



## **IRDA Public Disclosures**

QUARTER ENDED 30 SEPTEMBER 2014

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2014  
Policyholders' Account (Technical Account)

Particulars	LINKED				NON-LINKED				Q2 '14-15 (Rs. 000's)	YTD SEP '14 (Rs. 000's)
	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	Discontinued Policy Fund (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
<b>Premiums earned - net</b>										
(a) Premium	2,732,910	533,807	52,529	-	2,771,001	98,687	1,320,520	-	3,789,603	7,509,454
(b) Reinsurance ceded	(9,762)	-	2	-	(220,302)	-	(38,160)	-	(133,368)	(268,222)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>2,723,148</b>	<b>533,807</b>	<b>52,531</b>	<b>-</b>	<b>2,550,699</b>	<b>98,687</b>	<b>1,282,360</b>	<b>-</b>	<b>3,656,235</b>	<b>7,241,232</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent - Gross	982,792	186,202	40,036	105,346	570,463	75,812	174,971	68,934	1,175,396	2,204,556
(b) Profit on sale/redemption of investments	4,030,165	883,562	31,695	4,658	32,892	282	3,612	1,420	2,235,399	4,988,285
(c) (Loss) on sale/ redemption of investments	(199,952)	(52,117)	(5,714)	-	(6)	(2)	-	-	(87,806)	(257,791)
(d) Transfer/Gain on revaluation/change in fair value	1,640,956	355,048	20,372	89	-	-	-	-	(1,269,104)	2,016,465
<b>Sub Total</b>	<b>6,453,961</b>	<b>1,372,695</b>	<b>86,389</b>	<b>110,093</b>	<b>603,349</b>	<b>76,092</b>	<b>178,583</b>	<b>70,354</b>	<b>2,053,886</b>	<b>8,951,515</b>
<b>Other Income</b>										
(a) Other Income	125	486	2	-	11,241	2	6	-	11,862	11,862
(b) Contribution from the Shareholders' A/c	-	-	10,753	764,932	483,306	5,129	15,349	625	501,261	1,280,094
<b>TOTAL (A)</b>	<b>9,177,234</b>	<b>1,906,988</b>	<b>149,675</b>	<b>875,024</b>	<b>3,648,595</b>	<b>179,910</b>	<b>1,476,298</b>	<b>70,979</b>	<b>6,223,244</b>	<b>17,484,703</b>
<b>Commission</b>	36,886	1,703	-	-	264,973	3,921	167	-	182,432	307,650
<b>Operating Expenses related to Insurance Business</b>	653,714	62,401	5,543	1,230	1,203,389	3,448	37,103	625	976,319	1,967,453
<b>Provision for Doubtful debts</b>	(827)	(162)	(15)	-	(880)	(8)	(53)	-	3,992	(1,945)
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>689,773</b>	<b>63,942</b>	<b>5,528</b>	<b>1,230</b>	<b>1,467,482</b>	<b>7,361</b>	<b>37,217</b>	<b>625</b>	<b>1,162,743</b>	<b>2,273,158</b>
<b>Benefits Paid (Net)</b>	5,182,240	2,068,917	141,840	-	156,827	37,681	296,294	200,000	4,050,881	8,083,799
<b>Interim Bonuses Paid</b>	2,652	279	-	-	-	-	-	-	993	2,931
<b>Change in valuation of liability in respect of life policies</b>										
(a) Gross	2,180,033	(276,777)	2,306	873,794	2,103,821	93,789	1,172,392	(129,646)	681,583	6,019,712
(b) Amount ceded in Reinsurance	10,415	-	-	-	(80,074)	-	(29,606)	-	(55,775)	(99,265)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>7,375,340</b>	<b>1,792,419</b>	<b>144,146</b>	<b>873,794</b>	<b>2,180,574</b>	<b>131,470</b>	<b>1,439,080</b>	<b>70,354</b>	<b>4,677,681</b>	<b>14,007,177</b>
<b>TOTAL (B+C)</b>	<b>8,065,114</b>	<b>1,856,360</b>	<b>149,674</b>	<b>875,023</b>	<b>3,648,056</b>	<b>138,831</b>	<b>1,476,297</b>	<b>70,979</b>	<b>5,840,424</b>	<b>16,280,335</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>	1,112,120	50,628	1	1	539	41,079	1	-	394,683	1,204,368
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	56,101	5,995	-	-	538	337	-	-	25,027	62,971
Transfer to Balance sheet	1,056,020	44,631	1	1	1	40,742	1	-	369,656	1,141,397
<b>TOTAL (D)</b>	<b>1,112,121</b>	<b>50,626</b>	<b>1</b>	<b>1</b>	<b>539</b>	<b>41,079</b>	<b>1</b>	<b>-</b>	<b>394,683</b>	<b>1,204,368</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:	2,652	279	-	-	-	-	-	-	993	2,931
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	1,112,121	50,627	1	1	538	41,079	1	-	394,683	1,204,368
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>	<b>1,114,773</b>	<b>50,906</b>	<b>1</b>	<b>1</b>	<b>538</b>	<b>41,079</b>	<b>1</b>	<b>-</b>	<b>395,676</b>	<b>1,207,299</b>

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

UNAUDITED REVENUE ACCOUNT FOR THE SIX MONTH ENDED SEPTEMBER 30, 2013  
 Policyholders' Account (Technical Account)

Particulars	LINKED				NON-LINKED				Q2 '13-14 (Rs. 000's)	YTD Sep '13 (Rs. 000's)
	LIFE	PENSION	GROUP	Discontinued Policy Fund	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
<b>Premiums earned - net</b>	(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)
(a) Premium	3,001,176	765,097	116,251	-	2,270,579	133,339	434,936	550,000	3,969,766	7,271,378
(b) Reinsurance ceded	(36,640)	-	8,319	-	(160,591)	-	(35,176)	-	(108,832)	(224,088)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>2,964,536</b>	<b>765,097</b>	<b>124,570</b>	<b>-</b>	<b>2,109,988</b>	<b>133,339</b>	<b>399,760</b>	<b>550,000</b>	<b>3,860,934</b>	<b>7,047,290</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent - Gross	1,038,290	239,389	47,256	52,979	356,080	57,184	127,927	94,867	1,011,673	2,013,972
(b) Profit on sale/redemption of investments	1,892,632	824,111	25,232	2,988	127,410	807	3,459	2,490	1,562,016	2,879,129
(c) (Loss) on sale/ redemption of investments	(1,450,710)	(545,194)	(15,328)	(1,372)	(10)	(5)	(4,453)	(3,322)	(1,564,853)	(2,020,394)
(d) Transfer/Gain on revaluation/change in fair	(1,761,719)	(515,209)	(41,754)	(7,082)	-	-	-	-	(2,538,987)	(2,325,764)
<b>Sub Total</b>	<b>(281,507)</b>	<b>3,097</b>	<b>15,406</b>	<b>47,513</b>	<b>483,480</b>	<b>57,986</b>	<b>126,933</b>	<b>94,035</b>	<b>(1,530,151)</b>	<b>546,943</b>
<b>Other Income</b>										
(a) Other Income	2,662	494	48	-	6,099	66	141	1	9,512	9,512
(b) Contribution from the Shareholders' A/c	-	-	3,475	577,389	1,043,267	866	69,699	9,035	575,049	1,703,731
<b>TOTAL (A)</b>	<b>2,685,691</b>	<b>768,688</b>	<b>143,499</b>	<b>624,902</b>	<b>3,642,834</b>	<b>192,257</b>	<b>596,533</b>	<b>653,071</b>	<b>2,915,344</b>	<b>9,307,476</b>
<b>Commission</b>	33,658	3,331	-	-	227,813	1,600	568	-	176,451	266,969
<b>Operating Expenses related to Insurance Business</b>	578,749	81,462	8,190	788	1,433,904	8,577	26,333	9,036	1,015,059	2,147,039
Provision for Doubtful debts	110	19	2	-	270	3	5	-	(10)	409
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>612,517</b>	<b>84,812</b>	<b>8,192</b>	<b>788</b>	<b>1,661,987</b>	<b>10,179</b>	<b>26,906</b>	<b>9,036</b>	<b>1,191,500</b>	<b>2,414,417</b>
<b>Benefits Paid (Net)</b>	4,547,028	2,625,586	149,367	-	152,096	1,589	361,537	750,000	4,411,933	8,587,203
<b>Interim Bonuses Paid</b>	14,746	543	-	-	-	-	-	-	8,566	15,289
<b>Change in valuation of liability in respect of life policies</b>										
(a) Gross	(3,707,843)	(2,062,423)	(14,061)	624,116	1,829,695	161,054	248,850	(105,965)	(3,058,125)	(3,026,577)
(b) Amount ceded in Reinsurance	-	-	-	-	-	-	(40,760)	-	(6,325)	(40,760)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	<b>853,931</b>	<b>563,706</b>	<b>135,306</b>	<b>624,116</b>	<b>1,981,791</b>	<b>162,643</b>	<b>569,627</b>	<b>644,035</b>	<b>1,356,048</b>	<b>5,535,155</b>
<b>TOTAL (B+C)</b>	<b>1,466,448</b>	<b>648,518</b>	<b>143,498</b>	<b>624,904</b>	<b>3,643,778</b>	<b>172,822</b>	<b>596,533</b>	<b>653,071</b>	<b>2,547,549</b>	<b>7,949,572</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>	1,219,243	120,170	-	(2)	(944)	19,435	0.37	0	377,309	1,357,904
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	(35,986)	(6,871)	-	-	(943)	228	-	-	(58,165)	(43,572)
Transfer to Balance sheet	1,255,228	127,042	-	-	-	19,206	-	-	435,473	1,401,476
<b>TOTAL (D)</b>	<b>1,219,242</b>	<b>120,171</b>	<b>-</b>	<b>-</b>	<b>(943)</b>	<b>19,434</b>	<b>-</b>	<b>-</b>	<b>377,308</b>	<b>1,357,904</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:	14,746	543	-	-	-	-	-	-	8,566	15,289
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	1,219,242	120,171	-	-	(943)	19,434	-	-	377,308	1,357,904
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>	<b>1,233,988</b>	<b>120,714</b>	<b>-</b>	<b>-</b>	<b>(943)</b>	<b>19,434</b>	<b>-</b>	<b>-</b>	<b>385,874</b>	<b>1,373,193</b>

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

**UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2014**  
**Shareholders' Account (Non-technical Account)**

Particulars	Q2 '14-15	YTD SEP '14	Q2 '13-14	YTD Sep '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	222,174	430,238	186,174	351,409
(b) Profit on sale/redemption of investments	2,886	16,194	10,154	40,492
(c) (Loss) on sale/ redemption of investments	0	-	(0)	(40)
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>225,060</b>	<b>446,432</b>	<b>196,327</b>	<b>391,861</b>
Expense other than those directly related to the insurance business	23,524	53,878	13,631	33,372
Bad debts written off	-	-	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)				
Linked - Individual - Life - Participating	-	-	-	-
Linked - Individual - Pension - Participating	-	-	-	-
Linked - Individual - Life - Non Participating	-	-	-	-
Linked - Individual - Pension - Non Participating	-	-	-	-
Linked - Group - Life - Non Participating	5,591	10,753	3,475	3,475
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	350,199	472,733	534,690	1,035,635
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	5,834	5,834	(81,296)	58,496
Non Linked - Group - Pension - Non Participating	222	625	9,035	9,035
Non Linked - Annuity - Non Participating	415	5,129	866	866
Discontinued Policy Fund	126,369	764,932	94,135	577,389
Non Linked - Variable group	8,603	9,515	11,203	11,203
Non Linked Health Non Participating	4,027	10,573	2,941	7,632
<b>TOTAL (B)</b>	<b>524,784</b>	<b>1,333,972</b>	<b>588,680</b>	<b>1,737,103</b>
Profit/ (Loss) before tax	(299,726)	(887,540)	(392,353)	(1,345,242)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(299,726)	(887,540)	(392,353)	(1,345,242)
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	(13,204,249)	(13,204,249)	(13,729,427)	(13,729,427)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
<b>Profit/ (Loss) carried forward to the Balance Sheet</b>	<b>(13,503,975)</b>	<b>(14,091,789)</b>	<b>(392,353)</b>	<b>(15,074,669)</b>
<b>Earnings per equity share</b>				
Weighted average number of equity shares outstanding		2,004,900,000		2,004,900,000
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.44)		(0.67)

## UNAUDITED BALANCE SHEET AS AT SEPTEMBER 30, 2014

Particulars	Schedule	AS AT SEPTEMBER 30, 2014 (Rs. 000's)	AS AT SEPTEMBER 30, 2013 (Rs. 000's)
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
<b>Sub-Total</b>		<b>20,049,000</b>	<b>20,049,000</b>
<b>BORROWINGS</b>			
<b>POLICYHOLDERS' FUNDS:</b>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		576	(60)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		1,141,397	1,401,476
<b>POLICY LIABILITIES</b>			
Linked - Individual - Life - Non Participating		270,255	260,461
Linked - Individual - Pension - Non Participating		34,365	38,875
Linked - Group - Life - Non Participating		313	705
Non Linked - Individual - Life - Participating		24,467	21,340
Non Linked - Individual - Pension - Participating		9,432	10,347
Non Linked - Individual - Life - Non Participating		15,199,688	9,940,067
Non Linked - Individual - Pension - Non Participating		1,477,924	1,204,126
Non Linked - Group - Life - Non Participating		3,814,153	2,594,941
Non Linked - Group - Pension - Non Participating		1,493,102	2,379,621
Non Linked - Annuity - Non Participating		211,842	156,674
Non Linked - Variable group		732,076	64,018
Non Linked Health Non Participating		17,455	15,160
<b>INSURANCE RESERVES</b>			
<b>PROVISION FOR LINKED LIABILITIES</b>			
Linked - Individual - Life - Participating		465,880	571,238
Linked - Individual - Pension - Participating		48,062	56,829
Linked - Individual - Life - Non Participating		42,630,130	38,224,212
Linked - Individual - Pension - Non Participating		8,442,277	9,352,490
Linked - Group - Life - Non Participating		1,047,798	1,227,594
Discontinued Policies Fund - Non payment of premium		3,010,519	1,641,347
<b>Sub-Total</b>		<b>80,071,711</b>	<b>69,161,461</b>
<b>FUNDS FOR FUTURE APPROPRIATIONS</b>			
FFA - Linked Liabilities (Lapsed Policies)		1,574	41,151
FFA - Others		555,742	446,839
<b>TOTAL</b>		<b>100,678,027</b>	<b>89,698,451</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
- Shareholders'	L-12	9,902,266	8,570,250
- Policyholders'	L-13	23,021,365	16,339,704
Assets held to cover linked liabilities	L-14	56,188,914	51,553,715
<b>LOANS</b>			
	L-15	-	-
<b>FIXED ASSETS</b>			
	L-16	219,203	297,332
<b>CURRENT ASSETS</b>			
Cash & Bank Balance	L-17	232,082	463,471
Advances And Other Assets	L-18	1,548,483	1,890,341
<b>Sub-Total (A)</b>		<b>1,780,565</b>	<b>2,353,812</b>
<b>CURRENT LIABILITIES</b>			
<b>PROVISIONS</b>			
	L-19	4,250,212	4,327,833
	L-20	275,863	163,198
<b>Sub-Total (B)</b>		<b>4,526,075</b>	<b>4,491,031</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>			
		<b>(2,745,510)</b>	<b>(2,137,219)</b>
<b>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</b>			
	L-21	-	-
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)</b>			
		14,091,789	15,074,669
<b>TOTAL</b>		<b>100,678,027</b>	<b>89,698,451</b>

Contingent Liabilities	As AT SEPTEMBER 30, 2014 (Rs. 000's)	As AT SEPTEMBER 30, 2013 (Rs. 000's)
Partly paid-up investments	Nil	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts by the Company	6,064	3,403
Guarantees given by or on behalf of the Company	Nil	Nil
Statutory demands/liabilities in dispute, not provided for	14,933	17,083
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (In relation to Claims against policies) *	159,637	117,757
<b>Total</b>	<b>180,634</b>	<b>138,243</b>

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

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

The company has received a Penalty order dated 3/11/2014 from IRDA in relation to certain practices followed for policies issued mainly during 2008 to 2011 whereby a penalty of Rs 5 lacs has been levied on the company. Further, the company has been instructed to refund certain Extra mortality charges with interest and/or restore cancelled units to impacted policyholders at the then prevailing historical unit prices, together with other directives as laid out in the order. The financial costs of such refunds/restorations has to be borne by the Shareholders and compliance to be ensured in 90 days from date of issuance of order. Since the entire exercise entails elaborate calculations and analysis of historical transactions, the company is currently in the process of quantifying the final liability and is not in a position to crystallize the provision amount as on the Balance sheet approval date and hence shall account for same as soon as the liability is quantified in the current Financial year as per terms of the order.

## FORM L-4-PREMIUM SCHEDULE

Particulars	Q2 '14-15	YTD SEP '14	Q2 '13-14	YTD Sep '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	803,472	2,502,910	907,959	1,970,581
Renewal premiums	2,947,162	4,952,737	3,040,665	5,262,371
Single premiums	38,969	53,807	21,140	38,424
<b>TOTAL PREMIUM</b>	<b>3,789,603</b>	<b>7,509,454</b>	<b>3,969,764</b>	<b>7,271,376</b>

Note: ULIP Premium Income is Gross of Service Tax

## Premium Income from business written :

In India	3,789,603	7,509,454	3,969,764	7,271,376
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>3,789,603</b>	<b>7,509,454</b>	<b>3,969,764</b>	<b>7,271,376</b>

## FORM L-5 - COMMISSION SCHEDULE

Particulars	Q2 '14-15	YTD SEP '14	Q2 '13-14	YTD Sep '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	124,942	223,621	125,900	190,262
- Renewal premiums	57,028	83,497	43,164	69,315
- Single premiums	462	532	22	26
<b>Total (A)</b>	<b>182,432</b>	<b>307,650</b>	<b>169,086</b>	<b>259,604</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	7,365	7,365
<b>Net Commission</b>	<b>182,432</b>	<b>307,650</b>	<b>176,451</b>	<b>266,969</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>				
Agents	52,307	101,026	47,329	117,414
Brokers	4,941	8,975	8,677	11,555
Corporate Agency	125,189	197,652	113,081	130,634
Referral	(6)	(3)	0	0
<b>TOTAL (B)</b>	<b>182,432</b>	<b>307,650</b>	<b>169,086</b>	<b>259,604</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q2 '14-15	YTD SEP '14	Q2 '13-14	YTD Sep '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	508,800	1,093,049	512,158	1,124,057
Travel, conveyance and vehicle running expenses	11,573	21,214	13,604	23,066
Training expenses	17,639	33,952	(5,452)	15,010
Rents, rates and taxes	111,981	224,334	110,546	217,853
Repairs	427	1,328	842	1,834
Printing and stationery	8,933	19,629	14,118	24,750
Communication expenses	38,858	73,965	48,168	89,422
Legal and professional charges	37,361	56,928	36,911	81,081
Medical fees	10,469	21,210	9,749	20,960
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	710	2,709	1,000	2,703
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)	(254)	250	75	150
Advertisement and publicity	23,849	46,332	35,224	107,630
Interest and bank charges	8,315	16,243	9,099	23,452
Information technology and related expenses	31,636	65,655	36,967	65,749
Service tax on premium	55,757	111,955	60,268	129,735
Others	-	-	-	-
a) Office maintenance	33,028	64,454	32,192	63,835
b) Electricity	23,417	45,203	21,861	46,728
c) Recruitment	5,683	10,449	8,433	9,115
d) Miscellaneous expenses	17,408	(3,288)	35,640	32,911
Depreciation	30,731	61,884	33,656	67,000
<b>TOTAL</b>	<b>976,319</b>	<b>1,967,453</b>	<b>1,015,060</b>	<b>2,147,039</b>

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2 '14-15	YTD SEP '14	Q2 '13-14	YTD Sep '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	420,649	668,659	223,546	518,321
(b) Claims by Maturity,	173,770	335,051	271,349	431,726
(c) Annuities/Pension payment	265,375	423,306	958,105	998,813
(d) Periodical Benefit	33,659	37,394	3,127	3,726
(e) Health	5,000	11,000	-	-
(f) Other benefits - Riders	6,655	7,515	3,820	5,171
- Surrender	3,406,148	6,998,920	3,047,738	6,890,797
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(260,376)	(398,046)	(95,752)	(261,350)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :	-	-	-	-
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
<b>TOTAL</b>	<b>4,050,880</b>	<b>8,083,799</b>	<b>4,411,933</b>	<b>8,587,203</b>
<b>Benefits paid to claimants:</b>				
In India	4,050,880	8,083,799	4,411,933	8,587,203
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>4,050,880</b>	<b>8,083,799</b>	<b>4,411,933</b>	<b>8,587,203</b>

## FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT SEPTEMBER 30, 2014	AS AT SEPTEMBER 30, 2013
	(Rs. 000's)	(Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up *	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
<b>TOTAL</b>	<b>20,049,000</b>	<b>20,049,000</b>

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

## FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

(In '000)

Shareholder	AS AT SEPTEMBER 30, 2014		AS AT SEPTEMBER 30, 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	1,483,626	74%	1,483,626	74%
- Foreign	521,274	26%	521,274	26%
Others	-	-	-	-
<b>TOTAL</b>	<b>2,004,900</b>	<b>100%</b>	<b>2,004,900</b>	<b>100%</b>

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT SEPTEMBER 30, 2014	AS AT SEPTEMBER 30, 2013
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT SEPTEMBER 30, 2014	AS AT SEPTEMBER 30, 2013
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT SEPTEMBER 30, 2014	AS AT SEPTEMBER 30, 2013
	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 1,795,248 Previous Year 1,685,682)	1,908,915	1,861,944
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 1,012,823 Previous Year 936,965)	1,030,374	990,238
<b>Other Approved Investments</b>		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	335,000	37,008
(Market value (Rs '000) Current Year 341,479 Previous Year 37,040)		
(e) Other Securities (Term Deposits)	-	381,500
(Market value (Rs '000) Current Year NIL Previous Year 381,500)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 1,895,851 Previous Year 969,307)	1,886,780	988,198
<b>Other Investments</b>	-	-
Debentures/ Bonds (Market value (Rs '000) Current Year Nil, Previous Year Nil)	-	-
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 2,441,197 Previous Year 2,166,462)	2,441,197	2,166,462
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 9,985 Previous Year 29,371)	9,991	29,570
<b>Other Approved Investments</b>		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	2,000	16,000
(Market value (Rs '000) Current Year 2,000 Previous Year 15,966)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	1,352,689	1,399,371
(Market value (Rs '000) Current Year 1,352,689 Previous Year 1,399,371)		
(f) Other Securities (Reverse Repo)	515,064	56,545
(Market value (Rs '000) Current Year 515,064 Previous Year 56,545)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 420,457 Previous Year 641,885)	420,257	643,415
<b>Other Investments</b>		
Mutual Funds	-	-
<b>TOTAL</b>	<b>9,902,266</b>	<b>8,570,250</b>
<b>INVESTMENTS</b>		
In India	9,902,266	8,570,250
Outside India	-	-
<b>TOTAL</b>	<b>9,902,266</b>	<b>8,570,250</b>

## Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT SEPTEMBER 30, 2014	AS AT SEPTEMBER 30, 2013
	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 12,420,956 Previous Year 6,577,645)	12,616,105	7,263,441
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 359,788 Previous Year 345,822)	370,264	370,583
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 3,024 Previous Year 806)	3,021	806
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 109,319 Previous Year 7,720)	104,979	7,974
(e) Other Securities (Fixed Deposits) (Market value (Rs '000) Current Year 226,700 Previous Year 201,700)	226,700	201,700
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 2,944,989 Previous Year 2,714,539)	2,959,300	2,846,000
Equity Shares (Market value (Rs '000) Current Year 613 Previous Year 135)	612	135
<b>0</b>		
<b>Other Investments</b>		
Equity Shares (Market value (Rs '000) Current Year 76 Previous Year 67)	76	67
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 2,622,110 Previous Year 1,702,868)	2,622,467	1,703,818
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year NIL Previous Year 557,610)	-	561,772
<b>Other Approved Investments</b>		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 2,999 Previous Year 80,293)	3,000	80,696
(e) Other Securities (Term Deposit and Certificate of Deposits) (Market value (Rs '000) Current Year 3,285,245 Previous Year 2,690,754)	3,285,245	2,690,754
(f) Other Securities (Reverse Repo)	635,553	587,431
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 194,086 Previous Year 24,480)	194,042	24,528
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
<b>Other Investments</b>		
	-	-
<b>TOTAL</b>	<b>23,021,365</b>	<b>16,339,704</b>
<b>INVESTMENTS</b>		
In India	23,021,365	16,339,704
Outside India	-	-
<b>TOTAL</b>	<b>23,021,365</b>	<b>16,339,704</b>



## SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

## SCHEDULE - 8B

## INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT SEPTEMBER 30, 2014							Total
	Linked Par Individual Life (Rs. 000's)	Linked Par Pension (Rs. 000's)	Linked Non Par Individual Life (Rs. 000's)	Linked Non Par Pension (Rs. 000's)	Linked Non Par Group Life (Rs. 000's)	Discontinued Policy Fund (Rs. 000's)	(Rs. 000's)	
<b>LONG TERM INVESTMENTS</b>								
<b>Government Securities and Government guaranteed bonds including Treasury Bills</b>	161,267	36,298	5,749,706	839,956	336,715	1,957	7,125,899	
*Linked Par (Ind Life) 160,161 PY 45,856 Linked par (Pension) 35,972 PY 15,929 Linked Non Par (Ind Life) 5,909,089 PY 5,975,754 Linked Non Par (Pension) 858,048 PY 1,329,708 Linked Non Par (Group) 338,546 PY 295,382 Discontinued Policy Fund 2,057 PY 479,750								
<b>Other Approved Securities</b>	31,174	-	737,342	177,705	33,274	-	979,495	
*Linked Par (Ind Life) 30,243 PY NIL Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 728,718 PY 261,650 Linked Non Par (Pension) 174,227 PY 48,921 Linked Non Par (Group) 32,520 PY 7,501 Discontinued Policy Fund PY 264								
<b>Other Approved Investments</b>								
(a) Shares	-	-	-	-	-	-	-	
(aa) Equity	2,886	380	22,747,870	4,932,877	124,968	-	27,808,981	
*Linked Par (Ind Life) 582 PY 582 Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 17,935,400 PY 16,986,399 Linked Non Par (Pension) 3,784,585 PY 4,493,171 Linked Non Par (Group) 103,268 PY 80,392 Discontinued Policy Fund PY								
(bb) Preference	-	-	-	-	-	-	-	
(b) Mutual Funds	-	-	-	-	-	-	-	
(c) Derivative Instruments	-	-	-	-	-	-	-	
(d) Debentures/Bonds	142,486	14,730	1,802,329	274,722	61,489	-	2,295,756	
*Linked Par (Ind Life) 143,140 PY 87,541 Linked par (Pension) 14,482 PY 14,482 Linked Non Par (Ind Life) 1,789,442 PY 519,820 Linked Non Par (Pension) 270,955 PY 112,868 Linked Non Par (Group) 60,053 PY 58,988 Discontinued Policy Fund PY								
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	125,300	6,800	17,300	-	-	-	149,400	
*Linked Par (Ind Life) 125,300 PY 125,300 Linked par (Pension) 6,800 PY 6,800 Linked Non Par (Ind Life) 17,300 PY 17,300 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL								
(f) Subsidiaries	-	-	-	-	-	-	-	
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	
<b>Investments in Infrastructure, Social Sector and Housing :</b>								
(a) Non Convertible Debentures	352,261	31,355	3,078,431	608,628	258,663	-	4,329,338	
*Linked Par (Ind Life) 350,013 PY 406,197 Linked par (Pension) 31,696 PY 44,519 Linked Non Par (Ind Life) 3,030,666 PY 2,455,453 Linked Non Par (Pension) 599,499 PY 614,117 Linked Non Par (Group) 253,191 PY 266,528 Discontinued Policy Fund (Group) 253,191 PY NIL								
(b) Equity	944	111	4,275,709	846,179	21,654	-	5,144,597	
*Linked Par (Ind Life) 942 PY NIL Linked par (Pension) 111 PY NIL Linked Non Par (Ind Life) 4,162,554 PY 3,969,825 Linked Non Par (Pension) 809,191 PY 951,990 Linked Non Par (Group) 22,207 PY 11,282 Discontinued Policy Fund NIL PY NIL								
<b>Other Investments</b>								
(a) Equity Shares	-	-	724,992	152,762	3,354	-	881,108	
*Linked Par (Ind Life) NIL PY NIL Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 623,740 PY 1,417,051 Linked Non Par (Pension) 132,340 PY 305,494 Linked Non Par (Group) 2,926 PY 7,323 Discontinued Policy Fund NIL PY NIL								
(b) Debentures/Bonds	-	-	-	-	-	-	-	
*Linked Par (Ind Life) NIL PY NIL Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 242,927 Linked Non Par (Pension) NIL PY 127,462 Linked Non Par (Group) NIL PY 31,986 Discontinued Policy Fund NIL PY NIL								
<b>SHORT TERM INVESTMENTS</b>								
<b>Government Securities and Government guaranteed bonds including Treasury Bills</b>								
<b>Government Securities and Government guaranteed bonds</b>			303,633	-	7,676	2,507,540	2,818,849	
*Linked Par (Ind Life) NIL PY NIL Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 291,874 PY 5 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 7,492 PY NIL Discontinued Policy Fund 2,454,040 PY 796,944								
<b>Other Approved Securities</b>								
Other Approved Investments	-	-	6,697	-	-	268	6,965	
(a) Shares								
(aa) Equity								
(bb) Preference	-	-	4,128	513	86	-	4,727	
(b) Mutual Funds	-	-	-	-	-	-	-	
(c) Derivative Instruments	-	-	-	-	-	-	-	
(d) Debentures/ Bonds	-	-	294,958	153,001	21,997	-	469,956	
*Linked Par (Ind Life) NIL PY NIL Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 292,844 PY 271,459 Linked Non Par (Pension) 152,476 PY 44,715 Linked Non Par (Group) 21,959 PY 76,102 Discontinued Policy Fund NIL PY NIL								
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	-	-	411,309	114,436	92,197	-	617,942	
*Linked Par (Ind Life) NIL PY 227,000 Linked par (Pension) NIL PY 8,700 Linked Non Par (Ind Life) 405,302 PY 2,353,119 Linked Non Par (Pension) 112,507 PY 305,956 Linked Non Par (Group) 88,698 PY 113,408 Discontinued Policy Fund NIL PY 91,196								
(f) Other Securities (Reverse Repo)	22,927	2,529	1,643,626	174,972	36,637	484,580	2,365,271	
*Linked Par (Ind Life) 22,927 PY NIL Linked par (Pension) 2,529 PY NIL Linked Non Par (Ind Life) 1,643,626 PY NIL Linked Non Par (Pension) 174,972 PY NIL Linked Non Par (Group) 36,637 PY NIL Discontinued Policy Fund 484,580 PY NIL								
(g) Subsidiaries	-	-	-	-	-	-	-	
(h) Investment Properties-Real Estate	-	-	-	-	-	-	-	
<b>Investments in Infrastructure, Social Sector and Housing :</b>								
(a) Non Convertible Debentures	31,019	12,986	401,608	54,962	25,970	-	526,545	
*Linked Par (Ind Life) 31,029 PY NIL Linked par (Pension) 12,822 PY NIL Linked Non Par (Ind Life) 399,541 PY 367,626 Linked Non Par (Pension) 54,882 PY 113,542 Linked Non Par (Group) 25,876 PY 111,788 Discontinued Policy Fund NIL PY NIL								
<b>Other Investments</b>								
Mutual Funds	-	-	-	-	-	-	-	
*Linked Par (Ind Life) NIL PY NIL Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL								
(b) Debentures/Bonds	-	-	-	-	-	-	-	
*Linked Par (Ind Life) NIL PY NIL Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL								
<b>Balances in Bank</b>	(5,530)	(1,078)	(179)	(10,266)	9	(2,544)	(19,638)	
<b>Other Current Assets (net)</b>	80,651	7,118	432,247	121,928	23,109	18,718	683,771	
<b>TOTAL</b>	<b>945,385</b>	<b>111,230</b>	<b>42,631,705</b>	<b>8,442,277</b>	<b>1,047,799</b>	<b>3,010,519</b>	<b>56,188,914</b>	
<b>INVESTMENTS</b>								
<b>In India</b>	945,385	111,230	42,631,705	8,442,277	1,047,799	3,010,519	56,188,914	
<b>Outside India</b>	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>945,385</b>	<b>111,230</b>	<b>42,631,705</b>	<b>8,442,277</b>	<b>1,047,799</b>	<b>3,010,519</b>	<b>56,188,914</b>	

## SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

## SCHEDULE - 8B

## INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT SEPTEMBER 30, 2013							Total (Rs. 000's)
	Linked Par Individual Life (Rs. 000's)	Linked Par Pension (Rs. 000's)	Linked Non Par Individual Life (Rs. 000's)	Linked Non Par Pension (Rs. 000's)	Linked Non Par Group Life (Rs. 000's)	Discontinued Policy Fund (Rs. 000's)		
<b>LONG TERM INVESTMENTS</b>								
<b>Government Securities and Government guaranteed bonds including Treasury Bills</b>	42,249	15,423	5,406,084	1,199,140	265,412	472,230	7,400,538	
*Linked Par (Ind Life) 160,161 PY 45,856 (Linked par (Pension) 35,972 PY 15,929) Linked Non Par (Ind Life) 5,909,089 PY 5,979,754 Linked Non Par (Pension) 858,048 PY 1,329,708 Linked Non Par (Group) 338,546 PY 295,382 Discontinued Policy Fund 2,057 PY 479,750								
<b>Other Approved Securities</b>	-	-	246,841	46,067	7,111	264	300,283	
*Linked Par (Ind Life) 30,243 PY NIL (Linked par (Pension) NIL PY NIL) Linked Non Par (Ind Life) 728,718 PY 261,650 Linked Non Par (Pension) 174,227 PY 48,921 Linked Non Par (Group) 32,520 PY 7,501 Discontinued Policy Fund PY 264								
<b>Other Approved Investments</b>								
(a) Shares								
(aa) Equity	2,510	331	18,329,582	5,056,550	88,655	-	23,477,628	
*Linked Par (Ind Life) 582 PY 582 (Linked par (Pension) 48 PY 48) Linked Non Par (Ind Life) 17,935,400 PY 16,986,399 Linked Non Par (Pension) 3,784,585 PY 4,493,171 Linked Non Par (Group) 103,268 PY 80,392 Discontinued Policy Fund PY								
(bb) Preference	-	-	-	-	-	-	-	
(b) Mutual Funds	-	-	-	-	-	-	-	
(c) Derivative Instruments	-	-	-	-	-	-	-	
(d) Debentures/Bonds	83,514	14,215	503,805	111,811	57,897	-	771,242	
*Linked Par (Ind Life) 143,140 PY 87,541 (Linked par (Pension) 14,482 PY 14,482) Linked Non Par (Ind Life) 1,789,442 PY 519,820 Linked Non Par (Pension) 270,955 PY 112,868 Linked Non Par (Group) 60,053 PY 58,988 Discontinued Policy Fund PY								
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	125,300	6,800	17,300	-	-	-	149,400	
*Linked Par (Ind Life) 125,300 PY 125,300 (Linked par (Pension) 6,800 PY 6,800) Linked Non Par (Ind Life) 17,300 PY 17,300 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL								
(f) Subsidiaries	-	-	-	-	-	-	-	
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	
<b>Investments in Infrastructure, Social Sector and Housing :</b>								
(a) Non Convertible Debentures	395,443	43,108	2,413,373	605,350	264,196	-	3,721,470	
*Linked Par (Ind Life) 350,013 PY 406,197 (Linked par (Pension) 31,696 PY 44,519) Linked Non Par (Ind Life) 3,030,666 PY 2,455,453 Linked Non Par (Pension) 599,499 PY 614,117 Linked Non Par (Group) 253,191 PY 266,528 Discontinued policy Fund (Group) 253,191 PY NIL								
(b) Equity	-	-	3,451,564	750,989	9,284	-	4,211,837	
*Linked Par (Ind Life) 942 PY NIL (Linked par (Pension) 111 PY NIL) Linked Non Par (Ind Life) 4,162,554 PY 3,969,825 Linked Non Par (Pension) 809,191 PY 951,990 Linked Non Par (Group) 22,207 PY 11,282 Discontinued Policy Fund NIL PY NIL								
<b>Other Investments</b>								
(a) Equity Shares	-	-	1,177,077	268,454	6,141	-	1,451,672	
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL) Linked Non Par (Ind Life) 623,740 PY 1,417,051 Linked Non Par (Pension) 132,340 PY 305,494 Linked Non Par (Group) 2,926 PY 7,323 Discontinued Policy Fund NIL PY NIL								
(b) Debentures/Bonds	-	-	242,044	126,456	31,614	-	400,114	
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL) Linked Non Par (Ind Life) NIL PY 242,927 Linked Non Par (Pension) NIL PY 127,462 Linked Non Par (Group) NIL PY 31,986 Discontinued Policy Fund NIL PY NIL								
<b>SHORT TERM INVESTMENTS</b>								
<b>Government Securities and Government guaranteed bonds including Treasury Bills</b>			5	-	-	817,447	817,452	
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL) Linked Non Par (Ind Life) 291,874 PY 5 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 7,492 PY NIL Discontinued Policy Fund 2,454,040 PY 796,944								
<b>Other Approved Securities</b>								
<b>Other Approved Investments</b>								
(a) Shares								
(aa) Equity								
(bb) Preference	-	-	-	-	-	-	-	
(b) Mutual Funds	-	-	-	-	-	-	-	
(c) Derivative Instruments	-	-	-	-	-	-	-	
(d) Debentures/ Bonds	-	-	273,319	43,985	75,569	-	392,873	
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL) Linked Non Par (Ind Life) 292,844 PY 271,459 Linked Non Par (Pension) 152,476 PY 44,715 Linked Non Par (Group) 21,959 PY 76,102 Discontinued Policy Fund NIL PY NIL								
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	227,000	8,700	2,353,169	306,008	114,624	93,225	3,102,726	
*Linked Par (Ind Life) NIL PY 227,000 (Linked par (Pension) NIL PY 8,700) Linked Non Par (Ind Life) 405,302 PY 2,353,119 Linked Non Par (Pension) 112,507 PY 305,956 Linked Non Par (Group) 88,698 PY 113,408 Discontinued Policy Fund NIL PY 91,196								
(f) Other Securities (Reverse Repo)	-	-	43,177	-	12,849	-	56,026	
*Linked Par (Ind Life) 22,927 PY NIL (Linked par (Pension) 2,529 PY NIL) Linked Non Par (Ind Life) 1,643,626 PY NIL Linked Non Par (Pension) 174,972 PY NIL Linked Non Par (Group) 36,637 PY NIL Discontinued Policy Fund 484,580 PY NIL								
(g) Subsidiaries	-	-	-	-	-	-	-	
(h) Investment Properties-Real Estate	-	-	-	-	-	-	-	
<b>Investments in Infrastructure, Social Sector and Housing :</b>								
(a) Non Convertible Debentures	-	-	360,773	110,915	111,783	-	583,471	
*Linked Par (Ind Life) 31,029 PY NIL (Linked par (Pension) 12,822 PY NIL) Linked Non Par (Ind Life) 399,541 PY 367,626 Linked Non Par (Pension) 54,882 PY 113,542 Linked Non Par (Group) 25,876 PY 111,788 Discontinued Policy Fund NIL PY NIL								
<b>Other Investments</b>								
<b>Mutual Funds</b>								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL) Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL								
(b) Debentures/Bonds	-	-	-	-	-	-	-	
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL) Linked Non Par (Ind Life) NIL PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL								
<b>Balances in Bank</b>	(120,315)	(4,468)	27,342	11,288	967	518	(84,668)	
<b>Other Current Assets (net)</b>	201,518	25,591	3,379,089	721,244	166,470	257,663	4,751,575	
<b>TOTAL</b>	<b>957,220</b>	<b>109,700</b>	<b>38,259,596</b>	<b>9,358,257</b>	<b>1,227,594</b>	<b>1,641,347</b>	<b>51,553,715</b>	
<b>INVESTMENTS</b>								
<b>In India</b>	957,220	109,700	38,259,596	9,358,257	1,227,594	1,641,347	51,553,715	
<b>Outside India</b>	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>957,220</b>	<b>109,700</b>	<b>38,259,596</b>	<b>9,358,257</b>	<b>1,227,594</b>	<b>1,641,347</b>	<b>51,553,715</b>	

## FORM L-15-LOANS SCHEDULE

Particulars	AS AT SEPTEMBER 30,	AS AT SEPTEMBER 30, 2013
	2014 (Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>	-	-
<b>TOTAL</b>	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
<b>TOTAL</b>	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
<b>TOTAL</b>	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
<b>Total</b>	-	-

## FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2014	Additions during the period	Deductions	Balance as on June 30, 2014	Balance as on March 31, 2014	For the period	Sales/ Adjustments	Balance as on June 30, 2014	UNAUDITED AS AT SEPTEMBER 30, 2014	UNAUDITED AS AT SEPTEMBER 30, 2013
<b>Intangibles</b>										
- Software	305,932	5,629	174	311,387	202,487	26,168	49	228,606	82,781	119,711
<b>Tangibles</b>										
Leasehold Improvements	337,441	4,588	15,556	326,473	299,275	7,320	14,056	292,539	33,933	43,384
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	162,437	595	2,134	160,898	158,821	1,086	2,106	157,801	3,096	4,631
Information Technology Equipment	727,985	833	70,497	658,321	648,561	22,345	70,402	600,504	57,818	97,841
Vehicles	3,005	-	-	3,005	2,753	232	-	2,985	21	483
Office Equipment	97,552	2,405	1,944	98,013	89,219	4,733	1,907	92,046	5,968	9,197
<b>Sub Total</b>	<b>1,634,352</b>	<b>14,050</b>	<b>90,305</b>	<b>1,558,097</b>	<b>1,401,116</b>	<b>61,884</b>	<b>88,520</b>	<b>1,374,481</b>	<b>183,617</b>	<b>275,246</b>
Capital Work In Progress - (including capital advances)				-					35,586	22,085
<b>TOTAL</b>	<b>1,634,352</b>	<b>14,050</b>	<b>90,305</b>	<b>1,558,097</b>	<b>1,401,116</b>	<b>61,884</b>	<b>88,520</b>	<b>1,374,481</b>	<b>219,203</b>	<b>297,332</b>
<b>PREVIOUS YEAR</b>	<b>1,605,478</b>	<b>172,516</b>	<b>32,603</b>	<b>1,745,392</b>	<b>1,434,415</b>	<b>67,000</b>	<b>31,269</b>	<b>1,470,146</b>	<b>297,332</b>	<b>-</b>

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

Particulars	AS AT SEPTEMBER 30, 2014	AS AT SEPTEMBER 30, 2013
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	64,689	98,816
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	55,394	44,743
(bb) Others	-	-
(b) Current Accounts	111,999	319,912
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>232,082</b>	<b>463,471</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	232,082	463,471
Outside India	-	-
<b>TOTAL</b>	<b>232,082</b>	<b>463,471</b>

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

Particulars	AS AT SEPTEMBER 30, 2014		AS AT SEPTEMBER 30, 2013	
		(Rs. 000's)		(Rs. 000's)
<b>ADVANCES</b>				
Reserve deposits with ceding companies	-	-	-	-
Application money for investments	-	-	-	-
Prepayments	49,074		46,191	
Advances to Directors/Officers	-	-	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	16,725		11,795	
Less: Provision for doubtful debts	(11,744)	4,981	(11,744)	51
Others (includes vendor, travel advances & salary recoverable)	84,177		98,498	
Less: Provision for doubtful debts	(10,930)	73,247	(15,490)	83,009
<b>TOTAL (A)</b>		<b>127,302</b>		<b>129,251</b>
<b>OTHER ASSETS</b>				
Income accrued on investments	868,691		691,244	
Outstanding Premiums	266,446		251,230	
Agents' Balances	31,749		25,653	
Less: Provision for doubtful debts	(23,473)	8,276	(4,252)	21,401
Foreign Agencies' Balances	-	-	-	-
Due from other entities carrying on insurance business (including reinsurers)	-	-	-	8,862
Others				
-Refundable Security Deposits	276,080		279,158	
Less: Provision for doubtful deposit	(20,760)	255,320	(30,099)	249,059
- Unsettled Contracts		20		501,348
-Service Tax Unutilized Credit		22,428		37,946
<b>TOTAL (B)</b>		<b>1,421,181</b>		<b>1,761,090</b>
<b>TOTAL (A+B)</b>		<b>1,548,483</b>		<b>1,890,341</b>

## FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT SEPTEMBER 30, 2014	AS AT SEPTEMBER 30, 2013
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	264,649	232,463
Balances due to other insurance companies	76,625	5,944
Deposits held on re-insurance ceded	-	-
Premiums received in advance	132,127	37,939
Unallocated premium	161,245	311,250
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	92,794	32,380
Accrual for expenses	650,853	953,998
Unclaimed Amount - Policyholders	1,866,647	1,602,968
Claims Outstanding	392,308	463,058
Others:		
Others (includes statutory dues payable, and payables to employees)	69,138	70,746
Service Tax payable	42,515	51,478
Payables for unsettled investment contracts	211,449	-
Temporary book overdrafts	289,862	565,609
<b>TOTAL</b>	<b>4,250,212</b>	<b>4,327,833</b>

## FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT SEPTEMBER 30, 2014	AS AT SEPTEMBER 30, 2013
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	9,139	13,908
Provision for Leave Encashment	23,849	22,696
Provision for Other Long Term Benefits	166,471	82,229
Provision for Other Employee Benefits	76,404	44,365
<b>TOTAL</b>	<b>275,863</b>	<b>163,198</b>



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

Particulars	AS AT SEPTEMBER 30, 2014	AS AT SEPTEMBER 30, 2013
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
<b>TOTAL</b>	-	-



## FORM L-22 Analytical Ratios

	Q2 '14-15	YTD SEP '14	Q2 '13-14	YTD Sep '13
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	125%	124%	-1273%	-882%
Linked Par Pension	NA	NA	-100%	-100%
Linked Non Par Individual Life	126%	111%	-55%	-56%
Linked Non Par Pension	158%	106%	14%	133%
Linked Non Par Group	-59%	-57%	19%	64%
Non Linked Par Individual Life	2668%	2069%	-83%	-84%
Non Linked Par Pension	NA	NA	-100%	-100%
Non Linked Non Par Individual Life	-13%	1%	-33%	-32%
Non Linked Non Par Individual Pension	4972%	2876%	-66%	-39%
Non Linked Group Life	-81%	265%	44%	-33%
Non Linked Group Pension	-100%	-100%	0%	-31%
Non Linked Non Par Annuity	-20%	-25%	53%	17%
Non Linked - Variable - Group	94%	166%	-	-
Non Linked - Health	-44%	31%	-	-
2 Net Retention Ratio	96%	96%	97%	97%
3 Expense of Management to Gross Direct Premium Ratio	30%	29%	27%	32%
4 Commission Ratio (Gross commission paid to Gross Premium)	5%	4%	5%	4%
5 Ratio of policy holder's liabilities to shareholder's funds	13	13	11	11
6 Growth rate of shareholders' fund	20%	20%	20%	20%
7 Ratio of surplus to policyholders' liability	0%	-0.10%	0.6%	2.0%
8 Change in net worth in ('000)	982,880	982,880	1,069,158	1,069,158
9 Profit after tax/Total Income	-5%	-5%	-16%	-17%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	15	15	12	12
12 Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13 Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	5%	2%	5%
R2. Non-PAR	2%	5%	2%	5%
R3.Sub-TOTAL	2%	5%	2%	5%
Linked:				
R4. PAR	2%	6%	-1%	2%
R5. Non-PAR	3%	15%	-4%	-1%
R6. Sub-TOTAL	3%	15%	-4%	-1%
R7. Grand Total	2%	12%	-2%	0%
Shareholders' Funds	2%	4%	2%	5%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	5%	2%	5%
R2. Non-PAR	2%	5%	2%	5%
R3.Sub-TOTAL	2%	5%	2%	5%
Linked:				
R4. PAR	2%	5%	2%	5%
R5. Non-PAR	5%	11%	1%	3%
R6. Sub-TOTAL	5%	11%	1%	3%
R7. Grand Total	4%	9%	1%	4%
Shareholders' Funds	2%	4%	2%	5%
14 Conservation Ratio				
Linked Par Individual Life	20%	47%	-264%	-76%
Linked Par Pension	78%	69%	69%	63%
Linked Non Par Individual Life	76%	79%	68%	66%
Linked Non Par Pension	70%	70%	54%	52%
Linked Non Par Group	22%	16%	16%	18%
Non Linked Par Individual Life	97%	79%	66%	60%
Non Linked Par Pension	74%	66%	96%	95%
Non Linked Non Par Individual Life	89%	83%	75%	67%
Non Linked Non Par Individual Pension	30%	25%	101%	135%
Non Linked Group Life	11%	18%	8%	12%
Non Linked - Health	68%	97%	NA	NA
15 Persistency Ratio (by numbers)*				
For 13th month	44%	53%	56%	53%
For 25th month	52%	46%	47%	45%
For 37th month	43%	39%	27%	31%
For 49th Month	34%	33%	23%	19%
for 61st month	20%	14%	13%	15%
Persistency Ratio (by premium)*				
For 13th month	62%	62%	60%	58%
For 25th month	53%	50%	48%	52%
For 37th month	43%	41%	33%	36%
For 49th Month	46%	44%	30%	24%
for 61st month	23%	16%	14%	15%
16 NPA Ratio				
Gross NPA Ratio	NIL	NIL	NIL	NIL
Net NPA Ratio	NIL	NIL	NIL	NIL
<b>Equity Holding Pattern for Life Insurers</b>				
(a) No. of shares (in Lakhs)		20,049		20,049
(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
(c) %of Government holding (in case of public sector insurance companies)		NIL		NIL
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.44)		(0.67)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.44)		(0.67)
(iv) Book value per share (Rs)		3.54		3.18

## Note

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

## FORM L-24 Valuation of Net Liabilities

(Rs in Lakhs)

Valuation of Net Liabilities			
Sl.No.	Particular	As at 30 Sep 2014	As at 30 Sep 2013
1	<b>Linked</b>		
a	Life	471,335	416,826
b	General Annuity	-	-
c	Pension	88,161	96,911
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	212,635	150,000
b	General Annuity	2,118	1,567
c	Pension	14,874	12,145
d	Health	175	152

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the quarter ended 30 Sep 2014

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	41	40	5.9	535.4	1,124	1,015	495.7	32,577.2	1,165	1,055	502	33,113
3	Arunachal Pradesh	2	2	3.5	63.0	19	17	15.9	371.3	21	19	19	434
4	Assam	8	7	2.1	22.6	464	443	189.8	6,062.3	472	450	192	6,085
5	Bihar	561	558	20.5	420.0	329	297	111.6	5,719.6	890	855	132	6,140
6	Chandigarh	2	2	0.1	2.1	120	109	36.9	1,661.3	122	111	37	1,663
7	Chattisgarh	5	5	2.0	58.9	178	166	70.7	3,734.6	183	171	73	3,793
8	Dadra & NagraHaveli	3	3	0.5	6.4	42	41	5.0	135.0	45	44	5	141
9	Daman & Diu	-	-	-	-	3	2	0.2	58.6	3	2	0	59
10	Delhi	1	1	0.1	1.4	1,187	1,037	674.7	30,324.6	1,188	1,038	675	30,326
11	Goa	-	-	-	-	71	64	18.8	1,345.4	71	64	19	1,345
12	Gujarat	131	125	23.3	518.3	860	798	326.3	15,141.4	991	923	350	15,660
13	Haryana	64	63	16.9	758.8	1,025	914	635.0	29,525.6	1,089	977	652	30,284
14	Himachal Pradesh	8	8	1.6	52.1	66	60	7.3	1,424.8	74	68	9	1,477
15	Jammu & Kashmir	4	4	1.0	11.8	62	56	15.7	941.7	66	60	17	954
16	Jharkhand	24	24	9.1	149.2	295	277	97.4	4,553.6	319	301	106	4,703
17	Karnataka	20	20	6.3	228.2	1,151	994	420.5	37,215.0	1,171	1,014	427	37,443
18	Kerala	5	5	1.6	49.6	230	220	162.9	5,045.7	235	225	164	5,095
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	13	13	2.6	164.7	408	374	93.9	6,856.5	421	387	97	7,021
21	Maharashtra	112	109	18.8	1,257.7	2,388	2,058	898.0	71,417.6	2,500	2,167	917	72,675
22	Manipur	-	-	-	-	22	22	27.5	556.4	22	22	28	556
23	Meghalaya	-	-	-	-	29	28	41.4	604.7	29	28	41	605
24	Mizoram	-	-	-	-	12	12	6.6	240.5	12	12	7	241
25	Nagaland	-	-	-	-	9	9	6.3	135.3	9	9	6	135
26	Orissa	160	155	29.3	645.2	536	513	201.4	7,477.1	696	668	231	8,122
27	Puducherry	-	-	-	-	17	17	10.7	245.5	17	17	11	245
28	Punjab	131	124	40.1	1,167.9	547	508	199.0	11,297.0	678	632	239	12,465
29	Rajasthan	118	114	29.9	1,158.9	614	573	195.5	12,543.5	732	687	225	13,702
30	Sikkim	5	5	0.5	12.0	23	23	9.2	248.7	28	28	10	261
31	Tamil Nadu	175	174	7.5	266.5	905	831	415.2	21,840.6	1,080	1,005	423	22,107
32	Tripura	69	69	8.2	157.6	67	66	11.7	294.2	136	135	20	452
33	Uttar Pradesh	34	32	7.5	367.9	1,265	1,152	479.9	26,603.5	1,299	1,184	487	26,971
34	Uttarakhand	88	88	0.4	19.2	91	82	44.0	1,838.5	179	170	44	1,858
35	West Bengal	143	134	25.2	358.7	1,377	1,253	744.4	17,819.4	1,520	1,387	770	18,178
	<b>Grand Total</b>	<b>1,927</b>	<b>1,884</b>	<b>264.6</b>	<b>8,453.9</b>	<b>15,536</b>	<b>14,031</b>	<b>6,669.2</b>	<b>355,856.5</b>	<b>17,463</b>	<b>15,915</b>	<b>6,934</b>	<b>364,310</b>

FORM L-25- (I) : Geographical Distribution Channel - Individuals for the year ended 30 Sep 2014

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	85	84	20.71	1,230.07	2,103	1,881	867.51	63,559.04	2,188	1,965	888	64,789
3	Arunachal Pradesh	2	2	3.67	63.00	44	42	40.33	727.15	46	44	44	790
4	Assam	13	12	3.95	42.03	834	799	335.80	11,004.81	847	811	340	11,047
5	Bihar	642	639	43.80	817.92	634	574	250.99	11,589.50	1,276	1,213	295	12,407
6	Chandigarh	11	11	1.32	29.06	210	194	64.66	3,249.45	221	205	66	3,279
7	Chattisgarh	7	7	1.22	80.86	339	309	112.70	7,279.86	346	316	114	7,361
8	Dadra & NagraHaveli	4	4	0.56	7.85	57	56	8.00	184.09	61	60	9	192
9	Daman & Diu	-	-	-	-	5	3	0.31	218.60	5	3	0	219
10	Delhi	4	4	0.54	130.94	2,237	1,971	1,224.98	63,827.33	2,241	1,975	1,226	63,958
11	Goa	1	1	(0.71)	2.68	107	97	41.19	2,331.32	108	98	40	2,334
12	Gujarat	188	181	56.87	963.12	1,755	1,633	665.34	32,143.70	1,943	1,814	722	33,107
13	Haryana	291	288	30.19	1,709.51	1,920	1,708	1,015.72	60,410.21	2,211	1,996	1,046	62,120
14	Himachal Pradesh	17	17	5.32	149.94	124	110	22.01	2,913.42	141	127	27	3,063
15	Jammu & Kashmir	7	7	2.29	25.11	106	99	30.29	1,890.81	113	106	33	1,916
16	Jharkhand	36	36	11.36	211.20	560	521	191.58	10,083.37	596	557	203	10,295
17	Karnataka	34	34	11.11	308.92	2,338	2,016	773.60	79,983.82	2,372	2,050	785	80,293
18	Kerala	10	10	2.45	62.85	448	427	269.64	9,676.08	458	437	272	9,739
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	20	20	3.26	276.24	736	676	182.29	14,320.14	756	696	186	14,596
21	Maharashtra	451	405	30.22	2,425.09	4,767	4,106	1,918.46	152,063.50	5,218	4,511	1,949	154,489
22	Manipur	-	-	-	-	36	36	37.98	843.44	36	36	38	843
23	Meghalaya	-	-	-	-	42	40	46.33	831.80	42	40	46	832
24	Mirzoram	-	-	-	-	18	18	8.92	329.38	18	18	9	329
25	Nagaland	-	-	-	-	27	27	12.46	305.94	27	27	12	306
26	Orissa	301	296	54.55	1,172.55	977	929	326.39	14,081.65	1,278	1,225	381	15,254
27	Puducherry	-	-	-	-	37	36	19.27	386.92	37	36	19	387
28	Punjab	258	250	65.92	2,088.91	996	906	315.35	22,161.28	1,254	1,156	381	24,250
29	Rajasthan	245	241	55.69	2,085.94	1,172	1,082	338.75	26,411.37	1,417	1,323	394	28,497
30	Sikkim	8	8	0.58	15.46	53	51	29.64	599.18	61	59	30	615
31	Tamil Nadu	249	248	18.01	397.50	1,742	1,605	780.43	48,730.98	1,991	1,853	798	49,128
32	Tripura	106	106	14.79	239.46	130	127	28.72	635.54	236	233	44	875
33	Uttar Pradesh	70	66	15.28	579.87	2,385	2,155	806.01	53,804.50	2,455	2,221	821	54,384
34	Uttarakhand	99	99	0.63	23.90	162	141	55.13	4,008.99	261	240	56	4,033
35	West Bengal	310	301	46.29	681.67	2,559	2,366	1,376.53	34,964.02	2,869	2,667	1,423	35,646
	<b>Grand Total</b>	<b>3,469</b>	<b>3,377</b>	<b>499.87</b>	<b>15,821.64</b>	<b>29,660</b>	<b>26,741</b>	<b>12,197.30</b>	<b>735,551.16</b>	<b>33,129</b>	<b>30,118</b>	<b>12,697</b>	<b>751,373</b>

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the quarter ended 30 September 2014

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives ( Actual )	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	266,562	122	31,204	-	266,562	122	31,204
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	1,577	2	1,182	1	1,577	2	1,182
8	Haryana	-	-	-	-	-	2,145	7	4,313	-	2,145	7	4,313
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	2,693	7	9,156	1	2,693	7	9,156
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	2	8,326	267	16,246	2	8,326	267	16,246
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	877	1,002	2,185	1	877	1,002	2,185
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	478	26	744	-	478	26	744
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	186	26	(69)	-	186	26	(69)
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahavelli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	2,697	32	13,423	1	2,697	32	13,423
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>6</b>	<b>285,541</b>	<b>1,490.69</b>	<b>78,384</b>	<b>6</b>	<b>285,541</b>	<b>1,491</b>	<b>78,384</b>

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the year ended 30 September 2014

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	3	393,585	279	54,171	3	393,585	279	54,171
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	2,420	5	2,104	1	2,420	5	2,104
8	Haryana	-	-	-	-	1	3,650	32	5,717	1	3,650	32	5,717
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	5	5,025	70	12,955	5	5,025	70	12,955
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	7	59,419	11,237	255,949	7	59,419	11,237	255,949
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	1,188	1,003	3,446	2	1,188	1,003	3,446
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	4,849	36	7,276	1	4,849	36	7,276
27	UttrKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	543	26	43	-	543	26	43
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahavelli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	4,529	180	24,699	2	4,529	180	24,699
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>22</b>	<b>475,208</b>	<b>12,870</b>	<b>366,360</b>	<b>22</b>	<b>475,208</b>	<b>12,870</b>	<b>366,360</b>

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

FORM - 3A  
(Read with Regulation 10)  
Name of the Insurer: Aviva Life Insurance Company India Limited  
Registration Number: 122  
Statement as on: 30th Sep 2014  
Statement of Investment Assets (Life Insurers)  
(Business within India)  
Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)		10067.80
Add (B)		
Provisions	Sch-14	27.59
Current Liabilities	Sch-13	425.02
		452.61
Less (C)		
Debit Balance in P & L A/c		1409.18
Deferred tax asset		
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	154.85
Cash & Bank Balance	Sch-11	23.21
Fixed Assets	Sch-10	21.92
Misc Exp. Not Written Off	Sch-15	0.00
		1609.16
Funds available for Investments		8911.25

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	8911.25
Balance Sheet Value of:	
A. Life Fund	2529.86
B. Pension & General Annuity and Group Business	762.50
C. Unit Linked Funds	5618.89
	8911.25

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM <sup>1</sup>	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Sec	Not Less than 25%	435.01	12.20	2.15	1130.16	1579.52	62.4%	0.00	1579.52	1550.61	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	539.05	12.20	2.75	1165.57	1719.56	68.0%	0.00	1719.56	1687.87	
3	Investment subject to Exposure Norms											
	a.											
	Housing & Infrastructure											
	1. Approved Investments	Not Less than 15%	230.70	9.24	1.23	253.24	494.42	19.5%	0.00	494.42	493.65	
	2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00	
	b.											
	i) Approved Investments	Not exceeding 35%	220.48	8.88	0.48	85.99	315.82	12.5%	0.06	315.87	316.96	
	ii) Other Investments		0.00	0.00	0.01	0.00	0.01	0.0%	0.00	0.01	0.01	
	TOTAL LIFE FUND	100%	0	990.23	30.32	4.46	1504.79	2529.80	100.00%	0.06	2529.86	2498.49

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
		PAR	NON PAR						
		(a)	(b)						
1	Central Govt. Sec	Not Less than 20%	0.00	379.35	379.35	49.8%	0.00	379.35	377.34
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	0.00	380.37	380.37	49.9%	0.00	380.37	378.34
3	Balance in Approved investment	Not Exceeding 60%	0.00	382.13	382.13	50.1%	0.00	382.13	382.40
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	0.00	762.50	762.50	100.0%		762.50	760.73

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %	
		PAR	NON PAR			
		(a)	(b)			
1	Approved Investments	Not Less than 75%	105.66	5,402.38	5,508.05	98.0%
2	Other Investments	Not More than 25%	-	110.85	110.85	2.0%
	TOTAL LINKED INSURANCE FUND	100%	105.66	5513.23	5618.89	100.0%

CERTIFICATION:

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

Date: 10/31/2014

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

Jitendra Nayyar  
Chief Financial Officer

FORM 3A - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

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

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2014

	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund
<b>PARTICULARS</b>	<b>ULGF00210/03/2006GROUPB ALAN122</b>	<b>ULGF00531/03/2006GROUPC ASHF122</b>	<b>ULGF00310/03/2006GROUPD EBT122</b>	<b>ULGF00410/03/2006GROUPG ROWT122</b>	<b>ULGF00113/07/2005GROUPS ECUR122</b>	<b>ULGF00613/02/2009GROUPS DEBT122</b>
Opening Balance (Market Value)	11.47	6.25	55.34	13.00	18.45	0.90
Add: Inflow during the Quarter	0.25	0.75	1.00	0.49	0.22	0.00
Increase / (Decrease) Value of Inv (Net)	0.29	0.11	1.20	0.36	0.44	0.02
Less: Outflow during the Quarter	0.87	2.08	1.83	0.49	0.51	0.00
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>11.14</b>	<b>5.03</b>	<b>55.71</b>	<b>13.36</b>	<b>18.61</b>	<b>0.92</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB ALAN122		ULGF00531/03/2006GROUPC ASHF122		ULGF00310/03/2006GROUPD EBT122		ULGF00410/03/2006GROUPG ROWT122		ULGF00113/07/2005GROUPS ECUR122		ULGF00613/02/2009GROUPS DEBT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	2.45	22.0%	0.77	15.3%	24.09	43.2%	1.72	12.9%	5.41	29.1%	0.00	0.0%
State Government Securities	0.00	0.0%	0.00	0.0%	1.31	2.4%	0.25	1.8%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.31	2.8%	0.00	0.0%	0.00	0.0%	0.83	6.2%	0.62	3.4%	0.00	0.0%
Corporate Bonds	1.01	9.1%	0.21	4.2%	5.22	9.4%	0.20	1.5%	1.71	9.2%	0.00	0.0%
Infrastructure Bonds	2.57	23.1%	0.50	9.9%	19.02	34.1%	1.53	11.5%	4.85	26.0%	0.00	0.0%
Equity	3.88	34.9%	0.00	0.0%	0.00	0.0%	7.35	55.0%	3.33	17.9%	0.00	0.0%
Money Market Investments	0.54	4.9%	3.55	70.6%	4.47	8.0%	1.08	8.1%	2.31	12.4%	0.92	99.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>10.77</b>	<b>96.7%</b>	<b>5.02</b>	<b>99.9%</b>	<b>54.12</b>	<b>97.1%</b>	<b>12.96</b>	<b>97.0%</b>	<b>18.22</b>	<b>97.9%</b>	<b>0.92</b>	<b>99.8%</b>

<b>Current Assets:</b>												
Accrued Interest	0.20	1.8%	0.02	0.4%	1.63	2.9%	0.15	1.1%	0.29	1.5%	0.00	0.0%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.02	0.1%	-0.02	-0.3%	-0.03	-0.1%	0.03	0.2%	0.00	0.0%	0.00	0.2%
Receivable for Sale of Investments	0.03	0.2%	0.00	0.0%	0.00	0.0%	0.09	0.6%	0.04	0.2%	0.00	0.0%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>				0.0%		0.0%		0.0%		0.0%		0.0%
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.08	-0.6%	-0.04	-0.2%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>0.24</b>	<b>2.2%</b>	<b>0.01</b>	<b>0.1%</b>	<b>1.59</b>	<b>2.9%</b>	<b>0.19</b>	<b>1.4%</b>	<b>0.28</b>	<b>1.5%</b>	<b>0.00</b>	<b>0.2%</b>

<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.13	1.1%	0.00	0.0%	0.00	0.0%	0.22	1.7%	0.10	0.5%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.13</b>	<b>1.1%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.22</b>	<b>1.7%</b>	<b>0.10</b>	<b>0.5%</b>	<b>0.00</b>	<b>0.0%</b>
<b>Total (A + B + C)</b>	<b>11.14</b>	<b>100.0%</b>	<b>5.03</b>	<b>100.0%</b>	<b>55.71</b>	<b>100.0%</b>	<b>13.36</b>	<b>100.0%</b>	<b>18.61</b>	<b>100.0%</b>	<b>0.92</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>11.14</b>		<b>5.03</b>		<b>55.71</b>		<b>13.36</b>		<b>18.61</b>		<b>0.92</b>	



FORM 1 - 27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2014

	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth Fund	Pension Unit Linked Growth - II Fund	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund
PARTICULARS	ULIF00311/02/2003PNSBALA NCE122	ULIF02325/01/2010PNBALAN II122	ULIF00703/03/2005PNSNGR OWTH122	ULIF02425/01/2010PNGROW T-II122	ULIF02525/01/2010PNSNINF RAF122	ULIF01122/01/2008PNSNIND EXP122
Opening Balance (Market Value)	94.60	45.21	132.48	32.50	25.94	273.48
Add: Inflow during the Quarter	0.88	1.49	2.16	1.66	1.13	2.73
Increase / (Decrease) Value of Inv (Net)	2.60	1.07	3.56	0.86	-2.05	14.32
Less: Outflow during the Quarter	12.66	3.43	9.74	2.18	2.61	32.82
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>85.43</b>	<b>44.35</b>	<b>128.47</b>	<b>32.83</b>	<b>22.41</b>	<b>257.70</b>

INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALA NCE122		ULIF02325/01/2010PNBALAN II122		ULIF00703/03/2005PNSNGR OWTH122		ULIF02425/01/2010PNGROW T-II122		ULIF02525/01/2010PNSNINF RAF122		ULIF01122/01/2008PNSNIND EXP122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	16.94	19.8%	9.85	22.2%	22.30	17.4%	5.15	15.7%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.89	2.0%	0.00	0.0%	0.26	0.8%	0.00	0.0%	0.00	0.0%
Other Approved Securities	3.64	4.3%	1.77	4.0%	0.83	0.6%	1.04	3.2%	0.00	0.0%	0.00	0.0%
Corporate Bonds	6.46	7.6%	3.59	8.1%	15.74	12.3%	0.51	1.6%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	18.42	21.6%	6.97	15.7%	10.73	8.4%	3.69	11.2%	0.00	0.0%	0.00	0.0%
Equity	30.19	35.3%	15.48	34.9%	69.45	54.1%	18.10	55.1%	19.24	85.9%	249.81	96.9%
Money Market Investments	5.44	6.4%	2.68	6.0%	2.72	2.1%	3.28	10.0%	0.46	2.1%	0.33	0.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	2.00	2.3%	1.74	3.9%	2.00	1.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>83.08</b>	<b>97.3%</b>	<b>42.96</b>	<b>96.9%</b>	<b>123.8</b>	<b>96.3%</b>	<b>32.03</b>	<b>97.6%</b>	<b>19.70</b>	<b>87.9%</b>	<b>250.14</b>	<b>97.1%</b>

Current Assets:												
Accrued Interest	1.71	2.0%	0.75	1.7%	1.85	1.4%	0.26	0.8%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.01	0.0%	0.01	0.0%	0.02	0.0%	0.01	0.0%	0.01	0.1%	0.06	0.0%
Bank Balance	-0.50	-0.6%	0.02	0.1%	-0.03	0.0%	0.01	0.0%	0.03	0.1%	-0.60	-0.2%
Receivable for Sale of Investments	0.16	0.2%	0.12	0.3%	0.34	0.3%	0.22	0.7%	0.31	1.4%	2.47	1.0%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-0.07	-0.1%	-0.01	0.0%	-0.18	-0.1%	-0.22	-0.7%	-0.01	-0.1%	-1.01	-0.4%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.01	0.0%	-0.04	0.0%	-0.01	0.0%	-0.01	0.0%	-0.04	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>1.29</b>	<b>1.5%</b>	<b>0.88</b>	<b>2.0%</b>	<b>2.0</b>	<b>1.5%</b>	<b>0.26</b>	<b>0.8%</b>	<b>0.34</b>	<b>1.5%</b>	<b>0.87</b>	<b>0.3%</b>

Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	1.06	1.2%	0.51	1.1%	2.75	2.1%	0.54	1.7%	2.37	10.6%	6.69	2.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>1.06</b>	<b>1.2%</b>	<b>0.51</b>	<b>1.1%</b>	<b>2.7</b>	<b>2.1%</b>	<b>0.54</b>	<b>1.7%</b>	<b>2.37</b>	<b>10.6%</b>	<b>6.69</b>	<b>2.6%</b>
<b>Total (A + B + C)</b>	<b>85.43</b>	<b>100.0%</b>	<b>44.35</b>	<b>100.0%</b>	<b>128.5</b>	<b>100.0%</b>	<b>32.83</b>	<b>100.0%</b>	<b>22.41</b>	<b>100.0%</b>	<b>257.70</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>85.43</b>		<b>44.35</b>		<b>128.5</b>		<b>32.83</b>		<b>22.41</b>		<b>257.70</b>	

FORM 1 - 27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2014

	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund
PARTICULARS	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSU FND122	ULIF00803/03/2005PNSNSEC URE122	ULIF01408/02/2008PNSPROT ECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPR OFII122
Opening Balance (Market Value)	90.06	83.29	31.84	61.54	27.43	10.95
Add: Inflow during the Quarter	3.39	1.43	0.13	1.72	3.22	0.17
Increase / (Decrease) Value of Inv (Net)	4.71	-4.41	0.74	1.28	0.62	0.27
Less: Outflow during the Quarter	8.50	7.00	2.24	14.06	2.17	0.26
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>89.66</b>	<b>73.32</b>	<b>30.48</b>	<b>50.48</b>	<b>29.10</b>	<b>11.12</b>

  

INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSU FND122		ULIF00803/03/2005PNSNSEC URE122		ULIF01408/02/2008PNSPROT ECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPR OFII122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	0.00	0.0%	0.00	0.0%	8.04	26.4%	11.64	23.1%	10.09	34.7%	3.63	32.6%
State Government Securities	0.00	0.0%	0.00	0.0%	0.25	0.8%	2.79	5.5%	0.59	2.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	1.35	4.4%	3.33	6.6%	1.04	3.6%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	3.62	11.9%	10.44	20.7%	2.43	8.3%	1.47	13.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	10.26	33.7%	9.68	19.2%	6.61	22.7%	4.43	39.9%
Equity	86.69	96.7%	69.51	94.8%	4.67	15.3%	7.99	15.8%	4.50	15.5%	0.05	0.4%
Money Market Investments	0.37	0.4%	1.22	1.7%	1.43	4.7%	0.66	1.3%	2.59	8.9%	0.25	2.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.00	4.0%	0.00	0.0%	0.68	6.1%
<b>Sub Total (A)</b>	<b>87.07</b>	<b>97.1%</b>	<b>70.73</b>	<b>96.5%</b>	<b>29.62</b>	<b>97.2%</b>	<b>48.53</b>	<b>96.1%</b>	<b>27.84</b>	<b>95.7%</b>	<b>10.52</b>	<b>94.6%</b>
<b>Current Assets:</b>												
Accrued Interest	0.00	0.0%	0.00	0.0%	0.78	2.6%	1.57	3.1%	0.68	2.3%	0.71	6.4%
Dividend Recievable	0.02	0.0%	0.14	0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.02	0.0%	0.07	0.1%	-0.08	-0.3%	0.06	0.1%	0.00	0.0%	-0.11	-1.0%
Receivable for Sale of Investments	0.53	0.6%	1.88	2.6%	0.04	0.1%	0.05	0.1%	0.51	1.7%	0.00	0.0%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-0.24	-0.3%	-0.32	-0.4%	0.00	0.0%	-0.01	0.0%	-0.05	-0.2%	0.00	0.0%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.02	0.0%	-0.01	0.0%	-0.01	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>0.29</b>	<b>0.3%</b>	<b>1.75</b>	<b>2.4%</b>	<b>0.73</b>	<b>2.4%</b>	<b>1.67</b>	<b>3.3%</b>	<b>1.13</b>	<b>3.9%</b>	<b>0.60</b>	<b>5.4%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	2.31	2.6%	0.83	1.1%	0.13	0.4%	0.29	0.6%	0.13	0.4%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>2.31</b>	<b>2.6%</b>	<b>0.83</b>	<b>1.1%</b>	<b>0.13</b>	<b>0.4%</b>	<b>0.29</b>	<b>0.6%</b>	<b>0.13</b>	<b>0.4%</b>	<b>0.00</b>	<b>0.0%</b>
<b>Total (A + B + C)</b>	<b>89.66</b>	<b>100.0%</b>	<b>73.32</b>	<b>100.0%</b>	<b>30.48</b>	<b>100.0%</b>	<b>50.48</b>	<b>100.0%</b>	<b>29.10</b>	<b>100.0%</b>	<b>11.12</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>89.66</b>		<b>73.32</b>		<b>30.48</b>		<b>50.48</b>		<b>29.10</b>		<b>11.12</b>	

FORM 3A - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2014

	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
<b>PARTICULARS</b>	<b>ULIF00106/06/2002LIFBALAN-CE122</b>	<b>ULIF01508/01/2010LIBALAN-II122</b>	<b>ULIF01306/02/2008LIFEDEBT-FU122</b>	<b>ULIF01608/01/2010LIFEDEBT-II122</b>	<b>ULIF01230/01/2008LIENHAN-CER122</b>	<b>ULIF01708/01/2010LIFENHN-II122</b>
Opening Balance (Market Value)	640.47	171.21	8.58	159.15	88.74	172.55
Add: Inflow during the Quarter	1.24	8.49	4.20	6.88	1.61	19.89
Increase / (Decrease) Value of Inv (Net)	17.00	4.59	0.17	3.37	2.52	5.16
Less: Outflow during the Quarter	37.86	3.82	3.95	7.56	5.31	1.49
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>620.85</b>	<b>180.48</b>	<b>9.00</b>	<b>161.84</b>	<b>87.57</b>	<b>196.12</b>

INVESTMENT OF UNIT FUND	ULIF00106/06/2002LIFBALAN-CE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBT-FU122		ULIF01608/01/2010LIFEDEBT-II122		ULIF01230/01/2008LIENHAN-CER122		ULIF01708/01/2010LIFENHN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	188.44	30.4%	33.54	18.6%	2.63	29.2%	62.83	38.8%	0.00	0.0%	0.00	0.0%
State Government Securities	9.87	1.6%	2.13	1.2%	0.56	6.3%	4.04	2.5%	0.00	0.0%	0.00	0.0%
Other Approved Securities	5.20	0.8%	6.23	3.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	63.74	10.3%	16.55	9.2%	1.02	11.4%	13.85	8.6%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	97.65	15.7%	38.46	21.3%	2.46	27.3%	57.88	35.8%	0.00	0.0%	0.00	0.0%
Equity	215.44	34.7%	71.73	39.7%	0.00	0.0%	0.00	0.0%	84.49	96.5%	187.26	95.5%
Money Market Investments	26.35	4.2%	7.01	3.9%	2.07	23.0%	15.15	9.4%	0.29	0.3%	2.16	1.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>606.69</b>	<b>97.7%</b>	<b>175.66</b>	<b>97.3%</b>	<b>8.74</b>	<b>97.1%</b>	<b>153.74</b>	<b>95.0%</b>	<b>84.78</b>	<b>96.8%</b>	<b>189.42</b>	<b>96.6%</b>

<b>Current Assets:</b>												
Accrued Interest	11.05	1.8%	2.13	1.2%	0.21	2.4%	3.99	2.5%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.09	0.0%	0.02	0.0%	0.00	0.0%	0.00	0.0%	0.02	0.0%	0.04	0.0%
Bank Balance	-0.37	-0.1%	0.17	0.1%	0.00	0.0%	0.12	0.1%	-0.03	0.0%	0.83	0.4%
Receivable for Sale of Investments	1.68	0.3%	0.18	0.1%	0.56	6.2%	4.04	2.5%	2.06	2.4%	3.23	1.6%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-6.32	-1.0%	-0.21	-0.1%	-0.51	-5.7%	0.00	0.0%	-1.71	-2.0%	-2.90	-1.5%
Fund Mgmt Charges Payable	-0.17	0.0%	-0.05	0.0%	0.00	0.0%	-0.05	0.0%	-0.03	0.0%	-0.06	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>5.96</b>	<b>1.0%</b>	<b>2.25</b>	<b>1.2%</b>	<b>0.26</b>	<b>2.9%</b>	<b>8.10</b>	<b>5.0%</b>	<b>0.30</b>	<b>0.3%</b>	<b>1.14</b>	<b>0.6%</b>

<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	8.19	1.3%	2.57	1.4%	0.00	0.0%	0.00	0.0%	2.48	2.8%	5.56	2.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>8.19</b>	<b>1.3%</b>	<b>2.57</b>	<b>1.4%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>2.48</b>	<b>2.8%</b>	<b>5.56</b>	<b>2.8%</b>
<b>Total (A + B + C)</b>	<b>620.85</b>	<b>100.0%</b>	<b>180.48</b>	<b>100.0%</b>	<b>9.00</b>	<b>100.0%</b>	<b>161.84</b>	<b>100.0%</b>	<b>87.57</b>	<b>100.0%</b>	<b>196.12</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>620.85</b>		<b>180.48</b>		<b>9.00</b>		<b>161.84</b>		<b>87.57</b>		<b>196.12</b>	

FORM 3A - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2014

	Unit Linked Growth Fund	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
PARTICULARS	ULIF00527/01/2004LIFEGR0 WTH122	ULIF01808/01/2010LIGROWT II122	ULIF01908/01/2010LIFEINFR AF122	ULIF01002/01/2008LIFEINDE XF122	ULIF02008/01/2010LIFINDX II122	ULIF00911/07/2006LIFPROTE CT122
Opening Balance (Market Value)	1613.71	164.90	89.63	140.24	173.61	65.24
Add: Inflow during the Quarter	2.71	5.89	2.15	0.32	4.65	1.38
Increase / (Decrease) Value of Inv (Net)	56.98	3.79	-7.76	7.49	9.12	1.48
Less: Outflow during the Quarter	98.21	2.41	3.21	9.67	5.80	7.91
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>1575.19</b>	<b>172.17</b>	<b>80.81</b>	<b>138.39</b>	<b>181.58</b>	<b>60.19</b>

  

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGR0 WTH122		ULIF01808/01/2010LIGROWT II122		ULIF01908/01/2010LIFEINFR AF122		ULIF01002/01/2008LIFEINDE XF122		ULIF02008/01/2010LIFINDX II122		ULIF00911/07/2006LIFPROTE CT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	176.47	11.2%	12.93	7.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	15.48	25.7%
State Government Securities	0.99	0.1%	0.10	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.50	4.2%
Other Approved Securities	11.85	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.12	5.2%
Corporate Bonds	60.44	3.8%	2.76	1.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.57	14.2%
Infrastructure Bonds	26.60	1.7%	10.74	6.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	15.14	25.2%
Equity	1172.51	74.4%	131.57	76.4%	69.51	86.0%	133.58	96.5%	174.59	96.1%	9.22	15.3%
Money Market Investments	48.02	3.0%	8.89	5.2%	1.39	1.7%	0.70	0.5%	1.37	0.8%	4.77	7.9%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	23.00	1.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>1519.89</b>	<b>96.5%</b>	<b>166.98</b>	<b>97.0%</b>	<b>70.91</b>	<b>87.7%</b>	<b>134.29</b>	<b>97.0%</b>	<b>175.96</b>	<b>96.9%</b>	<b>58.79</b>	<b>97.7%</b>
<b>Current Assets:</b>												
Accrued Interest	8.15	0.5%	0.45	0.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.26	2.1%
Dividend Recievable	0.55	0.0%	0.05	0.0%	0.05	0.1%	0.03	0.0%	0.04	0.0%	0.00	0.0%
Bank Balance	-0.86	-0.1%	0.32	0.2%	-0.03	0.0%	-0.08	-0.1%	0.59	0.3%	-0.19	-0.3%
Receivable for Sale of Investments	9.33	0.6%	1.52	0.9%	1.22	1.5%	1.00	0.7%	0.91	0.5%	0.02	0.0%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-5.77	-0.4%	-0.97	-0.6%	0.00	0.0%	-0.38	-0.3%	-0.53	-0.3%	-0.02	0.0%
Fund Mgmt Charges Payable	-0.51	0.0%	-0.05	0.0%	-0.02	0.0%	-0.02	0.0%	-0.05	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>10.89</b>	<b>0.7%</b>	<b>1.33</b>	<b>0.8%</b>	<b>1.21</b>	<b>1.5%</b>	<b>0.55</b>	<b>0.4%</b>	<b>0.96</b>	<b>0.5%</b>	<b>1.07</b>	<b>1.8%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	44.42	2.8%	3.86	2.2%	8.69	10.8%	3.55	2.6%	4.66	2.6%	0.33	0.5%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>44.42</b>	<b>2.8%</b>	<b>3.86</b>	<b>2.2%</b>	<b>8.69</b>	<b>10.8%</b>	<b>3.55</b>	<b>2.6%</b>	<b>4.66</b>	<b>2.6%</b>	<b>0.33</b>	<b>0.5%</b>
<b>Total (A + B + C)</b>	<b>1575.19</b>	<b>100.0%</b>	<b>172.17</b>	<b>100.0%</b>	<b>80.81</b>	<b>100.0%</b>	<b>138.39</b>	<b>100.0%</b>	<b>181.58</b>	<b>100.0%</b>	<b>60.19</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>1575.19</b>		<b>172.17</b>		<b>80.81</b>		<b>138.39</b>		<b>181.58</b>		<b>60.19</b>	

FORM 3A - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2014

	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund
PARTICULARS	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECU RE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122
Opening Balance (Market Value)	70.07	286.10	335.10	92.59	0.35	14.64
Add: Inflow during the Quarter	5.94	2.39	1.30	1.40	0.32	0.72
Increase / (Decrease) Value of Inv (Net)	1.67	-14.68	7.94	2.24	0.00	0.41
Less: Outflow during the Quarter	5.32	7.80	26.67	1.69	0.66	0.50
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>72.36</b>	<b>266.01</b>	<b>317.67</b>	<b>94.54</b>	<b>0.01</b>	<b>15.28</b>

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECU RE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	22.91	31.7%	0.00	0.0%	89.75	28.3%	16.13	17.1%	0.00	0.0%	0.34	2.2%
State Government Securities	1.73	2.4%	0.00	0.0%	5.88	1.8%	0.00	0.0%	0.00	0.0%	2.13	13.9%
Other Approved Securities	2.29	3.2%	0.00	0.0%	15.79	5.0%	3.12	3.3%	0.00	0.0%	0.00	0.0%
Corporate Bonds	6.89	9.5%	0.00	0.0%	35.02	11.0%	14.25	15.1%	0.00	0.0%	0.88	5.8%
Infrastructure Bonds	12.70	17.5%	0.00	0.0%	81.22	25.6%	38.33	40.5%	0.00	0.0%	5.16	33.8%
Equity	10.68	14.8%	250.32	94.1%	47.50	15.0%	0.38	0.4%	0.00	0.0%	4.43	29.0%
Money Market Investments	8.19	11.3%	8.33	3.1%	39.93	12.6%	2.29	2.4%	0.01	0.0%	0.66	4.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	4.68	6.5%	0.00	0.0%	0.00	0.0%	12.53	13.3%	0.00	0.0%	1.05	6.9%
<b>Sub Total (A)</b>	<b>70.07</b>	<b>96.8%</b>	<b>258.65</b>	<b>97.2%</b>	<b>315.09</b>	<b>99.2%</b>	<b>87.03</b>	<b>92.1%</b>	<b>0.01</b>	<b>0.0%</b>	<b>14.65</b>	<b>95.9%</b>
<b>Current Assets:</b>												
Accrued Interest	1.89	2.6%	0.00	0.0%	6.75	2.1%	8.07	8.5%	0.00	0.0%	0.52	3.4%
Dividend Receivable	0.00	0.0%	0.48	0.2%	0.02	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.01	0.0%	0.06	0.0%	-0.89	-0.3%	-0.55	-0.6%	0.00	0.0%	0.00	0.0%
Receivable for Sale of Investments	0.05	0.1%	5.47	2.1%	0.22	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Assets (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-0.03	0.0%	-0.92	-0.3%	-5.25	-1.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.08	0.0%	-0.07	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>1.90</b>	<b>2.6%</b>	<b>5.02</b>	<b>1.9%</b>	<b>0.77</b>	<b>0.2%</b>	<b>7.51</b>	<b>7.9%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.51</b>	<b>3.3%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.39	0.5%	2.34	0.9%	1.81	0.6%	0.00	0.0%	0.00	0.0%	0.12	0.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.39</b>	<b>0.5%</b>	<b>2.34</b>	<b>0.9%</b>	<b>1.81</b>	<b>0.6%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.12</b>	<b>0.8%</b>
<b>Total (A + B + C)</b>	<b>72.36</b>	<b>100.0%</b>	<b>266.01</b>	<b>100.0%</b>	<b>317.67</b>	<b>100.0%</b>	<b>94.54</b>	<b>100.0%</b>	<b>0.01</b>	<b>0.0%</b>	<b>15.28</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>72.36</b>		<b>266.01</b>		<b>317.67</b>		<b>94.54</b>		<b>0.01</b>		<b>15.28</b>	

FORM 3A - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

FORM 3A (Part B)

Periodicity of Submission: Quarterly

Statement as on: 30th Sep 2014

PART - B

	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Discontinued Policy Fund		Rs. Crore	
	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		UIF03127/01/2011LIDISPLCY122		Total of All Funds	
PARTICULARS								
Opening Balance (Market Value)	0.01		119.26		282.43			5703.35
Add: Inflow during the Quarter	0.00		7.07		15.20			116.55
Increase / (Decrease) Value of Inv [Net]	0.00		3.42		5.64			136.56
Less: Outflow during the Quarter	0.00		2.09		2.22			337.58
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>0.01</b>		<b>127.66</b>		<b>301.05</b>			<b>5618.89</b>
INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		UIF03127/01/2011LIDISPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>								
Central Govt Securities	0.00	18.8%	0.00	0.0%	250.95	83.4%	994.47	17.7%
State Government Securities	0.00	0.0%	0.00	0.0%	0.03	0.0%	36.30	0.6%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	62.35	1.1%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	276.57	4.9%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	485.59	8.6%
Equity	0.00	0.0%	119.64	93.7%	0.00	0.0%	3,273.10	58.3%
Money Market Investments	0.00	28.6%	3.19	2.5%	48.46	16.1%	263.58	4.7%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.01	48.7%	0.00	0.0%	0.00	0.0%	49.69	0.9%
<b>Sub Total (A)</b>	<b>0.01</b>	<b>96.1%</b>	<b>122.84</b>	<b>96.2%</b>	<b>299.43</b>	<b>99.5%</b>	<b>5,441.64</b>	<b>96.8%</b>
<b>Current Assets:</b>								
Accrued Interest	0.00	1.1%	0.00	0.0%	1.91	0.6%	57.00	1.0%
Dividend Receivable	0.00	0.0%	0.03	0.0%	0.00	0.0%	1.73	0.0%
Bank Balance	0.00	3.2%	0.35	0.3%	-0.25	-0.1%	(1.97)	0.0%
Receivable for Sale of Investments	0.00	0.0%	1.68	1.3%	0.00	0.0%	39.96	0.7%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Less: Current Liabilities</b>								
Payable for Investments	0.00	0.0%	-1.03	-0.8%	0.00	0.0%	(28.79)	-0.5%
Fund Mgmt Charges Payable	0.00	-0.1%	-0.04	0.0%	-0.03	0.0%	(1.50)	0.0%
Other Current Liabilities (for Investments)	0.00	-0.2%	0.00	0.0%	0.00	0.0%	(0.03)	0.0%
<b>Sub Total (B)</b>	<b>0.00</b>	<b>3.9%</b>	<b>1.00</b>	<b>0.8%</b>	<b>1.62</b>	<b>0.5%</b>	<b>66.41</b>	<b>1.2%</b>
<b>Other Investments (&lt;=25%)</b>								
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	3.82	3.0%	0.00	0.0%	110.85	2.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>0.00</b>	<b>0.0%</b>	<b>3.82</b>	<b>3.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>110.85</b>	<b>2.0%</b>
<b>Total (A + B + C)</b>	<b>0.01</b>	<b>100.0%</b>	<b>127.66</b>	<b>100.0%</b>	<b>301.05</b>	<b>100.0%</b>	<b>5,618.89</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>0.01</b>		<b>127.66</b>		<b>301.05</b>		<b>5,618.89</b>	

Date : 31-10-2014

**Note:**

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

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

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

 Jitendra Nayyar  
 Chief Financial Officer

FORM L-28 - ULIP - NAV - 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to FORM 3A (Part C)

Statement for the period: 30th Sep 2014

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

														Rs. Crore	
No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception	
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	6/6/2002	Non Par	620.85	49.137	49.137	47.836	44.233	42.474	40.284	22.0%	10.2%	49.617	
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	85.43	38.284	38.284	37.203	34.426	32.996	31.339	22.2%	10.9%	38.623	
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,575.19	42.938	42.938	41.443	36.585	34.637	31.868	34.7%	13.0%	43.816	
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	317.67	20.745	20.745	20.245	19.216	18.610	17.991	15.3%	8.6%	20.812	
5	Pension Unit Linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	128.47	25.532	25.532	24.861	22.405	21.352	19.920	28.2%	11.0%	25.964	
6	Pension Unit Linked Secure fund	ULIF00803/03/2005PNSSECURE122	3/3/2005	Non Par	30.48	19.373	19.373	18.918	17.938	17.347	16.731	15.8%	9.4%	19.446	
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	18.61	20.345	20.345	19.866	18.710	18.026	17.147	18.7%	11.4%	20.440	
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	3/10/2006	Non Par	55.71	18.995	18.995	18.590	17.922	17.463	17.057	11.4%	9.0%	19.038	
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	11.14	18.612	18.612	18.139	16.745	16.061	15.244	22.1%	10.5%	18.792	
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	3/10/2006	Non Par	13.36	21.850	21.850	21.265	18.947	17.908	16.224	34.7%	16.0%	22.200	
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	3/31/2006	Non Par	5.03	19.331	19.331	18.947	18.562	18.156	17.666	9.4%	8.9%	19.331	
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	60.19	18.039	18.039	17.621	16.733	16.207	15.615	15.5%	9.1%	18.103	
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	138.39	13.442	13.442	12.745	11.215	10.607	9.687	38.8%	17.4%	13.800	
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	1/22/2008	Non Par	257.70	16.547	16.547	15.697	13.801	13.064	11.919	38.8%	17.3%	16.990	
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIFENHANCER122	1/30/2008	Non Par	87.57	18.201	18.201	17.700	14.743	13.659	11.984	51.9%	20.6%	18.761	
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFDEBTF122	2/6/2008	Non Par	9.00	17.667	17.667	17.291	16.615	16.182	15.754	12.1%	10.1%	17.698	
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	50.48	16.159	16.159	15.788	14.954	14.460	13.969	15.7%	8.9%	16.215	
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBTF122	2/13/2009	Non Par	0.92	15.105	15.105	14.804	14.465	14.137	13.755	9.8%	9.0%	15.105	
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFUND122	1/8/2010	Non Par	266.01	10.859	10.859	11.451	8.777	7.936	7.208	50.7%	6.1%	12.140	
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	181.58	15.044	15.044	14.292	12.599	11.944	10.891	38.1%	16.6%	15.444	
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWTH-II122	1/8/2010	Non Par	172.17	14.987	14.987	14.651	12.661	11.919	10.765	39.2%	14.8%	15.350	
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	180.48	14.681	14.681	14.304	13.129	12.583	11.904	23.3%	11.3%	14.845	
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	196.12	17.187	17.187	16.699	13.998	13.055	11.482	49.7%	19.4%	17.707	
24	Unit Linked Debt - II fund	ULIF01608/01/2010LIFDEBT-II122	1/8/2010	Non Par	161.84	14.472	14.472	14.170	13.719	13.410	13.070	10.7%	8.7%	14.507	
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFINFRAF122	1/8/2010	Non Par	80.81	10.208	10.208	11.188	8.578	8.069	6.894	48.1%	6.1%	12.268	
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	72.36	14.178	14.178	13.850	13.156	12.751	12.337	14.9%	9.1%	14.228	
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	1/25/2010	Non Par	89.66	16.268	16.268	15.438	13.585	12.857	11.704	39.0%	17.2%	16.699	
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFUND122	1/25/2010	Non Par	73.32	11.036	11.036	11.674	8.904	8.040	7.282	51.6%	6.2%	12.446	
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	1/25/2010	Non Par	44.35	14.161	14.161	13.829	12.829	12.335	11.749	20.5%	9.5%	14.296	
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWTH-II122	1/25/2010	Non Par	32.83	15.620	15.620	15.217	13.595	12.902	11.871	31.6%	13.7%	15.872	
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAF122	1/25/2010	Non Par	22.41	10.834	10.834	11.807	9.076	8.497	7.305	48.3%	6.9%	12.840	
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNSPROTE-II122	1/25/2010	Non Par	29.10	14.395	14.395	14.082	13.335	12.894	12.386	16.2%	9.4%	14.452	
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.01	12.196	12.196	11.991	11.845	11.695	11.640	4.8%	6.3%	12.196	
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	15.28	13.441	13.441	13.080	12.271	11.852	11.277	19.2%	10.9%	13.523	
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISPLCY122	1/27/2011	Non Par	301.05	13.277	13.277	13.021	12.774	12.535	12.288	8.0%	8.2%	13.277	
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	3/25/2011	Non Par	0.01	13.622	13.622	13.358	12.907	12.643	12.368	10.1%	9.2%	13.630	
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	127.66	14.783	14.783	14.376	12.242	11.495	10.260	44.1%	NA	15.240	
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	94.54	18.256	18.256	18.000	17.751	17.508	17.263	5.8%	5.5%	18.256	
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	11.12	18.379	18.379	18.101	17.829	17.564	17.298	6.2%	6.0%	18.379	
		Total			5,618.89										

**CERTIFICATION**

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

DATE : 31-10-2014

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

\_\_\_\_\_  
 Jitendra Nayyar  
 Chief Financial Officer

## FORM L-29 Detail regarding debt securities

Unit Linked

Statement as on : 30th September 2014

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sep 2014	as % of total for this class	As at 30 Sep 2013	as % of total for this class	As at 30 Sep 2014	as % of total for this class	As at 30 Sep 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,969	94.6%	1,389	78.8%	1,969	94.6%	1,472	78.5%
AA or better	150	5.4%	74	4.1%	150	5.4%	76	4.1%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	17.1%	0	0.0%	0	17.3%
	<b>2,119</b>	<b>100.0%</b>	<b>1,463</b>	<b>100.0%</b>	<b>2,119</b>	<b>100.0%</b>	<b>1,547</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	646	25.8%	204	21.4%	638	25.2%	202	21.8%
more than 1 year and upto 3years	184	7.9%	146	9.7%	180	7.8%	146	9.7%
More than 3years and up to 7years	284	8.1%	156	14.8%	279	8.0%	158	14.6%
More than 7 years and up to 10 years	415	25.9%	302	14.4%	413	25.5%	311	14.1%
More than 10 years and up to 15 years	164	9.7%	258	15.5%	165	9.8%	277	15.5%
More than 15 years and up to 20 years	196	10.3%	171	10.7%	207	10.9%	195	10.9%
Above 20 years	231	12.3%	226	13.5%	237	12.8%	257	13.4%
	<b>2,119</b>	<b>100.0%</b>	<b>1,463</b>	<b>100.0%</b>	<b>2,119</b>	<b>100.0%</b>	<b>1,547</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	994	46.6%	827	38.2%	1,006	47.3%	900	38.3%
State Government	36	4.5%	30	1.8%	37	4.5%	32	1.7%
Corporate Securities	1,088	48.8%	606	60.1%	1,076	48.1%	615	59.9%
	<b>2,119</b>	<b>100.0%</b>	<b>1,463</b>	<b>100.0%</b>	<b>2,119</b>	<b>100.0%</b>	<b>1,547</b>	<b>100.0%</b>

Non Unit Linked

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sep 2014	as % of total for this class	As at 30 Sep 2013	as % of total for this class	As at 30 Sep 2014	as % of total for this class	As at 30 Sep 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,961	100.0%	2,171	87.0%	2,936	100.0%	2,155	87.0%
AA or better	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	13.0%	0	0.0%	0	13.0%
	<b>2,961</b>	<b>100.0%</b>	<b>2,171</b>	<b>100.0%</b>	<b>2,936</b>	<b>100.0%</b>	<b>2,155</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	839	27.7%	735	23.8%	813	27.1%	717	23.5%
more than 1 year and upto 3years	163	3.6%	83	26.9%	163	3.6%	83	26.8%
More than 3years and up to 7years	195	8.1%	149	6.4%	195	8.2%	150	6.4%
More than 7 years and up to 10 years	195	7.2%	147	4.9%	194	7.2%	147	4.9%
More than 10 years and up to 15 years	252	9.5%	206	8.2%	252	9.6%	206	8.3%
More than 15 years and up to 20 years	449	16.8%	369	11.3%	450	17.0%	369	11.3%
Above 20 years	868	27.0%	483	18.5%	870	27.3%	483	18.6%
	<b>2,961</b>	<b>100.0%</b>	<b>2,171</b>	<b>100.0%</b>	<b>2,936</b>	<b>100.0%</b>	<b>2,155</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	1,959	68.8%	1,364	51.1%	1,941	68.7%	1,352	50.9%
State Government	141	5.3%	195	8.1%	141	5.3%	194	8.1%
Corporate Securities	861	25.9%	612	40.8%	854	26.0%	608	41.0%
	<b>2,961</b>	<b>100.0%</b>	<b>2,171</b>	<b>100.0%</b>	<b>2,936</b>	<b>100.0%</b>	<b>2,155</b>	<b>100.0%</b>

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



## FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q2 '14-15	YTD SEP '14	Q2 '13-14	YTD Sep '13
			(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
Espirito Santo Securities India Pvt Ltd	Significant Influence	Brokerage on Securities transaction - (Expenses)	4.52	42.02	17.27	38.48
	Significant Influence	Balance Receivable/ (Payable) as at the end	0.00	0.00	0.00	0.00
Aviva International Insurance	Significant Influence	Group Recharges - Receivable/(Payable) towards cost allocations for various software applications, HR training and development programmes for employees*	(0.74)	0.00	0.00	2.33
	Significant Influence	Balance Receivable/ (Payable) as at the end for above mentioned transaction	(31.32)	(31.32)	5.12	5.12
AVIVA Central Services UK Limited	Significant Influence	Forex movement on opening balance related to reimbursement of Expenses against recharge of salary related costs of employee receivable	0.32	0.32	5.12	30.90
	Significant Influence	Net balance receivable on the above mentioned transactions as at the end	30.68	30.68	0.00	0.00
Aviva Asia PTE Ltd.	Significant Influence	Forex movement on opening balance related to reimbursement of salary recharges, travel cost recharges etc.	9.62	9.62	(12.07)	56.49
	Significant Influence	Expenses for cost allocations of various software applications	(92.23)	(97.93)	(55.62)	(55.76)
	Significant Influence	Net Balance Receivable as at the end for abovementioned transactions	95.25	95.25	(67.70)	102.25
Aviva Ltd. Singapore	Significant Influence	Reimbursement of receivables on account of salary recharges	0.00	0.00	0.00	0.00
	Significant Influence	Balance Receivable as at the end	6.99	6.99	0.00	0.00
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration	115.23	243.56	102.26	203.76

\* Provision no longer required reversed during the quarter

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

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

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

## FORM L-32-SOLVENCY MARGIN - KT 3

## AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Rs. in lakhs

Item	Description	Adjusted Value	
		AS AT 30 SEP 2014	AS AT 30 SEP 2013
01	Available Assets in Policyholders' Fund:	836,971	723,686
	Deduct:		
02	Mathematical Reserves	789,297	677,600
03	Other Liabilities	44,760	45,201
04	<b>Excess in Policyholders' funds</b>	2,914	885
05	Available Assets in Shareholders Fund:	70,700	63,919
	Deduct:		
06	Other Liabilities of shareholders' fund	500	10
07	<b>Excess in Shareholders' funds</b>	70,200	63,909
08	Total ASM (04)+(07)	73,114	64,794
09	Total RSM	18,080	15,180
10	<b>Solvency Ratio (ASM/RSM)</b>	4.04	4.27

## Certification:

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

Place: Gurgaon  
Date: \_\_\_\_\_

Sd/-  
Sanjeeb Kumar  
Appointed Actuary

- Notes
- Item No. 01 is the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
  - Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H;
  - Item Nos. 03 and 06 are the amounts of other liabilities as mentioned in the Balance Sheet;
  - Items No. 05 is the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

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

Statement As on : 30th September 2014

Details of Investment portfolio

## Name of the Fund - Pension General Annuity Fund

Periodicity of Submission : Quarterly

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)
1	Investment Assets (As per Form 3A/3B- Total Fund)	52.06	42.33	-	-	131.63	159.65	762.50	623.12
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	52.06	42.33	-	-	131.63	159.65	762.50	623.12
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

**CERTIFICATION**

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

## Note:

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

\_\_\_\_\_  
Jitendra Nayyar  
Chief Financial Officer

## FORM - 7

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

Statement As on : 30th September 2014

Details of Investment portfolio

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2014)
1	Investment Assets (As per Form 3A/3B- Total Fund)	538.48	466.23	-	-	138.41	214.46	2,529.86	2,205.64
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	538.48	466.23	-	-	138.41	214.46	2,529.86	2,205.64
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

## Note:

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

\_\_\_\_\_  
 Jitendra Nayyar  
 Chief Financial Officer

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

Statement As on : 30th September 2014

Details of Investment portfolio

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31)	YTD (AS on Date)	Prev. FY (As on 31)	YTD (AS on Date)	Prev. FY (As on 31)	YTD (AS on Date)	Prev. FY (As on 31)
1	Investment Assets (As per Form 3A/3B- Total Fund)	824.51	625.02	-	-	263.58	448.61	5,618.89	5,334.64
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	824.51	625.02	-	-	263.58	448.61	5,618.89	5,334.64
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

Note:

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

\_\_\_\_\_  
 Jitendra Nayyar  
 Chief Financial Officer

## FORM L-34-YIELD ON INVESTMENTS-1

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

No. Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	134.27	2.87	2.1%	2.1%	134.57	5.74	4.3%	4.3%	96.42	4.00	4.15%	4.15%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Treasury Bills	CTRB	239.69	5.19	2.2%	2.2%	217.21	9.20	4.2%	4.2%	146.16	5.13	3.51%	3.51%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	1.02	0.02	2.1%	2.1%	9.78	0.40	4.1%	4.1%	71.60	2.96	4.13%	4.13%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	-	-
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<u>TAXABLE BONDS</u>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1.49	0.04	2.4%	2.4%	1.49	0.07	4.8%	4.8%	5.76	0.26	4.60%	4.60%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Infrastructure - PSU - Debentures / Bonds	IPTD	50.10	1.17	2.3%	2.3%	49.03	2.27	4.6%	4.6%	46.73	2.16	4.62%	4.62%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.14	0.00	2.3%	2.3%	0.14	0.01	4.7%	4.7%	0.14	0.01	4.58%	4.58%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	0.00	0.00	-	-
		EPNQ	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Commercial Papers	ECCP	34.72	0.83	2.4%	2.4%	42.43	1.98	4.7%	4.7%	33.26	1.50	4.50%	4.50%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	187.71	4.42	2.4%	2.4%	150.93	7.08	4.7%	4.7%	210.84	10.20	4.84%	4.84%
	Deposits - CDs with Scheduled Banks	EDCD	95.89	2.24	2.3%	2.3%	90.74	4.27	4.7%	4.7%	18.02	0.31	1.72%	1.72%
	Deposits - Repo / Reverse Repo	ECMR	16.73	0.35	2.1%	2.1%	16.70	0.70	4.2%	4.2%	6.99	0.30	4.28%	4.28%
	Corporate Securities - Debentures	ECOS	0.38	0.01	2.1%	2.1%	0.38	0.02	4.3%	4.3%	0.77	0.03	4.28%	4.28%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	<b>TOTAL</b>		<b>764.98</b>	<b>17.21</b>			<b>724.03</b>	<b>32.25</b>			<b>650.86</b>	<b>27.51</b>		

**CERTIFICATION**

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

Date: 10/31/2014

**Jitendra Nayyar**  
Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

## FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th Sep 2014

Statement of Investment and Income on Investment

Name of the Fund - LIFE FUND



Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	1,248.58	26.65	2.1%	2.1%	1,183.71	51.80	4.4%	4.4%	646.60	38.37	5.9%	5.9%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	10.05	0.22	2.2%	2.2%	10.05	0.44	4.3%	4.3%	10.11	0.44	4.3%	4.3%
	Treasury Bills	CTRB	271.86	5.85	2.2%	2.2%	267.30	11.46	4.3%	4.3%	252.96	9.70	3.8%	3.8%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	140.04	2.97	2.1%	2.1%	140.40	5.96	4.2%	4.2%	158.78	7.74	4.9%	4.9%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<b>TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	86.30	2.10	2.4%	2.4%	79.66	3.85	4.8%	4.8%	56.62	2.66	4.7%	4.7%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	<b>TAXABLE BONDS</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	5.7%	5.7%	0.01	0.00	17.1%	17.1%	0.01	0.00	8.6%	8.6%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.03	0.00	3.7%	3.7%	0.03	0.00	6.4%	6.4%	0.01	0.00	-6.5%	-6.5%
	Infrastructure - PSU - Debentures / Bonds	IPTD	377.29	8.62	2.3%	2.3%	372.14	16.90	4.5%	4.5%	354.76	16.13	4.5%	4.5%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.40	0.06	2.3%	2.3%	2.40	0.11	4.6%	4.6%	2.44	0.11	4.5%	4.5%
	<b>OTHER INVESTMENTS</b>													
	Infrastructure - Equity (including unlisted)	IOEQ	0.00	(0.00)	-11.3%	-11.3%	0.00	0.00	2.6%	2.6%	0.00	0.00	0.0%	0.0%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	0.03	0.00	8.3%	8.3%	0.03	0.00	16.5%	16.5%	0.03	0.00	4.0%	4.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.22	0.00	1.0%	1.0%	0.19	0.01	4.2%	4.2%	0.05	0.01	14.6%	14.6%
	Commercial Papers	ECCP	7.87	0.19	2.4%	2.4%	11.95	0.55	4.6%	4.6%	13.64	0.61	4.5%	4.5%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	135.83	3.71	2.7%	2.7%	125.87	6.90	5.5%	5.5%	102.76	5.50	5.3%	5.3%
	Deposits - CDs with Scheduled Banks	EDCD	15.37	0.35	2.3%	2.3%	29.63	1.26	4.2%	4.2%	64.53	2.77	4.3%	4.3%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	0.00	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Deposits - Repo / Reverse Repo	ECMR	91.07	1.87	2.1%	2.1%	58.61	2.43	4.1%	4.1%	20.37	0.99	4.8%	4.8%
	Corporate Securities - Debentures	ECOS	44.64	1.08	2.4%	2.4%	46.30	2.22	4.8%	4.8%	16.05	0.91	5.7%	5.7%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7.28	0.18	2.5%	2.5%	28.49	1.46	5.1%	5.1%	54.67	2.58	4.7%	4.7%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	10.00	0.25	2.5%	2.5%	22.85	1.08	4.7%	4.7%	9.88	0.45	4.6%	4.6%
	Equity Shares (incl Co-op Societies)	OESH	0.01	0.00	2.8%	2.8%	0.01	0.00	6.8%	6.8%	0.01	0.00	14.7%	14.7%
	<b>TOTAL</b>		<b>2,448.90</b>	<b>54.10</b>			<b>2,379.63</b>	<b>106.42</b>			<b>1764.30</b>	<b>88.97</b>		

**CERTIFICATION**

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

Date: 10/31/2014

Jitendra Nayyar  
Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1. Based on daily simple Average of Investments

2. Yield netted for Tax

3. In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.



## Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.) <sup>1</sup>	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.) <sup>1</sup>	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.) <sup>1</sup>	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	739.60	20.02	2.7%	2.7%	705.11	50.72	7.2%	7.2%	690.45	-40.24	-5.83%	-5.83%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Treasury Bills	CTRB	252.66	5.24	2.1%	2.1%	252.11	10.40	4.1%	4.1%	60.80	2.28	3.75%	3.75%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	36.37	0.76	2.1%	2.1%	36.15	2.51	6.9%	6.9%	32.16	-0.49	-1.52%	-1.52%
	Central Government Guaranteed Loans / Bonds	CGSL	71.44	1.76	2.5%	2.5%	69.43	5.02	7.2%	7.2%	0.00	0.00	0.00%	0.00%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<b>TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	112.07	2.77	2.5%	2.5%	110.58	6.64	6.0%	6.0%	208.27	4.06	1.95%	1.95%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	<b>TAXABLE BONDS</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	221.05	(26.52)	-12.0%	-12.0%	190.69	27.76	14.6%	14.6%	236.74	4.29	1.81%	1.81%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	303.22	(44.38)	-14.6%	-14.6%	304.58	51.09	16.8%	16.8%	269.60	-57.78	-21.43%	-21.43%
	Infrastructure - PSU - Debentures / Bonds	IPTD	242.05	5.80	2.4%	2.4%	241.00	15.55	6.5%	6.5%	314.84	3.19	1.01%	1.01%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.00%	0.00%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	109.82	2.68	2.4%	2.4%	113.16	7.60	6.7%	6.7%	75.07	0.36	0.48%	0.48%
	<b>OTHER INVESTMENTS</b>													
	Infrastructure - Equity (including unlisted)	IOEQ	30.16	(14.97)	-49.6%	-49.6%	29.97	(1.65)	-5.5%	-5.5%	0.00	0.00	0.00%	0.00%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	544.44	(22.79)	-4.2%	-4.2%	531.36	128.57	24.2%	24.2%	581.82	-93.47	-16.06%	-16.06%
	Corporate Securities - Preference Shares	EPNQ	0.47	0.03	6.3%	214.6%	0.46	0.06	13.0%	13.0%	0.00	0.00	0.00%	0.00%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,238.21	194.05	8.7%	8.7%	2,189.40	439.20	20.1%	20.1%	2058.83	129.47	6.29%	6.29%
	Commercial Papers	ECCP	0.39	0.01	2.4%	2.4%	0.60	0.03	4.7%	4.7%	0.67	0.03	4.19%	4.19%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	50.42	1.39	2.7%	2.7%	52.23	2.82	5.4%	5.4%	317.74	19.30	6.07%	6.07%
	Deposits - CDs with Scheduled Banks	EDCD	67.06	1.52	2.3%	2.3%	72.02	3.31	4.6%	4.6%	11.64	0.50	4.26%	4.26%
	Deposits - Repo / Reverse Repo	ECMR	215.67	4.44	2.1%	2.1%	164.34	6.84	4.2%	4.2%	26.84	1.27	4.73%	4.73%
	Corporate Securities - Debentures	ECOS	240.65	5.17	2.1%	2.1%	231.62	13.62	5.9%	5.9%	154.19	2.60	1.69%	1.69%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	13.73	0.35	2.6%	2.6%	62.87	3.17	5.0%	5.0%	100.74	4.63	4.59%	4.59%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	66.41	-	0.0%	0.0%	66.41	-	0.0%	0.0%	466.69	0.00	0.00%	0.00%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	15.16	0.38	2.5%	2.5%	53.64	2.60	4.9%	0.0%	29.99	1.34	4.48%	4.48%
	Equity Shares (incl Co-op Societies)	OESH	108.94	18.78	17.2%	17.2%	101.90	25.05	24.6%	0.0%	165.73	-6.04	-3.64%	-3.64%
	Debentures	OLDB	-	-	-	-	-	-	0.0%	0.0%	45.69	1.72	3.77%	3.77%
	<b>TOTAL</b>		<b>5,680.00</b>	<b>156.49</b>			<b>5,579.64</b>	<b>800.89</b>			<b>5848.51</b>	<b>-22.97</b>		

**CERTIFICATION**

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

Date: 10/31/2014

**Jitendra Nayyar**  
 Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

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

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

Statement As on : 30th September 2014

Name of Fund- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

*Rs. Crores*

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

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

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

Statement As on : 30th September 2014

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

*Rs. Crores*

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

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

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

Statement As on : 30th September 2014

Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

**CERTIFICATION**

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

**Date:** 10/31/2014

**Note:**

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

\_\_\_\_\_  
Jitendra Nayyar  
Chief Financial Officer

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

		Q2 '14-15				Q2 '13-14				YTD September '14				YTD September'13			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
<b>1</b>	<b>First year Premium</b>																
	<b>i Individual Single Premium- (ISP)</b>																
	From 0-10000	8	671	671	176	0	82	82	18	11	689	689	184	0.62	104	104	23
	From 10,000-25,000	10	5	5	10	-	-	-	-	12	6	6	13	0	-	-	-
	From 25001-50,000	6	2	2	7	2	5	5	14	7	3	3	27	3	8	8	18
	From 50,001- 75,000	12	2	2	19	-	-	-	-	12	2	2	19	1	1	1	1
	From 75,000-100,000	-	-	-	-	3	3	3	8	8	1	1	10	6	6	6	15
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	223	4	3	191	30	4	4	21	319	5	4	216	27	4	4	21
	<b>ii Individual Single Premium (ISPA)- Annuity</b>																
	From 0-50000	105	98	96	-	13	34	34	-	198	198	196	-	23	63	63	-
	From 50,001-100,000	17	2	2	-	45	64	64	-	22	3	3	-	90	133	133	-
	From 1,00,001-150,000	-	-	-	-	18	16	16	-	-	-	-	-	40	37	37	-
	From 150,001- 2,00,000	-	-	-	-	20	12	12	-	-	-	-	-	26.44	16	16	-
	From 2,00,001-250,000	-	-	-	-	15	7	7	-	-	-	-	-	23.09	11	11	-
	From 2,50,001 -3,00,000	-	-	-	-	13	5	5	-	-	-	-	-	13.35	5	5	-
	Above Rs. 3,00,000	-	-	-	-	23	6	6	-	-	-	-	-	76.41	13	13	-
	<b>iii Group Single Premium (GSP)</b>																
	From 0-10000	0	-	1	(364)	-	-	-	(54)	0	-	3	(732)	-	-	-	(71)
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	1	-	6	29	-	-	-	-	1	-	11	78	-	-	-	-
	From 75,000-100,000	1	-	7	64	-	-	-	-	3	-	23	164	-	-	-	-
	From 1,00,001 -1,25,000	1	-	13	73	-	-	-	-	1	-	13	73	-	-	-	-
	Above Rs. 1,25,000	6	-	75	350	30	1	328	1,894	14	-	172	865	53	1	611	3,194
	<b>iv Group Single Premium- Annuity- GSPA</b>																
	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																
	<b>v Individual non Single Premium- INSP</b>																
	From 0-10000	295	5,102	4,992	139,669	394	15,271	15,271	207,400	594	10,958	10,716	309,563	732	26,976	26,976	395,260
	From 10,000-25,000	835	4,771	4,758	90,481	815	5,308	5,310	135,381	1,507	8,884	8,865	179,052	1,475	9,801	9,806	263,198
	From 25001-50,000	1,430	4,046	4,025	49,177	695	2,237	2,240	37,626	2,515	6,970	6,942	93,548	1,216	4,008	4,012	68,533
	From 50,001- 75,000	315	553	546	10,294	874	1,696	1,696	25,763	639	1,145	1,132	22,561	1,380	2,687	2,688	41,732
	From 75,000-100,000	1,069	1,140	1,140	25,647	495	589	590	12,467	2,019	2,232	2,231	48,228	812	1,012	1,014	20,394
	From 1,00,001 -1,25,000	156	159	157	4,829	780	773	775	19,045	351	353	349	12,850	1,323	1,372	1,374	32,667
	Above Rs. 1,25,000	2,452	908	904	43,809	1,935	783	784	48,919	4,485	1,680	1,676	85,102	2,966	1,370	1,374	84,405
	<b>vi Individual non Single Premium- Annuity- INSPA</b>																
	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																
	<b>vii Group Non Single Premium (GNSP)</b>																
	From 0-10000	(27)	-	24,990	(14,354)	1,446	-	3,884	(21,945)	(29)	-	35,557	(16,560)	1,440	-	16,438	(31,075)
	From 10,000-25,000	3	1	2,201	2,439	0	-	283	1	9	4	4,398	6,873	4	3	1,641	3,881
	From 25001-50,000	6	-	2,740	6,783	0	-	205	4	10	2	3,456	10,457	5	2	857	3,499
	From 50,001- 75,000	4	1	2,167	3,653	0	-	76	1	9	3	44,570	12,787	5	2	676	3,096
	From 75,000-100,000	7	-	665	6,460	0	-	21	8	13	1	1,978	10,754	2	-	1,597	281
	From 1,00,001 -1,25,000	1	-	-	-	-	-	-	1	3	-	116	1,269	8	2	1,897	977
	Above Rs. 1,25,000	1,487	4	252,676	73,253	1,646	18	364,815	104,314	12,835	12	384,911	340,335	8,339	30	660,354	170,080
	<b>viii Group Non Single Premium- Annuity- GNSPA</b>																
	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

		Q2 '14-15				Q2 '13-14				YTD September '14				YTD September'13			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
<b>2</b>	<b>Renewal Premium</b>																
	<b>i Individual</b>																
	From 0-10000	1,921	32,103	31,796	786,006	1,877	32,770	32,793	521,871	3,151	65,674	65,165	1,421,252	3,273	67,524	67,597	925,103
	From 10,000-25,000	6,312	36,137	36,030	500,212	6,975	42,708	42,754	461,908	10,675	86,519	86,032	1,007,605	12,563	103,857	103,963	905,841
	From 25001-50,000	5,723	13,530	13,520	164,315	5,706	14,394	14,431	147,928	9,480	33,269	33,026	351,114	10,216	36,986	37,133	320,592
	From 50,001- 75,000	1,875	2,744	2,693	45,988	2,410	3,798	3,798	48,617	3,262	7,861	7,719	108,870	3,933	9,867	9,876	107,140
	From 75,000-100,000	3,985	3,812	3,815	60,844	3,132	3,087	3,095	38,544	6,568	7,761	7,726	117,082	5,676	6,810	6,833	81,547
	From 1,00,001 -1,25,000	1,370	1,116	1,084	23,573	2,120	1,748	1,739	30,372	2,292	2,827	2,757	55,924	3,040	3,932	3,928	62,124
	Above Rs. 1,25,000	7,950	2,494	2,436	112,550	7,761	2,515	2,502	97,674	13,238	5,497	5,371	241,173	12,766	5,681	5,648	212,447
	<b>ii Individual- Annuity</b>																
	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																
	<b>iii Group</b>																
	From 0-10000	1	8	12,748	2,600	225	2	-	-	2	19	16,530	2,883	226	42	31,966	24,259
	From 10,000-25,000	1	2	210	479	-	-	-	-	2	5	361	1,086	2	3	187	673
	From 25001-50,000	11	14	2,430	3,142	0	-	-	0	21	21	3,404	6,373	7	8	836	2,675
	From 50,001- 75,000	9	2	940	1,302	-	-	-	-	17	6	1,617	4,365	6	5	1,160	2,416
	From 75,000-100,000	7	2	502	2,744	-	-	-	-	13	4	1,870	5,588	8	2	644	1,124
	From 1,00,001 -1,25,000	5	-	-	1,119	-	-	-	-	12	2	721	4,386	7	1	1,361	2,581
	Above Rs. 1,25,000	302	12	18,957	176,193	202	55	28,820	161,645	794	30	413,974	503,634	901	74	259,791	312,530
	<b>iv Group- Annuity</b>																
	From 0-10000																
	From 10,000-25,000																
	From 25001-50,000																
	From 50,001- 75,000																
	From 75,000-100,000																
	From 1,00,001 -1,25,000																
	Above Rs. 1,25,000																

Note:

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q2 '14-15			Q2 '13-14			YTD September '14			YTD September'13		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	157	0	3	644	22	1	293	0	3	853	31
2	Corporate Agents-Banks	0	0	5	0	0	1	0	0	5	0	1	2
3	Corporate Agents -Others	0	544	4	0	28,856	31	0	858	7	0	57,817	61
4	Brokers	1	3,808	5	3	4,448	64	8	9,073	67	6	7,003	70
5	Micro Agents	0	0	0	0	0	-	0	0	0	0	0	-
6	Direct Business	5	281,032	1,477	13	335,664	3,004	13	464,984	12,790	31	618,397	9,692
	<b>Total(A)</b>	<b>6</b>	<b>285,541</b>	<b>1,491</b>	<b>19</b>	<b>369,612</b>	<b>3,122</b>	<b>22</b>	<b>475,208</b>	<b>12,870</b>	<b>40</b>	<b>684,071</b>	<b>9,856</b>
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
	<b>Grand Total (A+B)</b>	<b>6</b>	<b>285,541</b>	<b>1,491</b>	<b>19</b>	<b>369,612</b>	<b>3,121,67274</b>	<b>22</b>	<b>475,208</b>	<b>12,870</b>	<b>40</b>	<b>684,071</b>	<b>9,856</b>

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)									
		Q2 '14-15		Q2 '13-14		YTD September '14		YTD September '13			
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium		
1	Individual agents	5,296	2,680	6,500	2,587	9,734	4,845	11,630	4,359		
2	Corporate Agents-Banks	7,122	3,541	13,149	2,807	13,297	6,603	21,169	4,465		
3	Corporate Agents -Others	-	0	-	0	-	0	-	(4)		
4	Brokers	31	21	152	33	77	50	404	84		
5	Micro Agents	1	0	452	1	1	0	865	2		
6	Direct Business	4,769	723	6,635	740	9,702	1,295	13,552	1,327		
	<b>Total (A)</b>	<b>17,219</b>	<b>6,965</b>	<b>26,888</b>	<b>6,169</b>	<b>32,811</b>	<b>12,794</b>	<b>47,620</b>	<b>10,233</b>		
1	Referral (B)	244	(31)	7	1	318	(97)	7	1		
	<b>Grand Total (A+B)</b>	<b>17,463</b>	<b>6,934</b>	<b>26,895</b>	<b>6,169</b>	<b>33,129</b>	<b>12,697</b>	<b>47,627</b>	<b>10,234</b>		



FORM L-39-Data on Settlement of Claims for the quarter ended 30 September 2014

Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	745	252	222	210	231	1,660	205,529
2	Survival Benefit	36	382	60	61	6	3	548	22,184
3	for Annuities / Pension	359	777	24	17	3	-	1,180	2,457
4	For Surrender	-	15,046	-	-	-	-	15,046	2,613,476
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	5	2	-	-	-	7	2,256
	HCB	-	18	2	-	-	-	20	125
	ADB	-	15	-	-	-	-	15	3,074
	IB	-	13	1	-	-	-	14	312
6	Partial Withdrawals	-	522	-	-	-	-	522	101,295
7	Auto Foreclosure	-	5,169	1	-	-	-	5,170	401,860
8	EL Surrender	-	1,321	-	-	-	-	1,321	70,692
9	Death Claims	-	423	-	-	-	-	423	241,778

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

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

Data is on settlement basis

Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	42	-	-	-	-	42	87,328
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	60	-	-	-	-	60	378.4
7	Gratuity	-	761	1	-	-	-	762	263,485
8	Leave encashment	-	8	-	-	-	-	8	749
9	ADB	-	1	-	-	-	-	1	262
10	Death Claims	-	1,028	-	-	-	-	1,028	39,358

## FOR L-40 : Quarterly Claims data for Life for the quarter ended 30 September 2014

Individual													
No. of claims only													
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender**	For Partial withdrawals	For Auto Fore Closure***	For EL Surrender***	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	3	1,365	244	137	403	15	198	96	-	7	3	-
2	Claims reported during the period*	417	1,301	563	1,192	15,445	575	5,294	1,185	9	13	21	16
3	Claims Settled during the period	389	1,276	538	1,151	15,572	581	5,258	1,234	7	13	20	15
4	Claims Repudiated during the period	30	-	-	-	-	-	-	-	-	-	-	1
	Less than 2years from the date of acceptance of risk	28	-	-	-	-	-	-	-	-	-	-	1
	a Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
	b	2	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	478	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	1	912	269	178	242	9	231	42	2	7	4	-
	Less than 3months	1	546	146	72	242	9	231	42	2	2	4	-
	3 months to 6 months	-	366	56	34	-	-	-	-	-	1	-	-
	6months to 1 year	-	-	58	23	-	-	-	-	-	4	-	-
	1year and above	-	-	9	49	-	-	-	-	-	-	-	-

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

\*\* 34 cases in the surrender category were reversed from the opening balance as customer opted to continue

\*\*\* 3 cases in the AFC category were reversed from the opening balance as customer opted to continue

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

GROUP												
No. of claims only												
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure	
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	7	-	-	-
2	Claims reported during the period*	944	-	-	-	43	-	1	752	8	60	-
3	Claims Settled during the period	944	-	-	-	43	-	1	757	8	60	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-
	a	-	-	-	-	-	-	-	-	-	-	-
	b Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	2	-	-	-
	Less than 3months	-	-	-	-	-	-	-	2	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	2	3	-	4	-	1	17
b)	Policy Servicing	16	122	11	96	20	11	291
c)	Proposal Processing	8	99	21	61	23	2	172
d)	Survival Claims	6	83	4	47	33	5	179
e)	ULIP Related	-	33	-	27	3	3	59
f)	Unfair Business Practices	47	647	108	83	474	29	1,401
g)	Others	-	-	-	-	-	-	-
<b>Total Number</b>		<b>79</b>	<b>987</b>	<b>144</b>	<b>318</b>	<b>553</b>	<b>51</b>	<b>2119</b>

2	Total No. of policies during previous year:	106076
3	Total No. of claims during previous year:	109813
4	Total No. of policies during current year:	33151
5	Total No. of claims during current year:	21300
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	580.07
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	92.02

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	46	-	46
b)	7-15 days	5	-	5
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
<b>Total Number of Complaints</b>		<b>51</b>	<b>-</b>	<b>51</b>

\* 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.

3. How the policy data needed for valuation is accessed.

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

i. How the valuation bases are supplied to the system

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

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

i. Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
2.	Life- Non-participating Policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities - Non-participating policies	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
6.	Unit Linked	6.8% for first 5 years and 5.9% thereafter	6% for first 5 years and 5.1% thereafter	6.8% for first 5 years and 5.9% thereafter	6% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6% for first 5 years and 5.1% thereafter	NA	6% for first 5 years and 5.1% thereafter
8.	India Bond	NA	7.8% for first 5 years and 6.9% thereafter	NA	7.8% for first 5 years and 6.9% thereafter

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the interest rate assumption is as for non par life product.

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

i. Individual Business (% of IALT 2006-08 Ultimate)

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

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the interest rate assumption is as for non par life product.

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

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	614	614
2.	Life- Non-participating Policies	38	614
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	614	614
5.	Individual Pension Plan	614	614
6.	Unit Linked	645	645
7.	Health Insurance	460	460

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the fixed expense assumption is 82 to 399

4) Bonus:

i. Individual Business

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

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

ii. Group Business

NA

NA

## L-42- Valuation Basis (Life Insurance)

## 5) Policyholders Reasonable Expectations:

PRE considerations are:

Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 404% as on 30th September 2014. Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - [Unit Reserve (for UWP/PUWP) X max( (p1x(0.015)<sup>DMT</sup> of assets) + p2 x 30%), 3%] where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees. For highest NAV guaranteed product the reserve has been kept based on formula- Additional Charge For Guarantee X Fund Value as on Valuation Date X Elapsed Period (No. of years)

Ø Under With Profits plan policyholders expect the bonus rates to be in line with the returns available on other investments in the market. Aviva considers this aspect when regular bonus rate is decided and the future rates of bonuse(s) has been allowed in reserve.

Ø In line with company's bonus policy, the regular bonus rates have been increased or decreased in the past and have been accepted by the policyholders.

## 6) Taxation and Shareholder Transfers:

Ø Tax rate is assumed to be 14.1625%

Ø Shareholder's Share in surplus of UWP fund is assumed to be 1/9th of the surplus distributed to the With Profits policyholders and 100% for Non Par policies

## 7) Basis of provisions for Incurred but not reported (IBNR)

## Linked Business

Keeping in view the flexibility provided in the policy for the reporting of a claim, following provisions have been made towards unreported claims- For Linked business

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

## Non Linked Individual

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

## For group business OYRGTA Business

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

## For SP Group Term Business

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

## 8) Change in Valuation method or bases:

## (1) Economic Assumptions

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

Item	Current	Valuation 2013-14
Discount rate for non unit fund	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for UWP	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for conventional-other than India Bond	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for conventional- India Bond	7.8% for first 5 years and 6.9% thereafter	7.8% for first 5 years and 6.9% thereafter
Discount rate for Health	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter

## (2) Expense Assumptions

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

Policy Maintenance Expenses (starting from 2<sup>nd</sup> policy month):

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife)	400	0.72%	-	0.0575%
2	All Traditional Endowment Products	534	0.96%	-	0.0575%
3	All UL Endowment (fully underwritten)	561	1.01%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	561	1.01%	-	0.2300%
5	All UL Pension Products	561	1.01%	-	0.2300%
6	Single Premium UL Products	561	0.00%	-	0.2300%
7	iLife, iShield, iLife Secure	400	2.00%	-	0.0575%
8	Rural Endowment	82	0.00%	-	0.0575%
9	Rural Term Assurance	33	0.00%	-	0.0575%
10	Health Insurance	400	2.00%	-	0.0575%

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