked Health Non Participating	30%	(85)%	(87)%	(26)%
2	Net Retention Ratio	97%	96%	97%	96%
3	Expense of Management to Gross Direct Premium Ratio	(2)%	21%	6%	24%
4	Commission Ratio (Gross commission paid to Gross Premium)	1%	2%	3%	3%
5	Ratio of policy holder's liabilities to shareholder's funds	13.0	12.5	(51.7)	12.9
6	Growth rate of shareholders' fund	1804%	8%	(93)%	(7)%
7	Ratio of surplus to policyholders' liability	41%	1%	(67)%	0%
8	Change in net worth in ('000)	5,25,312	5,25,312	(5,22,642)	(5,22,642)
9	Profit after tax/Total Income	6%	3%	1%	(3)%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.71	4.71	4.47	4.47
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.9%	7.8%	2.0%	8.3%
	R2. Non-PAR	1.9%	8.2%	2.1%	8.4%
	R3.Sub-TOTAL	1.9%	8.2%	2.1%	8.4%
	Linked:				
	R4. PAR	3.2%	9.2%	0.8%	6.9%
	R5. Non-PAR	4.7%	8.9%	(3.4)%	7.3%
	R6. Sub-TOTAL	4.7%	8.9%	(3.3)%	7.3%
	R7. Grand Total	3.2%	8.5%	(0.6)%	7.8%
	Shareholders' Funds	1.9%	8.1%	2.0%	8.7%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.9%	7.8%	2.0%	8.3%
	R2. Non-PAR	1.9%	8.2%	2.1%	8.4%
	R3.Sub-TOTAL	1.9%	8.2%	2.1%	8.4%
	Linked:				
	R4. PAR	1.8%	8.4%	2.0%	8.0%
	R5. Non-PAR	2.0%	8.9%	2.3%	10.3%
	R6. Sub-TOTAL	2.0%	8.9%	2.2%	10.3%
	R7. Grand Total	1.9%	8.5%	2.2%	9.4%
	Shareholders' Funds	1.9%	8.1%	2.0%	8.7%
14	Conservation Ratio				
	Linked Individual - Life Participating	89%	69%	67%	85%
	Linked Individual - Pension Participating	52%	57%	91%	84%
	Linked Individual - Life Non Participating	66%	73%	67%	72%
	Linked Individual - Pension Non Participating	65%	71%	83%	75%
	Linked Group - Non Participating	0%	0%	0%	1%
	Non Linked Individual - Life Participating	72%	65%	92%	83%
	Non Linked Individual - Pension Participating	89%	83%	87%	93%
	Non Linked Individual - Life Non Participating	85%	85%	88%	86%
	Non Linked Individual - Pension Non Participating	46%	59%	91%	94%
	Non Linked Group - Life Non Participating	11%	17%	33%	29%
	Non Linked - Variable - Group	0%	0%	0%	0%
	Non Linked Health Non Participating	75%	78%	79%	82%
15	Persistency Ratio (by numbers)				
	For 13th month	61%	65%	62%	64%
	For 25th month	53%	57%	48%	52%
	For 37th month	43%	50%	35%	44%
	For 49th Month	32%	41%	42%	40%
	for 61st month	41%	42%	38%	40%
	Persistency Ratio (by premium)				
	For 13th month	62%	68%	67%	73%
	For 25th month	55%	62%	59%	60%
	For 37th month	45%	50%	44%	46%
	For 49th Month	41%	43%	37%	44%
	for 61st month	39%	46%	43%	45%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
	<b>Equity Holding Pattern for Life Insurers</b>				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		51% / 49%
	(c) % of Government holding (in case of public sector insurance companies)		Nil		Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		0.27		(0.26)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		0.27		(0.26)
	(iv) Book value per share (Rs)		3.53		3.26



## FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT MARCH 31, 2019 (Rs. 000's)	AS AT MARCH 31, 2018 (Rs. 000's)
<b>I Cash flows from operating activities</b>		
Premium received from policyholders, including advance receipts	1,26,73,172	1,35,90,281
Other receipts	4,24,941	41,201
Payments to the re-insurers, net of commissions and claims/ Benefits	(5,64,958)	(4,77,366)
Payments of claims/benefits	(1,21,29,155)	(1,64,54,008)
Payments of commission and brokerage	(3,97,876)	(4,00,311)
Payments of other operating expenses	(37,21,467)	(38,14,643)
Deposits, advances and staff loans	(56,918)	9,278
Taxes paid	53,021	(69,451)
<b>Cash flows before extraordinary items</b>	<b>(37,19,240)</b>	<b>(75,75,019)</b>
Cash flow from extraordinary operations	-	-
<b>Net cash from operating Activities</b>	<b>(37,19,240)</b>	<b>(75,75,019)</b>
<b>II Cash flows from investing activities</b>		
Purchase of fixed assets	(59,674)	(85,646)
Proceeds from sale of fixed assets	4,458	1,424
Purchase of Investment	(11,11,01,695)	(8,48,58,227)
Proceeds from Sale/redemption of Investment	10,92,16,348	8,72,00,298
Interest, dividend and rent received	58,66,233	55,74,433
Investment in Fixed Deposits	(2,500)	-
<b>Net cash from investing activities</b>	<b>39,23,170</b>	<b>78,32,282</b>
<b>III Cash flows from financing activities</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
Net increase/(decrease) in cash and cash equivalent (I+II+III)	2,03,930	2,57,262
Cash and cash equivalent at beginning of the year	8,05,095	5,47,833
<b>Cash and cash equivalent at the end of the year *</b>	<b>10,09,025</b>	<b>8,05,095</b>
<b>Break up as follows :</b>		
Cash and Bank Balances (Refer to Note 1 below) *	9,69,211	10,58,619
Bank balances (Policyholder's - Form L14)	42,314	(2,53,524)
	<b>10,11,525</b>	<b>8,05,095</b>
<b>Note 1</b>		
Cash and Bank Balances	7,57,511	7,95,819
Fixed Deposits with maturity less than 3 months	2,11,700	2,62,800
<b>Cash and Bank Balances</b>	<b>9,69,211</b>	<b>10,58,619</b>

\* Cash and cash equivalents at the end of the year includes cash and bank balance as reduced by FD of Rs 2,500 ('000) plus bank balance of linked assets.

**FORM L-24-VALUATION OF NET LIABILITIES****(Rs in Lakhs)**

Sl.No.	Particulars	AS AT MARCH 31, 2019	AS AT MARCH 31, 2018
1	<b>Linked</b>		
a	Life	3,45,506	3,62,580
b	General Annuity	-	-
c	Pension	40,298	46,972
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	4,71,591	4,05,534
b	General Annuity	3,927	3,400
c	Pension	16,043	15,541
d	Health	994	808

(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	3	3	2.07	48.00	368	351	316.24	10,940.27	371	354	318	10,988
3	Arunachal Pradesh	6	6	10.57	149.27	55	51	23.08	659.12	61	57	34	808
4	Assam	110	106	25.14	726.35	559	535	157.51	4,722.88	669	641	183	5,449
5	Bihar	261	249	27.32	579.79	481	476	77.30	1,918.57	742	725	105	2,498
6	Chandigarh	-	-	-	-	104	97	28.82	1,395.92	104	97	29	1,396
7	Chhattisgarh	10	10	2.17	84.05	49	49	30.28	630.40	59	59	32	714
8	Dadra & NagarHaveli	-	-	-	-	2	2	0.95	22.80	2	2	1	23
9	Daman & Diu	-	-	-	-	1	1	0.50	5.00	1	1	1	5
10	Delhi	(21)	(21)	(0.11)	(4.20)	813	724	1,341.21	23,847.76	792	703	1,341	23,844
11	Goa	-	-	-	-	12	12	13.52	262.85	12	12	14	263
12	Gujarat	-	-	1.04	5.53	225	211	209.24	4,623.88	225	211	210	4,629
13	Haryana	13	12	13.51	244.54	409	374	609.27	12,887.32	422	386	623	13,132
14	Himachal Pradesh	3	3	5.00	95.73	53	52	40.91	750.33	56	55	46	846
15	Jammu & Kashmir	2	2	1.02	11.92	29	26	2.79	235.23	31	28	4	247
16	Jharkhand	10	10	2.29	61.78	44	43	25.05	529.05	54	53	27	591
17	Karnataka	8	8	6.20	84.08	516	483	456.19	16,911.66	524	491	462	16,996
18	Kerala	7	7	7.01	222.91	67	61	66.78	1,046.27	74	68	74	1,269
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	39	39	9.56	295.86	262	252	122.25	3,373.52	301	291	132	3,669
21	Maharashtra	225	223	70.24	1,909.17	1,356	1,292	2,008.09	38,227.75	1,581	1,515	2,078	40,137
22	Manipur	-	-	0.09	-	12	10	2.95	107.05	12	10	3	107
23	Meghalaya	-	-	-	-	7	7	3.99	80.04	7	7	4	80
24	Mizoram	-	-	0.06	-	5	4	13.10	10.64	5	4	13	11
25	Nagaland	-	-	0.06	(1.46)	26	25	5.32	151.39	26	25	5	150
26	Orissa	90	89	39.22	884.35	177	172	229.81	3,427.66	267	261	269	4,312
27	Puducherry	2	2	1.15	17.10	3	3	1.53	90.65	5	5	3	108
28	Punjab	48	47	22.75	416.75	278	255	158.38	4,272.91	326	302	181	4,690
29	Rajasthan	(1)	(1)	1.00	49.31	151	147	42.56	2,325.30	150	146	44	2,375
30	Sikkim	-	-	-	-	16	14	1.57	99.66	16	14	2	100
31	Tamil Nadu	13	13	11.16	107.74	543	521	501.92	8,130.46	556	534	513	8,238
32	Tripura	15	15	2.65	105.19	144	141	44.01	1,063.77	159	156	47	1,169
33	Uttar Pradesh	29	27	10.02	183.40	571	510	534.84	10,737.96	600	537	545	10,921
34	Uttarakhand	6	6	0.77	25.72	34	30	8.07	342.99	40	36	9	369
35	West Bengal	42	34	19.44	344.94	911	810	594.69	10,094.97	953	844	614	10,440
Grand Total		920	889	291.4	6,647.8	8,283	7,741	7,672.7	1,63,926.0	9,203	8,630	7,964	1,70,574

FORM L-25-(I) : Geographical Distribution Channel - Individuals for the year ended March 31, 2019

Date: March 31, 2019

(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	2	1.50	15.00	2	2	2	15
2	Andhra Pradesh	3	3	2.07	48.00	1,197	1,154	826.31	33,935.14	1,200	1,157	828	33,983
3	Arunachal Pradesh	34	34	17.03	457.24	112	108	75.72	2,054.59	146	142	93	2,512
4	Assam	264	257	47.32	1,416.77	1,495	1,441	404.91	12,346.95	1,759	1,698	452	13,764
5	Bihar	6,000	5,975	77.67	2,006.29	764	752	171.33	5,625.14	6,764	6,727	249	7,631
6	Chandigarh	1	1	(0.40)	1.25	194	182	73.66	3,675.42	195	183	73	3,677
7	Chattisgarh	11	11	2.27	85.50	137	134	55.62	1,985.39	148	145	58	2,071
8	Dadra & NagraHaveli	-	-	-	-	3	3	1.31	26.40	3	3	1	26
9	Daman & Diu	-	-	-	-	1	1	0.50	5.00	1	1	1	5
10	Delhi	-	-	-	-	2,366	2,204	2,674.27	59,432.89	2,366	2,204	2,674	59,433
11	Goa	-	-	-	-	44	43	51.02	858.14	44	43	51	858
12	Gujarat	7	7	2.28	68.33	624	597	226.03	9,903.72	631	604	228	9,972
13	Haryana	26	25	16.33	424.55	1,201	1,134	1,356.58	39,060.72	1,227	1,159	1,373	39,485
14	Himachal Pradesh	18	18	13.17	216.07	131	127	97.98	1,770.64	149	145	111	1,987
15	Jammu & Kashmir	2	2	0.92	11.92	102	95	18.85	868.89	104	97	20	881
16	Jharkhand	13	13	2.62	71.98	134	124	71.88	2,429.38	147	137	75	2,501
17	Karnataka	12	12	6.67	94.85	1,613	1,542	1,267.55	52,647.76	1,625	1,554	1,274	52,743
18	Kerala	8	8	8.49	237.26	193	182	205.16	3,287.09	201	190	214	3,524
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	71	71	19.48	419.50	891	872	373.86	12,157.40	962	943	393	12,577
21	Maharashtra	244	241	72.57	2,041.15	4,998	4,845	4,024.26	1,09,511.67	5,242	5,086	4,097	1,11,553
22	Manipur	2	2	0.27	4.76	25	21	6.51	181.68	27	23	7	186
23	Meghalaya	-	-	-	-	16	16	10.09	283.63	16	16	10	284
24	Mizoram	1	1	0.19	2.50	18	14	35.85	208.19	19	15	36	211
25	Nagaland	1	1	0.11	2.54	39	38	6.74	203.32	40	39	7	206
26	Orissa	225	222	74.29	1,737.84	465	455	398.34	7,261.35	690	677	473	8,999
27	Puducherry	2	2	1.15	17.10	23	22	13.08	318.33	25	24	14	335
28	Punjab	58	56	22.52	484.92	752	698	376.67	11,766.15	810	754	399	12,251
29	Rajasthan	76	74	14.89	342.48	724	707	192.28	10,125.36	800	781	207	10,468
30	Sikkim	-	-	-	-	21	19	2.80	171.09	21	19	3	171
31	Tamil Nadu	14	14	11.88	117.61	1,564	1,515	1,094.76	25,157.40	1,578	1,529	1,107	25,275
32	Tripura	16	16	2.91	106.69	420	416	120.55	2,636.62	436	432	123	2,743
33	Uttar Pradesh	43	41	11.20	252.24	1,674	1,545	1,251.80	33,944.36	1,717	1,586	1,263	34,197
34	Uttarakhand	7	7	0.82	29.92	79	74	41.22	1,260.50	86	81	42	1,290
35	West Bengal	209	196	71.74	1,142.52	2,764	2,513	1,454.19	27,267.85	2,973	2,709	1,526	28,410
<b>Grand Total</b>		<b>7,368</b>	<b>7,310</b>	<b>500.49</b>	<b>11,841.79</b>	<b>24,786</b>	<b>23,595</b>	<b>16,983.19</b>	<b>4,72,383.15</b>	<b>32,154</b>	<b>30,905</b>	<b>17,484</b>	<b>4,84,225</b>

FORM L-25- (ii) : Geographical Distribution Channel - Group for the Quarter ended March 31, 2019

Date: March 31, 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	-	-	-	-	2	6,305	112	3,317	2	6,305	112	3,317
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	12	0	(275)	-	12	0	(275)
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	4,513	188	(300)	1	4,513	188	(300)
8	Haryana	-	-	-	-	-	3,216	237	(1,862)	-	3,216	237	(1,862)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	5,608	129	19,488	1	5,608	129	19,488
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	13,958	4,923	14,068	-	13,958	4,923	14,068
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	14	2	(602)	-	14	2	(602)
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	244	32	918	-	244	32	918
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	7,346	107	(2,594)	-	7,346	107	(2,594)
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	69,861	321	16,530	-	69,861	321	16,530
29	Andaman & Nicobar Islal	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	9,149	231	(4,563)	-	9,149	231	(4,563)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	4	1,20,226	6,282	44,125	4	1,20,226	6,282	44,125

FORM L-25-(ii) : Geographical Distribution Channel - Group for the year ended March 31, 2019

Date: March 31, 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	-	-	-	-	4	34,551	157	18,834	4	34,551	157	18,834
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	178	1	960	-	178	1	960
4	Bihar	-	-	-	-	-	51	0	(189)	-	51	0	(189)
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	6	17,153	247	19,106	6	17,153	247	19,106
8	Haryana	-	-	-	-	5	35,143	804	87,533	5	35,143	804	87,533
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	12	38,323	935	2,11,209	12	38,323	935	2,11,209
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	2	294	279	4	2	294	279	4
15	Maharashtra	-	-	-	-	11	83,606	6,741	(1,24,824)	11	83,606	6,741	(1,24,824)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	30	3	(580)	-	30	3	(580)
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	3	1,949	55	13,321	3	1,949	55	13,321
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	72,336	312	(92,058)	2	72,336	312	(92,058)
27	Uttarakhand	-	-	-	-	-	-	-	(1,926)	-	-	-	(1,926)
28	West Bengal	-	-	-	-	4	92,980	422	22,257	4	92,980	422	22,257
29	Andaman & Nicobar Isl	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	82,037	939	21,037	7	82,037	939	21,037
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	56	4,58,631	10,898	1,74,683	56	4,58,631	10,898	1,74,683

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

(Read with Regulation 10)

Name of the In

Registration Number: 122

Statement as on: March 31, 2019

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Based on Audited Financials

Section I	No	PARTICULARS	SCH	Amount
	1	Investments (Shareholders)	8	655.09
		Investments (Policyholders)	8A	4,878.63
		Investments (Linked Liabilities)	8B	3,895.41
	2	Loans	9	0.00
	3	Fixed Assets	10	11.78
	4	Current Assets		
		a. Cash & Bank Balance	11	96.92
		b. Advances & Other Assets	12	468.28
	5	Current Liabilities		
		a. Current Liabilities	13	442.50
		b. Provisions	14	9.10
		c. Misc. Exp not Written Off	15	0.00
		d. Debit Balance of P&L A/c		1,297.38
		<b>Application of Funds as per Balance Sheet (A)</b>		<b>10,851.89</b>
		<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
	1	Loans (if any)	9	0.00
	2	Fixed Assets (if any)	10	11.78
	3	Cash & Bank Balance (if any)	11	96.92
	4	Advances & Other Assets (if any)	12	468.28
	5	Current Liabilities	13	442.50
	6	Provisions	14	9.10
	7	Misc. Exp not Written Off	15	0.00
	8	Investments held outside India		0.00
	9	Debit Balance of P&L A/c		1,297.38
		<b>TOTAL (B)</b>		<b>1,422.77</b>
		<b>Investment Assets (A-B)</b>		<b>9,429.13</b>

## Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

9429.13

Balance Sheet Value of:

A. Life Fund

5234.52

B. Pension &amp; General Annuity and Group Business

299.20

C. Unit Linked Funds

3895.41

9429.13

## 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	FAR	NON PAR	(f) = (a+b+c+d+e)	(a) = [(f) - (a)]%	(h)	(i)=(a+f+h)	(l)
				(a)	(b)	(c)	(d)	(e)					
1	Central Govt. Sec		Not Less than 25%	0.00	343.65	122.91	10.73	3439.80	3917.10	74.7%	0.00	3917.10	4039.82
2	Central Govt Sec, State Govt Sec or Other Approved Securities (Incl (1) above)		Not Less than 50%	0.00	403.83	122.91	12.62	3466.68	4006.04	76.4%	0.00	4006.04	4129.76
3	Investment subject to Exposure Norms												
	a.	Infrastructure/ Social/ Housing Sector											
		1. Approved Investments	Not Less than 15%	0.00	136.49	46.53	3.56	681.77	868.36	16.6%	0.02	868.37	871.37
		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	115.68	43.41	2.81	176.89	338.79	6.5%	-7.84	330.95	328.28
		ii) Other Investments		0.00	0.00	10.05	0.05	19.04	29.14	0.6%	0.02	29.15	27.66
		<b>TOTAL LIFE FUND</b>	<b>100%</b>	<b>0.00</b>	<b>655.99</b>	<b>222.91</b>	<b>19.04</b>	<b>4344.39</b>	<b>5242.33</b>		<b>-7.81</b>	<b>5234.52</b>	<b>5357.07</b>

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS			% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
				FAR	NON PAR				(f)=(c+e)	(g)
				(a)	(b)	(c)=(a+b)	(d)	(e)		
1	Central Govt. Sec		Not Less than 20%	0.00	220.52	220.52	73.7%	0.00	220.52	227.84
2	Central Govt Sec, State Govt Sec or Other Approved Securities (Incl (1) above)		Not Less than 40%	0.00	222.49	222.49	74.4%	0.00	222.49	229.77
3	Balance in Approved Investment		Not Less than 40%	0.00	72.50	72.50	24.2%	0.00	72.50	73.94
4	Other Investments		Not Exceeding 0%	0.00	4.20	4.20	1.4%	0.00	4.20	4.22
		<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>	<b>100%</b>	<b>0.00</b>	<b>299.20</b>	<b>299.20</b>	<b>100.0%</b>		<b>299.20</b>	<b>307.93</b>

## LINKED BUSINESS

C. LINKED FUNDS			% as per Reg	PH		Total Fund	Actual %
				FAR	NON PAR		
				(a)	(b)	(c)=(a+b)	(d)
1	Approved Investments		Not Less than 75%	118.23	3297.35	3415.57	87.7%
2	Other Investments		Not More than 25%	1.63	478.21	479.84	12.3%
		<b>TOTAL LINKED INSURANCE FUND</b>	<b>100%</b>	<b>119.85</b>	<b>3775.56</b>	<b>3895.41</b>	<b>100.0%</b>

## CERTIFICATION:

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

Date: 16-05-2019

- Note:
- (\*) FRSM refers to 'Funds representing Solvency Margin'
  - Funds beyond Solvency Margin shall have a separate Custody Account.
  - Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
  - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
  - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
  - Other Investment in Pension Fund is existing due to Rating Downgrade of Dewan Housing Finance Company from AAA to AA- during the Quarter

Eric Noel Berg  
Chief Financial Officer

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: March 31, 2019

Based on Audited Financials

PARTICULARS	Group Superannuation & Gratuity	Group Superannuation & Gratuity	Group Superannuation & Gratuity	Group Superannuation & Gratuity	Group Superannuation & Gratuity
	ULGF00210/03/2006GROUPBALAN122	ULGF00531/03/2006GROUPCASHF122	ULGF00310/03/2006GROUPDEBTF122	ULGF00410/03/2006GROUPGROWT122	ULGF00113/07/2005GROUPSECUR122
Opening Balance (Market Value)	31.12	2.13	257.16	13.43	67.18
<b>Add:</b> Inflow during the Quarter	1.44	2.76	16.93	1.47	1.51
Increase / (Decrease) Value of Inv (Net)	1.01	0.03	3.85	0.62	1.33
<b>Less:</b> Outflow during the Quarter	0.80	1.60	18.24	0.26	10.62
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>32.77</b>	<b>3.32</b>	<b>259.71</b>	<b>15.27</b>	<b>59.41</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT122		ULGF00113/07/2005GROUPSECUR122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	14.01	42.8%	2.61	78.6%	165.72	63.8%	3.46	22.7%	30.89	52.0%
State Government Securities	0.68	2.1%	0.00	0.0%	8.77	3.4%	0.47	3.1%	1.61	2.7%
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	1.69	5.1%	0.00	0.0%	8.76	3.4%	0.68	4.4%	2.01	3.4%
Infrastructure Bonds	2.05	6.3%	0.00	0.0%	37.27	14.4%	0.89	5.8%	8.10	13.6%
Equity	9.71	29.6%	0.00	0.0%	0.00	0.0%	6.31	41.3%	9.29	15.6%
Money Market Investments	2.13	6.5%	0.19	5.8%	10.77	4.1%	1.53	10.0%	1.86	3.1%
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%
<b>Sub Total (A)</b>	<b>30.28</b>	<b>92.4%</b>	<b>2.80</b>	<b>84.4%</b>	<b>231.59</b>	<b>89.2%</b>	<b>13.34</b>	<b>87.3%</b>	<b>53.76</b>	<b>90.5%</b>
<b>Current Assets:</b>										
Accrued Interest	0.40	1.2%	0.00	0.0%	5.79	2.2%	0.12	0.8%	1.10	1.8%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.17	0.5%	0.51	15.3%	10.21	3.9%	0.02	0.2%	0.23	0.4%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.27	0.1%	0.00	0.0%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>										
Payable for Investments	-0.05	-0.2%	0.00	0.0%	0.00	0.0%	-0.04	-0.3%	-0.05	-0.1%
Fund Mgmt Charges Payable	-0.01	0.0%	0.00	0.0%	-0.05	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%
<b>Sub Total (B)</b>	<b>0.52</b>	<b>1.6%</b>	<b>0.51</b>	<b>15.3%</b>	<b>16.22</b>	<b>6.2%</b>	<b>0.11</b>	<b>0.7%</b>	<b>1.27</b>	<b>2.1%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.67	2.0%	0.01	0.3%	11.90	4.6%	0.29	1.9%	3.14	5.3%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	1.04	3.2%	0.00	0.0%	0.00	0.0%	0.58	3.8%	1.01	1.7%
Mutual funds- Exchange traded funds	0.27	0.8%	0.00	0.0%	0.00	0.0%	0.96	6.3%	0.23	0.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>1.98</b>	<b>6.0%</b>	<b>0.01</b>	<b>0.3%</b>	<b>11.90</b>	<b>4.6%</b>	<b>1.82</b>	<b>11.9%</b>	<b>4.37</b>	<b>7.4%</b>
<b>Total (A + B + C)</b>	<b>32.77</b>	<b>100.0%</b>	<b>3.32</b>	<b>100.0%</b>	<b>259.71</b>	<b>100.0%</b>	<b>15.27</b>	<b>100.0%</b>	<b>59.41</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>32.77</b>		<b>3.32</b>		<b>259.71</b>		<b>15.27</b>		<b>59.41</b>	



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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: March 31, 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)	0.25	50.88	10.41	64.14	11.96
Add: Inflow during the Quarter	0.00	2.28	0.25	1.20	0.50
Increase / (Decrease) Value of Inv (Net)	0.00	1.62	0.34	2.64	0.53
Less: Outflow during the Quarter	0.00	6.99	0.73	5.47	0.91
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>0.26</b>	<b>47.79</b>	<b>10.27</b>	<b>62.51</b>	<b>12.07</b>

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122					
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.21	84.0%	15.01	31.4%	3.23	31.4%	20.53	32.8%	2.27	18.8%
State Government Securities	0.00	0.0%	1.07	2.2%	0.48	4.7%	0.94	1.5%	0.18	1.5%
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%	3.72	7.8%	0.79	7.7%	0.51	0.8%	0.79	6.6%
Infrastructure Bonds	0.00	0.0%	6.65	13.9%	1.20	11.7%	3.51	5.6%	0.79	6.5%
Equity	0.00	0.0%	15.17	31.7%	3.21	31.3%	27.28	43.6%	5.20	43.1%
Money Market Investments	0.03	11.5%	0.55	1.2%	0.57	5.6%	1.44	2.3%	0.79	6.5%
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)	0.24	95.4%	42.16	88.2%	9.49	92.4%	54.20	86.7%	10.01	83.0%
Current Assets:										
Accrued Interest	0.00	0.2%	0.67	1.4%	0.13	1.2%	0.60	1.0%	0.10	0.8%
Dividend Reclevable	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%	-0.28	-0.6%	0.02	0.2%	-0.27	-0.4%	0.04	0.4%
Receivable for Sale of Investments	0.00	0.0%	1.79	3.7%	0.11	1.1%	0.00	0.0%	0.21	1.7%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for investments	0.00	0.0%	-0.08	-0.2%	-0.02	-0.2%	-0.18	-0.3%	-0.03	-0.3%
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	0.7%	2.08	4.4%	0.24	2.3%	0.14	0.2%	0.32	2.6%
Other Investments (<=25%)										
Corporate Bonds	0.01	3.9%	1.50	3.1%	0.10	1.0%	0.94	1.5%	0.38	3.1%
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%	1.61	3.4%	0.35	3.4%	2.44	3.9%	0.47	3.9%
Mutual funds- Exchange traded funds	0.00	0.0%	0.45	0.9%	0.09	0.9%	4.80	7.7%	0.89	7.3%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.01	3.9%	3.55	7.4%	0.54	5.2%	8.18	13.1%	1.73	14.4%
Total (A + B + C)	0.26	100.0%	47.79	100.0%	10.27	100.0%	62.51	100.0%	12.07	100.0%
Fund Carried Forward (as per LB 2)	0.26		47.79		10.27		62.51		12.07	

## 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: March 31, 2019

Based on Audited Financials

PARTICULARS	Pension Unit Linked Infrastructure fund		Pension Unit Linked Index Fund		Pension Unit Linked Index - II fund		Pension Unit Linked PSU fund		Pension Unit Linked Secure fund	
	ULIF02525/01/2010PNSNINFRAF122		ULIF01122/01/2008PNSNINDEXF122		ULIF02425/01/2010PNSNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122	
Opening Balance (Market Value)	6.63		123.52		28.87		14.67		33.69	
Add: Inflow during the Quarter	0.16		2.80		0.89		0.76		0.10	
Increase / (Decrease) Value of Inv (Net)	0.36		9.20		2.20		1.25		0.67	
Less: Outflow during the Quarter	0.11		9.08		0.99		0.89		1.33	
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>7.03</b>		<b>126.44</b>		<b>30.98</b>		<b>15.80</b>		<b>33.14</b>	

  

INVESTMENT OF UNIT FUND	ULIF02525/01/2010PNSNINFRAF122		ULIF01122/01/2008PNSNINDEXF122		ULIF02425/01/2010PNSNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	19.60	59.2%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.94	2.8%
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	2.1%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.09	9.3%
Equity	6.11	86.9%	102.25	80.9%	24.70	79.7%	11.76	74.4%	4.36	13.2%
Money Market Investments	0.33	4.7%	1.61	1.3%	0.56	1.8%	0.63	4.0%	1.49	4.5%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>6.45</b>	<b>91.7%</b>	<b>103.86</b>	<b>82.1%</b>	<b>25.26</b>	<b>81.5%</b>	<b>12.39</b>	<b>78.4%</b>	<b>30.19</b>	<b>91.1%</b>
<b>Current Assets:</b>										
Accrued Interest	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.60	1.8%
Dividend Receivable	0.00	0.0%	0.01	0.0%	0.00	0.0%	0.04	0.2%	0.00	0.0%
Bank Balance	0.00	0.0%	0.04	0.0%	0.27	0.9%	0.13	0.8%	-0.17	-0.5%
Receivable for Sale of Investments	0.03	0.5%	0.29	0.2%	0.07	0.2%	0.00	0.0%	0.07	0.2%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>										
Payable for Investments	0.00	0.0%	-0.56	-0.4%	-0.13	-0.4%	0.00	0.0%	-0.02	-0.1%
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%
<b>Sub Total (B)</b>	<b>0.04</b>	<b>0.5%</b>	<b>-0.24</b>	<b>-0.2%</b>	<b>0.20</b>	<b>0.7%</b>	<b>0.16</b>	<b>1.0%</b>	<b>0.47</b>	<b>1.4%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.89	5.7%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.55	7.8%	7.29	5.8%	1.77	5.7%	2.99	18.9%	0.47	1.4%
Mutual funds- Exchange traded funds	0.00	0.0%	15.54	12.3%	3.75	12.1%	0.26	1.7%	0.12	0.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.55</b>	<b>7.8%</b>	<b>22.82</b>	<b>18.0%</b>	<b>5.52</b>	<b>17.8%</b>	<b>3.25</b>	<b>20.6%</b>	<b>2.48</b>	<b>7.5%</b>
<b>Total (A + B + C)</b>	<b>7.03</b>	<b>100.0%</b>	<b>126.44</b>	<b>100.0%</b>	<b>30.98</b>	<b>100.0%</b>	<b>15.80</b>	<b>100.0%</b>	<b>33.14</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>7.03</b>		<b>126.44</b>		<b>30.98</b>		<b>15.80</b>		<b>33.14</b>	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: March 31, 2019

Based on Audited Financials

PARTICULARS	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Utilised with Profit fund	Unit Linked Balanced fund	Unit Linked Balanced- II fund
	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122
Opening Balance (Market Value)	19.37	4.16	12.68	360.08	154.00
Add: Inflow during the Quarter	1.07	0.40	0.15	10.53	15.87
Increase / (Decrease) Value of Inv (Net)	0.42	0.07	0.40	11.10	5.02
Less: Outflow during the Quarter	3.84	0.62	0.87	37.88	17.02
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>17.02</b>	<b>4.01</b>	<b>12.37</b>	<b>343.83</b>	<b>157.86</b>

INVESTMENT OF UNIT FUND	ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122		ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	5.68	33.4%	1.77	44.2%	7.12	57.6%	130.10	37.8%	61.04	38.7%
State Government Securities	0.52	3.1%	0.37	9.3%	0.00	0.0%	7.54	2.2%	4.17	2.6%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.12	12.4%	0.45	11.1%	0.00	0.0%	27.35	8.0%	9.82	6.2%
Infrastructure Bonds	3.79	22.2%	0.13	3.3%	2.82	22.8%	27.59	8.0%	6.16	3.9%
Equity	2.41	14.2%	0.54	13.3%	1.26	10.2%	106.80	31.1%	55.13	34.9%
Money Market Investments	0.03	0.2%	0.21	5.3%	0.94	7.6%	18.80	5.5%	7.54	4.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>14.54</b>	<b>85.4%</b>	<b>3.47</b>	<b>86.5%</b>	<b>12.13</b>	<b>98.0%</b>	<b>318.18</b>	<b>92.5%</b>	<b>143.85</b>	<b>91.1%</b>
<b>Current Assets:</b>										
Accrued Interest	0.38	2.2%	0.08	2.1%	0.27	2.2%	4.70	1.4%	1.76	1.1%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.01	0.0%	0.01	0.0%
Bank Balance	-0.21	-1.2%	-0.10	-2.5%	-0.20	-1.6%	-4.65	-1.4%	1.54	1.0%
Receivable for Sale of Investments	1.05	6.2%	0.01	0.3%	0.00	0.0%	0.99	0.3%	0.21	0.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>										
Payable for Investments	-0.01	-0.1%	0.00	-0.1%	0.00	0.0%	-0.57	-0.2%	-0.30	-0.2%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.10	0.0%	-0.05	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>1.20</b>	<b>7.0%</b>	<b>-0.01</b>	<b>-0.3%</b>	<b>0.07</b>	<b>0.6%</b>	<b>0.38</b>	<b>0.1%</b>	<b>3.16</b>	<b>2.0%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.96	5.6%	0.48	12.0%	0.05	0.4%	10.67	3.1%	3.47	2.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.26	1.5%	0.06	1.4%	0.12	0.9%	11.29	3.3%	5.97	3.8%
Mutual funds- Exchange traded funds	0.07	0.4%	0.01	0.4%	0.00	0.0%	3.30	1.0%	1.41	0.9%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>1.29</b>	<b>7.6%</b>	<b>0.55</b>	<b>13.8%</b>	<b>0.17</b>	<b>1.4%</b>	<b>25.27</b>	<b>7.3%</b>	<b>10.85</b>	<b>6.9%</b>
<b>Total (A + B + C)</b>	<b>17.02</b>	<b>100.0%</b>	<b>4.01</b>	<b>100.0%</b>	<b>12.37</b>	<b>100.0%</b>	<b>343.83</b>	<b>100.0%</b>	<b>157.86</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>17.02</b>		<b>4.01</b>		<b>12.37</b>		<b>343.83</b>		<b>157.86</b>	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: March 31, 2019

Based on Audited Financials

PARTICULARS	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund	Unit Linked Growth Fund
	ULIF01306/02/2008LIFEDEBT-FU122	ULIF01408/01/2010LIFEDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122	ULIF00527/01/2004LIFEGROWTH122
Opening Balance (Market Value)	6.12	120.47	69.80	364.87	958.65
Add: Inflow during the Quarter	2.59	17.52	1.76	56.89	26.02
Increase / (Decrease) Value of Inv (Net)	0.08	1.79	5.00	28.26	51.51
Less: Outflow during the Quarter	4.49	11.14	7.47	34.34	74.85
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>4.29</b>	<b>128.64</b>	<b>69.08</b>	<b>415.68</b>	<b>961.32</b>

INVESTMENT OF UNIT FUND	ULIF01306/02/2008LIFEDEBT-FU122		ULIF01408/01/2010LIFEDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122		ULIF00527/01/2004LIFEGROWTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	2.45	57.0%	64.84	50.4%	0.00	0.0%	0.00	0.0%	143.93	15.0%
State Government Securities	0.43	9.9%	4.73	3.7%	0.00	0.0%	0.00	0.0%	8.16	0.8%
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	0.54	12.6%	10.18	7.9%	0.00	0.0%	0.00	0.0%	27.86	2.9%
Infrastructure Bonds	0.33	7.6%	21.60	16.8%	0.00	0.0%	0.00	0.0%	23.40	2.4%
Equity	0.00	0.0%	0.00	0.0%	54.37	78.7%	302.78	72.8%	572.81	59.6%
Money Market Investments	0.00	0.0%	7.01	5.5%	1.49	2.1%	23.90	5.7%	28.15	2.9%
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%
<b>Sub Total (A)</b>	<b>3.74</b>	<b>87.1%</b>	<b>108.36</b>	<b>84.2%</b>	<b>55.86</b>	<b>80.9%</b>	<b>326.68</b>	<b>78.6%</b>	<b>804.32</b>	<b>83.7%</b>
<b>Current Assets:</b>										
Accrued Interest	0.10	2.3%	2.79	2.2%	0.00	0.0%	0.01	0.0%	4.40	0.5%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.01	0.0%	0.04	0.0%	0.07	0.0%
Bank Balance	-1.01	-23.4%	8.11	6.3%	-0.92	-1.3%	10.67	2.6%	-5.13	-0.5%
Receivable for Sale of Investments	1.09	25.3%	0.66	0.5%	0.29	0.4%	0.61	0.1%	2.55	0.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>										
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.27	-0.4%	-1.76	-0.4%	-3.78	-0.4%
Fund Mgmt Charges Payable	0.00	0.0%	-0.04	0.0%	-0.03	0.0%	-0.12	0.0%	-0.32	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.01	0.0%
<b>Sub Total (B)</b>	<b>0.18</b>	<b>4.1%</b>	<b>11.52</b>	<b>9.0%</b>	<b>-0.92</b>	<b>-1.3%</b>	<b>9.44</b>	<b>2.3%</b>	<b>-2.22</b>	<b>-0.2%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.38	8.8%	8.76	6.8%	0.00	0.0%	0.00	0.0%	8.00	0.8%
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%	5.50	8.0%	30.86	7.4%	52.40	5.5%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	8.64	12.5%	48.70	11.7%	98.82	10.3%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.38</b>	<b>8.8%</b>	<b>8.76</b>	<b>6.8%</b>	<b>14.14</b>	<b>20.5%</b>	<b>79.56</b>	<b>19.1%</b>	<b>159.22</b>	<b>16.6%</b>
<b>Total (A + B + C)</b>	<b>4.29</b>	<b>100.0%</b>	<b>128.64</b>	<b>100.0%</b>	<b>69.08</b>	<b>100.0%</b>	<b>415.68</b>	<b>100.0%</b>	<b>961.32</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>4.29</b>		<b>128.64</b>		<b>69.08</b>		<b>415.68</b>		<b>961.32</b>	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: March 31, 2019

Based on Audited Financials

PARTICULARS	Unit Linked Growth - II fund		Unit Linked Infrastructure fund		Unit Linked Index fund		Unit Linked Index - II fund		Unit Linked Protector Fund	
	ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122	
Opening Balance (Market Value)	156.96		32.68		66.76		88.98		34.12	
Add: Inflow during the Quarter	10.92		1.48		1.52		2.68		1.15	
Increase / (Decrease) Value of Inv (Net)	8.46		1.73		4.92		6.49		0.77	
Less: Outflow during the Quarter	10.60		2.51		6.40		6.53		5.85	
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>165.75</b>		<b>33.39</b>		<b>66.81</b>		<b>91.63</b>		<b>30.19</b>	

  

INVESTMENT OF UNIT FUND	ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	28.14	17.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.28	40.7%
State Government Securities	1.34	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.90	3.0%
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	3.59	2.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.02	16.6%
Infrastructure Bonds	2.37	1.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.06	13.4%
Equity	97.30	58.7%	29.43	88.2%	54.84	82.1%	73.39	80.1%	4.18	13.8%
Money Market Investments	5.54	3.3%	0.99	3.0%	0.41	0.6%	1.88	2.1%	1.81	6.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>138.29</b>	<b>83.4%</b>	<b>30.43</b>	<b>91.1%</b>	<b>55.25</b>	<b>82.7%</b>	<b>75.27</b>	<b>82.1%</b>	<b>28.25</b>	<b>93.6%</b>
<b>Current Assets:</b>										
Accrued Interest	0.73	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.55	1.8%
Dividend Recievable	0.01	0.0%	0.01	0.0%	0.01	0.0%	0.01	0.0%	0.00	0.0%
Bank Balance	1.60	1.0%	0.14	0.4%	-0.55	-0.8%	0.16	0.2%	-0.78	-2.6%
Receivable for Sale of Investments	0.00	0.0%	0.19	0.6%	0.15	0.2%	0.21	0.2%	0.09	0.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>										
Payable for Investments	-0.63	-0.4%	0.00	0.0%	-0.29	-0.4%	-0.42	-0.5%	-0.02	-0.1%
Fund Mgmt Charges Payable	-0.05	0.0%	-0.01	0.0%	-0.01	0.0%	-0.03	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>1.66</b>	<b>1.0%</b>	<b>0.32</b>	<b>1.0%</b>	<b>-0.70</b>	<b>-1.0%</b>	<b>-0.06</b>	<b>-0.1%</b>	<b>-0.17</b>	<b>-0.6%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	1.31	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.55	5.1%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	8.98	5.4%	2.64	7.9%	3.90	5.8%	5.24	5.7%	0.44	1.5%
Mutual funds- Exchange traded funds	15.51	9.4%	0.00	0.0%	8.35	12.5%	11.18	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%
<b>Sub Total (C)</b>	<b>25.80</b>	<b>15.6%</b>	<b>2.64</b>	<b>7.9%</b>	<b>12.25</b>	<b>18.3%</b>	<b>16.42</b>	<b>17.9%</b>	<b>2.12</b>	<b>7.0%</b>
<b>Total (A + B + C)</b>	<b>165.75</b>	<b>100.0%</b>	<b>33.39</b>	<b>100.0%</b>	<b>66.81</b>	<b>100.0%</b>	<b>91.63</b>	<b>100.0%</b>	<b>30.19</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>165.75</b>		<b>33.39</b>		<b>66.81</b>		<b>91.63</b>		<b>30.19</b>	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: March 31, 2019

Based on Audited Financials

PARTICULARS	Unit Linked Protector - II fund		Unit Linked PSU fund		Unit Linked Secure fund		Unitised with Profit fund		Unit Linked Liquid Fund	
	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122	
Opening Balance (Market Value)	54.23		103.39		174.04		106.64		0.00	
Add: Inflow during the Quarter	10.62		4.05		3.80		0.42		0.00	
Increase / (Decrease) Value of Inv (Net)	1.13		8.64		4.20		3.37		0.00	
Less: Outflow during the Quarter	9.67		7.66		21.82		2.94		0.00	
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>56.32</b>		<b>108.42</b>		<b>160.23</b>		<b>107.48</b>		<b>0.00</b>	

  

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	28.37	50.4%	0.00	0.0%	66.09	41.2%	50.96	47.4%	0.00	0.0%
State Government Securities	1.76	3.1%	0.00	0.0%	4.58	2.9%	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	3.69	6.6%	0.00	0.0%	28.14	17.6%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	6.49	11.5%	0.00	0.0%	22.48	14.0%	32.60	30.3%	0.00	0.0%
Equity	7.04	12.5%	81.36	75.0%	21.32	13.3%	10.77	10.0%	0.00	0.0%
Money Market Investments	1.25	2.2%	3.59	3.3%	9.42	5.9%	10.34	9.6%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>48.60</b>	<b>86.3%</b>	<b>84.94</b>	<b>78.3%</b>	<b>152.02</b>	<b>94.9%</b>	<b>104.67</b>	<b>97.4%</b>	<b>0.00</b>	<b>0.0%</b>
<b>Current Assets:</b>										
Accrued Interest	1.03	1.8%	0.00	0.0%	2.69	1.7%	2.52	2.3%	0.00	-0.2%
Dividend Recievable	0.00	0.0%	0.25	0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	2.11	3.8%	0.51	0.5%	-1.67	-1.0%	-1.16	-1.1%	0.00	672.8%
Receivable for Sale of Investments	0.47	0.8%	0.00	0.0%	1.72	1.1%	0.00	0.0%	0.00	-572.6%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>										
Payable for Investments	-0.03	-0.1%	0.00	0.0%	-0.11	-0.1%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.03	0.0%	-0.04	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>3.57</b>	<b>6.3%</b>	<b>0.73</b>	<b>0.7%</b>	<b>2.60</b>	<b>1.6%</b>	<b>1.36</b>	<b>1.3%</b>	<b>0.00</b>	<b>100.0%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	3.21	5.7%	0.00	0.0%	2.73	1.7%	0.45	0.4%	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	0.75	1.3%	21.03	19.4%	2.26	1.4%	1.01	0.9%	0.00	0.0%
Mutual funds- Exchange traded funds	0.19	0.3%	1.72	1.6%	0.62	0.4%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>4.15</b>	<b>7.4%</b>	<b>22.75</b>	<b>21.0%</b>	<b>5.61</b>	<b>3.5%</b>	<b>1.46</b>	<b>1.4%</b>	<b>0.00</b>	<b>0.0%</b>
<b>Total (A + B + C)</b>	<b>56.32</b>	<b>100.0%</b>	<b>108.42</b>	<b>100.0%</b>	<b>160.23</b>	<b>100.0%</b>	<b>107.48</b>	<b>100.0%</b>	<b>0.00</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>56.32</b>		<b>108.42</b>		<b>160.23</b>		<b>107.48</b>		<b>0.00</b>	<b>100.00%</b>

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: March 31, 2019

PART - B

Rs. Crore

Based on Audited Financials

PARTICULARS	Unit Linked Wealth Builder fund		Group Superannuation & Gratuity		Unit Linked Dynamic P/E Fund		Discontinued Policy Fund		Total of All Funds	
	ULIF03020/07/2010LIFEWEALTH122		ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LUDISPLCY122			
Opening Balance (Market Value)	7.84		0.00		93.55		172.21		3877.65	
Add: Inflow during the Quarter	0.00		0.00		3.21		35.48		241.18	
Increase / (Decrease) Value of Inv (Net)	0.13		0.00		6.15		2.59		177.91	
Less: Outflow during the Quarter	0.21		0.00		8.77		67.85		401.33	
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>7.76</b>		<b>0.00</b>		<b>94.14</b>		<b>142.43</b>		<b>3895.41</b>	

  

INVESTMENT OF UNIT FUND	ULIF03020/07/2010LIFEWEALTH122		ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LUDISPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	6.16	79.4%	0.00	0.0%	0.00	0.0%	125.06	87.8%	1,011.54	26.0%
State Government Securities	0.73	9.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	50.37	1.3%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	138.40	3.6%
Infrastructure Bonds	0.50	6.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	217.87	5.6%
Equity	0.00	0.0%	0.00	0.0%	60.96	64.8%	0.00	0.0%	1,762.02	45.2%
Money Market Investments	0.12	1.6%	0.00	0.0%	12.26	13.0%	34.02	23.9%	194.20	5.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.30	0.0%
<b>Sub Total (A)</b>	<b>7.51</b>	<b>96.9%</b>	<b>0.00</b>	<b>0.0%</b>	<b>73.22</b>	<b>77.8%</b>	<b>159.09</b>	<b>111.7%</b>	<b>3,374.69</b>	<b>86.6%</b>
<b>Current Assets:</b>										
Accrued Interest	0.14	1.8%	0.00	-0.1%	0.01	0.0%	0.00	0.0%	31.67	0.8%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.01	0.0%	0.00	0.0%	0.50	0.0%
Bank Balance	0.00	0.0%	0.00	100.1%	0.09	0.1%	-16.65	-11.7%	2.84	0.1%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	3.20	3.4%	0.00	0.0%	16.32	0.4%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Less: Current Liabilities</b>										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(9.37)	-0.2%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	(1.05)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.03)	0.0%
<b>Sub Total (B)</b>	<b>0.14</b>	<b>1.8%</b>	<b>0.00</b>	<b>100.0%</b>	<b>3.28</b>	<b>3.5%</b>	<b>-16.66</b>	<b>-11.7%</b>	<b>40.88</b>	<b>1.0%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.10	1.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	62.95	1.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	0.00	0.0%	6.61	7.0%	0.00	0.0%	179.86	4.6%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	11.03	11.7%	0.00	0.0%	237.03	6.1%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>0.10</b>	<b>1.3%</b>	<b>0.00</b>	<b>0.0%</b>	<b>17.64</b>	<b>18.7%</b>	<b>0.00</b>	<b>0.0%</b>	<b>479.84</b>	<b>12.3%</b>
<b>Total (A + B + C)</b>	<b>7.76</b>	<b>100.0%</b>	<b>0.00</b>	<b>100.0%</b>	<b>94.14</b>	<b>100.0%</b>	<b>142.43</b>	<b>100.0%</b>	<b>3,895.41</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>7.76</b>		<b>0.00</b>		<b>94.14</b>		<b>142.43</b>		<b>3,895.41</b>	

Date : 16-May-19

Note:

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

Eric Noel Berg  
Chief Financial Offi

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: March 31, 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 LE 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	ULIF00104/04/2002ULFBALANCE122	04-04-02	Non Par	343.83	49.4902	49.4902	47.4997	44.2445	45.7245	44.9459	7.3%	9.2%	49.4902
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	11-02-03	Non Par	47.79	54.5394	54.5394	52.7755	51.7873	51.3722	50.8071	7.3%	9.2%	54.5394
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	27-01-04	Non Par	961.32	62.6772	62.6772	59.3581	59.3802	58.5277	56.3756	11.2%	12.5%	62.7095
4	Unit Linked Secure fund	ULIF00427/01/2004LIFESECURE122	27-01-04	Non Par	160.23	29.4614	29.4614	28.7131	27.9153	27.7650	27.8268	5.9%	7.8%	29.4614
5	Pension Unit Linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	03-03-05	Non Par	62.51	36.3324	36.3324	34.4983	34.1071	33.2678	32.2678	9.2%	10.7%	36.3324
6	Pension Unit Linked Secure fund	ULIF00803/03/2005PNSNSecure122	03-03-05	Non Par	33.14	27.5823	27.5823	27.0339	26.2822	26.1324	26.1810	7.9%	9.2%	27.5823
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPECUR122	13-07-05	Non Par	59.41	29.2518	28.5857	27.7708	27.5912	27.5434	27.5434	6.2%	8.2%	29.2518
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEBTF122	10-03-06	Non Par	259.71	27.0291	26.6118	25.4348	25.5342	25.8532	25.8532	4.5%	6.9%	27.0291
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	10-03-06	Non Par	32.77	27.3433	27.3433	26.4789	25.9374	25.6806	25.3490	7.9%	9.7%	27.3433
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWTH122	10-03-06	Non Par	15.27	32.8439	32.8439	31.4356	31.1376	30.7257	29.9151	9.8%	11.5%	32.8439
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPEPCASHF122	31-03-06	Non Par	3.32	25.5473	25.5473	25.1901	24.8389	24.5249	24.2360	5.4%	5.7%	25.5473
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	11-07-06	Non Par	30.19	25.6786	25.6786	25.0612	24.3743	24.2442	24.3132	5.8%	7.9%	25.6786
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	02-01-08	Non Par	44.81	19.7334	19.7334	18.5143	18.1089	17.0990	17.0990	15.4%	14.6%	19.8758
14	Pension Unit Linked Index fund	ULIF01122/01/2008PNSINDEXF122	22-01-08	Non Par	126.44	24.3325	24.3325	22.5852	22.8193	22.3008	21.0793	15.4%	14.7%	24.4518
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	30-01-08	Non Par	69.08	27.3893	27.3893	25.4563	25.7464	25.2652	23.9909	14.2%	14.5%	27.5911
16	Unit Linked Debt Fund	ULIF01304/02/2008LIFEDEBTFU122	04-02-08	Non Par	4.29	24.7361	24.7361	24.3962	23.5297	23.4223	23.7608	4.1%	6.5%	24.7361
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	08-02-08	Non Par	17.02	22.8819	22.8819	22.3445	21.7303	21.6235	21.6914	5.5%	7.7%	22.8819
18	Gap Superann-Short Term Debt fund	ULGF00413/02/2006GROUPEBTF122	13-02-09	Non Par	0.26	20.5860	20.5860	20.2856	19.9893	19.7093	19.4596	5.8%	5.6%	20.5860
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	08-01-10	Non Par	108.42	13.7919	13.7919	12.4858	12.9698	13.0057	13.9562	-1.2%	13.0%	16.4367
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	08-01-10	Non Par	91.43	21.5535	21.5535	20.0343	20.2718	19.8607	18.8156	14.6%	14.1%	21.7333
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWTH-II122	08-01-10	Non Par	165.75	22.0519	22.0519	20.9162	20.9512	20.6407	19.8686	11.0%	12.6%	22.0675
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	08-01-10	Non Par	157.86	20.8315	20.8315	20.1629	19.8615	19.6890	19.4001	7.4%	9.3%	20.8315
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	08-01-10	Non Par	415.68	26.2353	26.2353	24.3950	24.6543	24.1569	22.9462	14.3%	14.9%	26.3671
24	Unit Linked Debt - II fund	ULIF01408/01/2010LIFDEBT-II122	08-01-10	Non Par	128.44	20.0333	20.0333	19.7386	19.1077	19.0876	19.3978	3.3%	6.1%	20.0333
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	08-01-10	Non Par	33.39	11.8033	11.8033	11.1793	10.7618	11.7098	12.8110	-7.9%	8.3%	14.5449
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	08-01-10	Non Par	56.32	19.8392	19.8392	19.4218	18.8939	18.8106	18.8663	5.2%	7.5%	19.8392
27	Pension Unit Linked Index - II fund	ULIF02425/01/2010PINDEX-II122	25-01-10	Non Par	30.98	23.7687	23.7687	22.0753	22.3084	21.8364	20.6619	15.0%	14.6%	23.8793
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	25-01-10	Non Par	15.80	14.0043	14.0043	12.8888	13.1677	13.2209	14.1926	-1.3%	13.1%	16.7318
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	25-01-10	Non Par	10.27	20.1147	20.1147	19.4645	19.0849	18.9226	18.7424	7.3%	9.2%	20.1147
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNCGROWTH-II122	25-01-10	Non Par	12.07	22.5344	22.5344	21.5514	21.3751	21.1438	20.4600	9.1%	10.7%	22.5344
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAF122	25-01-10	Non Par	7.03	12.2535	12.2535	11.6394	11.2049	12.1813	13.3493	-8.2%	8.1%	15.1488
32	Pension Unit Linked Protector - II fund	ULIF02825/01/2010PNPROTE-II122	25-01-10	Non Par	4.01	19.8176	19.8176	19.4570	18.9693	18.9028	19.0167	4.2%	7.0%	19.8176
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIGUID122	03-05-10	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	20-07-10	Non Par	7.76	17.9288	17.9288	17.6340	17.2492	17.0626	17.0435	5.2%	6.6%	17.9288
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISPLCT122	27-01-11	Non Par	142.43	17.6910	17.6910	17.4184	17.1520	16.8921	16.6445	6.8%	6.1%	17.6910
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	25-03-11	Non Par	0.00	17.0280	17.0280	17.0280	17.0280	17.0280	17.0280	0.0%	3.6%	17.0397
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	01-08-11	Non Par	94.14	22.0979	22.0979	20.6727	20.8975	20.4971	19.4991	13.3%	14.4%	22.2438
38	Unliteded with Profit fund	ULIF00225/06/2002LIFWPROFIT122	25-06-02	Par	107.48	27.7910	27.7910	26.7639	25.7533	25.0421	24.3580	14.1%	11.2%	27.7910
39	Pension Unliteded with Profit fund	ULIF00411/02/2003PNSWPROFIT122	11-02-03	Par	12.37	28.0547	28.0547	27.0754	26.1096	25.3886	24.6951	13.6%	11.1%	28.0547
Total					3,875.41									

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

DATE 16-May-19  
Not 1. \* NAV should reflect the published NAV on the reportline date  
2. NAV should be upto 4 decimals

Eric Noel Bera  
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 MARCH 31, 2019	as % of total for this class	AS AT MARCH 31, 2018	as % of total for this class	AS AT MARCH 31, 2019	as % of total for this class	AS AT MARCH 31, 2018	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,525	91.0%	1,613	92.2%	1,511	90.8%	1,588	92.2%
AA or better	88	5.2%	137	7.8%	86	5.2%	134	7.8%
Rated below AA but above A	63	3.8%	0	0.0%	66	4.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>1,675</b>	<b>100.00%</b>	<b>1,751</b>	<b>100.00%</b>	<b>1,664</b>	<b>100.00%</b>	<b>1,722</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	440	26.3%	351	20.9%	440	26.4%	351	18.1%
more than 1 year and upto 3 years	166	9.9%	115	6.9%	164	9.8%	114	10.4%
More than 3 years and up to 7 years	220	13.1%	376	22.4%	215	12.9%	364	28.2%
More than 7 years and up to 10 years	505	30.1%	399	23.8%	506	30.4%	392	18.4%
More than 10 years and up to 15 years	169	10.1%	143	8.5%	168	10.1%	142	12.6%
More than 15 years and up to 20 years	29	1.7%	261	15.6%	29	1.7%	258	4.5%
Above 20 years	146	8.7%	106	6.4%	143	8.6%	101	7.8%
	<b>1,675</b>	<b>100.00%</b>	<b>1,751</b>	<b>100.00%</b>	<b>1,664</b>	<b>100.00%</b>	<b>1,722</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	1,012	60.4%	811	46.6%	1,004	60.3%	802	47.2%
State Government	50	3.0%	5	0.2%	50	3.0%	4	0.2%
Corporate Securities	613	36.6%	935	53.2%	610	36.7%	916	52.5%
	<b>1,675</b>	<b>100.00%</b>	<b>1,751</b>	<b>100.00%</b>	<b>1,664</b>	<b>100.00%</b>	<b>1,722</b>	<b>100.00%</b>

Non Unit Linked

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	AS AT MARCH 31, 2019	as % of total for this class	AS AT MARCH 31, 2018	as % of total for this class	AS AT MARCH 31, 2019	as % of total for this class	AS AT MARCH 31, 2018	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	5,451	99.4%	4,679	99.6%	5,451	99.4%	4,679	99.6%
AA or better	0	0.0%	28	0.4%	0	0.0%	28	0.4%
Rated below AA but above A	33	0.6%	0	0.0%	33	0.6%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>5,484</b>	<b>100.00%</b>	<b>4,707</b>	<b>100.00%</b>	<b>5,484</b>	<b>100.00%</b>	<b>4,707</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	653	11.9%	341	4.7%	653	11.9%	341	4.7%
more than 1 year and upto 3 years	179	3.3%	306	8.3%	179	3.3%	306	8.3%
More than 3 years and up to 7 years	176	3.2%	262	5.8%	176	3.2%	262	5.8%
More than 7 years and up to 10 years	376	6.9%	269	8.5%	376	6.9%	269	8.5%
More than 10 years and up to 15 years	1,370	25.0%	912	22.0%	1,370	25.0%	912	22.0%
More than 15 years and up to 20 years	1,008	18.4%	1,034	18.6%	1,008	18.4%	1,034	18.6%
Above 20 years	1,722	31.4%	1,582	32.2%	1,722	31.4%	1,582	32.2%
	<b>5,484</b>	<b>100.00%</b>	<b>4,707</b>	<b>100.00%</b>	<b>5,484</b>	<b>100.00%</b>	<b>4,707</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	4,146	75.6%	3,340	66.9%	4,146	75.6%	3,340	66.9%
State Government	83	1.5%	105	2.4%	83	1.5%	105	2.4%
Corporate Securities	1,255	22.9%	1,261	30.7%	1,255	22.9%	1,261	30.7%
	<b>5,484</b>	<b>100.00%</b>	<b>4,707</b>	<b>100.00%</b>	<b>5,484</b>	<b>100.00%</b>	<b>4,707</b>	<b>100.00%</b>

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

## FORM L-30 : Related Party Transactions

(Rs in Lakhs)

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q4 '18-19	YTD MARCH, 2019	Q4 '17-18	YTD MARCH, 2018
Aviva Group Holdings Limited	Significant Influence	Recovery of reimbursement of Travel related expenses & secondment charges of expats	-	-	21.13	21.13
		Net Balance Receivable/ (Payable)	-	-	23.26	22.06
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	-	-	-	0.58
		Net Balance Receivable/ (Payable)	-	-	-	0.58
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	33.90	123.03	33.22	119.12
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(426.05)	(648.23)	(129.42)	(357.54)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of Symantec Software	-	137.86	72.26	72.26
		Recovery of travel related expenses & secondment charges of expats	1.25	11.37	10.60	10.60
		Reimbursement of Healthcare, Consultancy & Relocation charges	-	-	(9.29)	(9.29)
		Balance Receivable/(Payable)	-	-	50.87	50.87

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

BOD and Key Person information			January - March 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	E V Sumithasri	Director	NA	NA
4	David Anthony Elliot	Director	NA	NA
5	Lee Patrick Callaghan	Director	NA	NA
6	Mohit Burman	Director	NA	NA
7	Pradip Burman	Director	NA	NA
8	Pritam Das Narang	Director	NA	NA
9	Nishit Piyush Majmudar	Director	NA	NA
10	Trevor Bull	Chief Executive Officer & Managing Director	NA	NA
11	Vivek Saxena	General Counsel	NA	NA
12	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
13	Sanjeeb Kumar	Appointed Actuary	NA	NA
14	Eric Noel Berg	Chief Financial Officer	NA	NA
15	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	NA	NA
16	Phil Michael Hayman	Chief Distribution 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	*Nisha Prabhakar	Company Secretary	NA	31st March 2019

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

\* Ms Nisha Prabhakar resigned as the Company Secretary w.e.f 31st March 2019

## FORM L-32-SOLVENCY MARGIN - KT 3

## AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		AS AT MARCH 31, 2019	AS AT MARCH 31, 2018
01	Available Assets in Policyholders' Fund:	9,27,494	8,86,979
	Deduct:		
02	Mathematical Reserves	8,78,359	8,34,834
03	Other Liabilities	45,004	49,230
04	<b>Excess in Policyholders' funds</b>	4,131	2,915
05	Available Assets in Shareholders Fund:	70,820	65,728
	Deduct:		
06	Other Liabilities of shareholders' fund	156	316
07	<b>Excess in Shareholders' funds</b>	70,664	65,411
08	Total ASM (04)+(07)	74,795	68,326
09	Total RSM	25,036	23,201
10	<b>Solvency Ratio (ASM/RSM)</b>	2.99	2.94

## Certification:

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

Place: Gurgaon  
Date: 10-Jun-19

**Sd/-**  
Sanjeeb Kumar  
**Appointed Actuary**

## Notes

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

## FORM L-33-NPAs-7

## FORM - 7

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

Statement As on : March 31, 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	
		As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018
1	Investment Assets (As per Form 3A/3B- Total Fund)	64.44	110.09	-	-	12.27	2.49	222.49	205.37	299.20	317.95
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	64.44	110.09	-	-	12.27	2.49	222.49	205.37	299.20	317.95
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the 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

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**Eric Noel Berg**  
Chief Financial Officer

## FORM L-33-NPAs-7

## FORM - 7

COMPANY NAME &amp; 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	
		As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018
1	Investment Assets (As per Form 3A/3B- Total Fund)	965.89	1,027.25	-	-	220.86	121.28	4,055.58	3,369.44	5,242.33	4,517.97
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	965.89	1,027.25	-	-	220.86	121.28	4,055.58	3,369.44	5,242.33	4,517.97
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive 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
- 8 Bonds/Debentures include the Bonds issued by Food Corporation of India having a Category Code of CGSL.

Eric Noel Berg  
Chief Financial Officer

## FORM L-33-NPAs-7

## FORM - 7

COMPANY NAME &amp; 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	
		As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018	As on March 31, 2019	As on March 31, 2018
1	Investment Assets (As per Form 3A/3B- Total Fund)	419.21	729.36	-	-	194.20	205.80	3,282.00	3,188.60	3,895.41	4,123.76
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	419.21	729.36	-	-	194.20	205.80	3,282.00	3,188.60	3,895.41	4,123.76
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Eric Noel Berg  
Chief Financial Officer

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

## FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: March 31, 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) <sup>3</sup>			
			Investment <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	178.63	3.99	2.2%	2.2%	170.84	15.20	8.9%	8.9%	169.91	13.78	8.1%	8.1%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	36.56	0.60	1.6%	1.6%	28.03	1.76	6.3%	6.3%	34.49	2.10	6.1%	6.1%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	2.01	0.04	1.9%	1.9%	2.01	0.15	7.6%	7.6%	2.23	0.17	7.6%	7.6%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited	HTDN	11.84	0.21	1.7%	1.7%	32.52	2.47	7.6%	7.6%	49.81	3.89	7.8%	7.8%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	42.93	0.93	2.2%	2.2%	50.65	4.25	8.4%	8.4%	54.56	5.41	9.9%	9.9%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	0.01	0.00	1.9%	1.9%	0.08	0.01	9.7%	9.7%	0.10	0.01	10.6%	10.6%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
		EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	5.83	0.44	7.6%	7.6%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank	ECDB	-	-	0.0%	0.0%	-	-	-	-	-	-	-	-
	Deposits - CDs with Scheduled Banks	EDCD	0.70	0.01	1.8%	1.8%	0.59	0.05	7.6%	7.6%	1.50	0.10	6.8%	6.8%
	Deposits - Repo / Reverse Repo	ECMR	10.75	0.16	1.5%	1.5%	8.39	0.52	6.2%	6.2%	10.31	0.61	5.9%	5.9%
	Corporate Securities - Debentures	ECOS	-	-	-	-	9.48	0.58	6.1%	6.1%	14.40	1.08	7.5%	7.5%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	0.01	0.00	7.0%	7.0%	-	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Reclassified Approved Investments - Debt	ORAD	4.21	0.09	2.2%	2.2%	1.04	0.09	8.8%	8.8%	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	<b>TOTAL</b>		<b>287.63</b>	<b>6.03</b>	<b>2.1%</b>	<b>2.1%</b>	<b>303.64</b>	<b>25.07</b>	<b>8.3%</b>	<b>8.3%</b>	<b>343.15</b>	<b>27.60</b>	<b>8.0%</b>	<b>8.0%</b>

**CERTIFICATION**

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

Date: 16-05-19

**Eric Noel Berg**  
 Chief Financial Officer
**Note:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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



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

## FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: March 31, 2019

Name of the Fund - LIFE 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) <sup>3</sup>			
			Investment <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	3,740.54	73.45	2.0%	2.0%	3,476.98	276.17	7.9%	7.9%	2,714.43	221.26	8.2%	8.2%
	Treasury Bills	CTRB	121.21	1.99	1.6%	1.6%	66.69	4.35	6.5%	6.5%	52.06	3.15	6.0%	6.0%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	76.18	1.59	2.1%	2.1%	80.41	6.69	8.3%	8.3%	124.40	13.87	11.1%	11.1%
	Central Government Guaranteed Loans/Bonds	CGSL	8.09	0.17	2.1%	2.1%	5.74	0.49	8.5%	8.5%	-	-	0.0%	0.0%
	Other Approved Securities (excluding Infrastructure	SGOA	14.77	0.27	1.8%	1.8%	14.76	1.07	7.2%	7.2%	10.76	0.78	7.2%	7.2%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited	HTDN	168.89	3.56	2.1%	2.1%	146.60	12.12	8.3%	8.3%	154.12	12.93	8.4%	8.4%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	3.6%	3.6%	0.30	0.03	8.7%	8.7%	0.12	0.02	14.4%	14.4%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.03	-	0.0%	0.0%	0.72	0.47	65.5%	65.5%	0.27	0.07	24.2%	24.2%
	Infrastructure - PSU - Debentures / Bonds	IPTD	572.25	10.71	1.9%	1.9%	590.77	48.89	8.3%	8.3%	754.56	69.65	9.2%	9.2%
	Infrastructure- Infrastructure Development Fund	IDDF	30.05	0.61	2.0%	2.0%	55.43	2.45	4.4%	4.4%	50.31	4.14	8.2%	8.2%
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	0.13	0.00	1.8%	1.8%	1.77	0.17	9.5%	9.5%	2.34	0.22	9.6%	9.6%
	Long Term Bank Bonds Approved Investment -	ILBI	90.53	1.69	1.9%	1.9%	90.56	6.86	7.6%	7.6%	76.25	5.81	7.6%	7.6%
	<b>OTHER INVESTMENTS</b>													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%	0.0%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	0.01	(0.00)	-0.4%	-0.4%	0.51	0.46	89.8%	89.8%	0.27	0.06	23.7%	23.7%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.44	0.00	0.2%	0.2%	12.26	4.32	35.2%	35.2%	2.85	0.35	12.2%	12.2%
	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	-	-	3.89	0.30	7.6%	7.6%
	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank	ECDB	20.92	0.95	4.6%	4.6%	20.92	3.73	17.8%	17.8%	32.13	4.67	14.5%	14.5%
	Deposits - CDs with Scheduled Banks	EDCD	76.23	1.45	1.9%	1.9%	44.48	3.35	7.5%	7.5%	10.84	0.75	6.9%	6.9%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	7.1%	7.1%
	Units of Infrastructure Investment Trust	EIIT	36.22	0.98	2.7%	2.7%	36.49	3.89	10.7%	10.7%	28.55	2.11	7.4%	7.4%
	Deposits - Repo / Reverse Repo	ECMR	83.72	1.27	1.5%	1.5%	90.92	5.63	6.2%	6.2%	77.66	4.55	5.9%	5.9%
	Corporate Securities - Debentures	ECOS	66.57	1.26	1.9%	1.9%	97.51	8.19	8.4%	8.4%	140.50	11.69	8.3%	8.3%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	5.72	0.40	7.0%	7.0%	8.60	0.57	0.0%	0.0%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Reclassified Approved Investments - Debt	ORAD	29.11	0.62	2.1%	2.1%	22.18	1.87	8.4%	8.4%	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	0.05	-	0.0%	0.0%	0.84	0.23	26.8%	26.8%	0.07	0.02	29.5%	29.5%
	<b>TOTAL</b>		<b>5,135.96</b>	<b>100.57</b>	<b>2.0%</b>	<b>2.0%</b>	<b>4,862.60</b>	<b>391.82</b>	<b>8.1%</b>	<b>8.1%</b>	<b>4,244.99</b>	<b>356.94</b>	<b>8.4%</b>	<b>8.4%</b>

**CERTIFICATION**

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

Date: 16-05-19

**Eric Noel Berg**  
 Chief Financial Officer
**Note:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

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: March 31, 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) <sup>3</sup>			
			Investment <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	873.92	14.30	1.6%	1.6%	738.10	40.89	5.5%	5.5%	702.86	43.58	6.2%	6.2%
	Treasury Bills	CTRB	163.04	2.64	1.6%	1.6%	144.14	9.34	6.5%	6.5%	188.45	11.55	6.1%	6.1%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	14.59	0.36	2.5%	2.5%	30.68	0.69	2.3%	2.3%	9.05	0.98	10.9%	10.9%
	Other Approved Securities (excluding Infrastructure)	SGOA	-	-	-	-	-	-	-	-	2.39	0.00	0.1%	0.1%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	18.67	0.92	5.0%	5.0%	22.43	0.70	3.1%	3.1%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited	HTDN	116.60	3.89	3.3%	3.3%	162.42	11.16	6.9%	6.9%	125.38	9.02	7.2%	7.2%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	82.31	8.25	10.0%	10.0%	75.61	5.65	7.5%	7.5%	133.79	8.59	6.4%	6.4%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	139.30	(0.46)	-0.3%	-0.3%	158.00	1.72	1.1%	1.1%	262.19	38.30	14.6%	14.6%
	Infrastructure - PSU - Debentures / Bonds	IPTD	33.09	1.02	3.1%	3.1%	70.63	0.31	0.4%	0.4%	202.03	7.31	3.6%	3.6%
	Infrastructure- Infrastructure Development Fund	IDDF	37.29	0.44	1.2%	1.2%	42.52	2.33	5.5%	5.5%	39.02	1.19	3.0%	3.0%
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	41.40	1.27	3.1%	3.1%	73.55	3.65	5.0%	5.0%	96.87	6.15	6.3%	6.3%
	Long Term Bank Bonds Approved Investment -	ILBI	-	-	-	-	-	-	-	-	39.31	0.32	0.8%	0.8%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	6.86	(0.76)	-11.1%	-11.1%	9.72	(4.73)	-48.7%	-48.7%	14.21	(1.16)	-8.2%	-8.2%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	145.74	17.51	12.0%	12.0%	149.85	(21.35)	-14.3%	-14.3%	213.85	(6.27)	-2.9%	-2.9%
	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	1.64	0.12	7.0%	7.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,194.89	78.80	6.6%	6.6%	1,419.44	250.75	17.7%	17.7%	1,679.49	234.07	13.9%	13.9%
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	0.19	0.01	7.1%	7.1%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank	ECDB	0.30	0.02	5.6%	5.6%	0.30	0.05	17.5%	17.5%	3.98	0.64	16.0%	16.0%
	Deposits - CDs with Scheduled Banks	EDCD	25.41	0.47	1.9%	1.9%	27.60	2.03	7.4%	7.4%	15.28	0.99	6.5%	6.5%
	Deposits - Repo / Reverse Repo	ECMR	349.33	5.35	1.5%	1.5%	269.47	16.75	6.2%	6.2%	189.45	11.08	5.8%	5.8%
	Corporate Securities - Debentures	ECOS	161.91	6.30	3.9%	3.9%	191.22	11.84	6.2%	6.2%	279.03	15.83	5.7%	5.7%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	0.59	0.04			-	-	-	-
	Net Current Assets (Only in respect of ULIP Business)	ENCA	40.88	-	-	-	40.88	-	-	-	102.22	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Mutual Funds - Debt / Income / Serial Plans / Liquid	OMGS	-	-	-	-	-	-						
	Equity Shares (incl Co-op Societies)	OESH	139.02	19.33	13.9%	13.9%	131.74	13.83	10.5%	10.5%	89.32	(27.67)	-31.0%	-31.0%
	Reclassified Approved Investments - Debt	ORAD	64.10	(0.49)	-0.8%	-0.8%	45.38	(0.10)	-0.2%	-0.2%	-	-	-	-
	Equity Exchange Traded Fund	OETF	205.65	33.04	16.1%	16.1%	180.73	54.53	30.2%	30.2%	163.04	17.26	10.6%	10.6%
	<b>TOTAL</b>		<b>3,835.63</b>	<b>191.26</b>	<b>5.0%</b>	<b>5.0%</b>	<b>3,981.20</b>	<b>400.29</b>	<b>10.1%</b>	<b>10.1%</b>	<b>4,575.49</b>	<b>372.59</b>	<b>8.1%</b>	<b>8.1%</b>

**CERTIFICATION**

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

Date: 16-May-19

**Eric Noel Berg**  
 Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

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

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

Statement as on: March 31,2019

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
<b>A.</b>	<u>During the Quarter <sup>1</sup></u>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	19.04	28-Sep-16	CARE	AAA	A+	07-Mar-18	
	9.05% Dewan Housing Finance Ltd 09 Sep 2019 (ISIN : INE202B07IJ3)	ORAD	10.05	13-Sep-17	CARE	AAA	AA-	07-Mar-18	
<b>B.</b>	<u>As on Date <sup>2</sup></u>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	19.04	28-Sep-16	CARE	AAA	A+	07-Mar-18	
	9.05% Dewan Housing Finance Ltd 09 Sep 2019 (ISIN : INE202B07IJ3)	ORAD	10.05	13-Sep-17	CARE	AAA	AA-	07-Mar-18	

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

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

Statement as on: March 31, 2019

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs In Crores)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter</u><sup>1</sup></b>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	37.01	09-Sep-16	CARE	AAA	A+	07-Mar-19	
	9.05% Dewan Housing Finance Ltd 09.09.2023 (ISIN : INE202B07IN5)	ORAD	25.32	30-Oct-12	CARE	AAA	AA-	07-Mar-19	
	9.10 Dewan Housing Finance Ltd 16-Aug-2019 (ISIN : INE202B07HQ0)	ORAD	0.12	26-Mar-18	CARE	AAA	AA-	07-Mar-19	
	9.10% Dewan Housing Finance Ltd 09-Sep-2019 (ISIN : INE202B07IK1)	ORAD	0.50	26-Mar-18	CARE	AAA	AA-	07-Mar-19	
<b>B.</b>	<b><u>As on Date</u><sup>2</sup></b>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	37.01	09-Sep-16	CARE	AAA	A+	07-Mar-19	
	9.05% Dewan Housing Finance Ltd 09.09.2023 (ISIN : INE202B07IN5)	ORAD	25.32	30-Oct-12	CARE	AAA	AA-	07-Mar-19	
	9.10 Dewan Housing Finance Ltd 16-Aug-2019 (ISIN : INE202B07HQ0)	ORAD	0.12	26-Mar-18	CARE	AAA	AA-	07-Mar-19	
	9.10% Dewan Housing Finance Ltd 09-Sep-2019 (ISIN : INE202B07IK1)	ORAD	0.50	26-Mar-18	CARE	AAA	AA-	07-Mar-19	
	9.90% Yes Bank NCD 28.03.2022 (ISIN : INE528G08212)	ECOS	20.57	30-Oct-12	ICRA	AA+	AA	29-Nov-18	

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

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

Statement as on: March 31, 2019

Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs In Crores)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter</u><sup>1</sup></b>								
	9.05% Dewan Housing Finance Ltd 09 Sep 2019 (ISIN : INE202B07IJ3)	ORAD	3.00	23-Mar-18	CARE	AAA	AA-	07-Mar-19	
	9.10% Dewan Housing Finance Ltd 16-Aug-2021 (ISIN : INE202B07HS6)	ORAD	1.20	26-Mar-18	CARE	AAA	AA-	07-Mar-19	
<b>B.</b>	<b><u>As on Date</u><sup>2</sup></b>								
	9.05% Dewan Housing Finance Ltd 09 Sep 2019 (ISIN : INE202B07IJ3)	ORAD	3.00	23-Mar-18	CARE	AAA	AA-	07-Mar-19	
	9.10% Dewan Housing Finance Ltd 16-Aug-2021 (ISIN : INE202B07HS6)	ORAD	1.20	26-Mar-18	CARE	AAA	AA-	07-Mar-19	

**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: 16-May-19****Note:**
 Eric Noel Berg  
 Chief Financial Officer

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

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

S.No.	Particulars	Q4 '18-19				Q4 '17-18				YTD March, 2019				YTD March, 2018			
		Premium	No. of Policies	No. of Lives	Sum Insured.	Premium	No. of Policies	No. of Lives	Sum Insured.	Premium	No. of Policies	No. of Lives	Sum Insured.	Premium	No. of Policies	No. of Lives	Sum Insured.
		(Rs in Lakhs)															
<b>1</b>	<b>First year Premium</b>																
	i Individual Single Premium- (ISP)																
	From 0-10000	8.6	482.0	480.0	114.4	40	5,681	5,673	1,148	50.1	6,182	6,175	1,267.6	76	9,362	9,349	1,917
	From 10,000-25,000	8.6	5.0	5.0	16.0	10	6	4	34	30.7	19	17	100.2	38	22	16	72
	From 25001-50,000	25.3	6.0	4.0	36.1	31	7	2	41	47.4	12	10	71.2	90	21	13	123
	From 50,001-75,000	-	-	-	-	7	1	-	13	19.1	3	3	23.9	26	4	2	37
	From 75,000-100,000	-	-	-	-	10	1	1	13	18.0	2	1	28.5	71	8	6	89
	From 1,00,001-1,25,000	-	-	-	-	12	1	-	15	-	-	-	-	12	1	-	15
	Above Rs. 1,25,000	-	-	-	-	47	2	2	58	20.0	1	1	25.0	126	6	5	196
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	83.5	32.0	28.0	-	28	13	11	-	208.0	78	70	-	101	38	36	-
	From 50,001-100,000	55.0	7.0	3.0	-	23	3	2	-	147.0	21	13	-	66	9	8	-
	From 1,00,001-150,000	11.5	1.0	1.0	-	10	1	1	-	31.9	3	2	-	10	1	1	-
	From 150,001-2,00,000	-	-	-	-	32	2	1	-	16.1	1	1	-	88	5	4	-
	96%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	29	1	1	-	30.0	1	1	-	29	1	1	-
	Above Rs. 3,00,000	78.3	2.0	1.0	-	51	1	-	-	78.3	2	1	-	86	2	1	-
	iii Group Single Premium (GSP)																
	From 0-10000	0	-	5	(1,842)	0	-	4	(23,260)	1	-	17	(6,683)	0	-	6	(25,317)
	621082965.3	1	-	5	53	1	-	3	24	2	-	22	158	1	-	5	34
	0	1	-	5	49	0	-	2	24	4	-	38	315	1	-	6	56
	From 50,001-75,000	1	-	4	50	3	-	8	108	5	-	33	365	3	-	8	108
	(983)	4	-	62	150	3	-	9	127	8	-	86	320	4	-	13	183
	From 1,00,001-1,25,000	1	-	19	33	2	-	10	86	1	-	19	33	5	-	24	219
	Above Rs. 1,25,000	102	-	1,399	5,013	156	-	1,419	8,212	380	2	4,868	19,333	991	3	10,773	52,669
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	28.1	888.0	879.0	15,346.8	(99)	1,145	1,007	21,239	(145.5)	3,506	3,480	66,721.7	(6)	5,320	5,225	1,00,171
	From 10,000-25,000	319.7	1,851.0	1,819.0	31,840.4	381	2,093	2,034	31,065	1,095.1	6,372	6,315	1,29,196.8	971	5,389	5,325	96,062
	From 25001-50,000	964.1	2,849.0	2,822.0	26,113.6	1,230	2,987	2,895	27,320	3,009.9	8,154	8,100	84,900.1	3,117	7,544	7,491	75,215
	From 50,001-75,000	313.5	734.0	725.0	9,109.6	341	631	609	8,200	982.4	1,920	1,906	24,603.4	909	1,630	1,614	21,806
	From 75,000-100,000	1,028.0	1,044.0	1,043.0	16,285.2	1,425	1,456	1,434	19,814	2,885.0	2,958	2,956	46,030.8	3,292	3,375	3,373	50,185
	From 1,00,001-1,25,000	212.9	198.0	194.0	4,033.5	214	205	201	3,745	548.7	508	501	12,598.7	522	500	491	10,586
	Above Rs. 1,25,000	4,827.2	1,104.0	1,101.0	67,678.3	5,501	1,515	1,484	76,973	8,411.5	2,411	2,405	1,18,657.2	10,128	3,043	3,039	1,44,953
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	(331)	-	21,106	(37,216)	(22)	1	19,646	(1,26,058)	(406)	-	73,634	(8,03,462)	(62)	6	52,666	(1,89,163)
	From 10,000-25,000	3	-	7,479	12,862	2	1	794	1,630	13	4	17,566	30,713	15	7	8,330	15,280
	From 25001-50,000	9	-	1,442	8,001	7	3	2,225	4,730	34	4	26,094	37,473	21	9	5,628	20,547
	From 50,001-75,000	10	1	817	4,774	7	-	90	1,825	40	3	9,970	39,339	29	6	1,648	9,548
	From 75,000-100,000	-	-	-	-	8	2	728	4,624	11	-	4,894	12,926	26	4	2,920	12,841
	From 1,00,001-1,25,000	1	-	-	-	7	-	515	3,835	13	2	1,892	7,934	22	6	6,527	16,045
	Above Rs. 1,25,000	6,482	3	87,883	52,198	3,781	20	92,069	1,24,406	10,791	41	3,19,498	8,35,919	11,750	57	2,72,608	6,61,322
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(Rs in Lakhs)																	
S.No.	Particulars	Q4 '18-'19				Q4 '17-'18				YTD March, 2019				YTD March, 2018			
		Premium	No. of Policies	No. of Lives	Sum Insured	Premium	No. of Policies	No. of Lives	Sum Insured	Premium	No. of Policies	No. of Lives	Sum Insured	Premium	No. of Policies	No. of Lives	Sum Insured
<b>2</b>	<b>Renewal Premium</b>																
	i Individual																
	From 0-10000	1,889	22,514	22,152	7,84,560	2,059	24,256	23,840	7,96,534	5,875	95,427	94,025	31,76,648	6,471	1,02,525	1,00,947	32,20,474
	From 10,000-25,000	6,264	26,046	25,538	5,29,211	6,695	28,308	27,709	5,33,785	17,098	99,925	98,152	20,68,717	18,920	1,12,082	1,10,059	21,05,828
	From 25001-50,000	8,308	13,965	13,646	2,01,837	8,100	13,967	13,590	1,98,795	20,802	50,858	49,739	7,55,341	21,211	53,383	52,123	7,73,419
	From 50,001-75,000	2,762	2,836	2,713	50,109	2,731	2,772	2,644	50,080	6,705	10,953	10,547	2,07,677	7,142	11,459	11,004	2,12,553
	From 75,000-100,000	5,551	4,301	4,269	85,642	5,335	4,053	4,008	81,268	13,546	13,343	13,233	2,76,134	13,175	13,292	13,154	2,75,661
	From 1,00,001-1,25,000	1,707	859	833	22,120	1,610	838	791	20,743	4,021	3,407	3,302	91,595	4,397	3,694	3,548	96,984
	Above Rs. 1,25,000	12,137	3,287	3,240	1,96,535	13,005	2,984	2,928	1,74,189	29,627	10,107	9,958	5,90,862	30,039	9,797	9,617	5,74,816
	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	12	8,133	79	0	14	1,871	53	0	50	44,017	756	0	42	43,400	9,396
	From 10,000-25,000	1	3	172	390	2	7	398	755	6	24	1,208	3,468	6	15	1,009	2,670
	From 25001-50,000	4	4	931	699	5	7	774	1,753	20	37	6,547	11,815	19	25	4,137	8,285
	From 50,001-75,000	1	-	-	11	4	5	509	2,299	8	11	1,394	5,527	19	17	3,635	7,531
	From 75,000-100,000	3	2	376	1,159	1	-	-	-	12	13	1,356	10,139	14	9	3,093	5,983
	From 1,00,001-1,25,000	1	-	-	15	5	4	181	2,996	14	5	1,727	5,564	11	7	1,155	5,639
	Above Rs. 1,25,000	61	13	78,801	87,541	89	15	14,462	70,595	378	61	1,61,227	3,75,272	442	54	58,261	2,82,339
	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)	Q4 '18-19			Q4 '17-18			YTD March'19			YTD March'18		
		Up to the period			Up to the period			Same period of the previous year			Same period of the previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	122	17.75	2	668	74	1	2,184	24.83	7	4,226	86
2	Corporate Agents-Banks	-	12	0.04	-	-	-	-	12.00	0.04	-	1	0.00
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	-	84,304	349.06	14	84,011	555	38	2,82,147	1,208.62	44	2,06,252	2,354
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	4	35,788	5,915.46	11	32,843	3,325	17	1,74,288	9,664.42	47	1,50,683	10,366
	<b>Total(A)</b>	<b>4</b>	<b>1,20,226</b>	<b>6,282</b>	<b>27</b>	<b>1,17,522</b>	<b>3,953.29</b>	<b>56</b>	<b>4,58,631</b>	<b>10,897.91</b>	<b>98</b>	<b>3,61,162</b>	<b>12,806.34</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>4</b>	<b>1,20,226</b>	<b>6,282</b>	<b>27</b>	<b>1,17,522</b>	<b>3,953</b>	<b>56</b>	<b>4,58,631</b>	<b>10,898</b>	<b>98</b>	<b>3,61,162</b>	<b>12,806</b>



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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q4 '18-19		Q4 '17-18		YTD March'19		YTD March'18	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,339	3,681	11,189	5,658	9,881	6,947	22,900	11,334
2	Corporate Agents-Banks	1,793	536	935	522	10,232	2,215	3,716	1,214
3	Corporate Agents -Others	755	1,463	481	486	1,885	2,218	792	886
4	Brokers	175	164	634	264	2,008	977	1,117	457
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	3,141	2,125	2,513	2,390	8,148	5,143	7,756	5,874
	<b>Total (A)</b>	<b>9,203</b>	<b>7,970</b>	<b>15,752</b>	<b>9,320.13</b>	<b>32,154</b>	<b>17,500</b>	<b>36,281</b>	<b>19,763.56</b>
1	Referral (B)	-	(6)	-	-	-	(16)	-	(13)
	<b>Grand Total (A+B)</b>	<b>9,203</b>	<b>7,964</b>	<b>15,752</b>	<b>9,320.13</b>	<b>32,154</b>	<b>17,484</b>	<b>36,281</b>	<b>19,750.72</b>

FORM L-39-Data on Settlement of Claims for the quarter ended March 31, 2019

Date: March 31, 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		1,806	460	183	1	3	2,453	5,57,007
2	Survival Benefit		3,954	-	-	-	-	3,954	1,26,928
3	for Annuities / Pension		1,419	52	50	39	34	1,594	5,024
4	For Surrender		4574	3	0	0	0	4577	15,28,387
5	Other benefits								
	CI/PTD/ADP								
	HCB		1					1	18
	ADB		3					3	42
	IB		38	2	1	1	3	45	501
6	Partial Withdrawals		887	0	0	0	0	887	1,82,650
7	Auto Foreclosure		1747	0	0	0	0	1747	3,94,030
8	EL Surrender		2060	0	0	0	0	2060	1,82,822
9	Death Claims		274	1	-	-	-	275	3,20,331

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	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	11	-	-	-	-	11	1,38,155
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	260	-	-	-	-	260	1,674
7	Gratuity	-	692	2	-	-	-	694	1,99,603
8	Leave encashment	-	7	-	-	-	-	7	1,248
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	203	57	18	-	-	278	57,758

FOR L-40-Quarterly Claims data for Life for the quarter ended 31st Mar 2019

Date: March 31, 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	26	1,456	9	1,764	124	15	-	-	-	46	-	-
2	Claims reported during the period*	266	3,267	3,953	1,809	4,493	877	1,747	2,060	-	50	1	3
3	Claims Settled during the period	275	2,453	3,954	1,594	4,577	887	1,747	2,060	-	45	1	3
4	Claims Repudiated during the period	7	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	7	-	-	-	-	-	-	-	-	-	-	-
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	425	2	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	2	1,845	6	1,979	25	2	-	-	-	51	-	-
	Less than 3months	2	1,388	6	363	25	2	-	-	-	10	-	-
	3 months to 6 months	-	457	-	223	-	-	-	-	-	5	-	-
	6months to 1 year	-	-	-	487	-	-	-	-	-	7	-	-
	1year and above	-	-	-	906	-	-	-	-	-	29	-	-

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

\*\* 8 cases in death category were rejected during the quarter

\*\*\* 15 cases in the surrender category were reversed from the opening balance as customer opted to continue

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

**GROUP**

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	46	-	-	-	-	-	-	11	-	-
2	Claims reported during the period*	235	-	-	-	11	-	-	683	7	260
3	Claims Settled during the period	278	-	-	-	11	-	-	694	7	260
4	Claims Repudiated during the period	3	-	-	-	-	-	-	-	-	-
	Less than 2years 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	-	-	-	-	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	8	-	2	6	-	21
b)	Policy Servicing	15	110	10	95	20	0	530
c)	Proposal Processing	6	32	7	25	6	0	122
d)	Survival Claims	1	51	1	37	14	0	239
e)	ULIP Related	-	8	-	6	2	0	26
f)	Unfair Business Practices	32	314	47	135	164	0	1116
g)	Others	-	-	-	-	-	-	4
<b>Total Number</b>		<b>55</b>	<b>523</b>	<b>66</b>	<b>300</b>	<b>212</b>		<b>2058</b>

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

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

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

\* 38 Duplicate complaints received for the quarter ended ONE Extra 2 Duplicate cases appearing on IGMS Portal

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

**A chapter on Valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.****a. How the policy data needed for valuation is accessed**

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

**b. How the valuation bases are supplied to the system**

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

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

i. Individual Business		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%	NA	6.1% for first 5 years and 5.3%
2.	Life- Non-participating Policies	NA	6.1% for first 5 years and 5.1%	NA	6.1% for first 5 years and 5.1%
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities – Non-participating policies	NA	6.1% for first 5 years and 5.1%	NA	6.1% for first 5 years and 5.1%
5.	Annuities- Individual Pension Plan	NA	6.1% for first 5 years and 5.1%	NA	6.1% for first 5 years and 5.1%
6.	Unit Linked	6.2% for first 5 years and 5.2%	6.1% for first 5 years and 5.1%	6.2% for first 5 years and 5.2%	6.1% for first 5 years and 5.1%
7.	Health Insurance	NA	6.1% for first 5 years and 5.1%	NA	6.1% for first 5 years and 5.1%
8.	India Bond	NA	7.9% for first 5 years and 6.9%	NA	7.9% for first 5 years and 6.9%

- ii. **Group Business** For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis  
For single premium group term plan and group endowment type product the interest rate assumption is as for non par life product.

**2) Mortality Rates : the mortality rates used for each segment****i. Individual Business (% of IALM 2006-08 Ultimate)**

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	65.6%	65.6%
2.	Life- Non-participating Policies	23.0%	175.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	48.5%	65.6%
6.	Unit Linked	48.5%	65.6%
7.	Health Insurance	57.0%	65.6%

\*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 52.0% to 175.3%.

**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

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

4)

**Bonus:****i. Individual Business**

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	* given below	* given below
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	6.00%	6.00%
7.	Health Insurance	NA	NA

## Non-Linked Participating Policies - Life

Year\Product Name	Aviva Money Back	Aviva Dhan Nirman - Policy	Aviva Dhan Nirman - Policy	Aviva Dhan Nirman - Policy	Aviva Dhan Nirman - Policy	Aviva Dhan Vridhhi Plus	Aviva Dhan Vridhhi Plus	Aviva Dhan Vridhhi Plus
1-3	4.50%	4.25%	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.

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**

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

**For SP Group Term Business**

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

8)

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

For Unit Linked policies, Unit growth rate changed to (6.2% for first 5 years and 5.2% thereafter) from (6.9% for first 5 years and 5.9% thereafter)

L-42- Valuation Basis (Life Insurance)

(2) Expense Assumptions

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

Policy Maintenance Expenses (starting from 2 <sup>nd</sup> policy month):					
S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding i-Life, i-	715	0.76%	-	0.0575%
2	All Traditional Endowment Products (excluding Dhan	954	1.01%	-	0.0575%
3	Aviva Dhan Suraksha - Traditional Endowment	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 65.6% from 74.5%  
Mortality assumption under Individual Pension products of the company has changed to (48.5 % to 65.6%) from (55.1 % to 74.5%)  
Mortality assumption under Individual Health products of the company has changed to (57.0% to 65.6%) from (57.0% to 74.5%)  
Mortality assumptions for Individual Unit Linked plans has changed to (48.5% to 65.6%) from(55.1% to 74.5%)