



IRDA Public Disclosures

QUARTER ENDED 31st MARCH 2018

Aviva Life Insurance Company India Limited

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AUDITED REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2018
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q4'17-18	YTD Mar '18
	LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net									
(a) Premium	34,15,043	2,79,091	10,38,467	82,00,902	2,15,523	2,93,138	-	52,91,587	1,34,42,163
(b) Reinsurance ceded	(39,432)	(5)	-	(4,63,185)	(1)	(26,409)	-	(1,35,895)	(5,29,033)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	33,75,611	2,79,086	10,38,467	77,37,717	2,15,522	2,66,728	-	51,55,692	1,29,13,130
Income from Investments									
(a) Interest, Dividends and Rent – Gross	15,15,191	1,76,746	2,37,157	28,39,797	1,61,166	1,10,404	321	13,03,100	50,40,782
(b) Profit on sale/redemption of investments	35,59,041	4,54,158	97,083	1,29,107	7,179	523	1	12,93,745	42,47,094
(c) (Loss) on sale/ redemption of investments	(6,77,647)	(94,164)	(1,26,374)	(4,217)	(109)	(35)	-	(5,29,945)	(9,02,545)
(d) Transfer/Gain on revaluation/change in fair value	(11,67,826)	(1,00,852)	(13,217)	-	-	-	-	(24,18,907)	(12,81,895)
(e) Appropriation/Expropriation Adjustment account	-	-	-	-	-	-	-	-	-
Sub Total	32,28,761	4,35,888	1,94,649	29,64,687	1,68,237	1,10,892	322	(3,52,007)	71,03,436
Other Income									
(a) Fee, Charges and Rent Income	10,992	110	-	29,120	979	-	-	11,265	41,201
(b) Transfer from Shareholders Account on account of extra mortality/other	12,099	257	893	8,710	-	-	-	5,134	21,958
(c) Contribution from the Shareholders' A/c	11,731	-	1,377	1,09,011	44,355	8,703	36,735	(7,48,611)	2,11,911
TOTAL (A)	66,39,192	7,15,341	12,35,386	1,08,49,245	4,29,093	3,86,322	37,058	40,71,473	2,02,91,636
Commission	61,417	1,272	772	2,98,320	3,038	1,108	-	1,71,742	3,65,927
Service Tax/Goods & Service Tax charges on Linked Charges	1,65,399	11,076	4,819	-	-	-	-	50,273	1,81,294
Operating Expenses related to Insurance Business	9,10,622	10,880	18,313	18,30,709	9,293	51,137	-	1,32,870	28,30,953
Provision for Doubtful debts	3,897	149	55	6,687	327	155	-	6,569	11,270
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
TOTAL (B)	11,41,335	23,377	23,958	21,35,716	12,658	52,400	-	3,61,454	33,89,444
Benefits Paid (Net)	1,09,91,297	15,24,868	3,88,159	21,85,476	1,92,027	6,90,848	1,41,218	48,24,898	1,61,13,893
Interim Bonuses Paid	22,243	2,187	-	-	-	-	-	14,044	24,430
Change in valuation of liability in respect of life policies									
(a) Gross	(48,41,886)	(8,90,629)	8,23,269	63,32,907	76,551	(3,91,505)	(1,04,160)	(8,80,644)	10,04,546
(b) Amount ceded in Reinsurance	6,091	-	-	1,79,175	1,163	2,297	-	43,390	1,88,726
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	(6,51,281)	-	-	-	-	-	-	(4,57,189)	(6,51,281)
TOTAL (C)	55,26,464	6,36,426	12,11,428	86,97,557	2,69,742	3,01,640	37,057	35,44,499	1,66,80,314
TOTAL (B+C)	66,67,799	6,59,802	12,35,386	1,08,33,273	2,82,400	3,54,040	37,057	39,05,954	2,00,69,758
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	(28,607)	55,539	-	15,972	1,46,693	32,282	-	1,65,519	2,21,878
APPROPRIATIONS									
Transfer to Shareholders' Account	6,169	53,027	-	1,145	1,46,685	32,282	-	1,14,674	2,39,307
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	(34,776)	2,512	-	14,827	8	-	-	50,845	(17,428)
TOTAL (D)	(28,607)	55,539	-	15,972	1,46,693	32,282	-	1,65,519	2,21,879
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	22,243	2,187	-	-	-	-	-	14,044	24,431
(b) Allocation of Bonus to policyholders:	31,622	4,529	-	10,301	327	-	-	46,779	46,779
(c) Surplus shown in the Revenue Account:	(28,607)	55,539	-	15,972	1,46,693	32,282	-	1,65,519	2,21,879
(d) Total Surplus: ((a)+(b)+(c)):	25,259	62,254	-	26,273	1,47,021	32,282	-	2,26,343	2,93,089

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

Particulars	LINKED			NON-LINKED				Q4'16-17 (Rs. 000's)	YTD MAR'17 (Rs. 000's)
	LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net									
(a) Premium	37,04,056	3,66,880	7,83,882	81,52,723	1,73,808	1,83,713	-	27,85,057	1,33,65,063
(b) Reinsurance ceded	(45,319)	0	(2)	(4,49,453)	(0)	(46,547)	-	(1,39,535)	(5,41,320)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	36,58,737	3,66,881	7,83,881	77,03,270	1,73,808	1,37,167	-	26,45,523	1,28,23,743
Income from Investments									
(a) Interest, Dividends and Rent – Gross	17,43,631	2,07,856	1,88,494	23,81,224	1,61,112	1,05,582	40,224	11,35,887	48,28,122
(b) Profit on sale/redemption of investments	45,15,916	6,63,070	1,41,986	56,787	14,227	674	-	11,92,040	53,92,660
(c) (Loss) on sale/ redemption of investments	(9,82,035)	(1,16,819)	(40,316)	(5,966)	(4)	(73)	-	(2,73,096)	(11,45,212)
(d) Transfer/Gain on revaluation/change in fair value	19,29,995	2,36,297	45,722	-	-	-	-	(19,05,554)	22,12,013
Sub Total	72,07,507	9,90,404	3,35,885	24,32,045	1,75,336	1,06,183	40,224	1,49,277	1,12,87,583
Other Income									
(a) Fee, Charges and Rent Income	265	26	-	35,305	552	-	-	6,961	36,148
(b) Transfer from Shareholders Account on account of extra mortality/other	8,925	-	-	8,592	0	-	-	2,707	17,518
(c) Contribution from the Shareholders' A/c	-	-	3,695	5,47,734	-	-	4,27,399	6,45,582	9,78,825
TOTAL (A)	1,08,75,434	13,57,311	11,23,461	1,07,26,947	3,49,696	2,43,349	4,67,623	34,50,050	2,51,43,817
Commission	47,881	1,325	590	2,99,523	3,109	372	-	69,459	3,52,799
Service Tax on Premium	1,52,882	11,153	3,257	-	-	-	-	40,568	1,67,292
Operating Expenses related to Insurance Business	9,34,788	15,892	16,645	18,96,076	7,928	31,953	(12)	9,25,943	29,03,270
Provision for Doubtful debts	2,416	87	34	4,607	124	83	12	2,903	7,363
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
TOTAL (B)	11,37,967	28,455	20,525	22,00,206	11,163	32,408	(0)	10,38,873	34,30,724
Benefits Paid (Net)	1,09,91,377	16,72,150	5,21,147	21,64,815	2,70,065	4,03,551	-	29,31,363	1,60,23,108
Interim Bonuses Paid	9,727	1,135	-	-	-	-	-	1,800	10,861
Change in valuation of liability in respect of life policies									
(a) Gross	(8,11,587)	(4,19,305)	5,81,788	63,48,450	(59,619)	(5,67,430)	4,67,623	(7,46,995)	55,39,920
(b) Amount ceded in Reinsurance	4,670	-	-	10,253	(481)	276	-	(55,536)	14,718
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	(8,62,944)	-	-	-	-	-	-	(2,11,075)	(8,62,944)
TOTAL (C)	93,31,244	12,53,980	11,02,935	85,23,518	2,09,966	(1,63,604)	4,67,623	19,19,557	2,07,25,664
TOTAL (B+C)	1,04,69,211	12,82,436	11,23,461	1,07,23,723	2,21,127	(1,31,196)	4,67,623	29,58,431	2,41,56,387
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	4,06,223	74,875	-	3,221	1,28,569	3,74,545	-	4,91,622	9,87,430
APPROPRIATIONS									
Transfer to Shareholders' Account	2,91,853	61,264	-	382	1,26,060	3,74,545	-	8,54,103	8,54,103
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	1,14,370	13,612	-	2,839	2,509	-	-	13,815	1,33,327
TOTAL (D)	4,06,223	74,876	-	3,221	1,28,569	3,74,545	-	8,67,919	9,87,430
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	9,727	1,134	-	-	-	-	-	1,800	10,861
(b) Allocation of Bonus to policyholders:	25,861	3,776	-	3,437	280	-	-	-	33,353
(c) Surplus shown in the Revenue Account:	4,06,223	74,874	-	3,219	1,28,569	3,74,545	-	4,91,621	9,87,430
(d) Total Surplus: ((a)+(b)+(c)):	4,41,811	79,784	-	6,656	1,28,848	3,74,545	-	4,93,421	10,31,644

AUDITED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2018**Shareholders' Account (Non-technical Account)**

Particulars	Q4 '17-18	YTD MAR '18	Q4'16-17	YTD MAR'17
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	2,39,307	2,39,307	8,54,103	8,54,103
Income From Investments				
(a) Interest, Dividends and Rent – Gross	1,26,390	5,43,469	1,49,807	6,07,490
(b) Profit on sale/redemption of investments	10,830	47,558	477	13,149
(c) (Loss) on sale/ redemption of investments	(600)	(705)	-	(1,609)
Other Income	-	-	-	-
TOTAL (A)	3,75,927	8,29,629	10,04,386	14,73,133
Expense other than those directly related to the insurance business	10,97,999	11,37,926	17,632	8,64,288
Bad debts written off	-	-	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	(7,48,611)	2,11,911	6,45,582	9,78,825
TOTAL (B)	3,49,388	13,49,837	6,63,214	18,43,113
Profit/ (Loss) before tax	26,539	(5,20,208)	(5,12,931)	(3,69,980)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	26,539	(5,20,208)	(5,12,931)	(3,69,980)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(1,29,85,243)	(1,29,85,243)	(1,26,15,263)	(1,26,15,263)
(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	(1,29,58,704)	(1,35,05,451)	(1,31,28,194)	(1,29,85,243)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.26)		(0.18)

FORM L-3-A-BS

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration No. 122 with the IRDA, dated 14 May 2002

AUDITED BALANCE SHEET AS AT MARCH 31 2018

Particulars	Schedule	AS AT MARCH 31, 2018 (Rs. 000's)	AS AT MARCH 31, 2017 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	2,00,49,000	2,00,49,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(2,434)	-
Sub-Total		2,00,46,566	2,00,49,000
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	L-11	-	-
		(23,392)	1,487
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		3,33,714	3,01,651
Linked - Individual - Pension - Non Participating		11,742	12,079
Linked - Group - Life - Non Participating		11	-
Non Linked - Individual - Life - Participating		92,287	66,279
Non Linked - Individual - Pension - Participating		14,013	13,495
Non Linked - Individual - Life - Non Participating		3,89,82,442	3,25,13,031
Non Linked - Individual - Pension - Non Participating		15,40,050	15,00,801
Non Linked - Group - Life - Non Participating		7,45,871	11,33,469
Non Linked - Group - Pension - Non Participating		5,40,731	6,44,890
Non Linked - Annuity - Non Participating		3,40,003	3,02,056
Non Linked - Variable group		1,92,085	1,93,695
Non Linked Health Non Participating		80,760	64,097
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		5,64,371	5,62,975
Linked - Individual - Pension - Participating		50,893	54,615
Linked - Individual - Life - Non Participating		3,02,85,961	3,51,55,216
Linked - Individual - Pension - Non Participating		42,20,752	51,07,322
Linked - Group - Life - Non Participating		39,17,379	30,94,121
Discontinued Policies Fund - Non payment of premium		15,70,346	22,21,627
Sub-Total		8,34,60,019	8,29,42,906
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Others		6,51,732	6,69,159
TOTAL		10,41,58,317	10,36,61,064
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	62,77,301	72,97,625
- Policyholders'	L-13	4,20,56,078	3,64,69,006
- Assets held to cover linked liabilities	L-14	4,12,37,591	4,68,56,030
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	1,37,427	1,52,090
CURRENT ASSETS			
Cash & Bank Balance	L-17	10,58,619	8,66,689
Advances And Other Assets	L-18	48,40,503	43,94,282
Sub-Total (A)		58,99,122	52,60,971
CURRENT LIABILITIES			
PROVISIONS	L-19	48,54,666	52,33,276
	L-20	99,987	1,26,624
Sub-Total (B)		49,54,653	53,59,901
NET CURRENT ASSETS (C) = (A - B)		9,44,469	(98,929)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		1,35,05,451	1,29,85,243
TOTAL		10,41,58,317	10,36,61,064

Contingent Liability		
Particulars	As AT MAR 31, 2018 (Rs. 000's)	As AT MAR 31, 2017 (Rs. 000's)
Partly paid-up investments	15,038	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts	8,854	25,023
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	2,43,338	2,29,223
Amount Transferred to the Senior Citizens' Welfare Fund	2,373	Nil
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Nature	Authority where matter is lying	Nature	Current Year (Rs. 000's)	Previous Year (Rs. 000's)
Service Tax on ULIP Charges for the period of July, 2010 to April, 2011	Commissioner	Tax	2,16,525	2,16,525
Service Tax on Conveyance Charges and Foreign & Domestic Tours for Agents	CESTAT	Tax	45,023	45,023
		Penalty	44,729	44,729
Service Tax on Surrender Charges	CESTAT	Tax	3,90,154	3,90,154
		Penalty	3,90,159	3,90,159
Service Tax on difference of Forex Payment per financials v/s Service Tax Return	CESTAT	Tax	7,683	7,683
		Penalty	15,366	15,366

Issues in Note # 4b (1), (2) and (3) are industry issues. Based on legal opinion, management believes that at present, no provision is required in the books of account in respect of the above matters.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q4 '17-18	YTD MAR '18	Q4'16-17	YTD MAR'17
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	12,76,603	30,68,073	12,81,620	23,60,538
Renewal premiums	39,64,219	1,01,86,458	40,38,807	1,09,25,930
Single premiums	50,765	1,87,633	33,864	78,595
TOTAL PREMIUM	52,91,587	1,34,42,163	53,54,291	1,33,65,063

Premium Income from business written :

In India	52,91,587	1,34,42,163	53,54,291	1,33,65,063
Outside India	-	-	-	-
TOTAL PREMIUM	52,91,587	1,34,42,163	53,54,291	1,33,65,063

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q4 '17-18	YTD MAR '18	Q4'16-17	YTD MAR'17
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	1,13,360	2,28,766	87,730	1,91,308
- Renewal premiums	58,315	1,36,998	71,584	1,61,132
- Single premiums	68	164	171	359
Total (A)	1,71,742	3,65,927	1,59,485	3,52,799
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	1,71,742	3,65,927	1,59,485	3,52,799
Break-up of the expenses (Gross) incurred to procure business:				
Agents	1,30,041	2,74,382	1,12,545	2,56,273
Brokers	8,302	20,034	3,220	12,720
Corporate Agency	25,298	57,398	39,538	79,064
Referral	(6)	(7)	1	(3)
Insurance Marketing Firms	8,107	14,120	4,182	4,745
TOTAL (B)	1,71,742	3,65,927	1,59,485	3,52,799

FORM L-6- OPERATING EXPENSES SCHEDULE

Particulars	Q4 '17-18	YTD MAR '18	Q4'16-17	YTD MAR'17
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	5,02,466	20,05,508	4,01,199	19,52,926
Travel, conveyance and vehicle running expenses	14,889	57,671	20,178	55,609
Training expenses	(31,816)	27,780	(2,930)	22,553
Rents, rates and taxes	61,618	3,54,272	1,01,698	3,97,260
Repairs	32,264	1,62,430	37,803	1,50,994
Printing and stationery	11,007	35,459	7,900	32,660
Communication expenses	19,483	60,577	14,564	59,453
Legal and professional charges	1,84,347	2,52,956	58,918	2,02,638
Medical fees	3,317	12,057	4,925	14,669
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,345	6,658	2,949	7,392
b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity	125	705	2,163	2,602
Advertisement and publicity	1,41,966	3,53,974	2,13,180	3,71,229
Interest and bank charges	9,079	30,014	8,211	25,300
Information technology and related expenses	39,994	1,60,678	38,561	1,36,836
Goods and Service Tax/Service tax on premium	8,033	19,337	5,271	17,669
Others	-	-	-	-
a) Electricity	10,734	52,556	9,485	61,215
b) Recruitment	12,812	39,999	6,799	44,418
c) Miscellaneous expenses	1,786	16,486	(13,013)	(6,558)
Depreciation	24,893	97,309	26,127	98,402
TOTAL	10,48,343	37,46,426	9,43,989	36,47,267
Less : Excess of Expenses of Management transfer to Shareholder's account	9,15,473	9,15,473	7,43,997	7,43,997
NET TOTAL	1,32,870	28,30,953	1,99,992	29,03,270

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q4 '17-18	YTD MAR '18	Q4'16-17	YTD MAR'17
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	2,70,284	9,93,120	2,46,198	8,81,064
(b) Claims by Maturity,	10,27,274	24,30,132	7,88,926	17,96,930
(c) Annuities/Pension payment	1,36,236	7,14,770	2,60,550	5,66,412
(d) Other benefits				
- Riders	1,694	7,558	3,592	8,583
- Surrender	31,82,591	1,15,37,441	37,16,613	1,19,77,043
- Health	4,285	15,287	7,500	15,700
- Periodical Benefit	2,96,363	7,93,817	4,57,669	10,73,206
- Interest to policy holders	29,767	1,20,693	24,548	1,42,153
(Amount ceded in reinsurance):				
(a) Claims by Death,	(1,23,595)	(4,98,925)	(1,26,963)	(4,37,983)
(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	48,24,898	1,61,13,893	53,78,633	1,60,23,108
Benefits paid to claimants:				
In India	48,24,898	1,61,13,893	53,78,633	1,60,23,108
Outside India	-	-	-	-
Total Benefits paid (Net)	48,24,898	1,61,13,893	53,78,633	1,60,23,108

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

FORM L-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Particulars	AS AT MARCH 31, 2018 (Rs. 000's)	AS AT MARCH 31, 2017 (Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	2,50,00,000	2,50,00,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up	2,00,49,000	2,00,49,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	2,00,49,000	2,00,49,000

FORM L-9- PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT MARCH 31, 2018		AS AT MARCH 31, 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,02,24,99,000	51%	1,02,24,99,000	51%
- Foreign - Aviva International Holdings Limited, UK	98,24,01,000	49%	98,24,01,000	49%
Others				
TOTAL	2,00,49,00,000	100%	2,00,49,00,000	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

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

FORM L-11-BORROWINGS SCHEDULE

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

SCHEDULE- 8

INVESTMENTS-SHAREHOLDERS

(Rs. '000)

Particulars	AS AT MARCH 31, 2018	AS AT MARCH 31, 2017
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury	21,57,912	22,95,859
(Market value Current Year 21,98,379 Previous Year 24,02,830)		
Other Approved Securities	6,02,757	12,94,654
(Market value Current Year 6,06,596 Previous Year 13,38,511)		
Other Approved Investments		
(a) Shares		
(aa) Equity	94,972	-
(Market value Current Year 94,972 Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	1,25,739	1,76,548
(Market value Current Year 1,29,864 Previous Year 1,94,716)		
(e) Other Securities (Term Deposits)	7,500	7,500
(Market value Current Year 7,500 Previous Year 7,500)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	18,50,754	23,54,672
(Market value Current Year 18,77,609 Previous Year 24,37,888)	-	-
Equity Shares	52,046	-
(Market value Current Year 52,046 Previous Year NIL)		
Other Investments	-	-
Debentures/ Bonds	-	-
(Market value Current Year Nil, Previous Year Nil)		
Equity Shares	1,606	-
(Market value Current Year 1,606 Previous Year NIL)		
SHORT TERM INVESTMENTS	-	-
Government Securities and Government guaranteed bonds including treasury	2,75,468	3,42,323
(Market value Current Year 2,75,463 Previous Year 3,42,323)		
Other Approved Securities	2,20,248	20
(Market value Current Year 2,22,149 Previous Year 20)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	2,11,179	1,50,105
(Market value Current Year 2,19,868 Previous Year 1,50,173)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	2,82,857	2,07,253
(Market value Current Year 2,82,857 Previous Year 2,07,253)		
(f) Other Securities (Reverse Repo)	33,932	1,91,251
(Market value Current Year 33,932 Previous Year 1,91,251)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	3,60,331	2,77,440
(Market value Current Year 3,61,700 Previous Year 2,79,516)		
Other Investments	-	-
Mutual Funds	-	-
TOTAL	62,77,301	72,97,625
INVESTMENTS		
In India	62,77,301	72,97,625
Outside India	-	-
TOTAL	62,77,301	72,97,625

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT MARCH 31, 2018 (Rs. 000's)	AS AT MARCH 31, 2017 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value Current Year 3,12,13,017 Previous Year 2,60,59,447)	3,02,72,148	2,43,96,389
Other Approved Securities (Market value Current Year 2,30,181 Previous Year 6,49,928)	2,26,836	6,40,586
Other Approved Investments		
(a) Shares	-	-
(aa) Equity (Market value Current Year 5,35,588 Previous Year 6,548)	5,35,588	6,548
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value Current Year 11,96,277 Previous Year 8,82,744)	12,08,506	8,60,101
(e) Other Securities (Term Deposits) (Market value Current Year 2,01,700 Previous Year 2,01,700)	2,01,700	2,01,700
(f) Subsidiaries	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value Current Year 70,16,580 Previous Year 81,48,379)	68,80,106	76,45,688
Equity Shares (Market value Current Year 3,63,725 Previous Year 680)	3,63,725	680
Other Investments Equity Shares (Market value Current Year 9,019 Previous Year 136)	9,019	136
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value Current Year 6,97,014 Previous Year 8,84,855)	6,97,023	8,84,585
Other Approved Securities (Market value Current Year 3,784 Previous Year 3,067)	3,740	3,036
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value Current Year 2,27,583 Previous Year 50,065)	2,18,587	50,051
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value Current Year 1,88,125 Previous Year 3,41,609)	1,88,125	3,41,609
(f) Other Securities (Reverse Repo) (Market value Current Year 7,32,809 Previous Year 7,59,648)	7,32,809	7,59,648
(g) Subsidiaries	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value Current Year 5,17,810 Previous Year 6,81,589)	5,18,166	6,78,249
Commercial Paper	-	-
Other Investments	-	-
TOTAL	4,20,56,078	3,64,69,006
INVESTMENTS		
In India	4,20,56,078	3,64,69,006
Outside India	-	-
TOTAL	4,20,56,078	3,64,69,006

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

Particulars	AS AT MARCH 31, 2018 (Rs. 000's)	AS AT MARCH 31, 2017 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	67,34,469	76,82,443
(Historic valueCurrent Year 66,47,562 Previous Year 75,76,194)		
Other Approved Securities	4,10,498	2,66,804
(Historic valueCurrent Year 4,14,296 Previous Year 2,50,018)		
Other Approved Investments		
(a) Shares		
(aa) Equity	1,68,90,541	2,04,63,645
(Historic valueCurrent Year 1,39,53,039 Previous Year 1,67,25,622)		
(bb) Preference	-	-
(Historic valueCurrent Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	22,45,749	28,37,415
(Historic valueCurrent Year 21,68,871 Previous Year 26,00,792)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	3,000	3,000
(Historic valueCurrent Year 3,000 Previous Year 3,000)		
(f) Subsidiaries	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	39,96,318	41,48,076
(Historic valueCurrent Year 39,02,175 Previous Year 39,74,679)		
(b) Equity	34,52,845	42,78,925
(Historic valueCurrent Year 28,41,933 Previous Year 35,45,298)		
Other Investments		
(a) Equity Shares*	6,86,232	6,02,587
(Historic valueCurrent Year 8,48,950 Previous Year 5,10,970)		
(b) Debentures/Bonds	-	-
(c) Mutual Funds	16,77,287	13,39,716
(Historic valueCurrent Year 13,03,612 Previous Year 11,11,694)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	13,74,049	21,98,261
(Historic valueCurrent Year 13,27,429 Previous Year 21,26,243)		
Other Approved Securities	-	-
(Historic valueCurrent Year NIL Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historic valueCurrent Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	6,12,317	1,21,179
(Historic valueCurrent Year 5,79,196 Previous Year 1,22,246)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	4,17,411	42,946
(Historic valueCurrent Year 4,12,052 Previous Year 42,844)		
(f) Other Securities (Reverse Repo)	16,40,568	19,26,254
(Historic valueCurrent Year 16,40,568 Previous Year 19,26,254)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	74,121	1,48,854
(Historic valueCurrent Year 76,991 Previous Year 1,46,835)		
Other Investments		
Balances in Bank	(2,53,524)	(11,665)
Other Current Assets (net)	12,75,710	8,07,590
TOTAL	4,12,37,591	4,68,56,030
INVESTMENTS		
INVESTMENTS	4,12,37,591	4,68,56,030
Outside India	-	-
TOTAL	4,12,37,591	4,68,56,030

*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 MARCH 31, 2018 (Rs. 000's)	AS AT MARCH 31, 2017 (Rs. 000's)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
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	
	Opening Balance as on April 1, 2017	Additions during the year	Deductions/ Adjustments	Balance as on March 31, 2018	Opening Balance as on April 1, 2017	For the year	Sales/ Adjustments	Balance as on March 31, 2018	AS AT MARCH 31, 2018	AS AT MARCH 31, 2017
Intangibles										
- Software	4,58,519	37,250	2,550	4,93,219	3,75,062	53,869	15	4,28,916	64,303	83,457
Tangibles										
Leasehold Improvements	3,16,596	5,043	2,169	3,19,470	2,93,199	8,732	2,085	2,99,846	19,625	23,397
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	1,50,365	1,727	5,791	1,46,301	1,46,962	629	3,140	1,44,451	1,850	3,403
Information Technology Equipment	4,75,259	37,220	36,898	4,75,581	4,39,799	28,950	36,651	4,32,098	43,483	35,460
Vehicles	2,771	11	-	2,782	1,681	389	-	2,070	712	1,090
Office Equipment	81,406	2,498	3,632	80,272	77,213	4,740	3,578	78,375	1,896	4,193
Sub Total	14,84,916	83,749	51,040	15,17,625	13,33,916	97,309	45,469	13,85,756	1,31,869	1,51,000
Capital Work In Progress - (including capital advances)	1,090	5,558	1,090	5,558	-	-	-	-	5,558	1,090
TOTAL	14,86,006	89,307	52,130	15,23,183	13,33,916	97,309	45,469	13,85,756	1,37,427	1,52,090
PREVIOUS YEAR	14,89,367	84,056	88,507	14,84,916	13,22,142	98,402	86,628	13,33,916	1,52,090	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT MARCH 31, 2018	AS AT MARCH 31, 2017
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	1,27,099	1,32,211
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	2,62,709	2,35,000
(bb) Others	2,591	-
(b) Current Accounts	6,66,220	4,99,478
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	10,58,619	8,66,689
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	10,58,619	8,66,689
Outside India	-	-
TOTAL	10,58,619	8,66,689

FORM L-18- ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT MAR 31, 2018		AS AT MAR 31, 2017	
	(Rs. 000's)		(Rs. 000's)	
ADVANCES				
Reserve deposits with ceding companies	-		-	
Application money for investments	-		-	
Prepayments	39,780		25,648	
Advances to Directors/Officers	-		-	
Advance tax paid and taxes deducted at source (Net of provision for taxation)	22,303		18,778	
Less: Provision for doubtful debts	(81)	22,222	(81)	18,697
Others (includes vendor, travel advances & salary recoverable)	71,130		87,357	
Less : Provision for doubtful debts	(14,894)	56,236	(12,098)	75,258
TOTAL (A)		1,18,238		1,19,603
OTHER ASSETS				
Income accrued on investments	13,56,424		12,90,597	
Outstanding Premiums	8,14,082		8,76,225	
Agents' Balances	78,965		72,454	
Less : Provision for doubtful debts	(74,671)	4,294	(71,007)	1,447
Foreign Agencies' Balances	-		-	
Due from other entities carrying on insurance business (including reinsurers)	23,842		21,797	
Deposit with Reserve Bank of India (In Pursuant to Sec 7 of Insurance Act, 1938) (Refer Sch 8)	-		-	
Others				
- Investment pertaining to Unclaimed Policyholders Fund	17,51,388		16,03,173	
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)	-	1,55,094	-	1,01,207
- Refundable Security Deposits	3,48,848		3,34,566	
Less: Provision for doubtful security deposit	(20,213)	3,28,635	(15,674)	3,18,892
-Receivables against unsettled investment contracts	1,88,644		-	
-Goods and Service Tax/Service Tax Unutilised Credit	65,492		33,937	
- Other Reinsurance assets	34,370		27,404	
TOTAL (B)		47,22,265		42,74,679
TOTAL (A+B)		48,40,503		43,94,282

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT MARCH 31, 2018	AS AT MARCH 31, 2017
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	2,12,489	2,79,250
Balances due to other insurance companies	32,390	6,081
Deposits held on re-insurance ceded	-	-
Premiums received in advance	57,349	33,029
Unallocated premium	1,05,602	43,948
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	2,50,653	1,39,067
Unclaimed Amount - Policyholders	17,51,388	23,94,037
Interest on Investment pertaining to Unclaimed Policyholders Fund	1,55,094	1,01,207
Claims Outstanding	4,24,410	22,465
Annuities Due	3,301	1,978
Others:		
- Accrual for expenses	8,29,566	7,06,741
- Goods and Service Tax /Service Tax payable	37,432	2,208
- Payables for unsettled investment contracts	-	1,03,202
- Temporary book overdrafts	-	3,07,190
- Payable to Policyholders	8,20,506	9,50,697
- Statutory Dues Payable	94,122	59,227
- Employee and other dues Payable	80,364	82,950
TOTAL	48,54,666	52,33,276

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT MARCH 31, 2018	AS AT MARCH 31, 2017
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	2,027	14,878
Provision for Leave Encashment	21,417	14,877
Provision for Other Long Term Benefits	51,659	70,440
Provision for Other Employee Benefits	24,884	26,429
TOTAL	99,987	1,26,624

FORM L-21-MISC EXPENDITURE SCHEDULE

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

FORM L-22 Analytical Ratios

S.No.	Particulars	Q4 '17-18	YTD MAR '18	Q4'16-17	YTD MAR'17
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	(99)%	(150)%	100%	100%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	36%	32%	142%	101%
	Linked Individual - Pension Non Participating	(118)%	99%	(123)%	(315)%
	Linked Group - Non Participating	(36)%	35%	(13)%	(45)%
	Non Linked Individual - Life Participating	510%	406%	52%	55%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	7%	18%	18%	(28)%
	Non Linked Individual - Pension Non Participating	(7)%	31%	(9)%	(1)%
	Non Linked Group - Life Non Participating	163%	155%	39%	(2)%
	Non Linked Group - Pension Non Participating	0%	0%	0%	0%
	Non Linked Annuity Non Participating	47%	50%	(26)%	(23)%
	Non Linked - Variable - Group	105%	26%	(92)%	(69)%
	Non Linked Health Non Participating	(87)%	(26)%	(113)%	318%
2	Net Retention Ratio	97%	96%	98%	96%
3	Expense of Management to Gross Direct Premium Ratio	6%	24%	7%	25%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	3%	3%	3%
5	Ratio of policy holder's liabilities to shareholder's funds	-51.7	12.9	11.8	11.8
6	Growth rate of shareholders' fund	(93)%	-7%	-5%	-5%
7	Ratio of surplus to policyholders' liability	(67)%	0%	0%	0%
8	Change in net worth in ('000)	-5,22,642	-5,22,642	-3,69,980	-3,69,980
9	Profit after tax/Total Income	0.5%	(2.5)%	3.8%	(1.5)%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.47	4.47	4.52	4.52
12	Total affiliated investments/(Capital+ Surplus)	NIL	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	8.3%	2.0%	8.2%
	R2. Non-PAR	2.1%	8.4%	2.1%	8.5%
	R3.Sub-TOTAL	2.1%	8.4%	2.1%	8.5%
	Linked:				
	R4. PAR	0.8%	6.9%	2.2%	12.4%
	R5. Non-PAR	-3.4%	7.3%	7.8%	17.8%
	R6. Sub-TOTAL	-3.3%	7.3%	7.6%	17.7%
	R7.Grand Total	-0.6%	7.8%	5.2%	13.8%
	Shareholders' Funds	2.0%	8.7%	2.1%	8.4%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	8.3%	2.0%	8.2%
	R2. Non-PAR	2.1%	8.4%	2.1%	8.5%
	R3.Sub-TOTAL	2.1%	8.4%	2.1%	8.5%
	Linked:				
	R4. PAR	2.0%	8.0%	2.0%	8.1%
	R5. Non-PAR	2.3%	10.3%	2.9%	12.7%
	R6. Sub-TOTAL	2.2%	10.3%	2.9%	12.6%
	R7.Grand Total	2.2%	9.4%	2.5%	10.9%
	Shareholders' Funds	2.0%	8.7%	2.1%	8.4%
14	Conservation Ratio				
	Linked Individual - Life Participating	67%	85%	89%	88%
	Linked Individual - Pension Participating	91%	84%	77%	83%
	Linked Individual - Life Non Participating	67%	72%	72%	75%
	Linked Individual - Pension Non Participating	83%	75%	67%	72%
	Linked Group - Non Participating	0%	1%	1%	1%
	Non Linked Individual - Life Participating	92%	83%	70%	80%
	Non Linked Individual - Pension Participating	87%	93%	93%	94%
	Non Linked Individual - Life Non Participating	88%	86%	81%	87%
	Non Linked Individual - Pension Non Participating	91%	94%	62%	65%
	Non Linked Group - Life Non Participating	33%	29%	48%	43%
	Non Linked - Variable - Group	0%	0%	0%	0%
	Non Linked Health Non Participating	79%	82%	88%	91%
15	Persistency Ratio (by numbers)				
	For 13th month	62%	64%	55%	59%
	For 25th month	48%	52%	40%	50%
	For 37th month	35%	44%	45%	43%
	For 49th Month	42%	40%	38%	41%
	for 61st month	38%	40%	33%	38%
	Persistency Ratio (by premium)				
	For 13th month	67%	73%	70%	70%
	For 25th month	59%	60%	51%	55%
	For 37th month	44%	46%	40%	47%
	For 49th Month	37%	44%	38%	43%
	for 61st month	43%	45%	45%	44%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers					
1	No. of shares (in Lakhs)	20,049	20,049	20,049	20,049
2	Percentage of shareholding (Indian / Foreign)				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	% of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	Basic and diluted EPS before extraordinary items (net of tax expense)		(0.26)		(0.18)
5	Basic and diluted EPS after extraordinary items (net of tax expense)		(0.26)		(0.18)
6	Book value per share (Rs)		3.26		3.52

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

	AS AT MARCH 31, 2018	AS AT MARCH 31, 2017
	(Rs. 000's)	(Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	1,35,90,281	1,34,83,900
Other receipts	41,201	36,148
Payments to the re-insurers, net of commissions and claims/ Benefits	(4,77,366)	(5,01,809)
Payments of claims/benefits	(1,64,54,008)	(1,56,78,456)
Payments of commission and brokerage	(4,00,311)	(2,46,819)
Payments of other operating expenses	(38,14,643)	(37,35,769)
Deposits, advances and staff loans	9,278	10,431
Taxes paid	(69,451)	(11,278)
Cash flows before extraordinary items	(75,75,019)	(66,43,653)
Cash flow from extraordinary operations	-	-
Net cash from operating Activities	(75,75,019)	(66,43,653)
II Cash flows from investing activities		
Purchase of fixed assets	(85,646)	(72,463)
Proceeds from sale of fixed assets	1,424	1,636
Purchase of Investment	(8,48,58,227)	(8,10,42,073)
Proceeds from Sale/redemption of Investment	8,72,00,298	8,27,83,579
Interest, dividend and rent received	55,74,433	51,66,658
Net cash from investing activities	78,32,282	68,37,337
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	2,57,262	1,93,684
Cash and cash equivalent at beginning of the year	5,47,833	3,54,149
Cash and cash equivalent at the end of the year	8,05,095	5,47,833
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	10,58,619	8,66,689
Bank balances (Policyholder's - Schedule 8B)	(2,53,524)	(11,665)
Temporary book overdrafts	-	(3,07,190)
Note 1		
Cash and Bank Balances	7,95,819	6,81,689
Fixed Deposits with maturity less than 3 months	2,62,800	1,85,000
Cash and Bank Balances	10,58,619	8,66,689

FORM L-24 Valuation of Net Liabilities**(Rs in Lakhs)**

Valuation of Net Liabilities			
Sl.No.	Particular	As at 31 Mar 2018	As at 31 Mar 2017
1	Linked		
a	Life	3,62,580	4,09,482
b	General Annuity	-	-
c	Pension	46,972	55,614
d	Health	-	-
2	Non-Linked		
a	Life	4,05,534	3,45,514
b	General Annuity	3,400	3,021
c	Pension	15,541	15,143
d	Health	808	641

FORM L-25- : Geographical Distribution Channel - Individuals for the quarter ended 31st March 2018

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	1	1	0	1	1	1	0	1
2	Andhra Pradesh	37	37	0	10	542	505	537	15,835	579	542	537	15,844
3	Arunachal Pradesh	-	-	-	-	36	35	40	604	36	35	40	604
4	Assam	-	-	-	-	406	380	173	4,213	406	380	173	4,213
5	Bihar	5,670	5,644	62	1,819	202	193	95	2,278	5,872	5,837	156	4,097
6	Chandigarh	-	-	-	-	69	66	86	1,527	69	66	86	1,527
7	Chattisgarh	-	-	-	-	24	22	16	550	24	22	16	550
8	Dadra & NagraHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	1,083	958	1,413	26,507	1,083	958	1,413	26,507
11	Goa	-	-	-	-	9	10	23	126	9	10	23	126
12	Gujarat	11	11	27	303	318	296	471	7,588	329	307	498	7,892
13	Haryana	5	5	1	65	589	543	969	19,883	594	548	970	19,949
14	Himachal Pradesh	-	-	-	-	25	23	17	308	25	23	17	308
15	Jammu & Kashmir	-	-	-	-	18	17	5	82	18	17	5	82
16	Jharkhand	55	54	0	13	85	78	43	754	140	132	43	768
17	Karnataka	-	-	-	-	548	520	676	15,964	548	520	676	15,964
18	Kerala	-	-	0	-	141	138	157	2,836	141	138	157	2,836
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	-	-	-	-	236	221	197	3,929	236	221	197	3,929
21	Maharashtra	-	-	-	(14)	1,586	1,488	1,330	35,030	1,586	1,488	1,330	35,016
22	Manipur	-	-	-	-	2	2	1	8	2	2	1	8
23	Meghalaya	-	-	-	-	15	15	54	560	15	15	54	560
24	Mizoram	-	-	-	-	2	2	13	6	2	2	13	6
25	Nagaland	-	-	-	-	2	2	1	7	2	2	1	7
26	Orissa	56	55	19	376	430	409	336	5,463	486	464	355	5,839
27	Puducherry	-	-	-	-	5	5	5	38	5	5	5	38
28	Punjab	(2)	1	(8)	(169)	203	194	133	1,552	201	195	125	1,383
29	Rajasthan	-	-	-	-	301	288	163	4,039	301	288	163	4,039
30	Sikkim	-	-	-	-	1	1	0	2	1	1	0	2
31	Tamil Nadu	-	-	-	-	645	611	581	9,436	645	611	581	9,436
32	Tripura	1	1	0	6	176	176	62	947	177	177	62	953
33	Uttar Pradesh	5	5	0	1	675	605	720	13,480	680	610	720	13,481
34	Uttarakhand	-	-	(1)	-	24	23	29	757	24	23	28	757
35	West Bengal	110	100	34	443	1,405	1,237	839	12,511	1,515	1,337	874	12,954
Grand Total		5,948	5,913	135	2,854	9,804	9,064	9,185	1,86,822	15,752	14,977	9,320	1,89,676

FORM L-25- (i) : Geographical Distribution Channel - Individuals for the year ended March 31, 2018

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	1	1	0	1	1	1	0	1
2	Andhra Pradesh	944	945	6	224	1,698	1,592	1,149	44,678	2,642	2,537	1,155	44,902
3	Arunachal Pradesh	-	-	-	-	121	115	83	1,829	121	115	83	1,829
4	Assam	1	1	1	10	1,189	1,152	455	13,281	1,190	1,153	455	13,291
5	Bihar	8,471	8,447	96	2,766	595	572	237	6,774	9,066	9,019	334	9,540
6	Chandigarh	-	-	-	-	184	169	151	4,175	184	169	151	4,175
7	Chattisgarh	-	-	-	-	56	56	46	1,086	56	56	46	1,086
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	3,068	2,843	3,086	69,431	3,068	2,843	3,086	69,431
11	Goa	-	-	-	-	22	23	41	648	22	23	41	648
12	Gujarat	26	21	59	662	796	759	716	16,806	822	780	775	17,468
13	Haryana	18	18	5	295	1,588	1,466	2,029	48,737	1,606	1,484	2,035	49,032
14	Himachal Pradesh	-	-	-	-	50	46	38	807	50	46	38	807
15	Jammu & Kashmir	-	-	-	-	30	28	12	513	30	28	12	513
16	Jharkhand	61	59	1	35	309	288	148	3,547	370	347	149	3,583
17	Karnataka	13	12	0	34	1,594	1,481	1,444	48,137	1,607	1,493	1,444	48,171
18	Kerala	-	-	0	-	312	311	258	6,179	312	311	258	6,179
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1	1	0	5	613	587	372	9,742	614	588	373	9,746
21	Maharashtra	2	4	0	29	3,898	3,702	2,955	83,075	3,900	3,706	2,956	83,104
22	Manipur	-	-	-	-	8	8	5	85	8	8	5	85
23	Meghalaya	-	-	-	-	15	21	55	675	15	21	55	675
24	Mizoram	-	-	-	-	2	2	13	6	2	2	13	6
25	Nagaland	-	-	-	-	4	4	2	7	4	4	2	7
26	Orissa	114	112	32	593	934	899	574	11,477	1,048	1,011	606	12,069
27	Puducherry	-	-	-	-	24	24	15	237	24	24	15	237
28	Punjab	(5)	10	(17)	(91)	562	559	290	8,440	557	569	273	8,349
29	Rajasthan	-	-	0	-	439	419	216	8,150	439	419	216	8,150
30	Sikkim	-	-	-	-	3	4	1	32	3	4	1	32
31	Tamil Nadu	-	-	-	-	2,009	1,924	1,420	31,806	2,009	1,924	1,420	31,806
32	Tripura	1	1	0	6	427	423	138	2,266	428	424	138	2,272
33	Uttar Pradesh	7	7	(0)	2	1,668	1,537	1,323	33,559	1,675	1,544	1,322	33,561
34	Uttarakhand	6	6	(1)	1	55	52	44	1,346	61	58	43	1,348
35	West Bengal	353	340	80	1,169	3,994	3,597	2,171	38,156	4,347	3,937	2,251	39,325
Grand Total		10,013	9,984	264	5,739	26,268	24,664	19,486	4,95,687	36,281	34,648	19,751	5,01,426

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the quarter ended 31st Mar 2018

(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	-	-	-	-	2	8,140	474	(2,462)	2	8,140	474	(2,462)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	228	0	80	-	228	0	80
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	4	1,333	576	3,992	4	1,333	576	3,992
8	Haryana	-	-	-	-	3	14,783	633	3,369	3	14,783	633	3,369
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	3	2,723	253	22,047	3	2,723	253	22,047
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	5	11,070	993	(61,961)	5	11,070	993	(61,961)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	176	32	1,460	-	176	32	1,460
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	675	11	2,882	2	675	11	2,882
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	3	4,993	237	1,965	3	4,993	237	1,965
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	5	73,401	744	28,941	5	73,401	744	28,941
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	27	1,17,522	3,953	313	27	1,17,522	3,953	313

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the year ended ended 31st Mar 2018

(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	-	-	-	-	2	29,572	509	7,238	2	29,572	509	7,238
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	1	884	1	322	1	884	1	322
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	7	2,080	761	6,204	7	2,080	761	6,204
8	Haryana	-	-	-	-	38	1,32,668	2,432	3,66,155	38	1,32,668	2,432	3,66,155
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	11	7,591	445	32,263	11	7,591	445	32,263
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	17	49,763	6,591	39,038	17	49,763	6,591	39,038
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	706	1	706	1	706	1	706
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	445	34	3,086	-	445	34	3,086
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	1,488	22	2,750	2	1,488	22	2,750
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	7	10,559	381	57,944	7	10,559	381	57,944
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	12	1,25,406	1,629	58,664	12	1,25,406	1,629	58,664
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	98	3,61,162	12,806	5,74,370	98	3,61,162	12,806	5,74,370

FORM L-24 - INVESTMENT ASSETS (LIFE INSURERS) - 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st March 2018

Statement of Investment Assets (Life Insurers)

(Rupees, without lakhs)

Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Based on Audited Financials

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	627.73
	Investments (Policyholders)	8A	4,205.61
	Investments (Linked Liabilities)	8B	4,123.76
2	Loans	9	0.00
3	Fixed Assets	10	13.74
4	Current Assets		
	a. Cash & Bank Balance	11	105.86
	b. Advances & Other Assets	12	484.05
5	Current Liabilities		
	a. Current Liabilities	13	485.47
	b. Provisions	14	10.00
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,350.55
	Application of Funds as per Balance Sheet (A)		10,415.83
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	13.74
3	Cash & Bank Balance (if any)	11	105.86
4	Advances & Other Assets (if any)	12	484.05
5	Current Liabilities	13	485.47
6	Provisions	14	10.00
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,350.55
	TOTAL (B)		1,458.73
	Investment Assets	(A-B)	8,957.10

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	8957.10
Balance Sheet Value of:	
A. Life Fund	4515.39
B. Pension & General Annuity and Group Business	317.95
C. Unit Linked Funds	4123.76
	8957.10

Section II

NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH		Book Value (SH+PH)	Actual % (g) = [(f) - (a)]%	PVC 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	243.34	79.16	8.74	2805.67	3136.90
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 50%	0.00	325.64	79.16	10.63	2824.82	3240.24	71.7%	0.00	3240.24	3331.
3	Investment subject to Exposure Norms												
	a.	Infrastructure/ Social/ Housing Sector	Not Less than 15% Not exceeding 35%										
		1. Approved Investments		0.00	222.34	46.00	2.57	604.22	875.14	19.4%	0.06	875.20	889.
		2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.
	b.	i) Approved Investments		0.00	79.83	60.89	1.48	259.31	401.51	8.9%	-2.62	398.89	399.
		ii) Other Investments		0.00	0.16	0.00	0.01	0.91	1.08	0.0%	-0.02	1.06	1.
TOTAL LIFE FUND				100%	0.00	627.97	186.05	14.69	3689.25	4517.97	-2.58	4515.39	4622.

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS				% as per Reg		PH		Book Value (c)=[a+b]	Actual % (d)	PVC 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	203.36	203.36	64.0%	0.00	203.36	210.69
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)			Not Less than 40%		0.00	205.37	205.37	64.6%	0.00	205.37	212.68
3	Balance in Approved Investment			Not Exceeding 60%		0.00	112.58	112.58	35.4%	0.00	112.58	114.67
				100%		0.00	317.95	317.95	100.0%		317.95	327.35

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%		124.10	3746.00	3870.10	93.8%
2	Other Investments			Not More than 25%		0.21	253.44	253.66	6.2%
				100%		124.32	3999.44	4123.76	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: 17-05-2018

Note:

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

Kamli S Arha
Chief Financial Officer

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

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

Periodicity of Submission: Quarterly

Statement as on: 31st March 2018

Based on Audited Financials

Rs. Crore												
PARTICULARS	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	
	ULGF00210/03/2006GROUPB	ALAN122	ULGF00531/03/2006GROUPC	ASHF122	ULGF00310/03/2006GROUPDEBT	F122	ULGF00410/03/2006GROUPG	ROWT122	ULGF00113/07/2005GROUPS	ECUR122	ULGF00613/02/2009GROUPS	DEBT122
Opening Balance (Market Value)	29.76		2.06		229.25		13.91		97.01		0.24	
Add: Inflow during the Quarter	0.72		1.78		22.80		0.82		8.73		0.00	
Increase / (Decrease) Value of Inv (Net)	-0.45		0.02		2.36		-0.40		-0.02		0.00	
Less: Outflow during the Quarter	0.38		1.58		6.39		0.56		7.98		0.00	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	29.67		2.29		248.02		13.77		97.74		0.24	

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB		ULGF00531/03/2006GROUPC		ULGF00310/03/2006GROUPDEBT		ULGF00410/03/2006GROUPG		ULGF00113/07/2005GROUPS		ULGF00613/02/2009GROUPS	
	ALAN122		ASHF122		F122		ROWT122		ECUR122		DEBT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	9.06	30.5%	1.72	74.9%	109.30	44.1%	2.32	16.9%	42.11	43.1%	0.23	95.1%
State Government Securities	0.00	0.0%	0.00	0.0%	0.52	0.2%	0.26	1.9%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.86	2.9%	0.00	0.0%	0.00	0.0%	0.32	2.3%	5.03	5.1%	0.00	0.0%
Corporate Bonds	2.83	9.5%	0.21	9.2%	30.15	12.2%	1.25	9.0%	6.19	6.3%	0.00	0.0%
Infrastructure Bonds	3.35	11.3%	0.01	0.4%	60.98	24.6%	1.31	9.5%	15.65	16.0%	0.01	4.2%
Equity	10.15	34.2%	0.00	0.0%	0.00	0.0%	6.89	50.0%	17.40	17.8%	0.00	0.0%
Money Market Investments	1.30	4.4%	0.00	0.0%	22.85	9.2%	0.46	3.3%	1.33	1.4%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.30	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	27.54	92.8%	1.94	84.5%	224.09	90.4%	12.80	92.9%	87.71	89.7%	0.24	99.4%
Current Assets:												
Accrued Interest	0.38	1.3%	0.01	0.5%	5.87	2.4%	0.14	1.0%	1.67	1.7%	0.00	0.2%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.32	1.1%	0.35	15.1%	8.64	3.5%	-0.29	-2.1%	1.09	1.1%	0.00	0.4%
Receivable for Sale of Investments	1.10	3.7%	0.00	0.0%	9.45	3.8%	0.33	2.4%	6.78	6.9%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.02	-0.1%	0.00	0.0%	0.00	0.0%	-0.01	-0.1%	-0.04	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.04	0.0%	0.00	0.0%	-0.02	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	1.77	6.0%	0.36	15.5%	23.93	9.6%	0.16	1.2%	9.48	9.7%	0.00	0.6%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.36	1.2%	0.00	0.0%	0.00	0.0%	0.27	1.9%	0.55	0.6%	0.00	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.55	4.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.36	1.2%	0.00	0.0%	0.00	0.0%	0.82	5.9%	0.55	0.6%	0.00	0.0%
Total (A + B + C)	29.67	100.0%	2.29	100.0%	248.02	100.0%	13.77	100.0%	97.74	100.0%	0.24	100.0%
Fund Carried Forward (as per LB 2)	29.67		2.29		248.02		13.77		97.74		0.24	

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st March 2018

Rs. Crore												
PARTICULARS	ULIF00311/02/2003PNSBALA NCE122	ULIF02325/01/2010PNBALAN I122	ULIF00703/03/2005PNSNGRO WTH122	ULIF02425/01/2010PNGROW T-I122	ULIF02525/01/2010PNSNINFR AF122	ULIF01122/01/2008PNSNIND EXF122						
Opening Balance (Market Value)	57.27	13.88	73.78	15.24	10.41	161.41						
Add: Inflow during the Quarter	2.58	0.81	4.02	0.43	0.30	3.26						
Increase / (Decrease) Value of Inv (Net)	-0.93	-0.26	-2.36	-0.50	-1.05	-5.67						
Less: Outflow during the Quarter	3.60	2.02	6.67	1.76	0.79	21.33						
TOTAL INVESTIBLE FUNDS (MKT VALUE)	55.32	12.41	68.77	13.41	8.88	137.67						

INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALA NCE122	ULIF02325/01/2010PNBALAN I122	ULIF00703/03/2005PNSNGRO WTH122	ULIF02425/01/2010PNGROW T-I122	ULIF02525/01/2010PNSNINFR AF122	ULIF01122/01/2008PNSNIND EXF122						
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (≥75%)												
Central Govt Securities	14.87	26.9%	3.21	25.9%	16.36	23.8%	2.22	16.6%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.26	2.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	1.18	2.1%	0.00	0.0%	1.07	1.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	6.17	11.2%	1.56	12.6%	2.18	3.2%	1.47	10.9%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	8.98	16.2%	1.63	13.2%	7.03	10.2%	1.12	8.4%	0.00	0.0%	0.00	0.0%
Equity	19.21	34.7%	4.26	34.3%	33.15	48.2%	6.49	48.4%	8.18	92.1%	120.19	87.3%
Money Market Investments	1.26	2.3%	0.69	5.6%	1.53	2.2%	0.53	3.9%	0.13	1.5%	2.15	1.6%
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%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	51.66	93.4%	11.62	93.7%	61.33	89.2%	11.83	88.2%	8.31	93.6%	122.34	88.9%
Current Assets:												
Accrued Interest	0.78	1.4%	0.17	1.4%	0.70	1.0%	0.12	0.9%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.02	0.0%
Bank Balance	-0.24	-0.4%	0.04	0.3%	0.44	0.6%	-0.01	-0.1%	-0.11	-1.2%	-3.14	-2.3%
Receivable for Sale of Investments	2.49	4.5%	0.42	3.4%	1.34	2.0%	0.48	3.6%	0.02	0.2%	2.58	1.9%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.04	-0.1%	-0.01	-0.1%	-0.07	-0.1%	-0.01	-0.1%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	0.00	0.0%	-0.02	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	2.97	5.4%	0.62	5.0%	2.40	3.5%	0.57	4.2%	-0.09	-1.0%	-0.56	-0.4%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.69	1.3%	0.17	1.3%	1.41	2.0%	0.29	2.2%	0.66	7.4%	2.46	1.8%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	3.64	5.3%	0.73	5.4%	0.00	0.0%	13.42	9.8%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.69	1.3%	0.17	1.3%	5.04	7.3%	1.02	7.6%	0.66	7.4%	15.89	11.5%
Total (A + B + C)	55.32	100.0%	12.41	100.0%	68.77	100.0%	13.41	100.0%	8.88	100.0%	137.67	100.0%
Fund Carried Forward (as per LB 2)	55.32		12.41		68.77		13.41		8.88		137.67	

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st March 2018

Rs. Crore												
PARTICULARS	Pension Unit Linked Index - II fund ULIF02625/01/2010PNINDEX-II122		Pension Unit Linked PSU fund ULIF02725/01/2010PNSNPSU-FND122		Pension Unit linked Secure fund ULIF00803/03/2005PNSNSEC-URE122		Pension Unit Linked Protector Fund ULIF01408/02/2008PNSPROT-ECT122		Pension Unit Linked Protector -II fund ULIF02825/01/2010PNPROTE-II122		Pension Unitised with Profit fund ULIF00411/02/2003PNSWPR-ORT122	
Opening Balance (Market Value)	31.13		23.44		51.60		25.65		6.74		13.22	
Add: Inflow during the Quarter	0.91		1.28		0.27		0.91		0.37		0.85	
Increase / (Decrease) Value of Inv (Net)	-1.16		-2.66		-0.08		-0.07		-0.04		0.08	
Less: Outflow during the Quarter	2.43		3.81		1.33		3.48		1.63		1.15	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	28.45		18.25		50.45		23.02		5.44		13.01	
INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSU-FND122		ULIF00803/03/2005PNSNSEC-URE122		ULIF01408/02/2008PNSPROT-ECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPR-ORT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	0.00	0.0%	0.00	0.0%	19.01	37.7%	7.13	31.0%	1.13	20.7%	5.56	42.8%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.26	4.8%	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%	0.11	0.8%
Corporate Bonds	0.00	0.0%	0.00	0.0%	6.54	13.0%	4.58	19.9%	1.26	23.2%	1.66	12.8%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	10.33	20.5%	5.35	23.2%	1.55	28.5%	2.88	22.1%
Equity	24.11	84.8%	16.52	90.5%	7.53	14.9%	3.47	15.1%	0.81	15.0%	1.38	10.6%
Money Market Investments	0.61	2.1%	0.39	2.2%	4.24	8.4%	1.43	6.2%	0.20	3.7%	1.19	9.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	24.72	86.9%	16.91	92.6%	47.66	94.5%	21.95	95.4%	5.22	95.8%	12.79	98.3%
Current Assets:												
Accrued Interest	0.00	0.0%	0.00	0.0%	0.95	1.9%	0.47	2.0%	0.14	2.6%	0.34	2.6%
Dividend Receivable	0.00	0.0%	0.02	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.07	0.2%	-0.21	-1.1%	-0.17	-0.3%	-0.17	-0.7%	-0.07	-1.2%	-0.14	-1.0%
Receivable for Sale of Investments	0.50	1.7%	0.04	0.2%	1.77	3.5%	0.64	2.8%	0.12	2.2%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.57	2.0%	-0.15	-0.8%	2.52	5.0%	0.93	4.1%	0.19	3.6%	0.20	1.5%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.50	1.7%	1.27	7.0%	0.27	0.5%	0.13	0.6%	0.03	0.6%	0.02	0.2%
Mutual funds- Exchange traded funds	2.66	9.4%	0.23	1.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	3.16	11.1%	1.50	8.2%	0.27	0.5%	0.13	0.6%	0.03	0.6%	0.02	0.2%
Total (A + B + C)	28.45	100.0%	18.25	100.0%	50.45	100.0%	23.02	100.0%	5.44	100.0%	13.01	100.0%
Fund Carried Forward (as per LB 2)	28.45		18.25		50.45		23.02		5.44		13.01	

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st March 2018

Rs. Crore												
	Unit Linked Balanced fund		Unit Linked Balanced- II fund		Unit Linked Debt Fund		Unit Linked Debt- II Fund		Unit Linked Enhancer fund		Unit Linked Enhancer- II fund	
PARTICULARS	ULIF00106/06/2002ULIBALAN-CE122		ULIF01508/01/2010LIBALAN-III122		ULIF01306/02/2008LIFEDEBT-U122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANC-ER122		ULIF01708/01/2010LIFENHNH-II122	
Opening Balance (Market Value)	417.44		171.10		5.39		138.73		84.49		324.36	
Add: Inflow during the Quarter	13.57		17.25		4.38		24.50		4.47		55.92	
Increase / (Decrease) Value of Inv (Net)	-7.01		-3.60		0.07		1.12		-5.30		-20.16	
Less: Outflow during the Quarter	36.09		22.44		3.39		20.48		11.19		38.31	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	387.92		162.31		6.46		143.88		72.47		321.71	
INVESTMENT OF UNIT FUND	ULIF00106/06/2002ULIBALAN-CE122		ULIF01508/01/2010LIBALAN-III122		ULIF01306/02/2008LIFEDEBT-U122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANC-ER122		ULIF01708/01/2010LIFENHNH-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (≥75%)												
Central Govt Securities	109.28	28.2%	38.92	24.0%	2.56	39.7%	48.30	33.6%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	1.04	0.6%	0.31	4.8%	0.73	0.5%	0.00	0.0%	0.00	0.0%
Other Approved Securities	8.57	2.2%	4.07	2.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	45.40	11.7%	18.58	11.4%	1.28	19.8%	29.88	20.8%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	60.63	15.6%	17.20	10.6%	1.41	21.8%	41.89	29.1%	0.00	0.0%	0.00	0.0%
Equity	135.30	34.9%	62.95	38.8%	0.00	0.0%	0.00	0.0%	62.25	85.9%	253.15	78.7%
Money Market Investments	5.61	1.4%	9.15	5.6%	0.57	8.8%	9.97	6.9%	2.34	3.2%	22.99	7.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	364.79	94.0%	151.91	93.6%	6.14	95.0%	130.78	90.9%	64.59	89.1%	276.14	85.8%
Current Assets:												
Accrued Interest	6.10	1.6%	2.09	1.3%	0.15	2.3%	3.81	2.6%	0.00	0.0%	0.02	0.0%
Dividend Receivable	0.01	0.0%	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.01	0.0%	0.03	0.0%
Bank Balance	-2.73	-0.7%	2.04	1.3%	0.01	0.1%	1.89	1.3%	-1.88	-2.6%	10.73	3.3%
Receivable for Sale of Investments	15.04	3.9%	4.04	2.5%	0.17	2.7%	7.44	5.2%	0.09	0.1%	0.39	0.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.25	-0.1%	-0.11	-0.1%	0.00	0.0%	0.00	0.0%	-0.10	-0.1%	-0.48	-0.2%
Fund Mgmt Charges Payable	-0.10	0.0%	-0.04	0.0%	0.00	0.0%	-0.04	0.0%	-0.03	0.0%	-0.08	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	18.08	4.7%	8.03	4.9%	0.32	5.0%	13.10	9.1%	-1.91	-2.6%	10.60	3.3%
Other Investments (<25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	5.05	1.3%	2.37	1.5%	0.00	0.0%	0.00	0.0%	2.96	4.1%	11.71	3.6%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.83	9.4%	23.26	7.2%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	5.05	1.3%	2.37	1.5%	0.00	0.0%	0.00	0.0%	9.78	13.5%	34.97	10.9%
Total (A + B + C)	387.92	100.0%	162.31	100.0%	6.46	100.0%	143.88	100.0%	72.47	100.0%	321.71	100.0%
Fund Carried Forward (as per LB 2)	387.92		162.31		6.46		143.88		72.47		321.71	

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st March 2018

														Rs. Crore	
	Unit Linked Growth Fund		Unit Linked Growth - II fund		Unit Linked Infrastructure fund		Unit Linked Index fund		Unit Linked Index - II fund		Unit Linked Protector Fund				
PARTICULARS	ULIF00527/01/2004LIFEGROWTH122	1185.97	ULIF01808/01/2010LUGROWTH122	160.33	ULIF01908/01/2010LIFEINFRA F122	48.51	ULIF01002/01/2008LIFEINDEX F122	110.14	ULIF02008/01/2010LIFINDEX- II122	102.10	ULIF00911/07/2006LIFPROTE CT122	40.82			
Opening Balance (Market Value)	34.29		17.47		2.85		1.73		4.87		3.24				
Add: Inflow during the Quarter															
Increase / (Decrease) Value of Inv (Net)	-54.88		-7.33		-4.86		-3.79		-3.88		-0.07				
Less: Outflow during the Quarter	133.24		18.66		4.93		23.07		10.93		6.35				
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1032.14		151.81		41.57		85.02		92.15		37.64				
INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGROWTH122		ULIF01808/01/2010LUGROWTH122		ULIF01908/01/2010LIFEINFRA F122		ULIF01002/01/2008LIFEINDEX F122		ULIF02008/01/2010LIFINDEX- II122		ULIF00911/07/2006LIFPROTE CT122				
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual			
Approved Investments (≥75%)															
Central Govt Securities	92.76	9.0%	16.06	10.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	11.14	29.6%			
State Government Securities	0.19	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%			
Other Approved Securities	9.74	0.9%	1.28	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%			
Corporate Bonds	60.77	5.9%	5.73	3.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	7.86	20.9%			
Infrastructure Bonds	56.78	5.5%	8.03	5.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.14	21.6%			
Equity	686.27	66.5%	99.03	65.2%	37.68	90.6%	77.66	91.3%	78.71	85.4%	5.75	15.3%			
Money Market Investments	8.19	0.8%	2.44	1.6%	0.59	1.4%	0.00	0.0%	1.88	2.0%	3.26	8.7%			
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%			
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%			
Sub Total (A)	914.70	88.6%	132.58	87.3%	38.27	92.1%	77.66	91.3%	80.59	87.5%	36.15	96.0%			
Current Assets:															
Accrued Interest	5.94	0.6%	0.83	0.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.78	2.1%			
Dividend Receivable	0.07	0.0%	0.01	0.0%	0.00	0.0%	0.01	0.0%	0.01	0.0%	0.00	0.0%			
Bank Balance	-13.15	-1.3%	1.89	1.2%	0.09	0.2%	-6.33	-7.4%	-0.32	-0.3%	-0.73	-1.9%			
Receivable for Sale of Investments	18.02	1.7%	2.32	1.5%	0.09	0.2%	3.15	3.7%	1.55	1.7%	1.25	3.3%			
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%			
Less: Current Liabilities															
Payable for Investments	-1.34	-0.1%	-0.21	-0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.01	0.0%			
Fund Mgmt Charges Payable	-0.30	0.0%	-0.04	0.0%	-0.01	0.0%	-0.01	0.0%	-0.02	0.0%	-0.01	0.0%			
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%			
Sub Total (B)	9.22	0.9%	4.81	3.2%	0.17	0.4%	-3.18	-3.7%	1.22	1.3%	1.28	3.4%			
Other Investments (<=25%)															
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%			
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%			
Equity	30.54	3.0%	4.18	2.8%	3.13	7.5%	1.58	1.9%	1.62	1.8%	0.21	0.6%			
Mutual funds- Exchange traded funds	77.69	7.5%	10.24	6.7%	0.00	0.0%	8.97	10.5%	8.72	9.5%	0.00	0.0%			
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%			
Sub Total (C)	108.23	10.5%	14.42	9.5%	3.13	7.5%	10.54	12.4%	10.34	11.2%	0.21	0.6%			
Total (A + B + C)	1032.14	100.0%	151.81	100.0%	41.57	100.0%	85.02	100.0%	92.15	100.0%	37.64	100.0%			
Fund Carried Forward (as per LB 2)	1032.14		151.81		41.57		85.02		92.15		37.64				

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st March 2018

Rs. Crore												
PARTICULARS	Unit Linked Protector - II fund ULIF02108/01/2010LIPROTE-II122		Unit Linked PSU fund ULIF02208/01/2010LIFEPSUF ND122		Unit Linked Secure fund ULIF00627/01/2004LIFESECUR E122		Unitised with Profit fund ULIF00225/06/2002LIFWPROF IT122		Unit Linked Liquid Fund ULIF02903/05/2010LIFELIQUH D122		Unit Linked Wealth Builder fund ULIF03020/07/2010LIFEWEALTH122	
Opening Balance (Market Value)	53.48		152.24		206.15		116.12		0.00		8.50	
Add: Inflow during the Quarter	15.16		5.99		7.28		2.10		0.00		0.00	
Increase / (Decrease) Value of Inv (Net)	-0.05		-17.48		-0.34		0.90		0.00		0.10	
Less: Outflow during the Quarter	10.46		14.03		19.79		7.82		0.00		0.35	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	58.14		126.72		193.30		111.31		0.00		8.25	
INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUF ND122		ULIF00627/01/2004LIFESECUR E122		ULIF00225/06/2002LIFWPROF IT122		ULIF02903/05/2010LIFELIQUH D122		ULIF03020/07/2010LIFEWEALTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (≥75%)												
Central Govt Securities	17.97	30.9%	0.00	0.0%	62.63	32.4%	37.02	33.3%	0.00	0.0%	5.32	64.5%
State Government Securities	0.24	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.73	8.8%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.28	3.8%	0.00	0.0%	0.00	0.0%
Corporate Bonds	7.42	12.8%	0.00	0.0%	32.68	16.9%	10.17	9.1%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	13.30	22.9%	0.00	0.0%	41.00	21.2%	36.45	32.7%	0.00	0.0%	2.04	24.7%
Equity	8.34	14.3%	111.36	87.9%	29.13	15.1%	12.35	11.1%	0.00	0.0%	0.00	0.0%
Money Market Investments	4.60	7.9%	5.50	4.3%	17.18	8.9%	9.08	8.2%	0.00	0.0%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	51.87	89.2%	116.86	92.2%	182.62	94.5%	109.36	98.3%	0.00	0.0%	8.09	98.1%
Current Assets:												
Accrued Interest	1.13	1.9%	0.00	0.0%	3.32	1.7%	2.98	2.7%	0.00	-0.2%	0.17	2.0%
Dividend Receivable	0.00	0.0%	0.10	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	2.40	4.1%	-0.31	-0.2%	-2.07	-1.1%	-1.23	-1.1%	0.00	972.0%	-0.01	-0.1%
Receivable for Sale of Investments	2.50	4.3%	0.27	0.2%	8.45	4.4%	0.00	0.0%	0.00	-871.8%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for investments	-0.02	0.0%	0.00	0.0%	-0.06	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.03	0.0%	-0.04	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	6.00	10.3%	0.04	0.0%	9.61	5.0%	1.75	1.6%	0.00	100.0%	0.16	1.9%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.27	0.5%	8.33	6.6%	1.07	0.6%	0.19	0.2%	0.00	0.0%	0.00	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	1.50	1.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.27	0.5%	9.83	7.8%	1.07	0.6%	0.19	0.2%	0.00	0.0%	0.00	0.0%
Total (A + B + C)	58.14	100.0%	126.72	100.0%	193.30	100.0%	111.31	100.0%	0.00	100.0%	8.25	100.0%
Fund Carried Forward (as per LB 2)	58.14		126.72		193.30		111.31		0.00	100.00%	8.25	

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

Statement as on: 31st March 2018

	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Rs. Crore
PARTICULARS	ULGF00728/03/2011GROUPINCOM122	ULUF03201/08/2011UFDYNAMIC122	ULUF03127/01/2011LIDISCP122	Total of All Funds
Opening Balance (Market Value)	0.00	122.45	202.75	4507.01
Add: Inflow during the Quarter	0.00	9.90	41.11	316.95
Increase / (Decrease) Value of Inv (Net)	0.00	-5.96	2.68	-142.99
Less: Outflow during the Quarter	0.00	19.29	89.51	557.20
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.00	107.10	157.03	4123.76

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM122		ULUF03201/08/2011UFDYNAMIC122		ULUF03127/01/2011LIDISPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.00	0.0%	0.00	0.0%	134.64	85.7%	810.85	19.7%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.54	0.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	36.51	0.9%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	285.81	6.9%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	407.04	9.9%
Equity	0.00	0.0%	77.35	72.2%	0.00	0.0%	2,017.04	48.9%
Money Market Investments	0.00	0.0%	16.80	15.7%	45.34	28.9%	205.80	5.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.30	0.0%
Sub Total (A)	0.00	0.0%	94.15	87.9%	179.98	114.6%	3,767.89	91.4%
Current Assets:								
Accrued Interest	0.00	-0.1%	0.01	0.0%	0.00	0.0%	39.07	0.9%
Dividend Receivable	0.00	0.0%	0.01	0.0%	0.00	0.0%	0.32	0.0%
Bank Balance	0.00	98.1%	0.03	0.0%	-22.93	-14.6%	(26.20)	-0.6%
Receivable for Sale of Investments	0.00	0.0%	0.11	0.1%	0.00	0.0%	92.94	2.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Less: Current Liabilities							-	0.0%
Payable for Investments	0.00	0.0%	-0.10	-0.1%	0.00	0.0%	(2.93)	-0.1%
Fund Mgmt Charges Payable	0.00	2.0%	-0.03	0.0%	-0.02	0.0%	(0.97)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.01)	0.0%
Sub Total (B)	0.00	100.0%	0.02	0.0%	-22.94	-14.6%	102.22	2.5%
Other Investments (<=25%)								
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	3.64	3.4%	0.00	0.0%	85.93	2.1%
Mutual funds- Exchange traded funds	0.00	0.0%	9.29	8.7%	0.00	0.0%	167.73	4.1%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.00	0.0%	12.93	12.1%	0.00	0.0%	253.66	6.2%
Total (A + B + C)	0.00	100.0%	107.10	100.0%	157.03	100.0%	4,123.76	100.0%
Fund Carried Forward (as per LB 2)	0.00		107.10		157.03		4,123.76	

Date : 17/05/2018

Note:

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

Karni S Arha

Chief Financial Officer

FORM L-28 - ULIP - NAV - 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer:Aviva Life Insurance Company India Limited

Registration Number: 122

PART - C

Link to FORM 3A (Part B)

Statement for the period: 31st March 2018

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

Based on Audited Financials

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	387.92	64.9659	64.9659	66.1016	64.2934	63.5552	61.3689	5.9%	7.1%	67.1222
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	11-02-2003	Non Par	55.32	50.8071	50.8071	51.6611	50.2341	49.6656	47.9970	5.9%	7.2%	52.4565
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	27-01-2004	Non Par	1,032.14	56.3756	56.3756	59.2807	55.4597	54.7306	52.4746	7.4%	7.0%	61.2098
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	27-01-2004	Non Par	193.30	27.8268	27.8268	27.8664	27.6163	27.3367	26.4998	5.0%	7.3%	28.0775
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	03-03-2005	Non Par	68.77	33.2678	33.2678	34.4055	32.8159	32.4530	31.2247	6.5%	6.8%	35.2348
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	03-03-2005	Non Par	50.45	26.1810	26.1810	26.2196	25.9790	25.7191	24.9043	5.1%	7.6%	26.4088
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	13-07-2005	Non Par	97.74	27.5434	27.5434	27.5804	27.3217	27.0099	26.1677	5.3%	7.7%	27.8059
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	10-03-2006	Non Par	248.02	25.8532	25.8532	25.6038	25.7115	25.4515	24.6590	4.8%	7.7%	25.8532
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	10-03-2006	Non Par	29.67	25.3490	25.3490	25.7372	24.9927	24.6914	23.8409	6.3%	7.8%	26.1519
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	10-03-2006	Non Par	13.77	29.9151	29.9151	30.7998	29.4290	28.9814	27.8690	7.3%	7.8%	31.5569
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	31-03-2006	Non Par	2.29	24.2360	24.2360	23.9282	23.6595	23.3480	23.0273	5.2%	6.4%	24.2360
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	11-07-2006	Non Par	37.64	24.3132	24.3132	24.3464	24.1040	23.8448	23.1126	5.2%	7.6%	24.5263
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	02-01-2008	Non Par	85.02	17.0990	17.0990	17.8113	16.5634	16.0753	15.4649	10.6%	6.3%	18.7887
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	22-01-2008	Non Par	137.67	21.0793	21.0793	21.9425	20.3903	19.7867	19.0361	10.7%	6.4%	23.1530
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	30-01-2008	Non Par	72.47	23.9909	23.9909	25.6830	23.4669	23.0489	22.1395	8.4%	6.9%	26.7734
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	06-02-2008	Non Par	6.46	23.7608	23.7608	23.5624	23.7199	23.4275	22.7466	4.5%	7.3%	23.7997
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	08-02-2008	Non Par	23.02	21.6914	21.6914	21.7390	21.5381	21.3186	20.6510	5.0%	7.5%	21.8952
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	13-02-2009	Non Par	0.24	19.4596	19.4596	19.1988	18.9534	18.7068	18.4726	5.3%	7.4%	19.4596
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	08-01-2010	Non Par	126.72	13.9562	13.9562	15.8395	14.5105	13.7129	14.3979	-3.1%	8.1%	16.4367
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	08-01-2010	Non Par	92.15	18.8156	18.8156	19.6038	18.2394	17.7245	17.0795	10.2%	5.9%	20.6734
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	08-01-2010	Non Par	151.81	19.8686	19.8686	20.8300	19.4762	19.2322	18.4489	7.7%	7.1%	21.5078
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	08-01-2010	Non Par	162.31	19.4001	19.4001	19.8340	19.1893	18.9656	18.3146	5.9%	7.0%	20.1812
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	08-01-2010	Non Par	321.71	22.9462	22.9462	24.4449	22.3582	21.9468	21.0714	8.9%	7.5%	25.5120
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFDEBT-II122	08-01-2010	Non Par	143.88	19.3978	19.3978	19.2490	19.3444	19.1453	18.5965	4.3%	7.1%	19.4131
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	08-01-2010	Non Par	41.57	12.8110	12.8110	14.2732	12.5006	12.2459	11.9693	7.0%	6.2%	14.5449
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	08-01-2010	Non Par	58.14	18.8663	18.8663	18.8970	18.7174	18.5255	17.9784	4.9%	7.2%	19.0314
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	25-01-2010	Non Par	28.45	20.6619	20.6619	21.5074	20.0149	19.4164	18.6862	10.6%	6.3%	22.6805
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	25-01-2010	Non Par	18.25	14.1926	14.1926	16.1232	14.7721	13.9498	14.636	-3.0%	8.1%	16.7318
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	25-01-2010	Non Par	12.41	18.7424	18.7424	19.1020	18.5737	18.3813	17.777	5.4%	7.0%	19.3991
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	25-01-2010	Non Par	13.41	20.6600	20.6600	21.3926	20.3957	20.1403	19.377	6.6%	6.9%	21.9090
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	25-01-2010	Non Par	8.88	13.3493	13.3493	14.8504	13.0155	12.7602	12.452	7.2%	5.8%	15.1488
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	25-01-2010	Non Par	5.44	19.0167	19.0167	19.1006	18.9199	18.7603	18.189	4.5%	6.8%	19.2331
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	03-05-2010	Non Par	0.00	12.4150	12.4150	12.4150	12.4150	12.4150	12.415	0.0%	0.1%	12.4150
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	20-07-2010	Non Par	8.25	17.0435	17.0435	16.8317	16.7497	16.5226	16.251	4.9%	6.0%	17.0435
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISCLCY122	27-01-2011	Non Par	157.03	16.6445	16.6445	16.4113	16.1847	15.9602	15.737	5.8%	6.4%	16.6445
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	25-03-2011	Non Par	0.00	17.0280	17.0280	17.0280	17.0280	16.9359	16.627	2.4%	6.0%	17.0397
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	01-08-2011	Non Par	107.10	19.4991	19.4991	20.5661	18.8854	18.5583	17.869	9.1%	7.4%	21.4274
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	25-06-2002	Par	111.31	24.3580	24.3580	23.6998	23.0454	22.5113	21.995	10.7%	8.9%	24.3580
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	11-02-2003	Par	13.01	24.6951	24.6951	24.0278	23.3643	22.8228	22.300	10.7%	9.1%	24.6951
	Total				4,123.76									

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 : 17-05-2018

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

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 31 Mar 2018	as % of total for this class	As at 31 Mar 2017	as % of total for this class	As at 31 Mar 2018	as % of total for this class	As at 31 Mar 2017	as % of total for this class
Break down by credit rating								
AAA rated	1,613	92.2%	1,779	92.0%	1,588	92.2%	1,733	92.2%
AA or better	137	7.8%	155	8.0%	134	7.8%	147	7.8%
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%
	1,751	100.00%	1,933	100.00%	1,722	100.00%	1,880	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	351	20.0%	440	22.8%	351	20.4%	440	23.4%
more than 1 year and upto 3 years	115	6.6%	20	1.0%	114	6.6%	20	1.1%
More than 3 years and up to 7 years	376	21.5%	556	28.8%	364	21.2%	538	28.6%
More than 7 years and up to 10 years	399	22.8%	427	22.1%	392	22.8%	409	21.8%
More than 10 years and up to 15 years	143	8.2%	142	7.3%	142	8.2%	139	7.4%
More than 15 years and up to 20 years	261	14.9%	145	7.5%	258	15.0%	143	7.6%
Above 20 years	106	6.1%	204	10.5%	101	5.9%	190	10.1%
	1,751	100.00%	1,933	100.0%	1,722	100.0%	1,880	100.0%
Breakdown by type of the issuer								
Central Government	811	46.3%	988	51.1%	802	46.6%	977	52.0%
State Government	5	0.3%	5	0.2%	4	0.3%	4	0.2%
Corporate Securities	935	53.4%	941	48.7%	916	53.2%	898	47.8%
	1,751	100.00%	1,933	100.0%	1,722	100.00%	1,880	100.0%

Non Unit Linked

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Mar 2018	as % of total for this class	As at 31 Mar 2017	as % of total for this class	As at 31 Mar 2018	as % of total for this class	As at 31 Mar 2017	as % of total for this class
Break down by credit rating								
AAA rated	4,679	99.4%	4,327	99.8%	4,679	99.4%	4,327	99.8%
AA or better	28	0.6%	10	0.2%	28	0.6%	10	0.2%
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%
	4,707	100.00%	4,337	100.00%	4,707	100.00%	4,337	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	341	7.3%	371	8.5%	341	7.3%	371	8.5%
more than 1 year and upto 3 years	306	6.5%	265	6.1%	306	6.5%	265	6.1%
More than 3 years and up to 7 years	262	5.6%	418	9.6%	262	5.6%	418	9.6%
More than 7 years and up to 10 years	269	5.7%	264	6.1%	269	5.7%	264	6.1%
More than 10 years and up to 15 years	912	19.4%	1,012	23.3%	912	19.4%	1,012	23.3%
More than 15 years and up to 20 years	1,034	22.0%	659	15.2%	1,034	22.0%	659	15.2%
Above 20 years	1,582	33.6%	1,349	31.1%	1,582	33.6%	1,349	31.1%
	4,707	100.00%	4,337	100.00%	4,707	100.00%	4,337	100.00%
Breakdown by type of the issuer								
Central Government	3,340	71.0%	2,792	64.4%	3,340	71.0%	2,792	64.4%
State Government	105	2.2%	194	4.5%	105	2.2%	194	4.5%
Corporate Securities	1,261	26.8%	1,351	31.2%	1,261	26.8%	1,351	31.2%
	4,707	100.00%	4,337	100.00%	4,707	100.00%	4,337	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
6. Reverse Repo with underlying as Gsec has been classified as Corporate Securities and AAA rated instrument.
7. AAA rated includes all Sovereign rated instruments#

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
			Q4 '17-18	YTD MAR '18	Q4'16-17	YTD MAR'17
Aviva Group Holdings Limited	Significant Influence	Recovery of reimbursement of Travel related expenses & secondment charges of expats	21.13	21.13	-	-
		Net Balance Receivable/ (Payable)	23.26	22.06	(1.20)	(1.20)
Aviva PLC	Significant Influence	Reimbursement on account of travel related expenses	-	-	-	2.13
		Net Balance Receivable/ (Payable)	-	-	(25.55)	(25.55)
Aviva Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses (Payable)	-	-	-	(7.81)
		Net Balance Receivable/ (Payable)	-	-	0.67	0.67
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	-	0.58	-	(13.70)
		Net Balance Receivable/ (Payable)	-	0.58	-	-
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	33.22	119.12	30.05	30.05
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(129.42)	(357.54)	(135.65)	(538.85)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of Symantec Software	72.26	72.26	120.98	120.98
		Recovery of travel related expenses & secondment charges of expats	10.60	10.60	-	-
		Reimbursement of Healthcare, Consultancy & Relocation charges	(9.29)	(9.29)	-	-
		Balance Receivable/(Payable)	50.87	50.87	120.98	120.98

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

BOD and Key Person information			January-March, 2018	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Anand Chand Burman	Director	NA	NA
2	Bobby Parikh	Director	NA	NA
3	E V Sumithasri	Director	12-02-2018	NA
4	David Anthony Elliot	Director	NA	NA
5	Falguni Sanjay Nayar	Director	26-03-2018*	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 & Chief Distribution Officer	NA	NA
12	Vivek Saxena	General Counsel	NA	NA
13	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
14	Sanjeeb Kumar	Appointed Actuary	NA	NA
15	Karni Singh Arha	Chief Financial Officer & IT Officer	01-01-2018**	NA
16	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	NA	NA
17	Prashant Kalaver	Chief of Internal Audit	NA	NA
18	Prashant Sharma	Chief Investment officer	NA	NA
19	Amit Malik	Chief People, Operations and Customer Services Officer	01-01-2018***	NA
20	Nisha Prabhakar	Company Secretary	NA	NA
21	Kunal Anand	Chief Strategic Alliances Officer	NA	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

* Ms Falguni Nayar completed her one term as independent director on 1st March 2018. She was reappointed for a second term of six months with effect from 26th March 2018.

** Mr Karni Singh Arha was assigned the additional responsibility of IT with effect from 1st January 2018.

*** Mr Amit Malik was assigned the additional responsibility of Operations & Customer Services with effect from 1st January 2018 .

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		As at 31 Mar 2018	As at 31 Mar 2017
01	Available Assets in Policyholders' Fund:	8,86,979	8,86,416
	Deduct:		
02	Mathematical Reserves	8,34,834	8,29,414
03	Other Liabilities	49,230	53,033
04	Excess in Policyholders' funds	2,915	3,969
05	Available Assets in Shareholders Fund:	65,728	71,204
	Deduct:		
06	Other Liabilities of shareholders' fund	316	566
07	Excess in Shareholders' funds	65,411	70,638
08	Total ASM (04)+(07)	68,326	74,606
09	Total RSM	23,201	21,562
10	Solvency Ratio (ASM/RSM)	2.94	3.46

Certification:

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

Sd/-

Sanjeeb Kumar

Appointed Actuary

Place: Gurgaon
 Date: _____

Notes

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st March 2018

Details of Non Performing Assets-Quarterly

Name of the Fund -Pension General Annuity Fund

Periodicity of Submission : Quarterly

Based on Audited Financials

Rs. Crores

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)
1	Investment Assets (As per Form 3A/3B- Total Fund)	110.09	117.93	-	-	2.49	37.35	205.37	213.86	317.95	369.13
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)	110.09	117.93	-	-	2.49	37.35	205.37	213.86	317.95	369.13
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Karni S Arha
Chief Financial Officer

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st March 2018

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

Based on Audited Financials

Rs. Crores

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)
1	Investment Assets (As per Form 3A/3B- Total Fund)	1,027.25	1,101.36	-	-	121.28	94.81	3,369.44	2,811.21	4,517.97	4,007.38
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,027.25	1,101.36	-	-	121.28	94.81	3,369.44	2,811.21	4,517.97	4,007.38
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Karni S Arha
Chief Financial Officer

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st March 2018

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

Based on Audited Financials

Rs. Crores

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)
1	Investment Assets (As per Form 3A/3B- Total Fund)	729.36	747.59	-	-	205.80	193.11	3,188.60	3,744.90	4,123.76	4,685.60
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)	729.36	747.59	-	-	205.80	193.11	3,188.60	3,744.90	4,123.76	4,685.60
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Karni S Arha
Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st March 2018

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

Based on Audited Financials

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) 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	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	160.77	3.31	2.1%	2.1%	169.91	13.78	8.1%	8.1%	152.02	14.07	9.3%	9.3%
	Treasury Bills	CTRB	36.92	0.57	1.5%	1.5%	34.49	2.10	6.1%	6.1%	44.57	2.93	6.6%	6.6%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	2.02	0.04	1.9%	1.9%	2.23	0.17	7.6%	7.6%	1.29	0.10	8.1%	8.1%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	44.32	0.84	1.9%	1.9%	49.81	3.89	7.8%	7.8%	48.15	3.99	8.3%	8.3%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	56.96	1.84	3.2%	3.2%	54.56	5.41	9.9%	9.9%	56.62	5.03	8.9%	8.9%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.10	0.00	2.4%	2.4%	0.10	0.01	10.6%	10.6%	0.13	0.01	9.5%	9.5%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
		EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers	ECCP	-	-	0.0%	0.0%	5.83	0.44	7.6%	7.6%	17.86	1.44	8.0%	8.0%
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2.26	0.19	8.4%	8.4%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	1.50	0.10	6.8%	6.8%	31.51	2.39	7.6%	7.6%
	Deposits - Repo / Reverse Repo	ECMR	5.41	0.08	1.4%	1.4%	10.31	0.61	5.9%	5.9%	12.58	0.80	6.4%	6.4%
	Corporate Securities - Debentures	ECOS	16.18	0.30	1.8%	1.8%	14.40	1.08	7.5%	7.5%	11.50	0.90	7.8%	7.8%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	TOTAL		322.69	6.96	2.2%	2.2%	343.15	27.60	8.0%	8.0%	378.51	31.86	8.4%	8.4%

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: 17-05-2018

 Karni S Arha
 Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

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

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st March 2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund - LIFE FUND

Rs Crore

Based on Audited Financials

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	2,986.32	60.65	2.0%	2.0%	2,714.43	221.26	8.2%	8.2%	2,281.50	185.76	8.1%	8.1%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	50.45	0.76	1.5%	1.5%	52.06	3.15	6.0%	6.0%	104.70	7.13	6.8%	6.8%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	91.85	2.23	2.4%	2.4%	124.40	13.87	11.1%	11.1%	155.02	13.87	8.9%	8.9%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	14.74	0.27	1.8%	1.8%	10.76	0.78	7.2%	7.2%	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	142.50	3.30	2.3%	2.3%	154.12	12.93	8.4%	8.4%	98.45	8.87	9.0%	9.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.54	0.00	0.0%	0.0%	0.27	0.07	24.2%	24.2%	1.56	0.50	32.2%	32.2%
	Infrastructure - PSU - Debentures / Bonds	IPTD	688.44	19.02	2.8%	2.8%	754.56	69.65	9.2%	9.2%	736.18	63.17	8.6%	8.6%
	Infrastructure - Infrastructure Development Fund	IDDF	65.27	1.32	2.0%	2.0%	50.31	4.14	8.2%	8.2%	11.78	0.97	8.3%	8.3%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.33	0.05	2.3%	2.3%	2.34	0.22	9.6%	9.6%	2.39	0.22	9.3%	9.3%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	90.60	1.69	1.9%	1.9%	76.25	5.81	7.6%	7.6%	5.02	0.38	7.5%	7.5%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	0.0%	0.0%	0.15	0.04	23.7%	23.7%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	5.52	0.00	0.1%	0.1%	2.85	0.35	12.2%	12.2%	16.80	2.67	15.9%	15.9%
	Commercial Papers	ECCP	-	-	0.0%	0.0%	3.89	0.30	7.6%	7.6%	5.74	0.45	7.9%	7.9%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	20.92	0.88	4.2%	4.2%	32.13	4.67	14.5%	14.5%	38.14	4.89	12.8%	12.8%
	Deposits - CDs with Scheduled Banks	EDCD	22.90	0.44	1.9%	1.9%	10.84	0.75	6.9%	6.9%	24.76	1.87	7.6%	7.6%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	0.00	0.00	7.1%	7.1%	-	-	-	-
	Units of Infrastructure Investment Trust	EIIT	36.90	0.96	2.6%	2.6%	28.55	2.11	7.4%	7.4%	-	-	-	-
	Deposits - Repo / Reverse Repo	ECMR	67.38	0.94	1.4%	1.4%	77.66	4.55	5.9%	5.9%	81.31	5.13	6.3%	6.3%
	Corporate Securities - Debentures	ECOS	153.53	3.16	2.1%	2.1%	140.50	11.69	8.3%	8.3%	95.78	8.28	8.6%	8.6%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	23.36	0.39	-	-	8.60	0.57	0.0%	0.0%	-	-	-	-
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	0.11	-	0.0%	0.0%	0.07	0.02	29.5%	29.5%	0.56	0.30	53.9%	53.9%
	TOTAL		4,464.37	96.07	2.2%	2.2%	4,244.99	356.94	8.4%	8.4%	3,662.17	305.29	8.3%	8.3%

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: 17-05-2018

Karni S Arha
Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

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

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

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

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st March 2018

Name of the Fund - ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

Based on Audited Financials

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	785.54	12.75	1.6%	1.6%	702.86	43.58	6.2%	6.2%	792.87	96.68	12.2%	12.2%
	Deposit under Section 7 of Insurance Act, 1938	CDS5	-	-	-	-	-	-	-	-	0.00	-	-	-
	Treasury Bills	CTRB	159.08	2.40	1.5%	1.5%	188.45	11.55	6.1%	6.1%	288.97	19.39	6.7%	6.7%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	4.53	0.08	1.7%	1.7%	9.05	0.98	10.9%	10.9%	5.44	0.63	11.5%	11.5%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.0%	0.0%	2.39	0.00	0.1%	0.1%	1.95	0.34	17.7%	17.7%
	Central Government Guaranteed Loans / Bonds	CGSL	45.48	0.63	1.4%	1.4%	22.43	0.70	3.1%	3.1%	18.71	2.08	11.1%	11.1%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	160.02	3.07	1.9%	1.9%	125.38	9.02	7.2%	7.2%	154.98	16.77	10.8%	10.8%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	91.56	(9.47)	-10.3%	-10.3%	133.79	8.59	6.4%	6.4%	156.10	79.54	51.0%	51.0%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	266.95	(22.85)	-8.6%	-8.6%	262.19	38.30	14.6%	14.6%	244.91	63.04	25.7%	25.7%
	Infrastructure - PSU - Debentures / Bonds	IPTD	119.53	(1.04)	-0.9%	-0.9%	202.03	7.31	3.6%	3.6%	111.61	12.92	11.6%	11.6%
	Infrastructure- Infrastructure Development Fund	IDDF	45.55	0.53	1.2%	1.2%	39.02	1.19	3.0%	3.0%	28.87	4.80	16.6%	16.6%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	94.79	1.38	1.5%	1.5%	96.87	6.15	6.3%	6.3%	90.68	10.85	12.0%	12.0%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	37.36	(1.22)	-3.3%	-3.3%	39.31	0.32	0.8%	0.8%	4.15	0.32	7.7%	7.7%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	19.45	(3.91)	-20.1%	-20.1%	14.21	(1.16)	-8.2%	-8.2%	8.24	-4.35	-52.9%	-52.9%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	202.16	(24.32)	-12.0%	-12.0%	213.85	(6.27)	-2.9%	-2.9%	285.28	124.23	43.5%	43.5%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	1.64	0.12	7.0%	7.0%	0.13	0.00	1.5%	1.5%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,581.09	(54.20)	-3.4%	-3.4%	1,679.49	234.07	13.9%	13.9%	1746.08	303.22	17.4%	17.4%
	Commercial Papers	ECCP	-	-	0.0%	0.0%	0.19	0.01	7.1%	7.1%	0.31	0.03	8.3%	8.3%
	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	3.61	0.15	4.1%	4.1%	3.98	0.64	16.0%	16.0%	4.71	0.68	14.4%	14.4%
	Deposits - CDs with Scheduled Banks	EDCD	36.39	0.59	1.6%	1.6%	15.28	0.99	6.5%	6.5%	44.42	3.24	7.3%	7.3%
	Deposits - Repo / Reverse Repo	ECMR	117.53	1.65	1.4%	1.4%	189.45	11.08	5.8%	5.8%	220.86	14.05	6.4%	6.4%
	Corporate Securities - Debentures	ECOS	242.26	2.29	0.9%	0.9%	279.03	15.83	5.7%	5.7%	320.45	39.19	12.2%	12.2%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Net Current Assets (Only in respect of ULIP Business)	ENCA	102.22	-	0.0%	0.0%	102.22	-	0.0%	0.0%	79.59	-	-	-
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	92.21	(27.54)	-29.9%	-29.9%	89.32	(27.67)	-31.0%	-31.0%	108.91	23.11	21.2%	21.2%
	Equity Exchange Traded Fund	OETF	177.87	(8.79)	-4.9%	-4.9%	163.04	17.26	10.6%	10.6%	75.03	28.59	38.1%	38.1%
	TOTAL		4,385.17	(127.83)	-2.9%	-2.9%	4,575.49	372.59	8.1%	8.1%	4,793.24	839.36	17.5%	17.5%

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: 17-05-2018

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 (SFNI) level and also at consolidated level.

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on: 31st March 2018

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: 31st March 2018

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

No	Name of the Security	COI	Amount	Date of 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: 31st March 2018
Name of Fund Pension Fund
Statement of Down Graded Investments
Periodicity of Submission: Quarterly
Rs. Crores

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

CERTIFICATION

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

Date: 17-05-2018

Note:

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

Karni S Arha
Chief Financial Officer

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

(Rs in Lakhs)

		Q4 '17-18				Q4 16-17				YTD March'18				YTD March'17			
		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	40	5,681	5,673	1,148	60	8,691	8,677	1,784	76	9,362	9,349	1,917	73	9,382	9,358	1,935
	From 10,000-25,000	10	6	4	34	17	10	10	45	38	22	16	72	42	25	22	71
	From 25,001-50,000	31	7	2	41	20	5	3	28	90	21	13	123	41	10	6	57
	From 50,001-75,000	7	1	-	13	12	2	1	15	26	4	2	37	25	4	3	32
	From 75,000-100,000	10	1	1	13	27	3	2	41	71	8	6	89	37	4	2	53
	From 1,00,001-1.25,000	12	1	-	15	12	1	-	14	12	1	-	15	23	2	1	29
	Above Rs. 1.25,000	47	2	2	58	60	2	-	75	126	6	5	196	249	9	5	311
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	28	13	11	-	39	8	7	-	101	38	36	-	119	50	46	-
	From 50,001-100,000	23	3	2	-	19	3	3	-	66	9	8	-	52	8	8	-
	From 1,00,001-150,000	10	1	1	-	10	1	-	-	10	1	1	-	33	3	1	-
	From 150,001-2,00,000	32	2	1	-	50	3	3	-	88	5	4	-	50	3	3	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 250,001-3,00,000	29	1	1	-	-	-	-	-	29	1	1	-	-	-	-	-
	Above Rs. 3,00,000	51	1	-	-	-	-	-	-	86	2	1	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10,000	0.03	0	4	(23,260)	0.00	0	0	(449)	0.15	0	6	(25,317)	0.03	0	1	-1,472.45
	From 10,000-25,000	0.57	0	3	23.75	0.14	0	2	12	0.83	0	5	34.136	0.81	1	59	104.25
	From 25,001-50,000	0.33	0	2	24	0.00	0	-	-	0.96	0	6	56	2.06	0	11	112.60
	From 50,001-75,000	2.51	0	8	106.3	0.73	0	4	49	2.51	0	8	106.3	1.27	0	5	65.25
	From 75,000-100,000	2.77	0	9	126.8	0.00	0	0	0	3.69	0	13	182.5	0.00	0	0	0.00
	From 1,00,001-1.25,000	2.21	0	10	85.84217	0.00	0	0	0	4.55	0	24	219.34217	0.00	0	0	0.00
	Above Rs. 1.25,000	156.37	-	1,419	8,212	1.53	0	1	88	991.09	3	10,773	52,669	6.92	0	13	338.37
	iv Group Single Premium- Annuity- GSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 250,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10,000	(99)	1,145	1,007	21,239	-102.68	3,510	3,734	55,543	(6)	5,320	5,225	1,00,171	(2)	7,958	8,284	1,49,971
	From 10,000-25,000	381	2,093	2,034	31,065	323.22	1,854	1,874	35,122	971	5,389	5,325	96,062	898	5,188	5,192	1,02,447
	From 25,001-50,000	1,230	2,987	2,895	27,320	1,108.06	2,636	2,601	27,523	3,117	7,544	7,491	75,215	2,535	6,340	6,244	70,361
	From 50,001-75,000	341	631	609	8,200	320.04	545	528	6,534	909	1,630	1,614	21,806	713	1,203	1,171	18,798
	From 75,000-100,000	1,425	1,456	1,434	19,814	1,105.03	1,102	1,100	17,701	3,292	3,375	3,373	50,185	2,206	2,259	2,250	37,480
	From 1,00,001-1.25,000	214	205	201	3,745	180.65	161	156	3,415	522	500	491	10,586	408	378	369	10,846
	Above Rs. 1.25,000	5,501	1,515	1,484	76,973	4,486.38	1,209	1,208	63,410	10,128	3,043	3,039	1,44,953	8,121	2,318	2,309	1,26,082
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 250,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10,000	-22.41	1	19646	(1,26,058)	-8.07	1	10785	(12,166.73)	-61.52	6	52666	(1,89,163)	-34.02	1	52796	(35,539)
	From 10,000-25,000	1.89	1	794	1,630	1.27	1	567	1,185.46	14.80	7	8,330	15,280	10.94	1	6,206	15,537
	From 25,001-50,000	6.53	3	2,225	4,730	2.22	-	402	1,18.90	21.15	9	5,628	20,547	19.41	5	3,614	22,195
	From 50,001-75,000	7.18	-	90	1,825	3.52	1	435	2,956.98	29.44	6	1,648	9,548	14.08	2	3,290	10,195
	From 75,000-100,000	7.86	2	728	4,624	4.57	1	771	2,691.92	26.10	4	2,920	12,841	10.07	1	2,660	9,537
	From 1,00,001-1.25,000	6.60	-	515	3,835	2.36	-	-	665.00	22.10	6	6,527	16,045	5.54	-	2,404	2,856
	Above Rs. 1.25,000	3,780.85	20	92,069	1,24,406	5,399.68	13	53,574	57,803.52	11,750.49	57	2,72,608	6,61,322	8,729.41	21	96,003	2,23,639
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(Rs in Lakhs)

		Q4 '17-18				Q4 16-17				YTD March'18				YTD March'17			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium																
	i Individual																
	From 0-10000	2,059	24,256	23,840	7,96,534	2,108	24,940	24,506	7,95,253	6,471	1,02,525	1,00,947	32,20,474	6,893	1,08,930	1,07,307	32,52,710
	From 10,000-25,000	6,695	28,308	27,709	5,33,785	7,515	31,614	30,980	5,40,532	18,920	1,12,082	1,10,059	21,05,828	21,518	1,26,793	1,24,650	21,50,154
	From 25001-50,000	8,100	13,967	13,590	1,98,795	8,504	14,384	13,986	2,03,580	21,211	53,383	52,123	7,73,419	22,844	57,441	56,152	7,95,600
	From 50,001-75,000	2,731	2,772	2,644	50,080	2,602	2,840	2,712	49,953	7,142	11,459	11,004	2,12,553	7,237	12,303	11,836	2,18,270
	From 75,000-100,000	5,335	4,053	4,008	81,268	5,650	4,087	4,046	81,716	13,175	13,292	13,154	2,75,661	14,781	14,589	14,426	2,96,526
	From 1,00,001-1,25,000	1,610	838	791	20,743	1,563	899	860	22,514	4,397	3,694	3,548	96,984	4,590	4,116	3,960	1,01,675
	Above Rs. 1,25,000	13,005	2,984	2,928	1,74,189	12,246	2,756	2,683	1,64,668	30,039	9,797	9,617	5,74,816	30,487	10,175	9,934	5,81,283
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	0.25	14	1,871	53.12	0.24	6	1,284	530.69	0.32	42	43,400	9,396.43	-0.89	46	43,003	1,243.48
	From 10,000-25,000	1.94	7	398	754.64	2.24	3	504	322.13	5.77	15	1,009	2,670.14	8.07	17	2,094	2,301.65
	From 25001-50,000	5.24	7	774	1,752.76	4.34	3	928	644.78	18.54	25	4,137	8,285.39	24.70	29	4,926	8,632.55
	From 50,001-75,000	3.61	5	509	2,299.38	10.70	1	5,675	1,285.71	18.75	17	3,635	7,530.55	33.69	16	7,782	12,119.50
	From 75,000-100,000	0.89	-	-	0.00	5.64	-	-	12.90	13.54	9	3,093	5,983.32	32.70	6	1,837	4,068.05
	From 1,00,001-1,25,000	5.39	4	181	2,996.38	4.40	1	60	1,198.50	11.03	7	1,155	5,639.45	13.68	4	868	3,685.32
	Above Rs. 1,25,000	89.08	15	14,462	70,595.27	171.27	13	16,092	68,170.74	441.75	54	58,261	2,82,339.06	797.49	62	1,71,517	4,82,594.18
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q4 '17-18			Q4 '16-17			YTD Mar'18			YTD Mar'17		
		Up to the period			Up to the period								
	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	2	668	73.60	0	204	88.29	7	4,226	86.11	0	1,195	106.59
2	Corporate Agents-Banks	0	0	0.00	0	1	10.53	0	1	0.00	1	67	50.88
3	Corporate Agents -Others	0	0	0.00	0	0	-	0	0	0.00	0	0	-
4	Brokers	14	84,011	554.89	5	4,601	294.27	44	2,06,252	2,354	8	8,940	503
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-
6	Direct Business	11	32,843	3,325	12	61,735	5,015	47	1,50,683	10,366	23	1,56,820	8,105.69
	Total(A)	27	1,17,522	3,953	17	66,541	5,408	98	3,61,162	12,806	32	1,67,022	8,767
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	27	1,17,522	3,953	17	66,541	5,408	98	3,61,162	12,806	32	1,67,022	8,767

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q4 '17-18		Q4 '16-17		YTD 2017-18		YTD 2016-17	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	11,189	5,658	12,715	4,977	22,900	11,334	22,750	10,046
2	Corporate Agents-Banks	935	522	4,412	670	3,716	1,214	5,922	1,708
3	Corporate Agents -Others	481	486	104	297	792	886	128	322
4	Brokers	634	264	6	0	1,117	457	37	96
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	2,513	2,390	2,509	1,830	7,756	5,874	6,258	3,570
Total (A)		15,752	9,320	19,746	7,775	36,281	19,764	35,095	15,741
1	Referral (B)	-	-	-	(28)	-	(13)	49	(116)
Grand Total (A+B)		15,752	9,320	19,746	7,747	36,281	19,751	35,144	15,625

FORM L-39-Data on Settlement of Claims for the Quarter Ended 31st Mar 2018

Date: 31 Mar 2018

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	391	1,950	352	123		3	2,819	8,27,765
2	Survival Benefit	3,092	2,316	5	1		1	5,415	2,98,354
3	for Annuities / Pension	636	813	52	43		38	1,632	4,742
4	For Surrender	-	6597	0	0		0	6597	19,94,180
5	Other benefits								
	CI/PTD/ADP	-	-	-	-	-	-	-	-
	HCB	-	2	-	-	-	-	2	88
	ADB	-	4	-	-	-	-	4	1,273
	IB	7	10	1	1	3	3	28	191
6	Partial Withdrawals	-	1308	0	0	0	0	1308	2,66,704
7	Auto Foreclosure	-	2120	0	0	0	0	2120	4,22,361
8	EL Surrender	-	4397	0	0	0	0	4397	2,65,224
9	Death Claims	-	331	-	-	-	-	331	3,10,620

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	-	22	-	-	-	-	22	3,205
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	42	-	-	-	-	42	1,36,792
5	Other benefits	-	1	-	-	-	-	1	382
6	Foreclosure	-	230	-	-	-	-	230	1,113
7	Gratuity	-	565	-	-	-	-	565	1,29,982
8	Leave encashment	-	12	-	-	-	-	12	978
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	189	22	-	-	-	211	31,545

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

Data is on settlement basis

FOR L-40 : Quarterly Claims data for Life for the Quarter Ended 31st Mar 2018

Date: 31 Mar 2018

Individual No. of claims only

Sl. No.	Claims Experience	For Death**	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender***	For Partial withdrawals****	For Auto Fore Closure (Foreclosure only for Group)	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	1	1,074	56	1,095	256	38	-	-	-	41	-	-
2	Claims reported during the period*	354	3,686	5,396	1,708	6,292	1,223	2,692	5,753	-	28	2	4
3	Claims Settled during the period	331	2,819	5,415	1,632	6,516	1,254	2,692	5,753	-	28	2	4
4	Claims Repudiated during the period	15	-	-	-	-	-	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	15	-	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	245	3	1	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	1,696	34	1,170	17	3	-	-	-	41	-	-
	Less than 3 months	-	1,423	34	241	17	3	-	-	-	-	-	-
	3 months to 6 months	-	273	-	138	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	290	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	501	-	-	-	-	-	41	-	-

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

** 9 cases rejected in this quarter

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

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

GROUP No. of claims only

Sl. No.	Claims Experience	For Death**	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	15	4	-	-	-	-	-	-	-	11
2	Claims reported during the period	197	18	-	-	42	1	-	565	-	219
3	Claims Settled during the period	211	22	-	-	42	1	-	565	12	230
4	Claims Repudiated during the period	1	-	-	-	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	1	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
	Less than 3 months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-

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	-	4	-	3	1	-	19
b)	Policy Servicing	-	148	4	118	26	-	630
c)	Proposal Processing	-	28	2	17	9	-	147
d)	Survival Claims	-	62	-	42	20	-	278
e)	ULIP Related	-	6	-	5	1	-	33
f)	Unfair Business Practices	-	328	52	101	175	-	1162
g)	Others	-	-	-	-	-	-	-
Total Number		-	576	58	286	232	-	2269

2	Total No. of policies during previous year:	35176
3	Total No. of claims during previous year:	14653
4	Total No. of policies during current year:	36379
5	Total No. of claims during current year:	19516
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	223
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	748

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

* 32 Duplicate complaints received for the quarter ended JFM18.

L-42- Valuation Basis (Life Insurance)

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

a. How the policy data needed for valuation is accessed

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

b. How the valuation bases are supplied to the system

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

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

i. Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.3% thereafter	NA	6.1% for first 5 years and 5.3% thereafter
2.	Life- Non-participating Policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities - Non-participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
6.	Unit Linked	6.9% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter	6.9% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
8.	India Bond	NA	7.9% for first 5 years and 6.9% thereafter	NA	7.9% for first 5 years and 6.9% thereafter

ii. Group Business

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

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

i. Individual Business (% of IAM 2004-08 Ultimate)

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	74.5%	74.5%
2.	Life- Non-participating Policies	27.6%	152.4%
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	55.1%	74.5%
6.	Unit Linked	55.1%	74.5%
7.	Health Insurance	57.0%	74.5%

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

ii. Group Business

For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis
For single premium group term plan and group endowment type product the mortality rate assumption varies from 52.0% to 175.3%.

3) Expense:

i. Individual Business -Fixed expenses

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

ii. Group Business

For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis
For single premium group term plan and group endowment type product the fixed expense assumption varies from 119.53 to 485.44

4) Bonus:

i. Individual Business

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

Non-Linked Participating Policies - Life

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

Non-Linked Participating Policies - Pension

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

ii. Group Business

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

- 5) **Policyholders Reasonable Expectations:**
 PRE considerations are:
 Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises.
- Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - [Unit Reserve (for UWP/PUWP) X max{ (p1x(0.015)*DMT of assets) + p2 x 30%}, 3%] where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees.
- For highest NAV guaranteed product the reserve has been kept based on formula- Additional Charge For Guarantee X Fund Value as on Valuation Date X Elapsed Period (No. of years)
- Ø Under With Profits plan policyholders expect the bonus rates to be in line with the returns available on other investments in the market. Aviva considers this aspect when regular bonus rate is decided and the future rates of bonuse(s) has been allowed in reserve.
- Ø In line with company's bonus policy, the regular bonus rates have been increased or decreased in the past and have been accepted by the policyholders.
- 6) **Taxation and Shareholder Transfers:**
 Ø Tax rate is assumed to be 14.56%
 Ø Shareholder's Share in surplus of UWP fund is assumed to be 1/9th of the surplus distributed to the With Profits policyholders and 100% for Non Par policies
- 7) **Basis of provisions for incurred but not reported (IBNR)**
Linked Business
 Keeping in view the flexibility provided in the policy for the reporting of a claim, following provisions have been made towards unreported claims-
 For Linked business

$$\text{IBNR Reserves} = \text{Average Monthly Risk Charge} * \text{Claim Intimation Delay in Months} * \text{Reinsurance retained proportion}$$
- Non Linked Individual**

$$\text{IBNR Reserves} = qx * \text{Sum at Risk after reinsurance} * \text{Delay Months}/12$$
- For group business OYRGTA Business**

$$\text{IBNR Reserves} = \text{Gross Premium}/12 * \text{Delay Months} * \text{Reinsurance retained proportion}$$
- For SP Group Term Business**

$$\text{IBNR Reserves} = qx * \text{Sum Assured} * \text{Delay Months}/12 * \text{Reinsurance retained proportion}$$
- 8) **Change in Valuation method or bases:**
(1) Economic Assumptions
 Following changes made in economic assumptions since last valuation.
 For Non-Linked Participating policies, Non Unit interest rate has changed to (6.1% for first 5 years and 5.3% thereafter) from (6.1% for first 5 years and 5.1% thereafter)
 For Unit Linked policies, Unit growth rate changed to (6.9% for first 5 years and 5.9% thereafter) from (6.4% for first 5 years and 5.4% thereafter)
- (2) Expense Assumptions**
 Per policy maintenance expenses used are based on projected expenses for the year when Insurer acquires a stable level of business.
 The valuation assumptions for expenses are as below:

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

For single premium group term plan and group endowment type product the fixed expense assumption changed to (119.53 to 485.44) from (113.84 to 462.32)

(3) Mortality Assumptions

Mortality assumption under Individual Non-Linked endowment (Life and Pension) products (excluding rural products) of the company has changed to (55.1 % to 74.5%) from (57.1% to 77.3%)
 Mortality assumption under Individual Health products of the company has changed to (56.95% to 74.5%) from (56.95% to 60.35%)
 Mortality assumptions for Individual Unit Linked plans has changed to (55.1% to 74.5%) from (57.1% to 77.3%)
 Mortality assumption under Individual Term products of the company (Aviva Life Shield, Aviva Life Shield Plus, Aviva Life Shield Advantage) has changed to 88.6% from 89.6%