



IRDA Public Disclosures

Year ended 30 June 2012

Aviva Life Insurance Company India Limited

S. No.	Form No.	Description	Page No.
1	L-1	A-RA	1-2
2	L-2	A-PL	3
3	L-3	A-BS	4
4	L-4	PREMIUM SCHEDULE	5
5	L-5	COMMISSION SCHEDULE	6
6	L-6	OPERATING EXPENSES SCHEDULE	7
7	L-7	BENEFITS PAID SCHEDULE	8
8	L-8	SHARE CAPITAL SCHEDULE	9
9	L-9	PATTERN OF SHAREHOLDING SCHEDULE	10
10	L-10	RESERVE AND SURPLUS SCHEDULE	11
11	L-11	BORROWINGS SCHEDULE	12
12	L-12	INVESTMENT SHAREHOLDERS SCHEDULE	13
13	L-13	INVESTMENT POLICYHOLDERS SCHEDULE	14
14	L-14	ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE	15-16
15	L-15	LOANS SCHEDULE	17
16	L-16	FIXED ASSETS SCHEDULE	18
17	L-17	CASH AND BANK BALANCE SCHEDULE	19
18	L-18	ADVANCES AND OTHER ASSETS SCHEDULE	20
19	L-19	CURRENT LIABILITIES SCHEDULE	21
20	L-20	PROVISIONS SCHEDULE	21
21	L-21	MISC EXPENDITURE SCHEDULE	22
22	L-22	ANALYTICAL RATIOS	23
23	L-23	RECEIPTS AND PAYMENTS SCHEDULE	24
24	L-24	VALUATION OF NET LIABILITIES	25
25	L-25 (i)	GEOGRAPHICAL DISTRIBUTION CHANNEL- INDIVIDUAL	26
26	L-25 (ii)	GEOGRAPHICAL DISTRIBUTION CHANNEL- GROUP	27
27	L-26	INVESTMENT ASSETS(LIFE INSURERS)-3A	28
28	L-27	UNIT LINKED BUSINESS-3A	29-35
29	L-28	ULIP-NAV-3A	36
30	L-29	DETAIL REGARDING DEBT SECURITIES	37
31	L-30	RELATED PARTY TRANSACTIONS	38
32	L-31	BOARD OF DIRECTORS AND KEY PERSON	39
33	L-32	SOLVENCY MARGIN - KT 3	40
34	L-33	NPAs-7A	41-43
35	L-34	YIELD ON INVESTMENTS-1	44-46
36	L-35	DOWNGRADING OF INVESTMENTS - 2	47-49
37	L-36	PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE	50-51
38	L-37	BUSINESS ACQUISITION THROUGH DFFERENT CHANNELS (GROUP)	52
39	L-38	BUSINESS ACQUISITION THROUGH DFFERENT CHANNELS (INDIVIDUAL)	53
40	L-39	DATA ON SETTLEMENT OF CLAIMS	54
41	L-40	CLAIMS DATA FOR LIFE	55
42	L-41	GREIVANCE DISPOSAL	56
43	L-42	VALUATION BASIS (LIFE INSURANCE)	57-58

REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2012
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q1 '12-13 (Rs. 000's)	YTD JUN '12 (Rs. 000's)
		LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
Premiums earned – net										
(a) Premium	L-4	2,101,769	753,526	32,965	723,485	24,816	350,418	800,000	4,786,979	4,786,979
(b) Reinsurance ceded		(38,841)	-	(6,759)	(23,489)	-	(6,219)	-	(75,307)	(75,307)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		2,062,928	753,526	26,206	699,996	24,816	344,199	800,000	4,711,672	4,711,672
Income from Investments										
(a) Interest, Dividends and Rent – Gross		604,234	185,744	23,540	83,574	19,185	20,682	50,762	987,721	987,721
(b) Profit on sale/redemption of investments		341,846	121,399	5,162	2,786	1,054	607	1,489	474,343	474,343
(c) (Loss) on sale/ redemption of investments		(492,392)	(188,645)	(7,140)	(0)	(0)	-	-	(688,176)	(688,176)
(d) Transfer/Gain on revaluation/change in fair value		(22,324)	(23,461)	7,674	-	-	-	-	(38,111)	(38,111)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		431,364	95,037	29,236	86,359	20,239	21,289	52,251	735,775	735,775
Other Income										
(a) Contribution from the Shareholders' A/c		-	-	7,117	845,253	6,495	109,756	92,043	1,060,665	1,060,665
TOTAL (A)		2,494,292	848,563	62,559	1,631,609	51,551	475,245	944,293	6,508,112	6,508,112
Commission	L-5	17,119	3,700	(0)	98,465	1,622	1,391	-	122,297	122,297
Operating Expenses related to Insurance Business	L-6	429,980	67,269	5,186	742,901	4,054	61,784	144,293	1,455,468	1,455,468
Provision for Doubtful debts		-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		447,099	70,970	5,186	841,366	5,677	63,175	144,293	1,577,765	1,577,765
Benefits Paid (Net)	L-7	2,123,723	1,242,994	43,283	93,017	2,805	23,375	-	3,529,196	3,529,196
Interim Bonuses Paid		715	174	-	-	-	-	-	889	889
Change in valuation of liability in respect of life policies										
(a) Gross		(475,489)	(488,281)	14,091	696,587	23,503	419,202	800,000	989,613	989,613
(b) Amount ceded in Reinsurance		-	-	-	-	-	(30,508)	-	(30,508)	(30,508)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		1,648,949	754,887	57,374	789,604	26,307	412,070	800,000	4,489,190	4,489,190
TOTAL (B+C)		2,096,048	825,856	62,559	1,630,970	31,984	475,245	944,293	6,066,955	6,066,955
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		398,244	22,707	0	639	19,566	-	-	441,157	441,157
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(61,615)	(41,846)	-	639	290	-	-	(102,532)	(102,532)
Transfer to Balance sheet		459,860	64,553	-	-	19,277	-	-	543,689	543,689
TOTAL (D)		398,244	22,707	-	639	19,566	-	-	441,157	441,157
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		715	174	-	-	-	-	-	889	889
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		398,244	22,707	-	639	19,566	-	-	441,157	441,157
(d) Total Surplus: ((a)+(b)+(c)):		398,959	22,881	-	639	19,566	-	-	442,046	442,046

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.

REVENUE ACCOUNT FOR THE QUARTER ENDED June 30, 2011
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q1 '11-12 (Rs. 000's)	YTD JUN '11 (Rs. 000's)
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net										
(a) Premium	L-4	2,722,431	1,132,060	59,287	478,770	113,291	73,920	-	4,579,759	4,579,759
(b) Reinsurance ceded		(18,947)	-	(388)	(4,600)	-	(9,305)	-	(33,240)	(33,240)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		2,703,484	1,132,060	58,899	474,170	113,291	64,615	-	4,546,519	4,546,519
Income from Investments										
(a) Interest, Dividends and Rent – Gross		527,346	185,655	29,412	50,107	1,292	796	-	794,608	794,608
(b) Profit on sale/redemption of investments		381,222	206,656	10,932	483	20	5	-	599,318	599,318
(c) (Loss) on sale/ redemption of investments		(39,593)	(24,988)	(2,748)	(111)	(2)	(3)	-	(67,345)	(67,345)
(d) Transfer/Gain on revaluation/change in fair value		(1,178,316)	(587,879)	(13,575)	-	-	-	-	(1,779,769)	(1,779,769)
(e) Appropriation/Expropriation Adjustment account		(11,105)	(33,952)	296	-	-	-	-	(44,760)	(44,760)
Sub Total		(320,445)	(254,508)	24,317	50,579	1,311	798	-	(497,948)	(497,948)
Other Income										
(a) Contribution from the Shareholders' A/c		-	-	62,225	280,179	22,619	12,136	-	377,160	377,160
TOTAL (A)		2,383,039	877,552	145,442	804,928	137,221	77,549	-	4,425,731	4,425,731
Commission	L-5	45,227	6,078	-	84,243	7,391	2,001	-	144,940	144,940
Operating Expenses related to Insurance Business	L-6	699,536	154,520	65,582	489,778	18,078	32,166	-	1,459,660	1,459,660
Provision for Doubtful debts		-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		744,763	160,598	65,582	574,021	25,470	34,167	-	1,604,600	1,604,600
Benefits Paid (Net)	L-7	2,145,390	1,458,301	41,229	20,570	689	53,705	-	3,719,884	3,719,884
Interim Bonuses Paid		879	274	5	-	-	-	-	1,158	1,158
Change in valuation of liability in respect of life policies										
(a) Gross		(644,151)	(803,367)	38,625	213,704	111,052	23,890	-	(1,060,247)	(1,060,247)
(b) Amount ceded in Reinsurance		(10,450)	(3)	-	(3,613)	-	(34,214)	-	(48,280)	(48,280)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		1,491,668	655,204	79,860	230,661	111,740	43,382	-	2,612,515	2,612,515
TOTAL (B+C)		2,236,431	815,801	145,442	804,682	137,210	77,549	-	4,217,115	4,217,115
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		146,608	61,751	0	246	11	-	-	208,615	208,615
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(111,817)	(91,165)	-	246	11	-	-	(202,726)	(202,726)
Transfer to Balance sheet		258,425	152,917	-	-	-	-	-	411,341	411,341
TOTAL (D)		146,608	61,751	-	246	11	-	-	208,615	208,615
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		879	274	5	-	-	-	-	1,158	1,158
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		146,608	61,751	-	246	11	-	-	208,615	208,615
(d) Total Surplus: ((a)+(b)+(c)):		147,487	62,025	5	246	11	-	-	209,773	209,773

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.

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2012
Shareholders' Account (Non-technical Account)

Particulars	Q1 '12-13 (Rs. 000's)	YTD JUN '12 (Rs. 000's)	Q1 '11-12 (Rs. 000's)	YTD JUN '11 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	161,942	161,942	129,266	129,266
(b) Profit on sale/redemption of investments	16,405	16,405	8,206	8,206
(c) (Loss) on sale/ redemption of investments	(0)	(0)	(1,351)	(1,351)
Other Income	-	-	-	-
TOTAL (A)	178,347	178,347	136,121	136,121
Expense other than those directly related to the insurance business	18,708	18,708	16,370	16,370
Bad debts written off	-	-	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)				
Linked - Individual - Life - Participating	-	-	-	-
Linked - Individual - Pension - Participating	-	-	-	-
Linked - Individual - Life - Non Participating	-	-	-	-
Linked - Individual - Pension - Non Participating	-	-	-	-
Linked - Group - Life - Non Participating	7,117	7,117	62,225	62,225
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	845,253	845,253	280,179	280,179
Non Linked - Individual - Pension - Non Participating	-	-	21,018	21,018
Non Linked - Group - Life - Non Participating	109,756	109,756	12,136	12,136
Non Linked - Group - Pension - Non Participating	92,043	92,043	-	-
Non Linked - Annuity - Non Participating	6,496	6,496	1,601	1,601
TOTAL (B)	1,079,373	1,079,373	393,529	393,529
Profit/ (Loss) before tax	(901,026)	(901,026)	(257,408)	(257,408)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(901,026)	(901,026)	(257,408)	(257,408)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(14,049,439)	(14,049,439)	(14,785,122)	(14,785,122)
(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	(14,950,465)	(14,950,465)	(15,042,531)	(15,042,531)
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)		(0.45)		(0.13)

BALANCE SHEET AS AT JUNE 30, 2012

Particulars	Schedule	As at Jun 30, 2012 (Rs. 000's)	As at Jun 30, 2011 (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:	L-11	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		2	18
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		543,689	411,341
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		286,778	229,819
Linked - Individual - Pension - Non Participating		44,659	29,184
Linked - Group - Life - Non Participating		706	630
Non Linked - Individual - Life - Participating		13,798	10,001
Non Linked - Individual - Pension - Participating		8,000	6,370
Non Linked - Individual - Life - Non Participating		4,205,503	1,971,536
Non Linked - Individual - Pension - Non Participating		886,386	225,409
Non Linked - Group - Life - Non Participating		1,644,596	134,720
Non Linked - Group - Pension - Non Participating		2,125,587	-
Non Linked - Annuity - Non Participating		74,769	27,103
Discontinued Policies Fund - Non payment of premium		510,451	3,509
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		846,985	868,256
Linked - Individual - Pension - Participating		73,371	77,598
Linked - Individual - Life - Non Participating		43,982,619	45,683,579
Linked - Individual - Pension - Non Participating		14,770,536	16,988,359
Linked - Group - Life - Non Participating		1,199,355	1,565,441
Sub-Total		71,217,790	68,232,873
FUNDS FOR FUTURE APPROPRIATIONS		864,914	1,383,763
TOTAL		92,131,704	89,665,636
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	7,704,495	6,149,527
- Policyholders'	L-13	9,309,846	2,601,136
Assets held to cover linked liabilities	L-14	61,733,679	66,566,740
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	208,784	310,832
CURRENT ASSETS			
Cash & Bank Balance	L-17	548,178	387,456
Advances And Other Assets	L-18	1,853,237	1,523,788
Sub-Total (A)		2,401,414	1,911,244
CURRENT LIABILITIES			
	L-19	3,989,509	2,735,899
PROVISIONS	L-20	187,470	180,475
Sub-Total (B)		4,176,979	2,916,374
NET CURRENT ASSETS (C) = (A - B)		(1,775,565)	(1,005,130)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		14,950,465	15,042,531
TOTAL		92,131,704	89,665,636

Contingent Liabilities	30 Jun 2012 (Rs. 000's)	30 Jun 2011 (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	Nil	15,000
Guarantees given by or on behalf of the Company	837	790
Statutory demands/liabilities in dispute, not provided for	17,083	9399
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (represents legal cases)	104,820	39,362

FORM L-4-PREMIUM SCHEDULE

Particulars	Q1 '12-13	YTD JUN '12	Q1 '11-12	YTD JUN '11
		(Rs. 000's)		(Rs. 000's)
First year premiums	1,775,830	1,775,830	813,532	813,532
Renewal premiums	2,986,036	2,986,036	3,624,478	3,624,478
Single premiums	25,113	25,113	141,749	141,749
TOTAL PREMIUM	4,786,979	4,786,979	4,579,759	4,579,759

Note: Premium Income is Gross of Service Tax

Premium Income from business written :

In India	4,786,979	4,786,979	4,579,759	4,579,759
Outside India	-	-	-	-
TOTAL PREMIUM	4,786,979	4,786,979	4,579,759	4,579,759

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q1 '12-13	YTD JUN '12	Q1 '11-12	YTD JUN '11
		(Rs. 000's)		(Rs. 000's)
Commission Paid				
Direct - First year premiums	77,721	77,721	96,285	96,285
- Renewal premiums	44,483	44,483	46,216	46,216
- Single premiums	94	94	2,439	2,439
Total (A)	122,297	122,297	144,940	144,940
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	122,297	122,297	144,940	144,940
Break-up of the expenses (Gross) incurred to procure business:				
Brokers	7,868	7,868	12,704	12,704
Corporate Agency	50,562	50,562	56,494	56,494
Agents	63,851	63,851	75,742	75,742
Referral	16	16	-	-
TOTAL (B)	122,297	122,297	144,940	144,940

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q1 '12-13	YTD JUN '12	Q1 '11-12	YTD JUN '11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	695,355	695,355	660,641	660,641
Travel, conveyance and vehicle running expenses	14,085	14,085	17,597	17,597
Training expenses	49,453	49,453	76,528	76,528
Rents, rates and taxes	153,406	153,406	236,072	236,072
Repairs	409	409	3,062	3,062
Printing and stationery	10,345	10,345	16,935	16,935
Communication expenses	50,701	50,701	71,991	71,991
Legal and professional charges	29,052	29,052	19,410	19,410
Medical fees	14,993	14,993	14,154	14,154
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	826	826	836	836
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)	75	75	1	1
Advertisement and publicity	173,189	173,189	99,284	99,284
Interest and bank charges	4,794	4,794	4,610	4,610
Information technology and related expenses	33,519	33,519	28,644	28,644
Service tax on premium	92,753	92,753	84,761	84,761
Others	-	-	-	-
a) Office maintenance	49,845	49,845	29,992	29,992
b) Electricity	25,507	25,507	30,049	30,049
c) Recruitment	8,748	8,748	8,316	8,316
d) Miscellaneous expenses	3,589	3,589	7,372	7,372
	-	-	-	-
Depreciation	44,825	44,825	49,407	49,407
TOTAL	1,455,468	1,455,468	1,459,660	1,459,660

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q1 '12-13	YTD JUN '12	Q1 '11-12	YTD JUN '11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	224,089	224,089	158,747	158,747
(b) Claims by Maturity,	130,998	130,998	57,582	57,582
(c) Annuities/Pension payment	33,316	33,316	41,664	41,664
(d) Other benefits - Riders	106	106	750	750
- Surrender	3,205,820	3,205,820	3,461,140	3,461,140
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(65,132)	(65,132)	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :	-	-	-	-
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
TOTAL	3,529,196	3,529,196	3,719,884	3,719,884
Benefits paid to claimants:				
In India	3,529,196	3,529,196	3,719,884	3,719,884
Outside India	-	-	-	-
Total Benefits paid (Net)	3,529,196	3,529,196	3,719,884	3,719,884

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As at Jun 30, 2012	As at Jun 30, 2011
	(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

('000's)

Shareholder	As at Jun 30, 2012		As at Jun 30, 2011	
	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 Jun 30, 2012 (Rs. 000's)	As at Jun 30, 2011 (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 Jun 30, 2012	As at Jun 30, 2011
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

SCHEDULE- 8

INVESTMENTS-SHAREHOLDERS

Particulars	As at 30 June 2012 (Rs. 000's)	As at 30 June 2011 (Rs. 000's)
LONG TERM INVESTMENTS		
*Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 418,468 Previous Year 62,735)	408,083	62,980
Other Approved Securities (Market value (Rs '000) Current Year 1,197,048 Previous Year 995,440)	1,219,203	1,005,875
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 78,963 Previous Year 273,450)	79,372	276,557
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 570,300 Previous Year 70,000)	570,300	70,000
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 1,365,342 Previous Year 924,192)	1,374,374	937,407
Other Investments		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills # (Market value (Rs '000) Current Year 2,518,247 Previous Year 2,411,842)	2,518,247	2,412,332
Other Approved Securities (Market value (Rs '000) Current Year 1,384 Previous Year NIL)	1,384	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year 185,505 Previous Year NIL)	120,005	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 199,152 Previous Year NIL)	200,147	-
(e) Other Securities (Certificate of Deposit,Term Deposits and Commercial paper) (Market value (Rs '000) Current Year 949,372 Previous Year 1,205,703)	949,372	1,205,703
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Other Investments	198,507	178,673
Mutual Funds (Market value (Rs '000) Current Year 65,500 Previous Year NIL)	65,500	-
TOTAL	7,704,495	6,149,527
INVESTMENTS		
In India	7,704,495	6,149,527
Outside India	-	-
TOTAL	7,704,495	6,149,527

SCHEDULE- 8A

INVESTMENTS-POLICYHOLDERS

Particulars	As at 30 June 2012 (Rs. 000's)	As at 30 June 2011 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 2,448,246 Previous Year 701,137)	2,446,564	718,512
Other Approved Securities (Market value (Rs '000) Current Year 371,540 Previous Year 325,632)	382,249	331,432
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 253 Previous Year 209)	253	209
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 232,689 Previous Year 229,618)	237,127	236,435
(e) Other Securities (Fixed Deposits) (Market value (Rs '000) Current Year 147,500 Previous Year 98,000)	147,500	98,000
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 1,891,781 Previous Year 739,385)	1,906,311	763,275
Equity Shares (Market value (Rs '000) Current Year 38 Previous Year 9)	38	9
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 48 Previous Year 27)	48	27
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,513,544 Previous Year 220,565)	1,513,544	220,565
Other Approved Securities (Market value (Rs '000) Current Year 323,798 Previous Year NIL)	323,468	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year 303,620 Previous Year NIL)	303,620	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	36,499	-
(e) Other Securities (Certificate of Deposit,Term Deposits and Commercial paper) (Market value (Rs '000) Current Year 1,760,764 Previous Year 148,224)	1,760,764	148,224
(F) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 251,889 Previous Year 84,158)	251,861	84,448
Other Investments	-	-
TOTAL	9,309,846	2,601,136
INVESTMENTS		
In India	9,309,846	2,601,136
Outside India	-	-
TOTAL	9,309,846	2,601,136

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 30 Jun 2012					Total (Rs. 000's)
	Linked Par Individual Life LPIL (Rs. 000's)	Linked Par Pension LPP (Rs. 000's)	Linked Non Par Individual Life LNPIIL (Rs. 000's)	Linked Non Par Pension LNPP (Rs. 000's)	Linked Non Par Group life LNPL (Rs. 000's)	
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
	-	-	2,035,545	289,122	97,607	2,422,274
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 2,031,184 PY 2,389,622 Linked Non Par (Pension) 288,259 PY 671,092 Linked Non Par (Group) 96,973 PY 103,161						
Other Approved Securities						
	-	-	189,739	40,219	-	229,957
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 192,842 PY 94,369 Linked Non Par (Pension) 40,803 PY 20,613 Linked Non Par (Group) NIL PY NIL						
Other Approved Investments						
(a) Shares						
(aa) Equity	2,252	297	21,141,646	8,530,937	121,889	29,797,020
*Linked Par (Ind Life) 582 PY 1,872 (Linked par (Pension) 48 PY 229 Linked Non Par (Ind Life) 19,257,083 PY 17,959,909 Linked Non Par (Pension) 7,621,014 PY 8,702,690 Linked Non Par (Group) 118,590 PY 204,633						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds						
	-	-	3,297,494	990,534	227,952	4,515,980
*Linked Par (Ind Life) NIL PY 182,639 (Linked par (Pension) NIL PY 27,235 Linked Non Par (Ind Life) 2,125,500 PY 2,105,500 Linked Non Par (Pension) 351,500 PY 351,500 Linked Non Par (Group) 52,200 PY 52,200						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	493,300	53,700	2,125,500	351,500	52,200	3,076,200
*Linked Par (Ind Life) 493,300 PY 455,300 (Linked par (Pension) 53,700 PY 53,700 Linked Non Par (Ind Life) 2,125,500 PY 2,105,500 Linked Non Par (Pension) 351,500 PY 351,500 Linked Non Par (Group) 52,200 PY 52,200						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :						
(a) Non Convertible Debentures						
	165,578	34,872	6,042,795	1,880,619	300,033	8,423,896
*Linked Par (Ind Life) 161,526 PY NIL (Linked par (Pension) 34,052 PY NIL Linked Non Par (Ind Life) 6,042,795 PY 3,085,332 Linked Non Par (Pension) 1,483,222 PY 1,044,318 Linked Non Par (Group) 23,100 PY 38,277						
(b) Equity						
	-	-	3,995,118	1,284,133	22,219	5,301,470
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,942,782 PY 3,085,332 Linked Non Par (Pension) 1,483,222 PY 1,044,318 Linked Non Par (Group) 23,100 PY 38,277						
Other Investments						
(a) Equity Shares						
	-	-	1,679,931	471,902	11,459	2,163,293
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY 93 Linked Non Par (Ind Life) 2,443,512 PY 3,354,650 Linked Non Par (Pension) 632,211 PY 960,112 Linked Non Par (Group) 14,411 PY 25,555						
(b) Debentures/Bonds						
	-	-	273,217	125,877	49,519	448,613
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 276,553 PY 269,440 Linked Non Par (Pension) 127,462 PY 129,801 Linked Non Par (Group) 50,191 PY 57,581						
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds						
	-	-	4,490	-	-	4,490
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 4,490 PY 111,316 Linked Non Par (Pension) NIL PY 23,638 Linked Non Par (Group) NIL PY NIL						
Other Approved Securities						
	-	-	482	933	-	1,415
Other Approved Investments						
(a) Shares						
(aa) Equity						
(bb) Preference						
(b) Mutual Funds	8,015	1,727	1,139,589	271,947	25,818	1,447,095
*Linked Par (Ind Life) 8,015 PY NIL (Linked par (Pension) 1,727 PY NIL Linked Non Par (Ind Life) 1,139,589 PY NIL Linked Non Par (Pension) 271,947 PY NIL Linked Non Par (Group) 25,818 PY NIL						
(c) Derivative Instruments						
(d) Debentures/ Bonds	279,518	40,090	171,081	18,013	27,743	536,445
*Linked Par (Ind Life) 267,375 PY 134,046 (Linked par (Pension) 38,351 PY 20,168 Linked Non Par (Ind Life) 168,396 PY NIL Linked Non Par (Pension) 17,852 PY NIL Linked Non Par (Group) 27,846 PY NIL						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	159,972	28,584	720,905	328,523	179,768	1,417,751
*Linked Par (Ind Life) 149,923 PY 104,180 (Linked par (Pension) 26,769 PY 19,692 Linked Non Par (Ind Life) 691,737 PY 900,757 Linked Non Par (Pension) 318,196 PY 72,129 Linked Non Par (Group) 172,561 PY 453,786						
(f) Other Securities (Reverse Repo)			48,990		10	49,000
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 48,990 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 10 PY NIL						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :						
	105,469	8,949	161,809	70,696	2,992	349,915
*Linked Par (Ind Life) 104,611 PY 300,186 (Linked par (Pension) 8,863 PY 37,068 Linked Non Par (Ind Life) 164,181 PY 175,110 Linked Non Par (Pension) 71,240 PY 38,432 Linked Non Par (Group) 3,091 PY NIL						
Other Investments						
Mutual Funds						
	-	-	158,356	37,182	7,259	202,796
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 158,356 PY NIL Linked Non Par (Pension) 37,182 PY NIL Linked Non Par (Group) 7,259 PY NIL						
Balances in Bank	(99,900)	(62,831)	(47,569)	(21,232)	(5,010)	(236,541)
Other Current Assets (net)	80,365	9,935	1,159,786	254,625	77,899	1,582,610
TOTAL	1,194,568	115,322	44,298,903	14,925,530	1,199,355	61,733,679
INVESTMENTS						
In India	1,194,568	115,322	44,298,903	14,925,530	1,199,355	61,733,679
Outside India	-	-	-	-	-	-
TOTAL	1,194,568	115,322	44,298,903	14,925,530	1,199,355	61,733,679

* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

15

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 30 Jun 2011					Total (Rs. 000's)
	Linked Par Individual Life LPIL	Linked Par Pension LPP	Linked Non Par Individual Life LNPII	Linked Non Par Pension LNPP	Linked Non Par Group life LNPLI	
	(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						
	-	-	2,337,635	657,624	100,691	3,095,950
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 2,031,184 PY 2,389,622 Linked Non Par (Pension) 288,259 PY 671,092 Linked Non Par (Group) 96,973 PY 103,161						
Other Approved Securities			92,283	20,157	-	112,440
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 192,842 PY 94,369 Linked Non Par (Pension) 40,803 PY 20,613 Linked Non Par (Group) NIL PY NIL						
Other Approved Investments						
(a) Shares						
(aa) Equity	6,416	849	23,044,080	10,622,049	216,078	33,889,471
*Linked Par (Ind Life) 582 PY 1,872 (Linked par (Pension) 48 PY 229 Linked Non Par (Ind Life) 19,257,083 PY 17,959,909 Linked Non Par (Pension) 7,621,014 PY 8,702,690 Linked Non Par (Group) 118,590 PY 204,633						
(bb) Preference						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	184,570	27,557	3,288,689	1,031,266	244,981	4,777,062
*Linked Par (Ind Life) NIL PY 182,639 (Linked par (Pension) NIL PY 27,235 Linked Non Par (Ind Life)						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	455,300	53,700	2,105,500	351,500	52,200	3,018,200
*Linked Par (Ind Life) 493,300 PY 455,300 (Linked par (Pension) 53,700 PY 53,700 Linked Non Par (Ind Life) 2,125,500 PY 2,105,500 Linked Non Par (Pension) 351,500 PY 351,500 Linked Non Par (Group) 52,200 PY 52,200						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 161,526 PY NIL (Linked par (Pension) 34,052 PY NIL Linked Non Par (Ind Life)						
(b) Equity			5,203,452	1,885,016	284,010	7,372,478
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,962,782 PY 3,085,332 Linked Non Par (Pension) 1,483,222 PY 1,044,318 Linked Non Par (Group) 23,100 PY 38,277						
Other Investments						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY 93 Linked Non Par (Ind Life) 2,443,512 PY 3,354,650 Linked Non Par (Pension) 632,211 PY 960,112 Linked Non Par (Group) 14,411 PY 25,555		38	2,634,471	837,404	22,733	3,494,646
(b) Debentures/Bonds			261,883	126,363	56,357	444,604
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 276,553 PY 269,440 Linked Non Par (Pension) 127,462 PY 129,801 Linked Non Par (Group) 50,191 PY 57,581						
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds			110,471	23,663	-	134,134
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 4,490 PY 111,316 Linked Non Par (Pension) NIL PY 23,638 Linked Non Par (Group) NIL PY NIL						
Other Approved Securities						
Other Approved Investments						
(a) Shares						
(aa) Equity						
(bb) Preference						
(b) Mutual Funds						
*Linked Par (Ind Life) 8,015 PY NIL (Linked par (Pension) 1,727 PY NIL Linked Non Par (Ind Life) 1,139,589 PY NIL Linked Non Par (Pension) 271,947 PY NIL Linked Non Par (Group) 25,818 PY NIL						
(c) Derivative Instruments						
(d) Debentures/ Bonds	132,140	19,793	-	-	-	151,932
*Linked Par (Ind Life) 267,375 PY 134,046 (Linked par (Pension) 38,351 PY 20,168 Linked Non Par (Ind Life) 168,396 PY NIL Linked Non Par (Pension) 17,852 PY NIL Linked Non Par (Group) 27,846 PY NIL						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	109,595	20,734	933,219	75,238	465,992	1,604,779
*Linked Par (Ind Life) 149,923 PY 104,180 (Linked par (Pension) 26,769 PY 19,692 Linked Non Par (Ind Life) 691,737 PY 900,757 Linked Non Par (Pension) 318,196 PY 72,129 Linked Non Par (Group) 172,561 PY 455,786						
(f) Other Securities (Reverse Repo)						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 48,990 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 10 PY NIL						
(g) Subsidiaries						
(h) Investment Properties-Real Estate						
Investments in Infrastructure, Social Sector and Housing :	294,221	36,354	174,624	39,797	-	544,996
*Linked Par (Ind Life) 104,611 PY 300,186 (Linked par (Pension) 8,863 PY 37,068 Linked Non Par (Ind Life) 164,181 PY 175,110 Linked Non Par (Pension) 71,240 PY 38,432 Linked Non Par (Group) 3,091 PY NIL						
Other Investments						
Mutual Funds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 158,356 PY NIL Linked Non Par (Pension) 37,182 PY NIL Linked Non Par (Group) 7,259 PY NIL						
Balances in Bank	(111,676)	(54,819)	71,100	30,314	(3,122)	(68,202)
Other Current Assets (net)	50,741	6,388	3,000,799	796,514	94,947	3,949,389
TOTAL	1,121,306	110,594	46,407,626	17,361,773	1,565,441	66,566,740
INVESTMENTS						
In India	1,121,306	110,594	46,407,626	17,361,773	1,565,441	66,566,740
Outside India	-	-	-	-	-	-
TOTAL	1,121,306	110,594	46,407,626	17,361,773	1,565,441	66,566,740

* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

16

FORM L-15-LOANS SCHEDULE

Particulars	As at Jun 30, 2012 (Rs. 000's)	As at Jun 30, 2011 (Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2012	Additions during the year	Deductions	Balance as on Jun 30, 2012	Balance as on March 31, 2012	For the Year	Sales/ Adjustments	Balance as on Jun 30, 2012	AS AT JUNE 30, 2012	AS AT JUNE 30, 2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
- Software	163,038	1,826	-	164,864	99,416	10,188	-	109,604	55,260	77,809
Tangibles										
Leasehold Improvements	380,455	5,273	455	385,273	319,322	13,577	455	332,444	52,829	82,894
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	162,335	1,617	305	163,647	149,982	6,839	305	156,516	7,131	27,627
Information Technology Equipment	723,835	3,218	12,530	714,523	664,767	12,769	12,530	665,006	49,516	84,052
Vehicles	3,005	-	-	3,005	1,829	115	-	1,945	1,061	-
Office Equipment	104,330	755	154	104,931	97,088	1,335	154	98,269	6,661	5,677
Sub Total	1,536,998	12,689	13,445	1,536,243	1,332,404	44,825	13,445	1,363,784	172,458	278,059
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	36,325	32,772
TOTAL	1,536,998	12,689	13,445	1,536,243	1,332,404	44,825	13,445	1,363,784	208,784	310,832
PREVIOUS YEAR	1,548,350	2,178	16,867	1,533,662	1,219,250	49,407	13,054	1,255,602	310,832	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As at Jun 30, 2012	As at Jun 30, 2011
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	5,077	7,064
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	6,842	68,532
(bb) Others	100,000	-
(b) Current Accounts	436,258	311,860
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	548,178	387,456
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	548,178	387,456
Outside India	-	-
TOTAL	548,178	387,456

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	As at Jun 30, 2012	As at Jun 30, 2011
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	93,953	48,043
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,744	11,743
Others (includes vendor, travel advances & salary recoverable)	133,825	299,883
TOTAL (A)	239,521	359,669
OTHER ASSETS		
Income accrued on investments	399,598	165,749
Outstanding Premiums	166,614	44,579
Agents' Balances	13,007	18,498
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	74,239	1,388
Others	-	-
-Refundable Security Deposits	293,311	312,447
- Unsettled Contracts	480,240	228,634
-Service Tax Unutilized Credit	186,707	392,824
TOTAL (B)	1,613,716	1,164,119
TOTAL (A+B)	1,853,237	1,523,788

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As at Jun 30, 2012	As at Jun 30, 2011
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	114,162	77,724
Balances due to other insurance companies	30,691	29,386
Deposits held on re-insurance ceded	-	-
Premiums received in advance	21,795	33,485
Unallocated premium	117,297	76,103
Sundry creditors	-	-
Micro, Small & Medium Enterprises	-	-
Others	93,197	76,112
Accrual for expenses	1,220,803	1,345,911
Unclaimed Amount - Policyholders *	1,458,633	789,935
Claims Outstanding	401,959	124,893
Others:	-	-
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	6,954	1,254
Premium/ proposal deposits, to be refunded	-	-
Others (includes statutory dues payable, and payables to employees)	100,740	170,353
Service Tax payable	12,703	10,742
Payables for unsettled investment contracts	410,575	-
TOTAL	3,989,509	2,735,899

* Includes Cheques issued but not presented by policyholders amounting to Rs. (000s) 5,68,524 (Previous Year Rs. (000s) 4,12,374)

FORM L-20-PROVISIONS SCHEDULE

Particulars	As at Jun 30, 2012	As at Jun 30, 2011
	(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	9,872	13,871
Provision for Leave Encashment	27,895	28,932
Provision for Other Long Term Benefits	89,351	85,108
Provision for Other Employee Benefits	60,352	52,564
TOTAL	187,470	180,475

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As at Jun 30, 2012	As at Jun 30, 2011
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

	Q1 '12-13	YTD JUN '12	Q1 '11-12	YTD JUN '11
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	92%	92%	-113%	-113%
Linked Par Pension	-50%	-50%	30%	30%
Linked Non Par Individual Life	-53%	-53%	-51%	-51%
Linked Non Par Pension	-108%	-108%	-92%	-92%
Linked Non Par Group	-57%	-57%	0%	0%
Non Linked Par Individual Life	50%	50%	39%	39%
Non Linked Par Pension	-57%	-57%	95%	95%
Non Linked Non Par Individual Life	29%	29%	75%	75%
Non Linked Non Par Pension Life	-101%	-101%	NA	NA
Non Linked Group Life	588%	588%	16%	16%
Non Linked Non Par Annuity	507%	507%	-1%	-1%
2 Net Retention Ratio	98%	98%	99%	99%
3 Expense of Management to Gross Direct Premium Ratio	32%	32%	35%	35%
4 Commission Ratio (Gross commission paid to Gross Premium)	2.6%	2.6%	3%	3.2%
5 Ratio of policy holder's liabilities to shareholder's funds	14	14	14	14
6 Growth rate of shareholders' fund	2%	2%	52%	52%
7 Ratio of surplus to policyholders' liability	1%	1%	0%	0%
8 Change in net worth in ('000)	92,066	92,066	1,715,843	1,715,843
9 Profit after tax/Total Income	-16%	-16%	-6%	-6%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	15	15	15	15
12 Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13 Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2.2%	2.2%	2.1%	2.1%
R2. Non-PAR	2.2%	2.2%	2.1%	2.1%
R3.Sub-TOTAL	2.2%	2.2%	2.1%	2.1%
Linked:				
R4. PAR	2.4%	2.4%	2.2%	2.2%
R5. Non-PAR	0.5%	0.5%	-1.2%	-1.2%
R6. Sub-TOTAL	0.5%	0.5%	-1.1%	-1.1%
R7. Grand Total	0.7%	0.7%	-1.0%	-1.0%
Shareholders' Funds	2.3%	2.3%	2.0%	2.0%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2.2%	2.2%	2.1%	2.1%
R2. Non-PAR	2.2%	2.2%	2.1%	2.1%
R3.Sub-TOTAL	2.2%	2.2%	2.1%	2.1%
Linked:				
R4. PAR	2.0%	2.0%	2.1%	2.1%
R5. Non-PAR	0.6%	0.6%	1.5%	1.5%
R6. Sub-TOTAL	0.6%	0.6%	1.6%	1.6%
R7. Grand Total	0.8%	0.8%	1.6%	1.6%
Shareholders' Funds	2.3%	2.3%	2.0%	2.0%
14 Conservation Ratio				
Linked Par Individual Life	105%	105%	77%	77%
Linked Par Pension	72%	72%	88%	88%
Linked Non Par Individual Life	70%	70%	75%	75%
Linked Non Par Pension	66%	66%	76%	76%
Non Linked Par Individual Life	82%	82%	97%	97%
Non Linked Par Pension	88%	88%	83%	83%
Non Linked Non Par Individual Life	51%	51%	44%	44%
15 Persistency Ratio (by numbers)*				
For 13th month	50%	56%	50%	55%
For 25th month	47%	50%	34%	38%
For 37th month	23%	24%	26%	29%
For 49th Month	20%	23%	23%	25%
for 61st month	16%	17%	19%	21%
Persistency Ratio (by premium)*				
For 13th month	50%	62%	60%	65%
For 25th month	58%	61%	50%	49%
For 37th month	33%	29%	34%	33%
For 49th Month	23%	26%	25%	30%
for 61st month	16%	19%	20%	26%
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)		Nil		Nil
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.45)		(0.13)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.45)		(0.13)
(iv) Book value per share (Rs)		2.54		2.50

* The persistency is being calculated as per IRDA circular IRDA/ACT/CIR/Gen/21/02/2010 Dt. 11-2-10.

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

	As at Jun 30, 2012 (Rs. 000's)	As at Jun 30, 2011 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	5,020,909	4,431,415
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(120,303)	(33,240)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(3,656,881)	(3,754,762)
Payments of commission and brokerage	(270,852)	(255,204)
Payments of other operating expenses	(1,508,477)	(1,228,318)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	19,219	(167,905)
Income taxes paid (Net)	-	9,177
Service tax paid	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	(516,385)	(998,837)
Cash flow from extraordinary operations (give break-up)	-	-
Net cash from operating Activities	(516,385)	(998,837)
II Cash flows from investing activities		
Purchase of fixed assets	(12,800)	(13,487)
Proceeds from sale of fixed assets	244	1,024
Purchases of investments	(171,382,724)	(180,059,445)
Sales of investments	170,030,397	178,631,240
Rents/Interests/ Dividends received	1,069,978	907,416
Profit/(Loss) on sale/redemption of investment	(197,429)	538,828
Expenses related to investments	-	-
Net cash from investing activities	(492,333)	5,576
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(1,008,719)	(993,260)
Cash and cash equivalent at beginning of the year	1,320,356	1,315,000
Cash and cash equivalent at the end of the year	311,637	321,740
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	548,178	387,456
Bank balances (Policyholder's - Schedule 8A and 8B)	(236,541)	(65,716)
Note 1		
Cash and Bank Balances	548,178	387,456
Fixed Deposits with maturity more than 3 months	-	-
Cash and Bank Balances as per Schedule 11	548,178	387,456

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl. No.	Particular	As at Jun 30, 2012	As at Jun 30, 2011
1	Linked		
a	Life	466,324	481,993
b	General Annuity	-	-
c	Pension	150,831	172,471
d	Health	-	-
2	Non-Linked		
a	Life	79,892	23,417
b	General Annuity	748	271
c	Pension	8,944	64
d	Health	3	-

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	-	-	-	-	-	-	0	-	-	-	0	-
2	Andhra Pradesh	551	548	36	3,085	1,415	1,393	390	44,290	1,966	1,941	426	47,376
3	Arunachal Pradesh	18	18	6	74	53	53	25	474	71	71	31	548
4	Assam	57	57	9	313	333	324	98	4,768	390	381	106	5,081
5	Bihar	584	580	27	872	544	536	82	6,360	1,128	1,116	109	7,232
6	Chandigarh	4	4	0	2	140	131	14	2,170	144	135	14	2,172
7	Chhattisgarh	239	238	7	448	334	328	25	3,611	573	566	32	4,058
8	Dadra & NagarHaveli	1	1	0	1	14	13	3	63	15	14	3	64
9	Daman & Diu	-	-	-	-	1	1	0	50	1	1	0	50
10	Delhi	22	19	5	201	2,048	1,945	776	58,956	2,070	1,964	781	59,158
11	Goa	11	11	5	100	78	71	45	833	89	82	50	933
12	Gujarat	311	293	53	2,140	1,223	1,187	294	32,854	1,534	1,480	347	34,994
13	Haryana	235	228	38	1,724	1,050	1,011	490	42,811	1,285	1,239	528	44,536
14	Himachal Pradesh	16	16	6	81	43	42	9	793	59	58	15	874
15	Jammu & Kashmir	18	18	2	112	122	121	20	2,139	140	139	22	2,251
16	Jharkhand	227	226	14	619	668	652	71	5,268	895	878	84	5,887
17	Karnataka	202	195	25	1,565	1,688	1,640	401	61,253	1,890	1,835	426	62,818
18	Kerala	92	88	31	628	319	310	113	5,895	411	398	144	6,523
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	979	976	20	1,298	1,363	1,346	115	12,857	2,342	2,322	135	14,155
21	Maharashtra	1,808	1,732	65	4,038	3,381	3,245	1,064	133,445	5,189	4,977	1,129	137,483
22	Manipur	-	-	-	-	7	5	6	145	7	5	6	145
23	Meghalaya	-	-	-	-	1	1	0	3	1	1	0	3
24	Mizoram	1	1	0	10	7	7	3	54	8	8	3	64
25	Nagaland	-	-	-	-	16	16	8	667	16	16	8	667
26	Orissa	576	566	94	2,291	552	543	138	6,646	1,128	1,109	232	8,937
27	Puducherry	-	-	-	-	13	13	2	162	13	13	2	162
28	Punjab	694	650	102	2,392	863	830	92	14,068	1,557	1,480	194	16,460
29	Rajasthan	1,965	1,833	81	3,285	903	883	129	19,712	2,868	2,716	211	22,997
30	Sikkim	10	10	2	20	18	18	10	231	28	28	13	251
31	Tamil Nadu	123	119	18	1,216	1,348	1,314	432	35,812	1,471	1,433	450	37,028
32	Tripura	126	122	16	355	104	101	30	829	230	223	46	1,184
33	Uttar Pradesh	402	386	33	955	1,619	1,573	248	40,538	2,021	1,959	280	41,493
34	Uttarakhand	173	172	7	235	297	290	32	2,565	470	462	39	2,800
35	West Bengal	700	688	64	1,464	1,576	1,468	604	19,066	2,276	2,156	668	20,530
Grand Total		10,145	9,795	764	29,525	22,141	21,411	5,769	559,387	32,286	31,206	6,533	588,912

(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	-	-	-	-	3	(225,922)	38	(44,399)	3	(225,922)	38	(44,399)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	4,879	65	16,252	2	4,879	65	16,252
8	Haryana	-	-	-	-	1	(1,905)	31	104	1	(1,905)	31	104
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	488	20	2,001	1	488	20	2,001
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	50	0	100	1	50	0	100
15	Maharashtra	-	-	-	-	5	50,421	10,857	89,778	5	50,421	10,857	89,778
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	4	0	10	-	4	0	10
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	776	7	5,413	2	776	7	5,413
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	1	817	25	5,792	1	817	25	5,792
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	3,855	433	34,274	3	3,855	433	34,274
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	19	(166,537)	11,476	109,325	19	(166,537)	11,476	109,325

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

Statement as on : 30 Jun 2012

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission : Quarterly

		In Rs Lakhs	
Total Application as per Balance Sheet (A)			921,317
ADD (B)			-
Provisions	Sch - 14	1,875	
Current Liabilities	Sch - 13	39,895	
		41,770	
LESS (C)			
Debit Balance in P&L A/C			149,505
Loans	Sch - 09		-
Adv & Other Assets	Sch - 12	18,532	
Cash & Bank Balance	Sch - 11	5,482	
Fixed Assets	Sch - 10	2,088	
Misc Exp. not written off	Sch - 15		-
		175,607	
Funds available for Investments			787,480

Reconciliation of Investment Assets		
Total Investment Assets (as per balance Sheet Value of: (₹))		787,480
A. Life Fund		124,661
B. Pension & Gen Annuity Fund		45,482
C. Unit Linked Funds		617,337
TOTAL		787,480

Rs. In Lakhs

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH			PH		Book Value (SH+PH) F=(b+c+d+e)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM+ (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)					
1	Govt Securities		29,263	1,774	177	20,460	51,675	41.5%		51,675	51,761
2	Govt Securities or Other approved Securities (incl 1 above)		41,469	1,774	206	24,010	67,460	54.1%		67,460	67,221
3	Investment subject to Exposure Norms										
	a	Housing & Infrastructure	15,729	600	112	14,798	31,238	25.1%	0.0	31,238	31,032
	b	i) Approved Investments	19,192	876	48	5,191	25,307	20.3%	0.0	25,307	25,251
		ii) "Other investments" not to exceed 15%	655	-	1	-	656	0.5%	(0.0)	655	655
TOTAL LIFE FUND			77,045	3,250	367	44,000	124,661	100.0%	0.0	124,661	124,159

B. PENSION GENERAL ANNUITY FUND		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1	Govt Securities	Not less than 20%		17,190	17,190	37.8%		17,190	17,224
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%		20,667	20,667	45.4%		20,667	20,702
3	Balance inv to be in Approved Investment	Not exceeding 60%		24,815	24,815	54.6%	-	24,815	24,782
TOTAL PENSION GENERAL ANNUITY FUND		100%		45,482	45,482	100.0%		45,482	45,484

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved Investment	Not less than 75%	13,099	576,091	589,190	95.4%
2	Other Investments	Not more than 25%	-	28,147	28,147	4.6%
TOTAL LINKED INSURANCE FUND		100%	13,099	604,238	617,337	100.0%

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 : 31/07/2012

Note: (+) FRMS refers to 'Funds representing Solvency Margin'
 Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")
 Funds beyond Solvency Margin shall have a separate Custody Account.
 Other Investments' are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

Sd/-
 Jitendra Nayyar
 Director- Finance

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

UNIT LINKED INSURANCE BUSINESS

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

PERIODICITY : QUARTERLY

STATEMENT AS ON : 30 Jun 2012

Par / Non Par

Rs. in lacs

PARTICULARS	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund
SFIN	ULGF00210/03/2006GROUPEAL AN122	ULGF00531/03/2006GROUPECAS HF122	ULGF00310/03/2006GROUPEDEB TF122	ULGF00410/03/2006GROUPEGR OWT122	ULGF00113/07/2005GROUPESEC UR122	ULGF00613/02/2009GROUPEDEBT BT122
Opening Balance (Market Value)	1,446	1,259	3,612	1,737	1,689	233
Add : Inflow During the Quarter	79	120	759	20	97	4
Increase/ Decrease value of Inv (net)	16	28	112	22	41	2
Less : Outflow During the Quarter	176	114	359	157	157	239
Total Investible Fund (Mkt value)	1,365	1,293	4,124	1,622	1,671	0

INVESTMENT OF UNIT FUND	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	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	64	4.7%	-	0.0%	584	14.2%	84	5.2%	243	14.6%	-	0.0%
Corporate Bonds	243	17.8%	-	0.0%	1,026	24.9%	276	17.0%	501	30.0%	-	0.0%
Infrastructure Bonds	403	29.5%	-	0.0%	1,440	34.9%	151	9.3%	433	25.9%	-	0.0%
Equity	374	27.4%	-	0.0%	-	0.0%	781	48.2%	285	17.1%	-	0.0%
Money Market	38	2.8%	1,296	100.2%	380	9.2%	66	4.1%	19	1.1%	0	118.3%
Mutual Funds	66	4.8%	29	2.3%	-	0.0%	77	4.8%	71	4.3%	-	0.0%
Deposits with banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (A)	1,188	87.0%	1,325	102.5%	3,430	83.2%	1,435	88.5%	1,553	92.9%	0	118.3%
Current Assets:												
Accrued Interest	28	2.0%	0	0.0%	138	3.3%	22	1.3%	48	2.9%	0	0.1%
Dividend Receivable	2	0.2%	-	0.0%	-	0.0%	4	0.2%	1	0.1%	-	0.0%
Bank Balance	42	3.1%	(31)	-2.4%	(11)	-0.3%	(8)	-0.5%	(43)	-2.6%	(0)	-18.2%
Receivable for Sale of Investments	-	0.0%	-	0.0%	422	10.2%	8	0.5%	3	0.2%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Less: Current Liabilities												
Payable for Investments	0	0.0%	-	0.0%	0	0.0%	3	0.2%	3	0.2%	-	0.0%
Fund Mgmt Charges Payable	1	0.1%	1	0.1%	2	0.1%	1	0.1%	1	0.1%	0	0.1%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	71	5.2%	(32)	-2.5%	547	13.3%	22	1.3%	5	0.3%	(0)	-18.3%
Other Investments (<=25%)												
Corporate Bonds	39	2.9%	-	0.0%	148	3.6%	59	3.6%	98	5.9%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	38	2.8%	-	0.0%	-	0.0%	61	3.7%	15	0.9%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	28	2.0%	-	0.0%	-	0.0%	45	2.8%	-	0.0%	-	0.0%
Sub Total (C)	106	7.7%	-	0.0%	148	3.6%	165	10.1%	114	6.8%	-	0.0%
Total (A + B+C)	1,365	100.0%	1,293	100.0%	4,124	100.0%	1,622	100.0%	1,671	100.0%	0	100.0%
Fund Carried Forward (as per LB2)	1,365		1,293		4,124		1,622		1,671		0	

Note:

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

Date : 31/07/2012

FORM 3A

UNIT LINKED INSURANCE BUSINESS

LINK TO ITEM C OF FORM 3A (PART A)

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

Par / Non Par

PERIODICITY : QUARTERLY

STATEMENT AS ON : 30 Jun 2012

Rs. in lacs

PARTICULARS	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
SFIN	ULIF00311/02/2003PNSBALANCE 122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROW-TH122	ULIF02425/01/2010PNGROW-II122	ULIF02525/01/2010PNSNINFRA F122	ULIF01122/01/2008PNSINDEXF 122
Opening Balance (Market Value)	15,645	1,930	38,064	1,834	2,044	63,816
Add : Inflow During the Quarter	266	372	467	326	151	258
Increase/ Decrease value of Inv (net)	219	32	0	34	(87)	34
Less : Outflow During the Quarter	993	18	2,962	10	41	3,369
Total Investible Fund (Mkt value)	15,137	2,316	35,569	2,183	2,068	60,739

INVESTMENT OF UNIT FUND	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	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	850	5.6%	63	2.7%	1,107	3.1%	75	3.4%	-	0.0%	-	0.0%
Corporate Bonds	2,604	17.2%	336	14.5%	3,489	9.8%	241	11.1%	-	0.0%	-	0.0%
Infrastructure Bonds	4,339	28.7%	432	18.7%	9,096	25.6%	280	12.8%	-	0.0%	-	0.0%
Equity	5,035	33.3%	618	26.7%	16,278	45.8%	992	45.4%	1,619	78.3%	58,343	96.1%
Money Market	189	1.2%	565	24.4%	-	0.0%	326	14.9%	-	0.0%	-	0.0%
Mutual Funds	156	1.0%	115	5.0%	1,409	4.0%	100	4.6%	64	3.1%	49	0.1%
Deposits with banks	1,200	7.9%	-	0.0%	1,450	4.1%	-	0.0%	-	0.0%	-	0.0%
Sub Total (A)	14,373	95.0%	2,129	91.9%	32,829	92.3%	2,014	92.3%	1,683	81.4%	58,392	96.1%
Current Assets:												
Accrued Interest	539	3.6%	37	1.6%	873	2.5%	25	1.2%	-	0.0%	-	0.0%
Dividend Receivable	20	0.1%	3	0.1%	62	0.2%	4	0.2%	4	0.2%	263	0.4%
Bank Balance	(33)	-0.2%	(3)	-0.1%	(76)	-0.2%	1	0.1%	(2)	-0.1%	(92)	-0.2%
Receivable for Sale of Investments	30	0.2%	0	0.0%	46	0.1%	8	0.4%	51	2.5%	200	0.3%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Less: Current Liabilities												
Payable for Investments	30	0.2%	0	0.0%	9	0.0%	8	0.4%	37	1.8%	(0)	0.0%
Fund Mgmt Charges Payable	12	0.1%	2	0.1%	32	0.1%	2	0.1%	2	0.1%	30	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	1	0.0%	0	0.0%	0	0.0%	101	0.2%
Sub Total (B)	514	3.4%	35	1.5%	863	2.4%	29	1.3%	14	0.7%	240	0.4%
Other Investments (<=25%)												
Corporate Bonds	-	0.0%	10	0.4%	492	1.4%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	249	1.6%	57	2.4%	1,385	3.9%	60	2.7%	327	15.8%	2,107	3.5%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	86	3.7%	-	0.0%	81	3.7%	44	2.1%	-	0.0%
Sub Total (C)	249	1.6%	153	6.6%	1,877	5.3%	140	6.4%	370	17.9%	2,107	3.5%
Total (A + B+C)	15,137	100.0%	2,316	100.0%	35,569	100.0%	2,183	100.0%	2,068	100.0%	60,739	100.0%
Fund Carried Forward (as per LB2)	15,137		2,316		35,569		2,183		2,068		60,739	

Note:

- The aggregate of all the above Segregated Unit-F
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial
- Other Investments' are as permitted under Sec 2

Date : 31/07/2012

FORM 3A

UNIT LINKED INSURANCE BUSINESS

LINK TO ITEM C OF FORM 3A (PART A)

LINK TO ITEM C OF FORM 3A (PART A)

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 30 Jun 2012

Rs. in lacs

PARTICULARS	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
SFIN	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFN D122	ULIF00803/03/2005PNSNSECUR E122	ULIF01408/02/2008PNSPROTECT 122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFI T122
Opening Balance (Market Value)	5,941	8,053	5,245	10,946	1,149	1,136
Add : Inflow During the Quarter	927	601	26	455	215	-
Increase/ Decrease value of Inv (net)	53	(204)	102	233	23	43
Less : Outflow During the Quarter	54	160	635	1,444	227	25
Total Investible Fund (Mkt value)	6,867	8,289	4,738	10,190	1,160	1,153

INVESTMENT OF UNIT FUND	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	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	-	0.0%	-	0.0%	224	4.7%	845	8.3%	139	12.0%	-	0.0%
Corporate Bonds	-	0.0%	-	0.0%	940	19.8%	2,217	21.8%	258	22.3%	401	34.8%
Infrastructure Bonds	-	0.0%	-	0.0%	1,694	35.8%	3,430	33.7%	241	20.7%	438	38.0%
Equity	6,564	95.6%	7,458	90.0%	670	14.1%	416	4.1%	158	13.6%	3	0.3%
Money Market	-	0.0%	-	0.0%	559	11.8%	1,446	14.2%	200	17.3%	286	24.8%
Mutual Funds	31	0.5%	400	4.8%	139	2.9%	200	2.0%	56	4.8%	17	1.5%
Deposits with banks	-	0.0%	-	0.0%	65	1.4%	800	7.9%	-	0.0%	537	46.6%
Sub Total (A)	6,595	96.0%	7,859	94.8%	4,291	90.6%	9,355	91.8%	1,052	90.7%	1,682	145.9%
Current Assets:												
Accrued Interest	-	0.0%	-	0.0%	135	2.8%	370	3.6%	28	2.5%	99	8.6%
Dividend Receivable	29	0.4%	25	0.3%	3	0.1%	2	0.0%	1	0.1%	-	0.0%
Bank Balance	20	0.3%	5	0.1%	(3)	-0.1%	(17)	-0.2%	(11)	-1.0%	(628)	-54.5%
Receivable for Sale of Investments	-	0.0%	82	1.0%	0	0.0%	21	0.2%	2	0.2%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Less: Current Liabilities												
Payable for Investments	-	0.0%	6	0.1%	0	0.0%	20	0.2%	2	0.2%	-	0.0%
Fund Mgmt Charges Payable	4	0.1%	7	0.1%	3	0.1%	6	0.1%	1	0.1%	0	0.0%
Other Current Liabilities (for Investments)	1	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	43	0.6%	99	1.2%	131	2.8%	349	3.4%	17	1.4%	(529)	-45.9%
Other Investments (<=25%)												
Corporate Bonds	-	0.0%	-	0.0%	285	6.0%	462	4.5%	10	0.8%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	228	3.3%	243	2.9%	30	0.6%	24	0.2%	7	0.6%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	88	1.1%	-	0.0%	-	0.0%	74	6.3%	-	0.0%
Sub Total (C)	228	3.3%	331	4.0%	315	6.7%	487	4.8%	91	7.8%	-	0.0%
Total (A + B+C)	6,867	100.0%	8,289	100.0%	4,738	100.0%	10,190	100.0%	1,160	100.0%	1,153	100.0%
Fund Carried Forward (as per LB2)	6,867		8,289		4,738		10,190		1,160		1,153	

Note:

- The aggregate of all the above Segregated Unit-F
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial)
- Other Investments' are as permitted under Sec 2

Date : 31/07/2012

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

UNIT LINKED INSURANCE BUSINESS

LINK TO ITEM C OF FORM 3A (PART A)

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 30 Jun 2012

Rs. in lacs

PARTICULARS	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	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
SFIN	ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANCE-R122		ULIF01708/01/2010LIFENHN-II122	
Opening Balance (Market Value)	72,914		6,821		445		4,142		8,363		6,412	
Add : Inflow During the Quarter	596		700		53		889		144		822	
Increase/ Decrease value of Inv (net)	925		136		13		117		87		112	
Less : Outflow During the Quarter	2,058		252		20		303		158		259	
Total Investible Fund (Mkt value)	72,377		7,405		490		4,846		8,436		7,087	
INVESTMENT OF UNIT FUND	Unit Linked Balanced fund		Unit Linked Balanced- II fund		Unit Linked Debt Fund		Unit Linked Debt -II Fund		Unit Linked Enhancer fund		Unit Linked Enhancer - II fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	6,178	8.5%	781	10.6%	90	18.4%	725	15.0%	-	0.0%	-	0.0%
Corporate Bonds	10,724	14.8%	960	13.0%	83	17.0%	846	17.5%	-	0.0%	-	0.0%
Infrastructure Bonds	19,198	26.5%	1,626	22.0%	134	27.4%	1,518	31.3%	-	0.0%	-	0.0%
Equity	22,654	31.3%	2,492	33.7%	-	0.0%	-	0.0%	7,210	85.5%	5,962	84.1%
Money Market	673	0.9%	512	6.9%	95	19.3%	1,022	21.1%	-	0.0%	-	0.0%
Mutual Funds	3,314	4.6%	201	2.7%	-	0.0%	-	0.0%	378	4.5%	302	4.3%
Deposits with banks	4,425	6.1%	440	5.9%	21	4.3%	64	1.3%	-	0.0%	-	0.0%
Sub Total (A)	67,165	92.8%	7,012	94.7%	423	86.4%	4,175	86.1%	7,588	89.9%	6,264	88.4%
Current Assets:												
Accrued Interest	2,155	3.0%	205	2.8%	14	3.0%	102	2.1%	0	0.0%	-	0.0%
Dividend Receivable	103	0.1%	11	0.1%	-	0.0%	-	0.0%	31	0.4%	25	0.4%
Bank Balance	(31)	0.0%	15	0.2%	3	0.5%	114	2.4%	(11)	-0.1%	21	0.3%
Receivable for Sale of Investments	393	0.5%	-	0.0%	85	17.4%	459	9.5%	164	1.9%	127	1.8%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Less: Current Liabilities												
Payable for Investments	0	0.0%	0	0.0%	45	9.2%	0	0.0%	34	0.4%	43	0.6%
Fund Mgmt Charges Payable	56	0.1%	6	0.1%	0	0.1%	4	0.1%	9	0.1%	6	0.1%
Other Current Liabilities (for Investments)	2	0.0%	0	0.0%	0	0.0%	0	0.0%	3	0.0%	2	0.0%
Sub Total (B)	2,562	3.5%	225	3.0%	57	11.6%	671	13.9%	138	1.6%	122	1.7%
Other Investments (<=25%)												
Corporate Bonds	1,121	1.5%	20	0.3%	10	2.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	1,529	2.1%	148	2.0%	-	0.0%	-	0.0%	671	7.9%	559	7.9%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	39	0.5%	142	2.0%
Sub Total (C)	2,650	3.7%	168	2.3%	10	2.0%	-	0.0%	710	8.4%	701	9.9%
Total (A + B+C)	72,377	100.0%	7,405	100.0%	490	100.0%	4,846	100.0%	8,436	100.0%	7,087	100.0%
Fund Carried Forward (as per LB2)	72,377		7,405		490		4,846		8,436		7,087	

Note:

- The aggregate of all the above Segregated Unit-F
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial
- Other Investments' are as permitted under Sec 2

Date : 31/07/2012

FORM 3A

UNIT LINKED INSURANCE BUSINESS

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

Par / Non Par

STATEMENT AS ON : 30 Jun 2012

Rs. in lacs

Rs. in lacs

PARTICULARS	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
	ULIF00527/01/2004LIFEGROWTH12 2	ULIF01808/01/2010LIGROWTH12 II122	ULIF01908/01/2010LIFEINFRAF1 22	ULIF01002/01/2008LIFEINDEXF12 2	ULIF02008/01/2010LIFINDX- II122	ULIF00911/07/2006LIFPROTECT 122
Opening Balance (Market Value)	212,042	8,939	6,445	21,169	10,871	5,866
Add : Inflow During the Quarter	646	753	384	63	900	148
Increase/ Decrease value of Inv (net)	242	46	(208)	16	39	132
Less : Outflow During the Quarter	6,953	243		823	289	290
Total Investible Fund (Mkt value)	205,976	9,496	6,527	20,425	11,521	5,855

INVESTMENT OF UNIT FUND	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	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	6,871	3.3%	305	3.2%	-	0.0%	-	0.0%	-	0.0%	570	9.7%
Corporate Bonds	6,708	3.3%	370	3.9%	-	0.0%	-	0.0%	-	0.0%	1,080	18.4%
Infrastructure Bonds	21,682	10.5%	1,050	11.1%	-	0.0%	-	0.0%	-	0.0%	1,746	29.8%
Equity	137,015	66.5%	6,297	66.3%	4,617	70.7%	19,657	96.2%	11,007	95.5%	226	3.9%
Money Market	1,805	0.9%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	1,265	21.6%
Mutual Funds	2,535	1.2%	401	4.2%	318	4.9%	27	0.1%	104	0.9%	129	2.2%
Deposits with banks	14,500	7.0%	475	5.0%	-	0.0%	-	0.0%	-	0.0%	400	6.8%
Sub Total (A)	191,116	92.8%	8,898	93.7%	4,935	75.6%	19,684	96.4%	11,110	96.4%	5,416	92.5%
Current Assets:												
Accrued Interest	3,201	1.6%	118	1.2%	(0)	0.0%	-	0.0%	-	0.0%	195	3.3%
Dividend Receivable	537	0.3%	25	0.3%	9	0.1%	87	0.4%	50	0.4%	1	0.0%
Bank Balance	(542)	-0.3%	6	0.1%	9	0.1%	(37)	-0.2%	(28)	-0.2%	(12)	-0.2%
Receivable for Sale of Investments	1,851	0.9%	25	0.3%	20	0.3%	-	0.0%	-	0.0%	15	0.3%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Less: Current Liabilities												
Payable for Investments	70	0.0%	9	0.1%	-	0.0%	0	0.0%	-	0.0%	14	0.2%
Fund Mgmt Charges Payable	187	0.1%	8	0.1%	5	0.1%	10	0.0%	9	0.1%	4	0.1%
Other Current Liabilities (for Investments)	3	0.0%	1	0.0%	1	0.0%	1	0.0%	1	0.0%	0	0.0%
Sub Total (B)	4,786	2.3%	156	1.6%	32	0.5%	40	0.2%	11	0.1%	181	3.1%
Other Investments (<=25%)												
Corporate Bonds	10	0.0%	10	0.1%	-	0.0%	-	0.0%	-	0.0%	246	4.2%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	10,065	4.9%	432	4.6%	921	14.1%	701	3.4%	400	3.5%	13	0.2%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	638	9.8%	-	0.0%	-	0.0%	-	0.0%
Sub Total (C)	10,075	4.9%	442	4.7%	1,560	23.9%	701	3.4%	400	3.5%	259	4.4%
Total (A + B+C)	205,976	100.0%	9,496	100.0%	6,527	100.0%	20,425	100.0%	11,521	100.0%	5,855	100.0%
Fund Carried Forward (as per LB2)	205,976		9,496		6,527		20,425		11,521		5,855	

Note:

1. The aggregate of all the above Segregated Unit-F
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial)
3. Other Investments' are as permitted under Sec 2

Date : 31/07/2012

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

LINK TO ITEM C OF FORM 3A (PART A)

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 30 Jun 2012

Rs. in lacs

PARTICULARS	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
SFIN	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122
Opening Balance (Market Value)	3,521	22,884	51,519	11,804	3	871
Add : Inflow During the Quarter	496	1,607	77	-	198	147
Increase/ Decrease value of Inv (net)	75	(557)	1,040	316	0	16
Less : Outflow During the Quarter	544	438	4,289	174	138	5
Total Investible Fund (Mkt value)	3,548	23,496	48,348	11,946	63	1,029

INVESTMENT OF UNIT FUND	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	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	502	14.1%	-	0.0%	6,121	12.7%	-	0.0%	-	0.0%	159	15.5%
Corporate Bonds	595	16.8%	-	0.0%	13,232	27.4%	2,795	23.4%	-	0.0%	87	8.4%
Infrastructure Bonds	951	26.8%	-	0.0%	13,804	28.6%	2,710	22.7%	-	0.0%	338	32.8%
Equity	480	13.5%	20,949	89.2%	7,216	14.9%	23	0.2%	-	0.0%	389	37.8%
Money Market	350	9.9%	-	0.0%	1,715	3.5%	1,600	13.4%	63	99.1%	-	0.0%
Mutual Funds	176	5.0%	1,096	4.7%	2,134	4.4%	80	0.7%	-	0.0%	19	1.9%
Deposits with banks	230	6.5%	-	0.0%	900	1.9%	4,933	41.3%	-	0.0%	-	0.0%
Sub Total (A)	3,282	92.5%	22,045	93.8%	45,123	93.3%	12,141	101.6%	63	99.1%	992	96.4%
Current Assets:												
Accrued Interest	106	3.0%	0	0.0%	1,475	3.1%	804	6.7%	0	0.0%	23	2.2%
Dividend Receivable	2	0.1%	70	0.3%	30	0.1%	-	0.0%	-	0.0%	2	0.1%
Bank Balance	22	0.6%	64	0.3%	(74)	-0.2%	(999)	-8.4%	1	0.9%	(0)	0.0%
Receivable for Sale of Investments	0	0.0%	301	1.3%	200	0.4%	-	0.0%	(0)	0.0%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Less: Current Liabilities												
Payable for Investments	0	0.0%	53	0.2%	-	0.0%	-	0.0%	-	0.0%	(0)	0.0%
Fund Mgmt Charges Payable	3	0.1%	19	0.1%	31	0.1%	0	0.0%	0	0.0%	1	0.1%
Other Current Liabilities (for Investments)	0	0.0%	2	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	127	3.6%	361	1.5%	1,599	3.3%	(195)	-1.6%	1	0.9%	23	2.2%
Other Investments (<=25%)												
Corporate Bonds	30	0.8%	-	0.0%	1,286	2.7%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	21	0.6%	666	2.8%	339	0.7%	-	0.0%	-	0.0%	14	1.4%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	88	2.5%	424	1.8%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (C)	138	3.9%	1,090	4.6%	1,625	3.4%	-	0.0%	-	0.0%	14	1.4%
Total (A + B+C)	3,548	100.0%	23,496	100.0%	48,348	100.0%	11,946	100.0%	63	100.0%	1,029	100.0%
Fund Carried Forward (as per LB2)	3,548		23,496		48,348		11,946		63		1,029	

Note:

1. The aggregate of all the above Segregated Unit-F
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial
3. Other Investments' are as permitted under Sec 2

Date : 31/07/2012

FORM 3A

UNIT LINKED INSURANCE BUSINESS

LINK TO ITEM C OF FORM 3A (PART A)

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 30 Jun 2012

Rs. in lacs

PARTICULARS	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Total of All Funds	
	ULGF00728/03/2011GROUPINC OM122		ULIF03201/08/2011LIFDYNAMI C122			
Opening Balance (Market Value)	1,876		5,662		628,348	
Add : Inflow During the Quarter	-		733		14,500	
Increase/ Decrease value of Inv (net)	42		53		3,346	
Less : Outflow During the Quarter	0		385		28,857	
Total Investible Fund (Mkt value)	1,918		6,062		617,337	

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)						
Govt. Bonds	-	0.0%	-	0.0%	26,581	4.3%
Corporate Bonds	511	26.6%	-	0.0%	50,524	8.2%
Infrastructure Bonds	604	31.5%	-	0.0%	87,738	14.2%
Equity	-	0.0%	5,197	85.7%	350,985	56.9%
Money Market	-	0.0%	-	0.0%	14,468	2.3%
Mutual Funds	15	0.8%	262	4.3%	14,471	2.3%
Deposits with banks	522	27.2%	-	0.0%	30,962	5.0%
Sub Total (A)	1,651	86.1%	5,459	90.1%	575,729	93.3%
Current Assets:						
Accrued Interest	117	6.1%	-	0.0%	10,858	1.8%
Dividend Receivable	-	0.0%	21	0.4%	1,425	0.2%
Bank Balance	0	0.0%	5	0.1%	(2,365)	-0.4%
Receivable for Sale of Investments	-	0.0%	44	0.7%	4,555	0.7%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%
Less: Current Liabilities						
Payable for Investments	-	0.0%	34	0.6%	419	0.1%
Fund Mgmt Charges Payable	1	0.1%	5	0.1%	471	0.1%
Other Current Liabilities (for Investments)	0	0.0%	1	0.0%	122	0.0%
Sub Total (B)	116	6.1%	31	0.5%	13,461	2.2%
Other Investments (<=25%)						
Corporate Bonds	151	7.9%	-	0.0%	4,486	0.7%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%
Equity	-	0.0%	320	5.3%	21,633	3.5%
Money Market	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	252	4.2%	2,028	0.3%
Sub Total (C)	151	7.9%	572	9.4%	28,147	4.6%
Total (A + B+C)	1,918	100.0%	6,062		617,337	100.0%
Fund Carried Forward (as per LB2)	1,918		6,062		617,337	

Note:

1. The aggregate of all the above Segregated Unit-F
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial
3. Other Investments' are as permitted under Sec 2

Date : 31/07/2012

Company Name & Code: AVIVA Life Insurance Company India Limited, Code: 0122

Statement for the period: Jun 2012

Periodicity of Submission : Quarterly

Rs. Lakhs

No	Name of The Scheme	SFIN	Assets Held on the above date	NAV As on Above Date	NAV as Per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield ##	3 Year Rolling CAGR
1	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	35,569	19.305		19.274	17.677	18.663	-3.0%	3.1%
2	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECFUND122	4,738	15.705		15.375	14.815	14.779	5.8%	4.8%
3	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	0	12.535		12.184	11.918	11.656	10.0%	7.0%
4	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	1,365	14.453		14.257	13.549	13.788	1.8%	5.2%
5	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	1,293	15.929		15.584	15.275	14.957	8.9%	6.7%
6	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	4,124	15.728		15.294	14.995	14.673	9.9%	6.6%
7	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	1,622	15.078		14.823	13.563	13.999	1.3%	6.5%
8	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESECUR122	1,671	15.860		15.477	14.787	14.711	7.2%	6.1%
9	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	60,739	10.964		10.944	9.562	10.238	-5.7%	7.7%
10	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSNPROTECT122	10,190	13.301		13.006	12.704	12.497	8.0%	5.8%
11	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	15,137	29.682		29.246	27.470	28.070	2.2%	5.1%
12	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	1,153	16.089		15.869	15.650	15.432	5.6%	5.4%
13	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	490	14.278		13.877	13.557	13.223	10.8%	7.2%
14	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	8,436	11.147		11.029	9.321	10.374	-5.1%	5.5%
15	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	72,377	38.672		38.177	35.788	36.735	1.6%	4.4%
16	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	205,976	30.556		30.495	27.634	29.784	-5.5%	2.8%
17	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	20,425	8.899		8.882	7.756	8.307	-5.7%	7.8%
18	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	5,855	14.798		14.471	14.138	13.900	8.0%	5.9%
19	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	48,348	17.064		16.705	16.230	16.186	5.1%	4.3%
20	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	11,946	16.152		15.950	15.748	15.547	5.1%	4.9%
21	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	4,846	12.103		11.785	11.526	11.264	10.0%	NA
22	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	7,087	10.951		10.816	9.199	10.087	-4.1%	NA
23	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II122	7,405	11.338		11.134	10.468	10.638	3.1%	NA
24	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGROWT-II122	9,496	10.357		10.323	9.214	9.907	-5.2%	NA
25	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	11,521	10.103		10.096	8.844	9.474	-6.7%	NA
26	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFUND122	23,496	8.630		8.856	7.697	9.081	-14.4%	NA
27	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	6,527	8.136		8.422	7.087	8.541	-19.3%	NA
28	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	3,548	11.600		11.347	10.953	10.922	6.2%	NA
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	2,316	11.289		11.151	10.587	10.783	1.5%	NA
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWT-II122	2,183	11.373		11.220	10.270	10.624	1.0%	NA
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAF122	2,068	8.476		8.869	7.365	8.861	-18.7%	NA
32	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	6,867	10.808		10.788	9.437	10.102	-6.2%	NA
33	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFUND122	8,289	8.798		9.041	7.866	9.224	-14.3%	NA
34	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNSPROTE-II122	1,160	11.645		11.405	10.996	10.979	6.0%	NA
35	Unit Linked Liquid fund	ULIF02903/05/2010LIFEELIQUID122	63	10.854		10.624	10.391	10.151	7.7%	NA
36	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	1,029	10.480		10.318	9.745	9.849	1.8%	NA
37	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	1,918	11.130		10.887	10.677	10.451	8.8%	NA
38	Unit Linked Dynamic P/E Fund*	ULIF03201/08/2011LIFDYNAMIC122	6,062	9.787		9.719	8.411	9.319	NA	NA
Total AUM			617,337							

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

Date: 31-Jul-12

One year return.

* Returns for funds which are in existence for less than one year is not shown

FORM L-29 Detail regarding debt securities
Unit Linked
(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2012	as % of total for this class	As at 30 June 2011	as % of total for this class	As at 30 June 2012	as % of total for this class	As at 30 June 2011	as % of total for this class
Break down by credit rating								
AAA rated	195,296	84.4%	176,698	83.1%	196,617	84.5%	181,541	83.5%
AA or better	25	0.0%	24	0.0%	25	0.0%	25	0.0%
Rated below AA but above A	4,486	1.9%	4,446	2.1%	4,542	2.0%	4,568	2.1%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	31,452	13.6%	31,407	14.8%	31,452	13.5%	31,407	14.4%
	231,258	100.0%	212,576	100.0%	232,635	100.0%	217,540	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	40,089	17.3%	24,358	11.5%	39,358	16.9%	23,925	11.0%
more than 1 yearend up to 3years	119,671	51.7%	119,031	56.0%	121,935	52.4%	122,505	56.3%
More than 3years and up to 7years	34,194	14.8%	45,524	21.4%	34,152	14.7%	46,898	21.6%
More than 7 years and up to 10 years	24,532	10.6%	9,965	4.7%	24,504	10.5%	10,255	4.7%
More than 10 years and up to 15 years	6,733	2.9%	9,097	4.3%	6,700	2.9%	9,261	4.3%
More than 15 years and up to 20 years	6,039	2.6%	4,601	2.2%	5,987	2.6%	4,696	2.2%
Above 20 years	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	231,258	100.0%	212,576	100.0%	232,635	100.0%	217,540	100.0%
Breakdown by type of the issuer								
Central Government	24,758	10.7%	32,308	15.2%	24,699	10.6%	32,996	15.2%
State Government	2,314	1.0%	1,127	0.5%	2,351	1.0%	1,152	0.5%
Corporate Securities	204,187	88.3%	179,141	84.3%	205,586	88.4%	183,392	84.3%
	231,258	100.0%	212,576	100.0%	232,635	100.0%	217,540	100.0%

Non Unit Linked
(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2012	as % of total for this class	As at 30 June 2011	as % of total for this class	As at 30 June 2012	as % of total for this class	As at 30 June 2011	as % of total for this class
Break down by credit rating								
AAA rated	158,818	93.3%	84,984	97.1%	157,275	93.3%	84,270	97.1%
AA or better	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	11,322	6.7%	2,510	2.9%	11,322	6.7%	2,510	2.9%
	170,140	100.0%	87,494	100.0%	168,597	100.0%	86,780	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	82,429	48.4%	42,499	48.6%	80,913	48.0%	41,808	48.2%
more than 1 yearend up to 3years	25,235	14.8%	12,151	13.9%	25,205	14.9%	12,117	14.0%
More than 3years and up to 7years	11,648	6.8%	7,332	8.4%	11,659	6.9%	7,343	8.5%
More than 7 years and up to 10 years	18,417	10.8%	18,618	21.3%	18,432	10.9%	18,624	21.5%
More than 10 years and up to 15 years	8,161	4.8%	2,174	2.5%	8,156	4.8%	2,171	2.5%
More than 15 years and up to 20 years	20,692	12.2%	1,841	2.1%	20,678	12.3%	1,841	2.1%
Above 20 years	3,559	2.1%	2,879	3.3%	3,554	2.1%	2,876	3.3%
	170,140	100.0%	87,494	100.0%	168,597	100.0%	86,780	100.0%
Breakdown by type of the issuer								
Central Government	68,864	40.5%	34,136	39.0%	68,067	40.4%	33,768	38.9%
State Government	19,263	11.3%	13,370	15.3%	19,239	11.4%	13,375	15.4%
Corporate Securities	82,013	48.2%	39,987	45.7%	81,291	48.2%	39,637	45.7%
	170,140	100.0%	87,494	100.0%	168,597	100.0%	86,780	100.0%

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. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment
5. AAA rated includes all Sovereign rated instruments#
6. Fixed Deposits are considered under Any Other Investment Grade. Further, previous year's figures have been re-classified accordingly

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q4 11-12	As at Jun 30, 2012	Q4 10-11	As at Jun 30, 2011
			(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
Dabur Invest Corp	Control	Issue of Fresh share capital	-	-	-	-
Aviva International Holdings Limited,	Substantial Interest	Issue of Fresh share capital	-	-	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Expenses- Receivable	-	-	48	48
Aviva Asia PTE Ltd.	Significant Influence	Group Recharges - Payable	(835)	(835)	-	-
Aviva Asia PTE Ltd.	Significant Influence	Balance Receivable/ (Payable) as at the end	(20,715)	(20,715)	(14,409)	(14,409)
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration	76	76	60	60
TOTAL			(21,474)	(21,474)	(14,301)	(14,301)

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

BOD and Key Person information			As at Jun 30, 2012	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Simon Machell	Director	24-Sep-07	NA
2	TR Ramachandran	CEO & Managing Director	01-Nov-08	NA
3	Bobby Parikh	Director	17-Nov-09	NA
4	Robert John Donaghy	Director	07-Dec-10	NA
5	Mohit Burman	Director	24-Sep-07	NA
6	Dr. Anand Chand Burman	Director	12-Jun-08	NA
7	Pritam Das Narang	Director	23-Aug-01	NA
8	Pradip Burman	Director	24-May-11	NA
9	Dr Ajay Dua	Director	17-Nov-09	NA
10	Dr S Narayan	Director	27-Feb-10	NA
11	Ravi Bhadani	Company Secretary	13-Nov-07	NA
12	Rajeev Arora	CFO	01-Sep-07	NA
13	Sumit Behl	Chief Risk Officer	01-Sep-07	NA
14	Jyoti Vaswani	Chief Investment Officer	01-Jan-10	NA
15	Sanjeeb Kumar	Appointed Actuary	01-Dec-10	NA
16	Gaurav Rajput	Director - Marketing	04-Oct-10	NA
17	Snehil Gambhir	Chief Operating Officer	01-Apr-11	NA
18	Sandip Malik	Director-Human Resources	26-Mar-10	NA

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

FORM L-32-SOLVENCY MARGIN - KT 3

Rs. in Lakhs

Item	Description	Adjusted Value	
		As at Jun 30, 2012	As at Jun 30, 2011
01	Available Assets in Policyholders' Fund: Deduct:	712,813	691,704
02	Mathematical Reserves	-	-
03	Other Liabilities	706,741	678,215
04	Excess in Policyholders' funds	-	-
		6,072	13,489
05	Available Assets in Shareholders Fund: Deduct:	95,950	74,512
06	Other Liabilities of shareholders' fund	-	-
07	Excess in Shareholders' funds	41,770	29,164
		54,180	45,348
08	Total ASM (04)+(07)	60,252	58,837
09	Total RSM	13,042	11,433
10	Solvency Ratio (ASM/RSM)	4.62	5.15

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;
- Item 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.

Statement as on: 30 Jun 2012
 Details of Investment Portfolio

Name of the Fund Life Funds

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)	
			%	Has there been revision?									Amount	Board Approval Ref				

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.

CERTIFICATION

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on: 30 Jun 2012

Name of the Fund Linked Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been									Amount	Board Approval Ref			

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.

CERTIFICATION**Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on: 30 Jun 2012

Name of the Fund Pension Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been									Amount	Board Approval Ref			

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.

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on: 30 Jun 2012
 Statement of Investment and Income on Investment

 Name of the Fund Life Funds

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter				Year to Date				Previous Year (for the quarter ended 30 Jun 2011)						
			INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	21,652	21,719	461	2.3	2.3	21,652	21,719	461	2.3	2.3	7,720	7,548	147	2.0	2.0
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,006	1,026	18	1.8	1.8	1,006	1,026	18	1.8	1.8	1,037	1,033	18	1.5	1.5
	Treasury Bills	CTRB	29,016	29,016	565	2.0	2.0	29,016	29,016	565	2.0	2.0	25,230	25,230	488	1.8	1.8
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES																
	State Government Bonds	SGGB	15,785	15,459	334	2.1	2.1	15,785	15,459	334	2.1	2.1	13,278	13,117	280	2.1	2.1
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
	TAXABLE BONDS																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	493	492	12	2.4	2.4	493	492	12	2.4	2.4	7,066	7,021	144	2.2	2.2
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central/ State/any Authority or body constituted by Central / State Act	HTDA	6,934	6,908	166	2.4	2.4	6,934	6,908	166	2.4	2.4	0	0	0	0.0	0.0
D	INFRASTRUCTURE INVESTMENTS																
	TAXABLE BONDS																
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0	0	0	0.0	0.0	0	0	0	0.0	0.0	0	0	0	0.0	0.0
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0	0	0	2.5	2.5	0	0	0	2.5	2.5	0	0	0	0.0	0.0
	Infrastructure - PSU - Debentures / Bonds	IPTD	23,811	23,632	473	2.3	2.3	23,811	23,632	473	2.3	2.3	12,339	12,013	273	2.2	2.2
	Infrastructure - PSU - CPs	IPCP	0	0	0	0.0	0.0	0	0	0	0.0	0.0	0	0	0	0.0	0.0
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	0	0	0	0.0	0.0	0	0	0	0.0	0.0	0	0	0	0.0	0.0
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	1	1	0	3.5	3.5	1	1	0	3.5	3.5	1	1	0	0.5	0.5
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2	2	0	6.0	6.0	2	2	0	6.0	6.0	1	1	0	5.5	5.5
	Commercial Papers	ECCP	0	0	0	0.0	0.0	0	0	0	0.0	0.0	262	262	6	2.3	2.3
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	8,000	8,000	202	2.5	2.5	8,000	8,000	202	2.5	2.5	2,510	2,510	61	2.3	2.3
	Deposits - CDs with Scheduled Banks	EDCD	9,860	9,860	247	2.4	2.4	9,860	9,860	247	2.4	2.4	12,399	12,399	279	2.2	2.2
	Deposits - Repo / Reverse Repo	ECMR	0	0	7	2.0	2.0	0	0	7	2.0	2.0	0	0	0	0.0	0.0
	Corporate Securities - Debentures	ECOS	5,089	5,033	115	2.3	2.3	5,089	5,033	115	2.3	2.3	5,047	4,949	114	2.3	2.3
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,356	2,356	157	2.5	2.5	2,356	2,356	157	2.5	2.5	0	0	86	2.2	2.2
F	OTHER INVESTMENTS																
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	655	655	10	2.5	2.5	655	655	10	2.5	2.5	0	0	0	0.0	0.0
	Equity Shares (incl Co-op Societies)	OESH	0	0	0	0.0	0.0	0	0	0	0.0	0.0	0	0	0	0.4	0.4
	TOTAL		124,661	124,159	2,767			124,661	124,159	2,767			86,889	86,084	1,897		

Statement as on: 30 Jun 2012
Statement of Investment and Income on Investment

Name of the Fund Linked Funds

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter					Year to Date					Previous Year (for the quarter ended 30 Jun 2011)				
			INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	24,223	24,223	914	3.7	3.7	24,223	24,223	914	3.7	3.7	31,255	31,255	13	0.1	0.1
	Treasury Bills	CTRB	45	45	38	3.0	3.0	45	45	38	3.0	3.0	1,053	1,053	18	1.8	1.8
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES																
	State Government Bonds	SGGB	2,314	2,314	103	4.5	4.5	2,314	2,314	103	4.5	4.5	1,127	1,127	9	1.0	1.0
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
	TAXABLE BONDS																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0	0	0	0.0	0.0	0	0	0	0.0	0.0	24,621	24,621	399	1.7	1.7
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central/ State/any Authority or body constituted by Central / State Act	HTDA	32,764		817	2.6		32,764		817	2.6		0	0	0	0.0	0.0
D	INFRASTRUCTURE INVESTMENTS																
	Infrastructure - PSU - Equity shares - Quoted	ITPE	25,615	25,615	-264	-1.9	-1.9	25,615	25,615	-264	-1.9	-1.9	23,600	23,600	-2,599	-11.3	-11.3
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	27,399		371	1.4	1.4	27,399		371	1.4	1.4	16,849	16,849	-1,706	-10.2	-10.2
	TAXABLE BONDS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	54,974	54,974	1,500	2.6	2.6	54,974	54,974	1,500	2.6	2.6	54,554	54,554	926	1.8	1.8
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	0	0	0	0.0	0.0	0	0	0	0.0	0.0	0	0	0	0.0	0.0
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
	PSU - Equity shares - Quoted	EAEQ	78,544	78,544	-388	-0.9	-0.9	78,544	78,544	-388	-0.9	-0.9	94,678	94,678	-6,070	-6.6	-6.6
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	219,427	219,427	1,914	0.6	0.6	219,427	219,427	1,914	0.6	0.6	244,217	244,217	896	1.1	1.1
	Corporate Securities - Debentures	ECOS	50,524	50,524	1,408	2.7	2.7	50,524	50,524	1,408	2.7	2.7	49,290	49,290	870	1.8	1.8
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	30,962	30,962	848	2.7	2.7	30,962	30,962	848	2.7	2.7	31,407	31,407	782	2.5	2.5
	Deposits - CDs with Scheduled Banks	EDCD	13,978	13,978	376	2.5	2.5	13,978	13,978	376	2.5	2.5	14,484	14,484	455	2.1	2.1
	Deposits - Repo / Reverse Repo	ECMR	490	490	30	2.1	2.1	490	490	30	2.1	2.1	0	0	0	0.0	0.0
	Commercial Papers	ECCP	0	0	0	0.0	0.0	0	0	0	0.0	0.0	339	339	17	2.3	2.3
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	14,471	14,471	371	2.5	2.5	14,471	14,471	371	2.5	2.5	0	0	494	2.0	2.0
	Net Current Assets (Only in respect of ULIP Business)	ENCA	13,461		0	0.0	0.0	13,461		0	0.0	0.0	38,837	38,837	0	0.0	0.0
F	OTHER INVESTMENTS																
	Equity Shares (incl Co-op Societies)	OESH	21,633	21,633	-2,729	-12.0	-12.0	21,633	21,633	-2,729	-12.0	-12.0	34,946	34,946	350	1.3	1.3
	Debentures	OLDB	4,486		126	2.8	2.8	4,486		126	2.8	2.8	4,446	4,446	65	1.5	1.5
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	2,028		49	2.5	2.5	2,028		49	2.5	2.5	0	0	0	2.0	2.0
	TOTAL		617,337	617,337	5,483			617,337	617,337	5,483			665,702	665,702	-5,081		

Statement as on: 30 Jun 2012

 Name of the Fund Pension Funds

Statement of Investment and Income on Investment

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter					Year to Date					Previous Year (for the quarter ended 30 Jun 2011)				
			INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)		INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	5,888	5,922	123	2.1	2.1	5,888	5,922	123	2.1	2.1	150	145	3	2.0	2.0
A2	Treasury Bills	CTRB	11,302	11,302	176	2.2	2.2	11,302	11,302	176	2.2	2.2	0	0	0	0.0	0.0
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES																
B1	State Government Bonds	SGGB	3,478	3,479	74	2.1	2.1	3,478	3,479	74	2.1	2.1	93	91	2	2.1	2.1
C	HOUSING SECTOR INVESTMENTS																
	Bonds / Debentures issued by NHB / Institutions accredited by	HTDN	-	-	-	0.0	0.0	-	-	-	0.0	0.0	65	64	1	2.2	2.2
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central/ State/any Authority or body constituted by Central / State Act	HTDA	1,240	1,238	29	2.4	2.4	1,240	1,238	29	2.4	2.4	0	0	0	0.0	0.0
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	4,832	4,804	92	2.3	2.3	4,832	4,804	92	2.3	2.3	168	162	3	2.2	2.2
E	INVESTMENT SUBJECT TO EXPOSURE NORMS																
	Corporate Securities - Debentures	ECOS	442	440	10	2.4	2.4	442	440	10	2.4	2.4	83	81	2	2.26	2.26
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,881	1,881	28	2.5	2.5	1,881	1,881	28	2.5	2.5	0	0	0	1.51	1.51
	Deposits - Repo / Reverse Repo	ECMR	-	-	18	2.1	2.1	-	-	18	2.1	2.1	0	0	0	0.00	0.00
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance)	ECDB	3,322	3,322	86	2.60	2.60	3,322	3,322	86	2.60	2.60	0	0	0	0.00	0.00
	Deposits - CDs with Scheduled Banks	EDCD	13,097	13,097	253	2.48	2.48	13,097	13,097	253	2.48	2.48	49	49	1	2.33	2.33
F	OTHER THAN APPROVED INVESTMENTS																
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	0	0	0	0.00	0.00
	TOTAL		45,482	45,484	890			45,482	45,484	890			607	591	12		

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.

Note:

- Category of Investment (COI) shall be as per Guidelines
- 1 To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments
- 2 Yield netted for Tax
- 3 FORM-1 shall be prepared in respect of each fund.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30 Jun 2012

 Name of Fund Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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

Statement as on: 30 Jun 2012

Name of Fund Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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							

Statement as on: 30 Jun 2012

Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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

CERTIFICATION

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

Note:

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

	Q1 '12-13				Q1 '11-12				YTD JUN '12				YTD JUN '11			
	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1 First year Premium																
i Individual Single Premium- (ISP)																
From 0-10000	2	211	211	50	223.74	335.00	335.00	407.23	2	211	211	50.46	223.74	335	335	407
From 10,000-25,000	0	1	1	6	120.39	75.00	75.00	353.07	0	1	1	6.00	120	75	75	353
From 25001-50,000	4	14	14	25	353.25	89.00	89.00	707.74	4	14	14	24.50	353	89	89	708
From 50,001-75,000	1	1	1	3	85.65	15.00	15.00	122.33	1	1	1	2.55	86	15	15	122
From 75,000-100,000	9	9	9	15	136.85	18.00	18.00	383.75	9	9	9	14.83	137	18	18	384
From 1,00,001-1.25,000	1	-	-	-	12.00	1.00	1.00	15.00	1	-	-	-	12	1	1	15
Above Rs. 1.25,000	74	9	9	167	145.00	12.00	12.00	262.50	74	9	9	167.32	145	12	12	263
ii Individual Single Premium (ISPA)- Annuity																
From 0-50000	13	5	5	-	2.59	4.00	4.00	-	13	5	5	-	3	4	4	-
From 50,001-100,000	14	4	4	-	-	-	-	-	14	4	4	-	-	-	-	-
From 1,00,001-150,000	10	1	1	-	-	-	-	-	10	1	1	-	-	-	-	-
From 150,001-2,00,000	16	-	-	-	-	-	-	-	15.55	-	-	-	-	-	-	-
From 2,00,001-250,000	4	-	-	-	-	-	-	-	4.42	-	-	-	-	-	-	-
From 2,50,001-3,00,000	3	-	-	-	-	-	-	-	2.81	-	-	-	-	-	-	-
Above Rs. 3,00,000	92	3	3	-	-	-	-	-	91.73	3	3	-	-	-	-	-
iii Group Single Premium (GSP)																
From 0-10000	-	-	(10)	(94)	-	-	-	-	-	-	(10)	(93.70)	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	0	-	36	76	-	-	-	-	0.31	-	36	75.78	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1.25,000	9	-	220	902	27.83	-	1,052.00	3,973.47	9.42	-	220	901.58	27.83	-	1,052	3,973.47
iv Group Single Premium- Annuity- GSPA																
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v Individual non Single Premium- INSP																
From 0-10000	552.36	16,742	16,742	246,410.20	514.18	13,360.00	13,371.00	134,911.80	552.36	16,742	16,742	246,410.20	514	13,360	13,371	134,912
From 10,000-25,000	1,234.50	8,493	8,504	199,516.51	1,312.69	14,467.00	14,517.00	137,626.24	1,234.50	8,493	8,504	199,516.51	1,313	14,467	14,517	137,626
From 25001-50,000	978.56	3,329	3,339	53,605.62	1,189.41	6,870.00	6,934.00	62,477.98	978.56	3,329	3,339	53,605.62	1,189	6,870	6,934	62,478
From 50,001-75,000	710.77	1,426	1,428	19,228.52	426.66	1,807.00	1,817.00	21,795.04	710.77	1,426	1,428	19,228.52	427	1,807	1,817	21,795
From 75,000-100,000	529.62	662	665	13,910.56	1,086.29	1,741.00	1,753.00	22,245.07	529.62	662	665	13,910.56	1,086	1,741	1,753	22,245
From 1,00,001-1.25,000	649.50	668	669	13,292.54	301.83	628.00	635.00	11,993.73	649.50	668	669	13,292.54	302	628	635	11,994
Above Rs. 1.25,000	1,631.99	708	711	42,682.19	2,674.90	1,132.00	1,134.00	38,843.35	1,631.99	708	711	42,682.19	2,675	1,132	1,134	38,843
vi Individual non Single Premium- Annuity- INSPA																
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii Group Non Single Premium (GNSP)																
From 0-10000	(6.23)	-	869	(9,166.84)	0.94	5.00	230.00	2,124.98	(6.23)	-	869	(9,166.84)	1	5	230	2,125
From 10,000-25,000	4.26	3	1,746	4,239.13	3.53	1.00	2,354.00	2,044.74	4.26	3	1,746	4,239.13	4	1	2,354	2,045
From 25001-50,000	2.59	1	409	1,190.76	5.43	3.00	5,186.00	3,017.59	2.59	1	409	1,190.76	5	3	5,186	3,018
From 50,001-75,000	5.78	1	1,422	4,593.77	4.88	1.00	1,236.00	6,539.64	5.78	1	1,422	4,593.77	5	1	1,236	6,540
From 75,000-100,000	4.46	1	241	361.42	4.69	1.00	1,434.00	9,789.31	4.46	1	241	361.42	5	1	1,434	9,789
From 1,00,001-1.25,000	3.32	-	170	1,270.00	3.50	-	1,569.00	1,012.32	3.32	-	170	1,270.00	4	-	1,569	1,012
Above Rs. 1.25,000	11,452.50	13	(171,640)	105,952.69	916.56	10.00	(309,091.00)	7,891.88	11,452.50	13	(171,640)	105,952.69	917	10	(309,091)	7,892
viii Group Non Single Premium- Annuity- GNSPA																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Q1 '12-13				Q1 '11-12				YTD JUN '12				YTD JUN '11			
	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2 Renewal Premium																
i Individual																
From 0-10000	1,747	38,666	38,765	143,618	2,269.06	44,807.00	44,970.00	62,388.70	1,747	38,666	38,765	143,618	2,269	44,807	44,970	62,389
From 10,000-25,000	7,812	73,152	73,507	241,051	9,053.07	83,517.00	83,874.00	144,149.15	7,812	73,152	73,507	241,051	9,053	83,517	83,874	144,149
From 25001-50,000	5,905	26,717	26,896	125,543	7,573.38	31,143.00	31,317.00	93,896.68	5,905	26,717	26,896	125,543	7,573	31,143	31,317	93,897
From 50,001-75,000	1,449	5,833	5,880	40,745	1,641.62	5,542.00	5,565.00	24,652.33	1,449	5,833	5,880	40,745	1,642	5,542	5,565	24,652
From 75,000-100,000	3,493	4,786	4,827	36,458	4,466.61	5,697.00	5,726.00	28,466.78	3,493	4,786	4,827	36,458	4,467	5,697	5,726	28,467
From 1,00,001-1,25,000	1,194	1,838	1,848	19,173	1,017.26	1,626.00	1,633.00	11,664.91	1,194	1,838	1,848	19,173	1,017	1,626	1,633	11,665
Above Rs. 1,25,000	7,904	3,510	3,527	83,990	9,859.07	3,691.00	3,700.00	54,548.01	7,904	3,510	3,527	83,990	9,859	3,691	3,700	54,548
ii Individual- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10000	1	39	38,567	6,660	(3.49)	43.00	30,977.00	7,519.63	1	39	38,567	6,660	(3)	43	30,977	7,520
From 10,000-25,000	1	1	107	141	0.89	6.00	863.00	683.68	1	1	107	141	1	6	863	684
From 25001-50,000	5	9	1,163	2,781	4.21	6.00	1,336.00	1,238.86	5	9	1,163	2,781	4	6	1,336	1,239
From 50,001-75,000	4	3	791	1,360	6.48	8.00	7,665.00	4,509.46	4	3	791	1,360	6	8	7,665	4,509
From 75,000-100,000	7	2	785	1,220	7.35	2.00	1,318.00	775.15	7	2	785	1,220	7	2	1,318	775
From 1,00,001-1,25,000	11	5	2,393	4,025	6.73	2.00	707.00	926.17	11	5	2,393	4,025	7	2	707	926
Above Rs. 1,25,000	329	15	46,386	121,795	342.55	17.00	296,005.00	142,578.73	329	15	46,386	121,795	343	17	296,005	142,579
iv Group- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group) Channels	Q1 '12-13			Q1 '11-12			YTD JUN '12			YTD JUN '11		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	171	1	1	518	2	0	171	1	1	518	2
2	Corporate Agents-Banks	0	123	19	0	343	35	0	123	19	0	343	35
3	Corporate Agents -Others	0	(234,892)	22	1	(270,077)	286	0	(234,892)	22	1	(270,077)	286
4	Brokers	10	6,979	68	4	2,302	12	10	6,979	68	4	2,302	12
5	Micro Agents	-	-	-	0	0	-	-	-	-	0	0	-
6	Direct Business	9	61,082	11,366	15	(29,161)	629	9	61,082	11,366	15	(29,161)	629
	Total(A)	19	(166,537)	11,476	21	(296,075)	965	19	(166,537)	11,476	21	(296,075)	965
1	Referral (B)	0	0	-	0	45	3	0	0	-	0	45	3
	Grand Total (A+B)	19	(166,537)	11,476	21	(296,030)	967	19	(166,537)	11,476	21	(296,030)	967

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

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)											
S.No.	Channels	Q1 '12-13		Q1 '11-12		YTD JUN '12		YTD JUN '11			
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,941	2,997	10,846	4,863	9,941	2,997	10,846	4,863		
2	Corporate Agents-Banks	10,586	2,571	8,711	3,130	10,586	2,571	8,711	3,130		
3	Corporate Agents -Others	4,935	29	614	5	4,935	29	614	5		
4	Brokers	1,003	130	2,234	332	1,003	130	2,234	332		
5	Micro Agents	-	-	-	-	-	-	-	-		
6	Direct Business	5,778	800	2,802	255	5,778	800	2,802	255		
	Total (A)	32,243	6,528	25,207	8,585	32,243	6,528	25,207	8,585		
1	Referral (B)	43	5	-	-	43	5	-	-		
	Grand Total (A+B)	32,286	6,533	25,207	8,585	32,286	6,533	25,207	8,585		

FORM L-39-Data on Settlement of Claims for the quarter ended 31st Mar 2012

Date: 30 Jun 2012

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	-	711	233	122	63	12	1,141	94,358	
2	Survival Benefit	-	109	4	-	-	-	113	2,348	
3	for Annuities / Pension	-	394	23	13	4	3	437	1,032	
4	For Surrender	-	22,356	51	5	2	-	22,414	2,490,798	
5	Other benefits	-	-	-	-	-	-	-	-	
	CI/PTD/ADP	-	-	-	-	-	-	-	-	
	HCB	-	7	-	-	-	-	7	65	
	ADB	-	13	-	-	-	-	13	4,194	
	IB	-	2	-	-	-	-	2	40	
6	Partial Withdrawals	-	481	-	-	-	-	481	56,209	
7	Auto Foreclosure	-	5,199	45	-	-	-	5,244	167,791	
8	EL Surrender	-	10,508	12	-	-	-	10,520	104,011	
9	Death Claims	-	400	-	-	-	-	400	101,709	

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	-	341	-	-	-	-	341	9,368	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	31	-	-	-	-	31	207	
7	Gratuity	-	389	-	-	-	-	389	25,795	
8	Leave encashment	-	12	-	-	-	-	12	980	
9	ADB	-	1	-	-	-	-	1	200	
10	Death Claims	-	867	5	1	-	-	873	48,017	

Individual													
No. of claims only													
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	For Partial withdrawals	For Auto Fore Closure	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	-	1,558	-	41	1,180	14	1,670	3,439	-	-	-	-
2	Claims reported during the period*	507	1,640	243	453	21,651	479	3,575	7,081	2	6	9	17
3	Claims Settled during the period	454	1,187	118	438	22,414	481	5,244	10,520	-	3	7	17
4	Claims Repudiated during the period	53	-	-	-	-	-	-	-	1	-	1	-
	Less than 2years from the date of acceptance of risk	46	-	-	-	-	-	-	-	1	-	-	-
	Grater than 2 year from the date of acceptance of risk	7	-	-	-	-	-	-	-	-	-	1	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	2,011	125	56	417	12	1	-	1	3	1	-
	Less than 3months	-	647	125	25	414	12	1	-	1	3	1	-
	3 months to 6 months	-	662	-	5	3	-	-	-	-	-	-	-
	6months to 1 year	-	423	-	13	-	-	-	-	-	-	-	-
	1year and above	-	279	-	13	-	-	-	-	-	-	-	-

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

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	Claims reported during the period*	880	-	-	-	341	-	-	411	12	31
3	Claims Settled during the period	876	-	-	-	341	-	-	404	12	31
4	Claims Repudiated during the period	4	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	4	-	-	-	-	-	-	-	-	-
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	7	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	7	-	-
	Less than 3months	-	-	-	-	-	-	-	7	-	-
	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
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Sales Related	210	1447	257	159	1124	117
	b) New Business Related	6	39	3	30	10	2
	c) Policy Servicing related	76	674	59	427	236	28
	d) Claim Servicing related	3	44	1	19	27	0
	e) Others	17	37	-	29	19	6
	Total Number	312	2241	320	664	1416	153

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	96	-	96
	b) Greater than 15 days	57	-	57
	Total Number	153	-	153

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.

1. 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".

i. 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	
		Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
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 1994-96 Ultimate)

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	87.4%	87.4%
2.	Life- Non-participating Policies	71.3%	155.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	55.3%	55.3%
5.	Annuities- Individual Pension Plan	71.3%	87.4%
6.	Unit Linked	71.3%	87.4%
7.	Health Insurance	71.3%	71.3%

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 115% to 138%.

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	425	425
2.	Life- Non-participating Policies	35	425
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	425	425
5.	Annuities- Individual Pension Plan	425	425
6.	Unit Linked	319	532
7.	Health Insurance	319	319

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the fixed expense assumption is 75 to 362.

4) Bonus:

i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	4.00%	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	4.10%	4.60%
7.	Health Insurance	NA	NA

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 462% as on 30th June 2012. Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - $[\text{Unit Reserve of UWP/PUWP} \times \{p_1 \times (1.015)^{\text{DMT of assets}-1} + p_2 \times 30\}]$ where p_1 and p_2 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 12.5% plus surcharge of 5% and education cess of 3%.

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

$$\text{IBNR Reserves} = \text{Average risk charge} * \text{Delay Months} * (1 - \text{Reinsurance Credit})$$

Non Linked Individual

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

For group business OYRGTA Business

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

For SP Group Term Business

$$\text{IBNR Reserves} = \text{qx} * (\text{Sum Assured})/12 \text{ (where x is the average age for the in-force policies) which gives the average risk for one month.}$$

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

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

Item	Current	Valuation 2011-12
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	NA

(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)	277	0.74%	-	0.05%
2	All Traditional Endowment Products	369.9	0.86%	-	0.05%
3	All UL Endowment (fully underwritten)	462.4	1.23%	-	0.23%
4	All UL Endowment (Simplified Underwritten)	416	0.74%	-	0.23%
5	All UL Pension Products	416	1.11%	-	0.23%
6	Single Premium UL Products	277	0.00%	-	0.23%
7	iLife (online term assurance)	277	2.00%	-	0.05%
8	Rural Endowment	74	0.00%	-	0.00%
9	Rural Term Assurance	30	0.00%	-	0.00%
10	Health Insurance	277.4	2.00%	-	0.05%

In previous valuation, the best estimate renewal expense assumption ranged from 253 to 422 for unit linked business and for conventional business it ranged from 30 to 337.