



# **IRDA Public Disclosures**

**Year ended 31 March 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
15	L-15	LOANS SCHEDULE	16
16	L-16	FIXED ASSETS SCHEDULE	17
17	L-17	CASH AND BANK BALANCE SCHEDULE	18
18	L-18	ADVANCES AND OTHER ASSETS SCHEDULE	19
19	L-19	CURRENT LIABILITIES SCHEDULE	20
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 YEAR ENDED 31ST MARCH 2012  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q4 '11-12 (Rs. 000's)	YTD Mar'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)		
<b>Premiums earned – net</b>										
(a) Premium	L-4	12,251,351	4,218,448	336,847	4,045,408	683,012	1,348,429	1,275,200	8,652,420	24,158,695
(b) Reinsurance ceded		(108,366)	-	-	(86,003)	-	(67,441)	-	(71,724)	(261,810)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>12,142,985</b>	<b>4,218,448</b>	<b>336,847</b>	<b>3,959,405</b>	<b>683,012</b>	<b>1,280,988</b>	<b>1,275,200</b>	<b>8,580,696</b>	<b>23,896,885</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		1,921,144	588,562	115,190	238,089	7,923	44,506	42,567	776,040	2,957,983
(b) Profit on sale/redemption of investments		1,755,292	647,551	31,339	4,562	401	610	639	1,148,362	2,440,393
(c) (Loss) on sale/ redemption of investments		(1,279,629)	(386,225)	(37,891)	(248)	(4)	(29)	(34)	(980,579)	(1,704,059)
(d) Transfer/Gain on revaluation/change in fair value		(4,168,207)	(1,572,388)	(9,399)	-	-	-	-	5,207,802	(5,749,994)
(e) Appropriation/Expropriation Adjustment account		34,946	(14,522)	(203)	-	-	-	-	(0)	20,221
<b>Sub Total</b>		<b>(1,736,454)</b>	<b>(737,021)</b>	<b>99,036</b>	<b>242,404</b>	<b>8,320</b>	<b>45,087</b>	<b>43,172</b>	<b>6,151,625</b>	<b>(2,035,456)</b>
<b>Other Income</b>										
(a) Contribution from the Shareholders' A/c		-	-	-	1,627,213	627,083	112,821	107,751	(68,710)	2,474,866
<b>TOTAL (A)</b>		<b>10,406,532</b>	<b>3,481,427</b>	<b>435,882</b>	<b>5,829,022</b>	<b>1,318,415</b>	<b>1,438,896</b>	<b>1,426,123</b>	<b>14,663,611</b>	<b>24,336,296</b>
<b>Commission</b>	L-5	205,151	22,909	2	661,018	37,234	9,510	-	393,251	935,823
<b>Operating Expenses related to Insurance Business</b>	L-6	2,157,146	251,801	32,034	2,807,508	474,009	124,211	100,536	1,386,783	5,947,244
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		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>2,362,297</b>	<b>274,710</b>	<b>32,036</b>	<b>3,468,525</b>	<b>511,243</b>	<b>133,721</b>	<b>100,536</b>	<b>1,780,035</b>	<b>6,883,067</b>
<b>Benefits Paid (Net)</b>	L-7	8,356,343	5,206,429	735,429	97,080	8,431	194,318	-	5,091,382	14,598,030
Interim Bonuses Paid		3,636	750	-	-	-	-	-	1,328	4,386
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		(1,847,129)	(2,521,663)	(341,475)	2,260,955	797,823	1,141,365	1,325,587	7,217,315	815,462
(b) Amount ceded in Reinsurance		-	-	-	-	-	(30,508)	-	17,772	(30,508)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>6,512,850</b>	<b>2,685,515</b>	<b>393,954</b>	<b>2,358,035</b>	<b>806,254</b>	<b>1,305,175</b>	<b>1,325,587</b>	<b>12,327,797</b>	<b>15,387,370</b>
<b>TOTAL (B+C)</b>		<b>8,875,147</b>	<b>2,960,225</b>	<b>425,990</b>	<b>5,826,561</b>	<b>1,317,497</b>	<b>1,438,896</b>	<b>1,426,123</b>	<b>14,107,831</b>	<b>22,270,438</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>		1,531,385	521,202	9,893	2,461	918	0	-	555,779	2,065,858
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		1,894,815	779,987	9,893	153	53	-	-	2,684,901	2,684,901
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(363,430)	(258,784)	-	2,308	865	-	-	(160,128)	(619,042)
Transfer to Balance sheet		-	-	-	-	-	-	-	(1,968,994)	-
<b>TOTAL (D)</b>		<b>1,531,385</b>	<b>521,202</b>	<b>9,893</b>	<b>2,461</b>	<b>918</b>	<b>-</b>	<b>-</b>	<b>555,779</b>	<b>2,065,859</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		3,636	750	-	-	-	-	-	1,328	4,386
(b) Allocation of Bonus to policyholders:		32,198	3,420	-	1,376	480	-	-	37,474	37,474
(c) Surplus shown in the Revenue Account:		1,531,385	521,202	9,893	2,461	918	-	-	555,779	2,065,859
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>1,567,219</b>	<b>525,372</b>	<b>9,893</b>	<b>3,836</b>	<b>1,398</b>	<b>-</b>	<b>-</b>	<b>594,581</b>	<b>2,107,719</b>

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 YEAR ENDED 31ST MARCH 2011  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q4 '10-11	YTD Mar'11
		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)
<b>Premiums earned – net</b>										
(a) Premium	L-4	14,721,120	5,523,960	625,635	2,040,771	140,041	400,180	-	7,572,174	23,451,706
(b) Reinsurance ceded		(118,384)	-	-	(19,574)	-	(45,974)	-	(53,275)	(183,932)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>14,602,736</b>	<b>5,523,960</b>	<b>625,635</b>	<b>2,021,197</b>	<b>140,041</b>	<b>354,206</b>	<b>-</b>	<b>7,518,899</b>	<b>23,267,774</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		1,704,581	549,834	78,891	127,909	3,918	8,827	-	888,237	2,473,960
(b) Profit on sale/redemption of investments		1,985,168	749,951	49,306	1,529	38	162	-	404,098	2,786,153
(c) (Loss) on sale/ redemption of investments		(364,746)	(110,814)	(16,304)	(264)	(7)	(24)	-	(126,405)	(492,159)
(d) Transfer/Gain on revaluation/change in fair value		(474,603)	320,048	(20,279)	-	-	-	-	(3,293,044)	(174,834)
(e) Appropriation/Expropriation Adjustment account		(61,295)	(4,288)	(217)	-	-	-	-	(65,800)	(65,800)
<b>Sub Total</b>		<b>2,789,105</b>	<b>1,504,731</b>	<b>91,397</b>	<b>129,174</b>	<b>3,949</b>	<b>8,965</b>	<b>-</b>	<b>(2,192,914)</b>	<b>4,527,320</b>
Other Income										
(a) Contribution from the Shareholders' A/c		-	-	294,800	1,266,523	72,400	379,191	-	240,106	2,012,913
<b>TOTAL (A)</b>		<b>17,391,841</b>	<b>7,028,691</b>	<b>1,011,831</b>	<b>3,416,894</b>	<b>216,390</b>	<b>742,362</b>	<b>-</b>	<b>5,566,090</b>	<b>29,808,007</b>
Commission	L-5	449,737	185,155	31	363,064	8,586	3,850	-	84,901	1,010,423
Operating Expenses related to Insurance Business	L-6	2,755,256	607,597	274,199	1,840,641	74,837	134,782	-	875,833	5,687,312
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		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>3,204,993</b>	<b>792,752</b>	<b>274,230</b>	<b>2,203,705</b>	<b>83,423</b>	<b>138,632</b>	<b>-</b>	<b>960,733</b>	<b>6,697,735</b>
Benefits Paid (Net)	L-7	8,380,811	2,364,153	529,287	46,908	-	576,460	-	3,073,056	11,897,619
Interim Bonuses Paid		6,304	1,052	-	-	-	-	-	1,387	7,356
Change in valuation of liability in respect of life policies										
(a) Gross		4,161,570	3,253,354	208,315	1,168,930	132,968	35,909	-	(406,659)	8,961,046
(b) Amount ceded in Reinsurance		2,722	(3)	-	(2,651)	-	(8,640)	-	(8,572)	(8,572)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>12,551,406</b>	<b>5,618,556</b>	<b>737,602</b>	<b>1,213,187</b>	<b>132,968</b>	<b>603,729</b>	<b>-</b>	<b>2,659,212</b>	<b>20,857,449</b>
<b>TOTAL (B+C)</b>		<b>15,756,400</b>	<b>6,411,308</b>	<b>1,011,832</b>	<b>3,416,892</b>	<b>216,391</b>	<b>742,361</b>	<b>-</b>	<b>3,619,945</b>	<b>27,555,184</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>		1,635,441	617,382	-	-	-	-	-	1,946,145	2,252,823
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		1,260,578	788,969	-	-	-	-	-	1,481,095	2,049,546
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		374,863	(171,586)	-	-	-	-	-	465,050	203,277
<b>TOTAL (D)</b>		<b>1,635,440</b>	<b>617,383</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,946,145</b>	<b>2,252,823</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		6,304	1,052	-	-	-	-	-	1,387	7,356
(b) Allocation of Bonus to policyholders:		30,910	3,644	-	-	-	-	-	34,554	34,554
(c) Surplus shown in the Revenue Account:		1,635,440	617,383	-	-	-	-	-	1,946,145	2,252,823
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>1,672,654</b>	<b>622,079</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,982,086</b>	<b>2,294,734</b>

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 YEAR ENDED 31st MARCH 2012**  
**Shareholders' Account (Non-technical Account)**

Particulars	Q4 '11-12	YTD Mar'12	Q4 '10-11	YTD Mar'11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	2,684,901	2,684,901	1,481,095	2,049,546
<b>Income From Investments</b>				
(a) Interest, Dividends and Rent – Gross	155,840	572,072	109,776	315,859
(b) Profit on sale/redemption of investments	10,212	31,941	4,877	16,087
(c) (Loss) on sale/ redemption of investments	(48)	(2,036)	(596)	(1,635)
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>2,850,905</b>	<b>3,286,878</b>	<b>1,595,152</b>	<b>2,379,857</b>
<b>Expense other than those directly related to the insurance business</b>				
Bad debts written off	26,999	76,327	54,213	79,438
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
<b>Contribution to the Policyholders Account (Technical Account)</b>				
Linked - Individual - Life - Participating	-	-	-	-
Linked - Individual - Pension - Participating	-	-	-	-
Linked - Individual - Life - Non Participating	-	-	-	-
Linked - Individual - Pension - Non Participating	-	-	(231,541)	-
Linked - Group - Life - Non Participating	-	-	194,989	294,800
Non Linked - Individual - Life - Participating	(2,186)	-	6,083	6,083
Non Linked - Individual - Pension - Participating	-	-	3,156	3,554
Non Linked - Individual - Life - Non Participating	(367,321)	1,627,213	(127,137)	1,260,439
Non Linked - Individual - Pension - Non Participating	183,316	619,859	65,382	65,382
Non Linked - Group - Life - Non Participating	61,173	112,821	328,970	379,191
Non Linked - Group - Pension - Non Participating	51,732	107,751	-	-
Non Linked - Annuity - Non Participating	4,577	7,224	205	3,464
<b>TOTAL (B)</b>	<b>(41,710)</b>	<b>2,551,195</b>	<b>294,320</b>	<b>2,092,351</b>
Profit/ (Loss) before tax	2,892,616	735,684	1,300,832	287,506
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	2,892,616	735,684	1,300,832	287,506
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	(16,942,054)	(14,785,122)	(16,085,954)	(15,072,628)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
<b>Profit/ (Loss) carried forward to the Balance Sheet</b>	<b>(14,049,439)</b>	<b>(14,049,439)</b>	<b>(14,785,122)</b>	<b>(14,785,122)</b>
<b>Earnings per equity share</b>				
Weighted average number of equity shares outstanding		2,004,900,000		1,936,194,247
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		0.37		0.15

## BALANCE SHEET AS AT 31ST MARCH 2012

Particulars	Schedule	As at Mar 31, 2012 (Rs. 000's)	As at Mar 31, 2011 (Rs. 000's)
<b>SOURCES OF FUNDS</b>			
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		-	-
<b>Sub-Total</b>		<b>20,049,000</b>	<b>20,049,000</b>
BORROWINGS			
POLICYHOLDERS' FUNDS:	L-11	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(10)	13
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account			
		-	-
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		248,017	231,809
Linked - Individual - Pension - Non Participating		35,464	28,047
Linked - Group - Life - Non Participating		711	636
Non Linked - Individual - Life - Participating		13,189	9,949
Non Linked - Individual - Pension - Participating		7,620	6,112
Non Linked - Individual - Life - Non Participating		3,778,217	1,761,496
Non Linked - Individual - Pension - Non Participating		885,062	117,223
Non Linked - Group - Life - Non Participating		1,255,901	145,044
Non Linked - Group - Pension - Non Participating		1,325,587	-
Non Linked - Annuity - Non Participating		52,970	24,494
Discontinued Policies Fund - Non payment of premium		241,759	765
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		849,642	870,683
Linked - Individual - Pension - Participating		74,722	81,396
Linked - Individual - Life - Non Participating		44,494,211	46,336,507
Linked - Individual - Pension - Non Participating		15,266,662	17,789,068
Linked - Group - Life - Non Participating		1,185,260	1,526,810
<b>Sub-Total</b>		<b>69,714,984</b>	<b>68,930,052</b>
FUNDS FOR FUTURE APPROPRIATIONS			
<b>TOTAL</b>		<b>967,446</b>	<b>1,586,488</b>
		<b>90,731,430</b>	<b>90,565,540</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
- Shareholders'	L-12	7,615,534	5,855,557
- Policyholders'	L-13	7,791,894	2,497,122
Assets held to cover linked liabilities	L-14	62,834,771	68,190,952
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	240,809	350,563
CURRENT ASSETS			
Cash & Bank Balance	L-17	1,200,454	505,427
Advances And Other Assets	L-18	1,528,462	1,537,520
<b>Sub-Total (A)</b>		<b>2,728,916</b>	<b>2,042,947</b>
CURRENT LIABILITIES			
PROVISIONS	L-19	4,350,348	2,986,289
	L-20	179,585	170,434
<b>Sub-Total (B)</b>		<b>4,529,934</b>	<b>3,156,723</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(1,801,017)</b>	<b>(1,113,776)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		14,049,439	14,785,122
<b>TOTAL</b>		<b>90,731,430</b>	<b>90,565,540</b>

Contingent Liabilities	31 March 2012 (Rs. 000's)	31 March 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	Q4 '11-12	YTD Mar'12	Q4 '10-11	YTD Mar'11
		(Rs. 000's)		(Rs. 000's)
First year premiums	3,185,019	7,562,759	2,262,828	6,557,385
Renewal premiums	5,318,537	16,140,137	4,832,045	15,997,853
Single premiums	148,864	455,799	477,301	896,468
<b>TOTAL PREMIUM</b>	<b>8,652,420</b>	<b>24,158,695</b>	<b>7,572,174</b>	<b>23,451,706</b>

Note: Premium Income is Gross of Service Tax

## Premium Income from business written :

In India	8,652,420	24,158,695	7,572,174	23,451,706
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>8,652,420</b>	<b>24,158,695</b>	<b>7,572,174</b>	<b>23,451,706</b>

## FORM L-5 - COMMISSION SCHEDULE

Particulars	Q4 '11-12	YTD Mar'12	Q4 '10-11	YTD Mar'11
		(Rs. 000's)		(Rs. 000's)
Commission Paid				
Direct - First year premiums	303,246	719,341	203,992	907,129
- Renewal premiums	78,917	200,331	(85,365)	119,580
- Single premiums	2,602	7,664	9,290	26,731
<b>Total (A)</b>	<b>384,764</b>	<b>927,336</b>	<b>127,918</b>	<b>1,053,440</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	8,487	8,487	(43,017)	(43,017)
<b>Net Commission</b>	<b>393,251</b>	<b>935,823</b>	<b>84,901</b>	<b>1,010,423</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>				
Brokers	22,539	59,086	13,739	87,257
Corporate Agency	209,436	452,735	168,161	254,886
Agents	152,789	415,515	(26,318)	285,115
Referral	-	-	(27,664)	426,182
<b>TOTAL (B)</b>	<b>384,764</b>	<b>927,336</b>	<b>127,918</b>	<b>1,053,440</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q4 '11-12	YTD Mar'12	Q4 '10-11	YTD Mar'11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	499,372	2,544,059	198,389	2,709,841
Travel, conveyance and vehicle running expenses	36,351	80,574	30,583	148,112
Training expenses	93,563	287,477	(4,977)	57,280
Rents, rates and taxes	140,298	696,424	135,430	503,874
Repairs	2,697	7,751	1,806	7,950
Printing and stationery	22,785	73,889	11,013	66,791
Communication expenses	76,888	323,257	68,245	227,488
Legal and professional charges	(21,580)	45,000	131,047	197,832
Medical fees	18,631	76,271	11,832	24,781
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	752	3,465	866	3,439
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)	300	306	305	305
Advertisement and publicity	267,899	800,355	204,639	726,622
Interest and bank charges	8,652	20,493	697	20,096
Information technology and related expenses	31,279	109,612	61,906	123,723
Service tax on premium	99,982	383,478	53,758	305,930
Others	-	-	-	-
a) Office maintenance	28,768	133,899	23,993	136,145
b) Electricity	25,460	97,100	21,406	114,107
c) Recruitment	8,966	46,176	256	21,952
d) Miscellaneous expenses	(5,678)	23,837	(113,929)	65,773
-	-	-	-	-
Depreciation	51,397	193,821	38,566	225,272
<b>TOTAL</b>	<b>1,386,783</b>	<b>5,947,244</b>	<b>875,833</b>	<b>5,687,312</b>

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q4 '11-12	YTD Mar'12	Q4 '10-11	YTD Mar'11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	219,639	770,274	210,294	666,772
(b) Claims by Maturity,	156,754	371,187	16,601	69,301
(c) Annuities/Pension payment	44,781	160,417	68,917	150,939
(d) Other benefits - Riders	1,496	4,016	440	1,356
- Surrender	4,851,062	13,556,507	2,795,550	11,083,674
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(182,351)	(264,371)	(18,747)	(74,423)
(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	-	-	-	-
<b>TOTAL</b>	<b>5,091,382</b>	<b>14,598,030</b>	<b>3,073,056</b>	<b>11,897,620</b>
<b>Benefits paid to claimants:</b>				
In India	5,091,382	14,598,030	3,073,056	11,897,620
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>5,091,382</b>	<b>14,598,030</b>	<b>3,073,056</b>	<b>11,897,620</b>

## FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As at Mar 31, 2012	As at Mar 31, 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.	-	-
<b>TOTAL</b>	<b>20,049,000</b>	<b>20,049,000</b>

\* 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 116,100,000) equity shares of Rs. 10 each were allotted, at par value.

## FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

('000's)

Shareholder	As at Mar 31, 2012		As at Mar 31, 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	-	-	-	-
<b>TOTAL</b>	<b>2,004,900</b>	<b>100%</b>	<b>2,004,900</b>	<b>100%</b>

## FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	As at Mar 31, 2012	As at Mar 31, 2011
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

**FORM L-11-BORROWINGS SCHEDULE**

Particulars	As at Mar 31, 2012	As at Mar 31, 2011
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

**SCHEDULE- 8**

**INVESTMENTS-SHAREHOLDERS**

Particulars	As at 31 Mar 2012 (Rs. 000's)	As at 31 Mar 2011 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 507,764 Previous Year 58,048)	500,047	58,503
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 1,173,628 Previous Year 1,009,488)	1,219,235	1,005,840
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	79,357	290,634
(Market value (Rs '000) Current Year 78,883 Previous Year 289,196)		
(e) Other Securities (Term Deposits)	570,300	70,000
(Market value (Rs '000) Current Year 570,300 Previous Year 70,000)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 1,160,090 Previous Year 493,388)	1,172,474	501,292
<b>Other Investments</b>		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills #</b> (Market value (Rs '000) Current Year 2,376,920 Previous Year 2,452,643)	2,376,931	2,452,754
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 1,377 Previous Year 328)	1,378	328
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	200,244	-
(Market value (Rs '000) Current Year 198,279 Previous Year NIL)		
(e) Other Securities (Commercial Papers and Certificate of Deposits)	1,007,596	858,591
(Market value (Rs '000) Current Year 1,007,596 Previous Year 858,591)		
(f) Other Securities (Term Deposits)	100,100	53,733
(Market value (Rs '000) Current Year 100,100 Previous Year 53,733)		
(g) Other Securities (Reverse Repo)	230,654	-
(Market value (Rs '000) Current Year 230,654 Previous Year NIL)		
(h) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Mutual Funds (Market value (Rs '000) Current Year 156,747 Previous Year 561,354)	157,218	563,882
<b>TOTAL</b>	<b>7,615,534</b>	<b>5,855,557</b>
<b>INVESTMENTS</b>		
In India	7,615,534	5,855,557
Outside India	-	-
<b>TOTAL</b>	<b>7,615,534</b>	<b>5,855,557</b>

# Note:

1. Includes (Rs'000) Current Year 100,667 ( Previous year Rs. 100,411) invested in Government Securities , pursuant to Section 7 of the Insurance Act 1938.

SCHEDULE- 8A

INVESTMENTS-POLICYHOLDERS

Particulars	As at 31 Mar 2012 (Rs. 000's)	As at 31 Mar 2011 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 2,063,427 Previous Year 699,265)	2,099,232	703,979
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 637,071 Previous Year 328,302)	654,915	329,707
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 93 Previous Year 92)	93	92
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 267,831 Previous Year 231,032)	273,665	234,304
(e) Other Securities (Fixed Deposits) (Market value (Rs '000) Current Year 154,000 Previous Year 118,000)	154,000	118,000
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 1,616,717 Previous Year 627,327)	1,640,040	636,865
Equity Shares (Market value (Rs '000) Current Year 13 Previous Year 9)	13	9
<b>Other Investments</b>		
Equity Shares (Market value (Rs '000) Current Year 12 Previous Year 23)	12	23
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 1,027,359 Previous Year 180,127)	1,027,359	180,131
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 49,185 Previous Year 44,816)	49,185	44,829
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(e) Other Securities (Term Deposit and Certificate of Deposits) (Market value (Rs '000) Current Year 1,029,089 Previous Year 156,972)	1,029,089	156,972
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 727,363 Previous Year NIL)	727,363	
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 136,745 Previous Year 91,541)	136,928	92,211
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year 13,505)	-	-
<b>Other Investments</b>	-	-
<b>TOTAL</b>	<b>7,791,894</b>	<b>2,497,122</b>
<b>INVESTMENTS</b>		
In India	7,791,894	2,497,122
Outside India	-	-
<b>TOTAL</b>	<b>7,791,894</b>	<b>2,497,122</b>



## SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

## SCHEDULE- 8B

## INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 31 Mar 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 LNPGI (Rs. 000's)		
<b>LONG TERM INVESTMENTS</b>							
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 2,056,620 PY 2,242,356 Linked Non Par (Pension) 442,624 PY 799,148 Linked Non Par (Group) 60,517 PY 98,321	-	-	2,031,942	438,889	59,744		2,530,575
<b>Other Approved Securities</b>							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 193,318 PY 94,369 Linked Non Par (Pension) 40,803 PY 20,613 Linked Non Par (Group) NIL PY NIL	-	-	186,075	39,315	-		225,390
<b>Other Approved Investments</b>							
(a) Shares							
(aa) Equity							
*Linked Par (Ind Life) 582 PY 1,872 (Linked par (Pension) 48 PY 229 Linked Non Par (Ind Life) 17,860,958 PY 17,065,200 Linked Non Par (Pension) 7,576,987 PY 8,730,639 Linked Non Par (Group) 130,730 PY 211,807	2,291	302	19,852,158	8,597,808	131,902		28,584,459
(bb) Preference							
(b) Mutual Funds	-	-	-	-	-		-
(c) Derivative Instruments							
(d) Debentures/Bonds							
*Linked Par (Ind Life) 85,722 PY 153,138 (Linked par (Pension) 13,587 PY 18,435 Linked Non Par (Ind Life) 493,300 PY 455,300 (Linked par (Pension) 53,700 PY 53,700 Linked Non Par (Ind Life) 2,145,500 PY 2,108,000 Linked Non Par (Pension) 351,500 PY 348,000 Linked Non Par (Group) 52,200 PY 58,700	86,212	13,715	3,701,602	1,137,514	222,857		5,161,900
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	493,300	53,700	2,145,500	351,500	52,200		3,096,200
(f) Subsidiaries	-	-	-	-	-		-
(g) Investment Properties-Real Estate	-	-	-	-	-		-
<b>Investments in Infrastructure, Social Sector and Housing :</b>							
(a) Non Convertible Debentures							
*Linked Par (Ind Life) 156,510 PY 44,234 (Linked par (Pension) 34,052 PY NIL Linked Non Par (Ind Life) 159,282 PY 181,107 (Linked par (Pension) 1,569,042 PY 989,942 Linked Non Par (Group) 34,531 PY 37,180	159,282	34,598	6,090,670	1,827,077	263,832		8,375,458
(b) Equity							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 4,143,839 PY 2,811,071 Linked Non Par (Pension) 1,569,042 PY 989,942 Linked Non Par (Group) 34,531 PY 37,180	-	-	4,165,498	1,327,331	31,682		5,524,511
<b>Other Investments</b>							
(a) Equity Shares							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY 93 Linked Non Par (Ind Life) 2,553,535 PY 3,454,963 Linked Non Par (Pension) 751,065 PY 1,033,578 Linked Non Par (Group) 15,222 PY 34,675	-	-	1,846,769	575,159	12,982		2,434,910
(b) Debentures/Bonds							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 276,553 PY 272,144 Linked Non Par (Pension) 127,462 PY 132,828 Linked Non Par (Group) 50,191 PY 52,088	-	-	272,208	125,366	49,360		446,934
<b>SHORT TERM INVESTMENTS</b>							
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>							
<b>Government Securities and Government guaranteed bonds</b>							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 969,091 PY 85,669 Linked Non Par (Pension) 147,140 PY 45,895 Linked Non Par (Group) 14,996 PY 8,981	-	-	971,470	147,586	14,996		1,134,053
<b>Other Approved Securities</b>							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) 940 PY NIL Linked Non Par (Group) NIL PY NIL	-	-	-	927	-		927
<b>Other Approved Investments</b>							
(a) Shares							
(aa) Equity							
(bb) Preference							
(b) Mutual Funds							
(c) Derivative Instruments							
(d) Debentures/ Bonds							
*Linked Par (Ind Life) 181,653 PY 134,046 (Linked par (Pension) 24,765 PY 20,168 Linked Non Par (Ind Life) 29,214 PY NIL Linked Non Par (Pension) 7,071 PY NIL Linked Non Par (Group) 14,142 PY NIL	189,590	25,853	28,763	6,943	13,885		265,033
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	156,364	27,943	958,823	309,607	191,098		1,643,834
*Linked Par (Ind Life) 149,923 PY 121,680 (Linked par (Pension) 26,769 PY 27,692 Linked Non Par (Ind Life) 941,697 PY 3,134,835 Linked Non Par (Pension) 304,674 PY 537,678 Linked Non Par (Group) 186,547 PY 399,222	156,364	27,943	958,823	309,607	191,098		1,643,834
(f) Other Securities (Reverse Repo)	7,593	2,564	1,798,071	287,621	115,044		2,210,893
*Linked Par (Ind Life) 7,593 PY NIL (Linked par (Pension) 2,564 PY NIL Linked Non Par (Ind Life) 1,798,071 PY NIL Linked Non Par (Pension) 287,621 PY NIL Linked Non Par (Group) 115,044 PY NIL	7,593	2,564	1,798,071	287,621	115,044		2,210,893
(g) Subsidiaries	-	-	-	-	-		-
(h) Investment Properties-Real Estate	-	-	-	-	-		-
<b>Investments in Infrastructure, Social Sector and Housing :</b>							
*Linked Par (Ind Life) 148,128 PY 262,275 (Linked par (Pension) 8,863 PY 37,068 Linked Non Par (Ind Life) 182,258 PY 353,239 Linked Non Par (Pension) 70,223 PY 90,539 Linked Non Par (Group) 3,091 PY NIL	147,454	8,897	178,817	69,383	2,982		407,533
<b>Other Investments</b>							
Mutual Funds							
Balances in Bank	(138,014)	(63,268)	261,617	49,789	9,777		119,902
Other Current Assets (net)	76,366	9,250	398,919	174,806	12,918		672,259
<b>TOTAL</b>	<b>1,180,437</b>	<b>113,554</b>	<b>44,888,900</b>	<b>15,466,621</b>	<b>1,185,260</b>		<b>62,834,771</b>
<b>INVESTMENTS</b>							
In India	1,180,437	113,554	44,888,900	15,466,621	1,185,260		62,834,771
Outside India	-	-	-	-	-		-
<b>TOTAL</b>	<b>1,180,437</b>	<b>113,554</b>	<b>44,888,900</b>	<b>15,466,621</b>	<b>1,185,260</b>		<b>62,834,771</b>

## SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

## SCHEDULE - 8B

## INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 31 Mar 2011					Total (Rs. 000's)
	Linked Par Individual Life LPIL (Rs. 000's)	Linked Par Pension LPP (Rs. 000's)	Linked Non Par Individual Life LNPII (Rs. 000's)	Linked Non Par Pension LNPP (Rs. 000's)	Linked Non Par Group life LNPGI (Rs. 000's)	
<b>LONG TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 2,056,620 PY 2,242,356 Linked Non Par (Pension) 442,624 PY 799,148 Linked Non Par (Group) 60,517 PY 98,321	-	-	2,230,036	795,940	97,469	3,123,445
<b>Other Approved Securities</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 193,318 PY 94,369 Linked Non Par (Pension) 40,803 PY 20,613 Linked Non Par (Group) NIL PY NIL	-	-	93,466	20,409	-	113,875
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	6,903	912	22,886,777	11,135,205	229,760	34,259,557
*Linked Par (Ind Life) 582 PY 1,872 (Linked par (Pension) 48 PY 229 Linked Non Par (Ind Life) 17,860,958 PY 17,065,200 Linked Non Par (Pension) 7,576,987 PY 8,730,639 Linked Non Par (Group) 130,730 PY 21,807						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	153,140	18,460	3,133,404	988,454	195,485	4,488,943
*Linked Par (Ind Life) 85,722 PY 153,138 (Linked par (Pension) 13,587 PY 18,435 Linked Non Par (Ind Life) 17,860,958 PY 17,065,200 Linked Non Par (Pension) 7,576,987 PY 8,730,639 Linked Non Par (Group) 130,730 PY 21,807						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	455,300	53,700	2,108,000	348,000	58,700	3,023,700
*Linked Par (Ind Life) 493,300 PY 455,300 (Linked par (Pension) 53,700 PY 53,700 Linked Non Par (Ind Life) 2,145,500 PY 2,108,000 Linked Non Par (Pension) 351,500 PY 348,000 Linked Non Par (Group) 52,200 PY 58,700						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 156,510 PY 44,234 (Linked par (Pension) 34,052 PY NIL Linked Non Par (Ind Life) 4,143,839 PY 2,811,071 Linked Non Par (Pension) 1,569,062 PY 989,942 Linked Non Par (Group) 34,531 PY 37,180	43,423	-	4,708,733	1,801,715	228,842	6,782,714
(b) Equity	-	-	3,214,083	900,884	32,239	4,147,206
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 4,143,839 PY 2,811,071 Linked Non Par (Pension) 1,569,062 PY 989,942 Linked Non Par (Group) 34,531 PY 37,180						
<b>Other Investments</b>						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY 93 Linked Non Par (Ind Life) 2,553,535 PY 3,454,963 Linked Non Par (Pension) 751,065 PY 1,033,578 Linked Non Par (Group) 15,222 PY 34,675	-	43	2,746,620	895,106	32,495	3,674,265
(b) Debentures/Bonds	-	-	266,961	130,622	51,397	448,979
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 276,553 PY 272,144 Linked Non Par (Pension) 127,462 PY 132,828 Linked Non Par (Group) 50,191 PY 52,088						
<b>SHORT TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
<b>Government Securities and Government guaranteed bonds</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 969,091 PY 85,669 Linked Non Par (Pension) 147,140 PY 45,895 Linked Non Par (Group) 14,996 PY 8,981	-	-	85,116	45,937	8,987	140,040
<b>Other Approved Securities</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) 940 PY NIL Linked Non Par (Group) NIL PY NIL	-	-	-	-	-	-
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	132,161	19,800	-	-	-	151,960
*Linked Par (Ind Life) 181,653 PY 134,046 (Linked par (Pension) 24,765 PY 20,168 Linked Non Par (Ind Life) 29,214 PY NIL Linked Non Par (Pension) 7,071 PY NIL Linked Non Par (Group) 14,142 PY NIL						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	125,106	28,330	3,258,459	563,208	402,239	4,377,342
*Linked Par (Ind Life) 149,923 PY 121,680 (Linked par (Pension) 26,769 PY 27,692 Linked Non Par (Ind Life) 941,697 PY 3,134,835 Linked Non Par (Pension) 304,674 PY 537,678 Linked Non Par (Group) 186,547 PY 399,222						
(f) Other Securities (Reverse Repo)	-	-	-	-	-	-
*Linked Par (Ind Life) 7,593 PY NIL (Linked par (Pension) 2,544 PY NIL Linked Non Par (Ind Life) 1,798,071 PY NIL Linked Non Par (Pension) 287,621 PY NIL Linked Non Par (Group) 115,044 PY NIL						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
*Linked Par (Ind Life) 148,128 PY 262,275 (Linked par (Pension) 8,863 PY 37,068 Linked Non Par (Ind Life) 182,258 PY 353,239 Linked Non Par (Pension) 70,223 PY 90,539 Linked Non Par (Group) 3,091 PY NIL	257,735	36,393	358,050	93,584	-	745,763
<b>Other Investments</b>						
Mutual Funds						
Balances in Bank	(101,067)	(50,177)	729,359	106,553	127,669	812,336
Other Current Assets (net)	31,680	4,101	1,372,657	430,861	61,527	1,900,827
<b>TOTAL</b>	<b>1,104,380</b>	<b>111,562</b>	<b>47,191,722</b>	<b>18,256,478</b>	<b>1,526,810</b>	<b>68,190,952</b>
<b>INVESTMENTS</b>						
In India	1,104,380	111,562	47,191,722	18,256,478	1,526,810	68,190,952
Outside India	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,104,380</b>	<b>111,562</b>	<b>47,191,722</b>	<b>18,256,478</b>	<b>1,526,810</b>	<b>68,190,952</b>

## FORM L-15-LOANS SCHEDULE

Particulars	As at Mar 31, 2012	As at Mar 31, 2011
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>	-	-
<b>TOTAL</b>	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
<b>TOTAL</b>	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
<b>TOTAL</b>	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
<b>Total</b>	-	-

## FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2011	Additions during the year	Deductions	Balance as on March 31, 2012	Balance as on March 31, 2011	For the Year	Sales/ Adjustments	Balance as on March 31, 2012	AS AT MARCH 31, 2012	AS AT MARCH 31, 2011
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangibles</b>										
- Software	147,449	15,589	-	163,038	60,670	38,746	-	99,416	63,622	86,779
<b>Tangibles</b>										
Leasehold Improvements	379,099	21,964	20,608	380,455	279,750	54,300	14,728	319,322	61,133	99,349
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	165,281	4,891	7,837	162,335	132,082	25,524	7,624	149,982	12,353	33,199
Information Technology Equipment	738,559	25,487	40,211	723,835	635,426	68,905	39,564	664,767	59,068	103,133
Vehicles	1,620	1,385	-	3,005	1,617	212	-	1,829	1,176	3
Office Equipment	116,342	6,918	18,930	104,330	109,705	6,134	18,751	97,088	7,242	6,637
<b>Sub Total</b>	<b>1,548,350</b>	<b>76,234</b>	<b>87,586</b>	<b>1,536,998</b>	<b>1,219,250</b>	<b>193,821</b>	<b>80,667</b>	<b>1,332,404</b>	<b>204,594</b>	<b>329,100</b>
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	36,215	21,463
<b>TOTAL</b>	<b>1,548,350</b>	<b>76,234</b>	<b>87,586</b>	<b>1,536,998</b>	<b>1,219,250</b>	<b>193,821</b>	<b>80,667</b>	<b>1,332,404</b>	<b>240,809</b>	<b>350,563</b>
<b>PREVIOUS YEAR</b>	<b>1,451,720</b>	<b>138,487</b>	<b>41,857</b>	<b>1,548,350</b>	<b>1,027,843</b>	<b>225,272</b>	<b>33,865</b>	<b>1,219,250</b>	<b>350,563</b>	

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

Particulars	As at Mar 31, 2012	As at Mar 31, 2011
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	621,229	232,912
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	8,452	43,202
(bb) Others	100,000	9,425
(b) Current Accounts	470,773	219,888
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>1,200,454</b>	<b>505,427</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	1,200,454	505,427
Outside India	-	-
<b>TOTAL</b>	<b>1,200,454</b>	<b>505,427</b>

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

Particulars	As at Mar 31, 2012	As at Mar 31, 2011
	(Rs. 000's)	(Rs. 000's)
<b>ADVANCES</b>		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	62,643	51,496
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,743	20,921
Others (includes vendor, travel advances & salary recoverable)	159,087	58,939
<b>TOTAL (A)</b>	<b>233,473</b>	<b>131,356</b>
<b>OTHER ASSETS</b>		
Income accrued on investments	319,914	149,303
Outstanding Premiums	416,824	22,611
Agents' Balances	8,865	14,196
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	44,102	1,388
Others	-	-
-Refundable Security Deposits	294,273	318,299
- Unsettled Contracts	-	443,810
-Service Tax Unutilized Credit	211,011	456,557
<b>TOTAL (B)</b>	<b>1,294,989</b>	<b>1,406,164</b>
<b>TOTAL (A+B)</b>	<b>1,528,462</b>	<b>1,537,520</b>

## FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As at Mar 31, 2012	As at Mar 31, 2011
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	246,861	175,815
Balances due to other insurance companies	45,550	29,387
Deposits held on re-insurance ceded	-	-
Premiums received in advance	56,578	35,693
Unallocated premium	99,275	178,149
Sundry creditors	-	-
Micro, Small & Medium Enterprises	-	-
Others	53,716	153,598
Accrual for expenses	1,176,991	980,853
Unclaimed Amount - Policyholders *	1,760,345	874,848
Claims Outstanding	227,043	73,700
Others:	-	-
Investment redemption proceeds received in advance	-	114,100
Proposal deposits not yet underwritten	6,473	126
Premium/ proposal deposits, to be refunded	-	23,251
Others (includes statutory dues payable, and payables to employees)	270,799	275,212
Service Tax payable	24,417	18,614
Payables for unsettled investment contracts	382,300	52,943
<b>TOTAL</b>	<b>4,350,348</b>	<b>2,986,288</b>

\* Includes Cheques issued but not presented by policyholders amounting to Rs. (000s) 12,29,151 (Previous Year Rs. (000s) 6,58,812)

## FORM L-20-PROVISIONS SCHEDULE

Particulars	As at Mar 31, 2012	As at Mar 31, 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	2,893	13,871
Provision for Leave Encashment	27,895	28,932
Provision for Other Long Term Benefits	88,445	78,561
Provision for Other Employee Benefits	60,352	49,070
<b>TOTAL</b>	<b>179,585</b>	<b>170,434</b>

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

Particulars	As at Mar 31, 2012	As at Mar 31, 2011
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>



	Q4 '11-12	YTD Mar'12	Q4 '10-11	YTD Mar'11
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	568%	181%	-108%	-71%
Linked Par Pension	-4%	-14%	29%	2%
Linked Non Par Individual Life	-36%	-50%	10%	-15%
Linked Non Par Pension	-104%	-98%	-99%	-67%
Linked Non Par Group	-66%	-48%	39%	24%
Non Linked Par Individual Life	7%	6%	2%	-3%
Non Linked Par Pension	-48%	9%	-12%	-28%
Non Linked Non Par Individual Life	41%	50%	327%	490%
Non Linked Non Par Pension Life	-47%	316%	NA	NA
Non Linked Group Life	944%	342%	73%	99%
Non Linked Non Par Annuity	405%	160%	-4%	-24%
2 Net Retention Ratio	99%	99%	99%	99%
3 Expense of Management to Gross Direct Premium Ratio	20%	28%	13%	28%
4 Commission Ratio (Gross commission paid to Gross Premium)	5%	3.9%	1%	4.3%
5 Ratio of policy holder's liabilities to shareholder's funds	12	12	13	13
6 Growth rate of shareholders' fund	14%	14%	38%	38%
7 Ratio of surplus to policyholders' liability	1%	3%	3%	3%
8 Change in net worth in ('000)	735,683	735,683	1,448,506	1,448,506
9 Profit after tax/Total Income	19%	3%	24%	1%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	13	13	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	2.3%	9.1%	2.0%	8.2%
R2. Non-PAR	2.2%	8.9%	2.0%	8.0%
R3.Sub-TOTAL	2.2%	8.9%	2.0%	8.0%
Linked:				
R4. PAR	2.3%	9.4%	1.9%	6.9%
R5. Non-PAR	10.3%	-5.0%	-3.5%	5.9%
R6. Sub-TOTAL	10.1%	-4.7%	-3.4%	5.9%
R7.Grand Total	9.3%	-3.9%	-3.3%	6.0%
Shareholders' Funds	2.1%	8.7%	1.8%	6.5%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2.3%	9.1%	2.0%	8.2%
R2. Non-PAR	2.2%	8.9%	2.0%	8.0%
R3.Sub-TOTAL	2.2%	8.9%	2.0%	8.0%
Linked:				
R4. PAR	2.2%	8.3%	2.0%	7.3%
R5. Non-PAR	1.0%	3.8%	0.9%	6.2%
R6. Sub-TOTAL	1.1%	3.9%	0.9%	6.2%
R7.Grand Total	1.2%	4.2%	1.0%	6.3%
Shareholders' Funds	2.1%	8.7%	1.8%	6.5%
14 Conservation Ratio				
Linked Par Individual Life	108%	86%	80%	79%
Linked Par Pension	86%	78%	63%	69%
Linked Non Par Individual Life	69%	70%	68%	68%
Linked Non Par Pension	87%	76%	50%	73%
Non Linked Par Individual Life	82%	80%	64%	67%
Non Linked Par Pension	98%	93%	65%	77%
Non Linked Non Par Individual Life	75%	62%	48%	53%
Non Linked Non Par Pension Life	95%	95%	NA	NA
15 Persistency Ratio (by numbers)*				
For 13th month	47%	58%	58%	53%
For 25th month	51%	47%	35%	42%
For 37th month	23%	25%	30%	31%
For 49th Month	23%	24%	23%	27%
for 61st month	16%	19%	19%	24%
Persistency Ratio (by premium)*				
For 13th month	54%	68%	68%	66%
For 25th month	62%	60%	44%	52%
For 37th month	29%	29%	36%	34%
For 49th Month	28%	27%	30%	33%
for 61st month	20%	22%	29%	31%
16 NPA Ratio				
Gross NPA Ratio	NIL	NIL	NIL	NIL
Net NPA Ratio	NIL	NIL	NIL	NIL
<b>Equity Holding Pattern for Life Insurers</b>				
(a) No. of shares (in Lakhs)		20,049		20,049
(b) Percentage of shareholding (Indian / Foreign)		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)		0.37		0.15
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		0.37		0.15
(iv) Book value per share (Rs)		2.99		2.63

\* 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 Mar 31, 2012 (Rs. 000's)	As at Mar 31, 2011 (Rs. 000's)
<b>I Cash flows from operating activities</b>		
Premium received from policyholders, including advance receipts	23,689,590	23,526,591
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(288,361)	(162,423)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(13,563,576)	(11,859,907)
Payments of commission and brokerage	(853,642)	(1,186,142)
Payments of other operating expenses	(5,723,540)	(5,736,810)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	158,277	70,267
Income taxes paid (Net)	9,177	13
Service tax paid	-	-
Other payments (give break-up)	-	-
<b>Cash flows before extraordinary items</b>	<b>3,427,925</b>	<b>4,651,589</b>
Cash flow from extraordinary operations (give break-up)	-	-
<b>Net cash from operating Activities</b>	<b>3,427,925</b>	<b>4,651,589</b>
<b>II Cash flows from investing activities</b>		
Purchase of fixed assets	(90,986)	(101,655)
Proceeds from sale of fixed assets	1,703	3,032
Purchases of investments	(803,125,403)	(616,572,989)
Sales of investments	795,663,672	604,881,929
Rents/Interests/ Dividends received	3,359,443	2,716,729
Profit/(Loss) on sale/redemption of investment	766,239	2,308,446
Expenses related to investments	-	-
<b>Net cash from investing activities</b>	<b>(3,425,332)</b>	<b>(6,764,507)</b>
<b>III Cash flows from financing activities</b>		
Proceeds from issuance of share capital	-	1,161,000
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>1,161,000</b>
Net increase/(decrease) in cash and cash equivalent <b>(I+II+III)</b>	2,593	(951,919)
Cash and cash equivalent at beginning of the year	1,317,763	2,269,681
<b>Cash and cash equivalent at the end of the year</b>	<b>1,320,356</b>	<b>1,317,763</b>
<b>Break up as follows :</b>		
Cash and Bank Balances (Refer to Note 1 below)	1,200,454	505,427
Bank balances (Policyholder's - Schedule 8A and 8B)	119,902	812,336
<b>Note 1</b>		
Cash and Bank Balances	1,200,454	505,427
Fixed Deposits with maturity more than 3 months	-	-
<b>Cash and Bank Balances as per Schedule 11</b>	<b>1,200,454</b>	<b>505,427</b>

## FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl. No.	Particular	As at Mar 31, 2012	As at Mar 31, 2011
1	<b>Linked</b>		
a	Life	465,934	488,198
b	General Annuity	-	-
c	Pension	155,613	180,451
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	66,147	19,173
b	General Annuity	530	245
c	Pension	8,927	1,233
d	Health	-	-

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	1	1	0	5	1	1	0	5
2	Andhra Pradesh	471	441	75	4,020	2,863	2,676	907	73,287	3,334	3,117	981	77,306
3	Arunachal Pradesh	60	57	21	573	88	83	43	847	148	140	64	1,420
4	Assam	358	333	68	1,908	858	791	290	9,534	1,216	1,124	358	11,441
5	Bihar	1,907	1,873	51	2,009	1,307	1,262	204	13,970	3,214	3,135	255	15,978
6	Chandigarh	14	13	3	66	255	240	91	5,390	269	253	95	5,456
7	Chhattisgarh	509	492	22	729	576	542	187	11,165	1,085	1,034	210	11,893
8	Dadra & NagraHaveli	1	1	0	1	23	21	3	220	24	22	3	221
9	Daman & Diu	1	1	0	20	4	4	2	45	5	5	2	65
10	Delhi	10	11	4	15	4,772	4,338	2,461	128,149	4,782	4,349	2,465	128,164
11	Goa	25	18	10	166	156	143	106	1,488	181	161	116	1,655
12	Gujarat	1,179	1,098	238	4,925	2,564	2,391	781	58,782	3,743	3,489	1,019	63,706
13	Haryana	858	805	158	5,851	2,566	2,392	1,579	91,668	3,424	3,197	1,737	97,520
14	Himachal Pradesh	69	60	14	526	90	89	40	1,407	159	149	55	1,933
15	Jammu & Kashmir	40	36	8	155	292	272	62	3,502	332	308	69	3,658
16	Jharkhand	513	502	39	1,008	876	778	277	10,957	1,389	1,280	316	11,965
17	Karnataka	634	612	78	4,378	3,411	3,198	1,043	121,298	4,045	3,810	1,121	125,677
18	Kerala	302	282	80	1,823	929	875	439	14,615	1,231	1,157	519	16,438
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1,629	1,606	50	1,983	1,707	1,616	450	25,479	3,336	3,222	500	27,463
21	Maharashtra	3,512	3,274	189	9,522	8,292	7,674	3,532	266,337	11,804	10,948	3,721	275,859
22	Manipur	4	4	0	4	3	2	0	16	7	6	1	20
23	Meghalaya	-	-	1	-	7	6	9	72	7	6	10	72
24	Mizoram	2	2	0	2	22	22	15	154	24	24	15	156
25	Nagaland	5	5	2	51	30	27	15	1,660	35	32	16	1,711
26	Orissa	1,698	1,582	560	8,557	745	674	190	8,749	2,443	2,256	750	17,306
27	Puducherry	3	3	2	24	51	49	16	822	54	52	19	846
28	Punjab	2,551	2,368	504	9,004	2,124	1,945	693	32,457	4,675	4,313	1,197	41,462
29	Rajasthan	4,923	4,157	220	7,421	2,339	2,182	523	51,345	7,262	6,339	742	58,766
30	Sikkim	25	25	8	63	21	18	6	86	46	43	15	149
31	Tamil Nadu	394	379	78	2,999	3,637	3,297	1,471	72,717	4,031	3,676	1,549	75,716
32	Tripura	422	402	61	1,012	131	135	69	1,268	553	537	130	2,280
33	Uttar Pradesh	1,229	1,177	113	2,308	3,803	3,524	1,153	83,949	5,032	4,701	1,266	86,256
34	Uttarakhand	642	640	23	604	572	535	86	5,271	1,214	1,175	108	5,875
35	West Bengal	1,474	1,376	221	3,631	3,826	3,324	1,942	52,604	5,300	4,700	2,163	56,235
<b>Grand Total</b>		<b>25,464</b>	<b>23,635</b>	<b>2,901</b>	<b>75,360</b>	<b>48,941</b>	<b>45,126</b>	<b>18,686</b>	<b>1,149,312</b>	<b>74,405</b>	<b>68,761</b>	<b>21,587</b>	<b>1,224,672</b>

(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					8	(316,599)	42	(67,839)	8	(316,599)	42	(67,839)
2	Arunachal Pradesh					-	-	-	-	-	-	-	-
3	Assam					-	-	-	-	-	-	-	-
4	Bihar					-	-	-	-	-	-	-	-
5	Chhattisgarh					-	-	-	-	-	-	-	-
6	Goa					-	-	-	-	-	-	-	-
7	Gujarat					3	4,604	500	586	3	4,604	500	586
8	Haryana					2	148	812	2,817	2	148	812	2,817
9	Himachal Pradesh					-	-	-	-	-	-	-	-
10	Jammu & Kashmir					-	-	-	-	-	-	-	-
11	Jharkhand					-	-	-	-	-	-	-	-
12	Karnataka					1	1,111	316	11,947	1	1,111	316	11,947
13	Kerala					-	-	-	-	-	-	-	-
14	Madhya Pradesh					-	-	-	-	-	-	-	-
15	Maharashtra					13	84,664	6,612	16,099	13	84,664	6,612	16,099
16	Manipur					-	-	-	-	-	-	-	-
17	Meghalaya					-	-	-	-	-	-	-	-
18	Mizoram					-	-	-	-	-	-	-	-
19	Nagaland					-	-	-	-	-	-	-	-
20	Orissa					-	-	-	-	-	-	-	-
21	Punjab					-	(1)	-	(3)	-	(1)	-	(3)
22	Rajasthan					-	-	-	-	-	-	-	-
23	Sikkim					-	-	-	-	-	-	-	-
24	Tamil Nadu					1	26,949	2,201	1,339	1	26,949	2,201	1,339
25	Tripura					-	-	-	-	-	-	-	-
26	Uttar Pradesh					-	-	-	-	-	-	-	-
27	Uttarakhand					-	-	-	-	-	-	-	-
28	West Bengal					-	2,621	24	3,558	-	2,621	24	3,558
29	Andaman & Nicobar Islands					-	-	-	-	-	-	-	-
30	Chandigarh					-	-	-	-	-	-	-	-
31	Dadra & NagarHaveli					-	-	-	-	-	-	-	-
32	Daman & Diu					-	-	-	-	-	-	-	-
33	Delhi					10	4,506	1,244	12,213	10	4,506	1,244	12,213
34	Lakshadweep					-	-	-	-	-	-	-	-
35	Puducherry					-	-	-	-	-	-	-	-
	<b>Total</b>					<b>38</b>	<b>(191,997)</b>	<b>11,752</b>	<b>(19,282)</b>	<b>38</b>	<b>(191,997)</b>	<b>11,752</b>	<b>(19,282)</b>

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

Statement as on : 31 March 2012

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

		In Rs Lakhs
Total Application as per Balance Sheet (A)		907,314
ADD (B)		-
Provisions	Sch - 14	1,796
Current Liabilities	Sch - 13	43,503
		45,299
LESS ( C)		-
Debit Balance in P&L A/C		140,494
Loans	Sch - 09	-
Adv & Other Assets	Sch - 12	15,285
Cash & Bank Balance	Sch - 11	12,005
Fixed Assets	Sch - 10	2,408
Misc Exp. not written off	Sch - 15	-
		170,192
Funds available for Investments		782,422

Reconciliation of Investment Assets	
Total Investment Assets (as per balance	782,422
Balance Sheet Value of: (#)	
A. Life Fund	118,945
B. Pension & Gen Annuity Fund	35,130
C. Unit Linked Funds	628,348
TOTAL	782,422

Rs. In Lakhs

**NON - LINKED BUSINESS**

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value			
		Balance (a)	FRSM+ (b)	UL-Non Unit Res (c)	PAR (d)						NON PAR (e)		
1	Govt Securities	Not less than 25%		28,770	1,793	177	17,563	48,302	40.6%	48,302	48,111		
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 50%		40,976	1,793	206	21,114	64,088	53.9%	64,088	63,270		
3	Investment subject to Exposure Norms												
	a	Housing & Infrastructure	Not less than 15%		13,297	768	92	12,641	26,797	22.5%	(0.0)	26,797	26,467
	b	i) Approved Investments	Not exceeding 35%		21,883	695	61	5,420	28,059	23.6%	(0.1)	28,059	27,980
		ii) "Other investments" not to exceed 15%			-	-	0	-	0	0.0%	(0.0)	0	0
TOTAL LIFE FUND		100%		76,155	3,256	359	39,175	118,945	100.0%	(0.1)	118,945	117,717	

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%		11,734	11,734	33.4%	11,734	11,644	
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%		15,194	15,194	43.3%	15,194	15,097	
3	Balance Inv to be in Approved Investment	Not exceeding 60%		19,935	19,935	56.7%	-	19,935	19,899
TOTAL PENSION GENERAL ANNUITY FUND		100%		35,130	35,130	100.0%	35,130	34,995	

**LINKED BUSINESS**

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %		
		PAR	NON PAR				
1	Approved investment	Not less than 75%		12,940	586,589	599,529	95.4%
2	Other Investments	Not more than 25%		-	28,818	28,818	4.6%
TOTAL LINKED INSURANCE FUND		100%		12,940	615,408	628,348	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 : 10/05/2012

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 3A

## UNIT LINKED INSURANCE BUSINESS

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

PERIODICITY : QUARTERLY

STATEMENT AS ON : 31st Mar 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	ULGF00210/03/2006GROUPEAN122	ULGF00531/03/2006GROUPEAHF122	ULGF00310/03/2006GROUPEBTF122	ULGF00410/03/2006GROUPEGOWT122	ULGF00113/07/2005GROUPESECUR122	ULGF00613/02/2009GROUPEDEBT122
Opening Balance (Market Value)	1,406	1,808	2,966	1,653	1,478	3,309
Add : Inflow During the Quarter	46	118	922	137	268	0
Increase/ Decrease value of Inv (net)	84	30	40	145	70	43
Less : Outflow During the Quarter	90	696	316	199	126	3,119
Total Investible Fund (Mkt value)	1,446	1,259	3,612	1,737	1,689	233

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
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	64	4.4%	-	0.0%	328	9.1%	83	4.8%	123	7.3%	150	64.4%
Corporate Bonds	385	26.6%	-	0.0%	1,153	31.9%	415	23.9%	769	45.5%	-	0.0%
Infrastructure Bonds	328	22.7%	-	0.0%	702	19.4%	29	1.7%	199	11.8%	-	0.0%
Equity	455	31.5%	-	0.0%	-	0.0%	897	51.6%	284	16.8%	-	0.0%
Money Market	74	5.1%	1,245	98.9%	972	26.9%	136	7.8%	139	8.2%	463	198.8%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>1,306</b>	<b>90.3%</b>	<b>1,245</b>	<b>98.9%</b>	<b>3,154</b>	<b>87.3%</b>	<b>1,560</b>	<b>89.8%</b>	<b>1,514</b>	<b>89.6%</b>	<b>613</b>	<b>263.1%</b>
<b>Current Assets:</b>												
Accrued Interest	37	2.5%	0	0.0%	105	2.9%	33	1.9%	54	3.2%	0	0.1%
Dividend Receivable	-	0.0%	-	0.0%	-	0.0%	0	0.0%	-	0.0%	-	0.0%
Bank Balance	27	1.9%	16	1.3%	208	5.8%	46	2.6%	12	0.7%	(227)	-97.5%
Receivable for Sale of Investments	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	0	0.0%	-	0.0%	0	0.0%	-	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	15	1.0%	-	0.0%	-	0.0%	15	0.9%	7	0.4%	150	64.4%
Fund Mgmt Charges Payable	2	0.1%	2	0.1%	3	0.1%	2	0.1%	2	0.1%	3	1.4%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	(0)	0.0%
<b>Sub Total (B)</b>	<b>48</b>	<b>3.3%</b>	<b>14</b>	<b>1.1%</b>	<b>310</b>	<b>8.6%</b>	<b>61</b>	<b>3.5%</b>	<b>58</b>	<b>3.4%</b>	<b>(380)</b>	<b>-163.1%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	39	2.7%	-	0.0%	147	4.1%	59	3.4%	98	5.8%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	53	3.7%	-	0.0%	-	0.0%	57	3.3%	19	1.1%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>92</b>	<b>6.4%</b>	<b>-</b>	<b>0.0%</b>	<b>147</b>	<b>4.1%</b>	<b>116</b>	<b>6.7%</b>	<b>117</b>	<b>6.9%</b>	<b>-</b>	<b>0.0%</b>
<b>Total (A + B + C)</b>	<b>1,446</b>	<b>100.0%</b>	<b>1,259</b>	<b>100.0%</b>	<b>3,612</b>	<b>100.0%</b>	<b>1,737</b>	<b>100.0%</b>	<b>1,689</b>	<b>100.0%</b>	<b>233</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>1,446</b>		<b>1,259.32</b>		<b>3,611.57</b>		<b>1,736.70</b>		<b>1,689.34</b>		<b>233.01</b>	

## Note:

- The aggregate of all the above Segregated Unit-Funds 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)

Note: Opening balances are restated due to reclassification of Discontinued Policy Fund as Life Fund

Date : 10/05/12

## 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 : 31st Mar 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	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFRA F122	ULIF01122/01/2008PNSNINDEXF 122
Opening Balance (Market Value)	19,237	1,525	40,874	1,452	1,484	60,190
Add : Inflow During the Quarter	821	332	288	265	310	705
Increase/ Decrease value of Inv (net)	1,237	82	3,273	139	310	8,752
Less : Outflow During the Quarter	5,650	9	6,371	23	59	5,831
Total Investible Fund (Mkt value)	15,645	1,930	38,064	1,834	2,044	63,816

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
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	1,326	8.5%	52	2.7%	1,407	3.7%	74	4.0%	-	0.0%	-	0.0%
Corporate Bonds	3,813	24.4%	523	27.1%	6,943	18.2%	409	22.3%	-	0.0%	-	0.0%
Infrastructure Bonds	3,467	22.2%	172	8.9%	7,489	19.7%	91	4.9%	-	0.0%	-	0.0%
Equity	4,706	30.1%	524	27.1%	17,467	45.9%	837	45.6%	1,631	79.8%	60,479	94.8%
Money Market	529	3.4%	541	28.0%	477	1.3%	328	17.9%	95	4.6%	199	0.3%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	1,200	7.7%	-	0.0%	1,450	3.8%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>15,041</b>	<b>96.1%</b>	<b>1,812</b>	<b>93.9%</b>	<b>35,232</b>	<b>92.6%</b>	<b>1,738</b>	<b>94.8%</b>	<b>1,726</b>	<b>84.4%</b>	<b>60,678</b>	<b>95.1%</b>
<b>Current Assets:</b>												
Accrued Interest	410	2.6%	38	2.0%	858	2.3%	28	1.5%	0	0.0%	0	0.0%
Dividend Receivable	0	0.0%	-	0.0%	3	0.0%	0	0.0%	1	0.1%	12	0.0%
Bank Balance	(53)	-0.3%	45	2.3%	(258)	-0.7%	28	0.0%	44	0.0%	291	0.0%
Receivable for Sale of Investments	30	0.2%	-	0.0%	111	0.3%	-	0.0%	-	0.0%	89	0.1%
Other Current Assets (for Investments)	0	0.0%	-	0.0%	0	0.0%	-	0.0%	-	0.0%	0	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	30	0.2%	20	1.0%	-	0.0%	12	0.7%	3	0.1%	(0)	0.0%
Fund Mgmt Charges Payable	23	0.1%	3	0.1%	70	0.2%	3	0.2%	3	0.2%	62	0.1%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	1	0.0%	0	0.0%	0	0.0%	60	0.1%
<b>Sub Total (B)</b>	<b>334</b>	<b>2.1%</b>	<b>61</b>	<b>3.1%</b>	<b>643</b>	<b>1.7%</b>	<b>41</b>	<b>0.7%</b>	<b>39</b>	<b>-0.2%</b>	<b>271</b>	<b>0.0%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	-	0.0%	10	0.5%	490	1.3%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	270	1.7%	48	2.5%	1,699	4.5%	54	3.0%	280	13.7%	2,866	4.5%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>270</b>	<b>1.7%</b>	<b>58</b>	<b>3.0%</b>	<b>2,189</b>	<b>5.8%</b>	<b>54</b>	<b>3.0%</b>	<b>280</b>	<b>13.7%</b>	<b>2,866</b>	<b>4.5%</b>
<b>Total (A + B + C)</b>	<b>15,645</b>	<b>100.0%</b>	<b>1,930</b>	<b>100.0%</b>	<b>38,064</b>	<b>100.0%</b>	<b>1,834</b>	<b>100.0%</b>	<b>2,044</b>	<b>100.0%</b>	<b>63,816</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>15,645.09</b>		<b>1,930.00</b>		<b>38,063.98</b>		<b>1,833.64</b>		<b>2,044.35</b>		<b>63,815.85</b>	

## 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'
- Note: Opening balances are restated due to reclass

Date : 10/05/12



## 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 : 31st Mar 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	ULIF01408/02/2008PNSPROTEC T122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFI T122
Opening Balance (Market Value)	4,621	5,742	720	11,103	1,031	1,111
Add : Inflow During the Quarter	775	1,538	4,847	1,663	324	-
Increase/ Decrease value of Inv (net)	644	883	18	267	66	39
Less : Outflow During the Quarter	99	111	339	2,087	272	15
Total Investible Fund (Mkt value)	5,941	8,053	5,245	10,946	1,149	1,136

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
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	-	0.0%	-	0.0%	1,840	35.1%	1,445	13.2%	123	10.7%	-	0.0%
Corporate Bonds	-	0.0%	-	0.0%	1,016	19.4%	3,645	33.3%	287	25.0%	522	46.0%
Infrastructure Bonds	-	0.0%	-	0.0%	288	5.5%	2,097	19.2%	170	14.8%	309	27.2%
Equity	5,478	92.2%	6,950	86.3%	657	12.5%	377	3.4%	146	12.8%	3	0.3%
Money Market	65	1.1%	601	7.5%	989	18.9%	1,797	16.4%	351	30.5%	305	26.9%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	-	0.0%	-	0.0%	65	1.2%	800	7.3%	-	0.0%	537	47.3%
<b>Sub Total (A)</b>	<b>5,543</b>	<b>93.3%</b>	<b>7,551</b>	<b>93.8%</b>	<b>4,855</b>	<b>92.6%</b>	<b>10,161</b>	<b>92.8%</b>	<b>1,077</b>	<b>93.8%</b>	<b>1,676</b>	<b>147.6%</b>
<b>Current Assets:</b>												
Accrued Interest	0	0.0%	0	0.0%	93	1.8%	414	3.8%	25	2.2%	93	8.1%
Dividend Receivable	1	0.0%	-	0.0%	0	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	142	0.0%	264	0.0%	(23)	0.0%	(15)	0.0%	32	0.0%	(633)	0.0%
Receivable for Sale of Investments	-	0.0%	43	0.5%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-	0.0%	-	0.0%	-	0.0%	80	0.7%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	7	0.1%	12	0.1%	3	0.1%	14	0.1%	2	0.2%	0	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Sub Total (B)</b>	<b>136</b>	<b>-0.1%</b>	<b>295</b>	<b>0.4%</b>	<b>67</b>	<b>1.7%</b>	<b>305</b>	<b>2.9%</b>	<b>55</b>	<b>2.0%</b>	<b>(540)</b>	<b>8.1%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	-	0.0%	-	0.0%	284	5.4%	460	4.2%	10	0.9%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	262	4.4%	207	2.6%	39	0.7%	20	0.2%	6	0.6%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>262</b>	<b>4.4%</b>	<b>207</b>	<b>2.6%</b>	<b>323</b>	<b>6.2%</b>	<b>480</b>	<b>4.4%</b>	<b>16</b>	<b>1.4%</b>	<b>-</b>	<b>0.0%</b>
<b>Total (A + B + C)</b>	<b>5,941</b>	<b>100.0%</b>	<b>8,053</b>	<b>100.0%</b>	<b>5,245</b>	<b>100.0%</b>	<b>10,946</b>	<b>100.0%</b>	<b>1,149</b>	<b>100.0%</b>	<b>1,136</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>5,941.24</b>		<b>8,052.74</b>		<b>5,244.57</b>		<b>10,946.15</b>		<b>1,148.60</b>		<b>1,135.54</b>	

## 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'
- Note: Opening balances are restated due to reclass

Date : 10/05/12

## 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 : 31st Mar 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
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)	82,710	5,051	391	1,098	6,862	4,445
Add : Inflow During the Quarter	31,397	1,517	75	3,037	384	1,277
Increase/ Decrease value of Inv (net)	6,118	325	4	40	1,259	793
Less : Outflow During the Quarter	47,311	71	25	33	141	103
Total Investible Fund (Mkt value)	72,914	6,821	445	4,142	8,363	6,412

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
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	7,741	10.6%	1,171	17.2%	84	19.0%	1,347	32.5%	-	0.0%	-	0.0%
Corporate Bonds	18,807	25.8%	1,463	21.4%	124	27.9%	546	13.2%	-	0.0%	-	0.0%
Infrastructure Bonds	12,595	17.3%	753	11.0%	62	14.0%	616	14.9%	-	0.0%	-	0.0%
Equity	21,600	29.6%	1,899	27.8%	-	0.0%	-	0.0%	7,311	87.4%	5,320	83.0%
Money Market	2,984	4.1%	1,377	20.2%	171	38.5%	2,045	49.4%	351	4.2%	543	8.5%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	4,450	6.1%	440	6.5%	21	4.7%	64	1.5%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>68,176</b>	<b>93.5%</b>	<b>7,102</b>	<b>104.1%</b>	<b>463</b>	<b>104.1%</b>	<b>4,617</b>	<b>111.5%</b>	<b>7,662</b>	<b>91.6%</b>	<b>5,863</b>	<b>91.4%</b>
<b>Current Assets:</b>												
Accrued Interest	1,967	2.7%	166	2.4%	11	2.4%	52	1.2%	0	0.0%	0	0.0%
Dividend Receivable	0	0.0%	-	0.0%	-	0.0%	-	0.0%	1	0.0%	1	0.0%
Bank Balance	68	0.0%	179	0.0%	2	0.0%	307	0.0%	25	0.0%	94	0.0%
Receivable for Sale of Investments	125	0.2%	-	0.0%	-	0.0%	-	0.0%	132	1.6%	126	2.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-	0.0%	729	10.7%	40	9.0%	830	20.0%	157	1.9%	160	2.5%
Fund Mgmt Charges Payable	81	0.1%	10	0.1%	1	0.1%	5	0.1%	17	0.2%	10	0.2%
Other Current Liabilities (for Investments)	2	0.0%	0	0.0%	0	0.0%	0	0.0%	2	0.0%	1	0.0%
<b>Sub Total (B)</b>	<b>2,078</b>	<b>2.8%</b>	<b>(393)</b>	<b>-8.4%</b>	<b>(28)</b>	<b>-6.7%</b>	<b>(475)</b>	<b>-18.9%</b>	<b>(18)</b>	<b>-0.5%</b>	<b>49</b>	<b>-0.7%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	1,117	1.5%	20	0.3%	10	2.2%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	1,544	2.1%	93	1.4%	-	0.0%	-	0.0%	719	8.6%	499	7.8%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>2,660</b>	<b>3.6%</b>	<b>112</b>	<b>1.6%</b>	<b>10</b>	<b>2.2%</b>	<b>-</b>	<b>0.0%</b>	<b>719</b>	<b>8.6%</b>	<b>499</b>	<b>7.8%</b>
<b>Total (A + B+C)</b>	<b>72,914</b>	<b>100.0%</b>	<b>6,821</b>	<b>100.0%</b>	<b>445</b>	<b>100.0%</b>	<b>4,142</b>	<b>100.0%</b>	<b>8,363</b>	<b>100.0%</b>	<b>6,412</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>72,914.36</b>		<b>6,821.19</b>		<b>444.73</b>		<b>4,142.04</b>		<b>8,363.34</b>		<b>6,412.00</b>	

## 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'
- Note: Opening balances are restated due to reclass

Date : 10/05/12

## 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 : 31st Mar 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
	ULIF00527/01/2004LIFEGROWT H122	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	226,700	6,756	4,842	19,389	8,106	5,747
Add : Inflow During the Quarter	24,049	1,393	777	256	1,777	403
Increase/ Decrease value of Inv (net)	23,841	842	905	2,844	1,160	131
Less : Outflow During the Quarter	62,549	52	79	1,320	172	415
Total Investible Fund (Mkt value)	212,042	8,939	6,445	21,169	10,871	5,866

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
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	7,751	3.7%	289	3.2%	-	0.0%	-	0.0%	-	0.0%	657	11.2%
Corporate Bonds	19,450	9.2%	753	8.4%	-	0.0%	-	0.0%	-	0.0%	1,705	29.1%
Infrastructure Bonds	14,885	7.0%	587	6.6%	-	0.0%	-	0.0%	-	0.0%	1,114	19.0%
Equity	131,014	61.8%	5,684	63.6%	4,557	70.7%	20,078	94.8%	9,906	91.1%	181	3.1%
Money Market	9,681	4.6%	450	5.0%	776	12.0%	43	0.2%	184	1.7%	1,307	22.3%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	15,000	7.1%	475	5.3%	-	0.0%	-	0.0%	-	0.0%	400	6.8%
<b>Sub Total (A)</b>	<b>197,780</b>	<b>93.3%</b>	<b>8,239</b>	<b>92.2%</b>	<b>5,333</b>	<b>82.8%</b>	<b>20,121</b>	<b>95.0%</b>	<b>10,090</b>	<b>92.8%</b>	<b>5,364</b>	<b>91.4%</b>
<b>Current Assets:</b>												
Accrued Interest	3,137	1.5%	109	1.2%	0	0.0%	0	0.0%	0	0.0%	219	3.7%
Dividend Receivable	9	0.0%	1	0.0%	4	0.1%	4	0.0%	2	0.0%	-	0.0%
Bank Balance	(44)	0.0%	213	0.0%	150	0.0%	63	0.0%	314	0.0%	36	0.0%
Receivable for Sale of Investments	298	0.1%	-	0.0%	20	0.3%	50	0.2%	-	0.0%	-	0.0%
Other Current Assets (for Investments)	0	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	319	0.2%	59	0.7%	22	0.3%	0	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	355	0.2%	13	0.1%	10	0.2%	20	0.1%	16	0.1%	7	0.1%
Other Current Liabilities (for Investments)	2	0.0%	0	0.0%	0	0.0%	1	0.0%	1	0.0%	0	0.0%
<b>Sub Total (B)</b>	<b>2,723</b>	<b>1.3%</b>	<b>251</b>	<b>0.4%</b>	<b>143</b>	<b>-0.1%</b>	<b>96</b>	<b>0.2%</b>	<b>299</b>	<b>-0.1%</b>	<b>248</b>	<b>3.6%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	10	0.0%	10	0.1%	-	0.0%	-	0.0%	-	0.0%	245	4.2%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	11,528	5.4%	439	4.9%	968	15.0%	953	4.5%	482	4.4%	10	0.2%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>11,538</b>	<b>5.4%</b>	<b>449</b>	<b>5.0%</b>	<b>968</b>	<b>15.0%</b>	<b>953</b>	<b>4.5%</b>	<b>482</b>	<b>4.4%</b>	<b>255</b>	<b>4.3%</b>
<b>Total (A + B + C)</b>	<b>212,042</b>	<b>100.0%</b>	<b>8,939</b>	<b>100.0%</b>	<b>6,445</b>	<b>100.0%</b>	<b>21,169</b>	<b>100.0%</b>	<b>10,871</b>	<b>100.0%</b>	<b>5,866</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>212,042</b>		<b>8,939</b>		<b>6,445</b>		<b>21,169</b>		<b>10,871</b>		<b>5,866</b>	

## 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'
- Note: Opening balances are restated due to reclass

Date : 10/05/12

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 : 31st Mar 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)	3,005	17,310	10,500	11,660	2	822
Add : Inflow During the Quarter	889	3,063	48,971	-	7	5
Increase/ Decrease value of Inv (net)	107	2,708	374	292	(6)	34
Less : Outflow During the Quarter	480	198	8,326	148	(1)	(10)
Total Investible Fund (Mkt value)	3,521	22,884	51,519	11,804	3	871

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
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	748	21.3%	-	0.0%	11,983	23.3%	-	0.0%	-	0.0%	122	14.0%
Corporate Bonds	883	25.1%	-	0.0%	16,798	32.6%	3,649	30.9%	-	0.0%	67	7.7%
Infrastructure Bonds	385	10.9%	-	0.0%	8,100	15.7%	2,176	18.4%	-	0.0%	308	35.3%
Equity	409	11.6%	20,056	87.6%	7,486	14.5%	23	0.2%	-	0.0%	328	37.6%
Money Market	815	23.1%	1,472	6.4%	3,557	6.9%	1,640	13.9%	2	65.0%	8	0.9%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	230	6.5%	-	0.0%	900	1.7%	4,933	41.8%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>3,469</b>	<b>98.5%</b>	<b>21,528</b>	<b>94.1%</b>	<b>48,824</b>	<b>94.8%</b>	<b>12,421</b>	<b>105.2%</b>	<b>2</b>	<b>65.0%</b>	<b>832</b>	<b>95.6%</b>
<b>Current Assets:</b>												
Accrued Interest	107	3.0%	1	0.0%	1,481	2.9%	764	6.5%	0	0.0%	25	2.8%
Dividend Receivable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	0	0.0%
Bank Balance	319	0.0%	741	0.0%	(76)	0.0%	(1,380)	0.0%	1	0.0%	0	0.0%
Receivable for Sale of Investments	-	0.0%	112	0.5%	-	0.0%	-	0.0%	(0)	-0.2%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	(88)	-0.2%	-	0.0%	-	0.0%	-	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	418	11.9%	-	0.0%	263	0.5%	-	0.0%	-	0.0%	(0)	0.0%
Fund Mgmt Charges Payable	5	0.1%	34	0.2%	29	0.1%	0	0.0%	0	0.0%	2	0.2%
Other Current Liabilities (for Investments)	0	0.0%	1	0.0%	0	0.0%	0	0.0%	(0)	0.0%	0	0.0%
<b>Sub Total (B)</b>	<b>2</b>	<b>-9.0%</b>	<b>818</b>	<b>0.3%</b>	<b>1,025</b>	<b>2.1%</b>	<b>(616)</b>	<b>6.5%</b>	<b>1</b>	<b>-0.2%</b>	<b>23</b>	<b>2.7%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	29	0.8%	-	0.0%	1,282	2.5%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	20	0.6%	538	2.4%	388	0.8%	-	0.0%	-	0.0%	15	1.8%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>49</b>	<b>1.4%</b>	<b>538</b>	<b>2.4%</b>	<b>1,671</b>	<b>3.2%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>15</b>	<b>1.8%</b>
<b>Total (A + B + C)</b>	<b>3,521</b>	<b>100.0%</b>	<b>22,884</b>	<b>100.0%</b>	<b>51,519</b>	<b>100.0%</b>	<b>11,804</b>	<b>100.0%</b>	<b>3</b>	<b>100.0%</b>	<b>871</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>3,521</b>		<b>22,884</b>		<b>51,519</b>		<b>11,804</b>		<b>3</b>		<b>871</b>	

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'
- Note: Opening balances are restated due to reclass

Date : 10/05/12

## 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 : 31st Mar 2012

Rs. in lacs

PARTICULARS	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
SFIN	ULGF00728/03/2011GROUPINC OM122		ULIF03201/08/2011LIFDYNAMIC 122			
Opening Balance (Market Value)	1,840		2,724		581,669	
Add : Inflow During the Quarter	-		2,568		135,203	
Increase/ Decrease value of Inv (net)	34		383		58,311	
Less : Outflow During the Quarter	(3)		14		146,835	
Total Investible Fund (Mkt value)	1,876		5,662		628,348	

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
<b>Approved Investments (&gt;=75%)</b>						
Govt. Bonds	-	0.0%	-	0.0%	38,909	6.2%
Corporate Bonds	812	43.3%	-	0.0%	84,935	13.5%
Infrastructure Bonds	243	12.9%	-	0.0%	57,164	9.1%
Equity	-	0.0%	4,347	76.8%	341,090	54.3%
Money Market	33	1.8%	1,279	22.6%	38,022	6.1%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	522	27.8%	-	0.0%	31,487	5.0%
<b>Sub Total (A)</b>	<b>1,610</b>	<b>85.8%</b>	<b>5,626</b>	<b>99.4%</b>	<b>591,608</b>	<b>94.2%</b>
<b>Current Assets:</b>						
Accrued Interest	103	5.5%	1	0.0%	10,329	1.6%
Dividend Receivable	-	0.0%	1	0.0%	40	0.0%
Bank Balance	15	0.0%	226	4.0%	1,199	0.2%
Receivable for Sale of Investments	-	0.0%	12	0.2%	1,148	0.2%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	(88)	0.0%
<b>Less: Current Liabilities</b>						
Payable for Investments	-	0.0%	468	8.3%	3,796	0.6%
Fund Mgmt Charges Payable	2	0.1%	7	0.1%	837	0.1%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	75	0.0%
<b>Sub Total (B)</b>	<b>116</b>	<b>5.4%</b>	<b>(235)</b>	<b>-4.2%</b>	<b>7,922</b>	<b>1.3%</b>
<b>Other Investments (&lt;=25%)</b>						
Corporate Bonds	151	8.0%	-	0.0%	4,469	0.7%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%
Equity	-	0.0%	271	4.8%	24,349	3.9%
Money Market	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>151</b>	<b>8.0%</b>	<b>271</b>	<b>4.8%</b>	<b>28,818</b>	<b>4.6%</b>
<b>Total (A + B+C)</b>	<b>1,876</b>	<b>100.0%</b>	<b>5,662</b>		<b>628,348</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>1,876</b>		<b>5,662</b>		<b>628,348</b>	

## 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'
- Note: Opening balances are restated due to reclass

Date : 10/05/12

Company Name & Code: AVIVA Life Insurance Company India Limited, Code: 0122  
 Statement for the period: Mar 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	38,064	19.274	19.274	17.677	18.663	19.909	-2.3%	10.9%
2	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	5,245	15.375	15.375	14.815	14.779	14.851	6.3%	7.1%
3	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	233	12.184	12.184	11.918	11.656	11.396	9.4%	6.5%
4	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	1,446	14.257	14.257	13.549	13.788	14.195	1.8%	10.0%
5	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPEASHF122	1,259	15.584	15.584	15.275	14.957	14.631	9.6%	7.7%
6	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	3,612	15.294	15.294	14.995	14.673	14.314	9.3%	7.3%
7	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	1,737	14.823	14.823	13.563	13.999	14.881	0.4%	12.9%
8	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESECUR122	1,689	15.477	15.477	14.787	14.711	14.791	6.5%	7.4%
9	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	63,816	10.944	10.944	9.562	10.238	11.631	-8.6%	20.7%
10	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	10,946	13.006	13.006	12.704	12.497	12.312	6.9%	5.9%
11	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	15,645	29.246	29.246	27.470	28.070	29.049	2.0%	10.2%
12	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	1,136	15.869	15.869	15.650	15.432	15.234	9.3%	8.0%
13	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	445	13.877	13.877	13.557	13.223	12.883	9.3%	6.9%
14	Unit Linked Enhancer fund	ULIF01230/01/2008LIFENHANCER122	8,363	11.029	11.029	9.321	10.374	11.746	-7.8%	16.0%
15	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	72,914	38.177	38.177	35.788	36.735	38.067	1.8%	9.5%
16	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	212,042	30.495	30.495	27.634	29.784	32.323	-5.4%	13.9%
17	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	21,169	8.882	8.882	7.756	8.307	9.439	-8.7%	20.8%
18	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	5,866	14.471	14.471	14.138	13.900	13.703	6.9%	6.1%
19	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	51,519	16.705	16.705	16.230	16.186	16.236	5.3%	6.6%
20	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	11,804	15.950	15.950	15.748	15.547	15.366	9.4%	8.0%
21	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	4,142	11.785	11.785	11.526	11.264	11.007	8.7%	0.0%
22	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	6,412	10.816	10.816	9.199	10.087	11.424	-6.0%	0.0%
23	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	6,821	11.134	11.134	10.468	10.638	10.993	1.8%	0.0%
24	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	8,939	10.323	10.323	9.214	9.907	10.920	-6.3%	0.0%
25	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	10,871	10.096	10.096	8.844	9.474	10.825	-9.4%	0.0%
26	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	22,884	8.856	8.856	7.697	9.081	10.087	-16.6%	0.0%
27	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	6,445	8.422	8.422	7.087	8.541	10.081	-19.2%	0.0%
28	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	3,521	11.347	11.347	10.953	10.922	10.927	5.2%	0.0%
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1,930	11.151	11.151	10.587	10.783	11.121	1.0%	0.0%
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1,834	11.220	11.220	10.270	10.624	11.258	0.2%	0.0%
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAF122	2,044	8.869	8.869	7.365	8.861	10.423	-18.0%	0.0%
32	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	5,941	10.788	10.788	9.437	10.102	11.523	-8.9%	0.0%
33	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	8,053	9.041	9.041	7.866	9.224	10.264	-16.4%	0.0%
34	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1,149	11.405	11.405	10.996	10.979	10.981	5.1%	0.0%
35	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	3	10.624	10.624	10.391	10.151	10.075	5.4%	0.0%
36	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	871	10.318	10.318	9.745	9.849	10.294	-1.3%	0.0%
37	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	1,876	10.887	10.887	10.677	10.451	10.230	8.4%	0.0%
38	Unit Linked Dynamic P/E Fund*	ULIF03201/08/2011LIFDYNAMIC122	5,662	9.719	9.719	8.411	9.319	N/A	0.0%	0.0%

Total AUM 628,348

**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: 10-May-12

## One year return.

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

## Unit Linked

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Mar 2012	as % of total for this class	As at 31 Mar 2011	as % of total for this class	As at 31 Mar 2012	as % of total for this class	As at 31 Mar 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	227,675	97.8%	163,688	81.0%	230,910	97.8%	165,999	81.2%
AA or better	734	0.3%	25	0.0%	734	0.3%	25	0.0%
Rated below AA but above A	4,469	1.9%	4,490	2.2%	4,542	1.9%	4,571	2.2%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	33,778	16.7%	0	0.0%	33,958	16.6%
	<b>232,878</b>	<b>100.0%</b>	<b>201,980</b>	<b>100.0%</b>	<b>236,185</b>	<b>100.0%</b>	<b>204,552</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	34,514	14.8%	52,396	25.9%	34,112	14.4%	50,835	24.9%
more than 1 year end up to 3years	126,321	54.2%	69,814	34.6%	129,475	54.8%	72,584	35.5%
More than 3years and up to 7years	38,665	16.6%	59,914	29.7%	38,897	16.5%	61,195	29.9%
More than 7 years and up to 10 years	20,965	9.0%	4,155	2.1%	21,150	9.0%	4,214	2.1%
More than 10 years and up to 15 years	7,602	3.3%	9,998	4.9%	7,725	3.3%	10,036	4.9%
More than 15 years and up to 20 years	4,811	2.1%	5,703	2.8%	4,827	2.0%	5,687	2.8%
Above 20 years	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>232,878</b>	<b>100.0%</b>	<b>201,980</b>	<b>100.0%</b>	<b>236,185</b>	<b>100.0%</b>	<b>204,552</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	36,646	15.7%	32,637	16.2%	36,910	15.6%	32,806	16.0%
State Government	2,263	1.0%	1,141	0.6%	2,351	1.0%	1,152	0.6%
Corporate Securities	193,969	83.3%	168,202	83.3%	196,925	83.4%	170,594	83.4%
	<b>232,878</b>	<b>100.0%</b>	<b>201,980</b>	<b>100.0%</b>	<b>236,185</b>	<b>100.0%</b>	<b>204,552</b>	<b>100.0%</b>

## Non Unit Linked

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Mar 2012	as % of total for this class	As at 31 Mar 2011	as % of total for this class	As at 31 Mar 2012	as % of total for this class	As at 31 Mar 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	142,327	98.5%	32,960	40.8%	140,335	98.5%	32,672	40.9%
AA or better	2,166	1.5%	0	0.0%	2,166	1.5%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	47,756	59.2%	0	0.0%	47,146	59.1%
	<b>144,493</b>	<b>100.0%</b>	<b>80,716</b>	<b>100.0%</b>	<b>142,501</b>	<b>100.0%</b>	<b>79,818</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	60,860	42.1%	43,109	53.4%	58,920	41.3%	42,234	52.9%
more than 1 year end up to 3years	24,957	17.3%	6,930	8.6%	24,906	17.5%	6,904	8.6%
More than 3years and up to 7years	11,629	8.0%	7,569	9.4%	11,644	8.2%	7,574	9.5%
More than 7 years and up to 10 years	19,912	13.8%	17,902	22.2%	19,916	14.0%	17,907	22.4%
More than 10 years and up to 15 years	5,168	3.6%	635	0.8%	5,163	3.6%	632	0.8%
More than 15 years and up to 20 years	19,380	13.4%	1,817	2.3%	19,369	13.6%	1,816	2.3%
Above 20 years	2,586	1.8%	2,754	3.4%	2,582	1.8%	2,751	3.4%
	<b>144,493</b>	<b>100.0%</b>	<b>80,716</b>	<b>100.0%</b>	<b>142,501</b>	<b>100.0%</b>	<b>79,818</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	60,036	41.5%	33,952	42.1%	58,812	41.3%	33,331	41.8%
State Government	19,247	13.3%	13,804	17.1%	19,239	13.5%	13,815	17.3%
Corporate Securities	65,210	45.1%	32,960	40.8%	64,450	45.2%	32,672	40.9%
	<b>144,493</b>	<b>100.0%</b>	<b>80,716</b>	<b>100.0%</b>	<b>142,501</b>	<b>100.0%</b>	<b>79,818</b>	<b>100.0%</b>

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Non-ULIP includes Shareholder fund.
4. 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#

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q4 11-12	As at Mar 31, 2012	Q4 10-11	As at Mar 31, 2011
			(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
Dabur Invest Corp	Control	Issue of Fresh share capital	-	-	-	8,591
Aviva International Holdings Limited,	Substantial Interest	Issue of Fresh share capital	-	-	-	3,019
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Expenses- Payable	-	-	81	81
Aviva Asia PTE Ltd.	Significant Influence	Group Recharges - Payable	112	112	85	85
Aviva Asia PTE Ltd.	Significant Influence	Balance Receivable/ (Payable) as at the end	(199)	(199)	(145)	(145)
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration	105	307	272	387
<b>TOTAL</b>			<b>18</b>	<b>220</b>	<b>294</b>	<b>12,019</b>



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

BOD and Key Person information			As at Mar 31, 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

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 Mar 31, 2012	As at Mar 31, 2011
01	Available Assets in Policyholders' Fund:	706,267	706,884
	Deduct:	-	-
02	Mathematical Reserves	697,150	689,300
03	Other Liabilities	-	-
04	<b>Excess in Policyholders' funds</b>	9,117	17,583
05	Available Assets in Shareholders Fund:	101,113	75,107
	Deduct:	-	-
06	Other Liabilities of shareholders' fund	45,299	31,540
07	<b>Excess in Shareholders' funds</b>	55,814	43,568
08	Total ASM (04)+(07)	64,931	61,151
09	Total RSM	12,620	11,326
10	<b>Solvency Ratio (ASM/RSM)</b>	5.15	5.40

## 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: 31 Mar 2012

Name of the Fund Life 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 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: 31 Mar 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: 31 Mar 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: 31 Mar 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 31st Mar 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			
<b>A</b>	<b>GOVERNMENT SECURITIES</b>																
	Central Government Bonds	CGSB	20,701	20,502	407	2.2	2.2	20,701	20,502	1,033	8.3	8.3	7,161	7,116	125	2.0	2.0
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,007	1,014	20	1.9	1.9	1,007	1,014	70	7.5	7.5	1,004	1,000	19	1.5	1.5
	Treasury Bills	CTRB	26,595	26,595	486	1.9	1.9	26,595	26,595	2,014	7.4	7.4	25,718	25,718	310	1.4	1.4
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>																
	State Government Bonds	SGGB	15,786	15,159	343	2.1	2.1	15,786	15,159	1,211	8.4	8.4	13,769	13,792	283	2.1	2.1
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>																
	<b>TAXABLE BONDS</b>																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	7,532	7,485	178	2.4	2.4	7,532	7,485	662	9.4	9.4	6,717	6,686	127	2.1	2.1
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>																
	<b>TAXABLE BONDS</b>																
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0	0	0	0.0	0.0	0	0	0	8.2	8.2	0	0	0	1.5	1.5
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0	0	0	5.5	5.5	0	0	0	16.4	16.4	0	0	0	0.0	0.0
	Infrastructure - PSU - Debentures / Bonds	IPTD	19,265	18,981	420	2.3	2.3	19,265	18,981	1,384	9.0	9.0	11,162	10,989	227	2.1	2.1
	Infrastructure - PSU - CPs	IPCP	0	0	0	0.0	0.0	0	0	5	3.6	3.6					
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD															
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
	PSU - Equity shares - Quoted	EAEQ	0	0	0	3.0	3.0	0	0	0	7.9	7.9	0	0	0	0.4	0.4
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1	1	0	10.2	10.2	1	1	0	18.2	18.2	0	1	0	0.2	0.2
	Commercial Papers	ECCP	0	0	3	2.4	2.4	0	0	13	10.2	10.2	299	299	3	2.0	2.0
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	8,501	8,501	196	2.5	2.5	8,501	8,501	463	9.6	9.6	2,805	2,805	47	2.1	2.1
	Deposits - CDs with Scheduled Banks	EDCD	11,225	11,225	281	2.3	2.3	11,225	11,225	1,162	9.2	9.2	9,468	9,468	249	2.0	2.0
	Deposits - Repo / Reverse Repo	ECMR	3,240	3,240	6	1.5	1.5	3,240	3,240	6	1.5	1.5	0	0	0	0.0	0.0
	Corporate Securities - Debentures	ECOS	5,092	5,013	115	2.3	2.3	5,092	5,013	461	9.1	9.1	5,227	5,180	100	2.2	2.2
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0	0	118	2.3	2.3	0	0	353	9.3	9.3	0	0	57	1.7	1.7
<b>F</b>	<b>OTHER INVESTMENTS</b>																
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0	0	9	2.3	2.3	0	0	9	2.3	2.3	0	0	0	0.0	0.0
	Equity Shares (incl Co-op Societies)	OESH	0	0	0	7.1	7.1	0	0	0	30.0	30.0	0	0	0	0.3	0.3
	<b>TOTAL</b>		<b>118,945</b>	<b>117,717</b>	<b>2,583</b>			<b>118,945</b>	<b>117,717</b>	<b>8,846</b>			<b>83,332</b>	<b>83,054</b>	<b>1,547</b>		

Statement as on: 31 Mar 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 31st Mar 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			
<b>A</b>	<b>GOVERNMENT SECURITIES</b>																
	Central Government Bonds	CGSB	26,003	26,003	358	2.0	2.0	26,003	26,003	1,185	5.4	5.4	31,329	31,329	639	1.8	1.8
	Treasury Bills	CTRB	10,643	10,643	39	3.8	3.8	10,643	10,643	143	10.0	10.0	1,306	1,306	8	1.5	1.5
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>																
	State Government Bonds	SGGB	2,263	2,263	-8	0.2	0.2	2,263	2,263	53	5.2	5.2	1,139	1,139	25	2.3	2.3
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>																
	<b>TAXABLE BONDS</b>																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	30,666	30,666	685	2.3	2.3	30,666	30,666	2,427	9.1	9.1	23,148	23,148	333	1.6	1.6
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>																
	Infrastructure - PSU - Equity shares - Quoted	ITPE	25,574	25,574	3,919	13.6	13.6	25,574	25,574	-2,514	-9.8	-9.8	23,038	23,038	-1,531	-6.8	-6.8
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	29,671	29,671	9,160	31.6	31.6	29,671	29,671	-7,627	-22.3	-22.3	18,434	18,434	-3,204	-15.4	-15.4
	<b>TAXABLE BONDS</b>																
	Infrastructure - PSU - Debentures / Bonds	IPTD	57,164	57,164	1,131	2.1	2.1	57,164	57,164	4,677	8.9	8.9	52,137	52,137	647	1.3	1.3
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	0	0	0	0.0	0.0	0	0	0	0.0	0.0					
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
	PSU - Equity shares - Quoted	EAEQ	77,185	77,185	11,829	14.2	14.2	77,185	77,185	-18,417	-21.2	-21.2	98,040	98,040	-5,196	-5.0	-5.0
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	208,659	208,659	26,450	13.0	13.0	208,659	208,659	-12,770	-5.5	-5.5	244,556	244,556	-13,224	-5.3	-5.3
	Corporate Securities - Debentures	ECOS	54,269	54,269	1,083	2.0	2.0	54,269	54,269	4,627	9.0	9.0	46,409	46,409	628	1.4	1.4
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	31,487	31,487	847	2.7	2.7	31,487	31,487	3,272	10.4	10.4	31,992	31,992	167	2.3	2.3
	Deposits - CDs with Scheduled Banks	EDCD	15,913	15,913	381	2.4	2.4	15,913	15,913	1,547	9.1	9.1	40,755	40,755	761	1.6	1.6
	Deposits - Repo / Reverse Repo	ECMR	22,109	22,109	33	2.2	2.2	22,109	22,109	33	8.8	8.8	0	0	0	0.0	0.0
	Commercial Papers	ECCP	0	0	9	2.4	2.4	0	0	43	9.8	9.8	1,264	1,264	15	1.0	1.0
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0	0	710	0.0	0.0	0	0	2,408	9.3	9.3	0	0	484	1.7	1.7
	Net Current Assets (Only in respect of ULIP Business)	ENCA	7,922	7,922	0	0.0	0.0	7,922	7,922	0	0.0	0.0	27,132	27,132	0	0.0	0.0
<b>F</b>	<b>OTHER INVESTMENTS</b>																
	Equity Shares (incl Co-op Societies)	OESH	24,349	24,349	3,378	12.5	12.5	24,349	24,349	-3,771	-14.3	-14.3	36,743	36,743	-2,704	-6.2	-6.2
	Debentures	OLDB	4,469	4,469	114	2.6	2.6	4,469	4,469	417	9.4	9.4	4,490	4,490	58	1.3	1.3
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0	0	53	2.3	2.3	0	0	53	2.3	2.3	0	0		1.7	1.7
	<b>TOTAL</b>		<b>628,348</b>	<b>628,348</b>	<b>60,172</b>			<b>628,348</b>	<b>628,348</b>	<b>(24,216)</b>			<b>681,910</b>	<b>681,910</b>	<b>-22,094</b>		

Statement as on: 31 Mar 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 31st Mar 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			
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>																
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	4,786	4,696	37	2.2	2.2	4,786	4,696	47	8.6	8.6	71	68	1	2.1	2.1
A2	Treasury Bills	CTRB	6,948	6,948	74	2.3	2.3	6,948	6,948	208	6.1	6.1					
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>																
B1	State Government Bonds	SGGB	3,461	3,453	60	2.2	2.2	3,461	3,453	67	8.5	8.5	38	37	1	2.0	2.0
<b>C</b>	<b>HOUSING SECTOR INVESTMENTS</b>																
C	HTDN	HTDN	1,227	1,223	28	2.4	2.4	1,227	1,223	32	9.0	9.0	13	13	0	2.2	2.2
<b>D</b>	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS</b>																
D	IPTD	IPTD	3,042	3,013	41	2.3	2.3	3,042	3,013	51	8.9	8.9	50	49	1	2.2	2.2
<b>E</b>	<b>INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
	Corporate Securities - Debentures	ECOS	440	437	8	2.4	2.4	440	437	14	8.8	8.8	22	22	0	2.2	2.2
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	10	2.3	2.3	-	-	13	9.3	9.3	0	0	0	1.0	1.0
	Deposits - Repo / Reverse Repo	ECMR	6,340	6,340	17	2.2	2.2	6,340	6,340	17	8.7	8.7					
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance)	ECDB	3,322	3,322	82	2.6	2.6	3,322	3,322	204	7.4	7.4					
	Deposits - CDs with Scheduled Banks	EDCD	5,563	5,563	62	2.4	2.4	5,563	5,563	164	9.6	9.6					
<b>F</b>	<b>OTHER THAN APPROVED INVESTMENTS</b>																
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS															
	<b>TOTAL</b>		<b>35,130</b>	<b>34,995</b>	<b>420</b>			<b>35,130</b>	<b>34,995</b>	<b>818</b>			<b>194</b>	<b>189</b>	<b>4</b>		

**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: 31 Mar 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> <sup>1</sup>	NIL							
B.	<u>As on Date</u> <sup>2</sup>	NIL							

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

Statement as on: 31 Mar 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> <sup>1</sup>	NIL							
B.	<u>As on Date</u> <sup>2</sup>	NIL							

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

**Statement as on: 31 Mar 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> <sup>1</sup>	NIL							
B.	<u>As on Date</u> <sup>2</sup>	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

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

(Rs in Lakhs)																
	Q4 '11-12				Q4 '10-11				YTD Mar'12				YTD Mar'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
<b>I First year Premium</b>																
i Individual Single Premium- (ISP)																
From 0-10000	17	2,412	2,412	544	841	6,691	6,691	12,772.29	49	6,830	6,830	1,571	2,543.92	9,185	10,309	14,659
From 10,000-25,000	-	-	-	-	478	1,236	1,236	4,447.48	1	6	6	45	1,092	1,574	1,708	5,344
From 25,001-50,000	31	62	62	86	1,113	961	961	7,848.57	154	310	310	433	1,828	1,146	1,233	8,626
From 50,001-75,000	7	11	11	19	229	141	141	2,058.16	37	57	57	131	607	170	185	2,263
From 75,000-100,000	34	35	35	103	718	220	220	3,304.85	277	274	274	639	1,043	256	274	3,642
From 1,00,001-1,25,000	-	-	-	-	99	32	32	569.90	23	20	20	79	191	41	45	736
Above Rs. 1,25,000	1,221	121	121	2,007	1,380	151	151	5,236.72	3,310	477	476	5,974	1,724	171	181	5,542
ii Individual Single Premium (ISPA)- Annuity																
From 0-50000	99	71	71	-	5	6	6	-	215	129	129	-	37	65	117	-
From 50,001-100,000	-	-	-	-	-	-	-	-	13	1	1	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	10	1	1	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group Single Premium (GSP)																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	1	0.09	1.00	(2)	(14.68)
From 10,000-25,000	-	-	-	-	0.17	-	1	-	-	-	-	-	0.17	-	1	-
From 25,001-50,000	-	-	-	-	-	-	-	-	1	-	3	47	0.46	1	2	18.00
From 50,001-75,000	1	-	2	30	-	-	-	-	1	-	2	30	0.60	-	3	27.18
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	0.96	1	5	100.82
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	36	1	1,269	4,437	34.84	-	1,964	6,660.67	100	1	3,585	12,957	63.52	-	4,355	14,835.50
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	1,171	32,444	32,420	451,914	1,002	28,057	28,075	148,234	3,278	72,906	72,834	1,268,874	3,994	114,941	176,759	356,867
From 10,000-25,000	3,015	20,461	20,460	410,011	3,149	58,988	59,594	312,700	8,085	54,851	54,859	1,116,940	10,990	151,460	216,066	545,882
From 25,001-50,000	2,719	8,786	8,802	120,214	3,044	42,092	42,720	293,794	6,758	21,047	21,095	317,553	11,504	84,117	114,295	459,757
From 50,001-75,000	1,588	3,132	3,130	39,072	985	7,856	7,935	79,231	3,814	7,361	7,366	101,504	2,852	14,470	19,061	114,404
From 75,000-100,000	2,675	2,787	2,801	45,343	3,144	13,268	13,428	189,410	6,057	6,359	6,394	108,032	9,077	22,706	29,489	258,319
From 1,00,001-1,25,000	1,593	1,592	1,598	26,117	767	2,900	2,939	44,992	3,794	3,755	3,743	57,581	3,527	4,565	5,615	59,909
Above Rs. 1,25,000	7,418	2,471	2,472	129,242	6,505	6,687	6,761	287,518	16,895	5,630	5,638	251,690	17,770	11,949	15,871	394,457
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	(3)	1	(4,339)	(5,416)	0	5	(779)	(1,847)	(16)	11	222	339	(45)	18	(1,123)	(15,805)
From 10,000-25,000	4	5	1,875	3,995	4	3	2,327	2,767	15	13	9,703	11,190	15	20	11,224	11,364
From 25,001-50,000	4	3	884	2,224	6	5	5,246	4,090	23	15	14,012	12,008	21	18	17,887	13,060
From 50,001-75,000	6	3	356	4,297	4	3	4,134	536	23	7	9,823	15,706	22	11	11,376	8,468
From 75,000-100,000	4	1	26	9	8	3	2,621	1,606	18	3	2,995	16,033	28	10	10,079	9,311
From 1,00,001-1,25,000	4	1	443	638	9	1	5,185	5,037	15	2	2,889	7,292	28	8	20,721	12,386
Above Rs. 1,25,000	11,697	23	(192,513)	(29,495)	3,983	21	(104,339)	51,860	27,235	64	(968,751)	40,757	7,816	56	1,349,209	455,727
viii Group Non Single Premium- Annuity- GNSPA																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		Q4 '11-12				Q4 '10-11				YTD Mar'12				YTD Mar'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
<b>2</b>	<b>Renewal Premium</b>																
	<b>i Individual</b>																
	From 0-10,000	6,882	67,425	67,554	134,736	3,388	262,176	243,554	300,814	10,032	124,728	124,931	244,444	11,998	551,230	737,287	431,857
	From 10,000-25,000	10,457	11,068	10,773	128,010	13,681	311,813	314,288	602,950	41,788	224,046	224,631	501,675	44,081	684,971	928,788	1,274,522
	From 25,001-50,000	10,992	19,361	19,313	96,075	11,053	99,327	100,259	355,123	33,423	82,155	82,445	305,368	34,650	219,685	299,107	750,239
	From 50,001-75,000	2,948	3,020	3,009	25,501	2,024	14,253	14,358	69,796	8,257	13,416	13,455	76,727	6,938	32,322	44,309	152,679
	From 75,000-100,000	6,427	4,862	4,871	34,992	5,918	10,759	10,878	69,836	19,233	18,395	18,466	108,362	18,651	29,109	41,315	170,379
	From 1,00,001-1,25,000	1,751	1,167	1,165	13,337	1,304	3,925	3,953	29,822	5,241	4,641	4,655	41,260	4,875	9,936	13,913	74,057
	Above Rs. 1,25,000	13,140	2,738	2,730	63,626	10,538	6,374	6,403	122,123	41,238	11,634	11,651	195,237	36,837	17,926	25,589	308,957
	<b>ii Individual- Annuity</b>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>iii Group</b>																
	From 0-10,000	(5)	23	8,618	(61,412)	(54)	33	40,044	20,151	(9)	126	52,811	(41,736)	(124)	108	96,846	46,772
	From 10,000-25,000	1	6	473	766	2	9	1,192	987	6	33	3,432	9,502	6	24	3,305	2,944
	From 25,001-50,000	5	7	1,723	2,024	8	18	3,692	3,536	15	29	6,296	84,598	22	43	10,709	10,445
	From 50,001-75,000	5	5	705	1,365	4	5	1,781	2,355	29	30	18,128	13,595	25	17	4,913	8,447
	From 75,000-100,000	8	4	1,186	2,079	2	1	331	497	34	10	4,626	4,930	11	3	1,454	2,095
	From 1,00,001-1,25,000	11	2	802	1,191	-	-	-	-	33	9	2,826	4,436	15	3	1,021	1,597
	Above Rs. 1,25,000	562	16	1,470,120	162,103	349	10	5,766	31,012	2,082	69	1,796,587	863,546	1,887	50	257,352	931,157
	<b>iv Group- Annuity</b>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group) Channels	Q4 '11-12			Q4 '10-11			YTD Mar'12			YTD Mar'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		199	7	2	611	49	2	990	18	14	3,531	131
2	Corporate Agents-Banks		1,331	141	2	599	44	0	3,285	308	4	812	47
3	Corporate Agents -Others	4	(273,929)	34	0	(155,037)	350	7	(1,059,568)	531	3	(135,410)	809
4	Brokers	7	3,140	14	5	12,887	50	23	16,927	191	31	39,165	229
5	Micro Agents						-	0	0	0	0	0	-
6	Direct Business		77,293	11,556	32	57,230	3,552	84	112,831	26,359	99	1,515,934	6,686
	<b>Total(A)</b>	<b>38</b>	<b>(191,966)</b>	<b>11,750</b>	<b>41</b>	<b>(83,710)</b>	<b>4,044</b>	<b>116</b>	<b>(925,535)</b>	<b>27,407</b>	<b>151</b>	<b>1,424,032</b>	<b>7,902</b>
1	Referral (B)	0	(31)	1	0	70	3	0	19	8	1	(295)	7
	<b>Grand Total (A+B)</b>	<b>38</b>	<b>(191,997)</b>	<b>11,751</b>	<b>41</b>	<b>(83,640)</b>	<b>4,048</b>	<b>116</b>	<b>(925,516)</b>	<b>27,415</b>	<b>152</b>	<b>1,423,737</b>	<b>7,909</b>

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

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)									
S.No.	Channels	Q4 '11-12		Q4 '10-11		YTD Mar'12		YTD Mar'11	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	23,997	8,902	22,619	9,913	63,288	23,824	78,765	29,529
2	Corporate Agents-Banks	32,364	11,135	22,900	11,638	71,158	24,937	33,810	14,489
3	Corporate Agents -Others	4,396	29	4,882	979	6,588	49	6,917	2,307
4	Brokers	2,102	258	4,231	700	8,738	1,116	19,864	3,811
5	Micro Agents	-	-	-	-	-	-	9,588	46
6	Direct Business	9,891	800	95	51	23,428	1,965	841	341
	<b>Total (A)</b>	<b>72,750</b>	<b>21,123</b>	<b>54,727</b>	<b>23,281</b>	<b>173,200</b>	<b>51,891</b>	<b>149,785</b>	<b>50,523</b>
1	Referral (B)	1,655	464	1,579	248	6,814	880	41,218	16,387
	<b>Grand Total (A+B)</b>	<b>74,405</b>	<b>21,587</b>	<b>56,306</b>	<b>23,528</b>	<b>180,014</b>	<b>52,771</b>	<b>191,003</b>	<b>66,910</b>

## 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	-	763	301	115	42	13	1,234	120,766	
2	Survival Benefit	-	13	-	-	-	-	13	113	
3	for Annuities / Pension	-	374	12	7	14	14	421	759	
4	For Surrender	-	23,659	(184)	7	-	-	23,482	1,167,660	
5	Other benefits	-	-	-	-	-	-	-	-	
6	CI/PTD/ADP	-	3	-	-	-	-	3	750	
7	IB	-	7	6	5	4	2	24	517	
8	Partial Withdrawals	-	611	3	1	9	-	624	42,827	
9	Auto Foreclosure	-	8,146	15	3	2	-	8,166	171,020	
10	EL Surrender	-	16,962	239	356	5	-	17,562	44,640	
11	HCB	-	8	2	-	-	-	10	121	
12	ADB	-	23	-	-	-	-	23	7,912	
13	Death Claims	-	618	-	-	-	-	618	220,332	

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	-	64	-	-	-	-	64	599,535	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	66	-	-	-	-	66	46	
7	Gratuity	-	383	2	-	1	-	386	37,598	
8	Leave encashment	-	13	-	-	-	-	13	1,746	
9	ADB	-	1	-	-	-	-	1	100	
10	Death Claims	-	1273	(3)	-	-	-	1,270	50,617	



FOR L-40 : Quarterly Claims data for Life for the quarter ended 31st Mar 2012

Date: 31st March 2012

**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	5	1,191	-	6	630	15	427	1,171	-	16	2	-
2	Claims reported during the period*	653	1,601	13	456	24,032	623	9,409	19,830	4	8	11	28
3	Claims Settled during the period	618	1,234	13	421	23,482	624	8,166	17,562	3	24	10	23
4	Claims Repudiated during the period	40	-	-	-	-	-	-	-	1	-	3	5
	Less than 2years from the date of acceptance	33	-	-	-	-	-	-	-	1	-	2	2
	a of risk												
	Grater than 2 year from the date of	7	-	-	-	-	-	-	-	-	-	1	3
	b acceptance of risk												
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	1,558	-	41	1,180	14	1,670	3,439	-	-	-	-
	Less than 3months	-	730	-	13	1,155	14	1,670	3,439	-	-	-	-
	3 months to 6 months	-	352	-	9	23	-	-	-	-	-	-	-
	6months to 1 year	-	266	-	10	2	-	-	-	-	-	-	-
	1year and above	-	210	-	9	-	-	-	-	-	-	-	-

\*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	-	-
2	Claims reported during the period*	1,266	-	-	-	64	-	1	383	13	66
3	Claims Settled during the period	1,270	-	-	-	64	-	1	386	13	66
4	Claims Repudiated during the period	(4)	-	-	-	-	-	-	(1)	-	-
	Less than 2years from the date of acceptance	(4)	-	-	-	-	-	-	(1)	-	-
	a of risk										
	Grater than 2 year from the date of	-	-	-	-	-	-	-	-	-	-
	b acceptance of risk										
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL							
SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Sales Related	320	1578	265	179	1244	210
	b) New Business Related	14	118	11	86	29	6
	c) Policy Servicing related	203	876	99	601	303	76
	d) Claim Servicing related	5	32	-	16	18	3
	e) Others	4	60	3	34	10	17
	<b>Total Number</b>	<b>546</b>	<b>2664</b>	<b>378</b>	<b>916</b>	<b>1604</b>	<b>312</b>

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	183	-	183
	b) Greater than 15 days	129	-	129
	<b>Total Number</b>	<b>312</b>	<b>-</b>	<b>312</b>

## 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".

## 2. 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	NA	NA	NA
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	NA	NA

## 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	NA	NA

## 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
- 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 bonuses(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  $IBNR\ Reserves = Average\ risk\ charge * Delay\ Months * (1 - Reinsurance\ Credit)$
- Non Linked Individual**  
 $IBNR\ Reserves = QX * Sum\ at\ Risk * Delay\ Months / 12 * (1 - Reinsurance\ credit)$   
**For group business OYRGTA Business**  
 $IBNR\ Reserves = Gross\ Premium / 12 * Delay\ Months * (1 - Reinsurance\ Credit)$   
**For SP Group Term Business**  
 $IBNR\ Reserves = qx * (Sum\ Assured) / 12$  (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	Valuation 2011-12	Valuation 2010-11
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

(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 2 <sup>nd</sup> policy month):					
S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products	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%

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.