



IRDA Public Disclosures

Period ended 31 March 2014

Aviva Life Insurance Company India Limited

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REVENUE ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2014
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED				NON-LINKED				Q4 '13-14	YTD MAR '14
		LIFE	PENSION	GROUP	Discontinued Policy Fund	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net											
(a) Premium	L-4	6,814,019	1,441,265	251,037	-	7,212,474	359,884	1,312,302	1,390,000	7,699,871	18,780,981
(b) Reinsurance ceded		(96,024)	-	8,319	-	(326,792)	-	(63,794)	-	(127,672)	(478,291)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub Total		6,717,995	1,441,265	259,356	-	6,885,682	359,884	1,248,508	1,390,000	7,572,199	18,302,690
Income from Investments											
(a) Interest, Dividends and Rent – Gross		1,877,378	408,436	92,161	124,710	806,026	122,867	250,367	191,671	992,388	3,873,616
(b) Profit on sale/redemption of investments		3,976,309	1,470,970	49,159	7,726	138,443	1,435	6,917	4,912	1,427,860	5,655,871
(c) (Loss) on sale/ redemption of investments		(2,411,297)	(804,969)	(34,763)	(7,400)	(36)	(10)	(4,373)	(3,456)	(469,120)	(3,266,304)
(d) Transfer/Gain on revaluation/change in fair v.		1,627,234	159,173	(5,540)	(437)	(1)	-	-	-	1,218,177	1,780,429
Sub Total		5,069,624	1,233,610	101,017	124,599	944,432	124,292	252,911	193,127	3,169,305	8,043,612
Other Income											
(a) Contribution from the Shareholders' A/c		-	-	-	996,855	1,414,516	5,664	256,454	21,580	1,852	2,695,069
TOTAL (A)		11,787,619	2,674,875	360,373	1,121,454	9,244,630	489,840	1,757,873	1,604,707	10,743,356	29,041,371
Commission	L-5	56,115	4,612	18	-	713,752	9,531	1,233	-	331,469	785,261
Operating Expenses related to Insurance Business	L-6	1,189,990	133,533	12,771	1,961	2,863,485	16,310	48,697	17,546	906,637	4,284,293
Provision for Doubtful debts		4,378	712	60	-	8,840	108	193	-	13,564	14,291
Bad debts written off		-	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
TOTAL (B)		1,250,483	138,857	12,849	1,961	3,586,077	25,949	50,123	17,546	1,251,670	5,083,845
Benefits Paid (Net)	L-7	9,969,137	5,040,139	393,989	-	585,401	13,680	755,176	2,450,000	6,545,030	19,207,522
Interim Bonuses Paid		31,782	2,165	-	-	9	-	-	-	12,670	33,956
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a) Gross		(1,515,532)	(2,709,137)	(196,555)	1,119,493	7,579,863	395,315	981,273	(862,839)	4,874,442	4,791,879
(b) Amount ceded in Reinsurance		(72,404)	-	-	-	(2,508,871)	-	(28,698)	-	(2,575,019)	(2,609,973)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-
TOTAL (C)		8,412,983	2,333,167	197,434	1,119,493	5,656,402	408,995	1,707,750	1,587,161	8,857,123	21,423,384
TOTAL (B+C)		9,663,466	2,472,024	210,283	1,121,454	9,242,479	434,944	1,757,873	1,604,707	10,108,793	26,507,229
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		2,124,153	202,851	150,090	-	2,151	54,896	-	-	634,563	2,534,141
APPROPRIATIONS											
Transfer to Shareholders' Account		2,156,521	211,189	150,090	-	-	53,558	-	0	636,249	2,571,358
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(32,368)	(8,338)	-	-	2,151	1,338	-	-	(1,689)	(37,217)
TOTAL (D)		2,124,153	202,851	150,090	-	2,151	54,896	-	0	634,560	2,534,141
The break up of Total surplus is as under:											
(a) Interim Bonuses Paid:		31,782	2,165	-	-	9	-	-	-	12,670	33,956
(b) Allocation of Bonus to policyholders:		22,079	2,598	-	-	1,583	319	-	-	26,579	26,579
(c) Surplus shown in the Revenue Account:		2,124,153	202,851	150,090	-	2,151	54,896	-	-	634,563	2,534,141
(d) Total Surplus: ((a)+(b)+(c)):		2,178,014	207,614	150,090	-	3,743	55,215	-	-	673,812	2,594,676

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

REVENUE ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2013
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED				NON-LINKED				Q4 '12-13	YTD MAR '13
		LIFE	PENSION	GROUP	Discontinued Policy Fund	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net											
(a) Premium	L-4	9,423,810	2,712,797	398,745	-	6,245,089	276,219	1,040,066	1,310,000	7,758,471	21,406,726
(b) Reinsurance ceded		(131,991)	-	(8,324)	-	(216,360)	-	(71,343)	-	(154,884)	(428,018)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub Total		9,291,819	2,712,797	390,421	-	6,028,729	276,219	968,723	1,310,000	7,603,586	20,978,708
Income from Investments											
(a) Interest, Dividends and Rent – Gross		2,038,946	547,989	91,059	49,116	438,059	91,517	137,974	195,802	866,992	3,590,462
(b) Profit on sale/redemption of investments		2,405,986	1,123,316	30,972	3,614	12,575	3,974	2,415	3,427	1,353,155	3,586,279
(c) (Loss) on sale/ redemption of investments		(1,725,323)	(750,413)	(15,049)	-	(3)	(2)	(22)	(32)	(323,048)	(2,490,844)
(d) Transfer/Gain on revaluation/change in fair value		615,195	199,265	19,979	-	-	-	-	-	(2,951,560)	834,439
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-	-
Sub Total		3,334,804	1,120,157	126,961	52,730	450,631	95,489	140,367	199,197	(1,054,461)	5,520,336
Other Income											
(a) Contribution from the Shareholders' A/c		-	-	17,460	722,742	2,360,761	13,200	303,906	-	(286,719)	3,418,069
TOTAL (A)		12,626,623	3,832,954	534,842	775,472	8,840,121	384,908	1,412,996	1,509,197	6,262,406	29,917,113
Commission	L-5	148,769	11,734	2	-	884,147	4,975	3,385	-	458,539	1,053,012
Operating Expenses related to Insurance Business	L-6	1,571,457	186,995	15,643	-	3,283,838	10,623	49,060	20,286	553,784	5,137,902
Provision for Doubtful debts		1,545	332	21	-	2,209	28	68	-	4,203	4,203
Bad debts written off		-	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
TOTAL (B)		1,721,771	199,061	15,666	-	4,170,194	15,626	52,513	20,286	1,016,526	6,195,117
Benefits Paid (Net)	L-7	11,688,670	7,147,394	462,787	-	310,620	5,830	165,515	150,000	5,968,174	19,930,816
Interim Bonuses Paid		8,486	871	-	-	-	-	-	-	6,562	9,357
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a) Gross		(2,757,321)	(3,866,230)	56,389	775,472	5,968,244	264,440	1,217,016	1,160,000	(17,327)	2,818,010
(b) Amount ceded in Reinsurance		(70,796)	-	-	-	(1,612,777)	-	(22,048)	-	(1,675,114)	(1,705,621)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-
TOTAL (C)		8,869,040	3,282,035	519,176	775,472	4,666,087	270,270	1,360,483	1,310,000	4,282,295	21,052,562
TOTAL (B+C)		10,590,811	3,481,096	534,842	775,472	8,836,281	285,896	1,412,996	1,330,286	5,298,821	27,247,679
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		2,035,812	351,858	(0)	-	3,840	99,012	-	178,911	963,585	2,669,435
APPROPRIATIONS											
Transfer to Shareholders' Account		2,303,947	525,140	-	-	-	97,322	-	178,911	1,062,294	3,105,320
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(268,135)	(173,282)	-	-	3,840	1,690	-	-	(98,702)	(435,884)
TOTAL (D)		2,035,812	351,858	-	-	3,840	99,012	-	178,911	(1,079,434)	2,669,435
The break up of Total surplus is as under:											
(a) Interim Bonuses Paid:		8,486	871	-	-	-	-	-	-	6,562	9,357
(b) Allocation of Bonus to policyholders:		26,745	2,533	-	-	1,528	432	-	-	31,238	31,238
(c) Surplus shown in the Revenue Account:		2,035,812	351,858	(0)	-	3,840	99,012	-	178,911	963,585	2,669,435
(d) Total Surplus: ((a)+(b)+(c)):		2,071,043	355,262	(0)	-	5,368	99,444	-	178,911	1,001,385	2,710,030

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

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2014
Shareholders' Account (Non-technical Account)

Particulars	Q4 '13-14	YTD MAR '14	Q4 '12-13	YTD MAR '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	2,571,358	2,571,358	3,105,320	3,105,320
Income From Investments				
(a) Interest, Dividends and Rent – Gross	192,424	734,366	160,393	659,786
(b) Profit on sale/redemption of investments	11,986	67,678	15,781	69,274
(c) (Loss) on sale/ redemption of investments	(31)	(71)	(51)	(110)
Other Income	-	-	-	-
TOTAL (A)	2,775,737	3,373,331	3,281,443	3,834,270
Expense other than those directly related to the insurance business	105,197	153,084	53,550	96,189
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	(11,815)	-	11,211	17,460
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	(419,863)	1,410,140	(1,096,460)	2,360,761
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	24,914	97,807	73,116	303,906
Non Linked - Group - Pension - Non Participating	9,984	21,580	-	-
Non Linked - Annuity - Non Participating	5,664	5,664	2,672	13,200
Discontinued Policy Fund	252,734	996,855	722,742	722,742
Non Linked - Variable group	155,172	158,647	-	-
Non Linked Health Non Participating	(14,939)	4,376	-	-
TOTAL (B)	107,047	2,848,153	(233,169)	3,514,258
Profit/ (Loss) before tax	2,668,689	525,178	3,514,611	320,011
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	2,668,689	525,178	3,514,611	320,011
APPROPRIATIONS				
(a) Balance at the beginning of the year	(15,872,937)	(13,729,427)	(17,244,038)	(14,049,439)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(13,204,249)	(13,204,249)	(13,729,427)	(13,729,427)
Earnings per equity share				
Weighted average number of equity shares outstanding		2,004,900,000		2,004,900,000
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		0.26		0.16

BALANCE SHEET AS AT MARCH 31, 2014

Particulars	Schedule	AS AT MARCH 31,	AS AT MARCH 31,
		2014	2013
		(Rs. 000's)	(Rs. 000's)
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/[(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	20,049,000
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[(DEBIT) FAIR VALUE CHANGE ACCOUNT		188	(11)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account			
		-	-
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		256,618	261,113
Linked - Individual - Pension - Non Participating		38,591	52,936
Linked - Group - Life - Non Participating		395	727
Non Linked - Individual - Life - Participating		22,080	17,448
Non Linked - Individual - Pension - Participating		8,714	9,100
Non Linked - Individual - Life - Non Participating		13,182,480	8,129,425
Non Linked - Individual - Pension - Non Participating		1,414,617	1,078,065
Non Linked - Group - Life - Non Participating		2,800,531	2,450,868
Non Linked - Group - Pension - Non Participating		1,622,748	2,485,587
Non Linked - Annuity - Non Participating		182,077	122,928
Non Linked - Variable group		602,911	-
Non Linked Health Non Participating		13,304	-
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		487,146	763,313
Linked - Individual - Pension - Participating		49,963	64,364
Linked - Individual - Life - Non Participating		40,432,054	41,739,327
Linked - Individual - Pension - Non Participating		8,712,927	11,393,318
Linked - Group - Life - Non Participating		1,045,410	1,241,633
Discontinued Policies Fund - Non payment of premium		2,136,725	1,017,231
Sub-Total		73,009,479	70,827,372
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Linked Liabilities (Lapsed Policies)		8,317	106,585
FFA - Others		486,028	424,970
TOTAL		93,552,824	91,407,927
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	9,423,860	8,019,154
- Policyholders'	L-13	18,863,818	14,094,868
Assets held to cover linked liabilities	L-14	53,346,378	56,776,863
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	253,274	264,485
CURRENT ASSETS			
Cash & Bank Balance	L-17	1,272,356	1,550,834
Advances And Other Assets	L-18	2,074,428	1,581,362
Sub-Total (A)		3,346,784	3,132,196
CURRENT LIABILITIES			
PROVISIONS	L-19	4,616,896	4,438,958
	L-20	268,643	170,110
Sub-Total (B)		4,885,539	4,609,068
NET CURRENT ASSETS (C) = (A - B)		(1,538,755)	(1,476,872)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		13,204,249	13,729,427
TOTAL		93,552,824	91,407,927

Contingent Liabilities	As AT MARCH 31, 2014 (Rs. 000's)	As AT MARCH 31, 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	3,812	804
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) *	153,715	124,602
Total	172,460	142,489

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

During the year, 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.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q4 '13-14	YTD MAR '14	Q4 '12-13	YTD MAR '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	2,919,862	5,815,348	2,952,947	6,734,339
Renewal premiums	4,716,273	12,843,359	4,742,689	14,532,733
Single premiums	63,736	122,274	62,835	139,654
TOTAL PREMIUM	7,699,871	18,780,981	7,758,471	21,406,726

Note:ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	7,699,871	18,780,981	7,758,471	21,406,726
Outside India	-	-	-	-
TOTAL PREMIUM	7,699,871	18,780,981	7,758,471	21,406,726

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q4 '13-14	YTD MAR '14	Q4 '12-13	YTD MAR '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	230,026	554,660	370,361	824,220
- Renewal premiums	101,142	222,628	94,774	236,071
- Single premiums	468	775	1,000	1,524
Total (A)	331,636	778,063	466,136	1,061,815
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	(167)	7,198	(7,598)	(8,803)
Net Commission	331,470	785,261	458,538	1,053,012
Break-up of the expenses (Gross) incurred to procure business:				
Agents	131,265	312,666	177,076	420,091
Brokers	(2,011)	14,853	6,546	34,293
Corporate Agency	202,390	450,540	282,117	606,946
Referral	(7)	5	398	485
TOTAL (B)	331,637	778,063	466,137	1,061,815

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q4 '13-14	YTD MAR '14	Q4 '12-13	YTD MAR '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	411,852	2,045,933	219,104	2,324,838
Travel, conveyance and vehicle running expenses	21,894	62,741	17,011	88,010
Training expenses	65,800	98,541	77,003	274,769
Rents, rates and taxes	159,563	474,465	129,051	649,828
Repairs	1,136	4,423	1,324	4,093
Printing and stationery	11,654	45,611	14,366	59,524
Communication expenses	45,384	179,138	44,885	191,815
Legal and professional charges	(110,764)	105,246	(55,172)	95,302
Medical fees	14,337	45,001	17,912	63,339
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,704	5,766	2,056	5,132
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)	(125)	500	76	301
Advertisement and publicity	116,354	413,376	(28,177)	414,907
Interest and bank charges	12,089	44,144	6,444	23,947
Information technology and related expenses	30,754	131,825	29,121	139,718
Service tax on premium	61,791	251,548	92,707	378,930
Others	-	-	-	-
a) Office maintenance	32,745	126,125	(35,786)	144,884
b) Electricity	21,198	89,332	22,475	105,298
c) Recruitment	7,827	25,201	(421)	24,231
d) Miscellaneous expenses	(32,107)	3,089	(33,404)	737
Depreciation	33,552	132,287	33,208	148,298
TOTAL	906,637	4,284,292	553,784	5,137,902

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q4 '13-14	YTD MAR '14	Q4 '12-13	YTD MAR '13
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	315,698	1,039,414	285,745	999,667
(b) Claims by Maturity,	271,811	1,159,958	231,272	848,722
(c) Annuities/Pension payment	1,992,297	3,088,550	202,147	355,878
(d) Periodical Benefit	20,054	27,803	2,292	10,548
(e) Health	-	2,500	-	-
(f) Other benefits - Riders	1,145	7,613	3,226	8,061
- Surrender	4,077,071	14,379,548	5,454,757	18,154,976
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(133,046)	(497,864)	(211,264)	(447,035)
(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	-	-	-	-
TOTAL	6,545,030	19,207,522	5,968,174	19,930,816
Benefits paid to claimants:				
In India	6,545,030	19,207,522	5,968,174	19,930,816
Outside India	-	-	-	-
Total Benefits paid (Net)	6,545,030	19,207,522	5,968,174	19,930,816

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT MARCH 31, 2014	AS AT MARCH 31, 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.	-	-
TOTAL	20,049,000	20,049,000

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

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	(In '000)			
	AS AT MARCH 31, 2014		AS AT MARCH 31, 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	-	-	-	-
TOTAL	2,004,900	100%	2,004,900	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT MARCH 31, 2014	AS AT MARCH 31, 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	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT MARCH 31, 2014	AS AT MARCH 31, 2013
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT MARCH 31, 2014	AS AT MARCH 31, 2013
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills# (Market value (Rs '000) Current Year 1,695,977 Previous Year 551,712)	1,860,282	547,188
Other Approved Securities (Market value (Rs '000) Current Year 1,040,466 Previous Year 1,421,229)	1,080,699	1,421,513
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	335,000	53,012
(Market value (Rs '000) Current Year 335,347 Previous Year 54,061)		
(e) Other Securities (Term Deposits)	-	550,300
(Market value (Rs '000) Current Year NIL Previous Year 550,300)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	1,338,182	889,447
(Market value (Rs '000) Current Year 1,326,605 Previous Year 892,065)		
Other Investments		
Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,975,107 Previous Year 2,416,725)	1,975,107	2,416,725
Other Approved Securities (Market value (Rs '000) Current Year 39,838 Previous Year 99,550)	39,894	99,624
Other Approved Investments		
(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	18,004	-
(Market value (Rs '000) Current Year 17,991 Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	2,018,140	640,965
(Market value (Rs '000) Current Year 2,018,140 Previous Year 640,965)		
(f) Other Securities (Reverse Repo)	388,944	570,081
(Market value (Rs '000) Current Year 388,944 Previous Year 570,081)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	369,608	830,299
(Market value (Rs '000) Current Year 369,386 Previous Year 833,059)		
Other Investments		
Mutual Funds	-	-
TOTAL	9,423,860	8,019,154
INVESTMENTS		
In India	9,423,860	8,019,154
Outside India	-	-
TOTAL	9,423,860	8,019,154

Note :

1. Includes (Rs '000) Current Year 100,518 (Previous Year 100,586) invested in Government Securities pursuant to Section 7 of the Insurance Act 1938.

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT MARCH 31, 2014	AS AT MARCH 31, 2013
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 8,732,308 Previous Year 5,559,134)	9,277,650	5,452,115
Other Approved Securities (Market value (Rs '000) Current Year 800,589 Previous Year 677,932)	821,142	682,008
Other Approved Investments	-	-
(a) Shares	-	-
(aa) Equity (Market value (Rs '000) Current Year 1,378 Previous Year 432)	1,378	432
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 106,840 Previous Year 143,905)	104,977	144,087
(e) Other Securities (Fixed Deposits) (Market value (Rs '000) Current Year 201,700 Previous Year 201,700)	201,700	201,700
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 2,715,414 Previous Year 2,477,933)	2,816,632	2,425,901
Equity Shares (Market value (Rs '000) Current Year 196 Previous Year 42)	196	42
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 52 Previous Year 83)	52	83
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,689,494 Previous Year 1,625,299)	1,689,663	1,625,180
Other Approved Securities (Market value (Rs '000) Current Year 568,483 Previous Year 341,937)	568,910	342,229
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(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 39,813 Previous Year 104,120)	39,968	104,113
(e) Other Securities (Term Deposit and Certificate of Deposits) (Market value (Rs '000) Current Year 2,122,709 Previous Year 1,963,534)	2,122,709	1,963,534
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 1,155,609 Previous Year 689,894)	1,155,609	689,894
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 63,146 Previous Year 464,242)	63,232	463,550
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Other Investments		
Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
TOTAL	18,863,818	14,094,868
INVESTMENTS		
In India	18,863,818	14,094,868
Outside India	-	-
TOTAL	18,863,818	14,094,868

Form L-14 - INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT MARCH 31, 2013						
	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)	Total (Rs. 000's)
LONG TERM INVESTMENTS							
Government Securities and Government guaranteed bonds Including Treasury Bills	-	-	4,167,150	1,265,995	240,762	431,139	6,105,046
*Linked Par (Ind Life) 142,232 PY NIL (Linked par (Pension) 15,929 PY NIL Linked Non Par (Ind Life) 5,321,840 PY 4,175,501 Linked Non Par (Pension) 907,521 PY 1,272,315 Linked Non Par (Group) 224,189 PY 241,834 Discontinued Policy Fund 2,274 PY 431,139							
Other Approved Securities	-	-	262,107	48,931	7,624	266	318,928
*Linked Par (Ind Life) 17,929 PY NIL (Linked par (Pension) 20,043 PY NIL Linked Non Par (Ind Life) 1,157,387 PY 261,650 Linked Non Par (Pension) 211,516 PY 48,921 Linked Non Par (Group) 67,346 PY 7,501 Discontinued Policy Fund 264 PY 266							
Other Approved Investments							
(a) Shares							
(aa) Equity	2,359	311	20,946,651	6,433,070	100,109	-	27,482,500
*Linked Par (Ind Life) 582 PY 582 Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 17,592,437 PY 18,742,701 Linked Non Par (Pension) 4,069,930 PY 5,461,606 Linked Non Par (Group) 98,493 PY 93,843 Discontinued Policy Fund NIL PY NIL							
(bb) Preference	-	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds	88,001	12,000	1,331,710	232,190	108,188	-	1,772,089
*Linked Par (Ind Life) 143,140 PY 87,541 (Linked par (Pension) 14,482 PY 11,937 Linked Non Par (Ind Life) 1,261,292 PY 1,316,427 Linked Non Par (Pension) 306,417 PY 230,079 Linked Non Par (Group) 54,986 PY 106,840 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	125,300	13,600	30,500	-	-	-	169,400
*Linked Par (Ind Life) 125,300 PY 125,300 (Linked par (Pension) 6,800 PY 13,600 Linked Non Par (Ind Life) 17,300 PY 30,500 Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
(f) Subsidiaries	-	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
(a) Non Convertible Debentures	371,998	47,489	3,890,804	834,031	279,384	184,565	5,608,271
*Linked Par (Ind Life) 364,234 PY 361,410 (Linked par (Pension) 35,514 PY 45,473 Linked Non Par (Ind Life) 2,826,672 PY 3,800,046 Linked Non Par (Pension) 552,006 PY 515,433 Linked Non Par (Group) 230,618 PY 270,272 Discontinued policy Fund (Group) NIL PY 184,565							
(b) Equity	-	-	4,364,916	1,155,815	17,609	-	5,538,340
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 292,426 PY 4,682,424 Linked Non Par (Pension) 673,707 PY 1,389,915 Linked Non Par (Group) 12,208 PY 20,352 Discontinued Policy Fund NIL PY NIL							
Other Investments							
(a) Equity Shares	-	-	1,497,361	325,658	6,566	-	1,829,585
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 997,387 PY 1,806,915 Linked Non Par (Pension) 178,846 PY 380,954 Linked Non Par (Group) 5,396 PY 7,791 Discontinued Policy Fund NIL PY NIL							
(b) Debentures/Bonds	-	-	279,972	127,784	47,111	-	454,867
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 279,545 Linked Non Par (Pension) NIL PY 127,462 Linked Non Par (Group) NIL PY 47,191 Discontinued Policy Fund NIL PY NIL							
SHORT TERM INVESTMENTS							
Government Securities and Government guaranteed bonds Including Treasury Bills	-	-	63,806	9,668	19,335	298,500	391,309
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 5 PY 63,806 Linked Non Par (Pension) NIL PY 9,668 Linked Non Par (Group) NIL PY 19,335 Discontinued Policy Fund 1,923,023 PY 298,500							
Other Approved Securities	-	-	488	992	-	-	1,480
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 476 Linked Non Par (Pension) NIL PY 943 Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund NIL PY NIL							
Other Approved Investments							
(a) Shares	-	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-	-
*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) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/ Bonds	87,964	13,994	183,402	96,442	18,018	-	399,820
*Linked Par (Ind Life) NIL PY 85,722 (Linked par (Pension) NIL PY 13,587 Linked Non Par (Ind Life) 125,900 PY 181,055 Linked Non Par (Pension) 41,740 PY 98,082 Linked Non Par (Group) 66,015 PY 18,054 Discontinued Policy Fund NIL PY NIL							
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	368,000	40,100	2,333,151	414,494	116,816	45,863	3,318,424
*Linked Par (Ind Life) NIL PY 368,000 (Linked par (Pension) NIL PY 40,100 Linked Non Par (Ind Life) 906,778 PY 2,330,952 Linked Non Par (Pension) 344,005 PY 412,636 Linked Non Par (Group) 142,542 PY 116,029 Discontinued Policy Fund 104,560 PY 45,863							
(f) Other Securities (Reverse Repo)	13,300	5,624	614,003	113,141	74,641	46,737	867,446
*Linked Par (Ind Life) 65,402 PY NIL (Linked par (Pension) 4,639 PY NIL Linked Non Par (Ind Life) 2,849,807 PY NIL Linked Non Par (Pension) 335,028 PY NIL Linked Non Par (Group) 153,443 PY NIL Discontinued Policy Fund 24,318 PY NIL							
(g) Subsidiaries	-	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :		7,013	521,550	177,385	79,102	54,023	839,073
*Linked Par (Ind Life) 31,029 PY NIL (Linked par (Pension) 9,004 PY 6,973 Linked Non Par (Ind Life) 98,566 PY 526,733 Linked Non Par (Pension) 66,356 PY 182,824 Linked Non Par (Group) 41,322 PY 79,247 Discontinued Policy Fund NIL PY 54,023							
Other Investments							
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							
Balances in Bank	(62,119)	(41,194)	480,274	(21,257)	101,643	1,891	459,238
Other Current Assets (net)	134,266	15,938	863,077	193,976	24,725	(10,935)	1,221,047
TOTAL	1,129,069	114,875	41,830,922	11,408,315	1,241,633	1,052,049	56,776,863
AVIVA LIFE INSURANCE COMPANY INDIA LIMITED							

FORM L-15-LOANS SCHEDULE

Particulars	AS AT MARCH 31, 2014	AS AT MARCH 31, 2013
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION	-	-
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2013	Additions during the year	Deductions	Balance as on March 31, 2014	Balance as on March 31, 2013	For the Year	Sales/ Adjustments	Balance as on March 31, 2014	AS AT MARCH 31, 2014	AS AT MARCH 31, 2013
Intangibles										
- Software	200,638	105,294	-	305,932	143,871	58,616	0	202,487	103,445	56,767
Tangibles										
Leasehold Improvements	396,058	10,913	69,530	337,441	347,268	19,084	67,076	299,276	38,165	48,790
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	166,425	1,563	5,553	162,436	160,832	2,481	4,491	158,822	3,614	5,593
Information Technology Equipment	729,698	77,406	79,119	727,985	681,494	43,618	76,552	648,560	79,425	48,204
Vehicles	3,005	-	-	3,005	2,291	462	-	2,753	252	714
Office Equipment	109,654	11,223	23,324	97,552	98,659	8,026	17,467	89,218	8,334	10,995
Sub Total	1,605,478	206,399	177,526	1,634,351	1,434,415	132,287	165,586	1,401,116	233,235	171,063
Capital Work In Progress - (including capital advances)									20,039	93,422
TOTAL	1,605,478	206,399	177,526	1,634,351	1,434,415	132,287	165,586	1,401,116	253,274	264,485
PREVIOUS YEAR	1,536,998	114,485	46,004	1,605,479	1,332,404	148,298	46,287	1,434,415	264,485	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT MARCH 31, 2014	AS AT MARCH 31, 2013
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	587,835	484,986
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	38,679	168,257
(bb) Others	-	-
(b) Current Accounts	645,842	897,591
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	1,272,356	1,550,834
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	1,272,356	1,550,834
Outside India	-	-
TOTAL	1,272,356	1,550,834

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT MARCH 31,	
	2014	31, 2013
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	33,413	52,422
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,406	51
Others (includes vendor, travel advances & salary recoverable)	86,940	94,043
Less : Provision for doubtful debts	<u>(13,533)</u>	<u>(15,007)</u>
TOTAL (A)	111,226	131,509
OTHER ASSETS		
Income accrued on investments	756,214	574,063
Outstanding Premiums	813,391	578,197
Agents' Balances	30,584	16,672
Less : Provision for doubtful debts	<u>(21,153)</u>	<u>(1,792)</u>
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	6,623	12,899
Others	-	9,990
-Refundable Security Deposits	278,774	269,686
Less : Provision for doubtful deposit	<u>(23,504)</u>	<u>(18,753)</u>
- Unsettled Contracts	100,033	-
-Service Tax Unutilized Credit	22,240	8,891
TOTAL (B)	1,963,202	1,449,853
TOTAL (A+B)	2,074,428	1,581,362

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT MARCH 31, 2014	AS AT MARCH 31, 2013
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	399,002	376,879
Balances due to other insurance companies	29,176	12,804
Deposits held on re-insurance ceded	-	-
Premiums received in advance	71,417	29,543
Unallocated premium	323,949	136,105
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	78,947	28,938
Accrual for expenses	821,758	676,591
Unclaimed Amount - Policyholders	2,018,924	1,657,093
Claims Outstanding	280,429	285,715
Others:		
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	-	-
Premium/ proposal deposits, to be refunded	-	-
Others (includes statutory dues payable, and payables to employees)	151,172	155,122
Service Tax payable	6,038	41,348
Payables for unsettled investment contracts	21	269,414
Temporary book overdrafts	436,063	769,406
TOTAL	4,616,896	4,438,958

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT MARCH 31, 2014	AS AT MARCH 31, 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	1,817	290
Provision for Leave Encashment	18,283	22,696
Provision for Other Long Term Benefits	165,723	95,118
Provision for Other Employee Benefits	82,820	52,006
TOTAL	268,643	170,110

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT MARCH 31, 2014	AS AT MARCH 31, 2013
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

	Q4 '13-14	YTD MAR '14	Q4 '12-13	YTD MAR '13
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	-42%	-948%	-109%	-32%
Linked Par Pension	-100%	-100%	-56%	-72%
Linked Non Par Individual Life	-28%	-42%	-40%	-47%
Linked Non Par Pension	-413%	-40%	121%	-216%
Linked Non Par Group	-63%	-44%	127%	22%
Non Linked Par Individual Life	183%	-15%	-50%	-29%
Non Linked Par Pension	0%	-100%	-100%	-86%
Non Linked Non Par Individual Life	-23%	-25%	8%	18%
Non Linked Non Par Individual Pension	1896%	1117%	-107%	-102%
Non Linked Group Life	-54%	-35%	-40%	-21%
Non Linked Group Pension	55%	6%	22%	3%
Non Linked Non Par Annuity	-34%	-7%	53%	123%
2 Net Retention Ratio	98%	97%	98%	98%
3 Expense of Management to Gross Direct Premium Ratio	15%	26%	13%	28%
4 Commission Ratio (Gross commission paid to Gross Premium)	4%	4%	6%	5%
5 Ratio of policy holder's liabilities to shareholder's funds	11	11	11	11
6 Growth rate of shareholders' fund	8%	8%	5%	5%
7 Ratio of surplus to policyholders' liability	1%	3%	1%	4%
8 Change in net worth in ('000)	525,178	525,178	320,011	320,011
9 Profit after tax/Total Income	24%	2%	52%	1%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	12	12	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%	9%	2%	9%
R2. Non-PAR	2%	9%	2%	9%
R3.Sub-TOTAL	2%	9%	2%	9%
Linked:				
R4. PAR	3%	7%	2%	10%
R5. Non-PAR	5%	11%	-3%	6%
R6. Sub-TOTAL	5%	11%	-3%	6%
R7. Grand Total	4%	11%	-2%	7%
Shareholders' Funds	2%	9%	2%	9%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	9%	2%	9%
R2. Non-PAR	2%	9%	2%	9%
R3.Sub-TOTAL	2%	9%	2%	9%
Linked:				
R4. PAR	2%	9%	3%	10%
R5. Non-PAR	3%	8%	2%	5%
R6. Sub-TOTAL	3%	8%	2%	5%
R7. Grand Total	3%	8%	2%	6%
Shareholders' Funds	2%	9%	2%	9%
14 Conservation Ratio				
Linked Par Individual Life	51%	-13%	57%	73%
Linked Par Pension	67%	64%	74%	74%
Linked Non Par Individual Life	67%	67%	60%	68%
Linked Non Par Pension	57%	54%	57%	64%
Linked Non Par Group	4%	16%	12%	20%
Non Linked Par Individual Life	91%	76%	82%	87%
Non Linked Par Pension	96%	92%	80%	87%
Non Linked Non Par Individual Life	80%	76%	78%	74%
Non Linked Non Par Individual Pension	94%	100%	18%	35%
Non Linked Group Life	4%	11%	4%	8%
15 Persistency Ratio (by numbers)*				
For 13th month	52%	56%	60%	58%
For 25th month	42%	49%	42%	46%
For 37th month	37%	43%	33%	29%
For 49th Month	29%	27%	17%	20%
for 61st month	12%	12%	15%	16%
Persistency Ratio (by premium)*				
For 13th month	54%	61%	55%	58%
For 25th month	48%	52%	48%	60%
For 37th month	49%	51%	38%	37%
For 49th Month	35%	34%	19%	24%
for 61st month	15%	13%	14%	16%
16 NPA Ratio				
Gross NPA Ratio	NIL	NIL	NIL	NIL
Net NPA Ratio	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers				
(a) No. of shares (in Lakhs)		20,049		20,049
(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
(c) %of Government holding (in case of public sector insurance companies)		Nil		Nil
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		0.26		0.16
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		0.26		0.16
(iv) Book value per share (Rs)		3.41		3.15

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-23-RECEIPT AND PAYMENTS SCHEDULE

	AS AT MARCH 31, 2014	AS AT MARCH 31, 2013
	(Rs. 000's)	(Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	18,775,505	21,248,675
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(455,642)	(429,560)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(18,884,933)	(19,201,550)
Payments of commission and brokerage	(792,998)	(912,080)
Payments of other operating expenses	(4,030,682)	(5,698,148)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	16,942	292,863
Income taxes paid (Net)	(4,355)	(51)
Service tax paid	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	(5,376,163)	(4,699,851)
Cash flow from extraordinary operations (give break-up)	-	-
Net cash from operating Activities	(5,376,163)	(4,699,851)
II Cash flows from investing activities		
Purchase of fixed assets	(133,016)	(171,692)
Proceeds from sale of fixed assets	13,005	2,168
Purchases of investments	(668,866,858)	(238,235,983)
Sales of investments	669,561,658	239,835,913
Rents/Interests/ Dividends received	4,425,831	3,972,965
Expenses related to investments	-	-
Net cash from investing activities	5,000,620	5,403,371
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(375,543)	703,520
Cash and cash equivalent at beginning of the year	1,240,673	537,153
Cash and cash equivalent at the end of the year	865,130	1,240,673
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	1,272,356	1,552,726
Bank balances (Policyholder's - Schedule 8A and 8B)	28,833	457,353
Bank Overdraft	(436,063)	(769,406)
Note 1		
Cash and Bank Balances	1,267,894	1,552,726
Fixed Deposits with maturity more than 3 months	4,462	-
Cash and Bank Balances as per Schedule 11	1,272,356	1,552,726

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 31 Mar 2014	As at 31 Mar 2013
1	Linked		
a	Life	440,916	447,891
b	General Annuity	-	-
c	Pension	90,683	117,449
d	Health	-	-
2	Non-Linked		
a	Life	182,308	130,750
b	General Annuity	1,821	1,229
c	Pension	14,233	10,872
d	Health	133	84

Geographical Distribution of Total Business													
Sl. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	1	1	0	4	1	1	0	4
2	Andhra Pradesh	81	76	18	973	2,092	1,815	974	68,700	2,173	1,891	992	69,673
3	Arunachal Pradesh	1	1	8	80	59	58	63	1,093	60	59	71	1,173
4	Assam	11	11	4	67	934	853	363	12,826	945	864	367	12,894
5	Bihar	205	201	36	661	631	578	231	11,124	836	779	267	11,785
6	Chandigarh	12	12	2	29	174	146	80	3,324	186	158	81	3,353
7	Chattisgarh	3	3	1	16	318	292	125	7,407	321	295	126	7,423
8	Dadra & NagraHaveli	3	3	1	22	27	26	8	262	30	29	9	284
9	Daman & Diu	-	-	-	-	4	3	7	134	4	3	7	134
10	Delhi	4	4	0	121	2,251	1,917	1,428	65,865	2,255	1,921	1,428	65,986
11	Goa	3	3	1	26	135	117	48	2,098	138	120	49	2,124
12	Gujarat	281	265	48	743	1,915	1,720	846	38,493	2,196	1,985	894	39,236
13	Haryana	248	234	49	2,202	1,865	1,559	1,144	58,258	2,113	1,793	1,194	60,460
14	Himachal Pradesh	16	14	5	135	88	79	29	1,937	104	93	34	2,071
15	Jammu & Kashmir	1	1	0	4	78	67	33	1,287	79	68	33	1,291
16	Jharkhand	41	36	12	289	516	478	216	10,164	557	514	228	10,453
17	Karnataka	47	44	12	272	2,185	1,840	1,059	76,343	2,232	1,884	1,071	76,615
18	Kerala	6	4	3	149	464	436	349	10,062	470	440	352	10,211
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	41	39	6	165	829	726	263	15,949	870	765	269	16,114
21	Maharashtra	2,998	1,779	39	2,758	4,566	3,813	2,278	149,626	7,564	5,592	2,317	152,384
22	Manipur	-	-	-	-	19	19	20	464	19	19	20	464
23	Meghalaya	-	-	-	-	15	15	15	332	15	15	15	332
24	Mirzoram	-	-	-	-	23	22	24	126	23	22	24	126
25	Nagaland	1	1	2	21	28	26	17	423	29	27	19	443
26	Orissa	346	338	73	1,474	1,170	1,071	506	14,787	1,516	1,409	580	16,261
27	Puducherry	-	-	-	-	35	32	17	794	35	32	17	794
28	Punjab	288	255	139	2,427	988	865	619	25,320	1,276	1,120	758	27,748
29	Rajasthan	275	270	74	2,052	1,059	949	345	23,746	1,334	1,219	419	25,798
30	Sikkim	4	4	4	51	34	33	17	302	38	37	22	352
31	Tamil Nadu	480	471	35	865	1,948	1,774	880	40,916	2,428	2,245	915	41,781
32	Tripura	133	131	16	293	128	122	30	707	261	253	46	1,000
33	Uttar Pradesh	57	55	13	501	2,216	1,876	884	53,128	2,273	1,931	898	53,629
34	Uttarakhand	101	100	4	63	172	137	40	5,254	273	237	44	5,318
35	West Bengal	293	267	45	836	2,593	2,293	1,346	33,980	2,886	2,560	1,391	34,816
	Grand Total	5,980	4,622	652	17,295	29,560	25,758	14,307	735,234	35,540	30,380	14,959	752,529

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	-	-	-	-	6	6	2	320	6	6	2	320
2	Andhra Pradesh	885	860	79	4,137	5,904	5,234	2,178	190,753	6,789	6,094	2,257	194,890
3	Arunachal Pradesh	19	19	11	109	156	152	109	2,809	175	171	120	2,919
4	Assam	40	40	11	231	2,132	1,993	704	30,503	2,172	2,033	715	30,734
5	Bihar	503	496	86	1,665	1,426	1,308	467	28,171	1,929	1,804	552	29,836
6	Chandigarh	21	21	2	38	504	435	192	12,315	525	456	194	12,353
7	Chattisgarh	8	8	4	64	841	775	255	18,472	849	783	259	18,536
8	Dadra & NagraHaveli	3	3	1	22	60	57	22	1,354	63	60	23	1,376
9	Daman & Diu	-	-	-	-	14	11	11	337	14	11	11	337
10	Delhi	12	12	(4)	143	6,591	5,761	3,479	210,357	6,603	5,773	3,475	210,500
11	Goa	6	6	2	41	312	285	60	7,095	318	291	63	7,136
12	Gujarat	725	696	122	3,159	4,640	4,237	1,697	109,188	5,365	4,933	1,819	112,347
13	Haryana	665	640	128	6,255	4,938	4,304	2,438	175,536	5,603	4,944	2,566	181,790
14	Himachal Pradesh	51	46	17	466	247	222	63	6,036	298	268	80	6,502
15	Jammu & Kashmir	14	12	4	22	233	212	87	4,371	247	224	91	4,393
16	Jharkhand	119	110	25	616	1,425	1,323	468	26,332	1,544	1,433	493	26,948
17	Karnataka	212	206	32	1,494	6,484	5,656	2,344	250,243	6,696	5,862	2,376	251,736
18	Kerala	54	52	19	607	1,223	1,141	778	27,758	1,277	1,193	797	28,365
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	125	122	13	566	1,971	1,760	481	41,790	2,096	1,882	493	42,356
21	Maharashtra	16,966	7,955	146	7,816	12,717	10,853	4,707	469,468	29,683	18,808	4,853	477,284
22	Manipur	-	-	-	-	27	27	25	627	27	27	25	627
23	Meghalaya	2	2	1	13	58	57	41	1,355	60	59	42	1,368
24	Mizoram	-	-	-	-	78	76	41	598	78	76	41	598
25	Nagaland	1	1	2	21	93	87	45	1,011	94	88	47	1,032
26	Orissa	982	961	164	3,140	2,525	2,353	908	33,973	3,507	3,314	1,071	37,113
27	Puducherry	-	-	-	-	81	75	40	1,818	81	75	40	1,818
28	Punjab	898	851	292	6,142	2,676	2,408	1,053	62,026	3,574	3,259	1,345	68,169
29	Rajasthan	2,023	1,400	152	5,284	2,572	2,337	630	64,692	4,595	3,737	782	69,975
30	Sikkim	28	27	20	231	104	99	44	927	132	126	63	1,158
31	Tamil Nadu	2,144	2,130	68	2,429	5,225	4,822	2,067	123,279	7,369	6,952	2,135	125,708
32	Tripura	427	424	46	763	378	366	68	2,258	805	790	114	3,022
33	Uttar Pradesh	207	201	44	1,261	5,677	4,973	1,736	155,104	5,884	5,174	1,781	156,365
34	Uttarakhand	177	176	8	123	398	334	83	12,523	575	510	91	12,645
35	West Bengal	859	809	119	2,078	6,057	5,482	2,680	79,213	6,916	6,291	2,799	81,291
Grand Total		28,176	18,286	1,613	48,936	77,773	69,221	30,005	2,152,611	105,949	87,507	31,618	2,201,547

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh					14	235,743	252	36,224	14	235,743	252	36,224
2	Arunachal Pradesh					-	-	-	-	-	-	-	-
3	Assam					-	-	-	-	-	-	-	-
4	Bihar					-	-	-	-	-	-	-	-
5	Chattisgarh					-	-	-	-	-	-	-	-
6	Goa					-	-	-	-	-	-	-	-
7	Gujarat					5	5,081	286	1,252	5	5,081	286	1,252
8	Haryana					3	2,420	263	2,651	3	2,420	263	2,651
9	Himachal Pradesh					2	343	5	3	2	343	5	3
10	Jammu & Kashmir					-	-	-	-	-	-	-	-
11	Jharkhand					-	-	-	-	-	-	-	-
12	Karnataka					2	1,423	320	1,735	2	1,423	320	1,735
13	Kerala					-	-	-	-	-	-	-	-
14	Madhya Pradesh					2	2,671	15	27	2	2,671	15	27
15	Maharashtra					15	69,336	11,193	12,537	15	69,336	11,193	12,537
16	Manipur					-	-	-	-	-	-	-	-
17	Meghalaya					-	-	-	-	-	-	-	-
18	Mizoram					-	-	-	-	-	-	-	-
19	Nagaland					-	-	-	-	-	-	-	-
20	Orissa					-	-	-	-	-	-	-	-
21	Punjab					-	-	-	-	-	-	-	-
22	Rajasthan					3	7,915	255	79	3	7,915	255	79
23	Sikkim					-	-	-	-	-	-	-	-
24	Tamil Nadu					1	572	1,011	2,226	1	572	1,011	2,226
25	Tripura					-	-	-	-	-	-	-	-
26	Uttar Pradesh					2	757	786	22	2	757	786	22
27	UltraKhand					-	-	-	-	-	-	-	-
28	West Bengal					7	1,302	28	671	7	1,302	28	671
29	Andaman & Nicobar Islands					-	-	-	-	-	-	-	-
30	Chandigarh					1	4,935	275	49	1	4,935	275	49
31	Dadra & Nagrahaveli					-	-	-	-	-	-	-	-
32	Daman & Diu					-	-	-	-	-	-	-	-
33	Delhi					4	2,649	189	11,509	4	2,649	189	11,509
34	Lakshadweep					-	-	-	-	-	-	-	-
35	Puducherry					-	-	-	-	-	-	-	-
	Total					61	335,147	14,877	68,986	61	335,147	14,877	68,986

(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					41	1,010,737	1,447	158,209	41	1,010,737	1,447	158,209
2	Arunachal Pradesh					-	-	-	-	-	-	-	-
3	Assam					-	-	-	-	-	-	-	-
4	Bihar					-	-	-	-	-	-	-	-
5	Chattisgarh					-	-	-	-	-	-	-	-
6	Goa					-	-	-	-	-	-	-	-
7	Gujarat					9	28,010	697	24,202	9	28,010	697	24,202
8	Haryana					9	7,069	392	2,731	9	7,069	392	2,731
9	Himachal Pradesh					2	343	5	3	2	343	5	3
10	Jammu & Kashmir					-	-	-	-	-	-	-	-
11	Jharkhand					-	-	-	-	-	-	-	-
12	Karnataka					6	8,236	540	14,544	6	8,236	540	14,544
13	Kerala					-	-	-	-	-	-	-	-
14	Madhya Pradesh					2	2,671	15	27	2	2,671	15	27
15	Maharashtra					25	132,520	13,689	60,432	25	132,520	13,689	60,432
16	Manipur					-	-	-	-	-	-	-	-
17	Meghalaya					-	-	-	-	-	-	-	-
18	Mizoram					-	-	-	-	-	-	-	-
19	Nagaland					-	-	-	-	-	-	-	-
20	Orissa					-	-	-	-	-	-	-	-
21	Punjab					-	-	-	-	-	-	-	-
22	Rajasthan					3	7,915	255	79	3	7,915	255	79
23	Sikkim					-	-	-	-	-	-	-	-
24	Tamil Nadu					3	18,781	6,590	5,751	3	18,781	6,590	5,751
25	Tripura					-	-	-	-	-	-	-	-
26	Uttar Pradesh					4	5,542	886	182	4	5,542	886	182
27	UttraKhand					-	-	-	-	-	-	-	-
28	West Bengal					8	3,159	146	651	8	3,159	146	651
29	Andaman & Nicobar Islands					-	-	-	-	-	-	-	-
30	Chandigarh					1	4,935	275	49	1	4,935	275	49
31	Dadra & Nagarhaveli					-	-	-	-	-	-	-	-
32	Daman & Diu					-	-	-	-	-	-	-	-
33	Delhi					14	83,664	2,821	36,743	14	83,664	2,821	36,743
34	Lakshadweep					-	-	-	-	-	-	-	-
35	Puducherry					-	-	-	-	-	-	-	-
	Total					127	1,313,582	27,758	303,603	127	1,313,582	27,758	303,603

FORM - 3A

(Read with Regulation 10)
 Name of the Insurer: Aviva Life Insurance Company India Limited
 Registration Number: 122
 Statement as on: 31st March 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)		9355.28		Reconciliation of Investment Assets		
Add	(B)			Total Investment Assets (as per Balance Sheet)		8163.41
	Provisions	Sch-14	26.86	Balance Sheet Value of:		
	Current Liabilities	Sch-13	461.69	A. Life Fund		2205.64
			488.55	B. Pension & General Annuity and Group Business		623.12
Less	(C)			C. Unit Linked Funds		5334.64
	Debit Balance in P&L A/c		1320.42			8163.41
	Deferred tax asset					
	Loans	Sch-09	0.00			
	Adv & Other Assets	Sch-12	207.44			
	Cash & Bank Balance	Sch-11	127.24			
	Fixed Assets	Sch-10	25.33			
	Misc Exp. Not Written Off	Sch-15	0.00			
			1680.43			
	Funds available for Investments		8163.41			

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*	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Sec	Not Less than 30%	383.54	20.67	2.15	813.95	1220.31	55.3%	0.00	1220.31	1154.75	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	495.60	20.67	2.75	883.15	1402.17	63.6%	0.00	1402.17	1330.59	
3	Investment subject to Exposure Norms											
	a.											
	1. Approved Investments	Not Less than 15%	170.78	7.24	1.19	237.62	416.83	18.9%	0.00	416.83	406.51	
	2. Other Investments						0.00	0.0%	0.00	0.00	0.00	
	b.											
	i) Approved Investments	Not exceeding 35%	276.01	4.58	0.33	105.71	386.63	17.5%	0.02	386.64	386.85	
	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	942.39	32.49	4.27	1226.48	2205.62		0.02	2205.64	2123.96

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	259.96	259.96	41.7%	0.00	259.96	254.54
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	0.00	329.17	329.17	52.8%	0.00	329.17	323.64
3	Balance in Approved Investment	Not Exceeding 60%	0.00	293.96	293.96	47.2%	0.00	293.96	292.96
	TOTAL PENSION, GENERAL ANNUITY FUND	100%		623.12	623.12	100.0%		623.12	616.60

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %	
		PAR	NON PAR			
		(a)	(b)			
1	Approved Investments	Not Less than 75%	101.09	5,118.63	5,219.73	97.8%
2	Other Investments	Not More than 25%	-	114.91	114.91	2.2%
	TOTAL LINKED INSURANCE FUND	100%	101.09	5233.54	5334.64	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: 21-05-2014

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 L-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

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

Periodicity of Submission: Quarterly
Statement as on: 31st March 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
PARTICULARS	ULGF00210/03/2006GROUPB ALAN122	ULGF00531/03/2006GROUPC ASHF122	ULGF00310/03/2006GROUPD EBTF122	ULGF00410/03/2006GROUPG ROWT122	ULGF00113/07/2005GROUPS ECUR122	ULGF00613/02/2009GROUPS DEBT122
Opening Balance (Market Value)	10.62	2.66	53.37	11.21	17.01	1.26
Add: Inflow during the Quarter	0.35	5.95	0.90	0.26	0.51	0.00
Increase / (Decrease) Value of Inv [Net]	0.45	0.06	1.37	0.64	0.64	0.02
Less: Outflow during the Quarter	0.55	1.71	9.39	0.44	0.91	0.40
TOTAL INVESTIBLE FUNDS (MKT VALUE)	10.86	6.96	46.25	11.68	17.25	0.88

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB ALAN122		ULGF00531/03/2006GROUPC ASHF122		ULGF00310/03/2006GROUPD EBTF122		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
Approved Investments (>=75%)												
Central Govt Securities	1.52	14.0%	0.00	0.0%	13.40	29.0%	1.25	10.7%	4.98	28.9%	0.00	0.0%
State Government Securities	0.27	2.5%	0.00	0.0%	1.28	2.8%	0.44	3.8%	0.80	4.6%	0.00	0.0%
Other Approved Securities	0.51	4.7%	0.00	0.0%	2.44	5.3%	0.41	3.5%	0.61	3.5%	0.00	0.0%
Corporate Bonds	1.10	10.2%	0.20	2.9%	4.05	8.7%	0.20	1.7%	0.80	4.7%	0.10	11.6%
Infrastructure Bonds	2.25	20.7%	0.00	0.0%	16.89	36.5%	1.41	12.1%	3.79	22.0%	0.10	11.3%
Equity	3.82	35.2%	0.00	0.0%	0.00	0.0%	6.04	51.7%	2.93	17.0%	0.00	0.0%
Money Market Investments	1.02	9.4%	4.74	68.2%	6.58	14.2%	1.30	11.1%	2.56	14.9%	0.67	76.1%
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%
Sub Total (A)	10.49	96.5%	4.95	71.1%	44.64	96.5%	11.05	94.6%	16.48	95.6%	0.87	99.0%

Current Assets:												
Accrued Interest	0.23	2.1%	0.00	0.0%	1.40	3.0%	0.13	1.1%	0.34	2.0%	0.00	0.4%
Dividend Receivable	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	-0.03	-0.3%	2.01	28.9%	0.21	0.5%	0.03	0.2%	0.13	0.7%	0.00	0.5%
Receivable for Sale of Investments	0.04	0.4%	0.00	0.0%	0.00	0.0%	0.39	3.4%	0.25	1.5%	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%
Less: Current Liabilities												
Payable for Investments	-0.02	-0.2%	0.00	0.0%	0.00	0.0%	-0.17	-1.5%	-0.08	-0.5%	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%
Sub Total (B)	0.22	2.0%	2.01	28.9%	1.61	3.5%	0.37	3.2%	0.64	3.7%	0.01	1.0%

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	0.16	1.4%	0.00	0.0%	0.00	0.0%	0.25	2.2%	0.12	0.7%	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%
Sub Total (C)	0.16	1.4%	0.00	0.0%	0.00	0.0%	0.25	2.2%	0.12	0.7%	0.00	0.0%
Total (A + B + C)	10.86	100.0%	6.96	100.0%	46.25	100.0%	11.68	100.0%	17.25	100.0%	0.88	100.0%
Fund Carried Forward (as per LB 2)	10.86		6.96		46.25		11.68		17.25		0.88	

Date : 21-05-2014

Note:

1. The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & 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)

FORM L-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

Periodicity of Submission: Quarterly

Statement as on: 31st March 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	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGRO-WTH122	ULIF02425/01/2010PNGROW-T-II122	ULIF02525/01/2010PNSNINFR-AF122	ULIF01122/01/2008PNSNIND-EXF122
Opening Balance (Market Value)	102.10	39.98	137.90	28.41	20.85	302.36
Add: Inflow during the Quarter	0.73	3.47	0.30	1.46	0.99	1.34
Increase / (Decrease) Value of Inv [Net]	4.14	1.68	6.14	1.48	1.28	14.72
Less: Outflow during the Quarter	10.73	1.33	16.27	1.75	1.86	47.22
TOTAL INVESTIBLE FUNDS (MKT VALUE)	96.23	43.80	128.07	29.60	21.26	271.21

INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGRO-WTH122		ULIF02425/01/2010PNGROW-T-II122		ULIF02525/01/2010PNSNINFR-AF122		ULIF01122/01/2008PNSNIND-EXF122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	21.05	21.9%	7.38	16.8%	20.95	16.4%	3.78	12.8%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.87	2.0%	0.00	0.0%	0.25	0.9%	0.00	0.0%	0.00	0.0%
Other Approved Securities	5.09	5.3%	1.73	3.9%	1.83	1.4%	1.02	3.4%	0.00	0.0%	0.00	0.0%
Corporate Bonds	4.62	4.8%	3.93	9.0%	11.07	8.6%	0.71	2.4%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	18.53	19.3%	5.39	12.3%	2.93	2.3%	4.67	15.8%	0.00	0.0%	0.00	0.0%
Equity	33.78	35.1%	13.62	31.1%	68.16	53.2%	15.33	51.8%	16.86	79.3%	258.83	95.4%
Money Market Investments	8.62	9.0%	8.32	19.0%	17.27	13.5%	2.34	7.9%	0.89	4.2%	0.95	0.3%
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	2.00	2.1%	1.74	4.0%	2.00	1.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	93.68	97.4%	42.97	98.1%	124.2	97.0%	28.10	94.9%	17.75	83.5%	259.78	95.8%
Current Assets:												
Accrued Interest	1.74	1.8%	0.51	1.2%	1.22	0.9%	0.34	1.2%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.02	0.0%	0.01	0.0%	0.04	0.0%	0.01	0.0%	0.02	0.1%	0.18	0.1%
Bank Balance	-1.04	-1.1%	-0.23	-0.5%	-1.13	-0.9%	0.17	0.6%	0.27	1.3%	-4.02	-1.5%
Receivable for Sale of Investments	0.97	1.0%	0.11	0.2%	1.70	1.3%	0.86	2.9%	0.71	3.3%	13.84	5.1%
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%
Less: Current Liabilities												
Payable for Investments	-0.27	-0.3%	-0.10	-0.2%	-0.49	-0.4%	-0.50	-1.7%	-0.16	-0.7%	-5.45	-2.0%
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%	-0.01	0.0%
Sub Total (B)	1.39	1.4%	0.29	0.7%	1.3	1.0%	0.88	3.0%	0.84	3.9%	4.51	1.7%
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	1.16	1.2%	0.53	1.2%	2.55	2.0%	0.63	2.1%	2.67	12.6%	6.92	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%
Sub Total (C)	1.16	1.2%	0.53	1.2%	2.6	2.0%	0.63	2.1%	2.67	12.6%	6.92	2.6%
Total (A + B + C)	96.23	100.0%	43.80	100.0%	128.1	100.0%	29.60	100.0%	21.26	100.0%	271.21	100.0%
Fund Carried Forward (as per LB 2)	96.23		43.80		128.1		29.60		21.26		271.21	

Date : 21-05-2014

Note:

1. The aggregate of all the above Segregated Unit-Funds should be

2. Details of Item 12 of FORM LB 2 which forms part of IRDA (Actun

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

FORM L-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

Periodicity of Submission: Quarterly

Statement as on: 31st March 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 OFIT122
Opening Balance (Market Value)	83.74	66.29	35.31	83.17	26.18	10.87
Add: Inflow during the Quarter	1.83	2.10	0.22	3.14	2.75	0.63
Increase / (Decrease) Value of Inv [Net]	4.58	6.71	1.13	2.39	0.88	0.28
Less: Outflow during the Quarter	6.00	5.22	4.05	21.52	2.48	1.07
TOTAL INVESTIBLE FUNDS (MKT VALUE)	84.14	69.88	32.60	67.19	27.33	10.70

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 OFIT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	0.00	0.0%	0.00	0.0%	6.80	20.9%	19.18	28.5%	4.98	18.2%	1.56	14.6%
State Government Securities	0.00	0.0%	0.00	0.0%	0.24	0.7%	2.72	4.1%	2.83	10.4%	2.00	18.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	1.32	4.1%	1.22	1.8%	2.03	7.4%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	3.60	11.0%	9.17	13.6%	1.90	7.0%	1.43	13.4%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	10.27	31.5%	13.17	19.6%	6.78	24.8%	4.35	40.6%
Equity	79.78	94.8%	60.78	87.0%	5.08	15.6%	10.14	15.1%	3.88	14.2%	0.04	0.3%
Money Market Investments	0.37	0.4%	5.14	7.4%	4.28	13.1%	8.26	12.3%	3.81	13.9%	0.46	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	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.00	3.0%	0.00	0.0%	0.68	6.4%
Sub Total (A)	80.15	95.3%	65.92	94.3%	31.60	96.9%	65.85	98.0%	26.21	95.9%	10.53	98.4%
Current Assets:												
Accrued Interest	0.00	0.0%	0.01	0.0%	1.02	3.1%	1.81	2.7%	0.60	2.2%	0.57	5.4%
Dividend Receivable	0.06	0.1%	0.12	0.2%	0.00	0.0%	0.01	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.43	-0.5%	0.27	0.4%	-0.28	-0.9%	-1.12	-1.7%	0.20	0.7%	-0.40	-3.8%
Receivable for Sale of Investments	3.88	4.6%	4.55	6.5%	0.09	0.3%	0.26	0.4%	0.25	0.9%	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%
Less: Current Liabilities												
Payable for Investments	-1.55	-1.8%	-1.35	-1.9%	0.00	0.0%	-0.07	-0.1%	-0.10	-0.4%	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%
Sub Total (B)	1.94	2.3%	3.58	5.1%	0.83	2.5%	0.88	1.3%	0.94	3.4%	0.17	1.6%
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	2.05	2.4%	0.38	0.5%	0.18	0.5%	0.45	0.7%	0.17	0.6%	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%
Sub Total (C)	2.05	2.4%	0.38	0.5%	0.18	0.5%	0.45	0.7%	0.17	0.6%	0.00	0.0%
Total (A + B + C)	84.14	100.0%	69.88	100.0%	32.60	100.0%	67.19	100.0%	27.33	100.0%	10.70	100.0%
Fund Carried Forward (as per LB 2)	84.14		69.88		32.60		67.19		27.33		10.70	

Date : 21-05-2014

Note:

- The aggregate of all the above Segregated Unit-Funds should rev
- Details of Item 12 of FORM LB 2 which forms part of IRDA (Actun
- Other Investments' are as permitted under Sec 27A(2)

FORM L-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

Periodicity of Submission: Quarterly

Statement as on: 31st March 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
PARTICULARS	ULIF00106/06/2002LIFBALAN-CE122	ULIF01508/01/2010LIBALAN-II122	ULIF01306/02/2008LIFEDEBTF-U122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANC-ER122	ULIF01708/01/2010LIFENHN-II122
Opening Balance (Market Value)	633.50	138.42	10.11	128.30	77.84	116.68
Add: Inflow during the Quarter	0.76	16.17	1.03	35.42	0.60	13.98
Increase / (Decrease) Value of Inv [Net]	25.40	6.35	0.25	3.12	5.84	9.00
Less: Outflow during the Quarter	31.20	2.76	2.79	3.57	6.16	2.08
TOTAL INVESTIBLE FUNDS (MKT VALUE)	628.47	158.18	8.60	163.28	78.12	137.58

INVESTMENT OF UNIT FUND	ULIF00106/06/2002LIFBALAN-CE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTF-U122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANC-ER122		ULIF01708/01/2010LIFENHN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	177.19	28.2%	30.95	19.6%	2.01	23.4%	26.25	16.1%	0.00	0.0%	0.00	0.0%
State Government Securities	13.72	2.2%	2.07	1.3%	1.05	12.2%	21.71	13.3%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	6.10	3.9%	0.41	4.7%	6.31	3.9%	0.00	0.0%	0.00	0.0%
Corporate Bonds	48.26	7.7%	5.03	3.2%	0.91	10.5%	5.90	3.6%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	90.37	14.4%	24.35	15.4%	2.98	34.7%	45.82	28.1%	0.00	0.0%	0.00	0.0%
Equity	224.47	35.7%	60.13	38.0%	0.00	0.0%	0.00	0.0%	72.64	93.0%	124.70	90.6%
Money Market Investments	54.95	8.7%	18.44	11.7%	0.87	10.1%	34.27	21.0%	0.19	0.2%	2.48	1.8%
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%	1.10	0.7%	0.25	2.9%	3.65	2.2%	0.00	0.0%	0.00	0.0%
Sub Total (A)	608.95	96.9%	148.19	93.7%	8.48	98.6%	143.91	88.1%	72.83	93.2%	127.18	92.4%
Current Assets:												
Accrued Interest	11.06	1.8%	2.86	1.8%	0.24	2.7%	4.41	2.7%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.14	0.0%	0.04	0.0%	0.00	0.0%	0.00	0.0%	0.05	0.1%	0.09	0.1%
Bank Balance	-2.19	-0.3%	4.43	2.8%	-0.12	-1.4%	15.00	9.2%	-0.67	-0.9%	3.09	2.2%
Receivable for Sale of Investments	5.86	0.9%	1.00	0.6%	0.00	0.0%	0.00	0.0%	5.25	6.7%	6.51	4.7%
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%
Less: Current Liabilities												
Payable for Investments	-2.72	-0.4%	-0.76	-0.5%	0.00	0.0%	0.00	0.0%	-2.45	-3.1%	-4.51	-3.3%
Fund Mgmt Charges Payable	-0.15	0.0%	-0.04	0.0%	0.00	0.0%	-0.04	0.0%	-0.03	0.0%	-0.03	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%
Sub Total (B)	12.01	1.9%	7.54	4.8%	0.12	1.4%	19.37	11.9%	2.16	2.8%	5.16	3.7%
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	7.51	1.2%	2.45	1.6%	0.00	0.0%	0.00	0.0%	3.13	4.0%	5.24	3.8%
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%
Sub Total (C)	7.51	1.2%	2.45	1.6%	0.00	0.0%	0.00	0.0%	3.13	4.0%	5.24	3.8%
Total (A + B + C)	628.47	100.0%	158.18	100.0%	8.60	100.0%	163.28	100.0%	78.12	100.0%	137.58	100.0%
Fund Carried Forward (as per LB 2)	628.47		158.18		8.60		163.28		78.12		137.58	

Date : 21-05-2014

Note:

1. The aggregate of all the above Segregated Unit-Funds should be

2. Details of Item 12 of FORM LB 2 which forms part of IRDA (Actun

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

FORM L-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

Periodicity of Submission: Quarterly

Statement as on: 31st March 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	ULIF00527/01/2004LIFEGRO WTH122	ULIF01808/01/2010LIGROWT- II122	ULIF01908/01/2010LIFEINFRA F122	ULIF01002/01/2008LIFEINDEX F122	ULIF02008/01/2010LIFINDEX- II122	ULIF00911/07/2006LIFPROTE CT122
Opening Balance (Market Value)	1564.52	132.70	67.90	138.62	148.62	66.10
Add: Inflow during the Quarter	3.42	7.73	3.40	0.29	5.30	2.35
Increase / (Decrease) Value of Inv [Net]	82.22	8.43	4.12	7.30	8.06	2.09
Less: Outflow during the Quarter	117.03	2.67	4.39	12.54	5.38	5.16
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1533.13	146.19	71.03	133.66	156.59	65.38

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGRO WTH122		ULIF01808/01/2010LIGROWT- II122		ULIF01908/01/2010LIFEINFRA F122		ULIF01002/01/2008LIFEINDEX F122		ULIF02008/01/2010LIFINDEX- II122		ULIF00911/07/2006LIFPROTE CT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	136.60	8.9%	7.14	4.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	11.06	16.9%
State Government Securities	0.97	0.1%	1.40	1.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.09	9.3%
Other Approved Securities	11.60	0.8%	3.97	2.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.07	6.2%
Corporate Bonds	25.51	1.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.43	12.9%
Infrastructure Bonds	15.83	1.0%	10.52	7.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	18.00	27.5%
Equity	1139.88	74.3%	103.94	71.1%	56.37	79.4%	127.64	95.5%	147.24	94.0%	9.56	14.6%
Money Market Investments	114.10	7.4%	9.51	6.5%	2.69	3.8%	1.31	1.0%	2.65	1.7%	6.10	9.3%
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	23.00	1.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	1467.50	95.7%	136.47	93.4%	59.06	83.2%	128.94	96.5%	149.89	95.7%	63.31	96.8%
Current Assets:												
Accrued Interest	4.66	0.3%	0.88	0.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.86	2.8%
Dividend Receivable	0.80	0.1%	0.08	0.1%	0.07	0.1%	0.09	0.1%	0.10	0.1%	0.01	0.0%
Bank Balance	-7.89	-0.5%	2.35	1.6%	0.80	1.1%	-0.89	-0.7%	1.45	0.9%	-0.32	-0.5%
Receivable for Sale of Investments	33.72	2.2%	6.05	4.1%	2.50	3.5%	4.81	3.6%	4.69	3.0%	0.23	0.4%
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%
Less: Current Liabilities												
Payable for Investments	-14.21	-0.9%	-4.11	-2.8%	-0.43	-0.6%	-2.66	-2.0%	-3.42	-2.2%	-0.09	-0.1%
Fund Mgmt Charges Payable	-0.43	0.0%	-0.04	0.0%	-0.02	0.0%	-0.02	0.0%	-0.04	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	16.64	1.1%	5.21	3.6%	2.92	4.1%	1.32	1.0%	2.78	1.8%	1.67	2.6%
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	49.00	3.2%	4.51	3.1%	9.05	12.7%	3.40	2.5%	3.92	2.5%	0.40	0.6%
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%
Sub Total (C)	49.00	3.2%	4.51	3.1%	9.05	12.7%	3.40	2.5%	3.92	2.5%	0.40	0.6%
Total (A + B + C)	1533.13	100.0%	146.19	100.0%	71.03	100.0%	133.66	100.0%	156.59	100.0%	65.38	100.0%
Fund Carried Forward (as per LB 2)	1533.13		146.19		71.03		133.66		156.59		65.38	

Date : 21-05-2014

Note:

1. The aggregate of all the above Segregated Unit-Funds should be

2. Details of Item 12 of FORM LB 2 which forms part of IRDA (Actun

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

FORM L-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

Periodicity of Submission: Quarterly

Statement as on: 31st March 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	ULIF02208/01/2010LIFEPSUF ND122	ULIF00627/01/2004LIFESECU RE122	ULIF00225/06/2002LIFWPRO FIT122	ULIF02903/05/2010LIFELIQUI D122	ULIF03020/07/2010LIFEWEAL TH122
Opening Balance (Market Value)	56.91	208.08	359.88	91.94	0.00	13.91
Add: Inflow during the Quarter	11.49	7.37	3.34	11.12	0.03	0.07
Increase / (Decrease) Value of Inv [Net]	1.88	21.77	11.20	2.46	0.00	0.48
Less: Outflow during the Quarter	4.29	7.24	26.64	15.14	0.03	0.47
TOTAL INVESTIBLE FUNDS (MKT VALUE)	65.98	229.98	347.78	90.39	0.00	13.99

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUF ND122		ULIF00627/01/2004LIFESECU RE122		ULIF00225/06/2002LIFWPRO FIT122		ULIF02903/05/2010LIFELIQUI D122		ULIF03020/07/2010LIFEWEAL TH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	17.57	26.6%	0.00	0.0%	86.16	24.8%	13.91	15.4%	0.00	0.0%	0.34	2.4%
State Government Securities	1.69	2.6%	0.00	0.0%	21.46	6.2%	1.80	2.0%	0.00	0.0%	2.08	14.9%
Other Approved Securities	3.26	4.9%	0.00	0.0%	7.12	2.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	5.72	8.7%	0.00	0.0%	37.54	10.8%	13.99	15.5%	0.00	0.0%	0.86	6.2%
Infrastructure Bonds	10.00	15.2%	0.00	0.0%	69.71	20.0%	39.05	43.2%	0.00	0.0%	4.23	30.2%
Equity	9.00	13.6%	197.40	85.8%	50.84	14.6%	0.28	0.3%	0.00	0.0%	4.62	33.0%
Money Market Investments	7.91	12.0%	19.01	8.3%	64.60	18.6%	6.54	7.2%	0.00	0.0%	0.03	0.2%
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	5.43	8.2%	0.00	0.0%	0.00	0.0%	12.53	13.9%	0.00	0.0%	1.05	7.5%
Sub Total (A)	60.59	91.8%	216.41	94.1%	337.43	97.0%	88.11	97.5%	0.00	0.0%	13.21	94.5%
Current Assets:												
Accrued Interest	1.48	2.2%	0.02	0.0%	8.05	2.3%	6.39	7.1%	0.00	0.0%	0.49	3.5%
Dividend Receivable	0.01	0.0%	0.39	0.2%	0.04	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	3.54	5.4%	2.63	1.1%	-0.57	-0.2%	-4.10	-4.5%	0.00	0.0%	0.00	0.0%
Receivable for Sale of Investments	0.19	0.3%	14.00	6.1%	1.40	0.4%	0.00	0.0%	0.00	0.0%	0.17	1.2%
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%
Less: Current Liabilities		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%
Payable for Investments	-0.12	-0.2%	-5.05	-2.2%	-0.46	-0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.02	0.0%	-0.06	0.0%	-0.06	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%
Sub Total (B)	5.08	7.7%	11.94	5.2%	8.40	2.4%	2.28	2.5%	0.00	0.0%	0.65	4.7%
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	0.32	0.5%	1.63	0.7%	1.94	0.6%	0.00	0.0%	0.00	0.0%	0.12	0.9%
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%
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%
Sub Total (C)	0.32	0.5%	1.63	0.7%	1.94	0.6%	0.00	0.0%	0.00	0.0%	0.12	0.9%
Total (A + B + C)	65.98	100.0%	229.98	100.0%	347.78	100.0%	90.39	100.0%	0.00	0.0%	13.99	100.0%
Fund Carried Forward (as per LB 2)	65.98		229.98		347.78		90.39		0.00		13.99	

Date : 21-05-2014

Note:

- The aggregate of all the above Segregated Unit-Funds should rev
- Details of Item 12 of FORM LB 2 which forms part of IRDA (Actun
- Other Investments' are as permitted under Sec 27A(2)

FORM L-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

PART - B

Periodicity of Submission: Quarterly

Rs. Crore

Statement as on: 31st March 2014

	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLPLY122	
Opening Balance (Market Value)	21.81	92.88	184.54	5286.54
Add: Inflow during the Quarter	0.00	8.79	26.00	185.56
Increase / (Decrease) Value of Inv [Net]	0.46	6.35	3.75	259.12
Less: Outflow during the Quarter	11.61	1.93	0.61	396.58
TOTAL INVESTIBLE FUNDS (MKT VALUE)	10.66	106.09	213.67	5334.64

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLPLY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.00	0.0%	0.00	0.0%	199.49	93.4%	815.50	15.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.03	0.0%	85.79	1.6%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	61.05	1.1%
Corporate Bonds	5.70	53.5%	0.00	0.0%	0.00	0.0%	200.75	3.8%
Infrastructure Bonds	2.89	27.1%	0.00	0.0%	0.00	0.0%	424.27	8.0%
Equity	0.00	0.0%	95.72	90.2%	0.00	0.0%	3,003.52	56.3%
Money Market Investments	8.08	75.8%	3.93	3.7%	13.36	6.3%	448.61	8.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	4.85	45.5%	0.00	0.0%	0.00	0.0%	60.28	1.1%
Sub Total (A)	21.51	201.9%	99.66	93.9%	212.88	99.6%	5,099.77	95.6%

Current Assets:								
Accrued Interest	0.59	5.5%	0.00	0.0%	0.15	0.1%	53.07	1.0%
Dividend Receivable	0.00	0.0%	0.07	0.1%	0.00	0.0%	2.46	0.0%
Bank Balance	-11.44	-107.4%	2.53	2.4%	0.67	0.3%	2.88	0.1%
Receivable for Sale of Investments	0.00	0.0%	3.02	2.8%	0.00	0.0%	117.32	2.2%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities								
Payable for Investments	0.00	0.0%	-3.23	-3.0%	0.00	0.0%	(54.52)	-1.0%
Fund Mgmt Charges Payable	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	(1.21)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.04)	0.0%
Sub Total (B)	-10.86	-101.9%	2.37	2.2%	0.79	0.4%	119.96	2.2%

Other Investments (<=25%)								
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%	4.07	3.8%	0.00	0.0%	114.91	2.2%
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%
Sub Total (C)	0.00	0.0%	4.07	3.8%	0.00	0.0%	114.91	2.2%
Total (A + B + C)	10.66	100.0%	106.09	100.0%	213.67	100.0%	5,334.64	100.0%
Fund Carried Forward (as per LB 2)	10.66		106.09		213.67		5,334.64	

Date : 21-05-2014

Note:

1. The aggregate of all the above Segregated Unit-Funds should re

2. Details of Item 12 of FORM LB 2 which forms part of IRDA (Actur

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

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

Jitendra Nayyar

Chief Financial Officer

FORM I-26 - 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 B)

Statement for the period: 31st March 2014

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above	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	Rs.Crore	
													3 Year Rolling CAGR	Highest NAV since inception
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	6/6/2002	Non Par	628.47	44.233	44.233	42.474	40.284	42.223	41.103	7.6%	5.2%	44.233
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	96.23	34.426	34.426	32.996	31.339	32.668	31.636	8.8%	5.8%	34.426
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,533.13	36.585	36.585	34.637	31.868	32.969	32.177	13.7%	3.8%	36.585
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	347.78	19.216	19.216	18.610	17.991	18.898	18.284	5.1%	6.0%	19.256
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	128.07	22.405	22.405	21.352	19.920	20.761	20.172	11.1%	3.8%	22.405
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSEURE122	3/3/2005	Non Par	32.60	17.938	17.938	17.347	16.731	17.482	16.901	6.1%	6.9%	17.938
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPECUR122	7/13/2005	Non Par	17.25	18.710	18.710	18.026	17.147	17.735	17.055	9.7%	8.5%	18.710
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	3/10/2006	Non Par	46.25	17.922	17.922	17.463	17.057	17.793	17.078	4.9%	8.4%	18.035
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	3/10/2006	Non Par	10.86	16.745	16.745	16.061	15.244	15.855	15.401	8.7%	5.9%	16.745
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	3/10/2006	Non Par	11.68	18.947	18.947	17.908	16.224	16.757	16.089	17.8%	8.5%	18.947
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASH122	3/31/2006	Non Par	6.96	18.562	18.562	18.156	17.666	17.380	17.068	8.8%	9.0%	18.562
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	65.38	16.733	16.733	16.207	15.615	16.350	15.755	6.2%	7.3%	16.733
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	133.66	11.215	11.215	10.607	9.687	9.891	9.568	17.2%	4.9%	11.215
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	1/22/2008	Non Par	271.21	13.801	13.801	13.064	11.919	12.179	11.763	17.3%	4.8%	13.801
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIFENHANCER122	1/30/2008	Non Par	78.12	14.743	14.743	13.659	11.984	12.109	11.684	26.2%	7.2%	14.743
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	8.60	16.615	16.615	16.182	15.754	16.281	15.546	6.9%	9.4%	16.615
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	67.19	14.954	14.954	14.460	13.969	14.666	14.159	5.6%	7.1%	14.954
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	2/13/2009	Non Par	0.88	14.465	14.465	14.137	13.755	13.548	13.278	8.9%	9.1%	14.465
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	1/8/2010	Non Par	229.98	8.777	8.777	7.936	7.208	7.961	8.299	5.8%	-6.2%	12.140
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	156.59	12.599	12.599	11.944	10.891	11.136	10.815	16.5%	4.2%	12.599
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGROWT-II122	1/8/2010	Non Par	146.19	12.661	12.661	11.919	10.765	11.153	10.799	17.2%	4.8%	12.661
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	158.18	13.129	13.129	12.583	11.904	12.420	12.028	9.2%	6.3%	13.129
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENH-II122	1/8/2010	Non Par	137.58	13.998	13.998	13.055	11.482	11.811	11.438	22.4%	6.8%	13.998
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	1/8/2010	Non Par	163.28	13.719	13.719	13.070	11.482	11.811	11.438	22.4%	6.8%	13.998
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	71.03	8.578	8.578	8.069	6.894	7.529	7.688	11.6%	-6.3%	12.268
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	65.98	13.156	13.156	12.751	12.337	12.925	12.477	5.4%	6.8%	13.156
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	1/25/2010	Non Par	84.14	13.585	13.585	12.857	11.704	11.962	11.606	17.1%	4.7%	13.585
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFND122	1/25/2010	Non Par	69.88	8.904	8.904	8.040	7.282	8.065	8.435	5.6%	-6.3%	12.446
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	1/25/2010	Non Par	43.80	12.829	12.829	12.335	11.749	12.326	11.945	7.4%	5.1%	12.829
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWT-II122	1/25/2010	Non Par	29.60	13.595	13.595	12.902	11.871	12.324	11.946	13.8%	6.7%	13.595
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAF122	1/25/2010	Non Par	21.26	9.076	9.076	8.497	7.305	7.951	8.098	12.1%	-5.7%	12.840
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNSPROTE-II122	1/25/2010	Non Par	27.33	13.335	13.335	12.894	12.386	12.948	12.482	6.8%	7.1%	13.335
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFEFLUID122	5/3/2010	Non Par	0.00	11.845	11.845	11.695	11.640	11.402	11.229	5.5%	5.5%	11.845
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	13.99	12.271	12.271	11.852	11.277	11.672	11.297	8.6%	5.5%	12.271
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCP122	1/27/2011	Non Par	213.67	12.774	12.774	12.535	12.288	12.107	11.870	7.6%	7.7%	12.774
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	3/25/2011	Non Par	10.66	12.907	12.907	12.643	12.368	12.171	11.909	8.4%	8.7%	12.907
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	106.09	12.242	12.242	11.495	10.260	10.563	10.224	19.7%	NA	12.242
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	90.39	17.751	17.751	17.508	17.263	17.032	16.806	5.6%	5.3%	17.751
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	10.70	17.829	17.829	17.564	17.298	17.046	16.800	6.1%	5.8%	17.829
Total						5,334.64								

CERTIFICATION

Certified that the performance of all segregated funds have been placed and reviewed 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 : 21-05-2014

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 : 31st March 2014

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 March 2014	as % of total for this class	As at 31 March 2013	as % of total for this class	As at 31 March 2014	as % of total for this class	As at 31 March 2013	as % of total for this class
Break down by credit rating								
AAA rated	1,961	96.3%	1,446	78.7%	2,000	96.4%	1,433	78.6%
AA or better	75	3.7%	31	1.7%	75	3.6%	30	1.7%
Rated below AA but above A	0	0.0%	45	2.5%	0	0.0%	45	2.5%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	314	17.1%	0	0.0%	314	17.2%
	2,036	100.0%	1,836	100.0%	2,076	100.0%	1,823	100.0%
BREAKDOWN BY RESIDUALMATURITY			0				0	
Up to 1 year	696	34.2%	455	24.8%	688	33.1%	455	25.0%
more than 1 year and upto 3 years	97	4.8%	206	11.2%	95	4.6%	205	11.2%
More than 3 years and up to 7 years	188	9.2%	340	18.5%	189	9.1%	332	18.2%
More than 7 years and up to 10 years	478	23.5%	309	16.8%	482	23.2%	302	16.6%
More than 10 years and up to 15 years	135	6.6%	218	11.9%	141	6.8%	215	11.8%
More than 15 years and up to 20 years	203	10.0%	61	3.3%	222	10.7%	62	3.4%
Above 20 years	238	11.7%	248	13.5%	259	12.5%	251	13.8%
	2,036	100.0%	1,836	100.0%	2,076	100.0%	1,823	100.0%
Breakdown by type of the issuer			0				0	
Central Government	816	40.1%	577	31.4%	854	41.1%	578	31.7%
State Government	86	4.2%	32	1.7%	87	4.2%	32	1.8%
Corporate Securities	1,135	55.7%	1,228	66.9%	1,135	54.7%	1,213	66.5%
	2,036	100.0%	1,836	100.0%	2,076	100.0%	1,823	100.0%

Non Unit Linked
Statement as on : 31st March 2014

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 March 2014	as % of total for this class	As at 31 March 2013	as % of total for this class	As at 31 March 2014	as % of total for this class	As at 31 March 2013	as % of total for this class
Break down by credit rating								
AAA rated	2,614	100.0%	1,900	86.9%	2,584	100.0%	1,879	86.8%
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%	287	13.1%	0	0.0%	287	13.2%
	2,614	100.0%	2,187	100.0%	2,584	100.0%	2,166	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	851	32.5%	888	40.6%	819	31.7%	868	40.1%
more than 1 year and upto 3 years	94	3.6%	218	10.0%	95	3.7%	218	10.1%
More than 3 years and up to 7 years	212	8.1%	149	6.8%	212	8.2%	149	6.9%
More than 7 years and up to 10 years	201	7.7%	203	9.3%	201	7.8%	203	9.4%
More than 10 years and up to 15 years	220	8.4%	146	6.7%	220	8.5%	146	6.7%
More than 15 years and up to 20 years	476	18.2%	210	9.6%	477	18.4%	210	9.7%
Above 20 years	560	21.4%	372	17.0%	560	21.7%	372	17.2%
	2,614	100.0%	2,187	100.0%	2,584	100.0%	2,166	100.0%
Breakdown by type of the issuer								
Central Government	1,480	56.6%	1,077	49.3%	1,462	56.6%	1,060	49.0%
State Government	251	9.6%	255	11.6%	250	9.7%	254	11.7%
Corporate Securities	883	33.8%	855	39.1%	872	33.8%	852	39.3%
	2,614	100.0%	2,187	100.0%	2,584	100.0%	2,166	100.0%

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

4. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
5. AAA rated includes all Sovereign rated instruments#

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q4 '13-14	YTD Mar '14	Q4 '12-13	YTD Mar '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 - (Payable)	(13.4)	(84.5)	(28.3)	(28.3)
	Significant Influence	Balance Receivable/ (Payable) as at the end	-	-	(0.8)	(0.8)
Aviva International Insurance	Significant Influence	Group Recharges - Receivable/(Payable) towards cost allocations for various software applications, HR training and development programmes for employees.	(5.5)	(33.6)	-	2.3
	Significant Influence	Balance Receivable/ (Payable) as at the end for above mentioned transaction	(31.3)	(31.3)	2.3	2.3
AVIVA Central Services UK Limited	Significant Influence	Reimbursement of Expenses against recharge of salary related costs of employee Receivable	(0.5)	4.6	17.3	25.8
	Significant Influence	Net balance receivable on the above mentioned transactions as at the end	30.4	30.4	25.8	25.8
Aviva Asia PTE Ltd.	Significant Influence	Receivables against reimbursement of salary recharges, travel cost recharges etc.	15.8	78.4	84.9	333.7
	Significant Influence	Group Recharges for cost allocations of various software applications	69.4	3.7	(160.9)	(232.1)
	Significant Influence	Net Balance Receivable as at the end for abovementioned transactions	183.6	183.6	101.5	101.5
Aviva Ltd. Singapore	Significant Influence	Reimbursement of receivables on account of salary recharges	7.0	7.0	-	-
	Significant Influence	Balance Receivable as at the end	7.0	7.0	-	-
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration	977.3	1,248.2	402.8	554.3

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

BOD and Key Person Information			YTD Mar 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	Avnish Kalra	Director	12-Nov-13	NA
4	Bobby Parikh	Director	17-Nov-09	NA
5	Inderpreet Singh Pal	Director	7-May-13	NA
6	Mohit Burman	Director	24-Sep-07	NA
7	Pradip Burman	Director	24-May-11	NA
8	Pritam Das Narang	Director	23-Aug-01	NA
9	Dr S Narayan	Director	27-Feb-10	7-Feb-14
10	TR Ramachandran	Chief Executive Officer	1-Nov-08	NA
11	Anupam Tyagi	Chief Risk Officer	1-Apr-13	NA
12	Ravi Bhadani	Chief Compliance Officer	13-Nov-07	NA
13	Mahesh Misra	Chief Marketing Officer	10-Feb-14	NA
14	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
15	Jyoti Vaswani	Chief Investment officer	1-Jan-10	NA
16	Jitendra Nayyar	Chief Financial Officer	1-Jan-13	NA
17	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 31 Mar 2014	As at 31 Mar 2013
01	Available Assets in Policyholders' Fund: Deduct:	780,572	744,696
		-	-
02	Mathematical Reserves	730,093	708,274
03	Other Liabilities	48,355	35,569
04	Excess in Policyholders' funds	2,124	853
05	Available Assets in Shareholders Fund: Deduct:	68,300	66,566
		-	-
06	Other Liabilities of shareholders' fund	500	3,354
07	Excess in Shareholders' funds	67,800	63,212
		-	-
08	Total ASM (04)+(07)	69,924	64,065
		-	-
09	Total RSM	16,848	15,161
		-	-
10	Solvency Ratio (ASM/RSM)	4.15	4.23

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: 21-05-2014

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.

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st March 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 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)
1	Investment Assets (As per Form 3A/3B- Total Fund)	42.33	72.42	-	-	159.65	27.18	623.12	563.61
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)	42.33	72.42	-	-	159.65	27.18	623.12	563.61
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 - 7

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

Statement As on : 31st March 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 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)
1	Investment Assets (As per Form 3A/3B- Total Fund)	466.23	417.61	-	-	214.46	152.52	2,205.64	1,753.91
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)	466.23	417.61	-	-	214.46	152.52	2,205.64	1,753.91
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 - 7

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

Statement As on : 31st March 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 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2013)
1	Investment Assets (As per Form 3A/3B- Total Fund)	625.02	907.41	-	-	448.61	138.55	5,334.64	5,572.48
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)	625.02	907.41	-	-	448.61	138.55	5,334.64	5,572.48
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-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement for the period: 31st March 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> ¹	NIL							
B.	<u>As on Date</u> ²	NIL							

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement for the period: 31st March 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</u> ¹	NIL							
B.	<u>As on Date</u> ²	NIL							

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement for the period: 31st March 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> ¹	NIL							
B.	<u>As on Date</u> ²	NIL							

CERTIFICATION

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

Date: 21-05-2014

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 Investment (COI) shall be as per INV/GLN/001/2003-04

Jitendra Nayyar
Director- Finance

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

(Rs in Lakhs)

	Q4 '13-14				Q4 '12-13				YTD March'14				YTD March'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
1 First year Premium																
i Individual Single Premium- (ISP)																
From 0-10000	1	236	230	48	2	234	234	56	2	406	400	85	5	769	769	173
From 10,000-25,000	0	1	1	5	(0)	1	1	10	0	1	1	5	0	3	3	19
From 25001-50,000	4	7	4	8	10	21	21	26	9	19	16	29	31	66	65	156
From 50,001-75,000	1	2	2	4	5	8	8	32	5	8	8	24	9	14	14	38
From 75,000-100,000	3	3	3	15	9	9	9	19	11	11	11	36	38	36	36	71
From 1,00,001-1,25,000	-	-	-	-	2	2	2	24	-	-	-	-	9	6	6	87
Above Rs. 1,25,000	505	14	11	663	436	16	16	852	605	22	19	786	713	51	51	1,248
ii Individual Single Premium (SPA)- Annuity																
From 0-50000	10	27	24	-	15	32	32	-	43	115	112	-	59	86	86	-
From 50,001-100,000	37	52	50	-	38	44	44	-	153	222	220	-	99	85	85	-
From 1,00,001-150,000	8	7	5	-	29	20	20	-	57	51	49	-	66	35	35	-
From 150,001-2,00,000	14	8	7	-	15	8	8	-	53	31	30	-	63	20	20	-
From 2,00,001-250,000	8	4	3	-	16	5	5	-	44	21	20	-	30	7	7	-
From 2,50,001-3,00,000	3	1	1	-	3	-	-	-	16	6	6	-	11	1	1	-
Above Rs. 3,00,000	19	4	4	-	36	5	5	-	124	25	25	-	202	17	17	-
iii Group Single Premium (GSP)																
From 0-10000	0	-	1	(170)	0	-	7	31	0	-	1	(425)	0	-	21	(138.40)
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	1	-	71	179.75
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	144.25
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	23	-	279	1,570	20	-	234	857	100	1	1,190	6,274	65	-	902	3,902.57
iv Group Single Premium- Annuity- GSPA																
From 0-50000																
From 50,001-100,000																
From 1,00,001-150,000																
From 150,001-2,00,000																
From 2,00,001-250,000																
From 2,50,001-3,00,000																
Above Rs. 3,00,000																
v Individual non Single Premium- INSP																
From 0-10000	462	12,356	11,756	272,530	673	17,781	17,713	301,107	1,562	49,824	49,224	918,976	2,389	57,245	57,142	1,073,792
From 10,000-25,000	1,228	8,267	8,180	178,580	1,906	13,342	13,280	296,585	3,409	23,066	22,985	573,779	5,754	39,941	39,884	935,612
From 25001-50,000	1,528	5,103	5,022	68,170	1,938	6,210	6,203	84,663	3,506	11,735	11,660	180,101	5,446	17,265	17,286	261,931
From 50,001-75,000	2,240	4,441	4,400	57,317	1,824	3,546	3,546	47,267	4,784	9,421	9,382	131,654	4,831	9,290	9,296	128,147
From 75,000-100,000	1,113	1,264	1,258	25,101	1,608	1,741	1,750	25,471	2,427	2,857	2,853	58,772	3,433	3,821	3,844	65,895
From 1,00,001-1,25,000	1,741	1,753	1,738	41,356	2,502	2,474	2,466	49,529	3,900	3,960	3,947	95,669	5,810	5,741	5,738	117,028
Above Rs. 1,25,000	6,033	1,990	1,975	108,729	7,487	2,807	2,798	137,347	10,907	4,148	4,138	241,632	14,033	5,574	5,573	296,683
vi Individual non Single Premium- Annuity- INSPA																
From 0-50000																
From 50,001-100,000																
From 1,00,001-150,000																
From 150,001-2,00,000																
From 2,00,001-250,000																
From 2,50,001-3,00,000																
Above Rs. 3,00,000																
vii Group Non Single Premium (GNSP)																
From 0-10000	12,063	-	15,539	(24,703)	(24)	-	9,199	(24,399)	15,603	-	41,699	(87,289)	(65)	4	43,878	(41,979)
From 10,000-25,000	9	1	52	1	4	2	3,013	3,438	12	4	1,694	3,882	16	13	9,016	15,208
From 25001-50,000	236	3	170	2	4	-	1,585	2,377	246	7	1,379	3,504	16	7	5,718	11,988
From 50,001-75,000	6	1	477	4	4	2	1,117	2,411	11	3	1,322	3,101	24	9	6,580	16,464
From 75,000-100,000	13	2	403	4	3	1	556	3,516	15	2	2,015	289	19	6	5,127	17,807
From 1,00,001-1,25,000	15	2	211	3	8	-	196	896	23	4	2,113	984	25	7	4,182	12,657
Above Rs. 1,25,000	2,511	52	318,015	92,275	11,586	29	240,356	65,609	11,748	106	1,262,169	373,285	25,607	85	571,524	403,144
viii Group Non Single Premium- Annuity- GNSPA																
From 0-10000																
From 10,000-25,000																
From 25001-50,000																
From 50,001-75,000																
From 75,000-100,000																
From 1,00,001-1,25,000																
Above Rs. 1,25,000																

	Q4 '13-14				Q4 '12-13				YTD March'14				YTD March'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	
2	Renewal Premium																
	i Individual																
	From 0-10000	2,510	26,150	24,622	567,187	2,759	25,830	25,707	404,798	7,771	118,568	117,163	2,073,192	8,801	122,048	122,128	1,246,058
	From 10,000-25,000	10,452	42,298	39,484	557,636	11,820	46,280	45,539	437,150	29,956	178,615	176,449	1,942,976	35,811	203,125	202,999	1,346,921
	From 25001-50,000	8,340	15,685	14,169	174,290	9,351	17,344	17,100	157,794	23,778	63,819	62,673	632,163	28,522	72,860	72,918	508,664
	From 50,001-75,000	4,108	4,899	4,338	66,789	3,321	4,039	3,947	46,979	10,318	18,078	17,580	221,139	8,828	15,458	15,414	146,924
	From 75,000-100,000	4,503	3,524	3,234	45,919	5,067	4,076	3,996	46,583	12,814	12,673	12,477	158,578	16,494	16,007	16,011	149,370
	From 1,00,001 -1,25,000	4,021	2,544	2,354	48,042	2,647	1,750	1,702	26,195	9,109	8,248	8,072	141,746	6,624	6,024	5,991	76,223
	Above Rs. 1,25,000	12,955	3,059	2,695	139,550	12,052	2,856	2,758	103,782	32,911	10,916	10,583	441,755	38,468	11,607	11,537	328,378
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	123	-	-	(2)	1	30	43,742	1,880	516	43	32,129	24,257	(45)	137	100,149	15,331
	From 10,000-25,000	-	-	-	-	3	7	407	719	2	3	187	673	6	20	1,149	2,605
	From 25001-50,000	-	-	-	-	3	6	2,707	2,219	7	8	836	2,675	21	32	6,756	11,900
	From 50,001-75,000	-	1	72	1	9	10	3,483	5,921	6	6	1,232	2,416	28	26	11,048	12,442
	From 75,000-100,000	-	2	174	2	9	1	678	895	8	4	818	1,126	37	11	2,562	7,364
	From 1,00,001 -1,25,000	-	1	116	1	14	3	848	2,865	7	2	1,477	2,582	39	10	3,434	8,030
	Above Rs. 1,25,000	152	54	30,587	170,438	372	16	23,530	177,817	1,230	195	327,686	662,326	1,694	78	123,347	673,032
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group) Channels	Q4 '13-14			Q4 '12-13			YTD MARCH'14			YTD MARCH'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	6	5,299	329	1	381	4	13	7,423	375	2	1,308	28
2	Corporate Agents-Banks	0	0	0	0	0	2	0	1	3	0	147	28
3	Corporate Agents -Others	3	47,003	41	0	31,539	22	6	121,274	125	0	89,373	76
4	Brokers	6	6,691	79	6	6,647	14	13	16,100	216	38	29,701	187
5	Micro Agents	0	0	0	0	0	-	0	0	0	0	0	-
6	Direct Business	46	276,154	14,428	27	217,696	11,563	95	1,168,784	27,040	91	526,443	25,390
	Total(A)	61	335,147	14,877	34	256,263	11,605	127	1,313,582	27,758	131	646,972	25,709
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	61	-
	Grand Total (A+B)	61	335,147	14,877	34	256,263	11,605	127	1,313,582	27,758	131	647,033	25,709

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q4 '13-14		Q4 '12-13		YTD Mar '14		YTD Mar '13	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	10,624	6,022	16,502	7,698	28,181	12,720.47	48,265	18,772
2	Corporate Agents-Banks	16,187	7,998	22,968	9,537	45,412	15,720.55	56,260	20,070
3	Corporate Agents -Others	43	(0)	122	25	43	0.05	4,981	59
4	Brokers	118	42	433	61	658	163.53	2,571	375
5	Micro Agents	45	0	393	1	1,675	3.28	393	1
6	Direct Business	8,037	895	7,885	1,229	29,481	3,007.84	27,453	3,733
	Total (A)	35,054	14,957	48,303	18,552	105,450	31,616	139,923	43,010
1	Referral (B)	486	2	3	1	499	2.42	150	22
	Grand Total (A+B)	35,540	14,959	48,306	18,552	105,949	31,618	140,073	43,031

FORM L-39-Data on Settlement of Claims for the quarter ended 31 March 2014

Date: 31 March 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	-	1,005	267	322	210	125	1,929	236,338	
2	Survival Benefit	91	193	37	20	3	4	348	10,284	
3	for Annuities / Pension	417	566	12	8	13	6	1,022	2,337	
4	For Surrender	-	20,371	11	-	-	-	20,382	3,034,289	
5	Other benefits	-	-	-	-	-	-	-	-	
	CI/PTD/ADP	-	1	-	-	-	-	1	198	
	HCB	-	10	1	-	-	-	11	271	
	ADB	-	12	-	-	-	-	12	6,130	
	IB	-	9	2	-	-	-	11	196	
6	Partial Withdrawals	-	543	-	-	-	-	543	95,233	
7	Auto Foreclosure	-	7,166	11	-	-	-	7,177	453,377	
8	EL Surrender	-	2,753	7	-	-	-	2,760	71,035	
9	Death Claims	-	406	91	21	-	-	518	316,913	

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

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

Group

Ageing of Claims*										
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year			
1	Maturity Claims	-	-	-	-	-	-	-	-	
2	Survival Benefit	-	-	-	-	-	-	-	-	
3	for Annuities / Pension	-	-	-	-	-	-	-	-	
4	For Surrender	-	69	-	-	-	-	69	182,001	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	51	-	-	-	-	51	293	
7	Gratuity	-	923	-	-	-	-	923	1,968,395	
8	Leave encashment	-	11	-	-	-	-	11	1,610	
9	ADB	-	-	-	-	-	-	-	-	
10	Death Claims	-	1,260	-	-	-	-	1,260	48,474	

Individual													
No. of claims only													
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender**	For Partial withdrawals	For Auto Fore Closure***	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	-	1,949	84	97	816	36	190	110	-	3	-	-
2	Claims reported during the period*	681	2,383	576	1,047	20,572	636	8,514	3,417	1	18	25	18
3	Claims Settled during the period	553	1,966	469	1,049	21,265	667	7,108	2,867	1	14	15	18
4	Claims Repudiated during the period	128	-	-	-	-	-	-	-	-	-	1	-
	Less than 2years from the date of acceptance of risk	98	-	-	-	-	-	-	-	-	-	1	-
	a												
	Grater than 2 year from the date of acceptance of risk	30	-	-	-	-	-	-	-	-	-	-	-
	b												
5	Claims Written Back	-	388	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	1,978	191	95	104	5	1,591	660	-	7	9	-
	Less than 3months	-	1,080	165	29	104	5	1,591	660	-	5	9	-
	3 months to 6 months	-	648	13	13	-	-	-	-	-	1	-	-
	6months to 1 year	-	229	7	20	-	-	-	-	-	1	-	-
	1year and above	-	21	6	33	-	-	-	-	-	-	-	-

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

** Surrender - 19 cases under Opening balance of current quarter is reversed during the period due to customers opted for continuation of policies.

*** AutoFore Closure - 5 cases under Opening balance of current quarter is reversed during the period due to customers opted for continuation of policies.

GROUP											
No. of claims only											
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	1,169	-	-	-	69	-	-	961	11	51
3	Claims Settled during the period	1,169	-	-	-	69	-	-	961	11	51
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	a										
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	b										
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-	-	-	-	-
	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	1	10	0	6	5	0	33
b)	Policy Servicing	14	183	20	145	32	0	985
c)	Proposal Processing	3	87	10	53	27	0	407
d)	Survival Claims	12	106	1	84	33	0	469
e)	ULIP Related	4	42	0	32	14	0	153
f)	Unfair Business Practices	45	903	110	109	729	0	3823
g)	Others	0	1	0	0	1	0	32
Total Number		79	1332	141	429	841	0	5902

2	Total No. of policies during previous year:	140204
3	Total No. of claims during previous year:	135098
4	Total No. of policies during current year:	106076
5	Total No. of claims during current year:	109813
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	509.07
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	45.71

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	0	0	0
b)	7-15 days	0	0	0
c)	15-30 days	0	0	0
d)	30-90 days	0	0	0
e)	90 days & Beyond	0	0	0
Total Number of Complaints		0	0	0

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

Note:

* 2 complaint moved from Policy servicing to Survival Claims

*1 complaint moved from Unfair business practices to Ulip related

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%
25	4%
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 415% as on 31st March 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)*DMT 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 OYRGT 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 2012-13
Discount rate for non unit fund	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for UWP	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for conventional-other than India Bond	6% for first 5 years and 5.1% thereafter	6% for first 5 years and 5.1% thereafter
Discount rate for conventional- India Bond	7.8% for first 5 years and 6.9% thereafter	7.8% for first 5 years and 6.9% thereafter
Discount rate for Health	6% for first 5 years and 5.1% thereafter	NA

(2) Expense Assumptions

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

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

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife)	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 ranged from 352 to 587 for unit linked business and for conventional business it ranged from 32 to 470.