



IRDA Public Disclosures

QUARTER ENDED 31ST DECEMBER 2014

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2014
Policyholders' Account (Technical Account)

Particulars	LINKED				NON-LINKED				Q3 '14-15	YTD DEC '14
	LIFE	PENSION	GROUP	Discontinued Policy Fund	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)	(Rs. 000's)
Premiums earned – net										
(a) Premium	3,975,400	712,783	81,803	-	4,553,109	148,456	1,658,408	-	3,620,505	11,129,959
(b) Reinsurance ceded	(25,537)	(1)	2	-	(327,688)	-	(51,206)	-	(136,208)	(404,430)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Sub Total	3,949,863	712,782	81,805	-	4,225,421	148,456	1,607,202	-	3,484,297	10,725,529
Income from Investments										
(a) Interest, Dividends and Rent – Gross	1,365,492	249,761	59,932	167,074	901,790	115,630	280,556	92,763	1,028,442	3,232,998
(b) Profit on sale/redemption of investments	5,167,694	1,127,114	46,706	3,964	72,454	281	4,172	1,411	1,435,510	6,423,795
(c) (Loss) on sale/ redemption of investments	(334,063)	(67,876)	(6,904)	-	(12)	(4)	-	-	(151,068)	(408,859)
(d) Transfer/Gain on revaluation/change in fair value	2,578,480	458,879	46,609	5,670	-	-	-	-	1,073,173	3,089,638
Sub Total	8,777,603	1,767,878	146,343	176,708	974,232	115,907	284,728	94,174	3,386,057	12,337,572
Other Income										
(a) Other Income	115	517	-	-	15,645	5	-	-	4,420	16,282
(b) Contribution from the Shareholders' A/c	-	-	12,620	979,607	970,362	13,315	13,288	563	709,661	1,989,755
TOTAL (A)	12,727,581	2,481,177	240,768	1,156,314	6,185,660	277,683	1,905,218	94,737	7,584,436	25,069,138
Commission	52,240	1,716	-	-	381,466	5,284	342	-	133,398	441,048
Operating Expenses related to Insurance Business	984,141	92,478	8,091	1,773	1,829,315	5,063	50,485	562	1,004,453	2,971,908
Provision for Doubtful debts	1,581	148	13	3	2,941	8	81	1	6,721	4,776
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,037,962	94,342	8,104	1,776	2,213,722	10,355	50,908	563	1,144,572	3,417,732
Benefits Paid (Net)	7,322,777	2,964,373	191,870	-	269,567	79,583	624,225	700,000	4,068,595	12,152,395
Interim Bonuses Paid	4,092	531	-	-	-	-	-	-	1,692	4,623
Change in valuation of liability in respect of life policies										
(a) Gross	2,944,669	(651,123)	40,793	1,154,538	3,703,406	128,518	1,260,643	(605,826)	1,955,906	7,975,618
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	(30,558)	-	68,707	(30,558)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	10,271,538	2,313,781	232,663	1,154,538	3,972,973	208,101	1,854,310	94,174	6,094,900	20,102,078
TOTAL (B+C)	11,309,500	2,408,123	240,767	1,156,314	6,186,695	218,456	1,905,218	94,737	7,239,472	23,519,810
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	1,418,081	73,054	1	0	(1,035)	59,227	-	-	344,960	1,549,328
APPROPRIATIONS										
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	98,167	11,206	-	-	(1,035)	139	-	-	45,506	108,477
Transfer to Balance sheet	1,319,914	61,848	1	-	-	59,088	-	-	299,454	1,440,851
TOTAL (D)	1,418,081	73,054	1	-	(1,035)	59,227	-	-	344,960	1,549,328
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:	4,092	531	-	-	-	-	-	-	1,692	4,623
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	1,418,081	73,054	1	-	(1,035)	59,227	-	-	344,960	1,549,328
(d) Total Surplus: ((a)+(b)+(c)):	1,422,173	73,585	1	-	(1,035)	59,227	-	-	346,652	1,553,951

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

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

UNAUDITED REVENUE ACCOUNT FOR THE NINE MONTH ENDED DECEMBER 31, 2013
Policyholders' Account (Technical Account)

Particulars	LINKED				NON-LINKED				Q3 '13-14	YTD DEC '13
	LIFE	PENSION	GROUP	Discontinued Policy Fund	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)	(Rs. 000's)
Premiums earned – net										
(a) Premium	4,446,243	1,068,695	143,657	-	3,892,612	235,405	694,499	600,000	3,809,732	11,081,110
(b) Reinsurance ceded	(57,480)	-	8,318	-	(245,968)	-	(55,489)	-	(126,531)	(350,619)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Sub Total	4,388,763	1,068,695	151,975	-	3,646,644	235,405	639,010	600,000	3,683,202	10,730,491
Income from Investments										
(a) Interest, Dividends and Rent – Gross	1,419,447	318,603	70,163	86,719	565,566	88,967	175,554	156,209	867,256	2,881,228
(b) Profit on sale/redemption of investments	2,882,358	1,157,737	39,216	5,391	133,200	1,100	4,908	4,100	1,348,882	4,228,011
(c) (Loss) on sale/ redemption of investments	(2,060,011)	(696,801)	(25,165)	(7,400)	(25)	(6)	(4,079)	(3,696)	(776,789)	(2,797,183)
(d) Transfer/Gain on revaluation/change in fair value	611,845	(27,052)	(22,201)	(340)	-	-	-	-	2,888,016	562,252
Sub Total	2,853,639	752,487	62,013	84,370	698,741	90,061	176,383	156,613	4,327,365	4,874,308
Other Income										
(a) Other Income	3,684	667	64	-	8,220	89	191	2	3,406	12,918
(b) Contribution from the Shareholders' A/c	-	-	11,815	744,121	1,849,319	-	76,368	11,596	989,488	2,693,219
TOTAL (A)	7,246,086	1,821,849	225,867	828,491	6,202,924	325,555	891,952	768,211	9,003,461	18,310,936
Commission	45,449	4,053	-	-	400,438	3,062	789	-	186,824	453,792
Operating Expenses related to Insurance Business	821,745	111,262	11,743	360	2,377,877	15,037	40,947	11,598	1,243,530	3,390,569
Provision for Doubtful debts	185	33	3	-	490	6	10	-	318	727
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	867,379	115,348	11,746	360	2,778,804	18,105	41,746	11,598	1,430,672	3,845,087
Benefits Paid (Net)	7,090,784	3,705,686	276,736	-	446,326	3,136	389,823	750,000	4,075,289	12,662,491
Interim Bonuses Paid	20,483	801	-	-	2	-	-	-	5,997	21,286
Change in valuation of liability in respect of life policies										
(a) Gross	(2,443,887)	(2,156,963)	(62,615)	828,131	2,974,982	275,839	495,336	6,614	2,944,014	(82,563)
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	(34,954)	-	5,806	(34,954)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	4,667,380	1,549,524	214,121	828,131	3,421,310	278,975	850,205	756,614	7,031,106	12,566,260
TOTAL (B+C)	5,534,759	1,664,872	225,867	828,491	6,200,114	297,080	891,951	768,212	8,461,778	16,411,347
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	1,711,325	156,974	-	-	2,810	28,476	(0)	0	541,681	1,899,585
APPROPRIATIONS										
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	(29,155)	(10,267)	-	-	2,810	1,084	-	-	8,044	(35,528)
Transfer to Balance sheet	1,740,481	167,240	-	-	-	27,392	-	-	533,637	1,935,113
TOTAL (D)	1,711,325	156,974	-	-	2,810	28,476	-	-	541,681	1,899,585
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:	20,483	801	-	-	2	-	-	-	5,997	21,286
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	1,711,325	156,974	-	-	2,810	28,476	-	-	541,681	1,899,585
(d) Total Surplus: ((a)+(b)+(c)):	1,731,808	157,775	-	-	2,812	28,476	-	-	547,678	1,920,871

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

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2014
Shareholders' Account (Non-technical Account)

Particulars	Q3 '14-15	YTD DEC '14	Q3 '13-14	YTD DEC '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	224,536	654,774	190,533	541,942
(b) Profit on sale/redemption of investments	-	16,194	15,200	55,692
(c) (Loss) on sale/ redemption of investments	-	-	-	(40)
Other Income	-	-	-	-
TOTAL (A)	224,536	670,968	205,733	597,594
Expense other than those directly related to the insurance business	(66,055)	(12,177)	14,516	47,887
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others - Provision against IRDA order	234,000	234,000	-	-
Contribution to the Policyholders Account (Technical Account)				
Linked - Individual - Life - Participating	-	-	-	-
Linked - Individual - Pension - Participating	-	-	-	-
Linked - Individual - Life - Non Participating	-	-	-	-
Linked - Individual - Pension - Non Participating	-	-	-	-
Linked - Group - Life - Non Participating	1,867	12,620	8,340	11,815
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	468,816	941,549	794,368	1,830,003
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	(3,685)	2,149	14,397	72,893
Non Linked - Group - Pension - Non Participating	(61)	563	2,561	11,596
Non Linked - Annuity - Non Participating	8,186	13,315	(866)	-
Discontinued Policy Fund	214,675	979,607	166,732	744,121
Non Linked - Variable group	1,624	11,139	(7,728)	3,475
Non Linked Health Non Participating	18,241	28,814	11,684	19,316
TOTAL (B)	877,609	2,211,579	1,004,003	2,741,105
Profit/ (Loss) before tax	(653,073)	(1,540,611)	(798,269)	(2,143,511)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(653,073)	(1,540,611)	(798,269)	(2,143,511)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(13,204,249)	(13,204,249)	(13,729,427)	(13,729,427)
(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	(13,857,322)	(14,744,860)	(14,527,696)	(15,872,938)
Earnings per equity share				
Weighted average number of equity shares outstanding		2,004,900,000		2,004,900,000
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.77)		(1.07)

UNAUDITED BALANCE SHEET AS AT DECEMBER 31, 2014

Particulars	Schedule	AS AT DECEMBER 31, 2014 (Rs. 000's)	AS AT DECEMBER 31, 2013 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	20,049,000
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		754	(60)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		1,440,852	1,935,113
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		293,820	278,987
Linked - Individual - Pension - Non Participating		32,112	37,300
Linked - Group - Life - Non Participating		173	402
Non Linked - Individual - Life - Participating		29,440	19,864
Non Linked - Individual - Pension - Participating		10,098	10,265
Non Linked - Individual - Life - Non Participating		16,861,720	11,077,243
Non Linked - Individual - Pension - Non Participating		1,487,949	1,305,155
Non Linked - Group - Life - Non Participating		3,866,574	2,743,601
Non Linked - Group - Pension - Non Participating		1,016,921	2,485,527
Non Linked - Annuity - Non Participating		235,880	170,512
Non Linked - Variable group		766,954	174,323
Non Linked Health Non Participating		30,111	24,747
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		464,344	505,774
Linked - Individual - Pension - Participating		47,385	53,638
Linked - Individual - Life - Non Participating		43,362,323	39,535,106
Linked - Individual - Pension - Non Participating		8,070,860	9,262,717
Linked - Group - Life - Non Participating		1,086,425	1,179,343
Discontinued Policies Fund - Non payment of premium		3,291,262	1,845,362
Sub-Total		82,395,957	72,644,920
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Linked Liabilities (Lapsed Policies)		768	14,686
FFA - Others		602,058	481,348
TOTAL		103,047,783	93,189,954
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	10,030,736	8,818,022
- Policyholders'	L-13	24,114,833	17,332,794
Assets held to cover linked liabilities	L-14	56,914,127	52,865,377
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	211,454	275,903
CURRENT ASSETS			
Cash & Bank Balance	L-17	160,104	380,403
Advances And Other Assets	L-18	1,355,928	2,638,376
Sub-Total (A)		1,516,032	3,018,779
CURRENT LIABILITIES			
PROVISIONS			
	L-19	4,266,398	4,826,227
	L-20	217,857	167,633
Sub-Total (B)		4,484,255	4,993,860
NET CURRENT ASSETS (C) = (A - B)		(2,968,223)	(1,975,079)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		14,744,856	15,872,937
TOTAL		103,047,783	93,189,954

Contingent Liabilities	As AT DECEMBER 31, 2014 (Rs. 000's)	As AT DECEMBER 31, 2013 (Rs. 000's)
Partly paid-up investments	Nil	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts by the Company	6,064	3,403
Guarantees given by or on behalf of the Company	Nil	Nil
Statutory demands/liabilities in dispute, not provided for	14,933	17,083
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies) *	159,637	117,757
Total	180,634	138,243

* Represents potential liability to the Company in respect of cases filed against the Company's decision of repudiation of death claims and customer complaints.

The company has two show cause notices from Directorate General of Central Excise Intelligence (DGCEI) i.e. one amounting to Rs 516,475 ('000s) for certain payouts made to advisors and another amounting to Rs 390,154 ('000) for Service tax on Surrender charges. Based on legal opinion, management believes that no provision is required in the books of accounts.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q3 '14-15	YTD DEC '14	Q3 '13-14	YTD DEC '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	875,504	3,378,414	924,905	2,895,486
Renewal premiums	2,716,346	7,669,083	2,864,714	8,127,086
Single premiums	28,655	82,462	20,115	58,538
TOTAL PREMIUM	3,620,505	11,129,959	3,809,733	11,081,110

Note: ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	3,620,505	11,129,959	3,809,734	11,081,110
Outside India	-	-	-	-
TOTAL PREMIUM	3,620,505	11,129,959	3,809,734	11,081,110

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q3 '14-15	YTD DEC '14	Q3 '13-14	YTD DEC '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	77,448	301,069	134,372	324,634
- Renewal premiums	55,760	139,257	52,171	121,487
- Single premiums	190	722	280	307
Total (A)	133,398	441,048	186,824	446,427
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	7,365
Net Commission	133,398	441,048	186,824	453,792
Break-up of the expenses (Gross) incurred to procure business:				
Agents	55,837	156,864	63,987	181,401
Brokers	4,270	13,245	5,310	16,864
Corporate Agency	73,286	270,939	117,515	248,150
Referral	4	1	12	12
TOTAL (B)	133,398	441,048	186,824	446,427

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q3 '14-15	YTD DEC '14	Q3 '13-14	YTD DEC '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	516,626	1,609,675	510,023	1,634,080
Travel, conveyance and vehicle running expenses	16,724	37,938	17,780	40,846
Training expenses	20,965	54,917	17,731	32,740
Rents, rates and taxes	103,111	327,445	97,049	314,901
Repairs	470	1,798	1,454	3,288
Printing and stationery	11,187	30,816	9,208	33,957
Communication expenses	37,918	111,883	44,333	133,755
Legal and professional charges	51,895	108,823	134,929	216,010
Medical fees	5,832	27,042	9,704	30,664
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,442	4,151	1,359	4,062
b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity (Tax Audit)	125	375	475	625
Advertisement and publicity	48,773	95,105	189,391	297,021
Interest and bank charges	5,057	21,300	8,603	32,055
Information technology and related expenses	30,101	95,756	35,322	101,071
Service tax on premium	52,144	164,099	60,021	189,756
Others	-	-	-	-
a) Office maintenance	37,960	102,414	29,545	93,380
b) Electricity	17,644	62,847	21,407	68,135
c) Recruitment	10,789	21,238	8,260	17,374
d) Miscellaneous expenses	3,723	435	15,201	48,112
Depreciation	31,967	93,851	31,735	98,735
TOTAL	1,004,453	2,971,908	1,243,529	3,390,569

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3 '14-15	YTD DEC '14	Q3 '13-14	YTD DEC '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	311,547	980,206	202,894	721,215
(b) Claims by Maturity,	174,504	509,555	456,420	888,146
(c) Annuities/Pension payment	848,940	1,272,246	97,440	1,096,253
(d) Periodical Benefit	28,213	65,607	4,024	7,750
(e) Health	8,500	19,500	2,500	2,500
(f) Other benefits - Riders	2,093	9,608	3,798	8,968
- Surrender	2,858,259	9,857,179	3,411,680	10,302,477
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(163,460)	(561,506)	(103,468)	(364,818)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :	-	-	-	-
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
TOTAL	4,068,595	12,152,395	4,075,289	12,662,491
Benefits paid to claimants:				
In India	4,068,595	12,152,395	4,075,289	12,662,491
Outside India	-	-	-	-
Total Benefits paid (Net)	4,068,595	12,152,395	4,075,289	12,662,491

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT DECEMBER 31, 2014	AS AT DECEMBER 31, 2013
	(Rs. 000's)	(Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up *	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	20,049,000

* 1,483,626,000 equity shares (Previous year 1,483,626,000) are held in the name of Partners, who are holding these shares on behalf of Dabur Invest Corp. (Partnership Firm). During the year NIL (Previous Year NIL) equity shares of Rs. 10 each were allotted, at par value.

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	(In '000)			
	AS AT DECEMBER 31, 2014		AS AT DECEMBER 31, 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	1,483,626	74%	1,483,626	74%
- Foreign	521,274	26%	521,274	26%
Others	-	-	-	-
TOTAL	2,004,900	100%	2,004,900	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT DECEMBER 31, 2014	AS AT DECEMBER 31, 2013
	(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 DECEMBER 31, 2014	AS AT DECEMBER 31, 2013
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT DECEMBER 31, 2014 AS AT DECEMBER 31, 2013	
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,897,539 Previous Year 1,683,479)	1,908,067	1,861,104
Other Approved Securities (Market value (Rs '000) Current Year 1,049,194 Previous Year 941,271)	1,030,371	980,347
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	335,000	235,000
(Market value (Rs '000) Current Year 349,880 Previous Year 232,374)		
(e) Other Securities (Term Deposits)	178,200	-
(Market value (Rs '000) Current Year 178,200 Previous Year NIL)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	2,226,557	1,187,986
(Market value (Rs '000) Current Year 2,262,404 Previous Year 1,169,304)		
Other Investments	-	-
Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)	-	-
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills # (Market value (Rs '000) Current Year 2,487,638 Previous Year 2,104,139)	2,487,638	2,104,139
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 39,510)	-	39,679
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	18,006
(Market value (Rs '000) Current Year NIL Previous Year 17,991)	-	-
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	1,021,536	1,791,177
(Market value (Rs '000) Current Year 1,021,536 Previous Year 1,791,177)		
(f) Other Securities (Reverse Repo)	502,148	-
(Market value (Rs '000) Current Year 502,148 Previous Year NIL)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	341,219	600,584
(Market value (Rs '000) Current Year 341,471 Previous Year 599,588)		
Other Investments		
Mutual Funds	-	-
TOTAL	10,030,736	8,818,022
INVESTMENTS		
In India	10,030,736	8,818,022
Outside India	-	-
TOTAL	10,030,736	8,818,022

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT DECEMBER 31, 2014	AS AT DECEMBER 31, 2013
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 14,849,318 Previous Year 8,015,065)	14,165,924	8,669,543
Other Approved Securities (Market value (Rs '000) Current Year 372,853 Previous Year 374,162)	370,184	393,124
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 3,142 Previous Year 705)	3,140	707
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 113,388 Previous Year 4,772)	104,980	4,977
(e) Other Securities (Fixed Deposits) (Market value (Rs '000) Current Year 226,700 Previous Year 201,700)	226,700	201,700
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 3,461,229 Previous Year 2,729,266)	3,340,956	2,841,939
Equity Shares (Market value (Rs '000) Current Year 529 Previous Year 90)	528	87
0		
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 65 Previous Year 62)	65	61
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 2,304,954 Previous Year 1,783,105)	2,305,111	1,783,645
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 563,051)	-	565,380
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year NIL Previous Year 42,321)	-	42,630
(e) Other Securities (Term Deposit and Certificate of Deposits) (Market value (Rs '000) Current Year 3,057,437 Previous Year 2,741,367)	3,057,437	2,741,367
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 370,277 Previous Year 48,396)	370,277	48,396
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 169,745 Previous Year 39,166)	169,531	39,237
Commercial Paper	-	-
Other Investments	-	-
TOTAL	24,114,833	17,332,794
INVESTMENTS		
In India	24,114,833	17,332,794
Outside India	-	-
TOTAL	24,114,833	17,332,794

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT DECEMBER 31, 2014						
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group Life	Discontinued Policy Fund	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS							
Government Securities and Government guaranteed bonds including Treasury Bills	218,209	42,290	5,300,247	841,242	308,909	1,654	6,712,551
*Linked Par (Ind Life) 208,394 PY 128,199 (Linked par (Pension) 40,166 PY 15,929 Linked Non Par (Ind Life) 5,180,819 PY 6,208,671 Linked Non Par (Pension) 613,744 PY 1,387,689 Linked Non Par (Group) 298,539 PY 290,489 Discontinued Policy Fund 1,743 PY 2,274							
Other Approved Securities	32,152	-	391,410	88,305	19,557	-	531,424
*Linked Par (Ind Life) 30,243 PY 49,803 (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 379,019 PY 552,990 Linked Non Par (Pension) 84,982 PY 65,804 Linked Non Par (Group) 18,502 PY 32,436 Discontinued Policy Fund NIL PY 264							
Other Approved Investments							
(a) Shares	-	-	-	-	-	-	-
(aa) Equity	2,747	369	24,262,229	4,791,431	143,824	-	29,200,600
*Linked Par (Ind Life) 612 PY 582 (Linked par (Pension) 59 PY 48 Linked Non Par (Ind Life) 19,028,358 PY 17,317,912 Linked Non Par (Pension) 3,609,931 PY 4,416,540 Linked Non Par (Group) 119,975 PY 93,446 Discontinued Policy Fund NIL PY NIL							
(bb) Preference	-	-	4,386	487	91	-	4,964
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds	146,009	15,248	2,624,251	382,289	138,730	-	3,306,527
*Linked Par (Ind Life) 143,140 PY 143,140 (Linked par (Pension) 14,482 PY 14,482 Linked Non Par (Ind Life) 2,513,741 PY 970,260 Linked Non Par (Pension) 365,223 PY 236,417 Linked Non Par (Group) 131,129 PY 66,986 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	125,300	6,800	17,300	-	-	-	149,400
*Linked Par (Ind Life) 125,300 PY 125,300 (Linked par (Pension) 6,800 PY 6,800 Linked Non Par (Ind Life) 17,300 PY 17,300 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(f) Subsidiaries	-	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
(a) Non Convertible Debentures							
*Linked Par (Ind Life) 350,013 PY 390,246 (Linked par (Pension) 31,696 PY 44,519 Linked Non Par (Ind Life) 3,031,948 PY 2,997,249 Linked Non Par (Pension) 534,412 PY 630,239 Linked Non Par (Group) 272,917 PY 257,378 Discontinued policy Fund (Group) NIL PY NIL	363,993	32,419	3,152,581	554,427	283,338	-	4,386,758
(b) Equity							
*Linked Par (Ind Life) 942 PY NIL (Linked par (Pension) 111 PY NIL Linked Non Par (Ind Life) 4,102,616 PY 3,748,009 Linked Non Par (Pension) 782,571 PY 897,762 Linked Non Par (Group) 22,587 PY 16,684 Discontinued Policy Fund NIL PY NIL	1,082	128	4,369,545	842,105	23,223	-	5,236,083
Other Investments							
(a) Equity Shares							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 827,030 PY 1,063,295 Linked Non Par (Pension) 147,476 PY 246,426 Linked Non Par (Group) 6,140 PY 4,640	-	-	813,917	143,010	6,023	-	962,950
(b) Debentures/Bonds							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL	-	-	-	-	-	-	-
SHORT TERM INVESTMENTS							
Government Securities and Government guaranteed bonds including Treasury Bills							
Government Securities and Government guaranteed bonds	-	-	309,847	-	7,839	3,132,348	3,450,034
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 291,874 PY 5 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 7,492 PY NIL Discontinued Policy Fund 3,096,336 PY 1,605,520							
Other Approved Securities							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 6,599 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund 264 PY NIL	-	-	6,726	-	-	269	6,995
Other Approved Investments							
(a) Shares							
(aa) Equity	-	-	54	-	-	-	54
(bb) Preference	-	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(b) Mutual Funds							
(c) Derivative Instruments							
(d) Debentures/ Bonds							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 275,933 PY 129,447 Linked Non Par (Pension) 107,556 PY 41,740 Linked Non Par (Group) 18,986 PY 66,015 DISCONTINUED POLICY FUND NIL PY NIL	-	-	278,693	108,269	19,047	-	406,009
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)							
*Linked Par (Ind Life) NIL PY 12,000 (Linked par (Pension) NIL PY 1,200 Linked Non Par (Ind Life) 445,546 PY 2,255,715 Linked Non Par (Pension) 95,959 PY 295,956 Linked Non Par (Group) 66,689 PY 99,168 Discontinued Policy Fund NIL PY 122,589	-	-	454,938	97,089	70,423	-	622,450
(f) Other Securities (Reverse Repo)							
*Linked Par (Ind Life) 1,667 PY 7,124 (Linked par (Pension) 346 PY 12,196 Linked Non Par (Ind Life) 1,057,739 PY 212,166 Linked Non Par (Pension) 137,996 PY 38,690 Linked Non Par (Group) 57,697 PY 8,770 Discontinued Policy Fund 151,819 PY NIL	1,667	346	1,057,739	137,996	57,697	151,819	1,407,264
(g) Subsidiaries							
(h) Investment Properties-Real Estate							
Investments in Infrastructure, Social Sector and Housing :	26,002	12,993	337,264	32,028	19,030	-	427,317
*Linked Par (Ind Life) 26,012 PY 5,016 (Linked par (Pension) 12,822 PY NIL Linked Non Par (Ind Life) 335,133 PY 167,493 Linked Non Par (Pension) 31,788 PY 48,572 Linked Non Par (Group) 18,931 PY 89,855 Discontinued Policy Fund NIL PY NIL							
Other Investments							
Mutual Funds							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL	-	-	-	-	-	-	-
(b) Debentures/Bonds							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL	-	-	-	-	-	-	-
Balances in Bank	(8,523)	(1,398)	(15,757)	(7,231)	(125)	2,329	(30,705)
Other Current Assets (net)	78,086	6,568	(2,278)	59,413	(11,181)	2,844	133,452
TOTAL	986,724	115,763	43,363,092	8,070,860	1,086,425	3,291,263	56,914,127
INVESTMENTS							
In India	986,724	115,763	43,363,092	8,070,860	1,086,425	3,291,263	56,914,127
Outside India	-	-	-	-	-	-	-
TOTAL	986,724	115,763	43,363,092	8,070,860	1,086,425	3,291,263	56,914,127

* Historical Cost CY (Rs '000)

** Rights of Future Retail Ltd-Class B shares is reported in equity short term investment since it has definite expiry

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

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT DECEMBER 31, 2013							Total (Rs. 000's)
	Linked Par Individual Life (Rs. 000's)	Linked Par Pension (Rs. 000's)	Linked Non Par Individual Life (Rs. 000's)	Linked Non Par Pension (Rs. 000's)	Linked Non Par Group Life (Rs. 000's)	Discontinued Policy Fund (Rs. 000's)		
LONG TERM INVESTMENTS								
Government Securities and Government guaranteed bonds including Treasury Bills								
*Linked Par (Ind Life) 208,394 PY 128,199 (Linked par (Pension) 40,166 PY 15,929 Linked Non Par (Ind Life) 5,180,819 PY 6,208,671 Linked Non Par (Pension) 613,744 PY 1,387,689 Linked Non Par (Group) 298,539 PY 290,489 Discontinued Policy Fund 1,745 PY 2,274	124,603	15,525	5,712,984	1,283,503	268,901	2,200		7,407,715
Other Approved Securities								
*Linked Par (Ind Life) 30,243 PY 49,803 (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 379,019 PY 552,990 Linked Non Par (Pension) 84,982 PY 65,804 Linked Non Par (Group) 18,502 PY 32,436 Discontinued Policy Fund NIL PY 264	50,025	-	542,949	63,788	32,223	265		689,250
Other Approved Investments								
(a) Shares								
(aa) Equity	2,732	360	20,139,197	5,237,012	106,203	-		25,485,504
*Linked Par (Ind Life) 612 PY 582 (Linked par (Pension) 59 PY 48 Linked Non Par (Ind Life) 19,028,358 PY 17,317,912 Linked Non Par (Pension) 3,609,931 PY 4,416,540 Linked Non Par (Group) 119,975 PY 93,446 Discontinued Policy Fund NIL PY NIL								
(bb) Preference	-	-	-	-	-	-		-
(b) Mutual Funds	-	-	-	-	-	-		-
(c) Derivative Instruments	-	-	-	-	-	-		-
(d) Debentures/Bonds	139,156	14,264	955,443	234,784	65,671	-		1,409,318
*Linked Par (Ind Life) 143,140 PY 143,140 (Linked par (Pension) 14,482 PY 14,482 Linked Non Par (Ind Life) 2,513,741 PY 970,260 Linked Non Par (Pension) 365,223 PY 236,417 Linked Non Par (Group) 131,129 PY 66,986 Discontinued Policy Fund NIL PY NIL								
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	125,300	6,800	17,300	-	-	-		149,400
*Linked Par (Ind Life) 125,300 PY 125,300 (Linked par (Pension) 6,800 PY 6,800 Linked Non Par (Ind Life) 17,300 PY 17,300 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL								
(f) Subsidiaries	-	-	-	-	-	-		-
(g) Investment Properties-Real Estate	-	-	-	-	-	-		-
Investments in Infrastructure, Social Sector and Housing :								
(a) Non Convertible Debentures								
*Linked Par (Ind Life) 350,013 PY 390,246 (Linked par (Pension) 31,696 PY 44,519 Linked Non Par (Ind Life) 3,031,948 PY 2,997,249 Linked Non Par (Pension) 534,412 PY 630,239 Linked Non Par (Group) 272,917 PY 257,378 Discontinued policy Fund (Group) NIL PY NIL	382,944	43,321	2,976,574	624,754	256,720	-		4,284,313
(b) Equity								
*Linked Par (Ind Life) 942 PY NIL (Linked par (Pension) 111 PY NIL Linked Non Par (Ind Life) 4,102,616 PY 3,745,009 Linked Non Par (Pension) 782,571 PY 897,762 Linked Non Par (Group) 22,587 PY 16,684 Discontinued Policy Fund NIL PY NIL			3,783,416	850,550	17,568	-		4,651,533
Other Investments								
(a) Equity Shares								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 827,030 PY 1,063,295 Linked Non Par (Pension) 147,476 PY 246,426 Linked Non Par (Group) 6,140 PY 4,640			1,053,563	251,979	4,676	-		1,310,219
(b) Debentures/Bonds								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL								
SHORT TERM INVESTMENTS								
Government Securities and Government guaranteed bonds including Treasury Bills								
Government Securities and Government guaranteed bonds								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 291,874 PY 5 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 7,492 PY NIL Discontinued Policy Fund 3,096,336 PY 1,605,520			5	-	-	1,651,103		1,651,108
Other Approved Securities								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 6,599 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund 264 PY NIL								
Other Approved Investments								
(a) Shares								
(aa) Equity								
(bb) Preference								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL								
(b) Mutual Funds								
(c) Derivative Instruments								
(d) Debentures/Bonds			127,959	41,914	65,944	-		235,817
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 275,933 PY 129,447 Linked Non Par (Pension) 107,556 PY 41,740 Linked Non Par (Group) 18,986 PY 66,015 DISCONTINUED POLICY FUND NIL PY NIL								
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	12,000	1,200	2,255,933	296,119	100,634	126,516		2,792,401
*Linked Par (Ind Life) NIL PY 12,000 (Linked par (Pension) NIL PY 1,200 Linked Non Par (Ind Life) 445,546 PY 2,255,715 Linked Non Par (Pension) 95,959 PY 295,956 Linked Non Par (Group) 66,689 PY 99,168 Discontinued Policy Fund NIL PY 122,589								
(f) Other Securities (Reverse Repo)	7,124	12,196	212,166	38,690	8,770	-		278,945
*Linked Par (Ind Life) 1,667 PY 7,124 (Linked par (Pension) 346 PY 12,196 Linked Non Par (Ind Life) 1,057,379 PY 212,166 Linked Non Par (Pension) 137,996 PY 38,690 Linked Non Par (Group) 57,697 PY 8,770 Discontinued Policy Fund 151,819 PY NIL								
(g) Subsidiaries								
(h) Investment Properties-Real Estate								
Investments in Infrastructure, Social Sector and Housing :	4,997		166,635	48,430	89,990	-		310,052
*Linked Par (Ind Life) 26,012 PY 5,016 (Linked par (Pension) 12,822 PY NIL Linked Non Par (Ind Life) 335,133 PY 167,493 Linked Non Par (Pension) 31,788 PY 48,572 Linked Non Par (Group) 18,931 PY 89,855 Discontinued Policy Fund NIL PY NIL								
Other Investments								
Mutual Funds								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL								
(b) Debentures/Bonds								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL								
Balances in Bank	(63,363)	(3,883)	(29,397)	(7,187)	1,074	878		(101,878)
Other Current Assets (net)	133,906	18,955	1,634,924	298,523	160,969	64,401		2,311,678
TOTAL	919,425	108,739	39,549,650	9,262,858	1,179,343	1,845,362		52,865,377
INVESTMENTS								
In India	919,425	108,739	39,549,650	9,262,858	1,179,343	1,845,362		52,865,377
Outside India								
TOTAL	919,425	108,739	39,549,650	9,262,858	1,179,343	1,845,362		52,865,377

* Historical Cost CY (Rs '000)

** Rights of Future Retail Ltd-Class B shares is reported in equity short term investment since it has definite expiry

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

FORM L-15-LOANS SCHEDULE

Particulars	AS AT DECEMBER 31,	AS AT DECEMBER 31, 2013
	2014 (Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2014	Additions during the period	Deductions	Balance as on Dec 31, 2014	Balance as on March 31, 2014	For the period	Sales/ Adjustments	Balance as on Dec 31, 2014	AS AT DECEMBER 31, 2014	AS AT DECEMBER 31, 2013
Intangibles										
- Software	305,932	7,386	174	313,144	202,487	39,392	49	241,831	71,313	106,012
Tangibles										
Leasehold Improvements	337,441	8,777	18,873	327,345	299,275	11,244	17,373	293,147	34,198	40,491
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	162,437	2,238	2,616	162,058	158,821	2,801	2,588	159,034	3,024	4,143
Information Technology Equipment	727,985	959	70,497	658,447	648,561	33,252	70,402	611,411	47,037	87,733
Vehicles	3,005	-	-	3,005	2,753	252	-	3,005	(0)	366
Office Equipment	97,552	5,618	2,369	100,801	89,219	6,909	2,332	93,797	7,004	8,112
Sub Total	1,634,352	24,977	94,528	1,564,799	1,401,116	93,851	92,743	1,402,224	162,577	246,858
Capital Work In Progress - (including capital advances)				-					48,877	29,045
TOTAL	1,634,352	24,977	94,528	1,564,799	1,401,116	93,851	92,743	1,402,224	211,454	275,903
PREVIOUS YEAR	1,605,479	177,019	35,023	1,747,476	1,434,417	100,408	34,207	1,500,618	275,903	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT DECEMBER 31, 2014	AS AT DECEMBER 31, 2013
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	5,263	7,342
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	48,591	9,508
(bb) Others	-	-
(b) Current Accounts	106,250	363,553
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	160,104	380,403
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	160,104	380,403
Outside India	-	-
TOTAL	160,104	380,403

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT DECEMBER 31, 2014		AS AT DECEMBER 31, 2013	
		(Rs. 000's)		(Rs. 000's)
ADVANCES				
Reserve deposits with ceding companies	-		-	
Application money for investments	-		-	
Prepayments	39,620		47,064	
Advances to Directors/Officers	-		-	
Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,084		11,795	
Less: Provision for doubtful debts	(11,744)	5,340	(11,744)	51
Others (includes vendor, travel advances & salary recoverable)	82,265		140,002	
Less: Provision for doubtful debts	(13,314)	68,951	(17,607)	122,395
TOTAL (A)		113,911		169,510
OTHER ASSETS				
Income accrued on investments	706,158		763,259	
Outstanding Premiums	235,988		235,090	
Agents' Balances	30,828		23,874	
Less: Provision for doubtful debts	(23,606)	7,223	(16,136)	7,738
Foreign Agencies' Balances	-		-	
Due from other entities carrying on insurance business (including reinsurers)	16,258		907	
Others				
-Refundable Security Deposits	271,803		278,266	
Less: Provision for doubtful deposit	(20,014)	251,789	(30,342)	247,923
- Unsettled Contracts	-		-	1,195,690
-Service Tax Unutilized Credit	24,601		18,259	
TOTAL (B)		1,242,017		2,468,866
TOTAL (A+B)		1,355,928		2,638,376

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT DECEMBER 31, 2014	AS AT DECEMBER 31, 2013
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	217,042	227,169
Balances due to other insurance companies	33,120	41,329
Deposits held on re-insurance ceded	-	-
Premiums received in advance	125,271	37,917
Unallocated premium	99,534	259,839
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	104,938	35,919
Accrual for expenses	920,126	1,193,978
Unclaimed Amount - Policyholders	1,840,334	1,768,131
Claims Outstanding	531,714	465,835
Others:		
Others (includes statutory dues payable, and payables to employees)	91,071	78,485
Service Tax payable	41,066	38,317
Payables for unsettled investment contracts	-	141,975
Temporary book overdrafts	262,182	537,333
TOTAL	4,266,398	4,826,227

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT DECEMBER 31, 2014	AS AT DECEMBER 31, 2013
	(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	13,709	13,908
Provision for Leave Encashment	23,849	22,696
Provision for Other Long Term Benefits	121,900	86,666
Provision for Other Employee Benefits	58,399	44,363
TOTAL	217,857	167,633

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT DECEMBER 31, 2014 (Rs. 000's)	AS AT DECEMBER 31, 2013 (Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

	Q3 '14-15	YTD DEC '14	Q3 '13-14	YTD DEC '13
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	-98%	124%	68980%	-877%
Linked Par Pension	NA	NA	-100%	-100%
Linked Non Par Individual Life	145%	120%	-61%	-58%
Linked Non Par Pension	1%	92%	-78%	2%
Linked Non Par Group	68%	-40%	-34%	37%
Non Linked Par Individual Life	11740%	3459%	-95%	-88%
Non Linked Par Pension	NA	NA	-100%	-100%
Non Linked Non Par Individual Life	-32%	-12%	-15%	-26%
Non Linked Non Par Individual Pension	383%	5564%	-467%	-130%
Non Linked Group Life	144%	231%	40%	-21%
Non Linked Group Pension	-100%	-100%	0%	-25%
Non Linked Non Par Annuity	39%	-9%	-24%	3%
Non Linked - Variable - Group	-81%	-5%	-	-
Non Linked - Health	71%	38%	-	-
2 Net Retention Ratio	96%	96%	97%	97%
3 Expense of Management to Gross Direct Premium Ratio	31%	30%	37%	33%
4 Commission Ratio (Gross commission paid to Gross Premium)	4%	4%	5%	4%
5 Ratio of policy holder's liabilities to shareholder's funds	15	15	18	18
6 Growth rate of shareholders' fund	27%	27%	49%	49%
7 Ratio of surplus to policyholders' liability	-1%	-1%	1%	3%
8 Change in net worth in ('000)	1,128,081	1,128,081	1,371,101	1,371,101
9 Profit after tax/Total Income	-9%	-6%	-10%	-13%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	17	17	19	19
12 Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13 Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2.0%	6.7%	2.3%	6.9%
R2. Non-PAR	2.3%	6.9%	2.1%	7.2%
R3.Sub-TOTAL	2.3%	6.9%	2.1%	7.2%
Linked:				
R4. PAR	4.8%	11.5%	2.5%	4.3%
R5. Non-PAR	4.8%	20.8%	7.6%	6.0%
R6. Sub-TOTAL	4.8%	20.6%	7.5%	5.9%
R7. Grand Total	4.0%	16.4%	6.1%	6.2%
Shareholders' Funds	2.2%	6.6%	2.1%	6.7%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2.0%	6.7%	2.3%	6.9%
R2. Non-PAR	2.3%	6.9%	2.1%	7.2%
R3.Sub-TOTAL	2.3%	6.9%	2.1%	7.2%
Linked:				
R4. PAR	2.2%	7.0%	2.3%	7.0%
R5. Non-PAR	2.8%	14.5%	1.7%	4.8%
R6. Sub-TOTAL	2.8%	14.4%	1.8%	4.9%
R7. Grand Total	2.7%	12.1%	1.9%	5.4%
Shareholders' Funds	2.2%	6.6%	2.1%	6.7%
14 Conservation Ratio				
Linked Par Individual Life	74%	90%	46%	-35%
Linked Par Pension	88%	75%	60%	62%
Linked Non Par Individual Life	76%	78%	67%	67%
Linked Non Par Pension	59%	67%	58%	53%
Linked Non Par Group	32%	19%	34%	45%
Non Linked Par Individual Life	81%	80%	79%	69%
Non Linked Par Pension	59%	63%	81%	90%
Non Linked Non Par Individual Life	85%	84%	81%	72%
Non Linked Non Par Individual Pension	24%	24%	78%	101%
Non Linked Group Life	12%	16%	17%	16%
Non Linked - Health	198%	125%	NA	NA
15 Persistency Ratio (by numbers)*				
For 13th month	62%	53%	61%	54%
For 25th month	54%	46%	50%	47%
For 37th month	48%	43%	32%	32%
For 49th Month	30%	34%	25%	21%
for 61st month	24%	17%	12%	14%
Persistency Ratio (by premium)*				
For 13th month	65%	63%	65%	59%
For 25th month	55%	52%	50%	50%
For 37th month	44%	43%	34%	36%
For 49th Month	35%	45%	33%	27%
for 61st month	25%	20%	13%	15%
16 NPA Ratio				
Gross NPA Ratio	NIL	NIL	NIL	NIL
Net NPA Ratio	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers				
(a) No. of shares (in Lakhs)		20,049		20,049
(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
(c) %of Government holding (in case of public sector insurance companies)		NIL		NIL
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.77)		(1.07)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.77)		(1.07)
(iv) Book value per share (Rs)		3.36		3.05

Note

* Current year persistency is being calculated as per IRDA circular IRDA/ACT/CIR/MISC/035/01/2014 Dt. 23-01-2014. Previous year ratio was calculated as per IRDA circular IRDA/ACT/CIR/Gen/21/02/2010 Dt. 11- 2-10.

FORM L-24 Valuation of Net Liabilities

(Rs in Lakhs)

Valuation of Net Liabilities			
Sl.No.	Particular	AS AT DECEMBER 31, 2014	AS AT DECEMBER 31, 2013
1	Linked		
a	Life	481,903	430,878
b	General Annuity	-	-
c	Pension	84,585	96,108
d	Health	-	-
2	Non-Linked		
a	Life	225,416	178,160
b	General Annuity	2,359	1,705
c	Pension	14,980	-
d	Health	301	247

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the quarter ended 31 December 2014

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	0.01	25.00	1	1	0.01	25.00
2	Andhra Pradesh	66	65	14.00	545.40	968	873	386.91	26,424.81	1,034	938	400.90	26,970.21
3	Arunachal Pradesh	-	-	-	-	12	12	31.22	468.10	12	12	31.22	468.10
4	Assam	4	5	1.12	26.48	381	367	174.02	5,153.04	385	372	175.13	5,179.52
5	Bihar	3,317	3,248	27.43	968.20	262	230	101.74	3,677.62	3,579	3,478	129.17	4,645.83
6	Chandigarh	2	2	0.64	6.45	102	88	40.18	2,341.18	104	90	40.82	2,347.63
7	Chattisgarh	6	5	3.35	76.94	129	125	59.79	3,360.06	135	130	63.13	3,437.00
8	Dadra & NagarHaveli	1	1	0.10	1.50	32	32	6.26	206.86	33	33	6.36	208.36
9	Daman & Diu	-	-	-	-	1	1	0.86	11.00	1	1	0.86	11.00
10	Delhi	2	2	1.62	15.25	876	783	502.07	20,576.30	878	785	503.69	20,591.55
11	Goa	-	-	-	-	39	36	16.39	603.26	39	36	16.39	603.26
12	Gujarat	154	154	32.94	505.11	752	709	246.17	11,089.53	906	863	279.11	11,594.64
13	Haryana	49	48	9.68	454.91	798	727	455.36	23,094.90	847	775	465.03	23,549.81
14	Himachal Pradesh	3	2	7.09	86.42	38	37	18.74	430.23	41	39	25.83	516.65
15	Jammu & Kashmir	8	8	2.08	24.31	57	55	13.31	1,174.23	65	63	15.39	1,198.54
16	Jharkhand	35	35	11.37	220.16	213	194	73.12	2,697.52	248	229	84.49	2,917.67
17	Karnataka	12	12	1.51	72.92	857	750	301.09	26,722.04	869	762	302.61	26,794.96
18	Kerala	3	3	1.50	25.58	202	184	125.86	4,240.86	205	187	127.37	4,266.45
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	8	8	1.84	32.64	280	268	83.98	4,881.46	288	276	85.82	4,914.10
21	Maharashtra	181	143	19.54	787.32	1,980	1,737	876.92	50,125.84	2,161	1,880	896.46	50,913.16
22	Manipur	-	-	-	-	22	21	15.99	371.60	22	21	15.99	371.60
23	Meghalaya	-	-	(0.24)	-	18	18	9.41	306.27	18	18	9.16	306.27
24	Mizoram	-	-	-	-	5	3	1.89	142.99	5	3	1.89	142.99
25	Nagaland	-	-	-	-	6	6	2.24	192.93	6	6	2.24	192.93
26	Orissa	151	147	37.38	658.16	468	444	154.67	5,338.86	619	591	192.06	5,997.03
27	Puducherry	-	-	-	-	18	18	6.80	205.12	18	18	6.80	205.12
28	Punjab	133	128	7.84	678.52	406	358	189.26	7,754.30	539	486	197.09	8,432.82
29	Rajasthan	122	121	27.94	941.89	481	450	132.78	8,444.56	603	571	160.72	9,386.44
30	Sikkim	-	-	0.07	-	20	19	18.79	242.43	20	19	18.86	242.43
31	Tamil Nadu	693	691	17.33	363.31	717	665	365.82	17,123.44	1,410	1,356	383.14	17,486.75
32	Tripura	33	32	3.15	62.78	72	72	15.51	401.61	105	104	18.67	464.39
33	Uttar Pradesh	39	38	2.31	151.39	1,113	1,032	408.50	20,154.73	1,152	1,070	410.82	20,306.12
34	Uttarakhand	206	203	0.49	44.76	69	60	35.72	1,279.54	275	263	36.21	1,324.30
35	West Bengal	91	86	17.61	258.91	990	904	507.48	12,217.09	1,081	990	525.09	12,476.00
	Grand Total	5,319	5,187	249.68	7,009.30	12,385	11,279	5,378.86	261,479.31	17,704	16,466	5,628.54	268,488.61

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the year ended 31 December 2014

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	0.01	25.00	1	1	0.01	25.00
2	Andhra Pradesh	151	149	34.70	1,775.48	3,071	2,754	1,254.44	89,983.84	3,222	2,903	1,289.14	91,759.32
3	Arunachal Pradesh	2	2	3.67	63.00	56	54	71.62	1,195.25	58	56	75.29	1,258.25
4	Assam	17	17	5.07	68.50	1,215	1,166	509.95	16,157.85	1,232	1,183	515.03	16,226.36
5	Bihar	3,959	3,887	71.23	1,786.12	896	804	352.69	15,267.12	4,855	4,691	423.91	17,053.24
6	Chandigarh	13	13	1.97	35.50	312	282	104.91	5,590.63	325	295	106.88	5,626.14
7	Chattisgarh	13	12	4.57	157.79	468	434	172.54	10,639.92	481	446	177.10	10,797.71
8	Dadra & NagarHaveli	5	5	0.66	9.35	89	88	14.27	390.95	94	93	14.93	400.30
9	Daman & Diu	-	-	-	-	6	4	1.17	229.60	6	4	1.17	229.60
10	Delhi	6	6	2.15	146.19	3,113	2,754	1,726.84	84,403.63	3,119	2,760	1,728.99	84,549.82
11	Goa	1	1	(0.71)	2.68	146	133	57.58	2,934.58	147	134	56.87	2,937.27
12	Gujarat	342	335	89.81	1,468.23	2,507	2,342	911.25	43,233.23	2,849	2,677	1,001.06	44,701.46
13	Haryana	340	336	39.87	2,164.42	2,718	2,435	1,471.12	83,505.11	3,058	2,771	1,510.99	85,669.54
14	Himachal Pradesh	20	19	12.41	236.36	162	147	40.80	3,343.65	182	166	53.21	3,580.01
15	Jammu & Kashmir	15	15	4.37	49.42	163	154	43.60	3,065.03	178	169	47.97	3,114.45
16	Jharkhand	71	71	22.73	431.35	773	715	264.64	12,780.89	844	786	287.37	13,212.24
17	Karnataka	46	46	12.63	381.84	3,195	2,766	1,074.47	106,705.85	3,241	2,812	1,087.10	107,087.70
18	Kerala	13	13	3.96	88.43	650	611	395.54	13,916.94	663	624	399.49	14,005.37
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	28	28	5.10	308.88	1,016	944	266.28	19,201.60	1,044	972	271.39	19,510.48
21	Maharashtra	632	548	49.76	3,212.41	6,747	5,843	2,795.55	202,189.34	7,379	6,391	2,845.31	205,401.75
22	Manipur	-	-	-	-	58	57	53.97	1,215.04	58	57	53.97	1,215.04
23	Meghalaya	-	-	(0.24)	-	60	58	55.68	1,138.07	60	58	55.43	1,138.07
24	Mizoram	-	-	-	-	23	21	10.80	472.37	23	21	10.80	472.37
25	Nagaland	-	-	-	-	33	33	14.69	498.86	33	33	14.69	498.86
26	Orissa	452	443	91.93	1,830.71	1,445	1,373	481.12	19,420.52	1,897	1,816	573.05	21,251.23
27	Puducherry	-	-	-	-	55	54	26.06	592.05	55	54	26.06	592.05
28	Punjab	391	378	73.76	2,767.43	1,402	1,264	504.88	29,915.58	1,793	1,642	578.63	32,683.01
29	Rajasthan	367	362	83.63	3,027.83	1,653	1,532	471.44	34,855.93	2,020	1,894	555.07	37,883.75
30	Sikkim	8	8	0.65	15.46	73	70	48.46	841.61	81	78	49.11	857.07
31	Tamil Nadu	942	939	35.34	760.81	2,459	2,270	1,146.37	65,854.42	3,401	3,209	1,181.70	66,615.23
32	Tripura	139	138	17.94	302.24	202	199	44.25	1,037.15	341	337	62.19	1,339.39
33	Uttar Pradesh	109	104	17.59	731.26	3,498	3,187	1,214.80	73,959.24	3,607	3,291	1,232.40	74,690.50
34	Uttarakhand	305	302	1.12	68.66	231	201	90.92	5,288.53	536	503	92.04	5,357.18
35	West Bengal	401	387	63.89	940.59	3,549	3,270	1,883.47	47,181.10	3,950	3,657	1,947.36	48,121.69
Grand Total		8,788	8,564	749.56	22,830.95	42,045	38,020	17,576.16	997,030.48	50,833	46,584	18,325.72	1,019,861.42

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the Quarter ended 31 December 2014

(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	-	-	-	-	1	211,672	88.42	35,587.53	1	211,672	88.42	35,587.53
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	466	4.14	101.27	1	466	4.14	101.27
8	Haryana	-	-	-	-	-	657	1.93	666.57	-	657	1.93	666.57
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	1,852	107.08	1,479.98	-	1,852	107.08	1,479.98
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	2	23,459	2,787.85	67,695.22	2	23,459	2,787.85	67,695.22
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	1,552	26.11	5,117.73	2	1,552	26.11	5,117.73
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	424	0.02	18.51	-	424	0.02	18.51
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	3	2,850	19.12	5,565.70	3	2,850	19.12	5,565.70
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahavelli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	1,249	378.37	(1,085.63)	-	1,249	378.37	(1,085.63)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	9	244,181	3,413.05	115,146.88	9	244,181	3,413.05	115,146.88

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the year ended 31 December 2014

(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	-	-	-	-	4	605,257	367.44	89,758.19	4	605,257	367.44	89,758.19
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	2,886	9.22	2,205.15	2	2,886	9.22	2,205.15
8	Haryana	-	-	-	-	1	4,307	33.92	6,383.13	1	4,307	33.92	6,383.13
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	5	6,877	177.36	14,435.01	5	6,877	177.36	14,435.01
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	9	82,878	14,024.87	323,644.06	9	82,878	14,024.87	323,644.06
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	4	2,740	1,029.59	8,563.75	4	2,740	1,029.59	8,563.75
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	5,273	36.43	7,294.46	1	5,273	36.43	7,294.46
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	3	3,393	45.56	5,609.17	3	3,393	45.56	5,609.17
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahavelli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	5,778	558.68	23,613.58	2	5,778	558.68	23,613.58
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	31	719,389	16,283.07	481,506.49	31	719,389	16,283.07	481,506.49

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

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Dec 2014

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)		10304.78
Add (B)		
Provisions	Sch-14	21.79
Current Liabilities	Sch-13	426.64
		448.43
Less (C)		
Debit Balance in P&L A/c		1474.49
Deferred tax asset		
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	135.59
Cash & Bank Balance	Sch-11	16.01
Fixed Assets	Sch-10	21.15
Misc Exp. Not Written Off	Sch-15	0.00
		1647.23
Funds available for Investments		9105.97

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	9105.97
Balance Sheet Value of:	
A. Life Fund	2696.04
B. Pension & General Annuity and Group Business	718.51
C. Unit Linked Funds	5691.41
	9105.97

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i) = (a+f+h)	Market Value (j)
		Balance (a)	FRSM* (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)					
1 Central Govt. Sec	Not Less than 25%		439.57	12.46	2.15	1278.58	1732.76	64.3%	0.00	1732.76	1793.60
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%		542.61	12.46	2.75	1313.98	1871.79	69.4%	0.00	1871.79	1934.77
3 Investment subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investments	Not Less than 15%		256.78	9.36	1.22	289.91	557.27	20.7%	0.01	557.27	570.85
2. Other Investments			0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
b. i) Approved Investments	Not exceeding 35%		203.69	9.53	0.61	53.07	266.90	9.9%	0.07	266.97	269.30
ii) Other Investments			0.00	0.00	0.01	0.00	0.01	0.0%	0.00	0.01	0.01
TOTAL LIFE FUND	100%	0	1003.07	31.35	4.58	1656.96	2695.97		0.08	2696.04	2774.92

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (c) = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f) = (c+e)	Market Value (g)
		PAR (a)	NON PAR (b)					
1 Central Govt. Sec	Not Less than 20%	0.00	353.91	353.91	49.3%	0.00	353.91	360.35
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	0.00	354.94	354.94	49.4%	0.00	354.94	361.38
3 Balance in Approved investment	Not Exceeding 60%	0.00	363.58	363.58	50.6%	0.00	363.58	365.66
TOTAL PENSION, GENERAL ANNUITY FUND	100%	0.00	718.51	718.51	100.0%		718.51	727.04

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund (c) = (a+b)	Actual % (d)
		PAR (a)	NON PAR (b)		
1 Approved Investments	Not Less than 75%	110.25	5,455.11	5,565.36	97.8%
2 Other Investments	Not More than 25%	-	126.06	126.06	2.2%
TOTAL LINKED INSURANCE FUND	100%	110.25	5581.16	5691.41	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: 2/10/2015

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938
- 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

Jitendra Nayyar
Chief Financial Officer

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

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

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 2014

	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
PARTICULARS	ULGF00210/03/2006GROUPE ALAN122	ULGF00531/03/2006GROUPE ASHF122	ULGF00310/03/2006GROUPE EBTf122	ULGF00410/03/2006GROUPE ROWT122	ULGF00113/07/2005GROUPE CUR122	ULGF00613/02/2009GROUPE DEBT122
Opening Balance (Market Value)	11.14	5.03	55.71	13.36	18.61	0.92
Add: Inflow during the Quarter	7.25	1.24	0.79	0.18	0.19	0.00
Increase / (Decrease) Value of Inv [Net]	0.74	0.10	3.22	0.76	0.91	0.02
Less: Outflow during the Quarter	0.28	2.15	3.44	0.11	5.55	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	18.85	4.22	56.28	14.20	14.15	0.94

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPE ALAN122		ULGF00531/03/2006GROUPE ASHF122		ULGF00310/03/2006GROUPE EBTf122		ULGF00410/03/2006GROUPE ROWT122		ULGF00113/07/2005GROUPE CUR122		ULGF00613/02/2009GROUPE 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	5.41	28.7%	0.78	18.6%	18.77	33.4%	1.98	14.0%	4.72	33.4%	0.00	0.0%
State Government Securities	0.00	0.0%	0.00	0.0%	1.38	2.4%	0.26	1.8%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.32	1.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.35	12.5%	0.22	5.1%	9.56	17.0%	1.33	9.4%	2.31	16.3%	0.00	0.0%
Infrastructure Bonds	3.85	20.4%	0.40	9.5%	21.18	37.6%	1.66	11.7%	3.15	22.3%	0.00	0.0%
Equity	6.08	32.3%	0.00	0.0%	0.00	0.0%	7.83	55.1%	2.60	18.4%	0.00	0.0%
Money Market Investments	1.36	7.2%	2.80	66.3%	5.32	9.5%	1.50	10.5%	0.89	6.3%	0.94	99.9%
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)	19.38	102.8%	4.20	99.5%	56.21	99.9%	14.56	102.5%	13.68	96.7%	0.94	99.9%

Current Assets:												
Accrued Interest	0.47	2.5%	0.02	0.4%	1.68	3.0%	0.20	1.4%	0.36	2.5%	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%	0.00	0.0%
Bank Balance	-0.01	-0.1%	0.00	0.0%	0.00	0.0%	0.01	0.1%	-0.01	-0.1%	0.00	0.2%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	1.71	3.0%	0.29	2.0%	0.04	0.3%	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	-1.28	-6.8%	0.00	0.0%	-3.31	-5.9%	-1.24	-8.7%	-0.05	-0.3%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	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)	-0.82	-4.4%	0.02	0.5%	0.07	0.1%	-0.74	-5.2%	0.34	2.4%	0.00	0.1%

Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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	0.29	1.5%	0.00	0.0%	0.00	0.0%	0.38	2.7%	0.13	0.9%	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%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	0.29	1.5%	0.00	0.0%	0.00	0.0%	0.38	2.7%	0.13	0.9%	0.00	0.0%
Total (A + B + C)	18.85	100.0%	4.22	100.0%	56.28	100.0%	14.20	100.0%	14.15	100.0%	0.94	100.0%
Fund Carried Forward (as per LB 2)	18.85		4.22		56.28		14.20		14.15		0.94	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 2014

	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund
PARTICULARS	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005SPNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFR AF122	ULIF01122/01/2008PNSNINDE XF122
Opening Balance (Market Value)	85.43	44.35	128.47	32.83	22.41	257.70
Add: Inflow during the Quarter	2.01	0.90	0.58	0.87	0.41	3.16
Increase / (Decrease) Value of Inv [Net]	4.18	2.31	5.55	1.76	0.99	6.90
Less: Outflow during the Quarter	11.25	2.81	14.87	2.78	1.74	25.87
TOTAL INVESTIBLE FUNDS (MKT VALUE)	80.37	44.75	119.73	32.68	22.08	241.89

INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005SPNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122		ULIF02525/01/2010PNSNINFR AF122		ULIF01122/01/2008PNSNINDE XF122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	16.22	20.2%	11.27	25.2%	20.57	17.2%	4.98	15.2%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.93	2.1%	0.00	0.0%	0.27	0.8%	0.00	0.0%	0.00	0.0%
Other Approved Securities	2.14	2.7%	0.32	0.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	8.64	10.8%	6.15	13.8%	13.44	11.2%	2.18	6.7%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	16.66	20.7%	5.59	12.5%	10.16	8.5%	3.46	10.6%	0.00	0.0%	0.00	0.0%
Equity	29.89	37.2%	15.85	35.4%	67.66	56.5%	18.59	56.9%	18.88	85.5%	234.85	97.1%
Money Market Investments	2.17	2.7%	1.42	3.2%	2.22	1.9%	2.10	6.4%	0.54	2.4%	3.19	1.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	2.00	2.5%	1.74	3.9%	2.00	1.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	77.72	96.7%	43.27	96.7%	116.05	96.9%	31.57	96.6%	19.42	87.9%	238.03	98.4%
Current Assets:												
Accrued Interest	1.83	2.3%	0.90	2.0%	1.30	1.1%	0.32	1.0%	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%	0.00	0.0%
Bank Balance	-0.02	0.0%	-0.04	-0.1%	-0.02	0.0%	-0.14	-0.4%	0.01	0.1%	-0.45	-0.2%
Receivable for Sale of Investments	0.01	0.0%	0.23	0.5%	0.80	0.7%	0.33	1.0%	0.02	0.1%	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	-0.30	-0.4%	-0.19	-0.4%	-1.22	-1.0%	-0.29	-0.9%	-0.24	-1.1%	-1.19	-0.5%
Fund Mgmt Charges Payable	-0.03	0.0%	-0.02	0.0%	-0.05	0.0%	-0.01	0.0%	-0.01	0.0%	-0.05	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	1.48	1.8%	0.88	2.0%	0.80	0.7%	0.21	0.6%	-0.21	-1.0%	-1.69	-0.7%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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	1.17	1.5%	0.59	1.3%	2.88	2.4%	0.89	2.7%	2.88	13.0%	5.55	2.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	1.17	1.5%	0.59	1.3%	2.9	2.4%	0.89	2.7%	2.88	13.0%	5.55	2.3%
Total (A + B + C)	80.37	100.0%	44.75	100.0%	119.7	100.0%	32.68	100.0%	22.08	100.0%	241.89	100.0%
Fund Carried Forward (as per LB 2)	80.37		44.75		119.7		32.68		22.08		241.89	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 2014

	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund
PARTICULARS	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122
Opening Balance (Market Value)	89.66	73.32	30.48	50.48	29.10	11.12
Add: Inflow during the Quarter	1.51	0.98	0.16	2.51	1.45	0.11
Increase / (Decrease) Value of Inv [Net]	2.40	6.41	1.64	2.65	1.52	0.58
Less: Outflow during the Quarter	6.26	6.57	2.03	9.07	4.75	0.24
TOTAL INVESTIBLE FUNDS (MKT VALUE)	87.31	74.14	30.24	46.57	27.32	11.58

INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122		ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122	
	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%	7.92	26.2%	12.43	26.7%	10.74	39.3%	4.23	36.5%
State Government Securities	0.00	0.0%	0.00	0.0%	0.26	0.9%	2.90	6.2%	0.62	2.3%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	1.39	4.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	5.25	17.4%	10.00	21.5%	3.39	12.4%	1.52	13.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	8.41	27.8%	8.13	17.5%	6.24	22.8%	4.54	39.2%
Equity	85.00	97.4%	72.65	98.0%	4.77	15.8%	7.58	16.3%	4.40	16.1%	0.05	0.4%
Money Market Investments	0.19	0.2%	1.39	1.9%	1.19	3.9%	0.56	1.2%	0.81	3.0%	0.03	0.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.00	4.3%	0.00	0.0%	0.68	5.9%
Sub Total (A)	85.20	97.6%	74.05	99.9%	29.19	96.5%	43.60	93.6%	26.20	95.9%	11.06	95.5%

Current Assets:												
Accrued Interest	0.00	0.0%	0.00	0.0%	0.80	2.6%	1.23	2.6%	0.59	2.2%	0.66	5.7%
Dividend Receivable	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	0.06	0.1%	-0.01	0.0%	-0.05	-0.2%	-0.06	-0.1%	0.00	0.0%	-0.14	-1.2%
Receivable for Sale of Investments	0.00	0.0%	1.01	1.4%	0.23	0.8%	1.60	3.4%	0.43	1.6%	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%	-1.78	-2.4%	-0.06	-0.2%	-0.07	-0.1%	-0.09	-0.3%	0.00	0.0%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.03	0.0%	-0.01	0.0%	-0.01	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.03	0.0%	-0.80	-1.1%	0.90	3.0%	2.70	5.8%	0.92	3.3%	0.52	4.5%

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	2.08	2.4%	0.90	1.2%	0.14	0.5%	0.27	0.6%	0.21	0.8%	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%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	2.08	2.4%	0.90	1.2%	0.14	0.5%	0.27	0.6%	0.21	0.8%	0.00	0.0%
Total (A + B + C)	87.31	100.0%	74.14	100.0%	30.24	100.0%	46.57	100.0%	27.32	100.0%	11.58	100.0%
Fund Carried Forward (as per LB 2)	87.31		74.14		30.24		46.57		27.32		11.58	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 2014

	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	ULIF00106/06/2002LIFBALAN-CE122	ULIF01508/01/2010LIBALAN-II122	ULIF01306/02/2008LIFEDEBTF-U122	ULIF01608/01/2010LIFEDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122
Opening Balance (Market Value)	620.85	180.48	9.00	161.84	87.57	196.12
Add: Inflow during the Quarter	0.38	4.30	1.77	6.16	2.31	25.74
Increase / (Decrease) Value of Inv [Net]	31.03	9.45	0.46	9.63	3.97	8.81
Less: Outflow during the Quarter	34.31	4.90	4.38	8.51	3.65	4.46
TOTAL INVESTIBLE FUNDS (MKT VALUE)	617.96	189.33	6.85	169.13	90.20	226.21

INVESTMENT OF UNIT FUND	ULIF00106/06/2002LIFBALAN-CE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTF-U122		ULIF01608/01/2010LIFEDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	173.29	28.0%	36.96	19.5%	1.73	25.3%	67.39	39.8%	0.00	0.0%	0.00	0.0%
State Government Securities	10.26	1.7%	2.22	1.2%	0.59	8.6%	4.22	2.5%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	69.94	11.3%	27.31	14.4%	1.39	20.3%	25.65	15.2%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	99.81	16.2%	31.59	16.7%	2.32	33.9%	56.26	33.3%	0.00	0.0%	0.00	0.0%
Equity	224.99	36.4%	78.18	41.3%	0.00	0.0%	0.00	0.0%	85.59	94.9%	213.71	94.5%
Money Market Investments	32.30	5.2%	8.35	4.4%	0.70	10.2%	12.77	7.6%	0.72	0.8%	1.36	0.6%
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)	610.60	98.8%	184.61	97.5%	6.73	98.3%	166.29	98.3%	86.31	95.7%	215.08	95.1%
Current Assets:												
Accrued Interest	9.08	1.5%	3.24	1.7%	0.20	3.0%	4.59	2.7%	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%	0.00	0.0%
Bank Balance	-0.51	-0.1%	0.16	0.1%	0.01	0.1%	-0.22	-0.1%	-0.06	-0.1%	0.36	0.2%
Receivable for Sale of Investments	0.57	0.1%	0.00	0.0%	0.23	3.3%	9.26	5.5%	2.22	2.5%	4.28	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	-11.02	-1.8%	-1.40	-0.7%	-0.32	-4.7%	-10.72	-6.3%	-2.41	-2.7%	-4.12	-1.8%
Fund Mgmt Charges Payable	-0.21	0.0%	-0.07	0.0%	0.00	0.0%	-0.06	0.0%	-0.04	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)	-2.09	-0.3%	1.93	1.0%	0.12	1.7%	2.84	1.7%	-0.29	-0.3%	0.43	0.2%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	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	9.46	1.5%	2.79	1.5%	0.00	0.0%	0.00	0.0%	4.18	4.6%	10.70	4.7%
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%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	9.46	1.5%	2.79	1.5%	0.00	0.0%	0.00	0.0%	4.18	4.6%	10.70	4.7%
Total (A + B + C)	617.96	100.0%	189.33	100.0%	6.85	100.0%	169.13	100.0%	90.20	100.0%	226.21	100.0%
Fund Carried Forward (as per LB 2)	617.96		189.33		6.85		169.13		90.20		226.21	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 2014

	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	ULIF00527/01/2004LIFEGRWTH122	ULIF01808/01/2010LIGROWTH122	ULIF01908/01/2010LIFEINFRA F122	ULIF01002/01/2008LIFEINDEX F122	ULIF02008/01/2010LIFINDEX-II122	ULIF00911/07/2006LIFPROTE CT122
Opening Balance (Market Value)	1575.19	172.17	80.81	138.39	181.58	60.19
Add: Inflow during the Quarter	0.93	6.05	1.62	0.15	4.77	2.01
Increase / (Decrease) Value of Inv [Net]	72.18	8.89	3.83	3.83	4.64	3.27
Less: Outflow during the Quarter	78.70	3.29	1.96	8.67	6.82	5.55
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1569.60	183.81	84.30	133.71	184.17	59.93

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGRWTH122		ULIF01808/01/2010LIGROWTH122		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	166.61	10.6%	1.98	1.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.38	27.3%
State Government Securities	1.03	0.1%	0.10	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.60	4.3%
Other Approved Securities	1.29	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.07	1.8%
Corporate Bonds	64.93	4.1%	13.21	7.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.34	20.6%
Infrastructure Bonds	28.84	1.8%	11.04	6.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	14.51	24.2%
Equity	1230.33	78.4%	142.40	77.5%	71.22	84.5%	129.54	96.9%	179.02	97.2%	9.38	15.7%
Money Market Investments	24.88	1.6%	6.85	3.7%	3.12	3.7%	1.25	0.9%	1.26	0.7%	1.46	2.4%
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	23.00	1.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	1540.90	98.2%	175.58	95.5%	74.35	88.2%	130.79	97.8%	180.28	97.9%	57.74	96.3%
Current Assets:												
Accrued Interest	6.43	0.4%	1.20	0.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.73	2.9%
Dividend Receivable	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	-1.72	-0.1%	0.39	0.2%	0.14	0.2%	0.06	0.0%	0.05	0.0%	-0.18	-0.3%
Receivable for Sale of Investments	2.38	0.2%	1.60	0.9%	0.04	0.0%	0.00	0.0%	0.00	0.0%	1.03	1.7%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-22.70	-1.4%	-2.25	-1.2%	-0.80	-1.0%	-0.26	-0.2%	-0.65	-0.4%	-0.70	-1.2%
Fund Mgmt Charges Payable	-0.65	0.0%	-0.07	0.0%	-0.03	0.0%	-0.03	0.0%	-0.07	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	-0.01	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)	-16.27	-1.0%	0.86	0.5%	-0.66	-0.8%	-0.23	-0.2%	-0.66	-0.4%	1.86	3.1%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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	44.97	2.9%	7.37	4.0%	10.61	12.6%	3.14	2.4%	4.55	2.5%	0.33	0.5%
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%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	44.97	2.9%	7.37	4.0%	10.61	12.6%	3.14	2.4%	4.55	2.5%	0.33	0.5%
Total (A + B + C)	1569.60	100.0%	183.81	100.0%	84.30	100.0%	133.71	100.0%	184.17	100.0%	59.93	100.0%
Fund Carried Forward (as per LB 2)	1569.60		183.81		84.30		133.71		184.17		59.93	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 2014

	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund
PARTICULARS	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFN D122	ULIF00627/01/2004LIFESECUR E122	ULIF00225/06/2002LIFWPROF IT122	ULIF02903/05/2010LIFELIQUI D122	ULIF03020/07/2010LIFEWEAL TH122
Opening Balance (Market Value)	72.36	266.01	317.67	94.54	0.01	15.28
Add: Inflow during the Quarter	3.12	1.07	1.09	0.56	0.02	0.05
Increase / (Decrease) Value of Inv [Net]	3.80	23.50	17.51	4.55	0.00	0.63
Less: Outflow during the Quarter	7.25	6.25	18.61	0.98	0.03	0.86
TOTAL INVESTIBLE FUNDS (MKT VALUE)	72.03	284.34	317.66	98.67	0.00	15.10

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFN D122		ULIF00627/01/2004LIFESECUR E122		ULIF00225/06/2002LIFWPROF IT122		ULIF02903/05/2010LIFELIQUI D122		ULIF03020/07/2010LIFEWEAL TH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	21.33	29.6%	0.00	0.0%	74.98	23.6%	21.82	22.1%	0.00	0.0%	0.35	2.3%
State Government Securities	1.79	2.5%	0.00	0.0%	6.12	1.9%	0.00	0.0%	0.00	0.0%	2.21	14.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	6.32	2.0%	3.22	3.3%	0.00	0.0%	0.00	0.0%
Corporate Bonds	12.12	16.8%	0.00	0.0%	62.51	19.7%	14.60	14.8%	0.00	0.0%	0.90	6.0%
Infrastructure Bonds	12.55	17.4%	0.00	0.0%	86.78	27.3%	39.00	39.5%	0.00	0.0%	5.30	35.1%
Equity	11.17	15.5%	278.68	98.0%	52.65	16.6%	0.38	0.4%	0.00	0.0%	4.04	26.8%
Money Market Investments	5.53	7.7%	6.10	2.1%	14.55	4.6%	0.17	0.2%	0.00	0.0%	0.54	3.6%
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	4.68	6.5%	0.00	0.0%	0.00	0.0%	12.53	12.7%	0.00	0.0%	1.05	7.0%
Sub Total (A)	69.17	96.0%	284.79	100.2%	303.91	95.7%	91.72	93.0%	0.00	0.0%	14.40	95.4%

Current Assets:												
Accrued Interest	2.13	3.0%	0.00	0.0%	9.40	3.0%	7.81	7.9%	0.00	-0.2%	0.61	4.1%
Dividend Receivable	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	0.06	0.1%	0.12	0.0%	-0.46	-0.1%	-0.85	-0.9%	0.00	8282.9%	0.00	0.0%
Receivable for Sale of Investments	0.46	0.6%	3.33	1.2%	6.07	1.9%	0.00	0.0%	0.00	-875.9%	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	-0.15	-0.2%	-6.43	-2.3%	-3.27	-1.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.03	0.0%	-0.11	0.0%	-0.09	0.0%	0.00	0.0%	0.00	-815.7%	-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	-6591.1%	0.00	0.0%
Sub Total (B)	2.47	3.4%	-3.09	-1.1%	11.65	3.7%	6.96	7.0%	0.00	0.0%	0.61	4.0%

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	0.39	0.5%	2.64	0.9%	2.10	0.7%	0.00	0.0%	0.00	0.0%	0.09	0.6%
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%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	0.39	0.5%	2.64	0.9%	2.10	0.7%	0.00	0.0%	0.00	0.0%	0.09	0.6%
Total (A + B + C)	72.03	100.0%	284.34	100.0%	317.66	100.0%	98.67	100.0%	0.00	0.0%	15.10	100.0%
Fund Carried Forward (as per LB 2)	72.03		284.34		317.66		98.67		0.00		15.10	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 31st Dec 2014

PART - B

Rs. Crore

	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLCY122	
Opening Balance (Market Value)	0.01	127.66	301.05	5618.89
Add: Inflow during the Quarter	0.00	3.96	23.51	113.92
Increase / (Decrease) Value of Inv [Net]	0.00	5.02	6.21	263.85
Less: Outflow during the Quarter	0.00	4.64	1.65	305.25
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.01	132.00	329.13	5691.41

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.00	19.4%	0.00	0.0%	313.40	95.2%	1,016.26	17.9%
State Government Securities	0.00	0.0%	0.00	0.0%	0.03	0.0%	37.77	0.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.08	0.3%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	371.25	6.5%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	481.41	8.5%
Equity	0.00	0.0%	126.43	95.8%	0.00	0.0%	3,414.41	60.0%
Money Market Investments	0.00	19.2%	2.50	1.9%	15.18	4.6%	168.23	3.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.01	47.3%	0.00	0.0%	0.00	0.0%	49.69	0.9%
Sub Total (A)	0.01	85.9%	128.93	97.7%	328.61	99.8%	5,555.08	97.6%
Current Assets:								
Accrued Interest	0.00	2.5%	0.00	0.0%	0.33	0.1%	57.13	1.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.00)	0.0%
Bank Balance	0.00	11.9%	0.21	0.2%	0.23	0.1%	(3.07)	-0.1%
Receivable for Sale of Investments	0.00	0.0%	0.47	0.4%	0.00	0.0%	38.61	0.7%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Less: Current Liabilities								
Payable for Investments	0.00	0.0%	-1.94	-1.5%	0.00	0.0%	(80.44)	-1.4%
Fund Mgmt Charges Payable	0.00	-0.1%	-0.05	0.0%	-0.05	0.0%	(1.93)	0.0%
Other Current Liabilities (for Investments)	0.00	-0.2%	0.00	0.0%	0.00	0.0%	(0.03)	0.0%
Sub Total (B)	0.00	14.1%	-1.31	-1.0%	0.52	0.2%	10.27	0.2%
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%	4.38	3.3%	0.00	0.0%	126.06	2.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.00	0.0%	4.38	3.3%	0.00	0.0%	126.06	2.2%
Total (A + B + C)	0.01	100.0%	132.00	100.0%	329.13	100.0%	5,691.41	100.0%
Fund Carried Forward (as per LB 2)	0.01		132.00		329.13		5,691.41	

Date : 10-02-2015

Notes:

1. The aggregate of all the above segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business

2. Details of Item 12 of FORM LB 2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).

3. Other Investments are as permitted under Sec 27A(2)

Jitendra Nayyar
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 Dec 2014

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

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	6/6/2002	Non Par	617.96	51.629	51.629	49.137	47.836	44.233	42.474	21.6%	13.0%	51.978
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	80.37	40.220	40.220	38.284	37.203	34.426	32.996	21.9%	13.5%	40.586
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,569.60	44.921	44.921	42.938	41.443	36.585	34.637	29.7%	17.6%	46.058
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	317.66	21.911	21.911	20.745	20.245	19.216	18.610	17.7%	10.5%	21.911
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	119.73	26.664	26.664	25.532	24.861	22.405	21.352	24.9%	14.7%	27.057
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	3/3/2005	Non Par	30.24	20.434	20.434	19.373	18.918	17.938	17.347	17.8%	11.3%	20.439
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESECUR122	7/13/2005	Non Par	14.15	21.439	21.439	20.345	19.866	18.710	18.026	18.9%	13.2%	21.439
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	3/10/2006	Non Par	56.28	20.110	20.110	18.995	18.590	17.922	17.463	15.2%	10.3%	20.135
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	3/10/2006	Non Par	18.85	19.660	19.660	18.612	18.139	16.745	16.061	22.4%	13.2%	19.660
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	3/10/2006	Non Par	14.20	23.095	23.095	21.850	21.265	18.947	17.908	29.0%	19.4%	23.315
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASH122	3/31/2006	Non Par	4.22	19.747	19.747	19.331	18.947	18.562	18.156	8.8%	8.9%	19.747
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	59.93	19.039	19.039	18.039	17.621	16.733	16.207	17.5%	10.4%	19.039
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEX122	1/2/2008	Non Par	133.71	13.811	13.811	13.442	12.745	11.215	10.607	30.2%	21.2%	14.402
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEX122	1/22/2008	Non Par	241.89	16.996	16.996	16.547	15.697	13.801	13.064	30.1%	21.1%	17.727
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIFENHANCER122	1/30/2008	Non Par	90.20	19.028	19.028	18.201	17.700	14.743	13.659	39.3%	26.8%	19.686
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBT122	2/6/2008	Non Par	6.85	18.688	18.688	17.667	17.291	16.615	16.182	15.5%	11.3%	18.703
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	46.57	17.047	17.047	16.159	15.788	14.954	14.460	17.9%	10.3%	17.047
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	2/13/2009	Non Par	0.94	15.409	15.409	15.105	14.804	14.465	14.137	9.0%	8.9%	15.409
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFUND122	1/8/2010	Non Par	284.34	11.823	11.823	10.859	11.451	8.777	7.936	49.0%	15.4%	12.140
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	184.17	15.429	15.429	15.044	14.292	12.599	11.944	29.2%	20.4%	16.101
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFEGROWT-II122	1/8/2010	Non Par	183.81	15.758	15.758	14.987	14.651	12.661	11.919	32.2%	19.6%	16.046
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	189.33	15.448	15.448	14.681	14.304	13.129	12.583	22.8%	13.8%	15.540
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	226.21	17.960	17.960	17.187	16.699	13.998	13.055	37.6%	25.0%	18.577
24	Unit Linked Debt - II fund	ULIF01608/01/2010LIFEDEBT-II122	1/8/2010	Non Par	169.13	15.345	15.345	14.472	14.170	13.719	13.410	14.4%	10.0%	15.381
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRA122	1/8/2010	Non Par	84.30	10.692	10.692	10.208	11.188	8.578	8.069	32.5%	14.7%	12.268
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	72.03	14.938	14.938	14.178	13.850	13.156	12.751	17.2%	10.9%	14.938
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	1/25/2010	Non Par	87.31	16.710	16.710	16.268	15.438	13.585	12.857	30.0%	21.0%	17.433
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFUND122	1/25/2010	Non Par	74.14	12.028	12.028	11.036	11.674	8.904	8.040	49.6%	15.2%	12.446
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	44.75	14.908	14.908	14.161	13.829	12.829	12.335	20.9%	12.1%	14.977
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	32.68	16.467	16.467	15.620	15.217	13.595	12.902	27.6%	17.0%	16.690
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRA122	1/25/2010	Non Par	22.08	11.316	11.316	10.834	11.807	9.076	8.497	33.2%	15.4%	12.840
32	Pension Unit Linked Protector - II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	27.32	15.173	15.173	14.395	14.082	13.335	12.894	17.7%	11.3%	15.177
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.00	12.357	12.357	12.196	11.991	11.845	11.695	5.7%	5.9%	12.358
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	15.10	14.002	14.002	13.441	13.080	12.271	11.852	18.1%	12.8%	14.124
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCLCY122	1/27/2011	Non Par	329.13	13.543	13.543	13.277	13.021	12.774	12.535	8.0%	8.4%	13.543
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	3/25/2011	Non Par	0.01	14.033	14.033	13.622	13.358	12.907	12.643	11.0%	9.5%	14.033
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	132.00	15.370	15.370	14.783	14.376	12.242	11.495	33.7%	22.2%	15.911
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	98.67	18.559	18.559	18.256	18.000	17.751	17.508	6.0%	5.6%	18.559
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	11.58	18.706	18.706	18.379	18.101	17.829	17.564	6.5%	6.1%	18.706
	Total				5,691.41									

CERTIFICATION

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

DATE : 10-02-2015

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

Jitendra Nayyar
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 Dec 2014	as % of total for this class	As at 31 Dec 2013	as % of total for this class	As at 31 Dec 2014	as % of total for this class	As at 31 Dec 2013
Break down by credit rating							
AAA rated	1,938	92.7%	1,569	95.5%	1,893	92.6%	1,640
AA or better	153	7.3%	75	4.5%	150	7.4%	76
Rated below AA but above A	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
Any other	0	0.0%	0	0.0%	0	0.0%	0
	2,091	100.00%	1,644	100.0%	2,043	100.00%	1,716
BREAKDOWN BY RESIDUAL MATURITY							
Up to 1 year	597	28.6%	259	15.7%	596	29.2%	259
more than 1 year and up to 3 years	180	8.6%	112	6.8%	177	8.6%	112
More than 3 years and up to 7 years	295	14.1%	175	10.7%	284	13.9%	178
More than 7 years and up to 10 years	376	18.0%	443	26.9%	362	17.7%	451
More than 10 years and up to 15 years	143	6.8%	202	12.3%	138	6.8%	213
More than 15 years and up to 20 years	205	9.8%	215	13.1%	203	9.9%	237
Above 20 years	296	14.1%	238	14.5%	283	13.9%	265
	2,091	100.00%	1,644	100.0%	2,043	100.0%	1,716
Breakdown by type of the issuer							
Central Government	1,016	48.6%	906	55.1%	999	48.9%	996
State Government	38	1.8%	69	4.2%	37	1.8%	70
Corporate Securities	1,037	49.6%	669	40.7%	1,008	49.3%	649
	2,091	100.00%	1,644	100.0%	2,043	100.00%	1,716

Non Unit Linked

(Rs in Cr)

Detail Regarding debt securities							
	MARKET VALUE				Book Value		
	As at 31 Dec 2014	as % of total for this class	As at 31 Dec 2013	as % of total for this class	As at 31 Dec 2014	as % of total for this class	As at 31 Dec 2013
Break down by credit rating							
AAA rated	3,103	100.0%	2,298	100.0%	3,103	100.0%	2,298
AA or better	0	0.0%	0	0.0%	0	0.0%	0
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0
Any other	0	0.0%	0	0.0%	0	0.0%	0
	3,103	100.00%	2,298	100.0%	3,103	100.00%	2,298
BREAKDOWN BY RESIDUAL MATURITY							
Up to 1 year	755	24.3%	672	29.2%	755	24.3%	672
more than 1 year and up to 3 years	190	6.1%	89	3.9%	190	6.1%	89
More than 3 years and up to 7 years	237	7.6%	200	8.7%	237	7.6%	200
More than 7 years and up to 10 years	164	5.3%	142	6.2%	164	5.3%	142
More than 10 years and up to 15 years	292	9.4%	214	9.3%	292	9.4%	214
More than 15 years and up to 20 years	380	12.2%	435	18.9%	380	12.2%	435
Above 20 years	1,085	35.0%	545	23.7%	1,085	35.0%	545
	3,103	100.00%	2,298	100.0%	3,103	100.00%	2,298
Breakdown by type of the issuer							
Central Government	2,087	67.2%	1,442	62.7%	2,087	67.2%	1,447
State Government	140	4.5%	198	8.6%	140	4.5%	198
Corporate Securities	876	28.2%	658	28.7%	876	28.2%	654
	3,103	100.00%	2,298	100.0%	3,103	100.00%	2,298

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

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q3 '14-15	YTD Dec '14	Q3 '13-14	YTD Dec '13
			(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
Esprito Santo Securities India Pvt Ltd	Significant Influence	Brokerage on Securities transaction - (Expenses)	34.27	76.28	32.7	71.1
	Significant Influence	Balance Receivable/ (Payable) as at the end	2.47	2.47	-	-
Aviva International Insurance	Significant Influence	Group Recharges - Receivable/(Payable) towards cost allocations for various software applications, HR training and development programmes for employees	0.00	0.00	(28.1)	(28.1)
	Significant Influence	Balance Receivable/ (Payable) as at the end for above mentioned transaction	(31.32)	(31.32)	(28.1)	(25.8)
AVIVA Central Services UK Limited	Significant Influence	Forex movment on opening balance related to reimbursement of Expenses against recharge of salary related costs of employee receivable	(0.52)	(0.20)	-	5.1
	Significant Influence	Net balance receivable on the above mentioned transactions as at the end	30.16	30.16	-	30.9
Aviva Asia PTE Ltd.	Significant Influence	Forex movement on opening balance related to reimbursement of salary recharges, travel cost recharges etc.	(4.61)	5.01	6.1	62.6
	Significant Influence	Expenses for cost allocations of various software applications	3.77	(94.16)	(9.9)	(65.7)
	Significant Influence	Net Balance Receivable as at the end for abovementioned transactions	159.70	159.70	(3.8)	98.4
Aviva Ltd. Singapore	Significant Influence	Reimbursement of receivables on account of salary recharges	0.00	0.00	-	-
	Significant Influence	Balance Receivable as at the end	6.99	6.99	-	-
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration*	(809.62)	(566.06)	67.1	270.9

* The amount includes reversal of provision in relation to incentive plans of Rs. 726 lakhs during the current quarter.

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

BOD and Key Person Information			YTD December 14	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Ajay Dua	Director	17-Nov-09	NA
2	Dr Anand Chand Burman	Director	12-Jun-08	NA
3	Bobby Parikh	Director	17-Nov-09	NA
4	Inderpreet Singh Pal	Director	7-May-13	28-Nov-14
5	Mohit Burman	Director	24-Sep-07	NA
6	Pradip Burman	Director	24-May-11	NA
7	Pritam Das Narang	Director	23-Aug-01	NA
8	TR Ramachandran	Chief Executive Officer	1-Nov-08	31-Dec-14
9	Anupam Tyagi	Chief Risk Officer	1-Apr-13	NA
10	Deepti Rustagi	Chief Compliance Officer	1-Jun-14	NA
11	Rishi Piparaiya	Chief Marketing Officer	2-Jan-13	NA
12	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
13	Jyoti Vaswani	Chief Investment officer	1-Jan-10	NA
14	Jitendra Nayyar	Chief Financial Officer	1-Jan-13	NA
15	Sanjay Satyapaul Arora	Chief of Internal Audit	1-Apr-12	NA

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Rs. in lakhs

Item	Description	Adjusted Value	
		As at 31 Dec 2014	As at 31 Dec 2013
01	Available Assets in Policyholders' Fund: Deduct:	855,207	760,632
02	Mathematical Reserves	809,544	707,099
03	Other Liabilities	42,502	49,742
04	Excess in Policyholders' funds	3,161	3,791
05	Available Assets in Shareholders Fund: Deduct:	69,130	58,862
06	Other Liabilities of shareholders' fund	2,340	500
07	Excess in Shareholders' funds	66,790	58,362
08	Total ASM (04)+(07)	69,951	62,153
09	Total RSM	18,680	15,796
10	Solvency Ratio (ASM/RSM)	3.74	3.93

Certification:

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

Place: Gurgaon

Date: _____

Sd/-

Sanjeeb Kumar
Appointed Actuary

- Notes
- Item No. 01 is the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
 - 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 the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st December 2014

Details of Non Performing Assets-Quarterly

Name of the Fund -Pension General Annuity Fund

Periodicity of Submission : Quarterly

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)
1	Investment Assets (As per Form 3A/3B- Total Fund)	50.73	42.33	-	-	114.40	159.65	718.51	623.12
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)	50.73	42.33	-	-	114.40	159.65	718.51	623.12
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

Jitendra Nayyar
Chief Financial Officer

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

Statement As on : 31st December 2014

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)
1	Investment Assets (As per Form 3A/3B- Total Fund)	601.09	466.23	-	-	110.08	214.46	2,696.04	2,205.64
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	601.09	466.23	-	-	110.08	214.46	2,696.04	2,205.64
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Jitendra Nayyar
Chief Financial Officer

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

Statement As on : 31st December 2014

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly



Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)
1	Investment Assets (As per Form 3A/3B- Total Fund)	868.74	625.02	-	-	168.23	448.61	5,691.41	5,334.64
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	868.74	625.02	-	-	168.23	448.61	5,691.41	5,334.64
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Jitendra Nayyar
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

No.

Name of the Fund -Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) 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	140.61	3.00	2.1%	2.1%	136.59	8.74	6.4%	6.4%	102.04	6.38	6.26%	6.26%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Treasury Bills	CTRB	227.79	4.85	2.1%	2.1%	220.75	14.06	6.4%	6.4%	144.95	7.80	5.38%	5.38%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	1.02	0.02	2.1%	2.1%	6.85	0.42	6.2%	6.2%	66.81	4.15	6.22%	6.22%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.49	0.01	2.3%	2.3%	1.16	0.08	7.1%	7.1%	4.26	0.30	6.96%	6.96%
D	INFRASTRUCTURE INVESTMENTS													
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Infrastructure - PSU - Debentures / Bonds	IPTD	50.07	1.17	2.3%	2.3%	49.38	3.44	7.0%	7.0%	44.42	3.10	6.97%	6.97%
	Infrastructure - PSU - CPs	IPCP	-	-	-	0.0%	-	-	-	0.0%	0.00	0.00	0.00%	0.00%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.13	0.00	2.4%	2.4%	0.14	0.01	7.0%	7.0%	0.14	0.01	6.93%	6.93%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	0.00	0.00	-	-
		EPNO	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Commercial Papers	ECCP	35.12	0.82	2.3%	2.3%	39.98	2.80	7.0%	7.0%	37.19	2.50	6.73%	6.73%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	198.44	4.77	2.4%	2.4%	166.83	11.86	7.1%	7.1%	211.87	15.66	7.39%	7.39%
	Deposits - CDs with Scheduled Banks	EDCD	82.57	1.92	2.3%	2.3%	88.00	6.19	7.0%	7.0%	13.62	0.44	3.25%	3.25%
	Deposits - Repo / Reverse Repo	ECMR	12.86	0.26	2.0%	2.0%	15.42	0.96	6.2%	6.2%	5.05	0.33	6.46%	6.46%
	Corporate Securities - Debentures	ECOS	0.14	0.00	2.2%	2.2%	0.30	0.02	6.4%	6.4%	0.70	0.04	6.38%	6.38%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	7.08	0.52	7.3%	7.3%	13.74	0.98	7.11%	7.11%
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		749.26	16.84			732.47	49.09			644.78	41.70		

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: 2/10/2015

Jitendra Nayyar

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.

Name of the Fund -LIFE FUND

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) 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	1,342.84	31.87	2.4%	2.4%	1,236.95	83.66	6.8%	6.8%	716.61	55.87	7.8%	7.8%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	10.05	0.22	2.2%	2.2%	10.05	0.65	6.5%	6.5%	10.06	0.65	6.5%	6.5%
	Treasury Bills	CTRB	260.78	5.49	2.1%	2.1%	265.12	16.95	6.4%	6.4%	242.32	14.23	5.9%	5.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	139.40	2.96	2.1%	2.1%	140.07	8.92	6.4%	6.4%	151.26	10.65	7.0%	7.0%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	106.34	2.53	2.4%	2.4%	88.59	6.38	7.2%	7.2%	56.91	4.06	7.1%	7.1%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	1.1%	1.1%	0.01	0.00	18.7%	18.7%	0.01	0.00	13.7%	13.7%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.04	(0.00)	-1.8%	-1.8%	0.03	0.00	3.4%	3.4%	0.01	0.00	-3.0%	-3.0%
	Infrastructure - PSU - Debentures / Bonds	IPTD	420.44	9.60	2.3%	2.3%	388.30	26.50	6.8%	6.8%	357.06	24.45	6.8%	6.8%
	Infrastructure - PSU - CPs	IPCP	-	-	#DIV/0!	#DIV/0!	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.39	0.06	2.3%	2.3%	2.40	0.17	6.9%	6.9%	2.42	0.17	6.9%	6.9%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	0.00	0.00	3.9%	3.9%	0.00	0.00	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.02	0.00	1.0%	1.0%	0.03	0.01	18.9%	18.9%	0.03	0.00	8.9%	8.9%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.22	0.00	0.4%	0.4%	0.20	0.01	4.3%	4.3%	0.05	0.01	20.8%	20.8%
	Commercial Papers	ECCP	7.77	0.18	2.3%	2.3%	10.55	0.73	6.9%	6.9%	15.83	1.07	6.7%	6.7%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	119.65	3.18	2.7%	2.7%	123.79	10.07	8.1%	8.1%	102.46	8.36	8.2%	8.2%
	Deposits - CDs with Scheduled Banks	EDCD	29.59	0.67	2.2%	2.2%	29.61	1.92	6.5%	6.5%	70.23	4.57	6.5%	6.5%
	Corporate Securities - Preference Shares	EPNO	-	-	0.0%	0.0%	-	0.00	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Deposits - Repo / Reverse Repo	ECMR	121.01	2.47	2.0%	2.0%	79.49	4.90	6.2%	6.2%	15.14	1.10	7.2%	7.2%
	Corporate Securities - Debentures	ECOS	43.89	1.08	2.5%	2.5%	45.49	3.30	7.2%	7.2%	18.80	1.48	7.8%	7.8%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	18.96	1.46	7.7%	7.7%	62.97	4.62	7.3%	7.3%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	15.21	1.08	7.1%	7.1%	8.06	0.56	7.0%	7.0%
	Equity Shares (incl Co-op Societies)	OESH	0.01	-	0.0%	0.0%	0.01	0.00	6.5%	6.5%	0.01	0.00	13.4%	13.4%
	TOTAL		2,604.43	60.29			2,454.84	166.71			1830.22	131.86		

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: 2/10/2015

Jijendra Nayyar
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.

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	798.53	59.52	7.5%	7.5%	736.36	110.24	15.0%	15.0%	710.16	-22.17	-3.12%	-3.12%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Treasury Bills	CTRB	211.69	4.36	2.1%	2.1%	238.59	14.75	6.2%	6.2%	87.04	5.08	5.83%	5.83%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	37.17	2.27	6.1%	6.1%	36.49	4.78	13.1%	13.1%	34.95	1.08	3.09%	3.09%
	Central Government Guaranteed Loans / Bonds	CGSL	27.73	2.04	7.4%	7.4%	55.48	7.07	12.7%	12.7%	0.00	0.00	0.00%	0.00%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	127.08	5.10	4.0%	4.0%	116.10	11.74	10.1%	10.1%	178.42	7.27	4.07%	4.07%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	221.66	16.15	7.3%	7.3%	201.05	43.90	21.8%	21.8%	223.10	12.67	5.68%	5.68%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	270.34	17.11	6.3%	6.3%	293.13	68.19	23.3%	23.3%	261.72	0.26	0.10%	0.10%
	Infrastructure - PSU - Debentures / Bonds	IPTD	248.59	11.68	4.7%	4.7%	243.54	27.23	11.2%	11.2%	283.74	9.28	3.27%	3.27%
	Infrastructure - PSU - CPs	IPCP	-	-	-	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.00%	0.00%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	110.64	5.48	5.0%	5.0%	112.32	13.08	11.6%	11.6%	74.72	4.03	5.39%	5.39%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	24.49	0.07	0.3%	0.3%	28.14	(1.59)	-5.6%	-5.6%	0.00	0.00	0.00%	0.00%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	510.02	55.11	10.8%	10.8%	524.22	183.67	35.0%	35.0%	564.00	-38.83	-6.88%	-6.88%
	Corporate Securities - Preference Shares	EPNQ	0.49	0.03	6.0%	6.0%	0.47	0.09	19.0%	19.0%	0.00	0.00	0.00%	0.00%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,343.80	91.80	3.9%	3.9%	2,241.06	531.00	23.7%	23.7%	2036.73	324.45	15.93%	15.93%
	Commercial Papers	ECCP	0.32	0.01	2.3%	2.3%	0.51	0.04	7.0%	7.0%	0.78	0.05	6.56%	6.56%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	49.69	1.39	2.8%	2.8%	51.38	4.21	8.2%	8.2%	311.92	28.98	9.29%	9.29%
	Deposits - CDs with Scheduled Banks	EDCD	26.97	0.61	2.3%	2.3%	56.95	3.93	6.9%	6.9%	13.58	0.90	6.66%	6.66%
	Deposits - Repo / Reverse Repo	ECMR	251.96	5.16	2.0%	2.0%	193.65	12.00	6.2%	6.2%	26.78	1.86	6.94%	6.94%
	Corporate Securities - Debentures	ECOS	298.67	19.31	6.5%	6.5%	254.05	32.93	13.0%	13.0%	190.27	8.89	4.67%	4.67%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	41.84	3.17	7.6%	7.6%	113.87	8.37	7.35%	7.35%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	10.27	-	0.0%	0.0%	10.27	-	0.0%	0.0%	220.98	0.00	0.00%	0.00%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	35.70	2.60	7.3%	7.3%	32.07	2.32	7.22%	7.22%
	Equity Shares (incl Co-op Societies)	OESH	93.64	(13.34)	-14.2%	-14.2%	99.13	11.70	11.8%	11.8%	138.15	18.63	13.48%	13.48%
	Debentures	OLDB	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	TOTAL		5,663.75	283.85			5,570.43	1,084.74			5503.01	373.10		

CERTIFICATION

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Date: 2/10/2015

Jitendra Nayyar
Chief Financial Officer

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FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st December 2014

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 December 2014

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 ¹</u>	NIL							
B.	<u>As on Date ²</u>	NIL							

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st December 2014

Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

CERTIFICATION

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

Date: 2/10/2015

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 Investmet (COI) shall be as per INV/GLN/001/2003-04

 Jitendra Nayyar
 Chief Financial Officer

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group) Channels	Q3 '14-15			Q3 '13-14			YTD December '14			YTD December '13		
		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	1,147	10.89	4	1,271	15	3	1,440	11.06	7	2,124	46
2	Corporate Agents-Banks	0	0	0.00	0	0	0	0	0	5.00	0	1	3
3	Corporate Agents -Others	1	564	1.50	3	16,454	23	1	1,422	8.97	3	74,271	84
4	Brokers	1	8,549	24.84	1	2,406	67	9	17,622	91.95	7	9,409	137
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-
6	Direct Business	5	233,921	3,375.81	18	274,233	2,919	18	698,905	16,166.10	49	892,630	12,611
	Total(A)	9	244,181	3,413.05	26	294,364	3,025	31	719,389	16,283.07	66	978,435	12,881
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
	Grand Total (A+B)	9	244,181	3,413.05	26	294,364	3,025	31	719,389	16,283.07	66	978,435	12,881

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3 '14-15		Q3 '13-14		YTD December '14		YTD December '13	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,455	1,955	5,927	2,339	14,189	6,816	17,557	6,698
2	Corporate Agents-Banks	9,199	3,030	8,056	3,258	22,496	9,621	29,225	7,723
3	Corporate Agents -Others	-	-	-	-	-	0	-	-
4	Brokers	21	23	136	38	98	74	540	122
5	Micro Agents	-	-	765	2	1	0	1,630	3
6	Direct Business	3,216	676	7,892	790	12,918	1,968	21,444	2,113
	Total (A)	16,891	5,684.52	22,776	6,425	49,702	18,478.40	70,396	16,658
1	Referral (B)	813	(56)	6	0	1,131	(153)	13	1
	Grand Total (A+B)	17,704	5,628.54	22,782	6,425	50,833	18,325.76	70,409	16,659

FORM L-39-Data on Settlement of Claims for the quarter ended 31 December 2014

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	-	727	202	122	149	247	1,447	186,333
2	Survival Benefit	143	332	80	46	29	-	630	26,557
3	for Annuities / Pension	587	555	22	23	6	1	1,194	2,635
4	For Surrender	-	11,493	2	-	-	-	11,495	2,149,935
5	Other benefits								
	CI/PTD	-	3	-	-	-	-	3	463
	HCB	-	24	5	-	-	-	29	943
	ADB	-	9	1	-	-	-	10	4,952
	IB	-	9	1	-	-	-	10	197
6	Partial Withdrawals	-	430	1	-	-	-	431	68,910
7	Auto Foreclosure	-	4,819	3	-	-	-	4,822	455,737
8	EL Surrender	-	168	1	-	-	-	169	10,530
9	Death Claims	-	244	-	-	-	-	244	167,498

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

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

Data is on settlement basis

Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	23	-	-	-	-	23	8,516
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	77	-	-	-	-	77	480
7	Gratuity	-	1,022	1	1	-	-	1,024	845,592
8	Leave encashment	-	8	-	-	-	-	8	851
9	ADB	-	3	-	-	-	-	3	207
10	Death Claims	-	772	-	-	-	-	772	31,384

FOR L-40 : Quarterly Claims data for Life for the quarter ended 31 December 2014

Individual

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender**	For Partial withdrawals ***	For Auto Fore Closure ****	For EL Surrender* *****	CI/PTD**** **	Income Benefit	HCB****	ADB
1	Claims O/S at the beginning of the period	1	912	269	178	242	9	231	42	2	7	4	-
2	Claims reported during the period*	287	1,396	690	1,201	12,033	471	4,757	118	7	13	41	11
3	Claims Settled during the period	259	1,069	617	1,189	11,928	473	4,795	152	3	11	29	10
4	Claims Repudiated during the period	29	-	-	-	-	-	-	-	1	-	1	1
	Less than 2years from the date of acceptance of risk	24	-	-	-	-	-	-	-	1	-	1	1
a	Grater than 2 year from the date of acceptance of risk	5	-	-	-	-	-	-	-	-	-	-	-
b	Claims Written Back	-	287	-	-	-	-	-	-	-	-	-	-
5	Claims O/S at End of the period	-	952	342	190	320	7	188	4	4	9	8	-
6	Less than 3months	-	633	193	53	320	7	188	4	-	3	-	-
	3 months to 6 months	-	319	61	44	-	-	-	-	-	1	-	-
	6months to 1 year	-	-	69	34	-	-	-	-	-	4	-	-
	1year and above	-	-	19	59	-	-	-	-	-	1	-	-

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

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

**** 5 cases in the AFC category were reversed from the opening balance as customer opted to continue

***** 4 cases in the EL surrender category were reversed from the Opening balance as customer opted to continue

*****1 case in CI/PTD got rejected during the quarter

*****7 cases in HCB got rejected during the quarter

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	-	-	-	-	-	-	-	2	-	-
2	Claims reported during the period*	911	-	-	-	22	-	3	1,025	8	77
3	Claims Settled during the period	910	-	-	-	22	-	3	1,024	8	77
4	Claims Repudiated during the period	1	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	1	-	-	-	-	-	-	-	-	-
a	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
b	Claims Written Back	-	-	-	-	-	-	-	-	-	-
5	Claims O/S at End of the period	-	-	-	-	-	-	-	3	-	-
6	Less than 3months	-	-	-	-	-	-	-	3	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance	Additions**	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	1	3	-	2	2	-	20
b)	Policy Servicing	11	97	5	80	13	10	388
c)	Proposal Processing	2	68	11	38	18	3	240
d)	Survival Claims	5	63	2	42	22	2	242
e)	UIJP Related	3	19	-	20	1	1	78
f)	Unfair Business Practices	29	552	99	72	388	22	1,953
g)	Others	-	1	-	-	1	-	1
Total Number		51	803	117	254	445	38	2922

2	Total No. of policies during previous year:	106076
3	Total No. of claims during previous year:	109813
4	Total No. of policies during current year:	50864
5	Total No. of claims during current year:	18119
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	522.96
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	144.60

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	34	-	34
b)	7-15 days	4	-	4
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
Total Number of Complaints		38	-	38

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

**Total cases received in OND'14 were 861, out of which 58 were Duplicate/ Erroneous complaints logged in system and has been disposed in IGMS with appropriate remarks

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.

3. 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".

3. 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% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
2.	Life- Non-participating Policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities - Non-participating policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
6.	Unit Linked	6.8% for first 5 years and 5.9% thereafter	6% for first 5 years and 5.1% thereafter	6.8% for first 5 years and 5.9% thereafter	6% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
8.	India Bond	NA	7.8% for first 5 years and 6.9% thereafter	NA	7.8% for first 5 years and 6.9% thereafter

ii. Group Business

Reserve 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 IALT 2006-08 Ultimate)

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

*These rates are a proportion of reinsurance rates

ii. Group Business

Reserve 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.
For single premium group term plan and group endowment type product the mortality rate assumption varies from 129.8% to 155.8%.

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	785	785
2.	Life- Non-participating Policies	40	785
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	785	785
5.	Individual Pension Plan	785	785
6.	Unit Linked	824	824
7.	Health Insurance	589	589

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the fixed expense assumption is 87 to 419

4) Bonus:

i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	* given below	3.00%
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	4.80%	5.50%
7.	Health Insurance	NA	NA

Dhan Nirman	
Policy Term	Bonus Rate (as % of Sum Assured)
18	3.75%
21	4.00%
25	4.00%
30	4.25%
Money Back	4.00%

ii. Group Business

NA

NA

L-42- Valuation Basis (Life Insurance)

5) PolicyHolders Reasonable Expectations:

PRE considerations are:

Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 374% as on 31st December 2014. 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 14.1625%

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

$$\text{IBNR Reserves} = \text{Average Monthly Risk Charge} * \text{Delay Months} * (1 - \text{Reinsurance ceded proportion})$$

Non Linked Individual

$$\text{IBNR Reserves} = \text{qx} * \text{Sum at Risk} * \text{Delay Months}/12 * (1 - \text{Reinsurance ceded proportion})$$

For group business OYRGTA Business

$$\text{IBNR Reserves} = \text{Gross Premium}/12 * \text{Delay Months} * (1 - \text{Reinsurance ceded proportion})$$

For SP Group Term Business

$$\text{IBNR Reserves} = \text{qx} * (\text{Sum Assured})/12 * (1 - \text{Reinsurance ceded proportion})$$

8) Change in Valuation method or bases:

(1) Economic Assumptions

The following are the changes in economic assumptions since last year-

Item	Current	Valuation 2013-14
Discount rate for non unit fund	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for UWP	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for conventional-other than India Bond	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for conventional- India Bond	7.8% for first 5 years and 6.9% thereafter	7.8% for first 5 years and 6.9% thereafter
Discount rate for Health	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% 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. These best estimates were increased by margin of adverse deviation of 15% to arrive at the valuation assumptions for expenses

Policy Maintenance Expenses (starting from 2nd policy month):

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife, iShield and iLife Secure)	512	0.66%	-	0.0575%
2	All Traditional Endowment Products	682	0.88%	-	0.0575%
3	All UL Endowment (fully underwritten)	717	0.93%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	717	0.93%	-	0.2300%
5	All UL Pension Products	717	0.93%	-	0.2300%
6	Single Premium UL Products	717	0.00%	-	0.2300%
7	iLife, iShield, iLife Secure	512	1.50%	-	0.0575%
8	Rural Endowment	86	0.00%	-	0.0575%
9	Rural Term Assurance	35	0.00%	-	0.0575%
10	Health Insurance	512	1.50%	-	0.0575%

In previous valuation, the best estimate renewal expense assumption range was 561 for unit linked business and for conventional business it ranged from 33 to 534.