



AVIVA
Life Insurance

IRDA Public Disclosures

Period ended 30th September 2011

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	37-38
31	L-30	RELATED PARTY TRANSACTIONS	39
32	L-31	BOARD OF DIRECTORS AND KEY PERSON	40
33	L-32	SOLVENCY MARGIN - KT 3	41
34	L-33	NPAs-7A	42-44
35	L-34	YIELD ON INVESTMENTS-1	45-47
36	L-35	DOWNGRADING OF INVESTMENTS - 2	48-50
37	L-36	PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE	51-52
38	L-37	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)	53
39	L-38	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUAL)	54
40	L-39	DATA ON SETTLEMENT OF CLAIMS	55
41	L-40	CLAIMS DATA FOR LIFE	56
42	L-41	GREIVANCE DISPOSAL	57
43	L-42	VALUATION BASIS (LIFE INSURANCE)	58-59

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2011
 Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q2 '11-12 (Rs. 000's)	YTD Sep'11 (Rs. 000's)
		LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
Premiums earned - net										
(a) Premium	L-4	5,659,699	2,149,769	144,432	1,237,249	262,720	501,549	465,200	5,840,859	10,420,618
(b) Reinsurance ceded		(58,169)	-	(251)	(24,282)	-	(7,770)	(8,619)	(65,851)	(99,091)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		5,601,530	2,149,769	144,181	1,212,967	262,720	493,779	456,581	5,775,007	10,321,527
Income from Investments										
(a) Interest, Dividends and Rent - Gross		1,040,128	344,038	58,500	105,785	2,922	11,087	6,635	774,487	1,569,096
(b) Profit on sale/redemption of investments		640,579	325,857	18,532	1,343	73	37	20	387,124	986,442
(c) (Loss) on sale/ redemption of investments		(214,222)	(65,483)	(16,137)	(167)	(6)	(21)	(26)	(228,717)	(296,062)
(d) Transfer/Gain on revaluation/change in fair value		(4,982,663)	(2,193,763)	(33,231)	-	-	-	-	(5,429,888)	(7,209,657)
(e) Appropriation/Expropriation Adjustment account		34,947	(14,522)	(203)	-	-	-	-	64,982	20,221
Sub Total		(3,481,231)	(1,603,872)	27,460	106,961	2,989	11,103	6,630	(4,432,013)	(4,929,960)
Other Income										
(a) Contribution from the Shareholders' A/c		-	-	-	1,238,841	238,053	50,362	42,596	1,192,692	1,569,851
TOTAL (A)		2,120,299	545,897	171,641	2,558,769	503,762	555,244	505,806	2,535,686	6,961,418
Commission	L-5	92,395	10,781	-	230,565	17,297	4,595	-	210,693	355,633
Operating Expenses related to Insurance Business	L-6	944,857	111,656	11,673	1,551,025	230,164	28,128	23,391	1,441,232	2,900,893
Provision for Doubtful debts		-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		1,037,252	122,437	11,673	1,781,590	247,461	32,723	23,391	1,651,925	3,256,526
Benefits Paid (Net)	L-7	4,025,144	2,502,883	225,263	74,214	1,635	121,827	-	3,231,082	6,950,966
Interim Bonuses Paid		1,759	408	-	-	-	-	-	1,010	2,168
Change in valuation of liability in respect of life policies										
(a) Gross		(3,666,877)	(2,343,984)	(81,823)	706,578	253,171	434,907	482,416	(3,155,366)	(4,215,612)
(b) Amount ceded in Reinsurance		(10,450)	(3)	-	(3,613)	-	(34,214)	-	-	(48,280)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		349,576	159,304	143,440	777,179	254,806	522,521	482,416	76,726	2,689,241
TOTAL (B+C)		1,386,828	281,741	155,112	2,558,769	502,267	555,244	505,806	1,728,652	5,945,767
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		733,470	264,157	16,528	-	1,496	-	-	807,036	1,015,651
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(243,814)	(186,013)	-	-	1,496	-	-	(225,605)	(428,331)
Transfer to Balance sheet		977,284	450,170	16,528	-	-	-	-	1,032,641	1,443,982
TOTAL (D)		733,470	264,157	16,528	-	1,496	-	-	807,036	1,015,651
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		1,759	408	-	-	-	-	-	1,010	2,168
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		733,471	264,157	16,528	-	1,496	-	-	807,036	1,015,651
(d) Total Surplus: ((a)+(b)+(c)):		735,230	264,565	16,528	-	1,496	-	-	808,046	1,017,819

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2010
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q2 '10-11	YTD Sep'10
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP LIFE	GROUP PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net										
(a) Premium	L-4	6,611,985	2,951,455	225,871	611,579	6,341	154,100	-	5,524,483	10,561,331
(b) Reinsurance ceded		(68,963)	-	(6,081)	(4,992)	-	(3,738)	-	(50,534)	(83,774)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		6,543,022	2,951,455	219,790	606,587	6,341	150,362	-	5,473,949	10,477,557
Income from Investments										
(a) Interest, Dividends and Rent – Gross		781,233	279,924	32,857	40,876	588	109	-	462,816	1,135,586
(b) Profit on sale/redemption of investments		853,057	391,690	22,686	510	-	-	-	696,351	1,267,943
(c) (Loss) on sale/ redemption of investments		(220,348)	(55,026)	(3,812)	-	(3)	-	-	(40,299)	(279,189)
(d) Transfer/Gain on revaluation/change in fair value		3,049,973	1,381,646	21,303	-	-	-	-	3,592,356	4,452,922
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		4,463,914	1,998,234	73,034	41,386	585	109	-	4,711,224	6,577,261
Other Income										
(a) Contribution from the Shareholders' A/c		-	230,868	83,998	1,007,743	3,016	35,678	-	782,839	1,361,303
TOTAL (A)		11,006,937	5,180,556	376,822	1,655,715	9,942	186,150	-	10,968,012	18,416,121
Commission	L-5	438,096	175,281	8	93,836	33	312	-	382,835	707,566
Operating Expenses related to Insurance Business	L-6	1,597,047	647,688	98,597	816,879	3,806	70,207	-	1,558,032	3,234,224
Provision for Doubtful debts		-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		2,035,143	822,969	98,605	910,715	3,839	70,519	-	1,940,867	3,941,790
Benefits Paid (Net)	L-7	4,158,822	1,128,243	206,491	22,192	-	93,883	-	3,033,041	5,609,631
Interim Bonuses Paid		3,789	660	10	-	-	-	-	2,718	4,459
Change in valuation of liability in respect of life policies										
(a) Gross		4,589,017	3,205,853	71,716	722,809	4,215	21,748	-	5,676,039	8,615,357
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		8,751,627	4,334,757	278,217	745,001	4,215	115,631	-	8,711,798	14,229,447
TOTAL (B+C)		10,786,770	5,157,726	376,822	1,655,716	8,054	186,150	-	10,652,665	18,171,237
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		220,166	22,831	-	-	1,889	-	-	315,347	244,886
APPROPRIATIONS										
Transfer to Shareholders' Account		328,815	-	-	-	-	-	-	318,394	328,815
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		(108,649)	22,831	-	-	1,889	-	-	(3,047)	(83,929)
TOTAL (D)		220,166	22,831	-	-	1,889	-	-	315,347	244,886
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		3,789	660	10	-	-	-	-	2,718	4,459
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		220,167	22,831	-	-	1,889	-	-	315,347	244,886
(d) Total Surplus: ((a)+(b)+(c)):		223,956	23,492	10	-	1,889	-	-	318,065	249,345

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2011
Shareholders' Account (Non-technical Account)

Particulars	Q2 '11-12	YTD Sep'11	Q2 '10-11	YTD Sep'10
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	318,394	328,815
Income From Investments				
(a) Interest, Dividends and Rent – Gross	137,392	266,657	61,046	121,733
(b) Profit on sale/redemption of investments	6,922	15,129	3,882	6,653
(c) (Loss) on sale/ redemption of investments	(285)	(1,636)	(394)	(635)
Other Income	-	-	-	-
TOTAL (A)	144,029	280,150	382,928	456,566
Expense other than those directly related to the insurance business				
Bad debts written off	13,442	29,812	5,987	25,915
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)				
Linked - Individual - Life - Participating	-	-	-	-
Linked - Individual - Pension - Participating	-	-	-	-
Linked - Individual - Life - Non Participating	-	-	(78,569)	-
Linked - Individual - Pension - Non Participating	-	-	(21,508)	230,868
Linked - Group - Life - Non Participating	(62,225)	-	30,532	83,998
Non Linked - Individual - Life - Participating	1,373	1,373	1,981	2,131
Non Linked - Individual - Pension - Participating	-	-	(227)	-
Non Linked - Individual - Life - Non Participating	957,290	1,237,469	812,904	1,005,612
Non Linked - Individual - Pension - Non Participating	215,356	236,374	-	-
Non Linked - Group - Life - Non Participating	38,226	50,362	35,679	35,679
Non Linked - Group - Pension - Non Participating	42,596	42,596	-	-
Non Linked - Annuity - Non Participating	78	1,679	2,050	3,016
TOTAL (B)	1,206,135	1,599,665	788,829	1,387,218
Profit/ (Loss) before tax	(1,062,106)	(1,319,515)	(405,901)	(930,652)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(1,062,106)	(1,319,515)	(405,901)	(930,652)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(15,042,533)	(14,785,124)	(15,597,380)	(15,072,629)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(16,104,639)	(16,104,639)	(16,003,281)	(16,003,281)
Earnings per equity share				
Weighted average number of equity shares outstanding		2,004,900,000		1,888,800,000
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.66)		(0.49)

BALANCE SHEET AS AT 30TH SEPTEMBER 2011

Particulars	Schedule	As at 30th SEPTEMBER	As at 30th SEPTEMBER
		2011 (Rs. 000's)	2010 (Rs. 000's)
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	20,049,000	18,888,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	18,888,000
<i>BORROWINGS</i>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(11)	-
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		1,443,982	-
<i>POLICY LIABILITIES</i>			
Linked - Individual - Life - Non Participating		232,597	205,149
Linked - Individual - Pension - Non Participating		33,295	9,426
Linked - Group - Life - Non Participating		665	392
Non Linked - Individual - Life - Participating		11,791	4,970
Non Linked - Individual - Pension - Participating		5,231	-
Non Linked - Individual - Life - Non Participating		2,462,619	1,323,005
Non Linked - Individual - Pension - Non Participating		362,213	-
Non Linked - Group - Life - Non Participating		534,200	139,522
Non Linked - Group - Pension - Non Participating		493,954	-
Non Linked - Annuity - Non Participating		33,557	19,077
<i>INSURANCE RESERVES</i>			
<i>PROVISION FOR LINKED LIABILITIES</i>			
Linked - Individual - Life - Participating		873,567	867,901
Linked - Individual - Pension - Participating		76,522	81,746
Linked - Individual - Life - Non Participating		42,647,819	46,791,438
Linked - Individual - Pension - Non Participating		15,444,707	17,759,842
Linked - Group - Life - Non Participating		1,444,957	1,390,456
Discontinued Policies Fund - Non payment of premium		8,453	-
Sub-Total		66,110,118	68,592,924
FUNDS FOR FUTURE APPROPRIATIONS		1,158,158	1,299,284
TOTAL		87,317,276	88,780,208
APPLICATION OF FUNDS			
<i>INVESTMENTS</i>			
- Shareholders'	L-12	6,657,501	4,419,196
- Policyholders'	L-13	3,971,906	1,920,656
Assets held to cover linked liabilities	L-14	61,652,688	68,188,781
<i>LOANS</i>			
	L-15	-	-
<i>FIXED ASSETS</i>			
	L-16	283,300	415,520
<i>CURRENT ASSETS</i>			
Cash & Bank Balance	L-17	513,967	450,602
Advances And Other Assets	L-18	1,472,968	1,152,297
Sub-Total (A)		1,986,935	1,602,899
<i>CURRENT LIABILITIES</i>			
	L-19	3,132,495	3,534,763
PROVISIONS	L-20	207,198	235,362
Sub-Total (B)		3,339,693	3,770,125
NET CURRENT ASSETS (C) = (A - B)		(1,352,758)	(2,167,226)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		16,104,639	16,003,281
TOTAL		87,317,276	88,780,208

FORM L-4-PREMIUM SCHEDULE

Particulars	Q2 '11-12	YTD Sep'11	Q2 '10-11	YTD Sep'10
		(Rs. 000's)		(Rs. 000's)
First year premiums	1,970,939	2,784,471	1,789,684	3,107,843
Renewal premiums	3,765,732	7,390,210	3,581,396	7,258,443
Single premiums	104,188	245,937	153,403	195,045
TOTAL PREMIUM	5,840,859	10,420,618	5,524,483	10,561,331

Note: Premium Income is Gross of Service Tax

Premium Income from business written :

In India	5,840,859	10,420,618	5,524,483	10,561,331
Outside India	-	-	-	-
TOTAL PREMIUM	5,840,859	10,420,618	5,524,483	10,561,331

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q2 '11-12	YTD Sep'11	Q2 '10-11	YTD Sep'10
		(Rs. 000's)		(Rs. 000's)
Commission Paid				
Direct - First year premiums	170,222	266,507	327,678	577,002
- Renewal premiums	38,684	84,900	42,610	117,266
- Single premiums	1,787	4,226	12,547	13,299
Total (A)	210,693	355,633	382,835	707,567
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	210,693	355,633	382,835	707,567

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q2 '11-12	YTD Sep'11	Q2 '10-11	YTD Sep'10
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	695,096	1,355,737	853,647	1,770,332
Travel, conveyance and vehicle running expenses	736	18,333	23,267	80,241
Training expenses	19,754	96,281	18,351	46,149
Rents, rates and taxes	93,126	329,199	145,116	204,787
Repairs	1,524	4,586	3,734	4,538
Printing and stationery	162,366	179,301	16,516	39,618
Communication expenses	108,513	180,504	42,411	112,768
Legal and professional charges	29,163	48,573	19,903	35,023
Medical fees	19,467	33,621	4,447	6,306
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	859	1,694	1,444	1,469
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)	-	1	-	-
Advertisement and publicity	49,628	148,912	216,474	393,746
Interest and bank charges	4,049	8,659	10,402	13,925
Information technology and related expenses	31,905	60,549	329	31,246
Service tax on premium	105,718	190,479	54,131	202,329
Others	-	-	-	-
a) Office maintenance	29,663	59,655	39,870	77,128
b) Electricity	16,816	46,865	30,381	60,366
c) Recruitment	11,223	19,538	9,058	19,245
d) Miscellaneous expenses	13,049	20,421	(2,361)	7,096
-	-	-	-	-
Depreciation	48,576	97,983	70,912	127,912
TOTAL	1,441,232	2,900,892	1,558,032	3,234,223

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2 '11-12	YTD Sep'11	Q2 '10-11	YTD Sep'10
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	196,896	355,644	170,529	299,731
(b) Claims by Maturity,	68,587	126,758	13,786	25,741
(c) Annuities/Pension payment	41,632	82,707	23,316	51,162
(d) Other benefits - Riders	970	1,720	482	587
- Surrender	2,940,515	6,401,653	2,853,485	5,260,966
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(17,518)	(17,518)	(28,556)	(28,556)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :	-	-	-	-
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
TOTAL	3,231,082	6,950,964	3,033,041	5,609,631
Benefits paid to claimants:				
In India	3,231,082	6,950,964	3,033,041	5,609,631
Outside India	-	-	-	-
Total Benefits paid (Net)	3,231,082	6,950,964	3,033,041	5,609,631

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As at 30th SEPTEMBER	As at 30th SEPTEMBER
	2011	2010
	(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 1,888,800,000) Equity shares of Rs 10 each, fully paid up *	20,049,000	18,888,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	18,888,000

* 1,483,626,000 equity shares (Previous period 1,397,712,000) are held in the name of Partners, who are holding these shares on behalf of Dabur Invest Corp. (Partnership Firm). During the period 116,100,000 equity shares of Rs. 10 each were allotted, at par

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

('000's)

Shareholder	As at 30th SEPTEMBER 2011		As at 30th SEPTEMBER 2010	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	1,483,626	74%	1,397,712	74%
- Foreign	521,274	26%	491,088	26%
Others	-	-	-	-
TOTAL	2,004,900	100%	1,888,800	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	As at 30th SEPTEMBER	As at 30th SEPTEMBER
	2011	2010
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	As at 30th SEPTEMBER	As at 30th SEPTEMBER
	2011	2010
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

SCHEDULE- 8

INVESTMENTS-SHAREHOLDERS

Particulars	As at 30 Sep 2011 (Rs. 000's)	As at 30 Sep 2010 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 62,303 Previous Year 58,209) Refer note 1	62,758	58,422
Other Approved Securities (Market value (Rs '000) Current Year 1,046,784 Previous Year 194,401)	1,065,761	193,831
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	279,767	-
(Market value (Rs '000) Current Year 277,351 Previous Year 3,799)		
(e) Other Securities (Term Deposits)	70,000	-
(Market value (Rs '000) Current Year 70,000 Previous Year NIL)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 1,114,577 Previous Year 162,970)	1,127,003	166,692
Other Investments		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills # (Market value (Rs '000) Current Year 2,701,880 Previous Year 2,191,537) Note 1	2,702,245	2,191,440
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 43,908)	-	44,034
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	110,753
(Market value (Rs '000) Current Year NIL Previous Year 110,753)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	2,046
(Market value (Rs '000) Current Year NIL Previous Year 2,033)		
(e) Other Securities (Commercial Papers and Certificate of Deposits)	1,258,224	725,285
(Market value (Rs '000) Current Year 1,258,224 Previous Year 725,285)		
(f) Other Securities (Term Deposits)	52,233	269,713
(Market value (Rs '000) Current Year 52,233 Previous Year 269,713)		
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 39,488 Previous Year 656,428)	39,510	656,979
Other Investments		
TOTAL	6,657,501	4,419,196
INVESTMENTS		
In India	6,657,501	4,419,196
Outside India	-	-
TOTAL	6,657,501	4,419,196

Note:

1. Includes (Rs'000) Current Year 103,705 (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 30 Sep 2011 (Rs. 000's)	As at 30 Sep 2010 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 987,028 Previous Year 454,062)	1,010,071	456,666
Other Approved Securities (Market value (Rs '000) Current Year 336,411 Previous Year 242,594)	345,122	243,777
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 309 Previous Year 33)	309	25
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 227,140 Previous Year 192,218)	233,677	190,145
(e) Other Securities (Fixed Deposits) (Market value (Rs '000) Current Year 147,500 Previous Year 2,250)	147,500	2,250
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 995,890 Previous Year 570,761)	1,022,585	563,611
Equity Shares (Market value (Rs '000) Current Year 48 Previous Year 11)	48	10
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 30 Previous Year 9)	30	8
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 606,890 Previous Year 183,219)	606,890	183,225
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year 44,177)	-	44,189
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year 6,900)	-	6,900
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year NIL Previous Year 8,238)	-	8,278
(e) Other Securities (Term Deposit and Certificate of Deposits) (Market value (Rs '000) Current Year 569,657 Previous Year 97,256)	569,657	97,256
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 35,972 Previous Year 111,077)	36,017	111,328
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year 12,988)	-	12,988
Other Investments	-	-
TOTAL	3,971,906	1,920,656
INVESTMENTS		
In India	3,971,906	1,920,656
Outside India	-	-
TOTAL	3,971,906	1,920,656

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 30 Sep 2011					Total (Rs. 000's)
	Linked Par Individual Life (Rs. 000's)	Linked Par Pension (Rs. 000's)	Linked Non Par Individual Life (Rs. 000's)	Linked Non Par Pension (Rs. 000's)	Linked Non Par Group life (Rs. 000's)	
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills	-	-	1,715,723	505,504	47,550	2,268,777
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,753,286 PY 2,892,358 Linked Non Par (Pension) 515,077 PY 788,024 Linked Non Par (Group) 48,464 PY 145,266						
Other Approved Securities	-	-	111,159	20,001	-	131,161
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 114,143 PY 87,769 Linked Non Par (Pension) 20,613 PY 20,613 Linked Non Par (Group) NIL PY NIL						
Other Approved Investments						
(a) Shares						
(aa) Equity	5,351	699	19,761,900	8,708,389	135,348	28,611,687
*Linked Par (Ind Life) 1,756 PY 1,756 (Linked par (Pension) 204 PY 204 Linked Non Par (Ind Life) 17,871,001 PY 13,574,502 Linked Non Par (Pension) 8,123,500 PY 7,304,926 Linked Non Par (Group) 143,940 PY 158,042						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	186,337	27,364	3,554,346	1,064,187	206,374	5,038,609
*Linked Par (Ind Life) 182,125 PY NIL (Linked par (Pension) 26,726 PY NIL Linked Non Par (Ind Life) 3,675,726 PY 2,450,971 Linked Non Par (Pension) 1,103,329 PY 914,900 Linked Non Par (Group) 207,429 PY 154,261						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	455,300	53,700	2,125,500	351,500	52,200	3,038,200
*Linked Par (Ind Life) 455,300 PY NIL (Linked par (Pension) 53,700 PY NIL Linked Non Par (Ind Life) 2,125,500 PY NIL Linked Non Par (Pension) 351,500 PY NIL Linked Non Par (Group) 52,200 PY NIL						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 71,562 PY 93,884 (Linked par (Pension) 12,085 PY 10,000 Linked Non Par (Ind Life) 5,702,986 PY 4,205,055 Linked Non Par (Pension) 1,962,408 PY 1,773,267 Linked Non Par (Group) 207,429 PY 154,261	72,063	12,173	5,517,302	1,887,747	229,939	7,719,224
(b) Equity						
*Linked Par (Ind Life) 116 PY 116 (Linked par (Pension) 26 PY 26 Linked Non Par (Ind Life) 4,266,403 PY 3,282,419 Linked Non Par (Pension) 1,704,307 PY 1,429,843 Linked Non Par (Group) 39,966 PY 42,830	105	23	3,901,024	1,320,756	28,008	5,249,916
Other Investments						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) 93 PY 93 Linked Non Par (Ind Life) 3,435,926 PY 3,271,900 Linked Non Par (Pension) 960,134 PY 966,927 Linked Non Par (Group) 20,758 PY 18,770	-	25	2,497,513	756,127	15,540	3,269,205
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 278,349 PY 282,764 Linked Non Par (Pension) 128,007 PY 132,828 Linked Non Par (Group) 50,191 PY 41,800	-	-	271,539	125,020	49,259	445,819
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds	-	-	129,548	43,412	15,975	188,935
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 129,554 PY 720,559 Linked Non Par (Pension) 43,363 PY 194,948 Linked Non Par (Group) 15,969 PY 73,674						
Other Approved Securities	-	-	-	-	-	-
Other Approved Investments						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	89,029	11,004	-	-	-	100,033
*Linked Par (Ind Life) 90,657 PY 45,026 (Linked par (Pension) 11,206 PY 13,827 Linked Non Par (Ind Life) NIL PY 45,552 Linked Non Par (Pension) NIL PY 50,056 Linked Non Par (Group) NIL PY NIL						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	68,086	23,606	967,279	79,790	538,844	1,677,604
*Linked Par (Ind Life) 64,025 PY 724,800 (Linked par (Pension) 22,111 PY 93,350 Linked Non Par (Ind Life) 922,488 PY 5,781,264 Linked Non Par (Pension) 76,693 PY 829,340 Linked Non Par (Group) 522,314 PY 307,301						
(f) Other Securities (Reverse Repo)	-	-	-	-	-	-
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :	228,121	24,251	86,552	10,578	-	349,503
*Linked Par (Ind Life) 232,817 PY 207,353 (Linked par (Pension) 24,722 PY 23,045 Linked Non Par (Ind Life) 87,838 PY 289,661 Linked Non Par (Pension) 10,912 PY 53,957 Linked Non Par (Group) NIL PY NIL						
Other Investments						
Mutual Funds	-	-	-	-	-	-
*Linked Par (Ind Life) NIL PY 22,961 (Linked par (Pension) NIL PY 7,164 Linked Non Par (Ind Life) NIL PY 734,066 Linked Non Par (Pension) NIL PY 548,694 Linked Non Par (Group) NIL PY 114,119						
Balances in Bank	(115,887)	(56,865)	23,329	28,642	1,696	(119,084)
Other Current Assets (net)	156,080	16,193	2,567,639	818,965	124,222	3,683,099
TOTAL	1,144,587	112,173	43,230,353	15,720,618	1,444,957	61,652,688
INVESTMENTS						
In India	1,144,587	112,173	43,230,353	15,720,618	1,444,957	61,652,688
Outside India	-	-	-	-	-	-
TOTAL	1,144,587	112,173	43,230,353	15,720,618	1,444,957	61,652,688

* Historical Cost CY (Rs '000)

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 8B

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 30 Sep 2010					
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group life	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills	-	-	2,865,141	780,698	143,710	3,789,549
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,753,286 PY 2,892,358 Linked Non Par (Pension) 515,077 PY 788,024 Linked Non Par (Group) 48,464 PY 145,266						
Other Approved Securities	-	-	87,050	20,461	-	107,511
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 114,143 PY 87,769 Linked Non Par (Pension) 20,613 PY 20,613 Linked Non Par (Group) NIL PY NIL						
Other Approved Investments						
(a) Shares						
(aa) Equity	7,466	987	21,991,861	10,718,527	197,194	32,916,035
*Linked Par (Ind Life) 1,756 PY 1,756 (Linked par (Pension) 204 PY 204 Linked Non Par (Ind Life) 17,871,001 PY 13,574,502 Linked Non Par (Pension) 8,123,500 PY 7,304,926 Linked Non Par (Group) 143,940 PY 158,042						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	-	-	2,409,489	906,328	152,929	3,468,746
*Linked Par (Ind Life) 182,125 PY NIL (Linked par (Pension) 26,726 PY NIL Linked Non Par (Ind Life) 3,675,726 PY 2,450,971 Linked Non Par (Pension) 1,103,329 PY 914,900 Linked Non Par (Group) 207,429 PY 154,261						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	-	-	-	-	-	-
*Linked Par (Ind Life) 455,300 PY NIL (Linked par (Pension) 53,700 PY NIL Linked Non Par (Ind Life) 2,125,500 PY NIL Linked Non Par (Pension) 351,500 PY NIL Linked Non Par (Group) 52,200 PY NIL						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 71,562 PY 93,884 (Linked par (Pension) 12,085 PY 10,000 Linked Non Par (Ind Life) 5,702,986 PY 4,205,055 Linked Non Par (Pension) 1,962,408 PY 1,773,267 Linked Non Par (Group) 3,271,900 Linked Non Par (Pension) 960,134 PY 966,927 Linked Non Par (Group) 20,758 PY 18,770	93,857	9,997	4,180,433	1,755,113	246,772	6,286,173
(b) Equity						
*Linked Par (Ind Life) 116 PY 116 (Linked par (Pension) 26 PY 26 Linked Non Par (Ind Life) 4,266,403 PY 3,282,419 Linked Non Par (Pension) 1,704,307 PY 1,429,843 Linked Non Par (Group) 39,966 PY 42,830	-	-	3,563,275	977,572	36,255	4,577,101
Other Investments						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) 93 PY 93 Linked Non Par (Ind Life) 3,435,926 PY 3,271,900 Linked Non Par (Pension) 960,134 PY 966,927 Linked Non Par (Group) 20,758 PY 18,770	-	53	3,338,096	1,135,058	27,891	4,501,098
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 278,349 PY 282,764 Linked Non Par (Pension) 128,007 PY 132,828 Linked Non Par (Group) 50,191 PY 41,800	-	-	284,859	133,976	42,165	460,999
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds	-	-	721,103	195,271	73,819	990,193
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 129,554 PY 720,559 Linked Non Par (Pension) 43,363 PY 194,948 Linked Non Par (Group) 15,969 PY 73,674						
Other Approved Securities	-	-	-	-	-	-
Other Approved Investments						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	22,965	7,166	595,096	451,227	52,244	1,128,698
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	43,793	13,361	43,661	47,978	-	148,793
*Linked Par (Ind Life) 90,657 PY 45,026 (Linked par (Pension) 11,206 PY 13,827 Linked Non Par (Ind Life) NIL PY 45,552 Linked Non Par (Pension) NIL PY 50,056 Linked Non Par (Group) NIL PY NIL						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	724,800	93,350	5,972,941	849,669	312,891	7,953,651
*Linked Par (Ind Life) 64,025 PY 724,800 (Linked par (Pension) 22,111 PY 93,350 Linked Non Par (Ind Life) 922,488 PY 5,781,264 Linked Non Par (Pension) 76,693 PY 829,340 Linked Non Par (Group) 522,314 PY 307,301						
(f) Other Securities (Reverse Repo)	-	-	-	-	-	-
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :	206,978	22,851	290,236	54,510	-	574,575
*Linked Par (Ind Life) 232,817 PY 207,353 (Linked par (Pension) 24,722 PY 23,045 Linked Non Par (Ind Life) 87,838 PY 289,661 Linked Non Par (Pension) 10,912 PY 53,957 Linked Non Par (Group) NIL PY NIL						
Other Investments						
Mutual Funds	-	-	139,112	97,581	61,898	298,591
*Linked Par (Ind Life) NIL PY 22,961 (Linked par (Pension) NIL PY 7,164 Linked Non Par (Ind Life) NIL PY 734,066 Linked Non Par (Pension) NIL PY 548,694 Linked Non Par (Group) NIL PY 114,119						
Balances in Bank	101	115	3,577	1,773	12,014	17,581
Other Current Assets (net)	(5,323)	(38,253)	684,177	298,211	30,673	969,485
TOTAL	1,094,638	109,628	47,170,106	18,423,952	1,390,456	68,188,781
INVESTMENTS						
In India	1,094,638	109,628	47,170,106	18,423,952	1,390,456	68,188,781
Outside India	-	-	-	-	-	-
TOTAL	1,094,638	109,628	47,170,106	18,423,952	1,390,456	68,188,781

* Historical Cost CY (Rs '000)

FORM L-15-LOANS SCHEDULE

Particulars	As at 30th SEPTEMBER	As at 30th SEPTEMBER
	2011	2010
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Balance as on 31 Mar 2011	Additions during the year	Deductions	Balance as on 30 Sep 2011	Balance as on 31 Mar 2011	For the year	Sales/ Adjustments	Balance as on 30 Sep 2011	As at 30 Sep 2011	As at 30 Sep 2010
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
- Software	147,449	5,702	-	153,151	60,670	19,155	-	79,825	73,326	76,452
Tangibles										
Leasehold Improvements	379,099	9,108	13,380	374,827	279,750	26,901	9,813	296,838	77,989	130,817
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	165,281	2,099	2,701	164,679	132,082	12,648	2,589	142,141	22,538	42,059
Information Technology Equipment	738,559	1,087	15,754	723,892	635,426	36,209	15,735	655,900	67,992	110,363
Vehicles	1,620	-	-	1,620	1,617	3	-	1,620	0	15
Office Equipment	116,342	4,006	885	119,463	109,705	3,067	757	112,015	7,448	7,241
Sub Total	1,548,350	22,002	32,720	1,537,632	1,219,249	97,983	28,894	1,288,339	249,293	366,947
Capital Work In Progress - (including capital advances)									34,007	48,573
TOTAL	1,548,350	22,002	32,720	1,537,632	1,219,249	97,983	28,894	1,288,339	283,300	415,520
PREVIOUS YEAR	1,451,720	70,982	-	1,522,702	1,027,843	127,912	-	1,155,755	415,520	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As at 30th SEPTEMBER 2011	As at 30th SEPTEMBER 2010
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	12,876	2,198
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	6,985	113,505
(bb) Others	-	-
(b) Current Accounts	494,105	334,899
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	513,967	450,602
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	513,967	450,602
Outside India	-	-
TOTAL	513,967	450,602

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	As at 30th SEPTEMBER	As at 30th SEPTEMBER
	2011	2010
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	47,267	45,570
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,743	20,934
Others (includes vendor, travel advances & salary recoverable)	91,291	142,718
TOTAL (A)	150,301	209,222
OTHER ASSETS		
Income accrued on investments	174,505	81,177
Outstanding Premiums	87,991	12,104
Agents' Balances	12,029	29,989
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	-	28,556
Others	-	-
-Refundable Security Deposits	313,578	323,371
- Unsettled Contracts	413,190	49,944
-Service Tax Unutilized Credit	321,374	417,934
TOTAL (B)	1,322,667	943,075
TOTAL (A+B)	1,472,968	1,152,297

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As at 30th SEPTEMBER	As at 30th SEPTEMBER
	2011	2010
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	112,406	214,301
Balances due to other insurance companies	64,023	91,716
Deposits held on re-insurance ceded	-	-
Premiums received in advance	50,336	39,650
Unallocated premium	67,223	54,527
Sundry creditors	-	-
Micro, Small & Medium Enterprises	-	-
Others	49,971	23,719
Accrual for expenses	1,344,333	1,629,588
Unclaimed Amount - Policyholders	992,347	1,269,049
Claims Outstanding	192,807	63,312
Others:	-	-
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	3,112	393
Premium/ proposal deposits, to be refunded	-	12,779
Others (includes statutory dues payable, and payables to employees)	238,527	123,008
Service Tax payable	12,915	8,692
Payables for unsettled investment contracts	4,494	4,030
TOTAL	3,132,495	3,534,763

FORM L-20-PROVISIONS SCHEDULE

Particulars	As at 30th SEPTEMBER	As at 30th SEPTEMBER
	2011	2010
	(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	30,553	14,123
Provision for Leave Encashment	28,932	47,407
Provision for Other Long Term Benefits	91,655	96,822
Provision for Other Employee Benefits (Refer Note 23 of Schedule 16, Part C)	56,058	77,010
TOTAL	207,198	235,362

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As at 30th SEPTEMBER 2011	As at 30th SEPTEMBER 2010
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

	Q2 '11-12	YTD Sep'11	Q2 '10-11	YTD Sep'10
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	-121%	-116%	460%	-14%
Linked Par Pension	-41%	-23%	35%	6%
Linked Non Par Individual Life	-56%	-54%	-26%	-19%
Linked Non Par Pension	-101%	-97%	84%	10%
Linked Non Par Group	-42%	-29%	13%	16%
Non Linked Par Individual Life	132%	87%	-64%	-62%
Non Linked Par Pension	22%	43%	4%	-47%
Non Linked Non Par Individual Life	67%	70%	800%	791%
Non Linked Group Life	404%	265%	98%	90%
Non Linked Non Par Annuity	79%	43%	48%	21%
2 Net Retention Ratio	99%	99%	99%	99%
3 Expense of Management to Gross Direct Premium Ratio	27%	30%	35%	36%
4 Commission Ratio (Gross commission paid to Gross Premium)	4%	3%	7%	7%
5 Ratio of policy holder's liabilities to shareholder's funds	1705%	1705%	2423%	2423%
6 Growth rate of shareholders' fund	37%	37%	-24%	-24%
7 Ratio of surplus to policyholders' liability	1%	2%	0%	0%
8 Change in net worth in ('000)	(656,200)	1,059,642	(405,905)	(930,652)
9 Profit after tax/Total Income	-71%	-23%	-4%	-5%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	18	18	26	26
12 Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13 Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	4%	2%	4%
R2. Non-PAR	2%	4%	2%	4%
R3. Sub-TOTAL	2%	4%	2%	4%
Linked:				
R4. PAR	2%	5%	2%	3%
R5. Non-PAR	-7%	-8%	7%	10%
R6. Sub-TOTAL	-7%	-8%	7%	10%
R7. Grand Total	-7%	-8%	7%	10%
Shareholders' Funds	2%	4%	1%	3%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	4%	2%	4%
R2. Non-PAR	2%	4%	2%	4%
R3. Sub-TOTAL	2%	4%	2%	4%
Linked:				
R4. PAR	2%	4%	2%	3%
R5. Non-PAR	1%	3%	2%	3%
R6. Sub-TOTAL	1%	3%	2%	3%
R7. Grand Total	1%	3%	2%	3%
Shareholders' Funds	2%	4%	1%	3%
14 Conservation Ratio				
Linked Par Individual Life	80%	78%	115%	87%
Linked Par Pension	83%	85%	73%	61%
Linked Non Par Individual Life	73%	74%	64%	68%
Linked Non Par Pension	69%	72%	101%	92%
Linked Non Par Group	15%	15%	41%	41%
Non Linked Par Individual Life	83%	90%	52%	64%
Non Linked Par Pension	116%	99%	120%	103%
Non Linked Non Par Individual Life	42%	43%	66%	71%
Non Linked Group Life	51%	50%	53%	46%
15 Persistency Ratio (by numbers)*				
For 13th month	61%	62%	47%	47%
For 25th month	45%	40%	59%	62%
For 37th month	39%	46%	51%	51%
For 49th Month	29%	33%	34%	35%
for 61st month	23%	25%	32%	32%
Persistency Ratio (by premium)*				
For 13th month	66%	70%	57%	57%
For 25th month	55%	51%	69%	71%
For 37th month	47%	56%	62%	62%
For 49th Month	33%	38%	41%	43%
for 61st month	28%	31%	37%	39%
16 NPA Ratio	Nil	Nil	NIL	NIL
17 Gross NPA Ratio	Nil	Nil	NIL	NIL
18 Net NPA Ratio	Nil	Nil	NIL	NIL
Equity Holding Pattern for Life Insurers				
(a) No. of shares (in Lakhs)		20,049		18,888
(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)		(0.66)		(0.49)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.66)		(0.49)
(iv) Book value per share (Rs)		1.97		1.53

* Persistency Ratio is as per Appointed Actuary Report

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

	As at 30th SEPTEMBER 2011 (Rs. 000's)	As at 30th SEPTEMBER 2010 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	10,238,691	10,393,305
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(63,066)	(27,103)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(6,716,527)	(4,481,929)
Payments of commission and brokerage	(422,573)	(870,515)
Payments of other operating expenses	(2,567,760)	(3,177,134)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	111,781	25,965
Income taxes paid (Net)	9,177	(0)
Service tax paid	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	589,723	1,862,588
Cash flow from extraordinary operations (give break-up)	-	-
Net cash from operating Activities	589,723	1,862,588
II Cash flows from investing activities		
Purchase of fixed assets	(34,546)	(61,258)
Proceeds from sale of fixed assets	1,560	-
Purchases of investments	(365,826,896)	(257,680,369)
Sales of investments	361,835,630	252,088,646
Rents/Interests/ Dividends received	1,810,538	1,252,344
Profit/(Loss) on sale/redemption of investment	703,873	994,773
Expenses related to investments	-	-
Net cash from investing activities	(1,509,841)	(3,405,865)
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(920,118)	(1,543,276)
Cash and cash equivalent at beginning of the year	1,315,000	2,011,459
Cash and cash equivalent at the end of the year	394,882	468,183
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	513,967	450,602
Bank balances (Policyholder's - Schedule 8A and 8B)	(119,084)	17,581
Note 1		
Cash and Bank Balances	513,967	450,602
Fixed Deposits with maturity more than 3 months	-	-
Cash and Bank Balances as per Schedule 11	513,967	450,602

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl. No.	Particular	As at 30th SEPTEMBER 2011	As at 30th SEPTEMBER 2010
1	Linked		
a	Life	450,474	491,158
b	General Annuity	1,607	1,391
c	Pension	155,545	178,510
d	Health	-	-
2	Non-Linked		
a	Life	35,019	14,657
b	General Annuity	336	191
c	Pension	3,681	22
d	Health	-	-

FORM L-25- (i) : Geographical Distribution Channel - Individuals

Date: 30 Sep 2011
(Rs in Lakhs)

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	0	-	-	-	0	-
2	Andhra Pradesh	149	144	18	1,159	1,684	1,615	515	47,748	1,833	1,759	532	48,906
3	Arunachal Pradesh	3	3	4	115	34	28	17	415	37	31	21	530
4	Assam	62	59	16	358	696	667	201	8,511	758	726	217	8,869
5	Bihar	789	772	28	671	914	873	163	7,524	1,703	1,645	191	8,196
6	Chandigarh	3	3	1	43	185	173	63	3,037	188	176	64	3,080
7	Chhattisgarh	129	127	15	250	609	585	113	5,365	738	712	128	5,616
8	Dadra & NagraHaveli	-	-	-	-	9	9	1	41	9	9	1	41
9	Daman & Diu	-	-	-	-	4	4	0	129	4	4	0	129
10	Delhi	5	5	0	122	3,234	2,969	1,322	80,014	3,239	2,974	1,322	80,136
11	Goa	13	9	13	121	128	118	54	1,270	141	127	67	1,391
12	Gujarat	297	276	102	2,173	1,535	1,436	399	33,842	1,832	1,712	501	36,015
13	Haryana	376	365	58	3,578	1,602	1,516	917	49,631	1,978	1,881	975	53,209
14	Himachal Pradesh	42	39	14	206	86	84	21	948	128	123	35	1,154
15	Jammu & Kashmir	15	14	3	146	192	179	37	1,962	207	193	40	2,107
16	Jharkhand	42	41	14	282	522	495	159	6,819	564	536	173	7,101
17	Karnataka	84	78	10	544	2,227	2,114	756	79,744	2,311	2,192	766	80,287
18	Kerala	64	64	18	424	578	550	410	7,069	642	614	428	7,493
19	Lakshadweep	-	-	-	-	1	1	0	10	1	1	0	10
20	Madhya Pradesh	266	265	18	758	1,298	1,257	223	15,872	1,564	1,522	241	16,630
21	Maharashtra	2,014	1,988	87	3,937	5,109	4,660	1,688	168,164	7,123	6,648	1,775	172,101
22	Manipur	-	-	-	-	2	2	1	201	2	2	1	201
23	Meghalaya	-	-	0	-	6	6	3	6	6	6	3	6
24	Mizoram	-	-	-	-	2	2	0	4	2	2	0	4
25	Nagaland	-	-	0	-	9	8	4	121	9	8	4	121
26	Orissa	244	211	76	1,417	781	713	229	7,483	1,025	924	305	8,900
27	Puducherry	-	-	-	-	24	23	5	269	24	23	5	269
28	Punjab	1,197	1,096	233	4,672	1,604	1,481	486	20,067	2,801	2,577	718	24,739
29	Rajasthan	2,143	2,036	94	2,914	1,348	1,287	249	24,394	3,491	3,323	343	27,308
30	Sikkim	3	3	1	11	35	30	12	121	38	33	13	132
31	Tamil Nadu	61	58	11	302	2,233	2,097	1,108	46,494	2,294	2,155	1,119	46,796
32	Tripura	56	53	8	189	260	252	37	935	316	305	45	1,123
33	Uttar Pradesh	305	298	38	789	2,441	2,298	570	51,450	2,746	2,596	609	52,239
34	Uttarakhand	56	52	7	205	306	293	45	2,531	362	345	52	2,737
35	West Bengal	257	240	44	863	2,536	2,231	978	30,517	2,793	2,471	1,022	31,380
Grand Total		8,675	8,299	931	26,250	32,234	30,056	10,785	702,707	40,909	38,355	11,716	728,957

(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					14	(232,237)	227	(42,044)	14	(232,237)	227	(42,044)
2	Arunachal Pradesh					-	-	-	-	-	-	-	-
3	Assam					-	-	-	-	-	-	-	-
4	Bihar					-	-	-	-	-	-	-	-
5	Chhattisgarh					-	-	-	-	-	-	-	-
6	Goa					-	-	-	-	-	-	-	-
7	Gujarat					-	276	40	412	-	276	40	412
8	Haryana					-	9,212	15	3,645	-	9,212	15	3,645
9	Himachal Pradesh					-	-	-	-	-	-	-	-
10	Jammu & Kashmir					-	-	-	-	-	-	-	-
11	Jharkhand					-	-	-	-	-	-	-	-
12	Karnataka					7	5,486	185	50,928	7	5,486	185	50,928
13	Kerala					-	-	-	-	-	-	-	-
14	Madhya Pradesh					-	-	-	-	-	-	-	-
15	Maharashtra					7	72,719	8,090	8,910	7	72,719	8,090	8,910
16	Manipur					-	-	-	-	-	-	-	-
17	Meghalaya					-	-	-	-	-	-	-	-
18	Mizoram					-	-	-	-	-	-	-	-
19	Nagaland					-	-	-	-	-	-	-	-
20	Orissa					-	-	-	-	-	-	-	-
21	Punjab					-	(2)	-	(3)	-	(2)	-	(3)
22	Rajasthan					-	-	-	-	-	-	-	-
23	Sikkim					-	-	-	-	-	-	-	-
24	Tamil Nadu					-	6	0	161	-	6	0	161
25	Tripura					-	-	-	-	-	-	-	-
26	Uttar Pradesh					-	-	-	-	-	-	-	-
27	Uttrakhand					-	-	-	-	-	-	-	-
28	West Bengal					1	407	16	1,515	1	407	16	1,515
29	Andaman & Nicobar Islands					-	-	-	-	-	-	-	-
30	Chandigarh					-	-	-	-	-	-	-	-
31	Dadra & NagarHaveli					-	-	-	-	-	-	-	-
32	Daman & Diu					-	-	-	-	-	-	-	-
33	Delhi					2	6,498	463	31,896	2	6,498	463	31,896
34	Lakshadweep					-	-	-	-	-	-	-	-
35	Puducherry					-	-	-	-	-	-	-	-
	Total					31	(137,635)	9,036	55,419	31	(137,635)	9,036	55,419

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

Statement as on : 30th Sep 2011

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

		In Rs Lakhs
Total Application as per Balance Sheet (A)		873,172.76
ADD (B)		-
Provisions	Sch - 14	2,071.98
Current Liabilities	Sch - 13	31,324.95
		906,569.69
LESS (C)		
Debit Balance in P&L A/C		161,046.39
Loans	Sch - 09	
Adv & Other Assets	Sch - 12	14,729.68
Cash & Bank Balance	Sch - 11	5,139.66
Fixed Assets	Sch - 10	2,833.00
Misc Exp. not written off	Sch - 15	-
Funds available for Investments		722,820.95

Reconciliation of Investment Assets	
Total Investment Assets (as per balance)	722,820.95
Balance Sheet Value of: (#)	
A. Life Fund	97,311.20
B. Pension & Gen Annuity Fund	8,982.86
C. Unit Linked Funds	616,526.88
TOTAL	722,820.94

Rs. In Lakhs

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH			PH		Book Value (SH+PH) F=(b+c+d+e)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM+ (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)					
1	Govt Securities	<i>Not less than 25%</i>	27,650.02	1,627.04	3,743.21	10,741.32	43,761.59	44.97%		43,761.59	39,844.26
2	Govt Securities or Other approved Securities (incl 1 above)	<i>Not less than 50%</i>	38,307.63	1,627.04	87.23	14,070.57	54,092.47	55.59%		54,092.47	53,585.07
3	Investment subject to Exposure Norms				-	-	-	0.00%		-	-
	a	<i>Not less than 15%</i>	11,665.12	468.03	53.19	9,830.04	22,016.38	22.62%		22,016.38	21,630.86
	b	<i>Not exceeding 35%</i>	16,602.24	332.21	8.88	4,258.84	21,202.17	21.79%	(0.12)	21,202.05	21,114.71
	ii	"Other investments" not to exceed 15%			0.30	-	0.30	0.00%	0.01	0.30	0.30
TOTAL LIFE FUND		100%	66,574.99	2,427.27	149.59	28,159.45	97,311.31	100.00%	(0.11)	97,311.20	96,330.94

B. PENSION GENERAL ANNUITY FUND		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1	Govt Securities	<i>Not less than 20%</i>		3,743.21	3,743.21	41.67%		3,743.21	3,736.75
2	Govt Securities or Other approved Securities (incl 1 above)	<i>Not less than 40%</i>		3,836.00	3,836.00	42.70%		3,836.00	3,827.14
3	Balance Inv to be in Approved Investment	<i>Not exceeding 60%</i>		5,146.86	5,146.86	57.30%	-	5,146.86	5,138.36
TOTAL PENSION GENERAL ANNUITY FUND		100%		8,982.86	8,982.86	100.00%		8,982.86	8,965.50

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved investment	<i>Not less than 75%</i>	566,809.29	12,567.35	579,376.64	93.97%
2	Other Investments	<i>Not more than 25%</i>	0.25	37,149.99	37,150.24	6.03%
TOTAL LINKED INSURANCE FUND		100%	566,809.55	49,717.33	616,526.88	100.00%

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 : 11/11/2011

Sd/-

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
 *Shareholders funds deposits are classified under schedule 11 of balance sheet

Chief Investment Officer

FORM 3A

UNIT LINKED INSURANCE BUSINESS

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

PERIODICITY : QUARTERLY

STATEMENT AS ON : 30th Sept 2011

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	ULGF00210/03/2006GROUPEBAL AN122	ULGF00531/03/2006GROUPECAS HF122	ULGF00310/03/2006GROUPEDEB TF122	ULGF00410/03/2006GROUPEGR OWT122	ULGF00113/07/2005GROUPESEC UR122	ULGF00613/02/2009GROUPESEC BT122
Opening Balance (Market Value)	1,729.70	708.79	2,901.85	3,071.91	2,344.09	3,131.68
Add : Inflow During the Quarter	40.23	1,311.22	396.62	110.28	267.76	0.16
Increase/ Decrease value of Inv (net)	(49.06)	25.89	66.74	(141.75)	(10.46)	72.19
Less : Outflow During the Quarter	326.06	338.82	538.43	1,042.21	1,116.48	(32.62)
Total Investible Fund (Mkt value)	1,394.80	1,707.08	2,826.78	1,998.23	1,484.91	3,236.66

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Balanced Fund		Group Superannuation & Gratuity Cash Fund		Group Superannuation & Gratuity Debt Fund		Group Superannuation & Gratuity Growth Fund		Group Superannuation & Gratuity Secure Fund		Grp Superann-Short Term Debt fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	142.10	10.19%		0.00%	257.55	9.11%	102.61	5.14%	132.98	8.96%	-	0.00%
Corporate Bonds	294.91	21.14%		0.00%	992.76	35.12%	332.64	16.65%	593.92	40.00%	-	0.00%
Infrastructure Bonds	290.55	20.83%		0.00%	473.18	16.74%	96.51	4.83%	252.30	16.99%	-	0.00%
Equity	388.38	27.84%		0.00%	-	0.00%	1,011.68	50.63%	233.51	15.73%	-	0.00%
Money Market	9.56	0.69%	1,641.98	96.19%	381.47	13.49%	176.86	8.85%	19.36	1.30%	2,119.21	65.48%
Mutual Funds	-	0.00%		0.00%		0.00%	-	0.00%		0.00%	-	0.00%
Deposits with banks		0.00%		0.00%		0.00%		0.00%		0.00%	1,040.00	32.13%
Sub Total (A)	1,125.51	80.69%	1,641.98	96.19%	2,104.97	74.47%	1,720.29	86.09%	1,232.08	82.97%	3,159.21	97.61%
Current Assets:												
Accrued Interest	36.21	2.60%	0.01	0.00%	69.58	2.46%	18.03	0.90%	38.00	2.56%	54.21	1.67%
Dividend Receivable	0.76	0.05%	-	0.00%	-	0.00%	1.45	0.07%	0.45	0.03%	-	0.00%
Bank Balance	0.53	0.04%	5.57	0.33%	11.01	0.39%	1.26	0.06%	2.25	0.15%	0.90	0.03%
Receivable for Sale of Investments	175.96	12.62%	59.60	3.49%	494.74	17.50%	117.37	5.87%	90.09	6.07%	22.50	0.70%
Other Current Assets (for Investments)	0.01	0.00%	0.01	0.00%	0.11	0.00%	0.03	0.00%	0.02	0.00%	0.01	0.00%
Less: Current Liabilities												
Payable for Investments	32.81	2.35%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.06	0.00%	0.07	0.00%	0.10	0.00%	0.03	0.00%	0.06	0.00%	0.14	0.00%
Other Current Liabilities (for Investments)	0.04	0.00%	0.02	0.00%	0.03	0.00%	0.06	0.00%	0.06	0.00%	0.02	0.00%
Sub Total (B)	180.58	12.95%	65.11	3.81%	575.31	20.35%	138.04	6.91%	130.69	8.80%	77.45	2.39%
Other Investments (<=25%)												
Corporate Bonds	39.07	2.80%		0.00%	146.51	5.18%	58.60	2.93%	97.67	6.58%		0.00%
Infrastructure Bonds	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%
Equity	49.64	3.56%		0.00%		0.00%	81.29	4.07%	24.47	1.65%		0.00%
Money Market	-	0.00%		0.00%		0.00%	-	0.00%	-	0.00%		0.00%
Mutual Funds		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%
Sub Total (C)	88.71	6.36%	-	0.00%	146.51	5.18%	139.90	7.00%	122.14	8.23%	-	0.00%
Total (A + B + C)	1,394.80	100.00%	1,707.08	100.00%	2,826.78	100.00%	1,998.23	100.00%	1,484.91	100.00%	3,236.66	100.00%

Fund Carried Forward (as per LB2)

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 : 30th Sept 2011

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	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFRA F122	ULIF01122/01/2008PNSNINDEX F122
Opening Balance (Market Value)	21,017.81	1,375.58	49,837.28	1,154.03	1,755.29	75,285.96
Add : Inflow During the Quarter	308.58	218.78	273.37	363.87	305.84	1,204.39
Increase/ Decrease value of Inv (net)	(680.20)	(44.38)	(2,994.60)	(68.47)	(279.87)	(8,797.40)
Less : Outflow During the Quarter	834.16	18.17	2,980.35	4.10	35.69	2,981.24
Total Investible Fund (Mkt value)	19,812.03	1,531.80	44,135.70	1,445.33	1,745.58	64,711.72

INVESTMENT OF UNIT FUND	Pension Unit Linked Balanced Fund		Pension Unit Linked Balanced - II Fund		Pension Unit linked Growth fund		Pension Unit Linked Growth - II Fund		Pension Unit Linked Infrastructure fund		Pension Unit Linked Index Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	1,882.28	9.50%	59.07	3.86%	1,695.74	3.84%	49.48	3.42%	-	0.00%	-	0.00%
Corporate Bonds	4,356.04	21.99%	379.85	24.80%	6,797.54	15.40%	325.73	22.54%	-	0.00%	-	0.00%
Infrastructure Bonds	3,616.66	18.25%	121.58	7.94%	8,288.32	18.78%	10.34	0.72%	-	0.00%	-	0.00%
Equity	5,992.52	30.25%	489.20	31.94%	20,173.59	45.71%	681.00	47.12%	1,435.87	82.26%	60,363.30	93.28%
Money Market	-	0.00%	111.24	7.26%	-	0.00%	42.25	2.92%	-	0.00%	-	0.00%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposits with banks	1,200.00	6.06%	-	0.00%	1,450.00	3.29%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	17,047.51	86.05%	1,160.94	75.79%	38,405.20	87.02%	1,108.80	76.72%	1,435.87	82.26%	60,363.30	93.28%
Current Assets:												
Accrued Interest	551.78	2.79%	23.59	1.54%	908.75	2.06%	15.61	1.08%	-	0.00%	0.00	0.00%
Dividend Receivable	10.41	0.05%	0.69	0.04%	41.22	0.09%	0.99	0.07%	4.44	0.25%	29.02	0.04%
Bank Balance	41.94	0.21%	(1.22)	-0.08%	72.84	0.17%	4.57	0.32%	4.58	0.26%	144.69	0.22%
Receivable for Sale of Investments	1,510.13	7.62%	304.55	19.88%	2,259.47	5.12%	257.74	17.83%	85.00	4.87%	561.50	0.87%
Other Current Assets (for Investments)	0.36	0.00%	4.67	0.30%	0.51	0.00%	0.06	0.00%	0.02	0.00%	0.14	0.00%
Less: Current Liabilities												
Payable for Investments	29.53	0.15%	-	0.00%	42.42	0.10%	-	0.00%	-	0.00%	(0.02)	0.00%
Fund Mgmt Charges Payable	1.07	0.01%	0.11	0.01%	3.50	0.01%	0.11	0.01%	0.13	0.01%	2.67	0.00%
Other Current Liabilities (for Investments)	95.37	0.48%	0.02	0.00%	212.73	0.48%	0.84	0.06%	5.42	0.31%	166.40	0.26%
Sub Total (B)	1,988.66	10.04%	332.15	21.68%	3,024.14	6.85%	278.03	19.24%	88.49	5.07%	566.30	0.88%
Other Investments (<=25%)												
Corporate Bonds	244.18	1.23%	9.77	0.64%	488.36	1.11%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	531.68	2.68%	28.94	1.89%	2,218.01	5.03%	58.50	4.05%	221.22	12.67%	3,782.12	5.84%
Money Market	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	775.86	3.92%	38.71	2.53%	2,706.37	6.13%	58.50	4.05%	221.22	12.67%	3,782.12	5.84%
Total (A + B + C)	19,812.03	100.00%	1,531.80	100.00%	44,135.70	100.00%	1,445.33	100.00%	1,745.58	100.00%	64,711.72	100.00%
Fund Carried Forward (as per LB2)												

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 : 30th Sept 2011

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 Unitized with Profit fund
SFIN	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFN D122	ULIF00803/03/2005PNSNSECUR E122	ULIF01408/02/2008PNSPROTEC T122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROI T122
Opening Balance (Market Value)	4,671.65	6,844.57	727.91	10,160.64	787.01	1,105.94
Add : Inflow During the Quarter	874.05	701.61	155.87	977.69	361.30	-
Increase/ Decrease value of Inv (net)	(612.65)	(724.75)	(3.09)	158.73	0.32	37.41
Less : Outflow During the Quarter	75.54	125.73	159.39	666.50	229.68	21.62
Total Investible Fund (Mkt value)	4,857.51	6,695.70	721.30	10,630.56	918.95	1,121.73

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 Unitized with Profit fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds		0.00%		0.00%	152.04	21.08%	1,640.03	15.43%	210.52	22.91%		0.00%
Corporate Bonds		0.00%		0.00%	165.26	22.91%	3,450.00	32.45%	226.16	24.61%	505.40	45.06%
Infrastructure Bonds		0.00%		0.00%	139.28	19.31%	1,698.85	15.98%	49.49	5.39%	242.51	21.62%
Equity	4,522.62	93.11%	6,015.18	89.84%	96.80	13.42%	384.44	3.62%	136.93	14.90%	7.22	0.64%
Money Market		0.00%		0.00%	-	0.00%	527.09	4.96%	117.32	12.77%	236.06	21.04%
Mutual Funds		0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposits with banks		0.00%		0.00%	65.00	9.01%	800.00	7.53%	-	0.00%	537.00	47.87%
Sub Total (A)	4,522.62	93.11%	6,015.18	89.84%	618.39	85.73%	8,500.41	79.96%	740.43	80.57%	1,528.20	136.24%
Current Assets:												
Accrued Interest		0.00%		0.00%	21.71	3.01%	329.50	3.10%	10.95	1.19%	72.48	6.46%
Dividend Receivable	2.07	0.04%	30.30	0.45%	0.19	0.03%	0.73	0.01%	0.23	0.02%	0.04	0.00%
Bank Balance	4.87	0.10%	6.06	0.09%	1.63	0.23%	11.68	0.11%	(8.08)	-0.88%	(569.26)	-50.75%
Receivable for Sale of Investments	28.70	0.59%	306.15	4.57%	22.88	3.17%	1,486.00	13.98%	159.43	17.35%	90.00	8.02%
Other Current Assets (for Investments)	13.33	0.27%	0.08	0.00%	8.95	1.24%	0.36	0.00%	0.32	0.03%	0.02	0.00%
Less: Current Liabilities												
Payable for Investments	-	0.00%	43.17	0.64%	-	0.00%	10.46	0.10%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.27	0.01%	0.50	0.01%	0.05	0.01%	0.59	0.01%	0.07	0.01%	-	0.00%
Other Current Liabilities (for Investments)	0.25	0.01%	0.30	0.00%	0.92	0.13%	183.15	1.72%	0.02	0.00%	0.00	0.00%
Sub Total (B)	48.46	1.00%	298.61	4.46%	54.39	7.54%	1,634.08	15.37%	162.75	17.71%	(406.72)	-36.26%
Other Investments (<=25%)												
Corporate Bonds		0.00%		0.00%	39.07	5.42%	459.06	4.32%	9.77	1.06%		0.00%
Infrastructure Bonds		0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%
Equity	286.43	5.90%	381.90	5.70%	9.45	1.31%	37.01	0.35%	6.00	0.65%	0.25	0.02%
Money Market		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%
Mutual Funds		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%
Sub Total (C)	286.43	5.90%	381.90	5.70%	48.52	6.73%	496.07	4.67%	15.77	1.72%	0.25	0.02%
Total (A + B+C)	4,857.51	100.00%	6,695.70	100.00%	721.30	100.00%	10,630.56	100.00%	918.95	100.00%	1,121.73	100.00%
Fund Carried Forward (as per LB2)												

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 : 30th Sept 2011

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	ULIF00106/06/2002LIFBALANCE 122	ULIF01508/01/2010LIBALAN- II122	ULIF01306/02/2008LIFEDEBTFU 122	ULIF01608/01/2010LIFEDEBT- II122	ULIF01230/01/2008LIENHANCE R122	ULIF01708/01/2010LIFENHN- II122
Opening Balance (Market Value)	90,047.74	4,315.82	293.29	572.57	8,351.87	4,161.33
Add : Inflow During the Quarter	763.75	639.75	72.04	466.48	201.09	750.14
Increase/ Decrease value of Inv (net)	(2,953.59)	(146.87)	8.26	15.10	(972.46)	(526.89)
Less : Outflow During the Quarter	2,620.99	76.31	26.39	107.98	185.33	20.24
Total Investible Fund (Mkt value)	85,236.90	4,732.40	347.20	946.16	7,395.18	4,364.35

INVESTMENT OF UNIT FUND	Unit Linked Balanced fund		Unit Linked Balanced- II fund		Unit Linked Debt Fund		Unit Linked Debt -II Fund		Unit Linked Enhancer fund		Unit Linked Enhancer - II fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	8,405.16	9.86%	200.78	4.24%	113.80	32.78%	275.79	29.15%		0.00%		0.00%
Corporate Bonds	20,613.71	24.18%	1,170.14	24.73%	82.76	23.84%	210.37	22.23%		0.00%		0.00%
Infrastructure Bonds	14,423.44	16.92%	362.93	7.67%	22.05	6.35%	79.19	8.37%		0.00%		0.00%
Equity	27,001.03	31.68%	1,521.98	32.16%	-	0.00%	-	0.00%	6,340.08	85.73%	3,778.36	86.57%
Money Market	-	0.00%	482.49	10.20%	19.77	5.70%	80.23	8.48%		0.00%		0.00%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%		0.00%
Deposits with banks	4,525.00	5.31%	440.00	9.30%	21.00	6.05%	64.00	6.76%		0.00%		0.00%
Sub Total (A)	74,968.34	87.95%	4,178.32	88.29%	259.37	74.70%	709.59	75.00%	6,340.08	85.73%	3,778.36	86.57%
Current Assets:												
Accrued Interest	2,213.83	2.60%	100.78	2.13%	4.79	1.38%	13.92	1.47%	0.01	0.00%		0.00%
Dividend Receivable	45.01	0.05%	2.07	0.04%	-	0.00%	-	0.00%	9.94	0.13%	5.12	0.12%
Bank Balance	(85.14)	-0.10%	14.75	0.31%	1.30	0.37%	9.50	1.00%	8.58	0.12%	24.73	0.57%
Receivable for Sale of Investments	4,984.68	5.85%	294.92	6.23%	71.95	20.72%	115.80	12.24%	668.35	9.04%	250.67	5.74%
Other Current Assets (for Investments)	1.21	0.00%	9.55	0.20%	0.06	0.02%	122.38	12.93%	0.06	0.00%	1.68	0.04%
Less: Current Liabilities												
Payable for Investments	117.00	0.14%	-	0.00%	-	0.00%	24.94	2.64%	309.62	4.19%	86.36	1.98%
Fund Mgmt Charges Payable	2.78	0.00%	0.35	0.01%	0.02	0.01%	0.06	0.01%	0.71	0.01%	0.32	0.01%
Other Current Liabilities (for Investments)	82.90	0.10%	0.07	0.00%	0.02	0.00%	0.01	0.00%	8.57	0.12%	0.38	0.01%
Sub Total (B)	6,956.91	8.16%	421.65	8.91%	78.06	22.48%	236.57	25.00%	368.04	4.98%	195.14	4.47%
Other Investments (<=25%)												
Corporate Bonds	1,113.46	1.31%	19.53	0.41%	9.77	2.81%		0.00%		0.00%		0.00%
Infrastructure Bonds	-	0.00%	-	0.00%		0.00%		0.00%		0.00%		0.00%
Equity	2,198.19	2.58%	112.90	2.39%		0.00%		0.00%	687.05	9.29%	390.84	8.96%
Money Market	-	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%
Mutual Funds		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%
Sub Total (C)	3,311.65	3.89%	132.44	2.80%	9.77	2.81%	-	0.00%	687.05	9.29%	390.84	8.96%
Total (A + B + C)	85,236.90	100.00%	4,732.40	100.00%	347.20	100.00%	946.16	100.00%	7,395.18	100.00%	4,364.35	100.00%
Fund Carried Forward (as per LB2)												

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 : 30th Sept 2011

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
	ULIF00527/01/2004LIFEGROWTH122	ULIF01808/01/2010LIGROWTH122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	274,509.28	6,674.84	5,763.26	23,817.30	7,886.98	4,727.34
Add : Inflow During the Quarter	2,302.25	899.54	684.52	291.07	1,263.12	800.01
Increase/ Decrease value of Inv (net)	(21,073.23)	(651.42)	(920.42)	(2,818.31)	(1,049.94)	70.60
Less : Outflow During the Quarter	8,281.04	30.99	62.04	529.68	109.09	286.95
Total Investible Fund (Mkt value)	247,457.26	6,891.97	5,465.32	20,760.37	7,991.07	5,311.01

INVESTMENT OF UNIT FUND	Unit Linked Growth Fund		Unit Linked Growth - II fund		Unit Linked Infrastructure fund		Unit Linked Index fund		Unit Linked Index - II fund		Unit Linked Protector Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	7,269.97	2.94%	227.86	3.31%		0.00%		0.00%		0.00%	874.35	16.46%
Corporate Bonds	28,075.32	11.35%	611.78	8.88%		0.00%		0.00%		0.00%	1,496.59	28.18%
Infrastructure Bonds	17,274.45	6.98%	357.83	5.19%		0.00%		0.00%		0.00%	727.59	13.70%
Equity	141,228.61	57.07%	4,350.01	63.12%	4,462.83	81.66%	19,413.74	93.51%	7,387.13	92.44%	185.09	3.49%
Money Market	7,753.39	3.13%	-	0.00%		0.00%		0.00%		0.00%	211.36	3.98%
Mutual Funds	-	0.00%	-	0.00%		0.00%		0.00%		0.00%	-	0.00%
Deposits with banks	15,000.00	6.06%	475.00	6.89%		0.00%		0.00%		0.00%	400.00	7.53%
Sub Total (A)	216,601.75	87.53%	6,022.48	87.38%	4,462.83	81.66%	19,413.74	93.51%	7,387.13	92.44%	3,894.98	73.34%
Current Assets:												
Accrued Interest	3,234.29	1.31%	73.38	1.06%		0.00%	(0.00)	0.00%		0.00%	153.82	2.90%
Dividend Receivable	246.86	0.10%	6.94	0.10%	13.59	0.25%	9.29	0.04%	3.59	0.04%	0.33	0.01%
Bank Balance	(127.37)	-0.05%	34.85	0.51%	30.84	0.56%	21.09	0.10%	27.20	0.34%	79.94	1.51%
Receivable for Sale of Investments	10,384.83	4.20%	344.95	5.01%	218.75	4.00%	164.70	0.79%	63.70	0.80%	927.96	17.47%
Other Current Assets (for Investments)	2.30	0.00%	13.62	0.20%	2.58	0.05%	0.04	0.00%	16.43	0.21%	0.22	0.00%
Less: Current Liabilities												
Payable for Investments	271.21	0.11%	-	0.00%	27.42	0.50%	0.00	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	15.95	0.01%	0.51	0.01%	0.40	0.01%	0.86	0.00%	0.59	0.01%	0.29	0.01%
Other Current Liabilities (for Investments)	805.45	0.33%	0.14	0.00%	0.16	0.00%	54.29	0.26%	0.32	0.00%	7.67	0.14%
Sub Total (B)	12,648.30	5.11%	473.10	6.86%	237.77	4.35%	139.98	0.67%	110.01	1.38%	1,154.31	21.73%
Other Investments (<=25%)												
Corporate Bonds	850.03	0.34%	9.77	0.14%		0.00%		0.00%		0.00%	244.18	4.60%
Infrastructure Bonds	-	0.00%	-	0.00%		0.00%		0.00%		0.00%	-	0.00%
Equity	17,357.18	7.01%	386.63	5.61%	764.72	13.99%	1,206.65	5.81%	493.93	6.18%	17.55	0.33%
Money Market	-	0.00%	-	0.00%		0.00%		0.00%		0.00%	-	0.00%
Mutual Funds	-	0.00%	-	0.00%		0.00%		0.00%		0.00%	-	0.00%
Sub Total (C)	18,207.21	7.36%	396.40	5.75%	764.72	13.99%	1,206.65	5.81%	493.93	6.18%	261.73	4.93%
Total (A + B + C)	247,457.26	100.00%	6,891.97	100.00%	5,465.32	100.00%	20,760.37	100.00%	7,991.07	100.00%	5,311.01	100.00%
Fund Carried Forward (as per LB2)												

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

UNIT LINKED INSURANCE BUSINESS

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

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

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 30th Sept 2011

Rs. in lacs

PARTICULARS	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitized with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity Income Fund
SFIN	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUPINCOM122
Opening Balance (Market Value)	2,078.75	19,872.06	10,341.87	11,213.06	229.38	432.56	1,766.41
Add : Inflow During the Quarter	813.02	1,904.23	653.60	-	92.71	417.67	-
Increase/ Decrease value of Inv (net)	(1.04)	(2,103.20)	(1.89)	280.22	0.65	(34.28)	38.16
Less : Outflow During the Quarter	102.54	75.03	489.21	47.41	315.60	4.20	3.46
Total Investible Fund (Mkt value)	2,788.19	19,598.06	10,504.37	11,445.87	7.14	811.76	1,801.11

INVESTMENT OF UNIT FUND	Unit Linked Protector - II fund		Unit Linked PSU fund		Unit Linked Secure fund		Unitized with Profit fund		Unit Linked Liquid Fund		Unit Linked Wealth Builder fund		Group Superannuation & Gratuity Income Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)														
Govt. Bonds	634.68	22.76%		0.00%	1,401.01	13.34%		0.00%		0.00%	91.77	11.30%		0.00%
Corporate Bonds	770.70	27.64%		0.00%	2,728.53	25.98%	3,474.30	30.35%		0.00%	66.47	8.19%	794.47	44.11%
Infrastructure Bonds	193.47	6.94%		0.00%	2,009.38	19.13%	2,281.21	19.93%		0.00%	305.29	37.61%	241.88	13.43%
Equity	396.73	14.23%	17,788.64	90.77%	1,198.64	11.41%	54.56	0.48%		0.00%	285.76	35.20%	-	0.00%
Money Market	366.79	13.16%		0.00%	158.76	1.51%	680.86	5.95%		0.00%	-	0.00%	-	0.00%
Mutual Funds	-	0.00%		0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%
Deposits with banks	230.00	8.25%		0.00%	700.00	6.66%	4,553.00	39.78%		0.00%	-	0.00%	522.00	28.98%
Sub Total (A)	2,592.38	92.98%	17,788.64	90.77%	8,196.32	78.03%	11,043.93	96.49%	-	0.00%	749.29	92.30%	1,558.35	86.52%
Current Assets:														
Accrued Interest	55.51	1.99%	0.01	0.00%	336.19	3.20%	588.44	5.14%	0.00	0.04%	14.31	1.76%	82.82	4.60%
Dividend Receivable	0.47	0.02%	91.24	0.47%	2.04	0.02%	0.28	0.00%	-	0.00%	0.09	0.01%	-	0.00%
Bank Balance	39.85	1.43%	44.61	0.23%	5.80	0.06%	(1,163.30)	-10.16%	0.95	13.33%	0.81	0.10%	(5.02)	-0.28%
Receivable for Sale of Investments	48.79	1.75%	731.57	3.73%	1,443.88	13.75%	976.30	8.53%	6.20	86.82%	32.00	3.94%	14.30	0.79%
Other Current Assets (for Investments)	3.80	0.14%	23.10	0.12%	0.33	0.00%	0.24	0.00%	(0.01)	-0.10%	0.01	0.00%	0.00	0.00%
Less: Current Liabilities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Payable for Investments	-	0.00%	196.79	1.00%	18.69	0.18%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.20	0.01%	1.45	0.01%	0.31	0.00%	-	0.00%	0.00	0.00%	0.07	0.01%	0.08	0.00%
Other Current Liabilities (for Investments)	0.04	0.00%	0.47	0.00%	31.46	0.30%	0.01	0.00%	0.01	0.09%	0.01	0.00%	0.01	0.00%
Sub Total (B)	148.18	5.31%	691.83	3.53%	1,737.78	16.54%	401.94	3.51%	7.14	100.00%	47.16	5.81%	92.01	5.11%
Other Investments (<=25%)														
Corporate Bonds	29.30	1.05%		0.00%	439.35	4.18%		0.00%		0.00%		0.00%	150.74	8.37%
Infrastructure Bonds	-	0.00%		0.00%	-	0.00%		0.00%		0.00%		0.00%	-	0.00%
Equity	18.34	0.66%	1,117.59	5.70%	130.92	1.25%		0.00%		0.00%	15.31	1.89%	-	0.00%
Money Market		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%
Mutual Funds		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%
Sub Total (C)	47.64	1.71%	1,117.59	5.70%	570.28	5.43%	-	0.00%	-	0.00%	15.31	1.89%	150.74	8.37%
Total (A + B + C)	2,788.19	100.00%	19,598.06	100.00%	10,504.37	100.00%	11,445.87	100.00%	7.14	100.00%	811.76	100.00%	1,801.11	100.00%
Fund Carried Forward (as per LB2)														

NOTE: LB2 is submitted on an annual basis as a part of Actuarial Report and Abstract reported to IRDA and hence not reported for the quarter.

FORM 3A

UNIT LINKED INSURANCE BUSINESS RT A)

NAME OF THE INSURER: AVIVA LIFE INSURANCE CO

PERIODICITY : QUARTERLY

Par / Non Par

STATEMENT AS ON : 30th Sept 2011

Rs. in lacs

PARTICULARS	Unit Linked Dynamic P/E Fund		Discontinued Policies fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
SFIN	ULIF03201/08/2011LIFDYNAMIC 122		ULIF03127/01/2011LIDISCLPCY1 22			
Opening Balance (Market Value)				35.09	665,702.49	
Add : Inflow During the Quarter	1,647.74		48.78		22,583.18	
Increase/ Decrease value of Inv (net)	(37.46)		0.66		(46,922.76)	
Less : Outflow During the Quarter	0.00		-		24,836.02	
Total Investible Fund (Mkt value)	1,610.28		84.53		616,526.88	

INVESTMENT OF UNIT FUND	Unit Linked Dynamic P/E Fund		Discontinued Policies fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)						
Govt. Bonds		0.00%	69.15	81.80%	25,888.73	4.20%
Corporate Bonds		0.00%	-	0.00%	78,515.37	12.74%
Infrastructure Bonds		0.00%	-	0.00%	53,558.33	8.69%
Equity	1,290.59	80.15%	-	0.00%	338,616.04	54.92%
Money Market		0.00%	-	0.00%	15,136.04	2.46%
Mutual Funds		0.00%	-	0.00%	-	0.00%
Deposits with banks		0.00%	-	0.00%	32,022.00	5.19%
Sub Total (A)	1,290.59	80.15%	69.15	81.80%	543,736.50	88.19%
Current Assets:						
Accrued Interest		0.00%	2.62	3.10%	9,025.13	1.46%
Dividend Receivable	0.95	0.06%	-	0.00%	560.79	0.09%
Bank Balance	77.02	4.78%	12.07	14.28%	(1,211.09)	-0.20%
Receivable for Sale of Investments	138.30	8.59%	0.70	0.83%	29,915.10	4.85%
Other Current Assets (for Investments)	35.80	2.22%	0.00	0.00%	262.42	0.04%
Less: Current Liabilities						
Payable for Investments	9.45	0.59%	-	0.00%	1,219.85	0.20%
Fund Mgmt Charges Payable	0.11	0.01%	-	0.00%	34.59	0.01%
Other Current Liabilities (for Investments)	0.14	0.01%	0.00	0.00%	1,657.77	0.27%
Sub Total (B)	242.36	15.05%	15.39	18.20%	35,640.15	5.78%
Other Investments (<=25%)						
Corporate Bonds		0.00%	-	0.00%	4,458.19	0.72%
Infrastructure Bonds		0.00%	-	0.00%	-	0.00%
Equity	77.33	4.80%	-	0.00%	32,692.05	5.30%
Money Market		0.00%	-	0.00%	-	0.00%
Mutual Funds		0.00%	-	0.00%	-	0.00%
Sub Total (C)	77.33	4.80%	-	0.00%	37,150.24	6.03%
Total (A + B + C)	1,610.28		84.53	100.00%	616,526.88	100.00%

Fund Carried Forward (as per LB2)

Date : 11/11/11

Company Name & Code: AVIVA Life Insurance Company India Limited, Code: 0122
 Statement for the period: Sep 2011
 Periodicity of Submission : Quarterly

Rs. Lakhs

No	Name of The Scheme	SFIN	Plan	Assets Held on the above date	NAV As on Above Date	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualized Return/Yield ##	3 Year Rolling CAGR
1	Pension Unit linked Growth fund		Pre ULIP		20.351	21.617	21.676	22.401	-9.13%	8.01%
2	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	Post ULIP	44,135.70	18.663	19.909	20.056	20.817	-10.72%	6.18%
3	Pension Unit linked Secure fund		Pre ULIP		16.083	16.093	15.858	15.638	4.08%	8.10%
4	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSEURE122	Post ULIP	721.30	14.779	14.851	14.695	14.550	2.36%	6.31%
5	Gip Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122		3,236.66	11.656	11.396	11.140	11.070	6.69%	N/A
6	Group Superannuation & Gratuity Balanced Fund		Pre ULIP		14.862	15.265	15.124	15.263	-1.94%	9.75%
7	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	Post ULIP	1,394.80	13.788	14.195	14.098	14.268	-3.04%	8.27%
8	Group Superannuation & Gratuity Cash Fund		Pre ULIP		15.711	15.333	14.964	14.819	7.74%	8.08%
9	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	Post ULIP	1,707.08	14.957	14.631	14.312	14.218	6.64%	7.09%
10	Group Superannuation & Gratuity Debt Fund		Pre ULIP		15.485	15.069	14.791	14.548	8.11%	9.66%
11	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBT122	Post ULIP	2,826.78	14.673	14.314	14.081	13.884	7.03%	8.55%
12	Group Superannuation & Gratuity Growth Fund		Pre ULIP		15.040	15.961	15.891	16.234	-6.69%	10.19%
13	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWTH122	Post ULIP	1,998.23	13.999	14.881	14.850	15.215	-7.68%	8.74%
14	Group Superannuation & Gratuity Secure Fund		Pre ULIP		15.653	15.701	15.494	15.332	3.29%	8.21%
15	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	Post ULIP	1,484.91	14.711	14.791	14.629	14.509	2.25%	6.97%
16	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122		64,711.72	10.238	11.631	11.980	12.607	-17.50%	8.56%
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122		10,630.56	12.497	12.312	12.163	12.045	4.77%	7.17%
18	Pension Unit Linked Balanced Fund		Pre ULIP		30.114	31.055	30.948	31.241	-3.04%	8.49%
19	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	Post ULIP	19,812.03	28.070	29.049	29.051	29.427	-4.38%	6.98%
20	Pension Utilized with Profit fund	ULIF00411/02/2003PNSWPROFIT122		1,121.73	15.432	15.234	15.041	14.852	8.03%	8.07%
21	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBT122		347.20	13.223	12.883	12.702	12.485	7.46%	9.04%
22	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122		7,395.18	10.374	11.746	11.956	12.840	-19.57%	6.85%
23	Unit Linked Balanced fund		Pre ULIP		39.430	40.716	40.499	41.028	-3.20%	8.19%
24	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	Post ULIP	85,236.90	36.735	38.067	37.997	38.626	-4.55%	6.69%
25	Unit Linked Growth Fund		Pre ULIP		32.509	35.133	35.443	36.948	-12.61%	7.29%
26	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	Post ULIP	247,457.26	29.784	32.323	32.745	34.276	-14.06%	5.51%
27	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122		20,760.37	8.307	9.439	9.727	10.236	-17.55%	8.63%
28	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122		5,311.01	13.900	13.703	13.535	13.395	4.83%	7.13%
29	Unit Linked Secure fund		Pre ULIP		17.612	17.592	17.388	17.225	3.38%	8.00%
30	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	Post ULIP	10,504.37	16.186	16.236	16.114	16.027	1.68%	6.22%
31	Unit Linked with Profit fund	ULIF00225/06/2002LIFWPROFIT122		11,445.87	15.547	15.366	15.189	15.016	8.01%	8.15%
32	Unit Linked Debt - II fund *	ULIF01608/01/2010LIFEDEBT-II122		946.16	11.264	11.007	10.844	10.674	7.19%	N/A
33	Unit Linked Enhancer - II fund*	ULIF01708/01/2010LIFENHN-II122		4,364.35	10.087	11.424	11.504	12.091	-16.50%	N/A
34	Unit Linked Balanced - II fund*	ULIF01508/01/2010LIFBALAN-II122		4,732.40	10.638	10.993	10.941	11.110	-3.86%	N/A
35	Unit Linked Growth - II fund*	ULIF01808/01/2010LIFGROWTH-II122		6,891.97	9.907	10.920	11.012	11.599	-14.99%	N/A
36	Unit Linked Index - II fund*	ULIF02008/01/2010LIFINDEX-II122		7,991.07	9.474	10.825	11.141	11.745	-18.12%	N/A
37	Unit Linked PSU fund*	ULIF02208/01/2010LIFPSUFUND122		19,598.06	9.081	10.087	10.620	11.123	-22.56%	N/A
38	Unit Linked Infrastructure fund*	ULIF01908/01/2010LIFEINFRAF122		5,465.32	8.541	10.081	10.424	11.386	-27.69%	N/A
39	Unit Linked Protector - II fund*	ULIF02108/01/2010LIFPROTE-II122		2,788.19	10.922	10.927	10.790	10.763	2.24%	N/A
40	Pension Unit Linked Balanced - II fund*	ULIF02325/01/2010PNBALAN-II122		1,531.80	10.783	11.121	11.036	11.262	-3.93%	N/A
41	Pension Unit Linked Growth - II fund*	ULIF02425/01/2010PNGROWTH-II122		1,445.33	10.624	11.258	11.200	11.609	-8.53%	N/A
42	Pension Unit Linked Infrastructure fund*	ULIF02525/01/2010PNSINFRAF122		1,745.58	8.861	10.423	10.818	11.770	-28.31%	N/A
43	Pension Unit Linked Index - II fund*	ULIF02625/01/2010PNINDEX-II122		4,857.51	10.102	11.523	11.846	12.415	-17.73%	N/A
44	Pension Unit Linked PSU fund*	ULIF02725/01/2010PNSNPSUFUND122		6,695.70	9.224	10.264	10.809	11.311	-23.23%	N/A
45	Pension Unit Linked Protector -II fund*	ULIF02825/01/2010PNPROTE-II122		918.95	10.979	10.981	10.851	10.849	2.17%	N/A
46	Unit Linked Liquid fund*	ULIF02903/05/2010LIFELIQUID122		7.14	10.151	10.075	10.075	10.075	0.75%	N/A
47	Unit Linked Wealth Builder fund*	ULIF03020/07/2010LIFEWEALTH122		811.76	9.849	10.294	10.450	N/A	-7.25%	N/A
48	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122		1801.11	10.451	10.230	10.042	N/A	N/A	N/A
49	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122		1,610.28	9.319	N/A	N/A	N/A	N/A	N/A
50	Discontinued Policies fund	ULIF03127/01/2011LIFDISCPICY122		84.53	10.473	10.294	10.213	N/A	N/A	N/A
Total AUM				616,526.88						

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.

Sd/-

Date: 11-Nov-11

Note: LB-2 is an annual exercise and will be given accordingly

One year return.

* Returns of Funds which are in existence for less than the reporting period are not shown

Chief Investment Officer

Unit Linked

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sep 2011	as % of total for this class	As at 30 Sep 2010	as % of total for this class	As at 30 Sep 2011	as % of total for this class	As at 30 Sep 2010	as % of total for this class
Break down by credit rating								
AAA rated	203,152.96	97%	223,892.91	98%	211,311.86	99%	174,187.79	76%
AA or better	1,159.50	1%	0.00	0%	1,867.58	1%	0.00	0%
Rated below AA but above A	5,266.19	3%	4,609.99	2%	617.83	0%	4,573.92	2%
Rated below A but above B		0%	0.00	0%		0%	0.00	0%
Any other		0%		0%		0%	49,232.10	22%
	209,578.65	100%	228,502.91	100%	213,797.27	100%	227,993.81	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	23,160.75	11%	87,424.82	38%	22,546.70	11%	85,624.83	38%
more than 1 year end up to 3 years	120,254.42	57%	12,826.19	6%	123,633.32	58%	12,713.84	6%
More than 3 years and up to 7 years	42,125.12	20%	108,466.17	47%	43,110.41	20%	109,716.46	48%
More than 7 years and up to 10 years	14,113.14	7%	8,714.32	4%	14,398.69	7%	8,798.71	4%
More than 10 years and up to 15 years	6,256.32	3%	7,080.62	3%	6,401.38	3%	7,158.53	3%
More than 15 years and up to 20 years	3,668.90	2%	3,990.80	2%	3,706.77	2%	3,981.45	2%
Above 20 years		0%	0.00	0%	0.00	0%	0.00	0%
	209,578.65	100%	228,502.91	100%	213,797.27	100%	227,993.81	100%
Breakdown by type of the issuer								
a. Central Government	24,577.12	12%	47,797.42	21%	25,057.13	12%	48,148.28	21%
b. State Government	1,311.61	1%	1,075.11	0%	1,347.56	1%	1,083.82	0%
c. Corporate Securities	183,689.92	88%	179,630.38	79%	187,392.58	88%	178,761.71	78%
	209,578.65	100%	228,502.91	100%	213,797.27	100%	227,993.81	100%

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sep 2011	as % of total for this class	As at 30 Sep 2010	as % of total for this class	As at 30 Sep 2011	as % of total for this class	As at 30 Sep 2010	as % of total for this class
Break down by credit rating								
AAA rated	105,137.85	99%	58,873.39	100%	103,579.52	99%	24,616.60	42%
AA or better	522.33	0%	0.00	0%	1,152.33	1%	0.00	0%
Rated below AA but above A	630.00	1%	0.00	0%		0%	0.00	0%
Rated below A but above B		0%	0.00	0%		0%	0.00	0%
Any other		0%		0%		0%	33,768.00	58%
	106,290.19	100%	58,873.39	100%	104,731.85	100%	58,384.60	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	52,647.76	50%	40,141.95	68%	51,114.37	49%	39,678.99	68%
more than 1 yearend up to 3years	15,330.41	14%	2,963.05	5%	15,287.37	15%	2,938.51	5%
More than 3years and up to 7years	8,138.34	8%	4,137.96	7%	8,167.32	8%	4,138.37	7%
More than 7 years and up to 10 years	18,096.14	17%	7,845.05	13%	18,093.07	17%	7,848.20	13%
More than 10 years and up to 15 years	3,438.26	3%	607.10	1%	3,434.86	3%	604.56	1%
More than 15 years and up to 20 years	3,176.35	3%	913.47	2%	3,175.56	3%	913.06	2%
Above 20 years	5,462.93	5%	2,264.81	4%	5,459.31	5%	2,262.91	4%
	106,290.19	100%	58,873.39	100%	104,731.85	100%	58,384.60	100%
Breakdown by type of the issuer								
a. Central Government	43,819.64	41%	28,897.53	49%	42,814.02	41%	28,498.09	49%
b. State Government	14,108.83	13%	5,258.31	9%	14,112.56	13%	5,269.91	9%
c. Corporate Securities	48,361.72	45%	24,717.55	42%	47,805.27	46%	24,616.60	42%
	106,290.19	100%	58,873.39	100%	104,731.85	100%	58,384.60	100%

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 regulations.

5. AAA rated includes all Sovereign rated instruments#

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	As at 30th SEPTEMBER 2011	As at 30th SEPTEMBER 2010
			(Rs in Lakhs)	(Rs in Lakhs)
Dabur Invest Corp	Control	Issue of Fresh share capital	-	-
Aviva Plc, UK	Substantial Interest	Issue of Fresh share capital	-	-
Aviva Plc, UK	Substantial Interest	Reimbursement of Expenses- Receivable	-	-
Aviva Plc, UK	Substantial Interest	Reimbursement of Expenses- Payable	-	-
Aviva Plc, UK	Substantial Interest	Balance Receivable	-	-
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Management contracts	135	39
TOTAL			135	39

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

BOD and Key Person information			As at 30th SEPTEMBER 2011	
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	1-Nov-08	NA
3	Mr. Bobby Parikh	Director	17-Nov-09	NA
4	Robert John Donaghy	Director	7-Dec-10	NA
5	Mohit Burman	Director	24-Sep-07	NA
6	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	Vishal Gupta	Chief Marketing Officer	1-Dec-08	30th Sep-2010 (sabbatical)
13	Rajeev Arora	CFO	1-Sep-07	NA
14	Sumit Behl	Chief Risk Officer	1-Sep-07	NA
15	Jyoti Vaswani	Chief Investment Officer	1-Jan-10	NA
16	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
17	Gaurav Rajput	Director - Marketing	4-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 30th SEPTEMBER 2011	As at 30th SEPTEMBER 2010
01	Available Assets in Policyholders' Fund:	657,499	701,094
	Deduct:	-	-
02	Mathematical Reserves	646,661	685,929
03	Other Liabilities	-	-
04	Excess in Policyholders' funds	10,838	15,165
05	Available Assets in Shareholders Fund:	81,360	55,006
	Deduct:	-	-
06	Other Liabilities of shareholders' fund	33,482	36,528
07	Excess in Shareholders' funds	47,878	18,478
08	Total ASM (04)+(07)	58,716	33,643
09	Total RSM	12,468	9,774
10	Solvency Ratio (ASM/RSM)	4.71	3.44

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: 30th Sep 2011

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: 30th Sep 2011

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: 30th Sep 2011

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: 30th Sep 2011
 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 30th Sep 2010)			
			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 (%)
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	10,028.59	173.42	2.06%	2.06%	10,028.59	328.51	4.06%	4.06%	4,688.48	90.43	1.98%	1.98%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,037.05	20.09	2.06%	2.06%	1,037.05	30.12	4.06%	4.06%	1,010.77	18.78	1.50%	1.50%
	Treasury Bills	CTRB	29,010.79	526.07	1.92%	1.92%	29,010.79	1,013.64	3.67%	3.67%	23,127.64	274.01	1.21%	1.21%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	14,016.04	281.85	2.11%	2.11%	14,016.04	561.98	4.20%	4.20%	5,220.26	77.06	1.94%	1.94%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	7,132.90	164.98	2.39%	2.39%	7,132.90	309.34	4.60%	4.60%	5,303.97	100.91	2.05%	2.05%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.18	0.00	0.45%	0.45%	0.18	0.00	0.45%	0.45%	0.06	0.00	0.40%	0.40%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.34	0.00	0.68%	0.68%	0.34	0.05	10.91%	10.91%	0.02	0.00	0.97%	0.97%
	Infrastructure - PSU - Debentures / Bonds	IPTD	14,882.96	307.32	2.25%	2.25%	14,882.96	579.76	4.37%	4.37%	9,645.38	171.22	1.97%	1.97%
	Infrastructure - PSU - CPs	IPCP		2.36	1.72%	1.72%		4.95	3.62%	3.62%				
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD												
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.86	0.00	0.39%	0.39%	0.86	0.00	0.89%	0.89%	0.11	0.00	0.73%	0.73%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2.31	0.00	0.07%	0.07%	2.31	0.01	1.18%	1.18%	0.15	0.00	0.35%	0.35%
	Commercial Papers	ECCP	123.79	3.29	2.64%	2.64%	123.79	6.61	5.29%	5.29%	129.88	0.20	0.15%	0.15%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	2,719.83	59.48	2.40%	2.40%	2,719.83	121.49	4.67%	4.67%	3,348.17	84.08	1.57%	1.57%
	Deposits - CDs with Scheduled Banks	EDCD	13,297.16	302.20	2.35%	2.35%	13,297.16	581.03	4.56%	4.56%	7,596.87	86.90	1.61%	1.61%
	Deposits - Repo / Reverse Repo	ECMR	0.00											
	Corporate Securities - Debentures	ECOS	5,058.23	115.04	2.29%	2.29%	5,058.23	229.77	4.55%	4.55%	1,977.34	25.23	2.22%	2.22%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF									1,176.53	40.01	1.37%	1.37%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	0.30	0.12	18.87%	18.87%	0.30	0.13	19.31%	19.31%	0.08	0.00	0.97%	0.97%
	TOTAL		97,311.31	1,956.23			97,311.31	3,767.38			63,225.72	968.84		

Statement as on: 30th Sep 2011
 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 30th Sep 2010)			
			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 (%)
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	22,883.96	544.88	1.65%	1.65%	22,883.96	557.86	1.78%	1.78%	37,991.46	218.93	0.51%	0.51%
	Treasury Bills	CTRB	1,693.16	26.27	2.15%	2.15%	1,693.16	43.81	3.89%	3.89%	9,805.95	79.78	1.11%	1.11%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Guaranteed Loans	SGGB	1,311.61	26.27	2.05%	2.05%	1,311.61	35.67	3.07%	3.07%	1,075.11	7.75	0.73%	0.73%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	27,128.95	637.69	2.56%	2.56%	27,128.95	1,036.78	4.24%	4.24%	16,968.12	207.46	1.28%	1.28%
D	INFRASTRUCTURE INVESTMENTS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	21,317.32	-2,359.84	-9.91%	-9.91%	21,317.32	-4,959.12	-22.01%	-22.01%	25,167.82	2,519.85	10.57%	10.57%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	31,181.84	-9,335.12	-25.23%	-25.23%	31,181.84	-9,362.14	-27.07%	-27.07%	20,603.20	-720.15	-4.13%	-4.13%
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	53,558.33	1,312.36	2.47%	2.47%	53,558.33	2,230.89	4.23%	4.23%	51,639.36	213.53	0.42%	0.42%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD												
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	84,453.85	-11,103.37	-12.75%	-12.75%	84,453.85	-16,879.06	-19.03%	-19.03%	101,493.50	12,654.49	13.30%	13.30%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	201,663.02	-25,431.45	-11.21%	-11.21%	201,663.02	-26,523.01	-11.86%	-11.86%	227,666.85	24,077.06	11.15%	11.15%
	Corporate Securities - Debentures	ECOS	51,386.42	1,301.70	2.60%	2.60%	51,386.42	2,178.68	4.37%	4.37%	36,175.40	91.48	0.26%	0.26%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	32,022.00	810.10	2.60%	2.60%	32,022.00	1,592.14	5.08%	5.08%	9,299.00	189.93	1.88%	1.88%
	Deposits - CDs with Scheduled Banks	EDCD	14,783.68	361.85	2.36%	2.36%	14,783.68	816.71	4.43%	4.43%	68,956.71	1,067.33	1.53%	1.53%
	Deposits - Repo / Reverse Repo	ECMR												
	Commercial Papers	ECCP	352.36	9.03	2.66%	2.66%	352.36	25.64	4.92%	4.92%	1,280.80	14.15	1.46%	1.46%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF									11,307.20	197.59	1.41%	1.41%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	35,640.15				35,640.15				9,870.65			
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	32,692.05	-3,233.96	-10.38%	-10.38%	32,692.05	-2,883.70	-8.40%	-8.40%	45,010.98	5,652.84	13.19%	13.19%
	Debentures	OLDB	4,458.19	122.06	2.76%	2.76%	4,458.19	187.02	4.21%	4.21%	4,609.99	55.95	1.21%	1.21%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS									2,965.70	51.82	1.41%	1.41%
	TOTAL		616,526.88	-46,311.51			616,526.88	-51,901.82			681,887.81	46,579.81		

Statement as on: 30th Sep 2011
Statement of Investment and Income on Investment

Name of the Fund Pension Funds

Rs. Lakhs

NO	CATEGORY OF INVESTMENT	CATEGORY CODE	CURRENT QUARTER				Year to Date				PREVIOUS YEAR (for the quarter ended 30th Sep 2010)			
			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 (%)
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	162.84	3.68	2.44%	2.44%	162.84	6.53	4.41%	4.41%	70.64	1.43	0.02	2.03%
A2	Treasury Bills	CTRB	3,580.37	60.96	1.81%	1.81%	3,580.37	60.96	1.81%	1.81%				
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES													
B1	State Govt. Securities	SGGB	92.79	2.09	2.28%	2.28%	92.79	4.17	4.30%	4.30%	38.05	0.75	0.02	1.93%
C	HOUSING SECTOR INVESTMENTS	HTDN	62.26	1.40	2.24%	2.24%	62.26	2.69	4.39%	4.39%	13.09	0.16	0.02	2.26%
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS	IPTD	173.02	3.31	2.18%	2.18%	173.02	5.89	4.33%	4.33%	38.30	0.77	0.02	2.18%
E	INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Corporate Securities - Debentures	ECOS	76.21	2.21	2.05%	2.05%	76.21	4.38	4.26%	4.26%	12.72	0.05	0.01	1.02%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	0.00	0.00	0.00	0.25%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	2,525.00	56.89	2.32%	2.32%	2,525.00	56.89	2.32%	2.32%				
	Deposits - CDs with Scheduled Banks	EDCD	2,310.37	44.13	2.53%	2.53%	2,310.37	45.46	4.84%	4.84%				
F	OTHER THAN APPROVED INVESTMENTS													
	TOTAL		8,982.86	174.68			8,982.86	186.95	-	-	172.80	3.18		

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.

Sd/-

Chief Investment Officer

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.

Statement as on: 30th September 2011

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th September 2011

Name of Fund Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th September 2011

 Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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

CERTIFICATION

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

Note:

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

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

(Rs in Lakhs)

	Q2 '11-12				YTD Sep'11			
	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1 First year Premium								
i Individual Single Premium- (ISP)								
From 0-10000	(59)	1,536	1,536	850.32	164.57	1,536	1,536	850
From 10,000-25,000	256	284	284	789.84	377	284	284	790
From 25001-50,000	150	119	119	1,013.91	503	119	119	1,014
From 50,001- 75,000	29	18	18	299.56	115	18	18	300
From 75,000-100,000	256	41	41	641.24	393	41	41	641
From 1,00,001 -1,25,000	11	2	2	28.75	23	2	2	29
Above Rs. 1,25,000	275	21	21	818.75	420	21	21	819
ii Individual Single Premium (ISPA)- Annuity								
From 0-50000	78	2,176	2,176	518.10	80	2,176	2,176	518
From 50,001-100,000	7	-	-	-	7	-	-	-
From 1,00,001-150,000	10	1	1	-	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	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	20	-	709	2,580	48	-	1,761	6,554
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	538	14,931	14,948	157,050	1,361	25,626	25,626	439,143
From 10,000-25,000	1,360	17,719	17,790	151,292	3,304	20,975	20,992	339,331
From 25001-50,000	1,284	9,859	9,964	77,691	2,807	7,820	7,846	111,526
From 50,001- 75,000	442	2,812	2,834	30,139	964	1,787	1,794	32,497
From 75,000-100,000	1,210	1,696	1,711	21,490	2,820	2,960	2,980	42,736
From 1,00,001 -1,25,000	323	981	993	15,619	734	722	723	16,884
Above Rs. 1,25,000	2,749	1,134	1,138	35,937	5,986	1,976	1,982	83,165
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	(1.99)	1	2,458	2,751.14	(1.05)	6	2,688	4,876.12
From 10,000-25,000	4.43	2	3,278	3,886.96	7.96	3	5,632	5,931.70
From 25001-50,000	7.06	6	6,290	2,291.17	12.49	9	11,476	5,308.76
From 50,001- 75,000	6.21	2	4,736	3,135.66	11.08	3	5,972	9,675.30
From 75,000-100,000	5.48	1	123	1,612.67	10.17	2	1,557	11,401.98
From 1,00,001 -1,25,000	5.65	-	516	4,898.93	9.15	-	2,085	5,911.25
Above Rs. 1,25,000	8,988.46	19	(155,745)	34,262.24	9,905.02	29	(464.836)	42,154.12
viii Group Non Single Premium- Annuity- GNSPA								
From 0-10000	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-

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

(Rs in Lakhs)

	Q2 '11-12				YTD Sep'11				
	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	
2	Renewal Premium								
	i Individual								
	From 0-10000	(365)	44,005	44,091	71,638	1,904	44,005	44,091	71,638
	From 10,000-25,000	12,120	168,227	169,058	275,614	21,173	168,227	169,058	275,614
	From 25001-50,000	7,497	48,352	48,646	150,090	15,071	48,352	48,646	150,090
	From 50,001- 75,000	1,750	7,992	8,023	36,519	3,391	7,992	8,023	36,519
	From 75,000-100,000	4,685	10,441	10,510	53,494	9,151	10,441	10,510	53,494
	From 1,00,001 -1,25,000	1,069	2,450	2,461	18,315	2,086	2,450	2,461	18,315
	Above Rs. 1,25,000	9,494	6,561	6,585	93,182	19,353	6,561	6,585	93,182
	ii Individual- Annuity								
	From 0-10000	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-
	iii Group								
	From 0-10000	(1)	31	3,471	2,651	(4)	74	34,448	10,170
	From 10,000-25,000	2	14	1,411	1,300	3	20	2,274	1,984
	From 25001-50,000	4	11	1,947	4,564	9	17	3,283	5,803
	From 50,001- 75,000	13	13	7,049	4,968	19	21	14,714	9,478
	From 75,000-100,000	10	2	1,485	892	17	4	2,803	1,667
	From 1,00,001 -1,25,000	3	2	734	1,101	10	4	1,441	2,027
	Above Rs. 1,25,000	711	22	18,447	192,284	1,053	39	314,452	334,862
	iv Group- Annuity								
	From 0-10000	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-

Note:

- Premium stands for premium amount.
- No. of lives means no. of lives insured under the policies.
- 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	Q2 '11-12			YTD Sep'11		
		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	1	122	7	2	640	9
2	Corporate Agents-Banks	0	721	62	0	1,064	98
3	Corporate Agents -Others	0	(206,574)	167	1	(476,651)	453
4	Brokers	7	4,365	83	11	6,667	94
5	Micro Agents			-	0	0	-
6	Direct Business	23	63,734	8,715	38	34,573	9,344
Total(A)		31	(137,632)	9,033	52	(433,707)	9,998
1	Referral (B)	0	(3)	2	0	42	5
Grand Total (A+B)		31	(137,635)	9,036	52	(433,665)	10,003

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)			
		Q2 '11-12		YTD Sep'11	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	15,067	5,170	25,913	10,033
2	Corporate Agents-Banks	15,993	5,659	24,704	8,789
3	Corporate Agents -Others	744	6	1,360	12
4	Brokers	2,198	273	4,432	609
5	Micro Agents	-	-	-	-
6	Direct Business	4,657	409	5,391	494
	Total (A)	38,659	11,517	61,800	19,937
1	Referral (B)	2,250	199	4,316	364
	Grand Total (A+B)	40,909	11,716	66,116	20,301

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	-	207	42	23	13	9	294	31,395
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	268	-	-	-	-	268	485
4	For Surrender	-	15,825	32	-	-	-	15,857	2,106,341
5	Other benefits	-	-	-	-	-	-	-	-
6	CI/PTD/ADP	-	1	-	-	-	-	1	355
7	IB	-	4	-	-	-	-	4	57
8	Partial Withdrawals	-	429	2	-	-	-	431	48,882
9	Auto Foreclosure	-	7,877	6	-	-	-	7,883	326,434
10	EL Surrender	-	14,077	29	-	-	-	14,106	189,062
11	HCB	-	14	1	-	-	1	16	179
12	ADB	-	17	-	-	-	-	17	8,423
13	Death Claims	-	398	-	-	-	-	398	92,160

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.

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	-	2	-	-	-	-	2	7,404
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	1	-	-	-	-	1	520
7	Gratuity	-	431	-	-	-	-	431	36,844
8	Leave encashment	-	30	-	-	-	-	30	2,530
9	ADB	-	1	-	-	-	-	1	69
10	Death Claims	-	1730	-	-	-	-	1,730	52,117

FOR L-40 : Claims data for Life

Date: 30th September 2011

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	-	449	-	-	1,240	32	31	793	-	6	4	-
2	Claims reported during the period*	435	571	1	268	15,351	434	8,137	13,461	2	9	16	17
3	Claims Settled during the period	398	294	-	268	15,857	431	7,883	14,106	1	4	16	17
4	Claims Repudiated during the period	37	-	-	-	-	-	-	-	1	-	3	-
	Less than 2years from the date of acceptance	36	-	-	-	-	-	-	-	1	-	1	-
	a of risk												
	Grater than 2 year from the date of acceptance	1	-	-	-	-	-	-	-	-	-	2	-
	b acceptance of risk												
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	726	1	-	734	35	285	148	-	11	1	-
	Less than 3months	-	355	1	-	734	35	285	148	-	7	-	-
	3 months to 6 months	-	127	-	-	-	-	-	-	-	3	-	-
	6months to 1 year	-	101	-	-	-	-	-	-	-	-	-	-
	1year and above	-	143	-	-	-	-	-	-	-	1	1	-

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

GROUP

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	1,746	-	-	-	2	-	2	432	30	1
3	Claims Settled during the period	1,730	-	-	-	2	-	1	431	30	1
4	Claims Repudiated during the period	16	-	-	-	-	-	1	-	-	-
	Less than 2years from the date of acceptance	16	-	-	-	-	-	1	-	-	-
	a of risk										
	Grater than 2 year from the date of acceptance	-	-	-	-	-	-	-	-	-	-
	b acceptance of risk										
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	1	-	-
	Less than 3months	-	-	-	-	-	-	-	1	-	-
	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	294	1945	224	104	1552	359
	b) New Business Related	14	207	4	168	29	20
	c) Policy Servicing related	131	1924	158	1162	480	255
	d) Claim Servicing related	25	7	2	16	13	1
	e) Others	4	4		2	5	1
	Total Number	468	4087	388	1452	2079	636

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	282	-	282
	b) Greater than 15 days	354	-	354
	Total Number	636	-	636

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

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	98.9%	98.9%
2.	Life- Non-participating Policies	77.1%	155.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	55.3%	55.3%
5.	Annuities- Individual Pension Plan	77.1%	77.1%
6.	Unit Linked	77.1%	98.9%
7.	Health Insurance	NA	NA

ii. Group Business Reserve on UPR basis

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	388	388
2.	Life- Non-participating Policies	35	388
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	388	388
5.	Annuities- Individual Pension Plan	388	388
6.	Unit Linked	291	485
7.	Health Insurance	NA	NA

ii. Group Business Reserve on UPR basis

4) Bonus:

i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	3.00%	4.00%
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	4.10%	4.60%
7.	Health Insurance	NA	NA

ii. Group Business NA NA

L-42- Valuation Basis (Life Insurance)

- 5) **Policyholders Reasonable Expectations:**
 PRE considerations are:
 Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 471% as on 30th September 11 Further in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision in reserve equal to 0.20% of the unit reserve besides surplus available in policyholder's fund and for new unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees.
- 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 same 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 $IBNR \text{ Reserves} = \text{Average risk charge} * \text{Delay Months} * (1 - \text{Reinsurance Credit})$
- Non Linked Individual & Group Business**
 For individual and group policies an additional reserve is kept for those claims, which could have been incurred but not reported
- 8) **Change in Valuation method or bases:**
 (1) **Economic Assumptions**
 The following are the changes in economic assumptions since last year-

Item	Valuation 2010-11	Valuation 2009-10
Discount rate for non unit fund	6% for first 5 years and 5.1% thereafter	5.75%
Discount rate for UWP	6% for first 5 years and 5.1% thereafter	5.75%
Discount rate for conventional-other than India Bond	6% for first 5 years and 5.1% thereafter	6.00%
Discount rate for conventional- India Bond	7.8% for first 5 years and 6.9% thereafter	9% for 5 year term and 8.25% for 10 year term

(2) **Expense Assumptions**

Per policy maintenance expenses used are based on projected expenses for the year when Insurer acquires a stable level of business. These best estimates were increased by margin of adverse deviation of 15% to arrive at the valuation assumptions for expenses

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

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife)	253	0.69%	-	0.05%
2	All Traditional Endowment Products	337	0.80%	-	0.05%
3	All UL Endowment (fully underwritten)	422	1.15%	-	0.20%
4	All UL Endowment (Simplified Underwritten)	379	0.69%	-	0.20%
5	All UL Pension Products	379	1.03%	-	0.20%
6	Single Premium UL Products	253	0.00%	-	0.20%
7	iLife (online term assurance)	280	2.00%	-	0.05%
8	Rural Endowment	60	0.00%	-	0.00%
9	Rural Term Assurance	30	0.00%	-	0.00%

In previous valuation, the best estimate renewal expense assumption ranged from 350 to 857 for unit linked business and for conventional business it ranged from 36 to 306.