



IRDA Public Disclosures

Quarter ended 30 June 2010

Aviva Life Insurance Company India Limited

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FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2010

Highlights of the quarter are moderate growth in first year premium, 20% reduction in operating expenses and lower loss by Rs. 91 Crore compared to the same period last year.

Key Financial Highlights :

Particulars	Rs. Crore	
	Quarter Ended 30th June 2010	Quarter Ended 30th June 2009
Premium Income	503.7	505.5
- First Year Regular	131.8	110.5
- Single	4.2	23.6
- Renewal	367.7	371.4
Operating Expenses	167.6	210.7
Profit/ (Loss) After Tax	(52.5)	(150.6)
Number of New Policies Sold	45,636	42,956
Sum Assured as on Date	38,733.0	30,440.8

The Company posted a growth of 19% in the First Year Regular Premium for the quarter. The collection of First Year Regular Premium in this quarter was Rs. 132 Crore as compared to Rs. 111 Crore in the same period last year.

During the quarter, the Company launched two new products - Aviva Dhan Sanchay on universal life platform and Aviva Wealth Protect, a ULIP with watermark guarantee. Aviva Dhan Sanchay and Aviva Wealth Protect have contributed 10% and 4% respectively to the First Year Regular Premium in the quarter.

The contribution from Non-Linked Individual business category in the First Year Regular Premium category grew to 16.1% during the quarter from 2.6% last year.

Total Assets Under Management (AUM) stand at Rs. 6,822 Crore as on 30th June, 2010 against Rs. 4,844 Crore as on 30th June, 2009 due to active fund management, improved market conditions and new premium collected.

The company launched new products in January 2010 to comply with new ULIP norms. As on 30th June 2010, all the funds under new products outperformed their respective benchmarks. Policyholders benefited particularly from Pension Infrastructure and Pension PSU funds under which return was 13.19% and 9.99% in six months. All our funds under other products which have completed five years have outperformed their respective benchmarks and delivered consistent returns in the range of 17.3% CAGR (Equity Oriented Growth Fund) to 8.41% CAGR (Debt Oriented Secure Fund) during the past five years. Out of Rs. 2,717 Crore of debt portfolio in our funds (ULIP & Non-ULIP) as on 30th June 2010, 97.5% is held rating. This credit quality is reflected in 'Zero NPA' in our books.

Continued management focus towards resource optimization and cost efficiencies saw a reduction in the total operating expenses by 20% from Rs. 211 Crore last year to Rs. 168 Crore this year. Operating Expenses to Gross Premium ratio for the current quarter is 33.3% against 41.7% last year.

Reduced operating expenses coupled with lower new business strain resulted in reduction of loss for the quarter to Rs. 52 Crore as compared to Rs. 151 Crore in the same period last year.

Solvency ratio as on 30th June 2010 was 426%.

FORM L-1-A-RA

Name of the Insurer: Aviva Life Insurance Company India Limited

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

REVENUE ACCOUNT FOR THE QUARTER ENDED 30 June 2010
Policyholders' Account (Technical Account)

For the quarter ended 30 June 2010

Particulars	Schedule	Linked Individual - Life Participating	Linked Individual - Pension Participating	Linked Individual - Life Non Participating	Linked Individual - Pension Non Participating	Linked Group Non Participating	Non Linked Individual - Life Participating	Non Linked Individual - Pension Participating	Non Linked Individual - Life Non Participating	Non Linked Group Non Participating	Non Linked Annuity Non Participating	Total
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	
Premiums earned – net												
(a) Premium	L-4	21,392	1,687	3,173,635	1,475,683	70,518	733	362	235,861	54,453	2,523	5,036,848
(b) Reinsurance ceded		(636)	-	(26,541)	-	(257)	-	-	(931)	(4,875)	-	(33,240)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		20,756	1,687	3,147,094	1,475,683	70,262	733	362	234,929	49,578	2,523	5,003,608
Income from Investments												
(a) Interest, Dividends and Rent – Gross		20,435	2,583	435,067	171,257	24,027	82	-	18,996	55	268	672,770
(b) Profit on sale/redemption of investments		243	84	372,776	185,995	12,154	1	-	340	0	-	571,592
(c) (Loss) on sale/ redemption of investments		(1,062)	-	(193,648)	(41,946)	(2,234)	-	-	(0)	(0)	-	(238,890)
(d) Transfer/Gain on revaluation/change in fair value		308	45	715,884	140,487	3,843	-	-	-	-	-	860,568
Sub Total		19,924	2,711	1,330,081	455,793	37,790	83	-	19,335	56	268	1,866,040
Other Income												
(a) Contribution from the Shareholders' A/c		-	-	78,569	252,376	53,466	150	227	192,708	-	966	578,461
TOTAL (A)		40,679	4,399	4,555,743	2,183,852	161,518	967	589	446,972	49,634	3,757	7,448,110
Commission	L-5	648	15	223,363	66,246	-	36	14	34,411	-	-	324,732
Operating Expenses related to Insurance Business	L-6	1,594	163	1,031,989	458,516	64,143	740	285	98,074	18,906	1,781	1,676,191
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)		2,243	178	1,255,352	524,761	64,143	777	299	132,485	18,906	1,781	2,000,923
Benefits Paid (Net)	L-7	35,965	3,947	1,842,827	496,716	156,704	-	-	9,600	30,831	-	2,576,589
Interim Bonuses Paid		1,520	221	-	-	-	-	-	-	-	-	1,741
Change in valuation of liability in respect of life policies		(9,650)	(1,306)	1,543,689	1,169,093	(59,329)	190	290	304,888	(10,524)	1,976	2,939,318
(a) Gross		-	-	-	-	-	-	-	-	-	-	-
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		27,835	2,842	3,386,516	1,665,810	97,375	190	290	314,488	20,307	1,976	5,517,648
TOTAL (B+C)		30,077	3,040	4,641,868	2,190,571	161,518	967	589	446,972	39,213	3,757	7,518,571
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		10,602	1,359	(86,125)	(6,719)	-	-	-	-	10,421	-	(70,462)
APPROPRIATIONS												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	10,421	-	10,421
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance Being Funds for Future Appropriations (Refer Note 1.3.6 of Schedule 16, Part C)		10,602	1,359	(86,125)	(6,719)	-	-	-	-	-	-	(80,883)
TOTAL (D)		10,602	1,359	(86,125)	(6,719)	-	-	-	-	10,421	-	(70,462)
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		1,520	221	-	-	-	-	-	-	-	-	1,741
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		10,602	1,359	(86,125)	(6,719)	-	-	-	-	10,421	-	(70,462)
(d) Total Surplus: ((a)+(b)+(c)):		12,122	1,580	(86,125)	(6,719)	-	-	-	-	10,421	-	(68,721)

REVENUE ACCOUNT FOR THE QUARTER ENDED 30 June 2009
Policyholders' Account (Technical Account)

For the quarter ended 30 June 2009

Particulars	Schedule	Linked	Linked	Linked	Linked	Linked	Non Linked	Non Linked	Non Linked	Non Linked	Non Linked	Total
		Individual - Life Participating	Individual - Pension Participating	Individual - Life Non Participating	Individual - Pension Non Participating	Group Non Participating	Individual - Life Participating	Individual - Pension Participating	Individual - Life Non Participating	Group Non Participating	Annuity Non Participating	
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net												
(a) Premium	L-4	32,784	3,071	3,455,283	1,442,437	50,778	607	325	30,051	36,791	2,579	5,054,707
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		32,784	3,071	3,455,283	1,442,437	50,778	607	325	30,051	36,791	2,579	5,054,707
Income from Investments												
(a) Interest, Dividends and Rent – Gross		21,960	2,897	303,834	89,111	16,907	31	16,907	7,300	2,071	6	444,144
(b) Profit on sale/redemption of investments		401	28	229,403	117,465	3,790	-	27	-	34	-	351,322
(c) (Loss) on sale/redemption of investments		(495)	(78)	(177,622)	(45,432)	(1,370)	-	-	-	-	-	(224,998)
(d) Transfer/Gain on revaluation/change in fair value		4,432	753	5,691,838	1,514,015	19,789	-	-	-	-	-	7,230,827
Sub Total		26,297	3,600	6,047,654	1,475,159	39,117	31	27	7,300	2,105	6	7,801,295
Other Income												
(a) Contribution from the Shareholders' A/c		-	-	898,332	595,097	28,556	211	178	86,305	2,954	169	1,611,802
TOTAL (A)		59,082	6,670	10,401,269	3,712,692	118,451	848	531	123,657	41,850	2,754	14,467,804
Commission	L-5	989	15	229,932	39,998	3	73	19	5,603	35	-	276,668
Operating Expenses related to Insurance Business	L-6	2,417	279	1,319,084	645,179	38,644	490	232	86,008	14,669	124	2,107,126
Provision for Doubtful debts		-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax (Finance Benefit Tax)		18	2	9,429	4,543	269	4	2	631	102	1	15,000
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		3,424	296	1,558,445	689,721	38,916	567	253	92,242	14,805	125	2,398,793
Benefits Paid (Net)	L-7	27,007	9,759	701,931	143,782	19,167	-	-	1,111	20,652	-	923,407
Interim Bonuses Paid		811	390	-	2	-	-	-	-	-	-	1,203
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross		13,759	(7,216)	7,808,832	2,752,867	60,368	281	278	30,304	6,393	2,630	10,668,497
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		41,577	2,933	8,510,763	2,896,651	79,535	281	278	31,415	27,045	2,630	11,593,107
TOTAL (B+C)		45,001	3,229	10,069,208	3,586,372	118,451	848	531	123,657	41,850	2,754	13,991,901
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		14,081	3,441	332,061	126,320	-	-	-	-	-	-	475,903
APPROPRIATIONS												
Transfer to Shareholders' Account		1,107	215	-	-	-	-	-	-	-	-	1,322
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Refer Note 1.3.6 of Schedule 16, Part C)		12,974	3,226	332,061	126,320	-	-	-	-	-	-	474,581
TOTAL (D)		14,081	3,441	332,061	126,320	-	-	-	-	-	-	475,903
* Represents the deemed realised gain as per norms specified by the Authority.												
**Represents Mathematical Reserves after allocation of bonus		89	21	0	0	-	-	-	-	(1,319)	-	
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		811	390	-	2	-	-	-	-	-	-	1,203
(b) Allocation of Bonus to policyholders:		8,045	1,330	-	-	-	-	-	-	-	-	9,375
(c) Surplus shown in the Revenue Account:		14,081	3,441	332,061	126,320	-	-	-	-	-	-	475,903
(d) Total Surplus: ((a)+(b)+(c)):		22,937	5,161	332,061	126,322	-	-	-	-	-	-	486,480

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30 June 2010
Shareholders' Account (Non-technical Account)

Particulars	Schedule	For the quarter ended 30 June 2010 (Rs. 000's)	For the quarter ended 30 June 2009 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)		10,421	1,322
Income From Investments			
(a) Interest, Dividends and Rent – Gross		60,687	108,707
(b) Profit on sale/redemption of investments		2,772	12,474
(c) (Loss) on sale/ redemption of investments		(241)	-
Other Income		-	-
TOTAL (A)		73,639	122,503
Expense other than those directly related to the insurance business	6A	19,928	16,579
Bad debts written off		-	-
Provisions (Other than taxation)			
(a) For diminution in the value of investments (net)		-	-
(b) Provision for doubtful debts		-	-
(c) Others		-	-
Contribution to the Policyholders Account (Technical Account)			
Linked - Individual - Life - Non Participating		78,569	898,332
Linked - Individual - Pension - Non Participating		252,376	595,097
Linked - Group - Life - Non Participating		53,466	28,556
Non Linked - Individual - Life - Participating		150	211
Non Linked - Individual - Pension - Participating		227	178
Non Linked - Individual - Life - Non Participating		192,708	86,305
Non Linked - Group - Life - Non Participating		-	2,954
Non Linked - Annuity - Non Participating		966	169
TOTAL (B)		598,389	1,628,381
Profit/ (Loss) before tax		(524,750)	(1,505,878)
Provision for Taxation		-	-
Profit / (Loss) after tax		(524,750)	(1,505,878)
APPROPRIATIONS			
(a) Balance at the beginning of the year		(15,072,625)	(11,625,455)
(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		(15,597,375)	(13,131,333)
Weighted average number of equity shares outstanding		1,888,800,000	1,491,800,000
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.28)	(1.01)
Diluted Earnings per Share		(0.28)	(1.01)

BALANCE SHEET AS AT 30 June 2010

Particulars	Schedule	As at 30 June 2010	As at 30 June 2009
		(Rs. 000's)	(Rs. 000's)
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	18,888,000	14,918,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		18,888,000	14,918,000
<i>BORROWINGS</i>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		-	-
<i>POLICY LIABILITIES</i>			
Linked - Individual - Life - Non Participating		257,159	219,990
Linked - Individual - Pension - Non Participating		40,125	18,755
Linked - Group - Life - Non Participating		621	589
Non Linked - Individual - Life - Participating		2,266	1,448
Non Linked - Individual - Pension - Participating		1,742	1,279
Non Linked - Individual - Life - Non Participating		907,977	346,292
Non Linked - Group - Life - Non Participating		107,249	90,630
Non Linked - Annuity - Non Participating		15,385	4,061
INSURANCE RESERVES		-	-
<i>PROVISION FOR LINKED LIABILITIES</i>			
Linked - Individual - Life - Participating		872,944	897,730
Linked - Individual - Pension - Participating		87,460	104,704
Linked - Individual - Life - Non Participating		43,679,408	32,449,009
Linked - Individual - Pension - Non Participating		15,685,363	9,860,100
Linked - Group - Life - Non Participating		1,259,182	870,423
Sub-Total		62,916,882	44,865,010
<i>FUNDS FOR FUTURE APPROPRIATIONS</i>			
		1,302,329	1,582,579
TOTAL		83,107,211	61,365,589
APPLICATION OF FUNDS			
<i>INVESTMENTS</i>			
- Shareholders'	L-12	3,793,072	2,113,655
- Policyholders'	L-13	1,507,190	1,889,709
Assets held to cover linked liabilities	L-14	62,916,687	44,438,859
<i>LOANS</i>			
	L-15	-	-
<i>FIXED ASSETS</i>			
	L-16	432,022	478,953
<i>CURRENT ASSETS</i>			
Cash & Bank Balance	L-17	520,567	594,674
Advances And Other Assets	L-18	1,082,283	1,390,178
Sub-Total (A)		1,602,849	1,984,852
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-19	2,535,737	2,558,928
	L-20	206,248	112,845
Sub-Total (B)		2,741,985	2,671,772
NET CURRENT ASSETS (C) = (A - B)		(1,139,135)	(686,920)
<i>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</i>			
	L-21	-	-
<i>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)</i>			
		15,597,375	13,131,333
TOTAL		83,107,211	61,365,588

FORM L-4-PREMIUM SCHEDULE

PREMIUM

For the quarter ended 30 June 2010

Particulars	Linked Individual - Life Participating	Linked Individual - Pension Participating	Linked Individual - Life Non Participating	Linked Individual - Pension Non Participating	Linked Group Non Participating	Non Linked Individual - Life Participating	Non Linked Individual - Pension Participating	Non Linked Individual - Life Non Participating	Non Linked Group Non Participating	Non Linked Annuity Non Participating	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	(661)	16	696,255	319,769	49,314	247	69	212,410	40,739	-	1,318,159
Renewal premiums	22,053	1,671	2,464,376	1,130,453	21,204	486	294	23,294	13,217	-	3,677,047
Single premiums	-	-	13,004	25,461	-	-	-	157	497	2,523	41,642
TOTAL PREMIUM	21,392	1,687	3,173,635	1,475,683	70,518	733	362	235,861	54,453	2,523	5,036,848

Note: Premium Income is Gross of Service Tax

Premium Income from business written :

In India	21,392	1,687	3,173,635	1,475,683	70,518	733	362	235,861	54,453	2,523	5,036,848
Outside India	-	-	-	-	-	-	-	-	-	-	-
TOTAL PREMIUM	21,392	1,687	3,173,635	1,475,683	70,518	733	362	235,861	54,453	2,523	5,036,848

For the quarter ended 30 June 2009

Particulars	Linked Individual - Life Participating	Linked Individual - Pension Participating	Linked Individual - Life Non Participating	Linked Individual - Pension Non Participating	Linked Group Non Participating	Non Linked Individual - Life Participating	Non Linked Individual - Pension Participating	Non Linked Individual - Life Non Participating	Non Linked Group Non Participating	Non Linked Annuity Non Participating	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	(657)	26	658,207	355,944	40,111	597	280	24,790	23,166	2,549	1,105,013
Renewal premiums	33,384	3,045	2,688,033	959,418	10,667	11	45	5,161	13,615	30	3,713,410
Single premiums	57	-	109,042	127,075	-	-	-	100	10	-	236,284
TOTAL PREMIUM	32,784	3,071	3,455,283	1,442,437	50,778	607	325	30,051	36,791	2,579	5,054,707

Note: Premium Income is Gross of Service Tax

Premium Income from business written :

In India	32,784	3,071	3,455,283	1,442,437	50,778	607	325	30,051	36,791	2,579	5,054,707
Outside India	-	-	-	-	-	-	-	-	-	-	-
TOTAL PREMIUM	32,784	3,071	3,455,283	1,442,437	50,778	607	325	30,051	36,791	2,579	5,054,707

FORM L-5 - COMMISSION SCHEDULE

COMMISSION EXPENSES

For the quarter ended 30 June 2010

Particulars	Linked Individual - Life Participating	Linked Individual - Pension Participating	Linked Individual - Life Non Participating	Linked Individual - Pension Non Participating	Linked Group Non Participating	Non Linked Individual - Life Participating	Non Linked Individual - Pension Participating	Non Linked Individual - Life Non Participating	Non Linked Group Non Participating	Non Linked Annuity Non Participating	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid											
Direct - First year premiums	9	1	162,380	53,716	-	15	4	33,199	-	-	249,323
- Renewal premiums	640	14	60,751	12,012	-	21	10	1,208	-	-	74,657
- Single premiums	-	-	232	517	-	-	-	3	-	-	753
Total (A)	648	15	223,363	66,246	-	36	14	34,411	-	-	324,732
Add : Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less : Commission on Re-insurance Ceded*	-	-	-	-	-	-	-	-	-	-	-
Net Commission	648	15	223,363	66,246	-	36	14	34,411	-	-	324,732
Commission Expenses											
Agents	44	2	75,462	12,141	-	28	11	9,679	-	-	97,367
Brokers	6	0	16,467	660	-	-	0	937	-	-	18,069
Corporate Agency	136	11	16,983	5,101	-	-	1	3,465	-	-	25,698
Referral fee	462	2	114,451	48,344	-	8	1	20,329	-	-	183,598
Total (B)	648	15	223,363	66,246	-	36	14	34,411	-	-	324,732

For the quarter ended 30 June 2009

Particulars	Linked Individual - Life Participating	Linked Individual - Pension Participating	Linked Individual - Life Non Participating	Linked Individual - Pension Non Participating	Linked Group Non Participating	Non Linked Individual - Life Participating	Non Linked Individual - Pension Participating	Non Linked Individual - Life Non Participating	Non Linked Group Non Participating	Non Linked Annuity Non Participating	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid											
Direct - First year premiums	24	2	137,909	26,663	2	73	17	5,419	32	-	170,141
- Renewal premiums	964	13	89,899	10,922	2	-	2	183	3	-	101,987
- Single premiums	1	-	2,124	2,414	-	-	-	1	-	-	4,540
Total (A)	989	15	229,932	39,998	3	73	19	5,603	35	-	276,668
Add : Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less : Commission on Re-insurance Ceded*	-	-	-	-	-	-	-	-	-	-	-
Net Commission	989	15	229,932	39,998	3	73	19	5,603	35	-	276,668
Commission Expenses											
Agents	80	8	75,109	12,255	3	70	19	2,391	33	-	89,969
Brokers	1	-	19,063	527	-	-	-	127	-	-	19,718
Corporate Agency	231	2	25,764	3,079	-	2	-	291	-	-	29,369
Referral fee	677	5	109,996	24,137	-	1	-	2,794	2	-	137,612
Total (B)	989	15	229,932	39,998	3	73	19	5,603	35	-	276,668

FORM L-6-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the quarter ended 30 June 2010

Particulars	Linked Individual - Life Participating	Linked Individual - Pension Participating	Linked Individual - Life Non Participating	Linked Individual - Pension Non Participating	Linked Group Non Participating	Non Linked Individual - Life Participating	Non Linked Individual - Pension Participating	Non Linked Individual - Life Non Participating	Non Linked Group Non Participating	Non Linked Annuity Non Participating	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	268	39	541,903	268,703	41,427	277	144	49,857	12,873	1,193	916,684
Travel, conveyance and vehicle running expenses	4	1	32,913	17,637	2,885	7	7	2,542	895	81	56,973
Training expenses	4	1	16,191	8,455	1,355	5	4	1,324	421	38	27,798
Rents, rates and taxes	65	6	40,447	11,602	630	80	20	6,574	218	28	59,672
Repairs	1	0	555	146	5	1	0	94	2	0	804
Printing and stationery	12	1	15,691	4,204	195	35	8	2,875	69	11	23,102
Communication expenses	28	3	44,263	17,367	2,079	57	17	5,819	658	66	70,357
Legal and professional charges	19	2	10,424	2,756	92	22	5	1,759	35	5	15,120
Medical fees	-	0	1,059	593	100	0	0	73	31	3	1,859
Auditors' fees, expenses etc											
a) as auditor	0	0	17	5	0	0	0	3	0	0	25
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)	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	-	3	100,975	56,547	9,553	5	20	6,945	2,958	267	177,272
Interest and bank charges	34	3	2,406	931	78	0	0	46	23	2	3,523
Information technology and related expenses	39	4	21,346	5,599	176	46	11	3,618	68	11	30,917
Service tax on premium & comm	951	82	105,540	36,675	4,316	4	-	407	208	14	148,198
Others											
a) Office maintenance	47	5	25,718	6,753	214	55	13	4,357	83	13	37,258
b) Electricity	38	4	20,701	5,431	171	44	10	3,508	66	11	29,984
c) Recruitment	1	0	5,921	3,112	501	2	1	478	156	14	10,188
d) Miscellaneous expenses*	10	1	6,561	1,680	42	14	3	1,125	17	3	9,456
Depreciation	73	7	39,357	10,319	323	84	20	6,672	125	20	57,000
TOTAL	1,594	163	1,031,989	458,516	64,143	740	285	98,074	18,906	1,781	1,676,191,089

FORM L-6A

Expense other than those directly related to the insurance business

Particulars	SHF (Rs. 000's)
Employees' remuneration and welfare benefits	13,516
Legal and professional charges	711
Interest and bank charges	543
Miscellaneous expenses	5,157
TOTAL	19,928.017

FORM L-6-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the quarter ended 30 June 2009

Particulars	Linked Individual - Life Participating	Linked Individual - Pension Participating	Linked Individual - Life Non Participating	Linked Individual - Pension Non Participating	Linked Group Non Participating	Non Linked Individual - Life Participating	Non Linked Individual - Pension Participating	Non Linked Individual - Life Non Participating	Non Linked Group Non Participating	Non Linked Annuity Non Participating	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	400	51	571,368	317,867	20,408	148	70	25,906	8,145	38	944,400
Travel, conveyance and vehicle running expenses	11	1	54,577	31,762	2,120	10	5	1,698	852	2	91,038
Training expenses	0	0	18,703	11,247	769	2	1	423	309	1	31,456
Rents, rates and taxes	43	5	26,991	11,340	522	16	8	2,847	211	4	41,988
Repairs	2	0	548	165	3	0	0	87	1	0	806
Printing and stationery	16	2	12,616	4,144	76	12	6	2,139	32	3	19,045
Communication expenses	95	11	65,239	25,474	973	47	22	8,306	397	12	100,576
Legal and professional charges	(85)	(9)	(32,493)	(10,217)	(221)	(28)	(13)	(4,947)	(91)	(7)	(48,112)
Medical fees	-	-	2,530	1,542	107	0	0	45	43	0	4,267
Auditors' fees, expenses etc											
a) as auditor	1	0	476	143	3	0	0	75	1	0	700
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)	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	130	15	266,069	147,101	9,423	67	32	11,663	3,787	17	438,302
Interest and bank charges	248	33	5,686	1,641	191	2	1	340	20	0	8,161
Information technology and related expenses	148	17	53,967	16,293	288	48	23	8,509	120	12	79,426
Service tax on premium	917	98	73,145	19,950	1,906	1	1	254	93	0	96,365
Others											
a) Office maintenance	114	13	48,022	16,429	486	38	18	6,707	199	10	72,036
b) Electricity	52	6	21,913	7,497	222	17	8	3,060	91	4	32,870
c) Recruitment	34	4	14,240	4,872	144	11	5	1,989	59	3	21,360
d) Miscellaneous expenses	180	19	75,203	25,813	1,014	60	28	10,538	312	15	113,183
Depreciation	111	13	40,284	12,117	209	36	17	6,372	87	9	59,257
TOTAL	2,417	279	1,319,084	645,179	38,644	490	232	86,008	14,669	124	2,107,126

FORM L-6A

Expense other than those directly related to the insurance business

Particulars	SHF (Rs. 000's)
Employees' remuneration and welfare benefits	14,504
Legal and professional charges	(610)
Interest and bank charges	770
Miscellaneous expenses	1,915
TOTAL	16,579

FORM L-7-BENEFITS PAID SCHEDULE

BENEFITS PAID [NET]

For the quarter ended 30 June 2010

Particulars	Linked Individual - Life	Linked Individual - Pension	Linked Individual - Life	Linked Individual - Pension	Linked Group	Non Linked Individual - Life	Non Linked Individual - Pension	Non Linked Individual - Life	Non Linked Group	Non Linked Annuity	Total
	Participating	Participating	Non Participating	Non Participating	Non Participating	Participating	Participating	Non Participating	Non Participating	Non Participating	
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims											
(a) Claims by Death,	243	52	75,047	16,242	137	-	-	7,070	30,410	-	129,202
(b) Claims by Maturity,	41	656	3,087	8,161	-	-	10	-	-	-	11,955
(c) Annuities/Pension payment	-	-	460	-	27,301	-	-	-	85	-	27,846
(d) Other benefits - Riders	-	-	105	-	-	-	-	-	-	-	105
- Surrender	35,681	3,239	1,764,128	472,313	129,265	-	-	2,520	335	-	2,407,482
(Amount ceded in reinsurance):											
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-
(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	35,965	3,947	1,842,827	496,716	156,704	-	-	9,600	30,831	-	2,576,589
Benefits paid to claimants:											
In India	35,965	3,947	1,842,827	496,716	156,704	-	-	9,600	30,831	-	2,576,589
Outside India	-	-	-	-	-	-	-	-	-	-	-
Total Benefits paid (Net)	35,965	3,947	1,842,827	496,716	156,704	-	-	9,600	30,831	-	2,576,589

For the quarter ended 30 June 2009

Particulars	Linked Individual - Life	Linked Individual - Pension	Linked Individual - Life	Linked Individual - Pension	Linked Group	Non Linked Individual - Life	Non Linked Individual - Pension	Non Linked Individual - Life	Non Linked Group	Non Linked Annuity	Total
	Participating	Participating	Non Participating	Non Participating	Non Participating	Participating	Participating	Non Participating	Non Participating	Non Participating	
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims											
(a) Claims by Death,	1,481	50	43,396	5,350	819	-	-	705	19,404	-	71,207
(b) Claims by Maturity,	78	2,846	185	12,785	-	-	-	-	-	-	15,894
(c) Annuities/Pension payment	-	-	-	-	17,980	-	-	-	-	-	17,980
(d) Other benefits - Riders	-	-	876	-	-	-	-	-	-	-	876
- Surrender	25,448	6,863	657,474	125,647	367	-	-	406	1,247	-	817,450
(Amount ceded in reinsurance):											
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-
(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	27,007	9,759	701,931	143,782	19,167	-	-	1,111	20,652	-	923,407
Benefits paid to claimants:											
In India	27,007	9,759	701,931	143,782	19,167	-	-	1,111	20,652	-	923,407
Outside India	-	-	-	-	-	-	-	-	-	-	-
Total Benefits paid (Net)	27,007	9,759	701,931	143,782	19,167	-	-	1,111	20,652	-	923,407

FORM L-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Particulars	As at 30 June 2010	As at 30 June 2009
	(Rs. 000's)	(Rs. 000's)
Authorised 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 1,888,800,000 (Previous Year 1,491,800,000) Equity shares of Rs 10 each, fully paid up *	18,888,000	14,918,000
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	18,888,000	14,918,000

*1,397,712,000 equity shares (Previous year 1,103,932,000) are held in the name of Partners, who are holding these shares on behalf of Dabur Invest Corp. (Partnership Firm).

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

('000's)

Shareholder	As at 30 June 2010		As at 30 June 2009	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	1,397,712	74%	1,103,932	74%
- Foreign	491,088	26%	387,868	26%
Others	0	-	0	-
TOTAL	1,888,800	100%	1,491,800	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

Particulars	As at 30 June 2010	As at 30 June 2009
	(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

BORROWINGS

Particulars	As at 30 June 2010	As at 30 June 2009
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

INVESTMENTS-SHAREHOLDERS

Particulars	As at 30 June 2010 (Rs. 000's)	As at 30 June 2009 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 121,394, Previous Year 109,870 (Refer to note 1))	120,135	107,147
Other Approved Securities	34,503	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(e) Other Securities	-	-
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure and Social Sector		
Non Convertible Debentures (Market value (Rs '000) Current Year 284,035, Previous Year 295,036)	280,631	283,171
Other Investments	-	-
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills		
Government Securities (Market value (Rs '000) Current Year 2,265,666 , Previous Year 1,290,031)	2,265,668	1,290,351
Other Approved Securities	52,231	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year 115,485, Previous Year 51,086)	115,485	51,086
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 4,315, Previous Year Nil)	4,333	-
(e) Other Securities (Commercial Papers and Certificate of Deposits) (Market value (Rs '000) Current Year 352,094, Previous Year 164,076)	352,094	164,076
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 61,800, Previous Year 162,000)	-	-
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure and Social Sector		
Non Convertible Debentures (Market value (Rs '000) Current Year 567,829, Previous Year 220,518)	567,993	217,822
Other Investments	-	-
TOTAL	3,793,072	2,113,655
INVESTMENTS		
In India	3,793,072	2,113,655
Outside India	-	-
TOTAL	3,793,072	2,113,655

Note:

1. Includes (Rs'000) Current Year 103,170 (Previous year Rs. 100,649) invested in Government Securities , pursuant to Section 7 of the Insurance Act 1938.

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

INVESTMENTS-POLICYHOLDERS

Particulars	As at 30 June 2010	As at 30 June 2009
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	382,943	189,815
(Market value (Rs '000) Current Year 384,631 Previous Year 197,897)		
Other Approved Securities	206,721	1,290
Other Approved Investments		
(a) Shares		
(aa) Equity	34	-
(Market value (Rs '000) Current Year 38 Previous Year Nil)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	54,018	22,834
(Market value (Rs '000) Current Year 569,980 Previous Year 25,473)		
(e) Other Securities	-	-
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure and Social Sector	387,928	180,349
Non Convertible Debentures		
(Market value (Rs '000) Current Year 396,064 Previous Year 191,418)		
Equity Shares	8	-
(Market value (Rs '000) Current Year 8 Previous Year Nil)		
Other Investments		
Equity Shares	-	-
(Market value (Rs '000) Current Year 4, Previous Year Nil)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	220,227	816,961
(Market value (Rs '000) Current Year 220,227 Previous Year 816,961)		
Other Approved Securities	10,972	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	29,168	-
(Market value (Rs '000) Current Year 29,168 Previous Year Nil)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	6,140	-
(Market value (Rs '000) Current Year 6,116 Previous Year Nil)		
(e) Other Securities (Term Deposit and Certificate of Deposits)	136,321	441,379
(Market value (Rs '000) Current Year 136,321 Previous Year 441,379)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure and Social Sector	72,708	237,080
Non Convertible Debentures		
(Market value (Rs '000) Current Year 72,622 Previous Year 240,253)		
Other Investments	-	-
TOTAL	1,507,190	1,889,709
INVESTMENTS		
In India	1,507,190	1,889,709
Outside India	-	-
TOTAL	1,507,190	1,889,709

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 30 June 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						
* Linked Non Par (Ind Life) 2,707,850 PY 5,001,938, Linked Non Par (Pension) 747,882 PY 1,958,840, Linked Non Par (Group) 176,740 ,PY 191,563	-	-	2,709,169	749,553	176,878	3,635,599
Other Approved Securities						
Other Approved Investments						
(a) Shares						
(aa) Equity	7,705	1,073	22,882,245	10,094,671	196,406	33,182,101
* Linked Par (Ind Life) 1,872 PY 3,251, Linked par (Pension) 322 PY 505, Linked Non Par (Ind Life) 17,589,011 PY 8,282,047, Linked Non Par (Pension) 82,98,148 PY 3,400,960 Linked Non Par (Group) 175,801 PY 26,528						
(b) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	-	2,082	2,474,920	1,040,536	193,341	3,710,878
* Linked Par (Pension) 2,124 PY Nil, Linked Non Par (Ind Life) 2,443,496 PY 16,841, Linked Non Par (Pension) 1,027,932 PY 988, Linked Non Par (Group) 191,229 PY 2,469.						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	5,000	500	-	-	-	5,500
* Linked Par (Ind Life) 5,000, PY Nil, Linked Par (Pension) 500 PY Nil, Linked Non Par (Ind Life) Nil, PY Nil, Linked Non Par (Pension) Nil, PY Nil, Linked Non Par (Group) 5,500,000 PY Nil						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure and Social Sector :						
(a) Non Convertible Debentures						
* Linked Par (Ind Life) 000 PY 19,071 , Linked Par (Pension) 000 PY 8,934, Linked Non Par (Ind Life) 2,086,178, PY 2,086,811, Linked Non Par (Pension) 791,298, PY 665,251, Linked Non Par (Group) 20,989, PY 92,862	-	-	4,335,957	1,783,241	247,607	6,366,805
(b) Equity						
* Linked Non Par (Ind Life) 2,086,178, PY 1,143,274 , Linked Non Par (Pension) 791,298 PY 343,907, Linked Non Par (Group) 20,989, PY 3,855	-	-	3,220,963	882,351	24,614	4,127,928
Other Investments						
(a) Equity Shares						
* Linked Par (Ind Life) Nil PY 277, Linked par (Pension) Nil, PY 330, Linked Non Par (Ind Life) Nil, PY 3,887,202, Linked Non Par (Pension) Nil, PY 779,127, Linked Non Par (Group) Nil PY 11,916	-	-	-	-	-	-
(b) Debentures/Bonds	-	-	-	-	-	-
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds including Treasury Bills						
Government Securities and Government guaranteed bonds						
* Linked Par (Ind Life) Nil, PY 575,904, Linked Par (Pension) Nil, PY 76,270, Linked Non Par (Ind Life) 711,987, PY 1,682,538, Linked Non Par (Pension) 27,749, PY 194,474, Linked Non Par (Group) 24,747, PY 29,200	-	-	716,471	27,918	24,898	769,287
Other Approved Securities						
Other Approved Investments						
(a) Shares						
(aa) Equity						
(bb) Preference						
(b) Mutual Funds	1,930	655	874,852	494,249	50,721	1,422,407
* Linked Par (Ind Life) 1,930, PY Nil, Linked Par (Pension) 655, PY Nil, Linked Non Par (Ind Life) 874,851, PY 3,069,880, Linked Non Par (Pension) 494,249, PY 969,685, Linked Non Par (Group) 50,720, PY 60,510						
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	44,030	11,425	44,341	48,726	-	148,521
* Linked Par (Ind Life) 45,026 PY Nil, Linked Par (Pension) 11,704 PY Nil, Linked Non Par (Ind Life) 45,552 PY 42,467, Linked Non Par (Pension) 50,056, PY Nil, Linked Non Par (Group) Nil PY 4,503						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	831,500	108,950	5,923,959	696,247	279,197	7,839,854
* Linked Par (Ind Life) 831,500, PY 195,045, Linked Par (Pension) 108,950 PY 28,700, Linked Non Par (Ind Life) 5,851,464, PY 3,841,840, Linked Non Par (Pension) 1,687,418, PY 737,572, Linked Non Par (Group) 276,374 PY 376,322						
(f) Other Securities (Reverse Repo)	-	-	-	-	-	-
* Linked Par (Ind Life) Nil, PY 1900, Linked Par (Pension) Nil PY Nil, Linked Non Par (Ind Life) 355,243 PY 1,99,260, Linked Non Par (Pension) 88,300 PY 492,800, Linked Non Par (Group) 54,800 PY 40,300						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure and Social Sector	211,617	22,959	267,139	54,008	5,008	560,731
* Linked Par (Ind Life) 214,242, PY 214,691, Linked Par (Pension) 23,045 PY 19,487, Linked Non Par (Ind Life) 265,832, PY 825,385 Linked Non Par (Pension) 53,957 PY 208,158, Linked Non Par (Group) 5,000 PY 30,690						
Other Investments						
Mutual Funds						
* Linked Par (Ind Life) Nil PY Nil, Linked Par (Pension) Nil PY Nil, Linked Non Par (Ind Life) 76,109 PY 1,578,446, Linked Non Par (Pension) 107,337 PY 334,929, Linked Non Par (Group) 68,030 PY 23,792	-	-	91,880	178,512	29,155	299,547
Balances in Bank	107	102	2,969	2,305	824	6,308
Other Current Assets (net)	46,290	6,278	463,840	200,103	21,172	737,683
TOTAL	1,148,179	154,025	44,083,891	16,272,218	1,258,375	62,916,687
INVESTMENTS						
In India	1,148,179	154,025	44,083,891	16,272,218	1,258,375	62,916,687
Outside India	-	-	-	-	-	-
TOTAL	1,148,179	154,025	44,083,891	16,272,218	1,258,375	62,916,687

* Historical Cost CY (Rs '000)

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE

INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	As at 30 June 2009					
	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	-	-	5,033,590	1,954,499	195,297	7,183,386
* Linked Non Par (Ind Life) 2,707,850 PY 5,001,938, Linked Non Par (Pension) 747,882 PY 1,958,840, Linked Non Par (Group) 176,740 PY 191,563						
Other Approved Securities	-	-	-	-	-	-
Other Approved Investments						
(a) Shares						
(aa) Equity	9,389	1,429	10,210,137	3,876,400	33,011	14,130,365
* Linked Par (Ind Life) 1,872 PY 3,251, Linked par (Pension) 322 PY 505, Linked Non Par (Ind Life) 17,589,011 PY 8,282,047, Linked Non Par (Pension) 82,98,148 PY 3,400,960 Linked Non Par (Group) 175,801 PY 26,528						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	-	-	17,154	1,007	2,515	20,676
* Linked Par (Pension) 2,124 PY Nil, Linked Non Par (Ind Life) 2,443,496 PY 16,841, Linked Non Par (Pension) 1,027,932 PY 988, Linked Non Par (Group) 191,229 PY 2,469.						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	-	-	-	-	-	-
* Linked Par (Ind Life) 5,000, PY Nil, Linked Par (Pension) 500 PY Nil, Linked Non Par (Ind Life) Nil, PY Nil, Linked Non Par (Pension) Nil, PY Nil, Linked Non Par (Group) 5,500,000 PY Nil						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure and Social Sector :						
(a) Non Convertible Debentures						
* Linked Par (Ind Life) 000 PY 19,071, Linked Par (Pension) 000 PY 8,934, Linked Non Par (Ind Life) 2,086,178, PY 2,086,811, Linked Non Par (Pension) 791,298, PY 665,251, Linked Non Par (Group) 20,989, PY 92,862	20,162	9,445	2,166,601	690,299	95,504	2,982,011
(b) Equity	-	-	1,582,243	393,268	5,819	1,981,330
* Linked Non Par (Ind Life) 2,086,178, PY 1,143,274, Linked Non Par (Pension) 791,298 PY 343,907, Linked Non Par (Group) 20,989, PY 3,855						
Other Investments						
(a) Equity Shares						
* Linked Par (Ind Life) Nil PY 277, Linked par (Pension) Nil, PY 330, Linked Non Par (Ind Life) Nil, PY 3,887,202, Linked Non Par (Pension) Nil, PY 779,127, Linked Non Par (Group) Nil PY 11,916	2,159	309	3,537,022	797,344	13,522	4,350,355
(b) Debentures/Bonds	-	-	-	-	-	-
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds Including Treasury Bills						
Government Securities and Government guaranteed bonds	600,732	80,641	1,685,995	194,737	29,226	2,591,330
* Linked Par (Ind Life) Nil, PY 575,904, Linked Par (Pension) Nil, PY 76,270, Linked Non Par (Ind Life) 711,987, PY 1,682,538, Linked Non Par (Pension) 27,749, PY 194,474, Linked Non Par (Group) 24,747, PY 29,200						
Other Approved Securities	-	-	-	-	-	-
Other Approved Investments						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	1,478,265	576,517	36,732	2,091,513
* Linked Par (Ind Life) 1,930, PY Nil, Linked Par (Pension) 655, PY Nil, Linked Non Par (Ind Life) 874,851, PY 3,069,880, Linked Non Par (Pension) 494,249, PY 969,685, Linked Non Par (Group) 50,720, PY 60,510						
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	-	-	35,723	-	4,458	40,180
* Linked Par (Ind Life) 45,026 PY Nil, Linked Par (Pension) 11,704 PY Nil, Linked Non Par (Ind Life) 45,552 PY 42,467, Linked Non Par (Pension) 50,056, PY Nil, Linked Non Par (Group) Nil PY 4,503						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	202,192	29,982	3,949,142	764,497	405,112	5,350,926
* Linked Par (Ind Life) 831,500, PY 195,045, Linked Par (Pension) 108,950 PY 28,700, Linked Non Par (Ind Life) 5,851,464, PY 3,841,840, Linked Non Par (Pension) 1,687,418, PY 737,572, Linked Non Par (Group) 276,374 PY 376,322						
(f) Other Securities (Reverse Repo)	-	-	-	-	-	-
* Linked Par (Ind Life) Nil, PY 1,900, Linked Par (Pension) Nil PY Nil, Linked Non Par (Ind Life) 355,243 PY 1,99,260, Linked Non Par (Pension) 88,300 PY 492,800, Linked Non Par (Group) 54,800 PY 40,300						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure and Social Sector	219,679	19,736	845,272	213,079	30,910	1,328,675
* Linked Par (Ind Life) 214,242, PY 214,691, Linked Par (Pension) 23,045 PY 19,487, Linked Non Par (Ind Life) 265,832, PY 825,385 Linked Non Par (Pension) 53,957 PY 208,158, Linked Non Par (Group) 5,000 PY 30,690						
Other Investments						
Mutual Funds	-	-	1,592,935	393,623	23,802	2,010,360
* Linked Par (Ind Life) Nil PY Nil, Linked Par (Pension) Nil PY Nil, Linked Non Par (Ind Life) 76,109 PY 1,578,446, Linked Non Par (Pension) 107,337 PY 334,929, Linked Non Par (Group) 68,030 PY 23,792						
Balances in Bank	153	356	10,741	9,447	2,744	23,442
Other Current Assets (net)	17,970	1,944	280,729	46,359	7,305	354,309
TOTAL	1,072,435	143,843	32,425,549	9,911,076	885,956	44,438,859
INVESTMENTS						
In India	1,072,435	143,843	32,425,549	9,911,076	885,956	44,438,859
Outside India	-	-	-	-	-	-
TOTAL	1,072,435	143,843	32,425,549	9,911,076	885,956	44,438,859

* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-15-LOANS SCHEDULE

LOANS

Particulars	As at 30 June 2010 (Rs. 000's)	As at 30 June 2009 (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 16-FXED ASSETS SCHEDULE

FIXED ASSETS

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Balance as on 31 March,2010	Additions during the quarter	Deductions	Balance as on 30 June 2010	Balance as on 31 March,2010	For the quarter	Sales/ Adjustments	Balance as on 30 June 2010	As at 30 June 2010	As at 31 March 2010
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
- Software	65,494	2,500	-	67,994	30,591	1,696	-	32,288	35,706	4,782
Tangibles										
Leasehold Improvements	400,084	268	-	400,352	236,717	13,127	-	249,844	150,507	199,523
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	164,583	2,031	-	166,614	111,471	6,182	-	117,653	48,961	67,777
Information Technology Equipment	704,747	302	-	705,049	543,923	30,164	-	574,087	130,962	152,118
Vehicles	1,620	-	-	1,620	1,552	68	-	1,620	-	466
Office Equipment	115,192	123	-	115,315	103,589	5,763	-	109,352	5,963	14,593
Others	-	-	-	-	-	-	-	-	-	-
Sub Total	1,451,720	5,224	-	1,456,944	1,027,843	57,000	-	1,084,844	372,099	439,259
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	59,923	39,694
TOTAL	1,451,720	5,224	-	1,456,944	1,027,843	57,000	-	1,084,844	432,022	478,953
PREVIOUS YEAR	1,248,544	28,934	-	1,277,478	778,962	59,257	-	838,219	478,953	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

Particulars	As at 30 June 2010	As at 30 June 2009
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques,drafts and stamps)	6,523	2,847
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	859,582	554,285
(bb) Others		
(b) Current Accounts	(345,537)	37,542
(c) Others		
Money at Call and Short Notice		
(a) With Banks		
(b) With other Institutions		
Others		
TOTAL	520,567	594,674
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	520,567	594,674
Outside India	-	-
TOTAL	520,567	594,674

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

Particulars	As at 30 June 2010	As at 30 June 2009
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies		
Application money for investments		
Prepayments	45,686	131,073
Advances to Directors/Officers		
Advance tax paid and taxes deducted at source (Net of provision for taxation)	20,934	2,772
Others (includes vendor, travel advances & salary recoverable)	101,014	168,820
TOTAL (A)	167,633	302,665
OTHER ASSETS		
Income accrued on investments	99,632	70,827
Outstanding Premiums	10,106	803
Agents' Balances	64,521	55,724
Foreign Agencies' Balances		
Due from other entities carrying on insurance business (including reinsurers)	23,644	7,254
Reinsurance claims/balances receivable		
Deposit with Reserve Bank of India (In Pursuant to Sec 7 of Insurance Act, 1938) (Refer Schedule 16 Part C Point No.12)		
Others		
-Refundable Security Deposits	322,384	320,959
-Service Tax Unutilised Credit	394,362	631,945
TOTAL (B)	914,649	1,087,514
TOTAL (A+B)	1,082,283	1,390,178

FORM L-19-CURRENT LIABILITIES SCHEDULE**CURRENT LIABILITIES**

Particulars	As at 30 June 2010	As at 30 June 2009
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	295,007	190,823
Balances due to other insurance companies	49,272	40,381
Deposits held on re-insurance ceded	-	-
Premiums received in advance	29,782	20,894
Unallocated premium	35,621	71,588
Sundry creditors	-	-
Micro, Small & Medium Enterprises	39	-
Others	80,338	105,751
Accrual for expenses	1,582,793	1,781,283
Due to subsidiaries/ holding company	-	-
Claims Outstanding	119,950	56,281
Annuities Due	-	-
Due to Directors/Officers	-	-
Others:	-	-
Due to funds	-	-
Proposal deposits not yet underwritten	85,549	35,257
Premium/ proposal deposits, to be refunded	143,490	147,183
Others (includes statutory dues payable and payables to employees)	106,804	78,153
Service Tax payable	7,092	31,333
TOTAL	2,535,737	2,558,928

FORM L-20-PROVISIONS SCHEDULE**PROVISIONS**

Particulars	As at 30 June 2010	As at 30 June 2009
	(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	33,324	11,943
Provision for Leave Encashment	33,832	32,817
Provision for Other Long Term Benefits	12,415	18,974
Provision for Other Employee Benefits (Refer Note 23 of Schedule 16, Part C)	126,676	49,110
TOTAL	206,248	112,845

FORM L-21-MISC EXPENDITURE SCHEDULE

**MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)**

Particulars	As at 30 June 2010 (Rs. 000's)	As at 30 June 2009 (Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

Analytical Ratios

S.No.	Particulars	For the quarter ended 30 June 2010	For the quarter ended 30 June 2009
1	New business premium income growth rate - segment wise		
	Linked Par Individual Life	7%	-580%
	Linked Par Pension	-39%	-38%
	Linked Non Par Individual Life	-9%	-20%
	Linked Non Par Pension	-30%	-26%
	Linked Non Par Group	21%	-12%
	Non Linked Par Individual Life	-59%	NA
	Non Linked Par Pension	-75%	262%
	Non Linked Non Par Individual Life	750%	585%
	Non Linked Group	78%	517%
	Non Linked Non Par Annuity	-1%	NA
2	Net Retention Ratio	99%	100%
3	Expense of Management to Gross Direct Premium Ratio	41%	48%
4	Commission Ratio (Gross commission paid to Gross Premium)	7%	6%
5	Ratio of policy holder's liabilities to shareholder's funds	1952%	2600%
6	Growth rate of shareholders' fund	-14%	1072%
7	Ratio of surplus to policyholders' liability	0%	1%
8	Change in net worth in ('000)	(524,747)	0
9	Profit after tax/Total Income	-8%	-12%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA
11	Total investments/(Capital + Surplus)	20.73	27.11
12	Total affiliated investments/(Capital+ Surplus)	NA	NA
13	Investment Yield (Gross) with realized gains		
	Policyholders' Funds:		
	Non-Linked:		
	R1. PAR	1.92%	0
	R2. Non-PAR	1.86%	2.05%
	R3.Sub-TOTAL	1.86%	2.05%
	Linked:		
	R4. PAR	1.77%	2.52%
	R5. Non-PAR	2.79%	23.05%
	R6. Sub-TOTAL	2.77%	22.51%
	R7.Grand Total	2.75%	21.66%
	Shareholders' Funds	1.32%	2.22%
	Investment Yield (Net) with unrealized gains		
	Policyholders' Funds:		
	Non-Linked:		
	R1. PAR	0.00%	0.00%
	R2. Non-PAR	0.00%	0.00%
	R3.Sub-TOTAL	0.00%	0.00%
	Linked:		
	R4. PAR	-0.02%	2.53%
	R5. Non-PAR	1.84%	22.70%
	R6. Sub-TOTAL	1.81%	22.17%
	R7.Grand Total	1.76%	21.25%
	Shareholders' Funds	0.00%	0.00%
14	Conservation Ratio		
	Linked Par Individual Life	66%	98%
	Linked Par Pension	53%	77%
	Linked Non Par Individual Life	73%	88%
	Linked Non Par Pension	86%	104%
	Linked Non Par Group	42%	20%
	Non Linked Par Individual Life	80%	NA
	Non Linked Par Pension	91%	59%
	Non Linked Non Par Individual Life	77%	70%
	Non Linked Group	36%	59%
	Non Linked Non Par Annuity	0%	NA
15	Persistence Ratio (by numbers)*		
	For 13th month	47%	55%
	For 25th month	56%	52%
	For 37th month	47%	40%
	For 49th Month	35%	39%
	for 61st month	31%	31%
	Persistence Ratio (by premium)*		
	For 13th month	56%	65%
	For 25th month	65%	63%
	For 37th month	58%	47%
	For 49th Month	43%	49%
	for 61st month	39%	43%
16	NPA Ratio	Nil	Nil
17	Gross NPA Ratio	Nil	Nil
18	Net NPA Ratio	Nil	Nil
	Equity Holding Pattern for Life Insurers		
	(a) No. of shares (in lakhs)	18888	14918
	(b) Percentage of shareholding (Indian / Foreign)	74% / 26%	74% / 26%
	(c) %of Government holding (in case of public sector insurance companies)	Nil	Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)	(0.28)	(1.01)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)	(0.28)	(1.01)
	(iv) Book value per share (Rs)	1.74	1.20

* Persistence Ratio is as per Appointed Actuary Report

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

	As at 30 June 2010	As at 30 June 2009
	(Rs. 000's)	(Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	5,057,913	5,117,035
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(14,102)	392
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(2,658,581)	(928,095)
Payments of commission and brokerage	(438,730)	(475,073)
Payments of other operating expenses	(1,716,251)	(1,425,062)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	92,111	(245,749)
Income taxes paid (Net)	-	(9,177)
Service tax paid	(4,376)	29,336
Other payments (give break-up)	-	-
Cash flows before extraordinary items	317,984	2,063,607
Cash flow from extraordinary operations (give break-up)	-	-
Net cash from operating Activities	317,984	2,063,607
II Cash flows from investing activities		
Purchase of fixed assets	(6,852)	(10,488)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(19,485,291)	(5,756,744)
Loans disbursed	-	-
Sales of investments	13,736,710	9,027,943
Repayments received	-	-
Rents/Interests/ Dividends received	710,027	606,892
Investments in money market instruments and in liquid mutual funds (Net)*	2,942,001	(6,574,464)
Expenses related to investments	(3,230)	(1,757)
Net cash from investing activities	(2,106,635)	(2,708,618)
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(1,788,652)	(645,010)
Cash and cash equivalent at beginning of the year	2,011,459	589,643
Cash and cash equivalent at the end of the year	222,807	(55,367)
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	216,500	(78,809)
Bank balances (Policyholder's - Schedule 8A and 8B)	6,308	23,442
Note 1		
Cash and Bank Balances	216,500	(78,809)
Fixed Deposits with maturity more than 3 months	304,067	673,483
Cash and Bank Balances as per Schedule 11	520,567	594,674

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 30 June 2010	As at 30 June 2009
1	Linked		
a	Life	459,480	343,707
b	General Annuity	1,207	665
c	Pension	158,129	99,836
d	Health	-	-
2	Non-Linked		
a	Life	10,181	4,390
b	General Annuity	154	41
c	Pension	17	13
d	Health	-	-

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

(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	2	2	-	-	6	6	3	6	8	8	3	6
2	Andhra Pradesh	2,932	2,925	61	1,159	3,500	3,466	421	5,268	6,432	6,391	482	6,427
3	Arunachal Pradesh	27	26	14	73	88	87	38	229	115	113	52	302
4	Assam	240	237	45	419	875	855	175	1,902	1,115	1,092	220	2,321
5	Bihar	547	535	72	728	1,042	1,010	197	1,908	1,589	1,545	269	2,636
6	Chandigarh	15	15	6	79	162	154	62	436	177	169	68	515
7	Chattisgarh	286	276	29	384	416	399	81	958	702	675	110	1,342
8	Dadra & NagarHaveli	-	-	-	-	10	10	4	25	10	10	4	25
9	Daman & Diu	-	-	-	-	3	3	1	9	3	3	1	9
10	Delhi	22	15	7	69	2,491	2,367	1,132	9,502	2,513	2,382	1,139	9,571
11	Goa	10	10	5	20	96	89	95	281	106	99	100	301
12	Gujarat	447	441	135	860	1,719	1,675	635	4,436	2,166	2,116	770	5,296
13	Haryana	559	546	107	1,750	1,144	1,094	649	4,193	1,703	1,640	756	5,943
14	Himachal Pradesh	57	57	34	198	70	69	30	194	127	126	64	392
15	Jammu & Kashmir	22	22	3	32	200	194	52	376	222	216	55	408
16	Jharkhand	232	229	42	386	734	724	173	1,643	966	953	215	2,029
17	Karnataka	229	225	36	389	1,376	1,322	561	5,845	1,605	1,547	597	6,234
18	Kerala	134	134	45	255	569	564	301	1,621	703	698	346	1,876
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	504	494	60	699	1,507	1,473	305	3,237	2,011	1,967	365	3,936
21	Maharashtra	659	646	105	1,135	3,382	3,230	1,716	14,515	4,041	3,876	1,821	15,650
22	Manipur	2	2	-	4	15	15	4	82	17	17	4	86
23	Meghalaya	11	9	4	26	36	34	18	96	47	43	22	122
24	Mizoram	-	-	-	-	-	-	1	-	-	-	1	-
25	Nagaland	3	3	1	11	10	10	5	49	13	13	6	60
26	Orissa	755	745	142	1,134	1,028	1,008	215	1,879	1,783	1,753	357	3,013
27	Puducherry	2	2	-	4	60	60	22	186	62	62	22	190
28	Punjab	1,432	1,392	483	2,475	1,510	1,464	457	3,537	2,942	2,856	940	6,012
29	Rajasthan	1,351	1,339	217	1,648	2,357	2,322	529	4,471	3,708	3,661	746	6,119
30	Sikkim	17	17	2	25	68	66	22	122	85	83	24	147
31	Tamil Nadu	260	250	47	561	2,138	2,034	801	7,655	2,398	2,284	848	8,216
32	Tripura	181	177	31	282	164	162	32	285	345	339	63	567
33	Uttar Pradesh	852	840	114	1,171	2,321	2,261	690	6,785	3,173	3,101	804	7,956
34	Uttarakhand	369	364	91	738	836	821	228	1,836	1,205	1,185	319	2,574
35	West Bengal	829	818	238	947	2,689	2,570	862	5,848	3,518	3,388	1,100	6,795
Grand Total		12,988	12,793	2,176	17,661	32,622	31,618	10,517	89,415	45,610	44,411	12,693	107,076

FORM L-25- (ii) : Geographical Distribution Channel - GROUP

(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	-	123,287	137	10,997	3	332,698	273	58,690	3	455,985	410	69,687
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	64	1	119	-	64	1	119
8	Haryana	-	-	-	-	15	14,481	26	5,862	15	14,481	26	5,862
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	1,187	22	1,853	1	1,187	22	1,853
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	3	6,083	318	41,644	3	6,083	318	41,644
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	(12)	0	(1)	-	(12)	0	(1)
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	815	109	960	-	815	109	960
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	UltraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	3,382	8	1,811	2	3,382	8	1,811
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	824	11	1,929	2	824	11	1,929
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	123,287	137	10,997	26	359,522	768	112,868	26	482,809	906	123,865

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

PART - A

Statement as on: 30th June 2010

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Total Application as per Balance Sheet (A)

831,071.27

Add (B)

Provisions	Sch-14	2,062.48
Current Liabilities	Sch-13	25,364.11
		<u>858,497.86</u>

Less (C)

Debit Balance in P&L A/c		155,972.91
Loans	Sch-09	-
Adv & Other Assets	Sch-12	10,822.83
Cash & Bank Balance	Sch-11	5,212.41
Fixed Assets	Sch-10	4,320.22
Misc Exp. Not Written Off	Sch-15	-
		<u>682,169.49</u>

Funds available for Investments

682,169.49

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Rs. Lakhs

Balance Sheet Value of:

A. Life Fund	52,858.02
B. Pension & Gen Annuity Fund	144.59
C. Unit Linked Funds	629,166.87
	<u>682,169.49</u>

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	FRSM*	UL-Non Unit Res	PAR						NON PAR
		(a)	(b)	(c)	(d)						(e)
1 G. Sec	Not Less than 25%		23,858.02	1,657.00	19.00	4,285.09	29,819.12	50.45%	-	29,819.12	27,779.78
2 G.Sec or Other Approved Securities (incl (i) above)	Not Less than 50%		24,725.36	1,757.61	25.72	6,310.61	32,819.31	55.53%	-	32,819.31	28,436.58
3 Investment subject to Exposure Norms											
a. Housing & Infrastructure	Not Less than 15%		8,486.24	653.80	12.23	3,910.52	13,062.78	22.10%	-	13,062.78	10,010.71
b. i) Approved Investments	Not exceeding 35%		10,965.25	883.88	4.25	1,368.61	13,221.99	22.37%	-	13,221.99	12,340.68
ii) "Other Investments" not to exceed 15%			-	-	0.08	-	0.08	0.00%	-	0.08	0.04
TOTAL LIFE FUND	100%		44,176.85	3,295.28	42.29	11,589.74	59,104.16	100%	-	59,104.16	50,788.01

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
1 G. Sec	Not Less than 20%		70.62	70.62	48.84%	-	70.62	69.12
2 G.Sec or Other Approved Securities (incl (i) above)	Not Less than 40%		114.69	114.69	79.32%	-	114.69	113.02
3 Balance in Approved investment	Not Exceeding 60%		29.90	29.90	20.68%	-	29.90	29.91
TOTAL PENSION, GENERAL ANNUITY FUND	100%		144.59	144.59	100%	-	144.59	142.93

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
1 Approved Investment	Not Less than 75%	13,021.47	568,299.33	581,320.80	92.4%
2 Other Investments	Not More than 25%	0.56	47,845.51	47,846.07	7.6%
TOTAL LINKED INSURANCE FUND	100%	13,022.03	616,144.84	629,166.87	100.0%

CERTIFICATION:

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

Date:26/07/2010

Not: (+) FRMS refers to 'Funds representing Solvency Margin'

Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")

Funds beyond Solvency Margin shall have a separate Custody Account.

Other Investments' are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

Sd/-
Jyoti Vaswani
Chief Investment Officer

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

UNIT LINKED INSURANCE BUSINESS

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

Statement for the period: 30th June 2010

Par / Non Par
Rs. in lakhs

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	Pension Unit Linked Balanced Fund
Opening Balance (Market Value)	1,959.31	1,851.88	2,388.75	1,595.74	3,515.42	1,873.46	20,015.59
Add : Inflow During the Quarter	213.12	27.66	712.10	179.26	416.09	118.40	578.67
Increase/ Decrease value of Inv. (net)	70.05	31.08	56.23	66.86	103.12	20.88	631.92
Less : Outflow During the Quarter	147.66	83.15	697.55	9.73	277.58	1,399.99	759.83
Total Investible Fund (Mkt value)	2,094.81	1,827.47	2,459.54	1,832.13	3,757.05	612.76	20,466.36

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		Pension Unit Linked Index 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	460.47	21.98	0.00	0.00	492.04	20.01	207.06	11.30	943.72	25.12	0.00	0.00	3,155.49	15.42
Corporate Bonds	175.70	8.39	0.00	0.00	663.27	26.97	98.36	5.37	657.03	17.49	50.08	8.17	3,184.05	15.56
Infrastructure Bonds	538.41	25.70	0.00	0.00	664.86	27.03	211.42	11.54	973.27	25.91	0.00	0.00	4,426.92	21.63
Equity	617.40	29.47	0.00	0.00	0.00	0.00	874.91	47.75	480.21	12.78	0.00	0.00	6,252.58	30.55
Money Market	0.00	0.00	1,487.15	81.38	187.05	7.60	70.59	3.85	153.39	4.08	474.30	77.40	280.68	1.37
Mutual Funds	104.74	5.00	0.02	0.00	122.98	5.00	91.61	5.00	187.85	5.00	0.01	0.00	1,023.32	5.00
Deposits with banks	0.00	0.00	334.00	18.28	0.00	0.00	0.00	0.00	0.00	0.00	85.50	13.95	0.00	0.00
Sub Total (A)	1,896.73	90.54	1,821.17	99.66	2,130.19	86.61	1,553.94	84.82	3,395.47	90.38	609.89	99.53	18,323.04	89.53
Current Assets:														
Accrued Interest	42.50	2.03	6.31	0.35	76.40	3.11	20.63	1.13	103.80	2.76	0.90	0.15	441.00	2.15
Dividend Recievable	1.90	0.09	0.00	0.00	0.00	0.00	2.37	0.13	1.77	0.05	0.00	0.00	20.83	0.10
Bank Balance	1.09	0.05	0.44	0.02	1.48	0.06	1.64	0.09	1.17	0.03	2.42	0.39	1.93	0.01
Receivable for Sale of Investments	6.29	0.30	0.00	0.00	0.00	0.00	11.01	0.60	6.41	0.17	0.00	0.00	56.98	0.28
Other Current Assets (for Investments)	1.95	0.09	-0.02	0.00	0.02	0.00	2.29	0.12	0.75	0.02	-0.01	0.00	-18.23	-0.09
Less: Current Liabilities														
Payable for Investments	0.00	0.00	0.00	0.00	0.00	0.00	41.77	2.28	21.61	0.58	0.00	0.00	29.53	0.14
Fund Mgmt Charges Payable	1.96	0.09	0.37	0.02	1.83	0.07	1.09	0.06	3.21	0.09	0.39	0.06	14.28	0.07
Other Current Liabilities (for Investment)	0.27	0.01	0.06	0.00	0.23	0.01	0.28	0.02	0.41	0.01	0.06	0.01	1.82	0.01
Sub Total (B)	51.49	2.46	6.30	0.34	75.84	3.08	-5.20	-0.28	88.67	2.36	2.86	0.47	456.88	2.23
Other Investments (<=25%)														
Corporate Bonds	33.72	1.61	0.00	0.00	158.40	6.44	61.32	3.35	173.73	4.62	0.00	0.00	255.49	1.25
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	81.99	3.91	0.00	0.00	0.00	0.00	109.86	6.00	45.82	1.22	0.00	0.00	738.70	3.61
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual funds	30.87	1.47	0.00	0.00	95.10	3.87	112.22	6.12	53.36	1.42	0.00	0.00	692.26	3.38
Sub Total (C)	146.59	7.00	0.00	0.00	253.50	10.31	283.40	15.47	272.92	7.26	0.00	0.00	1,686.45	8.24
Total (A + B+C)	2,094.81	100.00	1,827.47	100.00	2,459.54	100.00	1,832.13	100.00	3,757.05	100.00	612.76	100.00	20,466.36	100.00

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

UNIT LINKED INSURANCE BUSINESS

Statement for the period: 30th June 2010

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

Par / Non Par

Rs. in lakhs

PARTICULARS	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	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund
Opening Balance (Market Value)	405.35	58,907.28	314.14	617.92	59,064.10	1,303.50	3,462.21
Add : Inflow During the Quarter	277.11	1,696.74	199.57	432.84	5,483.40	1,159.18	1,346.16
Increase/ Decrease value of Inv. (net)	18.35	1,805.95	17.50	41.11	1,152.15	35.27	196.01
Less : Outflow During the Quarter	120.69	2,024.96	101.89	171.34	720.73	449.59	827.50
Total Investible Fund (Mkt value)	580.11	60,385.02	429.33	920.54	64,978.92	2,048.36	4,176.88

INVESTMENT OF UNIT FUND	Pension Unit Linked Balanced - II Fund		Pension Unit Linked Balanced Fund		Pension Unit Linked Growth - II Fund		Pension Unit linked Growth fund		Pension Unit Linked Index - II fund		Pension Unit Linked Infrastructure fund		Pension Unit Linked Protector 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	93.39	16.10	2,281.31	3.78	15.30	3.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	105.84	18.24	7,883.73	13.06	44.04	10.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	80.40	13.86	8,912.16	14.76	52.09	12.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	182.62	31.48	27,170.36	45.00	202.23	47.11	770.34	83.68	59,744.76	91.94	1,883.43	91.95	3,352.09	80.25
Money Market	34.90	6.02	5,092.53	8.43	25.10	5.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual Funds	29.01	5.00	3,019.25	5.00	21.47	5.00	46.03	5.00	155.75	0.24	55.69	2.72	208.84	5.00
Deposits with banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198.00	0.30	0.00	0.00	0.00	0.00
Sub Total (A)	526.15	90.70	54,359.34	90.02	360.24	83.91	816.37	88.68	60,098.51	92.49	1,939.12	94.67	3,560.94	85.25
Current Assets:														
Accrued Interest	8.93	1.54	844.76	1.40	4.37	1.02	0.00	0.00	8.68	0.01	0.00	0.00	0.00	0.00
Dividend Recievable	0.37	0.06	91.41	0.15	0.45	0.11	0.90	0.10	220.06	0.34	6.49	0.32	6.80	0.16
Bank Balance	1.24	0.21	1.48	0.00	1.54	0.36	1.38	0.15	1.04	0.00	1.21	0.06	1.18	0.03
Receivable for Sale of Investments	0.57	0.10	177.05	0.29	0.85	0.20	6.39	0.69	318.34	0.49	0.00	0.00	11.93	0.29
Other Current Assets (for Investments)	0.54	0.09	-71.94	-0.12	0.53	0.12	2.34	0.25	128.40	0.20	4.05	0.20	10.62	0.25
Less: Current Liabilities														
Payable for Investments	11.26	1.94	9.46	0.02	9.99	2.33	30.39	3.30	180.38	0.28	40.03	1.95	10.83	0.26
Fund Mgmt Charges Payable	0.60	0.10	66.62	0.11	0.44	0.10	0.92	0.10	38.62	0.06	1.50	0.07	4.29	0.10
Other Current Liabilities (for Investment)	0.10	0.02	8.78	0.01	0.09	0.02	0.23	0.02	7.90	0.01	0.88	0.04	0.82	0.02
Sub Total (B)	-0.30	-0.05	957.91	1.59	-2.78	-0.65	-20.54	-2.23	449.62	0.69	-30.65	-1.50	14.60	0.35
Other Investments (<=25%)														
Corporate Bonds	15.33	2.64	510.98	0.85	7.15	1.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	23.41	4.04	3,943.68	6.53	28.67	6.68	100.52	10.92	4,430.78	6.82	139.89	6.83	380.58	9.11
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual funds	15.53	2.68	613.12	1.02	36.04	8.40	24.19	2.63	0.00	0.00	0.00	0.00	220.77	5.29
Sub Total (C)	54.27	9.35	5,067.77	8.39	71.87	16.74	124.71	13.55	4,430.78	6.82	139.89	6.83	601.35	14.40
Total (A + B+C)	580.11	100.00	60,385.02	100.00	429.33	100.00	920.54	100.00	64,978.92	100.00	2,048.36	100.00	4,176.88	100.00

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

UNIT LINKED INSURANCE BUSINESS

Statement for the period: 30th June 2010

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

Par / Non Par

Rs. in lakhs

PARTICULARS	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Utilised with Profit fund	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund
Opening Balance (Market Value)	1,241.03	6,197.93	192.86	1,129.33	93,227.56	1,066.12	161.95
Add : Inflow During the Quarter	207.73	1,179.86	288.26	383.80	851.68	498.20	27.03
Increase/ Decrease value of Inv. (net)	31.34	162.33	8.99	27.11	2,565.99	43.63	4.49
Less : Outflow During the Quarter	440.88	225.49	107.30	-	3,533.52	268.98	5.52
Total Investible Fund (Mkt value)	1,039.22	7,314.63	382.81	1,540.25	93,111.72	1,338.97	187.96

INVESTMENT OF UNIT FUND	Pension Unit Linked Protector -II fund		Pension Unit Linked PSU fund		Pension Unit linked Secure fund		Pension Utilised with Profit fund		Unit Linked Balanced fund		Unit Linked Balanced- II fund		Unit Linked Debt 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	294.63	28.35	2,022.42	27.65	110.14	28.77	0.00	0.00	20,339.44	21.84	239.53	17.89	35.35	18.81
Corporate Bonds	210.33	20.24	1,330.14	18.18	101.63	26.55	334.70	21.73	16,589.99	17.82	241.63	18.05	38.51	20.49
Infrastructure Bonds	254.75	24.51	1,266.14	17.31	55.55	14.51	29.95	1.94	15,526.32	16.67	219.52	16.39	48.25	25.67
Equity	61.07	5.88	269.57	3.69	50.62	13.22	10.17	0.66	27,340.46	29.36	422.71	31.57	0.00	0.00
Money Market	101.43	9.76	1,210.16	16.54	19.67	5.14	0.00	0.00	5,306.93	5.70	64.85	4.84	13.05	6.94
Mutual Funds	1.05	0.10	365.73	5.00	16.36	4.27	6.55	0.43	1,951.98	2.10	66.95	5.00	9.40	5.00
Deposits with banks	0.00	0.00	0.00	0.00	0.00	0.00	1,094.50	71.06	0.00	0.00	0.00	0.00	0.00	0.00
Sub Total (A)	923.27	88.84	6,464.17	88.37	353.98	92.47	1,475.88	95.82	87,055.12	93.50	1,255.19	93.74	144.55	76.91
Current Assets:														
Accrued Interest	28.99	2.79	158.92	2.17	8.20	2.14	62.79	4.08	1,788.04	1.92	23.71	1.77	4.86	2.58
Dividend Recievable	0.22	0.02	1.11	0.02	0.14	0.04	0.00	0.00	80.65	0.09	1.01	0.08	0.00	0.00
Bank Balance	9.39	0.90	1.35	0.02	1.32	0.34	1.02	0.07	7.00	0.01	1.24	0.09	4.64	2.47
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.38	0.10	0.00	0.00	195.66	0.21	1.32	0.10	0.00	0.00
Other Current Assets (for Investments)	-0.10	-0.01	0.51	0.01	0.09	0.02	0.00	0.00	-65.22	-0.07	1.23	0.09	0.00	0.00
Less: Current Liabilities														
Payable for Investments	0.00	0.00	0.00	0.00	2.98	0.78	0.00	0.00	0.00	0.00	26.01	1.94	0.00	0.00
Fund Mgmt Charges Payable	1.15	0.11	5.80	0.08	0.41	0.11	0.00	0.00	38.35	0.04	1.39	0.10	0.15	0.08
Other Current Liabilities (for Investment)	0.13	0.01	0.65	0.01	0.06	0.02	0.01	0.00	4.68	0.01	0.24	0.02	0.03	0.02
Sub Total (B)	37.22	3.58	155.44	2.13	6.68	1.74	63.81	4.14	1,963.09	2.11	0.87	0.07	9.32	4.96
Other Investments (<=25%)														
Corporate Bonds	72.06	6.93	480.32	6.57	15.99	4.18	0.00	0.00	1,080.25	1.16	25.55	1.91	14.10	7.50
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	6.67	0.64	31.48	0.43	6.15	1.61	0.56	0.04	3,013.26	3.24	56.97	4.26	0.00	0.00
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual funds	0.00	0.00	183.22	2.50	0.00	0.00	0.00	0.00	0.00	0.00	0.39	0.03	19.98	10.63
Sub Total (C)	78.73	7.58	695.02	9.50	22.15	5.79	0.56	0.04	4,093.51	4.40	82.91	6.19	34.08	18.13
Total (A + B+C)	1,039.22	100.00	7,314.63	100.00	382.81	100.00	1,540.25	100.00	93,111.72	100.00	1,338.97	100.00	187.96	100.00

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

UNIT LINKED INSURANCE BUSINESS

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

Statement for the period: 30th June 2010

Par / Non Par

Rs. in lakhs

PARTICULARS	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund	Unit Linked Growth Fund	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund
Opening Balance (Market Value)	50.87	5,957.98	296.75	283,905.40	1,670.44	1,202.60	17,475.17
Add : Inflow During the Quarter	31.36	671.20	256.28	4,213.55	926.64	718.74	1,888.54
Increase/ Decrease value of Inv. (net)	1.40	315.67	24.81	7,919.97	94.70	70.72	339.85
Less : Outflow During the Quarter	27.62	92.69	78.12	5,302.88	372.67	322.38	286.66
Total Investible Fund (Mkt value)	56.01	6,852.16	499.72	290,736.04	2,319.11	1,669.68	19,416.89

INVESTMENT OF UNIT FUND	Unit Linked Debt -II Fund		Unit Linked Enhancer - II fund		Unit Linked Enhancer fund		Unit Linked Growth - II fund		Unit Linked Growth Fund		Unit Linked Index - II fund		Unit Linked Index 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	13.81	24.65	0.00	0.00	0.00	0.00	10,377.77	3.57	76.82	3.31	0.00	0.00	0.00	0.00
Corporate Bonds	17.06	30.46	0.00	0.00	0.00	0.00	13,103.50	4.51	86.26	3.72	0.00	0.00	0.00	0.00
Infrastructure Bonds	12.94	23.11	0.00	0.00	0.00	0.00	15,966.82	5.49	165.19	7.12	0.00	0.00	0.00	0.00
Equity	0.00	0.00	5,693.43	83.09	411.06	82.26	167,301.61	57.54	1,499.14	64.64	1,390.28	83.27	17,889.46	92.13
Money Market	1.81	3.24	51.41	0.75	0.00	0.00	52,315.85	17.99	98.81	4.26	0.00	0.00	0.00	0.00
Mutual Funds	2.80	5.00	342.61	5.00	24.99	5.00	5,219.64	1.80	115.96	5.00	83.48	5.00	42.54	0.22
Deposits with banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	0.26
Sub Total (A)	48.42	86.46	6,087.45	88.84	436.05	87.26	264,285.18	90.90	2,042.17	88.06	1,473.76	88.27	17,982.00	92.61
Current Assets:														
Accrued Interest	1.63	2.91	0.01	0.00	0.00	0.00	1,496.95	0.51	14.56	0.63	0.00	0.00	2.20	0.01
Dividend Recievable	0.00	0.00	14.52	0.21	0.84	0.17	424.50	0.15	3.08	0.13	1.62	0.10	65.79	0.34
Bank Balance	1.13	2.01	1.71	0.02	1.30	0.26	0.65	0.00	1.29	0.06	1.43	0.09	1.61	0.01
Receivable for Sale of Investments	0.00	0.00	47.05	0.69	1.49	0.30	827.92	0.28	4.59	0.20	11.62	0.70	91.65	0.47
Other Current Assets (for Investments)	0.00	0.00	17.50	0.26	1.27	0.25	-460.09	-0.16	4.56	0.20	4.25	0.25	38.18	0.20
Less: Current Liabilities														
Payable for Investments	0.00	0.00	107.50	1.57	23.46	4.69	36.74	0.01	68.10	2.94	55.15	3.30	48.07	0.25
Fund Mgmt Charges Payable	0.07	0.12	9.43	0.14	0.49	0.10	261.83	0.09	2.36	0.10	1.68	0.10	11.51	0.06
Other Current Liabilities (for Investments)	0.01	0.02	1.74	0.03	0.15	0.03	28.28	0.01	0.55	0.02	0.43	0.03	2.76	0.01
Sub Total (B)	2.68	4.79	-37.89	-0.55	-19.20	-3.84	1,963.09	0.68	-42.94	-1.85	-38.36	-2.30	137.08	0.71
Other Investments (<=25%)														
Corporate Bonds	4.66	8.32	0.00	0.00	0.00	0.00	815.10	0.28	19.42	0.84	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.00	0.00	707.11	10.32	55.61	11.13	23,672.68	8.14	201.28	8.68	184.75	11.06	1,297.81	6.68
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual funds	0.24	0.43	95.49	1.39	27.25	5.45	0.00	0.00	99.18	4.28	49.53	2.97	0.00	0.00
Sub Total (C)	4.90	8.75	802.60	11.71	82.87	16.58	24,487.78	8.42	319.88	13.79	234.27	14.03	1,297.81	6.68
Total (A + B+C)	56.01	100.00	6,852.16	100.00	499.72	100.00	290,736.04	100.00	2,319.11	100.00	1,669.68	100.00	19,416.89	100.00

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

UNIT LINKED INSURANCE BUSINESS

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

Statement for the period: 30th June 2010

Par / Non Par

Rs. in lakhs

PARTICULARS	Unit Linked Index - II fund	Unit Linked Protector Fund	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitifised with Profit fund	Unit Linked Liquid Fund	TOTAL
Opening Balance (Market Value)	1,446.00	2,933.39	361.65	6,185.14	11,045.32	10,833.54	-	603,855.69
Add : Inflow During the Quarter	897.35	337.33	270.70	2,958.13	362.37	449.01	350.53	30,608.57
Increase/ Decrease value of Inv. (net)	30.31	76.93	13.19	369.20	296.60	199.24	1.02	16,843.96
Less : Outflow During the Quarter	386.22	160.71	155.85	1,617.36	964.34	-	-	22,141.34
Total Investible Fund (Mkt value)	1,987.43	3,186.93	489.68	7,895.11	10,739.95	11,481.79	351.55	629,166.87

INVESTMENT OF UNIT FUND	Unit Linked Infrastructure fund		Unit Linked Protector - II fund		Unit Linked Protector Fund		Unit Linked PSU fund		Unit Linked Secure fund		Unitifised with Profit fund		Unit Linked Liquid Fund		TOTAL	
	Actual Inv.	% Actual	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	0.00	0.00	861.00	27.02	133.03	27.17	0.00	0.00	2,931.53	27.30	0.00	0.00	0.00	0.00	45,084.24	7.17
Corporate Bonds	0.00	0.00	624.14	19.58	119.81	24.47	0.00	0.00	2,040.17	19.00	1,663.74	14.49	0.00	0.00	49,363.70	7.85
Infrastructure Bonds	0.00	0.00	523.83	16.44	79.56	16.25	0.00	0.00	2,940.31	27.38	892.72	7.78	0.00	0.00	53,841.40	8.56
Equity	1,831.05	92.13	125.36	3.93	66.55	13.59	6,249.96	79.16	693.45	6.46	77.05	0.67	0.00	0.00	332,913.95	52.91
Money Market	0.00	0.00	485.22	15.23	21.69	4.43	0.00	0.00	829.98	7.73	0.00	0.00	0.00	0.00	68,326.54	10.86
Mutual Funds	67.12	3.38	159.35	5.00	19.97	4.08	394.76	5.00	246.98	2.30	19.30	0.17	0.00	0.00	14,224.07	2.26
Deposits with banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,365.00	72.85	0.00	0.00	10,127.00	1.61
Sub Total (A)	1,898.17	95.51	2,778.89	87.20	440.61	89.98	6,644.72	84.16	9,682.42	90.15	11,017.81	95.96	0.00	0.00	573,880.89	91.21
Current Assets:																
Accrued Interest	0.00	0.00	65.10	2.04	10.32	2.11	0.00	0.00	320.88	2.99	462.92	4.03	0.06	0.02	6,008.40	0.95
Dividend Recievable	6.37	0.32	0.52	0.02	0.18	0.04	12.63	0.16	2.47	0.02	0.00	0.00	0.00	0.00	968.99	0.15
Bank Balance	1.61	0.08	1.10	0.03	1.30	0.26	1.34	0.02	1.31	0.01	1.07	0.01	1.04	0.30	63.08	0.01
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.49	0.10	22.67	0.29	17.01	0.16	0.00	0.00	350.57	99.72	2,168.23	0.34
Other Current Assets (for Investments)	3.93	0.20	-0.22	-0.01	0.11	0.02	20.08	0.25	-1.29	-0.01	0.00	0.00	0.00	0.00	-373.93	-0.06
Less: Current Liabilities																
Payable for Investments	53.15	2.67	0.00	0.00	4.57	0.93	31.16	0.39	0.00	0.00	0.00	0.00	0.00	0.00	842.16	0.13
Fund Mgmt Charges Payable	1.99	0.10	2.59	0.08	0.52	0.11	8.02	0.10	3.76	0.03	0.00	0.00	0.10	0.03	487.70	0.08
Other Current Liabilities (for Investments)	0.95	0.05	0.31	0.01	0.07	0.01	1.54	0.02	0.49	0.00	0.02	0.00	0.01	0.00	65.01	0.01
Sub Total (B)	-44.19	-2.22	63.61	2.00	7.24	1.48	16.00	0.20	336.13	3.13	463.98	4.04	351.55	100.00	7,439.91	1.18
Other Investments (<=25%)																
Corporate Bonds	0.00	0.00	258.55	8.11	34.58	7.06	0.00	0.00	627.55	5.84	0.00	0.00	0.00	0.00	4,664.25	0.74
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	133.46	6.72	13.97	0.44	7.24	1.48	679.57	8.61	93.85	0.87	0.00	0.00	0.00	0.00	40,186.35	6.39
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual funds	0.00	0.00	71.91	2.26	0.00	0.00	554.83	7.03	0.00	0.00	0.00	0.00	0.00	0.00	2,995.47	0.48
Sub Total (C)	133.46	6.72	344.44	10.81	41.82	8.54	1,234.40	15.63	721.40	6.72	0.00	0.00	0.00	0.00	47,846.07	7.60
Total (A + B+C)	1,987.43	100.00	3,186.93	100.00	489.68	100.00	7,895.11	100.00	10,739.95	100.00	11,481.79	100.00	351.55	100.00	629,166.87	100.00

Date:26/07/2010

Note:

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

Sd/-
Jyoti Vaswani
Chief Investment Officer

Statement for the period: 30th June 2010

No	Name of The Scheme	Plan	Assets Held on the above date	NAV As on Above Date	NAV as Per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield #	3 Year Rolling CAGR
1	Pension Unit linked Growth fund	Pre ULIP		21.079		20.322	20.013	19.592	14.21%	9.87%
2	Pension Unit linked Growth fund	Post ULIP	60,385	19.756		19.173	18.950	18.595	12.30%	8.08%
3	Pension Unit linked Secure fund	Pre ULIP		15.284		14.854	14.623	14.395	6.92%	8.72%
4	Pension Unit linked Secure fund	Post ULIP	1,039	14.340		13.999	13.835	13.676	5.16%	6.96%
5	Grp Superann-Short Term Debt fund	Post ULIP	613	10.781		10.604	10.478	10.363	5.33%	N/A
6	Group Superannuation & Gratuity Balanced Fund	Pre ULIP		14.586		14.036	13.826	13.533	12.17%	9.61%
7	Group Superannuation & Gratuity Balanced Fund	Post ULIP	2,095	13.730		13.280	13.095	12.864	10.71%	7.98%
8	Group Superannuation & Gratuity Cash Fund	Pre ULIP		14.355		14.104	13.908	13.708	6.55%	9.40%
9	Group Superannuation & Gratuity Cash Fund	Post ULIP	1,827	13.840		13.628	13.467	13.303	5.62%	8.31%
10	Group Superannuation & Gratuity Debt Fund	Pre ULIP		14.186		13.813	13.612	13.373	6.01%	9.84%
11	Group Superannuation & Gratuity Debt Fund	Post ULIP	2,460	13.619		13.297	13.140	12.945	4.84%	8.72%
12	Group Superannuation & Gratuity Growth Fund	Pre ULIP		15.142		14.557	14.171	13.855	16.28%	10.81%
13	Group Superannuation & Gratuity Growth Fund	Post ULIP	1,832	14.298		13.797	13.505	13.231	14.59%	9.26%
14	Group Superannuation & Gratuity Secure Fund	Pre ULIP		14.843		14.384	14.166	13.937	7.61%	9.25%
15	Group Superannuation & Gratuity Secure Fund	Post ULIP	3,757	14.135		13.740	13.570	13.393	6.33%	7.93%
16	Pension Unit Linked Index Fund	Post ULIP	64,979	10.903		10.722	10.649	10.400	24.38%	N/A
17	Pension Unit Linked Protector Fund	Post ULIP	7,315	11.819		11.535	11.405	11.273	5.11%	N/A
18	Pension Unit Linked Balanced Fund	Pre ULIP		29.781		28.764	28.259	27.739	12.10%	8.63%
19	Pension Unit Linked Balanced Fund	Post ULIP	20,466	28.250		27.430	27.029	26.586	10.56%	7.15%
20	Pension Unitised with Profit fund	Post ULIP	1,540	14.474		14.291	14.111	13.931	5.37%	6.00%
21	Unit Linked Debt Fund	Post ULIP	188	12.222		11.907	11.731	11.526	5.48%	N/A
22	Unit Linked Enhancer fund	Post ULIP	6,852	11.708		11.164	10.954	10.591	23.29%	N/A
23	Unit Linked Balanced fund	Pre ULIP		39.120		37.979	37.572	36.872	10.69%	8.05%
24	Unit Linked Balanced fund	Post ULIP	93,112	37.092		37.264	35.916	35.322	9.17%	6.59%
25	Unit Linked Growth Fund	Pre ULIP		34.635		33.508	33.322	32.567	16.99%	7.09%
26	Unit Linked Growth Fund	Post ULIP	290,736	32.407		31.582	31.531	30.849	15.07%	5.35%
27	Unit Linked Index fund	Post ULIP	19,417	8.849		8.705	8.646	8.442	24.44%	N/A
28	Unit Linked Protector Fund	Post ULIP	3,187	13.126		12.799	1.000	12.494	5.34%	7.34%
29	Unit Linked Secure fund	Pre ULIP		16.804		16.342	16.122	15.896	6.72%	8.90%
30	Unit Linked Secure fund	Post ULIP	10,740	15.768		15.401	15.256	15.101	4.97%	7.14%
31	Unitised with Profit fund	Post ULIP	11,482	14.669		14.500	14.335	14.169	4.88%	5.45%
32	Unit Linked Debt -II fund *	Post ULIP	56	10.432		10.163	N/A	N/A	N/A	N/A
33	Unit Linked Enhancer - II fund*	Post ULIP	500	10.968		10.350	N/A	N/A	N/A	N/A
34	Unit Linked Balanced- II fund*	Post ULIP	1,339	10.607		10.224	N/A	N/A	N/A	N/A
35	Unit Linked Growth - II fund*	Post ULIP	2,319	10.768		10.285	N/A	N/A	N/A	N/A
36	Unit Linked Index - II fund*	Post ULIP	1,987	10.202		10.073	N/A	N/A	N/A	N/A
37	Unit Linked PSU fund*	Post ULIP	7,895	10.746		10.210	N/A	N/A	N/A	N/A
38	Unit Linked Infrastructure fund*	Post ULIP	1,670	10.801		10.312	N/A	N/A	N/A	N/A
39	Unit Linked Protector - II fund*	Post ULIP	490	10.443		10.139	N/A	N/A	N/A	N/A
40	Pension Unit Linked Balanced - II fund*	Post ULIP	580	10.767		10.370	N/A	N/A	N/A	N/A
41	Pension Unit Linked Growth - II fund*	Post ULIP	429	10.959		10.460	N/A	N/A	N/A	N/A
42	Pension Unit Linked Infrastructure fund*	Post ULIP	921	11.319		10.784	N/A	N/A	N/A	N/A
43	Pension Unit Linked Index - II fund*	Post ULIP	2,048	10.819		10.678	N/A	N/A	N/A	N/A
44	Pension Unit Linked PSU fund*	Post ULIP	4,177	10.999		10.455	N/A	N/A	N/A	N/A
45	Pension Unit Linked Protector -II fund*	Post ULIP	383	10.520		10.181	N/A	N/A	N/A	N/A
46	Unit Linked Liquid fund*	Post ULIP	352	10.053		10.000	N/A	N/A	N/A	N/A

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/-

Jyoti Vaswani

Chief Investment Officer

Date:26/07/2010

FORM L-29 Detail regarding debt securities

Unit Linked

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2010	as % of total for this class	As at 30 June 2009	as % of total for this class	As at 30 June 2010	as % of total for this class	As at 30 June 2009	as % of total for this class
Break down by credit rating								
AAA rated	169,361.33	77%	92,682.79	49%	167,724.82	76%	89,639.00	48%
AA or better	2,170.31	1%	0.00	0%	2,144.72	1%	0.00	0%
Rated below AA but above A	4,664.25	2%	0.00	0%	4,573.92	2%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign	45,084.24	20%	97,747.16	51%	44,999.93	21%	97,107.27	52%
	221,280.13	100%	190,429.95	100%	219,443.39	100%	186,746.27	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	83,111.93	38%	88,569.22	47%	82,274.02	37%	86,290.58	46%
more than 1 year and upto 3years	9,466.75	4%	15,906.13	8%	9,294.29	4%	15,412.65	8%
More than 3years and up to 7years	110,222.21	50%	32,550.42	17%	109,359.01	50%	31,506.11	17%
More than 7 years and up to 10 years	12,928.40	6%	34,000.50	18%	12,909.03	6%	33,424.91	18%
More than 10 years and up to 15 years	4,543.83	2%	19,403.68	10%	4,597.26	2%	20,112.03	11%
More than 15 years and up to 20 years	1,007.00	0%	0.00	0%	1,009.78	0%	0.00	0%
Above 20 years	0.00	0%	0.00	0%	0.00	0%	0.00	0%
	221,280.13	100%	190,429.95	100%	219,443.39	100%	186,746.27	100%
Breakdown by type of the issuer								
a. Central Government	44,048.87	20%	97,747.16	51%	43,969.55	20%	97,107.27	52%
b. State Government	1,035.37	0%	0.00	0%	1,030.38	0%	0.00	0%
c. Corporate Securities	176,195.89	80%	92,682.79	49%	174,443.46	79%	89,639.00	48%
	221,280.13	100%	190,429.95	100%	219,443.39	100%	186,746.27	100%

FORM L-29 Detail regarding debt securities

Non Unit Linked

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2010	as % of total for this class	As at 30 June 2009	as % of total for this class	As at 30 June 2010	as % of total for this class	As at 30 June 2009	as % of total for this class
Break down by credit rating								
AAA rated	17,308.93	34%	11,883.63	33%	17,262.93	34%	11,621.52	33%
AA or better	202.89	0%	0.00	0%	200.57	0%	0.00	0%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign	32,933.99	65%	24,055.65	67%	32,699.05	65%	23,424.78	67%
	50,445.81	100%	35,939.28	100%	50,162.55	100%	35,046.30	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	35,777.04	71%	28,093.20	78%	35,445.65	71%	27,189.16	78%
more than 1 year and upto 3years	3,725.40	7%	4,563.39	13%	3,795.68	8%	4,590.83	13%
More than 3years and up to 7years	3,642.21	7%	1,942.16	5%	3,623.95	7%	1,932.26	6%
More than 7 years and up to 10 years	4,655.34	9%	582.72	2%	4,655.91	9%	578.76	2%
More than 10 years and up to 15 years	294.48	1%	75.02	0%	292.10	1%	73.35	0%
More than 15 years and up to 20 years	790.62	2%	65.91	0%	790.22	2%	65.77	0%
Above 20 years	1,560.72	3%	616.88	2%	1,559.04	3%	616.17	2%
	50,445.81	100%	35,939.28	100%	50,162.55	100%	35,046.30	100%
Breakdown by type of the issuer								
a. Central Government	29,889.73	59%	2,969.63	8%	29,648.02	59%	3,016.30	9%
b. State Government	3,044.26	6%	12.90	0%	3,051.03	6%	12.91	0%
c. Corporate Securities	17,511.82	35%	32,956.75	92%	17,463.50	35%	32,017.10	91%
	50,445.81	100%	35,939.28	100%	50,162.55	100%	35,046.30	100%

1. In case of 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. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

FORM L-30 : Related Party Transactions

PERIODIC DISCLOSURES

Consideration paid / received*

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	As at 30 June 2010	As at 30 June 2009
			(Rs in Lakhs)	(Rs in Lakhs)
Aviva Plc, UK	Substantial Interest	Reimbursement of Expenses- Receivable	-	-
Aviva Plc, UK	Substantial Interest	Reimbursement of Expenses- Payable	-	(1)
Aviva Plc, UK	Substantial Interest	Balance Payable as at June	47	(157)
T R Ramachandaran	Key Managerial Personnel (w.e.f. 1 November 2008)	Management contracts	3,851	3,605
TOTAL			3,898	3,446

*including the premium flow through Associates/ Group companies as an agent

BOD and Key Person information			As at 30 June 2010	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Anand Chand Burman	Director	12-Jun-08	NA
2	Pritam Das Narang	Director	23-Aug-01	NA
3	William (Bill) Lisle	Director	6-May-10	NA
4	Simon Machell	Director	24-Sep-07	NA
5	Mohit Burman	Director	24-Sep-07	NA
6	TR Ramachandran	Managing Director & CEO	16-Oct-08	NA
7	Mr Bobby Parikh	Director	17-Nov-09	NA
8	Dr Ajay Dua	Director	17-Nov-09	NA
9	Mr KB Chandrasekar	Director	17-Nov-09	NA
10	Dr S Narayan	Director	28-Feb-10	NA
11	Ravi Bhadani	Company Secretary	13-Nov-07	NA
12	Vishal Gupta	Chief Marketing Officer	1-Dec-08	NA
13	Rajeev Arora	CFO	1-Sep-07	NA
14	Sumit Behl	CIA	1-Sep-07	NA
15	Sampad Bhattacharya	Appointed Actuary	23-Sep-09	9-Apr-10
16	Jyoti Vaswani	CIO	1-Jan-10	NA
17	K. K. Dharni	Appointed Actuary	8-Apr-10	NA

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

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Rs. in lakhs

Item	Description	Adjusted Value	
		As at 30 June 2010	As at 30 June 2009
01	Available Assets in Policyholders' Fund: Deduct:	644,239	463,682
		-	-
02	Mathematical Reserves	629,169	448,650
03	Other Liabilities	-	-
04	Excess in Policyholders' funds	15,070	15,032
05	Available Assets in Shareholders Fund: Deduct:	50,637	36,176
		-	-
06	Other Liabilities of shareholders' fund	27,356	26,738
07	Excess in Shareholders' funds	23,282	9,438
08	Total ASM (04)+(07)	38,352	24,471
09	Total RSM	9,007	6,780
10	Solvency Ratio (ASM/RSM)	4.26	3.61

Certification:

I, K K Dharni 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/-
Kewal Dharni
Appointed Actuary

Notes

- Item No. 01 shall be 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 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be 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 June 2010

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.

Date: 26/07/2010

Sd/-

Jyoti Vaswani

Chief Investment Officer

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 June 2010

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.

Date: 26/07/2010

Sd/-

Jyoti Vaswani

Chief Investment Officer

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 June 2010

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.

Date: 26/07/2010

Sd/-

Jyoti Vaswani

Chief Investment Officer

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.

FORM L-34-YIELD ON INVESTMENTS-1

Statement as on: 30th June 2010
Statement of Investment and Income on Investment

Name of the Fund Life Funds

Rs. Lakhs

N O.	CATEGORY OF INVESTMENT	GROUP CODE	CURRENT QUARTER				Year to Date				PREVIOUS YEAR (for the quarter ended 30th June 2009)			
			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	3,870.08	72.77	1.87%	1.87%	3,870.08	72.77	1.87%	1.87%	1,925.85	40.84	2.12%	2.12%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,115.21	18.00	1.50%	1.50%	1,115.21	18.00	1.50%	1.50%	1,024.84	17.94	1.75%	1.75%
	Treasury Bills	CTRB	24,833.82	273.81	1.09%	1.09%	24,833.82	273.81	1.09%	1.09%	21,073.12	344.47	1.51%	1.51%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGL	3,000.20	33.33	1.87%	1.87%	3,000.20	33.33	1.87%	1.87%	0.00	0.00	0.00%	0.00%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,655.51	82.72	1.70%	1.70%	5,655.51	82.72	1.70%	1.70%	-	-	0.00%	0.00%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.06	-	0.00%	0.00%	0.06	-	0.00%	0.00%	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.02	-	0.00%	0.00%	0.02	-	0.00%	0.00%	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	7,407.19	123.68	1.93%	1.93%	7,407.19	123.68	1.93%	1.93%	6,208.19	253.47	3.90%	3.90%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,976.04	101.91	2.57%	2.57%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.11	0.00	0.35%	0.35%	0.11	0.00	0.35%	0.35%	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.15	0.00	1.27%	1.27%	0.15	0.00	1.27%	1.27%	-	-	-	-
	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	7,058.97	146.49	1.54%	1.54%	7,058.97	146.49	1.54%	1.54%	6,997.83	188.80	3.07%	3.07%
	Deposits - CDs with Scheduled Banks	EDCD	4,071.31	51.07	1.53%	1.53%	4,071.31	51.07	1.53%	1.53%	2,471.05	126.95	3.07%	3.07%
	Deposits - Repo / Reverse Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	2.24	0.24%	0.24%
	Corporate Securities - Debentures	ECOS	644.91	14.38	2.28%	2.28%	644.91	14.38	2.28%	2.28%	228.34	-	0.00%	0.00%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,446.53	27.13	1.20%	1.20%	1,446.53	27.13	1.20%	1.20%	510.86	7.38	2.42%	2.42%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	0.08	-	0.00%	0.00%	0.08	-	0.00%	0.00%	-	-	0.00%	0.00%
	TOTAL		59,104.16	843.38			59,104.15	843.38			43,416.13	1,084.01		

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:26/07/2010

Sd/-
Jyoti Vaswani
Chief Investment Officer

N
of Category of Investment (COI) shall be as per Guidelines

- e:
- 1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments
 - 2 Yield netted for Tax
 - 3 FORM-1 shall be prepared in respect of each fund.

FORM L-34-YIELD ON INVESTMENTS-1

Statement as on: 30th June 2010

Name of the Fund Linked Funds

Statement of Investment and Income on Investment

Rs. Lakhs

N O.	CATEGORY OF INVESTMENT	GROUP CODE	CURRENT QUARTER				Year to Date				PREVIOUS YEAR (for the quarter ended 30th June 2009)			
			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	36,356.00	681.24	2.26%	2.26%	36,356.00	681.24	2.26%	2.26%	71,833.86	2,033.19	2.55%	2.55%
	Treasury Bills	CTRB	7,692.87	130.70	0.92%	0.92%	7,692.87	130.70	0.92%	0.92%	25,913.30	195.43	1.35%	1.35%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Guaranteed Loans	SGGL	1,035.37	15.43	3.35%	3.35%	1,035.37	15.43	3.35%	3.35%	-	-	0.00%	0.00%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	15,433.96	299.59	2.00%	2.00%	15,433.96	299.59	2.00%	2.00%	1,030.32	43.00	4.30%	4.30%
D	INFRASTRUCTURE INVESTMENTS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	22,507.69	1,125.30	5.12%	5.12%	22,507.69	1,125.30	5.12%	5.12%	8,427.18	1,753.50	21.74%	21.74%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	18,771.59	391.86	1.55%	1.55%	18,771.59	391.86	1.55%	1.55%	11,386.12	3,778.35	43.23%	43.23%
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	53,841.40	1,392.64	2.81%	2.81%	53,841.40	1,392.64	2.81%	2.81%	32,674.39	1,035.06	3.86%	3.86%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD					-	-	0.00%	0.00%	9,402.15	329.61	3.52%	3.52%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	87,999.27	6,469.90	7.56%	7.56%	87,999.27	6,469.90	7.56%	7.56%	50,870.43	15,720.01	40.54%	40.54%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	203,635.40	7,094.30	0.0333	0.0333	203,635.40	7,094.30	0.0333	0.0333	90,433.22	34,661.96	47.60%	47.60%
	Corporate Securities - Debentures	ECOS	33,929.74	1,106.01	3.80%	3.80%	33,929.74	1,106.01	3.80%	3.80%	608.56	27.30	2.44%	2.44%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	10,127.00	184.56	1.83%	1.83%	10,127.00	184.56	1.83%	1.83%	4,541.90	53.28	1.41%	1.41%
	Deposits - CDs with Scheduled Banks	EDCD	68,326.54	1,296.73	1.70%	1.70%	68,326.54	1,296.73	1.70%	1.70%	48,967.36	922.33	1.91%	1.91%
	Deposits - Repo / Reverse Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	37.89	0.42%	0.42%
	Commercial Papers	ECCP	-	9.69	0.53%	0.53%	-	9.69	0.53%	0.53%	-	-	0.00%	0.00%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	14,224.09	196.85	1.05%	1.05%	14,224.09	196.85	1.05%	1.05%	20,103.68	142.66	3.11%	3.11%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	7,439.91	-	0.00%	0.00%	7,439.91	-	0.00%	0.00%	3,777.51	-	0.00%	0.00%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	40,186.35	-1,316.57	-3.21%	-3.21%	40,186.35	-1,316.57	-3.21%	-3.21%	43,503.55	16,776.06	37.45%	37.45%
	Debentures	OLDB	4,664.25	159.23	0.0373	0.0373	4,664.25	159.23	0	0	-	-	0.00%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	2,995.45	41.46	1.23%	1.23%	2,995.45	41.46	1.23%	1.23%	20,915.06	145.99	3.11%	3.11%
	TOTAL		629,166.88	19,278.92			629,166.88	19,278.92			444,388.60	77,655.62		

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:26/07/2010

 Sd/-
 Jyoti Vaswani
 Chief Investment Officer

 N
 of Category of Investment (COI) shall be as per Guidelines

- e:
-
- 1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments
-
- 2 Yield netted for Tax
-
- 3 FORM-1 shall be prepared in respect of each fund.

FORM L-34-YIELD ON INVESTMENTS-1

Statement as on: 30th June 2010
Statement of Investment and Income on Investment

Name of the Fund Pension Funds

Rs. Lakhs

N O.	CATEGORY OF INVESTMENT	GROUP CODE	CURRENT QUARTER				Year to Date				PREVIOUS YEAR (for the quarter ended 30th June 2009)			
			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	70.62	1.35	2.02%	2.02%	70.62	1.35	2.02%	2.02%	18.94	0.11	0.01	0.01
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES													
B1	State Govt. Securities	SGGL	44.07	0.80	1.98%	1.98%	44.07	0.80	1.98%	1.98%	12.90	0.07	0.01	0.01
C	HOUSING SECTOR INVESTMENTS													
C	HTDN	HTDN	2.09	0.05	2.21%	0.00%	2.09	0.05	2.21%	2.21%	-	-	-	-
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS													
D	IPTD	IPTD	27.81	0.47	2.14%	2.14%	27.81	0.47	2.14%	2.14%	-	-	-	-
E	INVESTMENT SUBJECT TO EXPOSURE NORMS													
E			-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER THAN APPROVED INVESTMENTS													
F			-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		144.59	2.68	-	-	144.59	2.68	0.00	-	31.84	0.19	-	-

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: 26/07/2010

Sd/-
Jyoti Vaswani
Chief Investment Officer

N
of Category of Investment (COI) shall be as per Guidelines

- e:
- 1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments
 - 2 Yield netted for Tax
 - 3 FORM-1 shall be prepared in respect of each fund.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th June 2010

Name of Fund Life Fund

Statement of Down Graded Investments

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.

Sd/-

Jyoti Vaswani

Chief Investment Officer

Date:26/07/2010

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-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th June 2010

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							

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/-

Jyoti Vaswani

Chief Investment Officer

Date:26/07/2010

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-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th June 2010

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.

Sd/-

Jyoti Vaswani

Chief Investment Officer

Date:26/07/2010

Note:

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

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

(Rs in Lakhs)

Sl. No	Particulars	For the quarter ended 30 June 2010				For the quarter ended 30 June 2009			
		CURRENT YEAR				SAME PERIOD OF PREVIOUS YEAR			
		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	118	174	348	254.0	1,385	2,923	2,923	2,307
	From 10,000-25,000	57	33	66	59	338	195	195	256
	From 25001-50,000	44	15	30	39	346	90	90	207
	From 50,001- 75,000	17	3	6	-	87	14	14	24
	From 75,000-100,000	50	5	10	112	132	14	14	188
	From 1,00,001 -1,25,000	12	1	2	-	12	1	1	14
	Above Rs. 1,25,000	88	5	10	80	64	3	3	-
	ii Individual Single Premium (ISPA)- Annuity								
	From 0-50000	25	37	74	-	25	51	51	-
	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	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)								
	From 0-10000	6	-	370	1,120	-	-	-	-
	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	-	-	-	-	-	-	-	-
	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	935	24,338	48,668	40,315	1,158	31,906	31,942	49,797
	From 10,000-25,000	2,590	22,989	45,972	44,877	3,068	42,885	43,000	66,290
	From 25001-50,000	2,753	11,833	23,663	33,901	2,171	15,857	15,929	41,047
	From 50,001- 75,000	650	2,119	4,238	8,620	430	2,786	2,790	9,046
	From 75,000-100,000	1,752	2,575	5,149	11,728	1,021	2,033	2,045	8,326
	From 1,00,001 -1,25,000	214	459	918	2,860	224	793	796	4,670
	Above Rs. 1,25,000	3,388	1,636	3,272	21,096	2,320	1,399	1,403	15,979
	vi Individual non Single Premium- Annuity- INSPA								
	From 0-50000	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)								
	From 0-10000	(3)	-	(71)	(3,834)	2	2	3,597	4,134
	From 10,000-25,000	3	4	3,559	2,643	3	7	6,862	2,201
	From 25001-50,000	3	2	5,058	1,921	3	3	1,034	2,318
	From 50,001- 75,000	7	5	2,587	3,060	2	1	1,199	3,012
	From 75,000-100,000	3	2	3,144	1,110	2	-	2,018	1,230
	From 1,00,001 -1,25,000	6	3	7,772	2,427	2	-	1,804	146
	Above Rs. 1,25,000	882	10	460,390	115,419	619	9	267,635	82,731
	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)

Sl. No	Particulars	For the quarter ended 30 June 2010				For the quarter ended 30 June 2009			
		CURRENT YEAR				SAME PERIOD OF PREVIOUS YEAR			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium								
	i Individual								
	From 0-10000	2,723	55,052	110,090	60,452	2,587	50,534	50,836	49,734
	From 10,000-25,000	9,707	93,707	187,401	155,326	9,548	86,520	87,005	147,339
	From 25001-50,000	7,679	33,202	66,401	97,309	7,571	30,096	30,228	94,329
	From 50,001- 75,000	1,587	5,617	11,233	24,393	1,660	5,282	5,298	25,323
	From 75,000-100,000	4,395	5,872	11,744	29,040	4,388	5,868	5,887	31,177
	From 1,00,001 -1,25,000	1,103	1,937	3,874	14,358	1,475	2,137	2,142	16,894
	Above Rs. 1,25,000	9,231	3,761	7,519	60,169	9,664	3,659	3,672	62,660
	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	(5)	27	39,462	11,289	(2)	16	82,934	860
	From 10,000-25,000	2	6	855	486	2	7	946	842
	From 25001-50,000	3	6	1,399	2,228	2	4	1,639	701
	From 50,001- 75,000	7	5	773	1,575	5	6	3,750	4,069
	From 75,000-100,000	1	1	986	1,393	4	2	379	1,265
	From 1,00,001 -1,25,000	3	1	430	495	5	2	504	612
	Above Rs. 1,25,000	333	11	196,430	100,181	228	11	15,143	347,493
	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	For the quarter ended 30 June 2010			For the quarter ended 30 June 2009		
		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	391	2	-	434	6
2	Corporate Agents-Banks	-	4	2	1	43,320	102
3	Corporate Agents -Others	2	3,440	4	1	706	0
4	Brokers	7	9,832	52	2	1,141	6
5	Micro Agents			-	-	-	-
6	Direct Business	16	469,054	845	18	238,548	518
	Total(A)	26	482,721	904	22	284,149	633
1	Referral (B)	-	88	1	-	-	-
	Grand Total (A+B)	26	482,809	906	22	284,149	633

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

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)					
S.No.	Channels	For the quarter ended 30 June 2010		For the quarter ended 30 June 2009	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	18,687	5,269	18,952	6,306
2	Corporate Agents-Banks	3,662	1,203	3,303	743
3	Corporate Agents -Others	29	15	-	-
4	Brokers	4,438	748	6,275	712
5	Micro Agents	5,321	26	1,131	103
6	Direct Business	96	36	114	27
	Total (A)	32,233	7,297	29,775	7,891
1	Referral (B)	13,377	5,396	13,159	4,889
	Grand Total (A+B)	45,610	12,693	42,934	12,780

FORM L-39-Data on Settlement of Claims

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	0	44	44	31	14	7	140	12,428
2	Survival Benefit								-
3	for Annuities / Pension		113					113	240
4	For Surrender		22,037	18	-	-	-		2,215,400
5	Other benefits								-
	CI/PTD/ADP		1	-	-	-	-	1	121
	HCB		14	1	-	-	-	15	95
	ADB		20	3	-	-	1	27	6,037
	IB				1			1	18
	Partial Withdrawals		782	6	-	-	-	788	72,906
	Auto Foreclosure		1,056	1	-	-	-	1,057	27,004
	EL Surrender		3,452	-	-	-	-	3,052	133,678
1	Death Claims		400	38	7	2	7	454	74,134

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		43					43	142,572
5	Other benefits								-
	Foreclosure		16					16	350
	Gratuity		92	-	-	-	-	92	15,408
	Leave encashment		20	-	-	-	-	20	1,661
	ADD		2	-	-	-	1	3	655
1	Death Claims		1,542	10	3	2	1	1,558	34,560

FOR L-40 : Claims data for Life

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/ADP/P TD	HCB	ADB	Income benefit
1	Claims O/S at the beginning of the period	-	306	-	-	994	18	-	-	-	3	-	-
2	Claims reported during the period*	518	97	-	113	21,949	807	1,084	4,511	1	24	27	3
3	Claims Settled during the period	454	140	-	113	22,055	788	1,057	3,452	1	15	24	1
4	Claims Repudiated during the period	64	-	-	-	-	-	-	-	-	6	3	-
	Less than 2 years from the date of acceptance of risk	39	-	-	-	-	-	-	-	-	6	3	-
	a												
	Grater than 2 year from the date of acceptance of risk	25	-	-	-	-	-	-	-	-	-	-	-
	b												
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	263	-	-	888	37	27	1,059	-	6	-	2
	Less than 3 months	-	50	-	-	888	37	27	1,059	-	4	-	1
	3 months to 6 months	-	108	-	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	60	-	-	-	-	-	-	-	-	-	1
	1 year and above	-	45	-	-	-	-	-	-	-	2	-	-

*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	Auto Freclosure	ADB	Gratuity	Leave Encashment
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	1,561	-	-	-	43	16	3	95	20
3	Claims Settled during the period	1,558	-	-	-	43	16	3	92	20
4	Claims Repudiated during the period	3	-	-	-	-	-	-	-	-
	Less than 2 years from the date of acceptance of risk	3	-	-	-	-	-	-	-	-
	a									
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-
	b									
5	Claims Written Back	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	3	-
	Less than 3 months	-	-	-	-	-	-	-	3	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-

(Rs in Lakhs)

GRIEVANCE DISPOSAL							
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Sales Related	283	2797	2802			278
	b) New Business Related						
	c) Policy Servicing related	96	748	708			136
	d) Claim Servicing related						
	e) Others						
	Total Number	379	3545	3510			414

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	308		308
	b) Greater than 15 days	106		106
	Total Number	414	-	414

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

L-42- Valuation Basis (Life Insurance)

A chapter on Valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.**a. How the policy data needed for valuation is accessed.**

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

b. How the valuation bases are supplied to the system

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

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

		Minimum		Maximum	
		Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
i. Individual Business					
1.	Life- Participating policies	NA	5.75%	NA	5.75%
2.	Life- Non-participating Policies	NA	5.75%	NA	5.75%
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities – Non-participating policies	NA	6.25%	NA	6.25%
5.	Annuities- Individual Pension Plan	NA	NA	NA	NA
6.	Unit Linked	8.25%	5.75%	8.25%	5.75%
7.	Health Insurance	NA	NA	NA	NA
ii. Group Business		Reserve on UPR basis			

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

		Minimum		Maximum	
		Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
i. Individual Business (% of IALT 1994-96 Ultimate)					
1.	Life- Participating policies	110%	110%		
2.	Life- Non-participating Policies	105%	175%		
3.	Annuities- Participating policies	NA	NA		
4.	Annuities – Non-participating policies	75%	75%		
5.	Annuities- Individual Pension Plan	NA	NA		
6.	Unit Linked	100%	125%		
7.	Health Insurance	NA	NA		
ii. Group Business		Reserve on UPR basis			

3) Expense:

i. Individual Business					
1.	Life- Participating policies	248	315	236	300
2.	Life- Non-participating Policies	37	374	36	356
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities – Non-participating policies	158	158	158	158
5.	Annuities- Individual Pension Plan	NA	NA	NA	NA
6.	Unit Linked	333	900	333	857
7.	Health Insurance	NA	NA	NA	NA
ii. Group Business		Reserve on UPR basis			

4) Bonus:

i. Individual Business (% of IALT 1994-96 Ultimate)					
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	3.60%	4.10%		
7.	Health Insurance	NA	NA		
ii. Group Business		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 591% as on 31st March 09 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 10% 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-
 (i) Death Cover -2 months' mortality charge
 (ii) Critical Illness & Disability (CI & PTD) cover -5 months' CI&PTD charge
 (iii) Accidental Death & Dismemberment (ADD) cover -2 months ADD charge
 (iv) Hospital Cash Benefit (HCB) Cover- -1 month's HCB Charge
 (v) CHB & P/IB Cover 2 months charge
- 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 2009-10	Valuation 2008-09
Discount rate for non unit fund	5.75%	5.50%
Discount rate for UWP	5.75%	5.75%
Discount rate for conventional	6.00%	5.75%

(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 5% to arrive at the valuation assumptions for expenses