



IRDA Public Disclosures

QUARTER ENDED 30TH SEPTEMBER 2016

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2016
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q2 '16-17	YTD Sep '16
	LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net									
(a) Premium	1,670,732	175,090	173,122	3,066,075	41,793	98,903	-	3,043,219	5,225,715
(b) Reinsurance ceded	(23,962)	(0)	(11)	(230,162)	(0)	(19,973)	-	(142,308)	(274,098)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	1,646,770	175,090	173,121	2,835,912	41,793	78,931	-	2,900,912	4,951,617
Income from Investments									
(a) Interest, Dividends and Rent – Gross	1,020,106	114,168	93,930	1,076,175	81,743	69,077	6,457	1,228,609	2,461,658
(b) Profit on sale/redemption of investments	2,474,546	399,903	63,679	2,969	23	53	5	1,686,039	2,941,176
(c) (Loss) on sale/ redemption of investments	(550,535)	(61,706)	(6,031)	(16)	(4)	(38)	(4)	(151,188)	(618,334)
(d) Transfer/Gain on revaluation/change in fair value	1,728,120	195,490	77,809	-	-	-	-	950,920	2,001,419
(e) Appropriation/Expropriation Adjustment account	-	-	-	-	-	-	-	-	-
Sub Total	4,672,237	647,855	229,386	1,079,128	81,762	69,093	6,458	3,714,380	6,785,919
Other Income									
(a) Other Income	20	-	-	16,027	381	-	-	7,433	16,428
(b) Transfer from Shareholders for Mortality charges as per IRDAI order	4,614	-	-	6,040	0	-	-	5,336	10,654
(c) Contribution from the Shareholders' A/c	-	-	2,149	472,650	-	36,215	2,848	283,720	513,861
TOTAL (A)	6,323,641	822,945	404,656	4,409,758	123,936	184,239	9,305	6,911,781	12,278,479
Commission	15,978	459	111	106,186	935	185	-	97,767	123,855
Service Tax on Linked Charges	76,404	5,677	1,566	-	-	-	-	41,970	83,648
Operating Expenses related to Insurance Business	451,193	22,805	7,294	1,249,432	22,943	20,832	2,838	900,124	1,777,337
Provision for Doubtful debts	1,498	76	24	4,149	76	69	9	(30,025)	5,902
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
TOTAL (B)	545,074	29,017	8,994	1,359,766	23,954	21,086	2,848	1,009,836	1,990,742
Benefits Paid (Net)	5,538,222	893,977	163,510	788,202	154,297	174,904	-	4,190,151	7,713,112
Interim Bonuses Paid	4,660	482	-	-	-	-	-	1,587	5,142
Change in valuation of liability in respect of life policies									
(a) Gross	242,044	(125,741)	232,149	2,277,102	(98,131)	(11,590)	6,458	1,846,137	2,522,291
(b) Amount ceded in Reinsurance	8,887	-	-	(8,027)	(20)	(161)	-	5,294	679
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	(183,622)	-	-	-	-	-	-	(272,264)	(183,622)
TOTAL (C)	5,610,191	768,718	395,660	3,057,277	56,146	163,153	6,458	5,770,905	10,057,602
TOTAL (B+C)	6,155,265	797,735	404,656	4,417,044	80,101	184,239	9,305	6,780,742	12,048,344
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	168,376	25,210	-	(7,286)	43,835	-	-	131,041	230,135
APPROPRIATIONS									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	77,885	9,647	-	(7,286)	482	-	-	53,331	80,730
Transfer to Balance sheet	90,491	15,562	-	-	43,353	-	-	77,710	149,405
TOTAL (D)	168,376	25,210	-	(7,286)	43,835	-	-	131,041	230,135
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	4,660	482	-	-	-	-	-	1,587	5,142
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	168,376	25,210	-	(7,286)	43,835	-	-	131,041	230,135
(d) Total Surplus: ((a)+(b)+(c)):	173,036	25,692	-	(7,286)	43,835	-	-	132,628	235,277

Note: As required by Section 40 B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business transacted in India by the company have been fully debited to the Policyholders' Revenue Account as expenses, unless specifically instructed by IRDAI to do otherwise.

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

UNAUDITED REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2015
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q2 '15-16	YTD Sep '15
	LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net									
(a) Premium	1,942,697	256,774	705,032	3,078,384	47,574	189,387	-	3,417,186	6,219,848
(b) Reinsurance ceded	(27,737)	0	(2)	(222,831)	(0)	(19,203)	-	(134,284)	(269,773)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	1,914,960	256,774	705,030	2,855,553	47,574	170,184	-	3,282,902	5,950,075
Income from Investments									
(a) Interest, Dividends and Rent – Gross	1,162,646	134,565	66,563	840,523	82,771	122,232	60,032	1,250,573	2,469,332
(b) Profit on sale/redemption of investments	1,159,992	279,380	9,558	34	11	281	79	799,905	1,449,335
(c) (Loss) on sale/ redemption of investments	(873,780)	(121,599)	(5,393)	(13)	(4)	(6)	-	(642,110)	(1,000,794)
(d) Transfer/Gain on revaluation/change in fair value	(1,920,220)	(461,504)	(6,046)	-	-	-	-	(1,248,427)	(2,387,771)
Sub Total	(471,362)	(169,158)	64,682	840,544	82,778	122,507	60,111	159,941	530,102
Other Income									
(a) Other Income	1	-	-	16,295	354	-	-	8,857	16,650
(b) Transfer from the Shareholders for Extra Mortality charges per IRDAI order	8,452	-	-	4,301	-	-	-	7,031	12,753
(b) Contribution from the Shareholders' A/c	-	-	10,370	516,176	-	54,906	605	(94,563)	582,057
TOTAL (A)	1,452,051	87,616	780,082	4,232,869	130,706	347,597	60,716	3,364,168	7,091,637
Commission	19,279	765	157	237,183	926	443	-	150,091	258,753
Service Tax on Premium	73,736	7,580	1,050	-	-	-	-	45,457	82,366
Operating Expenses related to Insurance Business	360,800	32,249	15,298	1,322,242	18,417	17,520	604	905,443	1,767,130
Provision for Doubtful debts	767	68	32	2,795	39	37	1	3,449	3,739
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
TOTAL (B)	454,582	40,662	16,537	1,562,220	19,382	18,000	605	1,104,440	2,111,988
Benefits Paid (Net)	4,308,572	1,194,648	154,663	366,451	68,010	1,500,841	350,000	4,447,111	7,943,185
Interim Bonuses Paid	5,715	287	-	16	64	-	-	3,342	6,082
Change in valuation of liability in respect of life policies									
(a) Gross	(4,350,733)	(1,161,663)	608,882	2,305,726	(13,040)	(1,132,517)	(289,889)	(1,989,208)	(4,033,234)
(b) Amount ceded in Reinsurance	-	-	-	-	-	(38,727)	-	(44,556)	(38,727)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	725,538	-	-	-	-	-	-	152,279	725,538
TOTAL (C)	689,092	33,272	763,545	2,672,194	55,034	329,597	60,111	2,568,968	4,602,844
TOTAL (B+C)	1,143,674	73,934	780,082	4,234,414	74,416	347,597	60,716	3,673,408	6,714,832
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	308,377	13,682	0	(1,544)	56,290	0	0	(309,240)	376,804
APPROPRIATIONS									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	15,982	515	-	(3,133)	(1,022)	-	-	17,055	12,342
Transfer to Balance sheet	292,395	13,167	(0)	1,589	57,312	(0)	0	(326,295)	364,462
TOTAL (D)	308,377	13,682	(0)	(1,544)	56,290	(0)	0	(309,240)	376,804
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	5,715	287	-	16	64	-	-	3,342	6,082
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	308,377	13,682	(0)	(1,544)	56,290	(0)	0	(309,240)	376,805
(d) Total Surplus: ((a)+(b)+(c)):	314,092	13,969	(0)	(1,528)	56,354	(0)	0	(305,898)	382,887

Note: As required by Section 40 B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business transacted in India by the company have been fully debited to the Policyholders' Revenue Account as expenses, unless specifically instructed by IRDAI to do otherwise.

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2016**Shareholders' Account (Non-technical Account)**

Particulars	Q2 '16-17 (Rs. 000's)	YTD Sep '16 (Rs. 000's)	Q2 '15-16 (Rs. 000's)	YTD Sep '15 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	153,312	312,500	153,760	308,908
(b) Profit on sale/redemption of investments	938	1,837	-	-
(c) (Loss) on sale/ redemption of investments	-	-	-	-
Other Income	-	-	-	-
TOTAL (A)	154,251	314,337	153,760	308,908
Expense other than those directly related to the insurance business	39,579	59,815	24,669	34,966
Bad debts written off	-	-	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others - Provision against IRDAI order	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	283,720	513,861	(94,563)	582,057
TOTAL (B)	323,299	573,676	(69,894)	617,023
Profit/ (Loss) before tax	(169,048)	(259,339)	223,654	(308,115)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(169,048)	(259,339)	223,654	(308,115)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(12,615,263)	(12,615,263)	(12,702,477)	(12,702,477)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(12,784,312)	(12,874,602)	(12,478,823)	(13,010,592)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.13)		(0.15)

FORM L-3-A-BS
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration No. 122 with the IRDA, dated 14 May 2002
UNAUDITED BALANCE SHEET AS AT SEPTEMBER 30, 2016

Particulars	Schedule	AS AT September 30, 2016 (Rs. 000's)	AS AT September 30, 2015 (Rs. 000's)
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	20,049,000
<i>BORROWINGS</i>			
POLICYHOLDERS' FUNDS:	L-11	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(790)	640
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		149,405	364,463
<i>POLICY LIABILITIES</i>			
Linked - Individual - Life - Non Participating		482,029	320,886
Linked - Individual - Pension - Non Participating		11,781	14,085
Linked - Group - Life - Non Participating		-	75
Non Linked - Individual - Life - Participating		58,830	44,245
Non Linked - Individual - Pension - Participating		14,213	13,787
Non Linked - Individual - Life - Non Participating		28,442,611	22,228,398
Non Linked - Individual - Pension - Non Participating		1,476,401	1,512,401
Non Linked - Group - Life - Non Participating		1,601,866	1,985,967
Non Linked - Group - Pension - Non Participating		183,725	1,283,718
Non Linked - Annuity - Non Participating		287,686	255,869
Non Linked - Variable group		280,701	309,419
Non Linked Health Non Participating		52,338	35,628
<i>INSURANCE RESERVES</i>			
<i>PROVISION FOR LINKED LIABILITIES</i>			
Linked - Individual - Life - Participating		577,532	514,009
Linked - Individual - Pension - Participating		57,864	54,711
Linked - Individual - Life - Non Participating		36,018,128	38,384,652
Linked - Individual - Pension - Non Participating		5,397,937	6,045,943
Linked - Group - Life - Non Participating		2,744,483	2,106,742
Discontinued Policies Fund - Non payment of premium		2,900,950	4,291,664
Sub-Total		80,737,691	79,767,302
<i>FUNDS FOR FUTURE APPROPRIATIONS</i>			
FFA - Others		616,563	578,028
TOTAL		101,403,254	100,394,330
APPLICATION OF FUNDS			
<i>INVESTMENTS</i>			
- Shareholders'	L-12	7,547,983	7,471,218
- Policyholders'	L-13	35,077,321	29,822,390
Assets held to cover linked liabilities	L-14	48,316,596	51,973,819
<i>LOANS</i>			
	L-15	-	-
<i>FIXED ASSETS</i>			
	L-16	147,341	184,725
<i>CURRENT ASSETS</i>			
Cash & Bank Balance	L-17	149,390	194,924
Advances And Other Assets	L-18	1,825,032	1,641,219
Sub-Total (A)		1,974,422	1,836,143
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-19	4,380,733	3,785,202
	L-20	154,278	119,355
Sub-Total (B)		4,535,011	3,904,557
NET CURRENT ASSETS (C) = (A - B)		(2,560,589)	(2,068,414)
<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>			
		12,874,602	13,010,592
TOTAL		101,403,254	100,394,330

Particulars	30 September 2016 (Rs. 000's)	30 September 2015 (Rs. 000's)
Partly paid-up investments	Nil	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts	7,477	11,318
Guarantees given by or on behalf of the Company	Nil	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Claims under policies not acknowledged as debts	208,137	181,665
Total	215,615	192,983

Company is in receipt of show cause notices amounting to Rs 583,176 ('000s) (Previous period Rs. ('000) 583,176) (with proposal to levy interest and penalty) in respect of service tax pertaining to payouts to/ for advisors. Matter has been heard and order is awaited.

Company has received Commissioner's order in respect of service tax on surrender charges and upholding penalty thereon amounting to Rs 780,313 ('000) (Previous period Rs. ('000) 780,313 as per SCN. Commissioner has also upheld imposition of interest as per SCN. Appeal before CESTAT is filed and case is yet to be placed for hearing.

Company has received Commissioner's order in respect of service tax on difference between forex payments as per financials and return for Rs. 7,683 ('000s) (Previous period Rs. ('000) 7,683) and has upheld penalty thereon amounting to Rs 15,366 ('000) (Previous period Rs. ('000) 15,366). Imposition of interest as per SCN has also been upheld. Appeal before CESTAT is filed and case is yet to be placed for hearing.

Company is in receipt of show cause notice amounting to Rs. 216,525 ('000s) in respect of service tax on ULIP charges other than FMC along with a proposal to levy interest and penalty. Matter has been heard and order is awaited.

Based on legal opinion, management believes that at present no provision is required in the books of accounts in respect of above matters.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q2 '16-17	YTD Sep '16	Q2 '15-16	YTD Sep '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	381,151	699,525	766,155	1,618,355
Renewal premiums	2,651,434	4,494,769	2,626,867	4,567,423
Single premiums	10,634	31,422	24,164	34,070
				-
TOTAL PREMIUM	3,043,219	5,225,715	3,417,186	6,219,848

Note:ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	3,043,219	5,225,715	3,417,186	6,219,848
Outside India	-	-	-	-
TOTAL PREMIUM	3,043,219	5,225,715	3,417,186	6,219,848

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q2 '16-17	YTD Sep '16	Q2 '15-16	YTD Sep '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	64,671	66,186	97,324	172,163
- Renewal premiums	33,062	57,513	52,456	86,216
- Single premiums	34	157	311	374
Total (A)	97,767	123,855	150,091	258,753
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	97,767	123,855	150,091	258,753
Break-up of the expenses (Gross) incurred to procure business:				
Agents	51,106	87,758	47,455	84,500
Brokers	2,800	6,097	3,736	7,296
Corporate Agency	43,605	29,532	98,931	167,021
Referral	(0)	(3)	(31)	(64)
Others (IMF)	256	472	-	-
TOTAL (B)	97,767	123,855	150,091	258,753

FORM L-6- OPERATING EXPENSES SCHEDULE

Particulars	Q2 '16-'17	YTD Sep '16	Q2 '15-'16	YTD Sep '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	504,420	1,015,131	457,285	967,137
Travel, conveyance and vehicle running expenses	8,496	19,553	20,101	31,559
Training expenses	9,448	9,054	16,180	22,039
Rents, rates and taxes	102,973	197,282	103,243	199,784
Repairs	1,402	2,165	1,554	1,847
Printing and stationery	6,143	15,123	10,498	20,312
Communication expenses	13,085	27,833	17,883	35,460
Legal and professional charges	49,501	100,675	55,447	91,852
Medical fees	2,462	5,917	5,039	11,415
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,267	2,862	3,660	5,910
b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity (Tax Audit)	125	250	374	500
Advertisement and publicity	74,411	113,374	58,243	82,863
Interest and bank charges	7,818	11,650	6,017	9,682
Information technology and related expenses	31,494	64,673	30,087	61,643
Service tax on premium	4,039	8,206	2,671	8,743
Others	-	-	-	-
a) Office maintenance	35,681	72,386	33,852	69,636
b) Electricity	19,217	35,188	19,483	39,784
c) Recruitment	3,274	21,567	15,439	23,437
d) Miscellaneous expenses	(143)	3,895	10,541	12,271
Depreciation	25,012	50,553	37,846	71,256
TOTAL	900,124	1,777,337	905,443	1,767,130

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2 '16-17	YTD Sep '16	Q2 '15-16	YTD Sep '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	179,009	426,719	266,845	550,475
(b) Claims by Maturity,	411,171	627,293	173,742	263,466
(c) Annuities/Pension payment	98,164	211,398	994,357	1,183,619
(d) Other benefits				
- Riders	4,031	5,844	1,799	5,027
- Surrender	3,286,699	6,160,835	3,051,721	6,085,446
- Health	200	3,700	1,200	4,200
- Periodical Benefit	244,079	401,018	96,020	135,911
- Interest to policy holders	42,700	73,438	-	-
(Amount ceded in reinsurance):				
(a) Claims by Death,	(75,902)	(197,132)	(138,573)	(284,959)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :	-	-	-	-
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
TOTAL	4,190,150	7,713,112	4,447,111	7,943,185
Benefits paid to claimants:				
In India	4,190,150	7,713,112	4,447,111	7,943,185
Outside India	-	-	-	-
Total Benefits paid (Net)	4,190,150	7,713,112	4,447,111	7,943,185

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

FORM L-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Particulars	AS AT September 30, 2016 (Rs. 000's)	AS AT September 30, 2015 (Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	20,049,000

FORM L-9- PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT September 30, 2016		AS AT September 30, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,022,499,000	51%	1,483,626,000	74%
- Foreign - Aviva International Holdings Limited, UK	982,401,000	49%	521,274,000	26%
Others	-		-	
TOTAL	2,004,900,000	100%	2,004,900,000	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT September 30, 2016	AS AT September 30, 2015
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT September 30, 2016	AS AT September 30, 2015
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT September 30, 2016 (Rs. 000's)	AS AT September 30, 2015 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	2,297,976	2,163,953
(Market value (Rs '000) Current Year 2,297,288 Previous Year 1,973,291)		
Other Approved Securities	1,130,937	1,030,362
(Market value (Rs '000) Current Year 1,061,578 Previous Year 1,044,920)		
Other Approved Investments		
(a) Shares		
(aa) Equity	37,167	-
(Market value (Rs '000) Current Year 37,167 Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	176,690	150,000
(Market value (Rs '000) Current Year 196,512 Previous Year 163,779)		
(e) Other Securities (Term Deposits)	178,200	178,200
(Market value (Rs '000) Current Year 178,200 Previous Year 178,200)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	2,019,403	1,668,390
Non Convertible Debentures		
(Market value (Rs '000) Current Year 2,095,692 Previous Year 1,695,864)		
Equity Shares	5,207	-
(Market value (Rs '000) Current Year 5,207 Previous Year NIL)		
Other Investments		
Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	564,989	626,982
(Market value (Rs '000) Current Year 564,993 Previous Year 626,990)		
Other Approved Securities	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	173,191	85,366
(Market value (Rs '000) Current Year 173,886 Previous Year 85,955)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	167,279	906,155
(Market value (Rs '000) Current Year 167,279 Previous Year 906,155)		
(f) Other Securities (Reverse Repo)	293,012	184,746
(Market value (Rs '000) Current Year 293,012 Previous Year 184,746)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	503,932	477,064
Non Convertible Debentures		
(Market value (Rs '000) Current Year 507,052 Previous Year 480,787)		
Other Investments		
Mutual Funds	-	-
TOTAL	7,547,983	7,471,218
INVESTMENTS		
In India	7,547,983	7,471,218
Outside India	-	-
TOTAL	7,547,983	7,471,218

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT September 30, 2016 (Rs. 000's)	AS AT September 30, 2015 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 24,253,983 Previous Year 19,623,751)	21,808,503	18,714,125
Other Approved Securities (Market value (Rs '000) Current Year 699,039 Previous Year 375,147)	682,880	369,946
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 139,928 Previous Year 4,246)	139,928	4,244
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 689,618 Previous Year 115,132)	659,893	104,983
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 201,700 Previous Year 201,700)	201,700	201,700
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	6,364,136	4,595,956
Non Convertible Debentures (Market value (Rs '000) Current Year 6,912,728 Previous Year 4,822,297)		
Equity Shares (Market value (Rs '000) Current Year 19,176 Previous Year 421)	19,176	421
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 21 Previous Year 44)	21	43
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 2,733,646 Previous Year 2,581,447)	2,733,635	2,581,318
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 128,905 Previous Year NIL)	128,672	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 897,270 Previous Year 1,833,605)	897,270	1,833,605
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 764,857 Previous Year 636,470)	764,857	636,470
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	676,652	779,577
Non Convertible Debentures (Market value (Rs '000) Current Year 680,732 Previous Year 784,261)		
TOTAL	35,077,321	29,822,390
INVESTMENTS		
In India	35,077,321	29,822,390
Outside India	-	-
TOTAL	35,077,321	29,822,390

Aviva Life Insurance Company India Limited
Form L-14 - INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT September 30, 2016 (Rs. 000's)	AS AT September 30, 2015 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury	7,944,076	8,409,692
(Market value (Rs '000) Current Year 7,557,003 Previous Year 8,206,688)		
Other Approved Securities	228,481	222,974
(Market value (Rs '000) Current Year 209,438 Previous Year 209,438)		
Other Approved Investments		
(a) Shares		
(aa) Equity	22,177,761	24,944,264
(Market value (Rs '000) Current Year 18,579,657 Previous Year 21,592,188)		
(bb) Preference	-	5,318
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	3,141,448	3,170,529
(Market value (Rs '000) Current Year 2,831,053 Previous Year 2,969,086)		
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial)	48,500	48,500
(Market value (Rs '000) Current Year 48,500 Previous Year 48,500)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	3,767,923	3,995,578
(Market value (Rs '000) Current Year 3,570,814 Previous Year 3,805,115)		
(b) Equity *	3,804,301	3,431,513
(Market value (Rs '000) Current Year 3,304,417 Previous Year 3,423,455)		
Other Investments		
(a) Equity Shares	1,155,388	793,974
(Market value (Rs '000) Current Year 1,060,768 Previous Year 901,454)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury		
Government Securities and Government guaranteed bonds	2,838,679	4,160,153
(Market value (Rs '000) Current Year 2,742,626 Previous Year 4,008,542)		
Other Approved Securities	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	474,668	101,102
(Market value (Rs '000) Current Year 471,410 Previous Year 100,602)		
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial)	39,257	325,194
(Market value (Rs '000) Current Year 37,624 Previous Year 317,915)		
(f) Other Securities (Reverse Repo)	1,208,383	1,230,212
(Market value (Rs '000) Current Year 1,208,383 Previous Year 1,230,212)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing	352,650	252,870
(Market value (Rs '000) Current Year 326,107 Previous Year 243,210)		
Balances in Bank	(5,616)	3,599
Other Current Assets (net)	1,140,698	878,347
TOTAL	48,316,596	51,973,819
INVESTMENTS		
In India	48,316,596	51,973,819
Outside India	-	-
TOTAL	48,316,596	51,973,819

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

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

FORM L-15-LOANS SCHEDULE

Particulars	AS AT September 30, 2016 (Rs. 000's)	AS AT September 30, 2015 (Rs. 000's)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as at March 31, 2016	Additions during the period	Deductions	Balance as at September 30, 2016	Balance as at March 31, 2016	For the period	Sales/ Adjustments	Balance as at September 30, 2016	UNAUDITED AS AT SEPTEMBER 30, 2016	UNAUDITED AS AT SEPTEMBER 30, 2015
Intangibles										
- Software	408,812	9,468	2,718	415,563	331,700	20,390	(0)	352,090	63,473	93,702
Tangibles										
Leasehold	326,135	8,705	4,588	330,252	303,319	6,359	3,307	306,371	23,881	26,111
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	156,633	4,348	4,885	156,096	154,271	1,438	1,916	153,793	2,302	2,413
Information Technology Equipment	506,958	3,469	36,323	474,104	450,451	19,746	36,449	433,748	40,355	48,016
Vehicles	1,620	-	-	1,620	1,620	-	0	1,620	-	-
Office Equipment	89,208	2,895	6,499	85,604	80,781	2,620	4,292	79,110	6,495	5,624
Sub Total	1,489,365	28,886	55,012	1,463,239	1,322,143	50,553	45,964	1,326,732	136,506	175,866
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	10,834	8,859
TOTAL	1,489,365	28,886	55,012	1,463,239	1,322,143	50,553	45,964	1,326,732	147,341	184,725
PREVIOUS YEAR	1,564,307	119,833	168,975	1,515,165	1,426,219	71,256	158,176	1,339,299	184,725	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT September 30, 2016	AS AT September 30, 2015
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	37,147	47,898
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	17,329	49,182
(bb) Others	-	-
(b) Current Accounts	94,914	97,844
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	149,390	194,924
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	149,390	194,924
Outside India	-	-
TOTAL	149,390	194,924

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT September 30, 2016	AS AT September 30, 2015
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	54,371	51,730
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	19,738	18,664
Less: Provision for doubtful debts	(11,744)	(11,744)
Others (includes vendor, travel advances & salary recoverable)	75,093	149,157
Less : Provision for doubtful debts	(11,734)	(14,451)
	63,359	134,706
TOTAL (A)	125,724	193,357
OTHER ASSETS		
Income accrued on investments	1,081,650	870,421
Outstanding Premiums	285,728	301,733
Agents' Balances	72,607	36,508
Less : Provision for doubtful debts	(69,215)	(31,843)
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	300	2,741
Deposit with Reserve Bank of India (In Pursuant to Sec 7 of Insurance Act, 1938) (Refer Sch 8)	-	-
Others		
-Refundable Security Deposits	333,392	265,290
Less : Provision for doubtful deposit	(17,110)	(16,886)
- Unsettled Contracts	(0)	(0)
-Service Tax Unutilized Credit	11,954	19,899
TOTAL (B)	1,699,307	1,447,862
TOTAL (A+B)	1,825,032	1,641,219

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT September 30, 2016 (Rs. 000's)	AS AT September 30, 2015 (Rs. 000's)
Agents' Balances	177,966	138,650
Balances due to other insurance companies	57,322	64,366
Deposits held on re-insurance ceded	-	-
Premiums received in advance	83,502	92,599
Unallocated premium	47,934	54,630
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	150,854	139,787
Accrual for expenses	631,737	657,244
Unclaimed Amount - Policyholders	2,388,282	1,888,142
Claims Outstanding	146,678	171,429
Due to Officers/Directors	-	-
Others:		
Others (includes statutory dues payable and payables to employees)	118,606	124,464
Service Tax payable	22,246	15,223
Payables for unsettled investment contracts	41,064	105,819
Temporary book overdrafts	220,301	270,446
Payable to Policyholders	294,243	62,406
TOTAL	4,380,734	3,785,203

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT September 30, 2016 (Rs. 000's)	AS AT September 30, 2015 (Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	12,208	13,843
Provision for Leave Encashment	22,425	19,374
Provision for Other Long Term Benefits	82,574	59,760
Provision for Other Employee Benefits	37,072	26,379
TOTAL	154,278	119,355

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT September 30, 2016	AS AT September 30, 2015
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

S.No.	Particulars	Q2 '16-17	YTD Sep '16	Q2 '15-16	YTD Sep '15
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	NA	NA	-100%	-100%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	17%	47%	-67%	-65%
	Linked Individual - Pension Non Participating	42%	-59%	-115%	-548%
	Linked Group - Non Participating	-67%	-76%	1756%	1983%
	Non Linked Individual - Life Participating	168%	89%	-63%	-36%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	-52%	-56%	-14%	-18%
	Non Linked Individual - Pension Non Participating	-8%	-12%	-80%	-79%
	Non Linked Group - Life Non Participating	455%	6%	-80%	-97%
	Non Linked Group - Pension Non Participating	NA	NA	NA	NA
	Non Linked Annuity Non Participating	-15%	-27%	-41%	-39%
	Non Linked - Variable - Group	-100%	-71%	-28%	-45%
	Non Linked Health Non Participating	-50%	-43%	-69%	-74%
2	Net Retention Ratio	95%	95%	96%	96%
3	Expense of Management to Gross Direct Premium Ratio	33%	37%	31%	33%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	2%	4%	4%
5	Ratio of policy holder's liabilities to shareholder's funds	11.32	11.32	11.36	11.36
6	Growth rate of shareholders' fund	2%	2%	18%	18%
7	Ratio of surplus to policyholders' liability	-0.3%	-0.3%	-0.3%	-0.3%
8	Change in net worth in ('000)	135,989	135,989	1,081,197	1,081,197
9	Profit after tax/Total Income	-2%	-2%	6%	-5%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.54	4.54	4.5	4.45
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.1%	4.1%	2.1%	4.2%
	R2. Non-PAR	2.0%	4.1%	2.1%	4.2%
	R3.Sub-TOTAL	2.0%	4.1%	2.1%	4.2%
	Linked:				
	R4. PAR	4.9%	8.3%	3.1%	3.7%
	R5. Non-PAR	6.1%	11.1%	-1.3%	-2.1%
	R6. Sub-TOTAL	6.1%	11.1%	-1.2%	-2.0%
	R7. Grand Total	4.3%	8.1%	0.0%	0.2%
	Shareholders' Funds	2.0%	4.1%	2.1%	4.2%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.1%	4.1%	2.1%	4.2%
	R2. Non-PAR	2.0%	4.1%	2.1%	4.2%
	R3.Sub-TOTAL	2.0%	4.1%	2.1%	4.2%
	Linked:				
	R4. PAR	1.9%	3.8%	1.9%	4.0%
	R5. Non-PAR	4.1%	6.8%	1.1%	2.4%
	R6. Sub-TOTAL	4.0%	6.7%	1.1%	2.4%
	R7. Grand Total	3.2%	5.6%	1.5%	3.0%
	Shareholders' Funds	2.0%	4.1%	2.1%	4.2%
14	Conservation Ratio				
	Linked Individual - Life Participating	109%	88%	74%	93%
	Linked Individual - Pension Participating	93%	89%	78%	87%
	Linked Individual - Life Non Participating	75%	77%	64%	67%
	Linked Individual - Pension Non Participating	70%	69%	45%	48%
	Linked Group - Non Participating	2%	1%	32%	28%
	Non Linked Individual - Life Participating	108%	97%	48%	54%
	Non Linked Individual - Pension Participating	90%	92%	89%	95%
	Non Linked Individual - Life Non Participating	91%	89%	83%	85%
	Non Linked Individual - Pension Non Participating	131%	66%	43%	30%
	Non Linked Group - Life Non Participating	81%	46%	34%	4%
	Non Linked - Variable - Group	0%	0%	7%	21%
	Non Linked Health Non Participating	94%	92%	84%	84%
15	Persistence Ratio (by numbers)				
	For 13th month	57%	56%	62%	62%
	For 25th month	55%	55%	39%	47%
	For 37th month	36%	42%	45%	41%
	For 49th Month	44%	39%	39%	36%
	for 61st month	39%	36%	22%	20%
	Persistence Ratio (by premium)				
	For 13th month	64%	69%	59%	63%
	For 25th month	54%	55%	56%	55%
	For 37th month	50%	48%	45%	44%
	For 49th Month	44%	42%	39%	39%
	for 61st month	46%	46%	27%	22%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		74% / 26%
	(c) % of Government holding (in case of public sector insurance companies)				
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		Nil (0.13)		Nil (0.15)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.13)		(0.15)
	(iv) Book value per share (Rs)		3.65		3.69

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

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 30 Sep 2016	As at 30 Sep 2015
1	Linked		
a	Life	423,492	452,916
b	General Annuity	-	-
c	Pension	58,415	64,411
d	Health	-	-
2	Non-Linked		
a	Life	305,677	258,517
b	General Annuity	2,877	2,559
c	Pension	14,906	15,262
d	Health	523	356

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the Quarter Ended 30th September 2016

Date: 30 September 2016

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	2	2	1	6	389	368	222	12,504	391	370	223	12,510
3	Arunachal Pradesh	-	-	-	-	12	12	7	219	12	12	7	219
4	Assam	2	2	1	26	219	214	72	2,463	221	216	74	2,488
5	Bihar	120	122	3	44	88	87	31	1,312	208	209	33	1,356
6	Chandigarh	-	-	(1)	-	19	17	16	365	19	17	16	365
7	Chattisgarh	-	-	-	-	14	13	2	539	14	13	2	539
8	Dadra & NagraHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	1	2	1	15	453	425	359	11,856	454	427	360	11,871
11	Goa	-	-	-	-	3	3	4	14	3	3	4	14
12	Gujarat	8	8	14	301	182	168	71	3,173	190	176	85	3,474
13	Haryana	8	8	2	130	268	249	260	9,078	276	257	263	9,208
14	Himachal Pradesh	-	-	-	-	11	9	4	323	11	9	4	323
15	Jammu & Kashmir	1	1	0	2	12	11	5	57	13	12	5	59
16	Jharkhand	1	1	0	4	51	48	19	1,338	52	49	20	1,342
17	Karnataka	-	-	(0)	-	333	302	253	10,717	333	302	253	10,717
18	Kerala	-	-	-	-	38	38	25	945	38	38	25	945
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1	1	0	30	69	66	27	1,934	70	67	27	1,964
21	Maharashtra	17	15	2	106	689	639	439	18,627	706	654	441	18,733
22	Manipur	-	-	-	-	2	2	4	95	2	2	4	95
23	Meghalaya	-	-	-	-	9	8	1	19	9	8	1	19
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	1	1	1	10	1	1	1	10
26	Orissa	45	44	4	126	168	162	62	1,560	213	206	66	1,686
27	Puducherry	-	-	-	-	2	1	0	110	2	1	0	110
28	Punjab	6	8	(10)	(430)	111	98	57	1,460	117	106	47	1,030
29	Rajasthan	3	3	(1)	7	86	80	33	2,245	89	83	32	2,252
30	Sikkim	-	-	-	-	3	3	4	20	3	3	4	20
31	Tamil Nadu	-	-	0	-	376	349	334	11,536	376	349	334	11,536
32	Tripura	3	3	1	16	91	91	23	550	94	94	24	566
33	Uttar Pradesh	2	2	1	20	249	228	125	4,929	251	230	127	4,948
34	Uttarakhand	57	57	0	11	10	9	2	388	67	66	2	400
35	West Bengal	69	69	12	165	511	479	247	4,774	580	548	259	4,939
Grand Total		346	348	31	578	4,469	4,180	2,708	103,159	4,815	4,528	2,739	103,737

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the Period Ended 30th September 2016

Date: 30 September 2016

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	7	7	2.24	49.17	686	639	346.59	21,599.18	693	646	349	21,648
3	Arunachal Pradesh	-	-	-	-	19	19	8.71	247.09	19	19	9	247
4	Assam	3	3	1.30	26.75	452	446	152.38	5,007.23	455	449	154	5,034
5	Bihar	388	390	5.96	130.05	178	176	52.83	1,926.80	566	566	59	2,057
6	Chandigarh	-	-	(0.50)	-	47	43	31.15	1,081.31	47	43	31	1,081
7	Chattisgarh	-	-	-	-	20	19	4.28	673.97	20	19	4	674
8	Dadra & NagraHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	3	3	7.04	87.50	835	795	1,091.03	24,401.66	838	798	1,098	24,489
11	Goa	-	-	-	-	9	9	12.00	97.06	9	9	12	97
12	Gujarat	14	14	15.89	326.30	328	306	106.93	6,138.83	342	320	123	6,465
13	Haryana	20	20	4.00	230.40	546	511	422.03	18,682.18	566	531	426	18,913
14	Himachal Pradesh	2	2	1.02	24.20	19	17	6.10	459.11	21	19	7	483
15	Jammu & Kashmir	1	1	0.12	1.60	23	21	7.80	158.20	24	22	8	160
16	Jharkhand	1	1	0.30	4.00	103	99	26.17	1,952.63	104	100	26	1,957
17	Karnataka	1	1	0.01	1.00	644	592	398.43	22,681.80	645	593	398	22,683
18	Kerala	-	-	-	-	92	88	46.85	1,722.36	92	88	47	1,722
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	3	3	0.51	36.85	120	117	37.09	2,992.10	123	120	38	3,029
21	Maharashtra	32	29	4.11	312.03	1,362	1,279	770.72	35,743.54	1,394	1,308	775	36,056
22	Manipur	-	-	-	-	2	2	3.50	95.00	2	2	4	95
23	Meghalaya	-	-	-	-	11	10	2.32	33.88	11	10	2	34
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	1	1	0.96	9.64	1	1	1	10
26	Orissa	72	71	9.28	197.76	303	289	98.44	3,023.95	375	360	108	3,222
27	Puducherry	-	-	-	-	3	2	0.21	125.00	3	2	0	125
28	Punjab	13	15	(37.16)	(417.59)	193	173	76.79	3,902.26	206	188	40	3,485
29	Rajasthan	4	4	(0.22)	19.06	144	132	47.60	4,495.35	148	136	47	4,514
30	Sikkim	-	-	-	-	6	6	5.95	24.99	6	6	6	25
31	Tamil Nadu	51	51	3.95	64.00	658	616	514.17	17,779.58	709	667	518	17,844
32	Tripura	3	3	0.57	15.60	175	174	43.77	981.27	178	177	44	997
33	Uttar Pradesh	4	4	1.73	71.14	463	426	217.73	9,739.13	467	430	219	9,810
34	Uttarakhand	57	57	0.20	11.40	17	15	3.79	469.29	74	72	4	481
35	West Bengal	105	105	19.17	269.05	1,001	951	470.77	9,549.30	1,106	1,056	490	9,818
Grand Total		784	784	40	1,460	8,460	7,973	5,007	195,794	9,244	8,757	5,047	197,254

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the Quarter Ended 30th September 2016

Date: 30 September 2016

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	11,848	16	3,699	-	11,848	16	3,699
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	243	318	1,249	1	243	318	1,249
8	Haryana	-	-	-	-	-	357	9	2,608	-	357	9	2,608
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	984	44	4,166	-	984	44	4,166
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	3	18,036	597	19,946	3	18,036	597	19,946
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	(0)	-	-	-	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	285	1	517	-	285	1	517
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	1,356	101	1,649	-	1,356	101	1,649
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	176	57	503	-	176	57	503
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	3,820	36	23,115	1	3,820	36	23,115
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	5	37,105	1,179	57,452	5	37,105	1,179	57,452

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the Period Ended 30th September 2016

Date: 30 September 2016

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	19,433	20	3,568	-	19,433	20	3,568
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	301	520	1,245	2	301	520	1,245
8	Haryana	-	-	-	-	1	1,728	28	4,744	1	1,728	28	4,744
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	2,642	290	5,047	-	2,642	290	5,047
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	7	35,862	912	24,112	7	35,862	912	24,112
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	(0)	-	-	-	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	430	2	1,206	-	430	2	1,206
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	1,661	112	1,650	-	1,661	112	1,650
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	782	156	1,927	2	782	156	1,927
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	6,039	222	25,074	1	6,039	222	25,074
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	13	68,878	2,263	68,574	13	68,878	2,263	68,574

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

FORM - 3A
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 30th Sep 2016
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)		10140.33
Add (B)		0.00
Provisions	Sch-14	15.43
Current Liabilities	Sch-13	438.07
		453.50
Less (C)		
Debit Balance in P&L A/c		1287.46
Deferred tax asset		0.00
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	182.50
Cash & Bank Balance	Sch-11	14.94
Fixed Assets	Sch-10	14.73
Misc Exp. Not Written Off	Sch-15	0.00
		1499.64
Funds available for Investments		9094.19

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

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

9094.19
3878.03
384.50
4831.66
9094.19

Section II

NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH			Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i)=(a+f+h)	Market Value (j)
				Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
				(a)	(b)	(c)	(d)	(e)					
1	Central Govt. Sec		Not Less than 25%	0.00	286.30	42.58	2.87	2204.69	2536.44	65.4%	0.00	2,536	2778.17
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		Not Less than 50%	0.00	399.39	69.02	3.46	2244.93	2716.80	70.1%	0.00	2,717	2965.29
3	Investment subject to Exposure Norms												
	a.	Housing & Infrastructure											
		1. Approved Investments	Not Less than 15%	0.00	252.81	31.44	2.32	561.07	847.64	21.9%	-0.04	848	904.87
		2. Other Investments		0.00	0.06	0.00	0.00	0.20	0.26	0.0%	0.00	0.25	0.25
	b.	i) Approved Investments	Not exceeding 35%	0.00	102.58	52.67	1.34	156.82	313.42	8.1%	-0.03	313	318.42
		ii) Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0	0.00
TOTAL LIFE FUND				100%	0.00	754.84	153.14	7.12	2963.02	3878.11	-0.08	3878.03	4188.83

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS			% as per Reg	PH		Book Value (c)= (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f)=(c+e)	Market Value (g)
				PAR	NON PAR					
				(a)	(b)					
1	Central Govt. Sec		Not Less than 20%	0.00	204.07	204.07	53.1%	0.00	204.07	219.22
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		Not Less than 40%	0.00	205.09	205.09	53.3%	0.00	205.09	220.28
3	Balance in Approved investment		Not Exceeding 60%	0.00	179.40	179.40	46.7%	0.00	179.40	185.35
TOTAL PENSION, GENERAL ANNUITY FUND				100%	0.00	384.50	100.0%		384.50	405.63

LINKED BUSINESS

C. LINKED FUNDS			% as per Reg	PH		Total Fund (c)= (a+b)	Actual % (d)
				PAR	NON PAR		
				(a)	(b)		
1	Approved Investments		Not Less than 75%	125.47	4,583.08	4,708.55	97.5%
2	Other Investments		Not More than 25%	0.04	123.07	123.11	2.5%
TOTAL LINKED INSURANCE FUND				100%	125.51	4706.15	100.0%

CERTIFICATION:

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

Date: 10/11/2016

Note:

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

Sd/-

Karni S Arha
Chief Financial Officer

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

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

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2016

	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund
PARTICULARS	ULGF00210/03/2006GROUPBALAN122	ULGF00531/03/2006GROUPCASHF122	ULGF00310/03/2006GROUPDEBTF122	ULGF00410/03/2006GROUPGROWT122	ULGF00113/07/2005GROUPSECUR122	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122
Opening Balance (Market Value)	24.65	6.00	172.93	15.14	43.37	0.10	68.51	22.76
Add: Inflow during the Quarter	0.39	2.55	4.50	0.61	2.45	0.00	2.27	1.13
Increase / (Decrease) Value of Inv [Net]	1.40	0.11	9.82	1.01	2.47	0.00	4.03	1.33
Less: Outflow during the Quarter	1.43	3.64	5.64	0.82	1.53	0.00	5.96	4.65
TOTAL INVESTIBLE FUNDS (MKT VALUE)	25.01	5.02	181.61	15.94	46.77	0.10	68.85	20.57

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT122		ULGF00113/07/2005GROUPSECUR122		ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	7.81	31.2%	1.91	38.0%	86.42	47.6%	2.45	15.4%	21.74	46.5%	0.02	19.1%	18.69	27.2%	6.31	30.7%
State Government Securities	0.00	0.0%	0.00	0.0%	0.54	0.3%	0.27	1.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.27	1.3%
Other Approved Securities	0.33	1.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.22	3.2%	0.33	1.6%
Corporate Bonds	2.86	11.4%	0.23	4.5%	27.34	15.1%	1.34	8.4%	3.69	7.9%	0.00	0.0%	9.03	13.1%	3.72	18.1%
Infrastructure Bonds	3.20	12.8%	0.21	4.3%	52.69	29.0%	1.54	9.6%	7.52	16.1%	0.00	0.0%	11.64	16.9%	1.82	8.8%
Equity	8.33	33.3%	0.00	0.0%	0.00	0.0%	8.45	53.0%	7.98	17.1%	0.00	0.0%	23.58	34.3%	7.29	35.4%
Money Market Investments	1.47	5.9%	2.50	49.8%	6.60	3.6%	1.44	9.0%	4.24	9.1%	0.08	80.5%	1.42	2.1%	0.26	1.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.30	0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	24.00	96.0%	4.84	96.6%	173.88	95.7%	15.48	97.1%	45.17	96.6%	0.10	99.6%	66.59	96.7%	20.00	97.2%
Current Assets:																
Accrued Interest	0.34	1.4%	0.02	0.4%	4.57	2.5%	0.12	0.7%	0.66	1.4%	0.00	0.0%	1.25	1.8%	0.36	1.8%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.01	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	0.15	3.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.4%	0.08	0.1%	-0.05	-0.3%
Receivable for Sale of Investments	0.40	1.6%	0.00	0.0%	6.38	3.5%	0.08	0.5%	0.69	1.5%	0.00	0.0%	0.21	0.3%	0.04	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%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities																
Payable for Investments	-0.03	-0.1%	0.00	0.0%	-3.20	-1.8%	-0.03	-0.2%	-0.03	-0.1%	0.00	0.0%	-0.10	-0.1%	-0.01	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.02	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.71	2.8%	0.17	3.4%	7.73	4.3%	0.17	1.0%	1.32	2.8%	0.00	0.4%	1.43	2.1%	0.34	1.6%
Other Investments (<=25%)																
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.29	1.2%	0.00	0.0%	0.00	0.0%	0.29	1.8%	0.27	0.6%	0.00	0.0%	0.83	1.2%	0.24	1.1%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.29	1.2%	0.00	0.0%	0.00	0.0%	0.29	1.8%	0.27	0.6%	0.00	0.0%	0.83	1.2%	0.24	1.1%
Total (A + B + C)	25.01	100.0%	5.02	100.0%	181.61	100.0%	15.94	100.0%	46.77	100.0%	0.10	100.0%	68.85	100.0%	20.57	100.0%
Fund Carried Forward (as per LB 2)	25.01		5.02		181.61		15.94		46.77		0.10		68.85		20.57	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2016

	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund	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	Pension Unit Linked Protector Fund
PARTICULARS	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122	ULIF01408/02/2008PNSPROTECT122
Opening Balance (Market Value)	111.72	19.44	10.47	177.61	47.59	28.12	22.95	33.27
Add: Inflow during the Quarter	2.51	1.31	0.68	4.78	3.23	0.82	29.68	2.66
Increase / (Decrease) Value of Inv [Net]	7.11	1.18	0.43	6.36	1.74	3.94	1.45	1.79
Less: Outflow during the Quarter	35.57	2.84	1.98	18.18	11.94	5.32	2.23	3.91
TOTAL INVESTIBLE FUNDS (MKT VALUE)	85.77	19.09	9.59	170.56	40.62	27.55	51.85	33.81

INVESTMENT OF UNIT FUND	ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122		ULIF02525/01/2010PNSNINFRAF122		ULIF01122/01/2008PNSNINDEXF122		ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122		ULIF01408/02/2008PNSPROTECT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	20.01	23.3%	3.56	18.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	20.23	39.0%	14.50	42.9%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.44	2.8%	0.00	0.0%
Corporate Bonds	8.95	10.4%	2.33	12.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.31	8.3%	6.16	18.2%
Infrastructure Bonds	8.32	9.7%	1.59	8.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	13.58	26.2%	5.96	17.6%
Equity	45.33	52.8%	10.32	54.1%	8.58	89.4%	159.16	93.3%	38.26	94.2%	27.32	99.1%	7.37	14.2%	4.89	14.5%
Money Market Investments	0.54	0.6%	0.91	4.8%	0.21	2.2%	2.62	1.5%	0.48	1.2%	0.18	0.7%	3.59	6.9%	1.42	4.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	83.14	96.9%	18.71	98.0%	8.79	91.7%	161.78	94.9%	38.75	95.4%	27.50	99.8%	50.51	97.4%	32.93	97.4%
Current Assets:																
Accrued Interest	1.09	1.3%	0.14	0.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.07	2.1%	0.78	2.3%
Dividend Recievable	0.01	0.0%	0.00	0.0%	0.01	0.1%	0.04	0.0%	0.01	0.0%	0.08	0.3%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.10	-0.1%	-0.24	-1.3%	0.01	0.1%	-0.18	-0.1%	-0.48	-1.2%	-0.10	-0.4%	-0.01	0.0%	-0.07	-0.2%
Receivable for Sale of Investments	0.17	0.2%	0.16	0.8%	0.03	0.3%	0.00	0.0%	0.00	0.0%	0.08	0.3%	0.09	0.2%	0.02	0.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities																
Payable for Investments	-0.27	-0.3%	-0.04	-0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%	-0.02	-0.1%
Fund Mgmt Charges Payable	-0.02	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	-0.01	0.0%	-0.01	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.87	1.0%	0.01	0.1%	0.05	0.6%	-0.16	-0.1%	-0.48	-1.2%	0.05	0.2%	1.13	2.2%	0.70	2.1%
Other Investments (<=25%)																
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	1.75	2.0%	0.36	1.9%	0.75	7.8%	1.44	0.8%	0.36	0.9%	0.00	0.0%	0.21	0.4%	0.18	0.5%
Mutual funds- Exchange traded funds	0.01	0.0%	0.00	0.0%	0.00	0.0%	7.50	4.4%	1.99	4.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	1.76	2.1%	0.36	1.9%	0.75	7.8%	8.94	5.2%	2.35	5.8%	0.00	0.0%	0.21	0.4%	0.18	0.5%
Total (A + B + C)	85.77	100.0%	19.09	100.0%	9.59	100.0%	170.56	100.0%	40.62	100.0%	27.55	100.0%	51.85	100.0%	33.81	100.0%
Fund Carried Forward (as per LB 2)	85.77		19.09		9.59		170.56		40.62		27.55		51.85		33.81	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2016

	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
PARTICULARS	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122
Opening Balance (Market Value)	9.37	12.49	485.24	167.29	7.01	141.51	77.23	250.51
Add: Inflow during the Quarter	3.67	0.44	16.97	13.63	1.00	12.67	2.32	24.73
Increase / (Decrease) Value of Inv [Net]	0.54	0.63	28.12	10.05	0.41	7.94	4.84	15.97
Less: Outflow during the Quarter	2.06	0.52	48.06	16.67	0.60	13.20	6.12	29.29
TOTAL INVESTIBLE FUNDS (MKT VALUE)	11.52	13.06	482.27	174.31	7.82	148.92	78.28	261.93

INVESTMENT OF UNIT FUND	ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122		ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	4.39	38.1%	4.92	37.7%	161.57	33.5%	39.10	22.4%	3.47	44.3%	60.87	40.9%	0.00	0.0%	0.00	0.0%
State Government Securities	0.27	2.3%	0.00	0.0%	0.00	0.0%	1.07	0.6%	0.32	4.1%	0.75	0.5%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.42	21.0%	1.60	12.3%	58.44	12.1%	32.26	18.5%	1.68	21.4%	31.88	21.4%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	1.94	16.8%	4.20	32.2%	71.21	14.8%	15.21	8.7%	1.88	24.1%	33.39	22.4%	0.00	0.0%	0.00	0.0%
Equity	1.58	13.7%	1.50	11.5%	165.12	34.2%	67.03	38.5%	0.00	0.0%	0.00	0.0%	70.27	89.8%	233.94	89.3%
Money Market Investments	0.27	2.4%	0.50	3.8%	2.53	0.5%	8.25	4.7%	0.25	3.2%	8.04	5.4%	0.75	1.0%	3.47	1.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	10.87	94.3%	12.71	97.4%	458.89	95.2%	162.93	93.5%	7.60	97.1%	134.94	90.6%	71.03	90.7%	237.41	90.6%
Current Assets:																
Accrued Interest	0.22	1.9%	0.45	3.5%	6.73	1.4%	1.96	1.1%	0.22	2.9%	3.12	2.1%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.05	0.0%	0.02	0.0%	0.00	0.0%	0.00	0.0%	0.02	0.0%	0.07	0.0%
Bank Balance	0.37	3.2%	-0.12	-0.9%	0.09	0.0%	0.40	0.2%	0.00	0.0%	0.38	0.3%	0.15	0.2%	0.41	0.2%
Receivable for Sale of Investments	0.01	0.1%	0.00	0.0%	11.40	2.4%	8.00	4.6%	0.00	0.0%	10.52	7.1%	0.63	0.8%	2.03	0.8%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities																
Payable for Investments	-0.01	0.0%	0.00	0.0%	-0.69	-0.1%	-1.34	-0.8%	0.00	0.0%	0.00	0.0%	-0.43	-0.6%	-0.60	-0.2%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.10	0.0%	-0.04	0.0%	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	-0.06	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.60	5.2%	0.34	2.6%	17.48	3.6%	9.01	5.2%	0.23	2.9%	13.98	9.4%	0.34	0.4%	1.86	0.7%
Other Investments (<=25%)																
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.06	0.5%	0.00	0.0%	5.90	1.2%	2.37	1.4%	0.00	0.0%	0.00	0.0%	2.30	2.9%	7.63	2.9%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.61	5.9%	15.03	5.7%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.06	0.5%	0.00	0.0%	5.90	1.2%	2.37	1.4%	0.00	0.0%	0.00	0.0%	6.90	8.8%	22.66	8.7%
Total (A + B + C)	11.52	100.0%	13.06	100.0%	482.27	100.0%	174.31	100.0%	7.82	100.0%	148.92	100.0%	78.28	100.0%	261.93	100.0%
Fund Carried Forward (as per LB 2)	11.52		13.06		482.27		174.31		7.82		148.92		78.28		261.93	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2016

	Unit Linked Growth Fund	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund	Unit Linked Protector - II fund	Unit Linked PSU fund
PARTICULARS	ULIF00527/01/2004LIFEGROWTH122	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122
Opening Balance (Market Value)	1335.53	155.18	52.68	108.82	132.75	46.64	55.01	159.27
Add: Inflow during the Quarter	33.78	8.83	1.73	2.81	4.82	3.39	9.89	5.29
Increase / (Decrease) Value of Inv [Net]	89.54	10.12	2.18	3.85	4.68	2.54	3.05	22.51
Less: Outflow during the Quarter	115.10	17.13	7.86	9.47	20.94	6.13	11.57	24.07
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1343.74	157.00	48.73	106.00	121.31	46.45	56.38	163.00

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGROWTH122		ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122		ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	147.32	11.0%	24.74	15.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	15.37	33.1%	16.75	29.7%	0.00	0.0%
State Government Securities	0.19	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.25	0.4%	0.00	0.0%
Other Approved Securities	1.33	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.11	2.4%	0.00	0.0%	0.00	0.0%
Corporate Bonds	80.97	6.0%	7.89	5.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.47	20.4%	12.94	23.0%	0.00	0.0%
Infrastructure Bonds	52.20	3.9%	3.81	2.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.84	21.2%	13.15	23.3%	0.00	0.0%
Equity	978.98	72.9%	113.64	72.4%	43.90	90.1%	98.24	92.7%	113.72	93.7%	6.68	14.4%	7.95	14.1%	157.81	96.8%
Money Market Investments	10.65	0.8%	2.20	1.4%	0.94	1.9%	2.33	2.2%	1.01	0.8%	2.88	6.2%	2.89	5.1%	4.38	2.7%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%

Sub Total	(A)	1271.64	94.6%	152.28	97.0%	44.84	92.0%	100.56	94.9%	114.72	94.6%	45.35	97.6%	53.93	95.7%	162.19	99.5%
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Current Assets:																
Accrued Interest	7.00	0.5%	0.54	0.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.82	1.8%	1.26	2.2%	0.00	0.0%
Dividend Recievable	0.30	0.0%	0.04	0.0%	0.06	0.1%	0.02	0.0%	0.03	0.0%	0.00	0.0%	0.00	0.0%	0.45	0.3%
Bank Balance	-0.53	0.0%	-0.12	-0.1%	-0.11	-0.2%	-0.06	-0.1%	-0.05	0.0%	0.00	0.0%	0.84	1.5%	0.07	0.0%
Receivable for Sale of Investments	34.68	2.6%	2.17	1.4%	0.13	0.3%	0.00	0.0%	0.00	0.0%	0.06	0.1%	0.08	0.1%	0.33	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%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities																
Payable for Investments	-3.72	-0.3%	-1.88	-1.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.03	-0.1%	-0.02	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.32	0.0%	-0.03	0.0%	-0.01	0.0%	-0.01	0.0%	-0.03	0.0%	-0.01	0.0%	-0.01	0.0%	-0.03	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%

Sub Total	(B)	37.41	2.8%	0.70	0.4%	0.07	0.1%	-0.05	0.0%	-0.05	0.0%	0.85	1.8%	2.15	3.8%	0.81	0.5%
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Other Investments (<=25%)																	
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00
Equity	34.56	2.6%	3.99	2.5%	3.82	7.8%	0.88	0.8%	1.04	0.9%	0.24	0.5%	0.29	0.5%	0.00	0.0%	0.00
Mutual funds- Exchange traded funds	0.13	0.0%	0.02	0.0%	0.00	0.0%	4.60	4.3%	5.60	4.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00

Sub Total	(C)	34.69	2.6%	4.01	2.6%	3.82	7.8%	5.49	5.2%	6.63	5.5%	0.24	0.5%	0.29	0.5%	0.00	0.0%
Total (A + B + C)		1343.74	100.0%	157.00	100.0%	48.73	100.0%	106.00	100.0%	121.31	100.0%	46.45	100.0%	56.38	100.0%	163.00	100.0%
Fund Carried Forward (as per LB 2)		1343.74		157.00		48.73		106.00		121.31		46.45		56.38		163.00	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

PART - B

Periodicity of Submission: Quarterly

Rs. Crore

Statement as on: 30th Sep 2016

	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCPLCY122	
Opening Balance (Market Value)	243.82	107.44	0.00	11.77	0.01	145.15	317.32	4826.68
Add: Inflow during the Quarter	7.34	0.45	0.02	0.06	0.00	8.62	16.05	238.08
Increase / (Decrease) Value of Inv [Net]	13.15	5.31	0.00	0.35	0.00	9.13	4.73	283.83
Less: Outflow during the Quarter	21.15	0.75	0.02	2.29	0.00	10.28	48.00	516.92
TOTAL INVESTIBLE FUNDS (MKT VALUE)	243.16	112.45	0.00	9.90	0.01	152.62	290.09	4831.66

INVESTMENT OF UNIT FUND	ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122		ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	84.73	34.8%	33.72	30.0%	0.00	0.0%	2.57	26.0%	0.00	25.9%	0.00	0.0%	275.11	94.8%	1,078.28	22.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.30	23.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.23	0.1%
Other Approved Securities	6.54	2.7%	3.32	3.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.62	0.3%
Corporate Bonds	42.73	17.6%	9.39	8.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	361.61	7.5%
Infrastructure Bonds	54.04	22.2%	41.13	36.6%	0.00	0.0%	1.97	19.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	412.06	8.5%
Equity	34.48	14.2%	12.88	11.5%	0.00	0.0%	1.40	14.2%	0.00	0.0%	124.65	81.7%	0.00	0.0%	2,590.63	53.6%
Money Market Investments	11.73	4.8%	2.94	2.6%	0.00	0.0%	0.39	3.9%	0.00	0.0%	14.34	9.4%	16.06	5.5%	124.76	2.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.00	0.0%	3.80	3.4%	0.00	0.0%	0.75	7.6%	0.01	67.5%	0.00	0.0%	0.00	0.0%	4.86	0.1%
Sub Total (A)	234.26	96.3%	107.17	95.3%	0.00	0.0%	9.37	94.7%	0.01	93.4%	138.99	91.1%	291.17	100.4%	4,595.04	95.1%

Current Assets:																
Accrued Interest	4.49	1.8%	5.94	5.3%	0.00	-0.2%	0.52	5.3%	0.00	1.4%	0.00	0.0%	0.00	0.0%	43.69	0.9%
Dividend Recievable	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.04	0.0%	0.00	0.0%	1.29	0.0%
Bank Balance	0.06	0.0%	-0.70	-0.6%	0.00	972.0%	0.00	0.0%	0.00	5.1%	0.36	0.2%	-1.05	-0.4%	(0.56)	0.0%
Receivable for Sale of Investments	8.52	3.5%	0.00	0.0%	0.00	-871.8%	0.00	0.0%	0.00	0.0%	1.16	0.8%	0.00	0.0%	88.07	1.8%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Less: Current Liabilities															-	0.0%
Payable for Investments	-5.43	-2.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.14	-0.1%	0.00	0.0%	(18.04)	-0.4%
Fund Mgmt Charges Payable	-0.04	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	(0.92)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.02)	0.0%
Sub Total (B)	7.61	3.1%	5.24	4.7%	0.00	100.0%	0.52	5.3%	0.00	6.6%	1.39	0.9%	-1.07	-0.4%	113.51	2.3%

Other Investments (<=25%)																
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	1.29	0.5%	0.04	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.10	2.7%	0.00	0.0%	75.48	1.6%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.14	5.3%	0.00	0.0%	47.63	1.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	1.29	0.5%	0.04	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.23	8.0%	0.00	0.0%	123.11	2.5%
Total (A + B + C)	243.16	100.0%	112.45	100.0%	0.00	100.0%	9.90	100.0%	0.01	100.0%	152.62	100.0%	290.09	100.0%	4,831.66	100.0%
Fund Carried Forward (as per LB 2)	243.16		112.45		0.00	100.00%	9.90		0.01		152.62		290.09		4,831.66	

Note:

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

Karni S Arha

Chief Financial Officer

FORM L-28 - ULIP - NAV - 3A

(Read with Regulation 10)

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

Link to FORM 3A (Part B)

Statement for the period: 30th Sep 2016

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

30/09/2016

30/09/2013

Rs.Crore

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	06/06/2002	Non Par	482.27	58.892	58.892	55.591	53.551	53.095	53.038	11.0%	13.5%	59.255
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	11/02/2003	Non Par	68.85	45.991	45.991	43.398	41.834	41.458	41.405	11.1%	13.6%	46.322
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	27/01/2004	Non Par	1,343.74	49.399	49.399	46.247	43.981	44.390	44.377	11.3%	15.7%	50.400
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	27/01/2004	Non Par	243.16	25.558	25.558	24.221	23.534	23.100	23.050	10.9%	12.4%	25.639
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	03/03/2005	Non Par	85.77	29.721	29.721	27.982	26.789	26.802	26.828	10.8%	14.3%	30.124
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	03/03/2005	Non Par	51.85	23.920	23.920	22.642	21.983	21.558	21.532	11.1%	12.6%	24.011
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	13/07/2005	Non Par	46.77	25.143	25.143	23.808	23.104	22.631	22.581	11.3%	13.6%	25.244
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	10/03/2006	Non Par	181.61	23.968	23.968	22.674	22.132	21.509	21.489	11.5%	12.0%	24.000
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	10/03/2006	Non Par	25.01	22.739	22.739	21.472	20.720	20.486	20.406	11.4%	14.2%	22.886
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	10/03/2006	Non Par	15.94	26.406	26.406	24.768	23.714	23.694	23.638	11.7%	17.6%	26.739
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	31/03/2006	Non Par	5.02	22.377	22.377	21.968	21.610	21.240	20.883	7.2%	8.2%	22.377
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	11/07/2006	Non Par	46.45	22.262	22.262	21.088	20.469	20.076	20.009	11.3%	12.5%	22.345
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	02/01/2008	Non Par	106.00	14.534	14.534	14.040	13.107	13.384	13.389	8.6%	14.5%	15.093
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	22/01/2008	Non Par	170.56	17.884	17.884	17.273	16.116	16.456	16.464	8.6%	14.5%	18.577
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	30/01/2008	Non Par	78.28	20.622	20.622	19.392	18.267	18.631	18.551	11.2%	19.8%	21.275
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	06/02/2008	Non Par	7.82	22.049	22.049	20.923	20.467	19.960	19.942	10.6%	11.8%	22.090
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	08/02/2008	Non Par	33.81	19.897	19.897	18.865	18.301	17.933	17.881	11.3%	12.5%	19.969
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	13/02/2009	Non Par	0.10	17.996	17.996	17.747	17.504	17.337	16.359	10.0%	9.4%	17.996
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	08/01/2010	Non Par	163.00	12.199	12.199	10.632	9.552	10.461	10.204	19.6%	19.2%	12.527
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	08/01/2010	Non Par	121.31	16.092	16.092	15.551	14.517	14.845	14.874	8.2%	13.9%	16.755
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	08/01/2010	Non Par	157.00	17.326	17.326	16.254	15.463	15.655	15.651	10.7%	17.2%	17.711
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	08/01/2010	Non Par	174.31	17.553	17.553	16.549	15.939	15.840	15.827	10.9%	13.8%	17.693
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	08/01/2010	Non Par	261.93	19.571	19.571	18.393	17.309	17.624	17.517	11.7%	19.4%	20.189
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	08/01/2010	Non Par	148.92	18.107	18.107	17.141	16.769	16.319	16.323	10.9%	11.5%	18.151
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	08/01/2010	Non Par	48.73	10.487	10.487	10.069	9.297	9.657	9.357	12.1%	15.0%	12.268
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	08/01/2010	Non Par	56.38	17.390	17.390	16.464	15.992	15.693	15.658	11.1%	12.1%	17.455
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	25/01/2010	Non Par	40.62	17.545	17.545	16.926	15.792	16.147	16.165	8.5%	14.4%	18.231
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	25/01/2010	Non Par	27.55	12.377	12.377	10.780	9.684	10.592	10.333	19.8%	19.3%	12.705
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	25/01/2010	Non Par	20.57	17.028	17.028	16.039	15.456	15.327	15.317	11.2%	13.2%	17.139
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	25/01/2010	Non Par	19.09	18.414	18.414	17.342	16.626	16.656	16.650	10.6%	15.7%	18.683
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	25/01/2010	Non Par	9.59	10.911	10.911	10.485	9.692	10.046	9.723	12.2%	14.3%	12.840
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	25/01/2010	Non Par	11.52	17.577	17.577	16.669	16.194	15.933	15.928	10.4%	12.4%	17.644
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	03/05/2010	Non Par	0.00	12.415	12.415	12.415	12.415	12.415	12.415	0.0%	2.2%	12.416
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	20/07/2010	Non Par	9.90	15.728	15.728	15.238	14.788	14.664	14.500	8.5%	11.7%	15.775
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISPLCY122	27/01/2011	Non Par	290.09	15.281	15.281	15.043	14.802	14.558	14.308	6.8%	7.5%	15.281
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	25/03/2011	Non Par	0.01	16.161	16.161	15.748	15.331	15.022	14.810	9.1%	9.3%	16.166
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	01/08/2011	Non Par	152.62	16.654	16.654	15.673	14.760	15.015	14.932	11.5%	17.5%	17.123
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	25/06/2002	Par	112.45	20.998	20.998	20.608	20.229	19.857	19.488	7.7%	6.7%	20.998
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	11/02/2003	Par	13.06	21.289	21.289	20.881	20.485	20.097	19.712	8.0%	7.2%	21.289
	Total				4,831.66									

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 : 10-11-2016

Sd/-

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

Karni S Arha

Chief Financial Officer

FORM L-29

Detail regarding debt securities

Unit Linked

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sept 2016	as % of total for this class	As at 30 Sept 2015	as % of total for this class	As at 30 Sept 2016	as % of total for this class	As at 30 Sept 2015	as % of total for this class
Break down by credit rating								
AAA rated	1,893	94.7%	2,063	94.8%	1,807	94.8%	2,007	94.8%
AA or better	106	5.3%	114	5.2%	100	5.2%	110	5.2%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	2,000	100.00%	2,177	100.0%	1,907	100.00%	2,117	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	481	24.1%	597	27.4%	481	25.2%	597	28.2%
more than 1 year and upto 3 years	36	1.8%	135	6.2%	35	1.8%	133	6.3%
More than 3 years and up to 7 years	325	16.3%	329	15.1%	306	16.1%	313	14.8%
More than 7 years and up to 10 years	467	23.4%	275	12.7%	445	23.4%	262	12.4%
More than 10 years and up to 15 years	238	11.9%	204	9.4%	226	11.9%	198	9.4%
More than 15 years and up to 20 years	124	6.2%	265	12.2%	113	5.9%	262	12.4%
Above 20 years	328	16.4%	371	17.1%	301	15.8%	352	16.6%
	2,000	100.00%	2,177	100.0%	1,907	100.0%	2,117	100.0%
Breakdown by type of the issuer								
Central Government	1,078	53.9%	1,257	57.7%	1,040	54.5%	1,237	58.4%
State Government	6	0.3%	6	0.3%	6	0.3%	6	0.3%
Corporate Securities	915	45.8%	914	42.0%	862	45.2%	875	41.3%
	2,000	100.00%	2,177	100.0%	1,907	100.00%	2,117	100.0%

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sept 2016	as % of total for this class	As at 30 Sept 2015	as % of total for this class	As at 30 Sept 2016	as % of total for this class	As at 30 Sept 2015	as % of total for this class
Break down by credit rating								
AAA rated	4,204	100.0%	3,683	100.0%	4,204	100.0%	3,683	100.0%
AA or better	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	4,204	100.00%	3,683	100.00%	4,204	100.00%	3,683	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	675	16.1%	804	21.8%	675	16.1%	804	21.8%
more than 1 year and upto 3years	137	3.3%	126	3.4%	137	3.3%	126	3.4%
More than 3years and up to 7years	381	9.1%	255	6.9%	381	9.1%	255	6.9%
More than 7 years and up to 10 years	241	5.7%	237	6.4%	241	5.7%	237	6.4%
More than 10 years and up to 15 years	947	22.5%	374	10.2%	947	22.5%	374	10.2%
More than 15 years and up to 20 years	601	14.3%	508	13.8%	601	14.3%	508	13.8%
Above 20 years	1,223	29.1%	1,379	37.5%	1,223	29.1%	1,379	37.4%
	4,204	100.00%	3,683	100.00%	4,204	100.00%	3,683	100.00%
Breakdown by type of the issuer								
Central Government	2,741	65.2%	2,409	65.4%	2,741	65.2%	2,409	65.4%
State Government	181	4.3%	140	3.8%	181	4.3%	140	3.8%
Corporate Securities	1,282	30.5%	1,135	30.8%	1,282	30.5%	1,135	30.8%
	4,204	100.00%	3,683	100.00%	4,204	100.00%	3,683	100.00%

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

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
			Q2 '16-17	YTD Sept '16	Q2 '15-16	YTD Sept'15
Aviva Group Holdings Limited	Significant Influence	Net Balance Receivable/ (Payable)	(1.20)	(1.20)	-	-
Aviva PLC	Significant Influence	Net Balance Receivable/ (Payable)	(29.65)	(29.65)	-	-
AVIVA Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses	(8.48)	(8.48)		
		Net Balance Receivable/ (Payable)	(8.48)	(8.48)	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	-	(13.70)	-	-
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(248.88)	(325.50)	(69.56)	(138.71)

FORM L-31 LNL - 6 : Board of Directors & Key Person				
BOD and Key Person information			July-September, 2016	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Ajay Dua	Director	NA	NA
2	Dr Anand Chand Burman	Director	NA	NA
3	Bobby Parikh	Director	NA	NA
4	David John Ramsay McMillan	Director	NA	NA
5	Falguni Sanjay Nayar	Director	NA	NA
6	Lee Patrick Callaghan	Director	NA	NA
7	Mohit Burman	Director	NA	NA
8	Pradip Burman	Director	NA	NA
9	Pritam Das Narang	Director	NA	NA
10	Nishit Piyush Majmudar	Director	NA	NA
11	Trevor Bull	Chief Executive Officer & Managing Director	NA	NA
12	Vivek Saxena	Alternate Director (alternate director to Mr Lee Patrick Callaghan)	14-Jul-16	NA
		General Counsel	NA	NA
13	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
14	Sanjeeb Kumar	Appointed Actuary & Chief Risk Officer	NA	NA
15	Jitendra Nayyar	Chief Financial Officer	NA	01-Sep-16
16	Karni S Arha	Chief Financial Officer	01-Sep-16	NA
17	Vijayalakshmi Natarajan	Chief Compliance Officer	NA	NA
18	Prashant Kalaver	Chief of Internal Audit	NA	NA
19	Prashant Sharma	Chief Investment officer	NA	NA
20	Amit Malik	Chief People Officer	NA	NA
21	Mahesh Misra	Chief Distribution Officer	NA	NA
22	Nisha Prabhakar	Company Secretary	NA	NA
23	Kunal Anand	Chief Strategic Alliances Officer	NA	NA
24	Shankar Chattanathan	Chief Operation, IT and Customer services officer	NA	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

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

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Item	Description	Rs. in lakhs	
		Adjusted Value	
		As at 30 Sep 2016	As at 30 Sep 2015
01	Available Assets in Policyholders' Fund:	854,274	835,955
	Deduct:		
02	Mathematical Reserves	805,891	794,022
03	Other Liabilities	44,805	39,045
04	Excess in Policyholders' funds	3,579	2,887
05	Available Assets in Shareholders Fund:	73,784	74,029
	Deduct:		
06	Other Liabilities of shareholders' fund	546	0
07	Excess in Shareholders' funds	73,238	74,029
08	Total ASM (04)+(07)	76,817	76,916
09	Total RSM	20,430	19,579
10	Solvency Ratio (ASM/RSM)	3.76	3.93

Certification:

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

Place: Gurgaon
Date: _____

Sd/-
Sanjeeb Kumar
Appointed Actuary

Notes

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th Sep 2016

Details of Non Performing Assets-Quarterly

Name of the Fund -Pension General Annuity Fund

Periodicity of Submission : Quarterly

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	118.55	97.82	-	-	60.85	92.76	384.50	388.02
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	118.55	97.82	-	-	60.85	92.76	384.50	388.02
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Sd/-

Karni S Arha
Chief Financial Officer

FORM - 7

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

Statement As on : 30th Sep 2016

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	951.71	851.24	-	-	151.39	163.03	3,878.03	3,559.42
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	951.71	851.24	-	-	151.39	163.03	3,878.03	3,559.42
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Sd/-

Karni S Arha
Chief Financial Officer

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

Statement As on : 30th Sep 2016

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	790.29	668.30	-	-	124.76	327.27	4,831.66	4,804.64
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	790.29	668.30	-	-	124.76	327.27	4,831.66	4,804.64
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Sd/-

Karni S Arha

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th Sep 2016

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	143.42	3.02	2.1%	2.1%	141.85	6.04	4.3%	4.3%	147.25	6.27	4.3%	4.3%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	1.03	0.02	2.1%	2.1%	1.02	0.04	4.2%	4.2%	1.02	0.04	4.2%	4.2%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	42.79	0.87	2.0%	2.0%	42.63	1.78	4.2%	4.2%	10.70	0.44	4.1%	4.1%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	57.81	1.28	2.2%	2.2%	56.15	2.50	4.5%	4.5%	46.78	2.15	4.6%	4.6%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%					8.28	0.32	3.9%	3.9%
	Commercial Papers	ECPP	20.18	0.41	2.0%	2.0%	21.41	0.88	4.1%	4.1%	11.74	0.50	4.3%	4.3%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	4.08	0.09	2.1%	2.1%	4.51	0.19	4.2%	4.2%	55.76	2.71	4.9%	4.9%
	Deposits - CDs with Scheduled Banks	EDCD	47.44	0.88	1.9%	1.9%	49.88	1.89	3.8%	3.8%	112.59	4.43	3.9%	3.9%
	Deposits - Repo / Reverse Repo	ECMR	15.94	0.25	1.6%	1.6%	13.65	0.45	3.3%	3.3%	33.78	1.25	3.7%	3.7%
	Corporate Securities - Debentures	ECOS	7.64	0.15	2.0%	2.0%	7.41	0.30	4.0%	4.0%	0.13	0.01	4.4%	4.4%
F	OTHER INVESTMENTS													
	TOTAL		385.00	7.71			382.83	15.57			641.44	26.27		

CERTIFICATION

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

Date: 10/11/2016

Sd/-

Karni S Arha
Chief Financial Officer
Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown⁴ FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th Sep 2016

Name of the Fund -LIFE FUND

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	2,233.26	44.96	2.0%	2.0%	2,179.82	88.83	4.1%	4.1%	1,760.77	72.15	4.1%	4.1%
	Treasury Bills	CTRB	279.71	4.73	1.7%	1.7%	273.31	9.39	3.4%	3.4%	202.70	7.94	3.9%	3.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	157.40	3.40	2.2%	2.2%	146.95	6.43	4.4%	4.4%	139.02	5.91	4.2%	4.2%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	<u>TAXABLE BONDS</u>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	103.10	2.32	2.2%	2.2%	101.96	4.59	4.5%	4.5%	118.49	5.39	4.5%	4.5%
D	INFRASTRUCTURE INVESTMENTS													
	<u>TAXABLE BONDS</u>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.24	0.01	2.3%	2.3%	0.13	0.01	3.9%	3.9%	0.01	0.00	1.0%	1.0%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.29	0.01	3.3%	3.3%	0.16	0.01	6.3%	6.3%	0.02	0.00	1.4%	1.4%
	Infrastructure - PSU - Debentures / Bonds	IPTD	770.23	16.52	2.1%	2.1%	736.44	31.77	4.3%	4.3%	527.11	23.05	4.4%	4.4%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.36	0.06	2.3%	2.3%	2.34	0.11	4.7%	4.7%	2.37	0.11	4.7%	4.7%
	<u>OTHER INVESTMENTS</u>													
	Infrastructure - Equity (including unlisted)	IOEQ	0.03	0.00	-	-	0.01	0.00	1.2%	1.2%	0.00	0.00	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	4.47	0.01	0.2%	0.2%	2.44	0.01	0.5%	0.5%	0.27	0.01	2.3%	2.3%
	Commercial Papers	ECCP	7.77	0.16	2.0%	2.0%	5.46	0.22	4.0%	4.0%	25.85	1.12	4.3%	4.3%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	38.41	1.21	3.2%	3.2%	37.99	2.39	6.3%	6.3%	63.86	3.44	5.4%	5.4%
	Deposits - CDs with Scheduled Banks	EDCD	48.97	0.92	1.9%	1.9%	53.35	2.03	3.8%	3.8%	73.56	2.97	4.0%	4.0%
	Deposits - Repo / Reverse Repo	ECMR	106.51	1.68	1.6%	1.6%	98.30	3.23	3.3%	3.3%	87.97	3.34	3.8%	3.8%
	Corporate Securities - Debentures	ECOS	98.87	2.19	2.2%	2.2%	87.50	3.86	4.4%	4.4%	29.83	1.46	4.9%	4.9%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	0.00	0.00	1.0%	1.0%	0.00	0.00	1.0%	1.0%	0.01	0.00	1.0%	1.0%
	TOTAL		3,852.15	78.17			3,726.44	152.89			3,031.86	126.89		

CERTIFICATION

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

Date: 10/11/2016

Sd/-

Karni S Arha
Chief Financial Officer

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

² Yield netted for Tax

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

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

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

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

0

Name of the Fund -ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	843.77	53.51	6.3%	6.3%	824.53	80.48	9.8%	9.8%	820.51	34.29	4.2%	4.2%
	Treasury Bills	CTRB	318.74	5.40	1.7%	1.7%	318.70	11.00	3.5%	3.5%	354.38	13.76	3.9%	3.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	6.22	0.30	4.8%	4.8%	6.10	0.47	7.7%	7.7%	11.84	0.46	3.8%	3.8%
	Central Government Guaranteed Loans / Bonds	CGSL	16.63	0.87	5.2%	5.2%	16.32	1.23	7.6%	7.6%	16.10	0.74	4.6%	4.6%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	158.40	8.64	5.5%	5.5%	149.17	11.83	7.9%	7.9%	137.54	6.35	4.6%	4.6%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	180.08	22.21	12.3%	12.3%	164.06	44.69	27.2%	27.2%	167.41	-20.18	-12.1%	-12.1%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	273.44	5.99	2.2%	2.2%	248.75	30.91	12.4%	12.4%	216.84	-29.62	-13.7%	-13.7%
	Infrastructure - PSU - Debentures / Bonds	IPTD	119.24	5.39	4.5%	4.5%	113.28	8.06	7.1%	7.1%	195.74	8.92	4.6%	4.6%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	93.65	3.61	3.9%	3.9%	92.90	5.63	6.1%	6.1%	103.81	4.72	4.5%	4.5%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	13.62	(1.75)	-12.9%	-12.9%	18.01	(3.77)	-21.0%	-21.0%	31.10	-6.47	-20.8%	-20.8%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	276.84	50.16	18.1%	18.1%	272.29	75.31	27.7%	27.7%	434.85	-38.85	-8.9%	-8.9%
	Corporate Securities - Preference Shares	EPNQ	0.12	0.00	3.2%	3.2%	0.26	0.00	0.8%	0.8%	0.49	0.06	12.1%	12.1%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,915.29	109.63	5.7%	5.7%	1,796.35	214.88	12.0%	12.0%	2236.17	-54.27	-2.4%	-2.4%
	Commercial Papers	ECPP	0.20	0.00	2.0%	2.0%	0.14	0.01	4.0%	4.0%	0.52	0.02	4.3%	4.3%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	4.91	0.17	3.5%	3.5%	4.86	0.34	7.0%	7.0%	14.95	1.04	7.0%	7.0%
	Deposits - CDs with Scheduled Banks	EDCD	31.95	0.64	2.0%	2.0%	87.48	3.20	3.7%	3.7%	23.20	0.95	4.1%	4.1%
	Deposits - Repo / Reverse Repo	ECMR	184.01	2.91	1.6%	1.6%	241.73	8.02	3.3%	3.3%	139.22	5.29	3.8%	3.8%
	Corporate Securities - Debentures	ECOS	326.37	22.10	6.8%	6.8%	313.86	29.15	9.3%	9.3%	343.73	16.27	4.7%	4.7%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	113.51	-	0.0%	0.0%	113.50	-	0.0%	0.0%	88.19	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	52.61	4.12	7.8%	7.8%	45.01	8.49	18.9%	18.9%	87.54	-12.97	-14.8%	-14.8%
	Equity Exchange Traded Fund	OETF	76.23	7.08	9.3%	9.3%	60.39	11.56	19.1%	19.1%	0.00	0.00	0.00%	0.00%
	TOTAL		5,005.85	300.98			4,887.69	541.49			5424.13	-69.50		

CERTIFICATION

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

Date: 10/11/2016

Sd/-

Karni S Arha
Chief Financial Officer

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

¹ Based on daily simple Average of Investments

² Yield netted for Tax

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 30th September 2016

Name of Fund- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 30th September 2016

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement As on : 30th September 2016
Name of Fund Pension Fund
Statement of Down Graded Investments
Periodicity of Submission: Quarterly
Rs. Crores

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

CERTIFICATION

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

Date: 10-11-2016
Note:

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

Sd/-
Karni S Arha
Chief Financial Officer

		Q2 '16-17				Q2 '15-16				YTD September'16				YTD September'15			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10,000	5	147	148	35	1	1	1	1	10	409	409	91	2.45	39	39	16
	From 10,000-25,000	8	6	7	10	2	1	1	3	15	10	10	17	5	3	3	8
	From 25,001-50,000	3	1	2	4	-	-	-	-	7	2	2	11	9	3	3	11
	From 50,001- 75,000	6	1	1	8	-	-	-	-	13	2	2	16	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	8	1	1	10
	From 1,00,001 -1,25,000	12	1	1	15	-	-	-	-	12	1	1	15	-	-	-	-
	Above Rs. 1,25,000	-	-	1	-	160	5	4	200	143	5	5	179	159	6	5	222
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	28	24	25	-	62	51	51	-	53	45	45	-	102	92	92	-
	From 50,001-100,000	33	5	5	-	10	1	1	-	33	5	5	-	32	4	4	-
	From 1,00,001-150,000	-	-	1	-	-	-	-	-	12	1	1	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10,000	0.00	0	0	(213)	0.00	0	0	(334)	0.03	0	1	-640.10	0.00	0	0	-533.88
	From 10,000-25,000	0.27	1	52	66	0.00	0	-	0	0.27	1	52	66.00	0.00	0	0	0.00
	From 25,001-50,000	1.12	0	6	64.1	0.26	0	2	158	0.65	0	10	93.60	0.65	0	3	171.50
	From 50,001- 75,000	0.53	0	1	16	0.58	0	4	38	0.53	0	1	16.00	1.25	0	8	62.50
	From 75,000-100,000	0.00	0	0	0	0.00	0	0	0	0.00	0	0	0.00	0.00	0	0	0.00
	From 1,00,001 -1,25,000	0.00	0	0	0	0.00	0	0	0	0.00	0	0	0.00	0.00	0	0	0.00
	Above Rs. 1,25,000	3.59	-	2	155	0.00	0	-	-	5.39	0	12	250.54	1.37	0	6	65.00
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	From 50,001-100,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	From 1,00,001-150,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	From 150,001- 2,00,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	From 2,00,001-250,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	From 2,50,001-3,00,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Above Rs. 3,00,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	v Individual non Single Premium- INSP																
	From 0-10,000	-14.58	1,037	1,057	27,337	120	2,092	2,052	40,398	48	2,130	2,130	55,697	225	4,022	3,976	88,950
	From 10,000-25,000	203.57	1,182	1,187	24,123	461	2,975	2,953	54,678	405	2,377	2,377	47,616	960	6,024	5,999	105,412
	From 25,001-50,000	540.80	1,369	1,380	16,766	685	1,964	1,949	26,541	898	2,385	2,385	28,440	1,646	4,066	4,043	57,267
	From 50,001- 75,000	140.77	234	237	4,620	878	1,749	1,744	22,523	254	420	420	8,680	1,082	2,085	2,080	28,995
	From 75,000-100,000	363.06	365	367	5,867	246	296	295	7,371	642	675	675	11,869	838	990	989	22,224
	From 1,00,001 -1,25,000	73.32	68	68	2,143	663	676	674	15,229	132	126	126	4,062	763	767	764	17,420
	Above Rs. 1,25,000	1,336.56	375	377	22,810	1,391	589	587	36,132	2,369	651	651	40,561	2,656	1,116	1,113	68,175
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	From 50,001-100,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	From 1,00,001-150,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	From 150,001- 2,00,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	From 2,00,001-250,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	From 2,50,001-3,00,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Above Rs. 3,00,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	vii Group Non Single Premium (GNSP)																
	From 0-10,000	-5.71	-	12407	(10,189)	-7.03	1	12508	(14,295.93)	-20.05	-	32,198	(19,400)	-16.25	3	34,992	(20,193)
	From 10,000-25,000	2.74	-	729	4,705	4.11	-	2,086	4,239.10	6.75	-	1,478	8,779	10.62	-	4,664	12,856
	From 25,001-50,000	8.22	1	1,091	15,900	7.05	1	1,498	3,740.27	14.52	5	2,741	20,920	10.92	4	2,908	9,520
	From 50,001- 75,000	4.83	-	339	3,394	6.48	1	1,185	8,045.11	9.30	1	2,026	6,579	10.36	3	2,110	14,649
	From 75,000-100,000	0.77	-	201	2,426	2.94	-	186	2,988.62	1.76	-	439	4,950	13.90	2	1,592	18,322
	From 1,00,001 -1,25,000	1.10	-	1,139	320	2.30	-	726	4,013.50	2.15	-	2,335	1,326	7.97	4	2,468	9,070
	Above Rs. 1,25,000	1,161.60	3	21,138	40,808	3,209.67	4	19,467	15,941.33	2,240.57	6	27,585	45,833	7,996.79	13	38,969	61,844
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Q2 '16-17				Q2 '15-16				YTD September'16				YTD September'15			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2 Renewal Premium																	
i Individual																	
	From 0-10,000	1,681	29,557	29,784	886,418	1,546	29,025	28,846	703,564	3,043	61,888	61,888	1,693,440	3,042	63,728	63,311	1,507,679
	From 10,000-25,000	5,045	29,650	29,939	549,267	4,870	33,551	33,352	635,611	9,009	72,251	72,251	1,144,773	9,253	79,238	78,779	1,207,895
	From 25,001-50,000	5,465	12,699	12,887	187,249	3,730	11,770	11,654	169,529	9,107	32,536	32,536	426,982	7,529	31,044	30,782	387,214
	From 50,001-75,000	1,689	2,565	2,657	53,183	3,523	6,468	6,389	90,627	2,995	7,438	7,438	127,951	4,670	11,462	11,318	163,944
	From 75,000-100,000	3,648	3,546	3,572	72,350	1,497	1,582	1,556	26,379	6,022	7,567	7,567	151,065	4,185	5,552	5,498	95,396
	From 1,00,001-1,25,000	1,178	956	988	25,506	3,455	3,144	3,114	71,144	2,028	2,528	2,528	62,436	4,043	4,856	4,805	104,999
	Above Rs. 1,25,000	7,549	2,368	2,416	142,315	7,312	2,393	2,371	139,034	12,286	5,531	5,531	315,507	12,047	5,479	5,404	293,499
ii Individual- Annuity																	
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																	
	From 0-10,000	-0.12	6	1,594	19.25	0.15	7	4,295	165.38	-1.35	27	20,329	225.38	0.59	19	8,213	205.76
	From 10,000-25,000	1.52	5	542	1,224.99	1.34	5	891	841.85	3.94	9	1,060	1,551.87	3.54	12	1,423	1,622.88
	From 25,001-50,000	6.85	9	1,774	4,474.89	8.06	8	1,491	3,801	13.20	16	2,186	5,960.61	17.05	18	2,834	6,197.54
	From 50,001-75,000	6.82	6	965	4,678.30	12.39	4	335	1,179	12.09	8	1,564	7,108.28	20.89	6	589	1,910.20
	From 75,000-100,000	8.25	-	-	0.00	8.49	2	478	1,381	16.09	4	1,662	2,886.15	15.00	4	1,081	2,608.74
	From 1,00,001-1,25,000	3.33	1	113	565.00	2.15	1	75	644	6.84	3	808	2,476.32	5.68	1	75	644.04
	Above Rs. 1,25,000	232.66	14	101,171	135,976.78	303.72	11	18,107	110,418	406.58	30	120,109	236,204.44	843.86	25	572,903	289,720.37
iv Group- Annuity																	
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q2 '16-17			Q2 '15-16			YTD September'16			YTD September'15		
		Up to the period			Up to the period			Same period of the previous year			Same period of the previous year		
	Channels	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	469	1.41	0	353	16.48	0	890	17.64	1	1,063	40.74
2	Corporate Agents-Banks	1	53	29.35	1	80	51.00	1	66	34.35	1	80	51.00
3	Corporate Agents -Others	0	0	0.00	0	0	-	0	0	0.00	0	0	-
4	Brokers	2	1,329	114.43	3	4,434	19.66	2	2,439	129.31	11	9,713	52.52
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-
6	Direct Business	2	35,254	1,033.87	3	32,795	3,139.21	10	65,483	2,081.56	16	76,864	7,893.32
Total(A)		5	37,105	1,179.05	7	37,662	3,226.36	13.00	68,878	2,262.86	29	87,720	8,037.59
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
Grand Total (A+B)		5	37,105	1,179	7	37,662	3,226	13	68,878	2,263	29	87,720	8,038

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q2 '16-17		Q2 '15-16		YTD September'16		YTD September'15	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,085	1,626	3,977	1,674	5,724	3,141	7,225	2,916
2	Corporate Agents-Banks	420	527	4,861	2,648	1,054	875	9,175	4,794
3	Corporate Agents -Others	10	13	2	(0)	23	24	2	(0)
4	Brokers	6	1	19	13	19	91	34	30
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,294	583	1,391	370	2,375	1,005	2,632	795
Total (A)		4,815	2,751	10,250	4,706	9,195	5,137	19,068	8,536
1	Referral (B)	-	(12)	150	(29)	49	(90)	150	(50)
Grand Total (A+B)		4,815	2,739	10,400	4,677	9,244	5,047	19,218	8,487

Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	1,135	177	176	126	135	1,749	396,037
2	Survival Benefit	560	4,489	-	-	-	-	5,049	251,853
3	for Annuities / Pension	333	1,050	35	20	20	2	1,460	3,816,381
4	For Surrender	-	8,660	-	-	-	-	8,660	2,295,682
5	Other benefits								
	CI/PTD/ADP	-	5	-	-	-	-	5	1,050
	HCB	-	9	-	-	-	-	9	351
	ADB	-	5	-	-	-	-	5	1,455
	IB	-	4	2	1	2	1	10	221
6	Partial Withdrawals	-	475	-	-	-	-	475	86,593
7	Auto Foreclosure	-	1,083	13	-	-	-	1,096	6,394
8	EL Surrender	-	3,937	2	7	-	-	3,946	682,167
9	Death Claims	-	286	-	-	-	-	286	195,079

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

*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

Data is on settlement basis

Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	31	-	-	-	-	31	16,453
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	26	-	-	-	-	26	85
7	Gratuity	-	653	-	-	-	-	653	91,053
8	Leave encashment	-	9	-	-	-	-	9	984
9	ADB	-	2	-	-	-	-	2	400
10	Death Claims	-	193	-	-	-	-	193	19,123

Individual

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	For Partial withdrawals	For Auto Fore Closure (Foreclosure only for Group)	For EL Surrender	CI/ADD/PTD**	Income Benefit	HCB**	ADB
1	Claims O/S at the beginning of the period	3	2,112	177	538	136	6	-	-	-	28	-	-
2	Claims reported during the period*	272	1,853	4,870	1,570	8,687	523	905	3,982	6	58	11	5
3	Claims Settled during the period	251	1,595	5,037	1,469	8,665	518	905	3,982	5	50	9	5
4	Claims Repudiated during the period	19	-	-	-	-	-	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	19	-	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	443	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	5	1,927	10	639	158	11	-	-	-	36	1	-
	Less than 3 months	5	655	10	140	158	11	-	-	-	10	1	-
	3 months to 6 months	-	633	-	112	-	-	-	-	-	6	-	-
	6 months to 1 year	-	639	-	158	-	-	-	-	-	10	-	-
	1 year and above	-	-	-	229	-	-	-	-	-	10	-	-

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

**In 1 case of HCB, claim was rejected in the quarter and the closing balance is one

*** 1 claim was CIPTD was rejected in the quarter and closing balance is zero

GROUP

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	1	-	-	2	-	-
2	Claims reported during the period*	193	-	-	-	31	-	-	2	654	9
3	Claims Settled during the period	193	-	-	-	31	-	-	2	653	9
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	1	-	-
6	Claims O/S at End of the period	-	-	-	-	1	-	-	2	-	-
	Less than 3 months	-	-	-	-	1	-	-	2	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	10	-	3	7	-	16
b)	Policy Servicing	-	86	2	70	14	-	205
c)	Proposal Processing	-	26	6	14	6	-	84
d)	Survival Claims	-	50	1	32	17	-	103
e)	ULIP Related	-	8	-	3	5	-	18
f)	Unfair Business Practices	-	401	38	175	188	-	844
g)	Others	-	-	-	-	-	-	3
Total Number		-	581	47	297	237	-	1,273

2	Total No. of policies during previous year:	49523
3	Total No. of claims during previous year:	22176
4	Total No. of policies during current year:	9257
5	Total No. of claims during current year:	18744
6	Total No. of Policy Complaints (current year)	
7	per 10,000 policies (current year):	1247
	Total No. of Claim Complaints (current year)	
	per 10,000 claims registered (current year):	63

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

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

L-42- Valuation Basis (Life Insurance)

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

a. How the policy data needed for valuation is accessed

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

b. How the valuation bases are supplied to the system

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

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

i. Individual Business

S. No.	Product Category	Minimum		Maximum	
		Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
2.	Life- Non-participating Policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities – Non-participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
6.	Unit Linked	6.8% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter	6.8% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
8.	India Bond	NA	7.8% for first 5 years and 6.9% thereafter	NA	7.8% for first 5 years and 6.9% thereafter

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

2) Mortality Rates : the mortality rates used for each segment

i. Individual Business (% of IALM 2006-08 Ultimate)

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	74.5%	74.5%
2.	Life- Non-participating Policies	74.5%	175.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	74.5%	74.5%
6.	Unit Linked	74.5%	74.5%
7.	Health Insurance**	77.0%	81.7%

*These rates are a proportion of Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates □

**These rates are a proportion of reinsurance rates

- ii. Group Business For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis
For single premium group term plan and group endowment type product the mortality rate assumption varies from 129.8% to 155.8%.

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	824	824
2.	Life- Non-participating Policies	42	824
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	824	824
5.	Individual Pension Plan	824	824
6.	Unit Linked	865	865
7.	Health Insurance	618	618

- ii. Group Business For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis
For single premium group term plan and group endowment type product the fixed expense assumption is 108.42 to 440.31

4) Bonus:

i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	* given below	3.00%
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	6.00%	6.00%
7.	Health Insurance	NA	NA

Dhan Nirman	
Policy Term	Simple Reversionary
18	3.75%
21	4.00%
25	4.00%
30	4.25%

Money Back	4.00%
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Dhan Vriddhi Plus	
Premium Payment Term	Simple Reversionary
5	3.00%
7	3.40%
11	3.85%

- ii. Group Business NA NA

L-42- Valuation Basis (Life Insurance)

- 5) **Policyholders Reasonable Expectations:**
PRE considerations are:
- Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises.
- Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - [Unit Reserve (for UWP/PUWP) X max{ (p1x[(0.015)*DMT of assets] + p2 x 30%), 3%] where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees.
- For highest NAV guaranteed product the reserve has been kept based on formula- Additional Charge For Guarantee X Fund Value as on Valuation Date X Elapsed Period (No. of years)
- Ø Under With Profits plan policyholders expect the bonus rates to be in line with the returns available on other investments in the market. Aviva considers this aspect when regular bonus rate is decided and the future rates of bonuse(s) has been allowed in reserve.
- Ø In line with company's bonus policy, the regular bonus rates have been increased or decreased in the past and have been accepted by the policyholders.
- 6) **Taxation and Shareholder Transfers:**
Ø Tax rate is assumed to be 14.42%
Ø Shareholder's Share in surplus of UWP fund is assumed to be 1/9th of the surplus distributed to the With Profits policyholders and 100% for Non Par policies
- 7) **Basis of provisions for Incurred but not reported (IBNR)**
Linked Business
Keeping in view the flexibility provided in the policy for the reporting of a claim, following provisions have been made towards unreported claims-
For Linked business
IBNR Reserves = Average Monthly Risk Charge * Claim Intimation Delay in Months * Reinsurance retained proportion
- Non Linked Individual**
IBNR Reserves = qx * Sum at Risk after reinsurance * Delay Months/12
- For group business OYRGTA Business**
IBNR Reserves = Gross Premium/12 * Delay Months * Reinsurance retained proportion
- For SP Group Term Business**
IBNR Reserves = qx * Sum Assured * Delay Months/12 * Reinsurance retained proportion
- 8) **Change in Valuation method or bases:**
(1) Economic Assumptions
There is no change in economic assumptions since last valuation.
- (2) Expense Assumptions**
There has been no change in expense assumptions since last valuation.
Per policy maintenance expenses used are based on projected expenses for the year when Insurer acquires a stable level of business.
The valuation assumptions for expenses are as below:
- | Policy Maintenance Expenses (starting from 2 nd policy month): | | | | | |
|---|--|------------|--------------|---------|---------------|
| S.No | Product Category | Per Policy | % of Premium | % of SA | % of Reserves |
| 1 | All Term Assurance Type Products (excluding iLife, iShield and iLife Secure) | 618 | 0.76% | - | 0.0575% |
| 2 | All Traditional Endowment Products | 824 | 1.01% | - | 0.0575% |
| 3 | All UL Endowment (fully underwritten) | 865 | 1.07% | - | 0.2300% |
| 4 | All UL Endowment (Simplified Underwritten) | 865 | 1.07% | - | 0.2300% |
| 5 | All UL Pension Products | 865 | 1.07% | - | 0.2300% |
| 6 | Single Premium UL Products | 865 | 0.00% | - | 0.2300% |
| 7 | iLife, iShield, iLife Secure | 618 | 1.73% | - | 0.0575% |
| 8 | Rural Endowment | 104 | 0.00% | - | 0.0575% |
| 9 | Rural Term Assurance | 42 | 0.00% | - | 0.0575% |
| 10 | Health Insurance | 618 | 1.73% | - | 0.0575% |
| 11 | iGrowth | 865 | 1.73% | - | 0.2300% |
- (3) Mortality Assumptions**
There is no change in mortality assumptions since last valuation.