



IRDA Public Disclosures

Half Year ended 30 September 2013

Aviva Life Insurance Company India Limited

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UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013
Shareholders' Account (Non-technical Account)

Particulars	Q2 '13-14	YTD SEP '13	Q2 '12-13	YTD SEP '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	186,174	351,409	172,091	334,033
(b) Profit on sale/redemption of investments	10,154	40,492	12,845	29,250
(c) (Loss) on sale/ redemption of investments	-	(40)	0	(0)
Other Income	-	-	-	-
TOTAL (A)	196,328	391,861	184,936	363,283
Expense other than those directly related to the insurance business	13,630	33,372	10,658	29,367
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	3,475	3,475	27,520	34,637
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	46,745	1,035,635	831,976	1,677,228
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	(81,295)	58,496	26,892	136,648
Non Linked - Group - Pension - Non Participating	9,035	9,035	(92,043)	-
Non Linked - Annuity - Non Participating	866	866	3,512	10,007
Discontinued Policy Fund	577,389	577,389	475,455	475,455
Non Linked - Variable group	11,203	11,203	-	-
Non Linked Health Non Participating	7,632	7,632	4,796	4,796
TOTAL (B)	588,679	1,737,103	1,288,766	2,368,138
Profit/ (Loss) before tax	(392,352)	(1,345,242)	(1,103,829)	(2,004,856)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(392,352)	(1,345,242)	(1,103,829)	(2,004,856)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(14,682,317)	(13,729,427)	(14,950,465)	(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	(15,074,669)	(15,074,669)	(16,054,294)	(16,054,295)
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)		(0.67)		(1.00)

Name of the Insurer: Aviva Life Insurance Company India Limited

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

UNAUDITED BALANCE SHEET AS AT SEPTEMBER 30, 2013

Particulars	Schedule	UNAUDITED AS AT SEPTEMBER 30, 2013 (Rs. 000's)	UNAUDITED AS AT SEPTEMBER 30, 2012 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	20,049,000
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(60)	14
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		1,401,476	1,311,944
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		260,461	292,135
Linked - Individual - Pension - Non Participating		38,875	49,801
Linked - Group - Life - Non Participating		705	676
Non Linked - Individual - Life - Participating		21,340	15,815
Non Linked - Individual - Pension - Participating		10,347	8,936
Non Linked - Individual - Life - Non Participating		9,940,067	5,282,647
Non Linked - Individual - Pension - Non Participating		1,204,126	949,698
Non Linked - Group - Life - Non Participating		2,594,941	1,861,529
Non Linked - Group - Pension - Non Participating		2,379,621	2,125,587
Non Linked - Annuity - Non Participating		156,674	88,334
Non Linked - Variable group		64,018	-
Non Linked Health Non Participating		15,160	3,111
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		571,238	845,218
Linked - Individual - Pension - Participating		56,829	70,077
Linked - Individual - Life - Non Participating		38,224,212	44,897,487
Linked - Individual - Pension - Non Participating		9,352,490	14,639,203
Linked - Group - Life - Non Participating		1,227,594	1,223,836
Discontinued Policies Fund - Non payment of premium		1,641,347	629,031
Sub-Total		69,161,461	74,295,079
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Linked Liabilities (Lapsed Policies)		41,151	343,406
FFA - Others		446,839	422,737
TOTAL		89,698,451	95,110,222
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	8,570,250	7,435,550
- Policyholders'	L-13	16,339,704	10,393,662
Assets held to cover linked liabilities	L-14	51,553,715	63,053,902
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	297,332	262,070
CURRENT ASSETS			
Cash & Bank Balance	L-17	463,471	611,156
Advances And Other Assets	L-18	1,920,440	1,972,250
Sub-Total (A)		2,383,911	2,583,406
CURRENT LIABILITIES			
PROVISIONS	L-19	4,357,932	4,482,022
	L-20	163,198	190,641
Sub-Total (B)		4,521,130	4,672,663
NET CURRENT ASSETS (C) = (A - B)		(2,137,219)	(2,089,257)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		15,074,669	16,054,295
TOTAL		89,698,451	95,110,222

Contingent Liabilities	As at September 30, 2013 (Rs. 000's)	As at September 30, 2012 (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	3,403	2,130
Guarantees given by or on behalf of the Company	Nil	Nil
Statutory demands/liabilities in dispute, not provided for	17,083	17,083
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (In relation to Claims against policies) *	117,757	133,946
Total	138,243	153,159

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

FORM L-4-PREMIUM SCHEDULE

Particulars	Q2 '13-14	YTD SEP '13	Q2 '12-13	YTD SEP '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	907,960	1,970,581	1,100,353	2,876,183
Renewal premiums	3,040,666	5,262,372	3,560,309	6,546,345
Single premiums	21,140	38,424	23,470	48,583
TOTAL PREMIUM	3,969,766	7,271,378	4,684,132	9,471,111

Note:ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	3,969,766	7,271,378	4,684,132	9,471,111
Outside India	-	-	-	-
TOTAL PREMIUM	3,969,766	7,271,378	4,684,132	9,471,111

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q2 '13-14	YTD SEP '13	Q2 '12-13	YTD SEP '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	125,900	190,262	220,295	298,015
- Renewal premiums	43,163	69,315	50,408	94,891
- Single premiums	22	26	165	259
Total (A)	169,085	259,604	270,868	393,165
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	7,365	7,365	(1,205)	(1,205)
Net Commission	176,450	266,969	269,663	391,960
Break-up of the expenses (Gross) incurred to procure business:				
Agents	71,580	117,414	97,564	160,717
Brokers	6,265	11,555	14,271	17,278
Corporate Agency	91,240	130,634	98,858	215,118
Referral	1	0	-	52
TOTAL (B)	169,085	259,604	210,693	393,165

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q2 '13-14	YTD SEP '13	Q2 '12-13	YTD SEP '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	512,158	1,124,057	727,594	1,422,949
Travel, conveyance and vehicle running expenses	13,604	23,066	36,986	51,071
Training expenses	(5,452)	15,010	76,260	125,714
Rents, rates and taxes	110,546	217,853	132,755	286,161
Repairs	842	1,834	1,126	1,535
Printing and stationery	14,118	24,750	23,786	34,131
Communication expenses	48,168	89,422	56,594	107,295
Legal and professional charges	36,911	81,081	51,837	80,889
Medical fees	9,749	20,960	15,055	30,048
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,000	2,703	1,250	2,076
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)	75	150	75	150
Advertisement and publicity	35,224	107,630	181,201	354,389
Interest and bank charges	9,099	23,452	6,531	11,325
Information technology and related expenses	36,967	65,749	38,427	71,947
Service tax on premium	60,268	129,735	96,282	189,035
Others	-	-	-	-
a) Office maintenance	32,192	63,835	65,182	115,027
b) Electricity	21,861	46,728	29,206	54,712
c) Recruitment	8,433	9,115	11,833	20,581
d) Miscellaneous expenses	16,616	23,398	12,569	13,839
-	-	-	-	-
Depreciation	33,656	67,000	38,507	83,332
TOTAL	996,035	2,137,527	1,603,056	3,056,206

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2 '13-14	YTD SEP '13	Q2 '12-13	YTD SEP '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	223,546	518,321	231,091	455,180
(b) Claims by Maturity,	274,250	435,015	116,014	247,011
(c) Annuities/Pension payment	958,105	998,813	51,133	84,449
(d) Other benefits - Riders	4,045	5,607	2,594	2,700
- Surrender	3,047,738	6,890,797	4,542,887	7,748,707
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(95,752)	(261,350)	(77,636)	(142,769)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
Amount accepted in reinsurance :	-	-	-	-
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Riders	-	-	-	-
- Surrender	-	-	-	-
TOTAL	4,411,933	8,587,203	4,866,083	8,395,279
Benefits paid to claimants:				
In India	4,411,933	8,587,203	4,866,083	8,395,279
Outside India	-	-	-	-
Total Benefits paid (Net)	4,411,933	8,587,203	4,866,083	8,395,279

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2013	SEPTEMBER 30, 2012
	(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	UNAUDITED AS AT SEPTEMBER 30, 2013		UNAUDITED AS AT SEPTEMBER 30, 2012	
	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	UNAUDITED AS AT SEPTEMBER	UNAUDITED AS AT
	30, 2013	SEPTEMBER 30, 2012
	(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	UNAUDITED AS AT SEPTEMBER	UNAUDITED AS AT SEPTEMBER
	30, 2013	30, 2012
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	UNAUDITED AS AT SEP 30,	UNAUDITED AS AT SEP 30,
	2013	2012
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,685,682 Previous Year 446,123)	1,861,944	434,454
Other Approved Securities (Market value (Rs '000) Current Year 936,965 Previous Year 1,193,641)	990,238	1,219,172
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 37,040 Previous Year 80,237)	37,008	79,386
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 381,500 Previous Year 570,300)	381,500	570,300
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 969,307 Previous Year 1,104,535)	988,198	1,099,548
Other Investments		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills # (Market value (Rs '000) Current Year 2,166,462 Previous Year 2,447,232)	2,166,462	2,447,232
Other Approved Securities (Market value (Rs '000) Current Year 29,371 Previous Year 99,803)	29,570	100,064
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 (Market value (Rs '000) Current Year 15,966 Previous Year 199,703)	16,000	200,049
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 1,399,371 Previous Year 738,345)	1,399,371	738,345
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 56,545 Previous Year NIL)	56,545	-
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 641,885 Previous Year 549,419)	643,415	547,000
Other Investments		
Mutual Funds		
TOTAL	8,570,250	7,435,550
INVESTMENTS		
In India	8,570,250	7,435,550
Outside India	-	-
TOTAL	8,570,250	7,435,550

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	UNAUDITED AS AT SEP 30,	UNAUDITED AS AT SEP 30,
	2013 (Rs. 000's)	2012 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 6,577,645 Previous Year 3,040,062)	7,263,441	3,008,333
Other Approved Securities (Market value (Rs '000) Current Year 345,822 Previous Year 356,187)	370,583	367,875
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 806 Previous Year 238)	806	238
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 7,720 Previous Year 185,865)	7,974	187,119
(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 2,714,539 Previous Year 1,923,729)	2,846,000	1,881,810
Equity Shares (Market value (Rs '000) Current Year 135 Previous Year NIL)	135	-
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 67 Previous Year 76)	67	76
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,702,868 Previous Year 1,495,380)	1,703,818	1,495,221
Other Approved Securities (Market value (Rs '000) Current Year 557,610 Previous Year 387,739)	561,772	388,362
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 (Market value (Rs '000) Current Year 80,293 Previous Year 60,060)	80,696	59,628
(e) Other Securities (Term Deposit and Certificate of Deposits) (Market value (Rs '000) Current Year 2,690,754 Previous Year 1,821,592)	2,690,754	1,821,592
(f) Other Securities (Reverse Repo)	587,431	326,372
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 24,480 Previous Year 657,875)	24,528	655,338
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Balances in bank		
TOTAL	16,339,704	10,393,662
INVESTMENTS		
In India	16,339,704	10,393,662
Outside India	-	-
TOTAL	16,339,704	10,393,662

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

Particulars	UNAUDITED AS AT SEPTEMBER 30, 2013							Total (Rs. 000's)
	Linked Par Individual Life LPI	Linked Par Pension LPF	Linked Non Par Individual Life LNPL	Linked Non Par Pension LNPP	Linked Non Par Group Life LNPGI	Discontinued Policy Fund DPF		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	
LONG TERM INVESTMENTS								
Government Securities and Government guaranteed bonds including Treasury Bills	42,249	15,423	5,406,084	1,199,140	265,412	472,230		7,400,539
*Linked Par (Ind Life) 45,856 PY NIL (Linked par (Pension) 15,929 PY NIL Linked Non Par (Ind Life) 5,979,754 PY 2,422,906 Linked Non Par (Pension) 1,329,708 PY 503,904 Linked Non Par (Group) 295,362 PY 124,773 Discontinued Policy Fund 479,750 PY 244,603								
Other Approved Securities	-	-	246,841	46,067	7,111	264		300,283
*Linked Par (Ind Life) 125,300 PY 437,300 (Linked par (Pension) 6,800 PY 53,700 Linked Non Par (Ind Life) 261,650 PY 192,756 Linked Non Par (Pension) 48,921 PY 39,860 Linked Non Par (Group) 7,501 PY NIL Discontinued Policy Fund 264 PY NIL								
Other Approved Investments								
(a) Shares								
(a(i)) Equity	2,510	331	18,329,582	5,056,550	88,655	-		23,477,627
*Linked Par (Ind Life) 582 PY 582 (Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 16,986,399 PY 17,747,385 Linked Non Par (Pension) 4,493,171 PY 6,859,025 Linked Non Par (Group) 80,392 PY 95,946 Discontinued Policy Fund PY								
(a(ii)) Preference	-	-	-	-	-	-		-
(b) Mutual Funds	-	-	-	-	-	-		-
(c) Derivative Instruments	-	-	-	-	-	-		-
(d) Debentures/Bonds	83,514	14,215	503,805	111,811	57,897	-		771,242
*Linked Par (Ind Life) 87,541 PY NIL (Linked par (Pension) 14,482 PY NIL Linked Non Par (Ind Life) 519,820 PY 3,429,416 Linked Non Par (Pension) 112,868 PY 868,122 Linked Non Par (Group) 58,988 PY 214,367 Discontinued Policy Fund PY								
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	125,300	6,800	17,300	-	-	-		149,400
*Linked Par (Ind Life) 125,300 PY 33,700 (Linked par (Pension) 6,800 PY 53,700 Linked Non Par (Ind Life) 17,300 PY 2,136,000 Linked Non Par (Pension) 112,868 PY 351,500 Linked Non Par (Group) NIL PY 52,200								
(f) Subsidiaries	-	-	-	-	-	-		-
(g) Investment Properties-Real Estate	-	-	-	-	-	-		-
Investments in Infrastructure, Social Sector and Housing :								
(a) Non Convertible Debentures								
*Linked Par (Ind Life) 406,197 PY 161,526 (Linked par (Pension) 44,519 PY 27,079 Linked Non Par (Ind Life) 2,455,453 PY 6,040,052 Linked Non Par (Pension) 614,117 PY 1,560,457 Linked Non Par (Group) 266,528 PY 298,242 Discontinued policy Fund (Group) 266,528 PY 133,846	395,443	43,108	2,413,373	605,350	264,196	-		3,721,471
(b) Equity								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,969,825 PY 3,498,958 Linked Non Par (Pension) 951,990 PY 1,369,775 Linked Non Par (Group) 11,282 PY 17,708 Discontinued Policy Fund NIL PY NIL	-	-	3,451,564	750,989	9,284	-		4,211,837
Other Investments								
(a) Equity Shares								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,417,051 PY 2,276,412 Linked Non Par (Pension) 305,494 PY 614,916 Linked Non Par (Group) 7,323 PY 8,750 Discontinued Policy Fund NIL PY NIL	-	-	1,177,077	268,454	6,141	-		1,451,672
(b) Debentures/Bonds								
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 242,927 PY 276,553 Linked Non Par (Pension) 127,462 PY 127,462 Linked Non Par (Group) 31,986 PY 50,191 Discontinued Policy Fund NIL PY NIL	-	-	242,044	126,456	31,614	-		400,114
SHORT TERM INVESTMENTS								
Government Securities and Government guaranteed bonds including Treasury Bills								
Government Securities and Government guaranteed bonds	-	-	5	-	-	817,447		817,452
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 5 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund 796,944 PY 125,206								
Other Approved Securities	-	-	-	-	-	-		-
Other Approved Investments								
(a) Shares								
(a(i)) Equity								
(a(ii)) Preference								
(b) Mutual Funds								
(c) Derivative Instruments								
(d) Debentures/ Bonds			273,319	43,985	75,569	-		392,873
*Linked Par (Ind Life) NIL PY 267,375 (Linked par (Pension) NIL PY 38,351 Linked Non Par (Ind Life) 271,459 PY 1,68,396 Linked Non Par (Pension) 44,715 PY 17,852 Linked Non Par (Group) 76,102 PY 27,846 DISCONTINUED POLICY FUND NIL PY NIL								
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	227,000	8,700	2,353,169	306,008	114,624	93,225		3,102,726
*Linked Par (Ind Life) 227,000 PY 144,475 (Linked par (Pension) 8,700 PY 14,683 Linked Non Par (Ind Life) 2,353,119 PY 495,550 Linked Non Par (Pension) 305,956 PY 272,384 Linked Non Par (Group) 113,408 PY 202,796 Discontinued Policy Fund 91,196 PY 45,043								
(f) Other Securities (Reverse Repo)	-	-	43,177	-	12,849	-		56,026
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 43,177 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 12,849 PY NIL Discontinued Policy Fund NIL PY NIL								
(a) Subsidiaries	-	-	-	-	-	-		-
(b) Investment Properties-Real Estate	-	-	-	-	-	-		-
Investments in Infrastructure, Social Sector and Housing :								
*Linked Par (Ind Life) NIL PY 104,611 (Linked par (Pension) NIL PY 15,835 Linked Non Par (Ind Life) 367,626 PY 576,131 Linked Non Par (Pension) 113,542 PY 290,096 Linked Non Par (Group) 111,788 PY 6,960 Discontinued Policy Fund NIL PY 35,700	-	-	360,773	110,915	111,783	-		583,470
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	-	-	35,053	-	15,023	-		50,076
Balances in Bank	(120,315)	(4,468)	27,342	11,288	967	518		(84,668)
Other Current Assets (net)	201,518	25,591	3,379,089	721,244	166,470	257,663		4,751,574
TOTAL	957,220	109,700	38,259,596	9,358,257	1,227,594	1,441,347		51,553,715
INVESTMENTS								
In India	957,220	109,700	38,259,596	9,358,257	1,227,594	1,441,347		51,553,715
Outside India	-	-	-	-	-	-		-
TOTAL	957,220	109,700	38,259,596	9,358,257	1,227,594	1,441,347		51,553,715
* Historical Cost CY (Rs '000)								

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

UNAUDITED AS AT SEPTEMBER 30, 2012

Particulars	Linked Par Individual Life LPIL	Linked Par Pension LPP	Linked Non Par Individual Life LNPL	Linked Non Par Pension LNPP	Linked Non Par Group Life LNPL	Discontinued Policy Fund DPF	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS							
Government Securities and Government guaranteed bonds including Treasury Bills							
*Linked Par (Ind Life) 45,856 PY NIL (Linked par (Pension) 15,929 PY NIL Linked Non Par (Ind Life) 5,979,754 PY 2,422,906 Linked Non Par (Pension) 1,329,708 PY 503,904 Linked Non Par (Group) 295,382 PY 124,773 Discontinued Policy Fund 479,750 PY 244,605	-	-	2,435,750	506,297	125,533	244,776	3,312,357
Other Approved Securities	-	-	188,611	38,995	-	266	227,872
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 261,650 PY 192,756 Linked Non Par (Pension) 48,921 PY 39,860 Linked Non Par (Group) 7,501 PY NIL Discontinued Policy Fund 264 PY NIL	-	-	-	-	-	-	-
Other Approved Investments							
(a) Shares							
(aa) Equity							
*Linked Par (Ind Life) 582 PY 582 (Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 16,986,399 PY 17,747,385 Linked Non Par (Pension) 4,493,171 PY 6,859,023 Linked Non Par (Group) 80,392 PY 95,946 Discontinued Policy Fund PY	2,555	337	21,100,280	8,405,890	106,360	-	29,615,423
(ab) Preference							
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/Bonds							
*Linked Par (Ind Life) 87,541 PY NIL (Linked par (Pension) 14,482 PY NIL Linked Non Par (Ind Life) 519,820 PY 3,429,416 Linked Non Par (Pension) 112,868 PY 868,122 Linked Non Par (Group) 58,988 PY 214,367 Discontinued Policy Fund PY	-	-	3,431,770	854,919	219,196	-	4,505,886
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	437,300	53,700	2,136,000	351,500	52,200	-	3,030,700
*Linked Par (Ind Life) 125,300 PY 437,300 (Linked par (Pension) 6,800 PY 53,700 Linked Non Par (Ind Life) 17,300 PY 2,136,000 Linked Non Par (Pension) NIL PY 351,500 Linked Non Par (Group) NIL PY 52,200	-	-	-	-	-	-	-
(f) Subsidiaries	-	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
(a) Non Convertible Debentures							
*Linked Par (Ind Life) 406,197 PY 161,526 (Linked par (Pension) 44,519 PY 27,079 Linked Non Par (Ind Life) 2,455,453 PY 6,040,052 Linked Non Par (Pension) 614,117 PY 1,560,457 Linked Non Par (Group) 266,528 PY 298,242 Discontinued policy Fund (Group) 266,528 PY 133,846	169,090	28,528	6,074,745	1,537,998	303,871	133,651	8,247,883
(b) Equity							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,969,825 PY 3,498,958 Linked Non Par (Pension) 951,990 PY 1,369,775 Linked Non Par (Group) 11,282 PY 17,708 Discontinued Policy Fund NIL PY NIL	-	-	3,797,977	1,301,364	18,608	-	5,117,950
Other Investments							
(a) Equity Shares							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,417,051 PY 2,276,412 Linked Non Par (Pension) 305,494 PY 614,916 Linked Non Par (Group) 7,323 PY 8,750 Discontinued Policy Fund NIL PY NIL	-	-	1,642,017	491,958	6,510	-	2,140,485
(b) Debentures/Bonds							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 242,927 PY 276,553 Linked Non Par (Pension) 127,462 PY 127,462 Linked Non Par (Group) 31,986 PY 50,191 Discontinued Policy Fund NIL PY NIL	-	-	277,143	127,762	50,189	-	455,095
SHORT TERM INVESTMENTS							
Government Securities and Government guaranteed bonds including Treasury Bills							
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 5 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL Discontinued Policy Fund 796,944 PY 125,206	-	-	-	-	-	128,819	128,819
Other Approved Securities							
Other Approved Investments							
(a) Shares							
(aa) Equity							
(ab) Preference							
(b) Mutual Funds	-	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-	-
(d) Debentures/ Bonds							
*Linked Par (Ind Life) NIL PY 267,375 (Linked par (Pension) NIL PY 38,351 Linked Non Par (Ind Life) 271,459 PY 168,396 Linked Non Par (Pension) 44,715 PY 17,852 Linked Non Par (Group) 76,102 PY 27,846 DISCONTINUED POLICY FUND NIL PY NIL	283,260	40,615	172,389	18,144	27,890	-	542,298
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	152,005	16,168	523,441	287,830	210,267	46,375	1,236,086
*Linked Par (Ind Life) 227,000 PY 144,475 (Linked par (Pension) 8,700 PY 14,883 Linked Non Par (Ind Life) 2,353,119 PY 495,550 Linked Non Par (Pension) 305,956 PY 272,384 Linked Non Par (Group) 113,408 PY 202,796 Discontinued Policy Fund 91,196 PY 45,043	-	-	-	-	-	-	-
(f) Other Securities (Reverse Repo)	-	-	22,479	5,313	18,109	-	45,901
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 43,177 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 12,849 PY NIL Discontinued Policy Fund NIL PY NIL	-	-	-	-	-	-	-
(g) Subsidiaries	-	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing :							
*Linked Par (Ind Life) NIL PY 104,611 (Linked par (Pension) NIL PY 15,835 Linked Non Par (Ind Life) 367,626 PY 576,131 Linked Non Par (Pension) 113,542 PY 290,096 Linked Non Par (Group) 111,788 PY 6,960 Discontinued Policy Fund NIL PY 35,700	105,954	16,032	565,195	285,278	6,753	35,780	1,014,993
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	(84,901)	(62,499)	(92,048)	(53,022)	5,192	-	(289,278)
Other Current Assets (net)	154,751	23,480	2,865,311	574,408	73,155	25,929	3,719,035
TOTAL	1,218,014	116,361	45,141,545	14,738,551	1,223,836	615,596	63,053,902
INVESTMENTS							
In India	1,218,014	116,361	45,141,545	14,738,551	1,223,836	615,596	63,053,902
Outside India	-	-	-	-	-	-	-
TOTAL	1,218,014	116,361	45,141,545	14,738,551	1,223,836	615,596	63,053,902

* Historical Cost CY (Rs '000)

FORM L-15-LOANS SCHEDULE

Particulars	UNAUDITED AS AT SEPTEMBER 30, 2013 (Rs. 000's)	UNAUDITED AS AT SEPTEMBER 30, 2012 (Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>		
TOTAL	-	-
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2013	Additions during the year	Deductions	Balance as on SEP 30, 2013	Balance as on March 31, 2013	For the Year	Sales/ Adjustments	Balance as on SEP 30, 2013	UNAUDITED AS AT SEP 30, 2013	UNAUDITED AS AT SEP 30, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
- Software	200,638	92,723	-	293,361	143,871	29,780	-	173,651	119,711	47,237
Tangibles										
Leasehold Improvements	396,058	7,084	27,976	375,167	347,268	11,274	26,760	331,783	43,384	50,765
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	166,425	424	2,414	164,435	160,832	1,322	2,350	159,804	4,631	5,738
Information Technology Equipment	729,698	70,626	84	800,240	681,494	20,953	48	702,399	97,841	56,961
Vehicles	3,005	-	-	3,005	2,291	232	-	2,523	483	944
Office Equipment	109,654	1,659	2,129	109,184	98,659	3,440	2,112	99,987	9,197	8,046
Sub Total	1,605,478	172,516	32,603	1,745,392	1,434,415	67,000	31,269	1,470,146	275,246	169,693
Capital Work In Progress - (including capital advances)									22,085	92,377
TOTAL	1,605,478	172,516	32,603	1,745,392	1,434,415	67,000	31,269	1,470,146	297,332	262,070
PREVIOUS YEAR	1,536,998	48,464	33,166	1,552,296	1,332,404	83,332	33,133	1,382,603	262,070	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2013	SEPTEMBER 30, 2012
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	98,816	70,073
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	44,743	72,028
(bb) Others	-	-
(b) Current Accounts	319,911	469,056
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	463,471	611,156
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	463,471	611,156
Outside India	-	-
TOTAL	463,471	611,156

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2013	SEPTEMBER 30, 2012
	(Rs. 000's)	(Rs. 000's)
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	46,191	60,944
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	51	11,746
Others (includes vendor, travel advances & salary recoverable)	83,009	117,839
TOTAL (A)	129,251	190,529
OTHER ASSETS		
Income accrued on investments	691,244	406,676
Outstanding Premiums	251,230	229,574
Agents' Balances	21,401	13,436
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	8,862	-
Others	-	-
-Refundable Security Deposits	279,158	296,882
- Unsettled Contracts	501,348	758,188
-Service Tax Unutilized Credit	37,946	76,965
TOTAL (B)	1,791,189	1,781,721
TOTAL (A+B)	1,920,440	1,972,250

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2013	SEPTEMBER 30, 2012
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	232,463	203,497
Balances due to other insurance companies	5,944	28,448
Deposits held on re-insurance ceded	-	-
Premiums received in advance	37,939	23,125
Unallocated premium	235,265	138,083
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	26,400	47,264
Accrual for expenses	984,096	1,406,274
Unclaimed Amount - Policyholders *	1,602,968	1,158,166
Claims Outstanding	463,058	397,182
Others:		
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	75,985	4,866
Premium/ proposal deposits, to be refunded	-	-
Others (includes statutory dues payable, and payables to employees)	76,727	147,694
Service Tax payable	51,478	21,431
Payables for unsettled investment contracts	-	99,912
Temporary book overdrafts	565,609	806,078
TOTAL	4,357,932	4,482,021

FORM L-20-PROVISIONS SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	SEPTEMBER 30, 2013	SEPTEMBER 30, 2012
	(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	13,908	-
Provision for Leave Encashment	22,696	27,895
Provision for Other Long Term Benefits	82,230	83,993
Provision for Other Employee Benefits	44,364	78,753
TOTAL	163,198	190,641

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	UNAUDITED AS AT SEPTEMBER 30, 2013	UNAUDITED AS AT SEPTEMBER 30, 2012
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

	Q2 '13-14	YTD SEP '13	Q2 '12-13	YTD SEP '12
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	-1273%	-882%	375%	220%
Linked Par Pension	-100%	-100%	-100%	-79%
Linked Non Par Individual Life	-55%	-56%	-57%	-55%
Linked Non Par Pension	14%	133%	7%	-132%
Linked Non Par Group	19%	64%	-55%	-56%
Non Linked Par Individual Life	-83%	-84%	-10%	11%
Non Linked Par Pension	-100%	-100%	-84%	-73%
Non Linked Non Par Individual Life	-33%	-32%	33%	31%
Non Linked Non Par Pension Life	-66%	-39%	-101%	-101%
Non Linked Group Life	44%	-33%	-67%	7%
Non Linked Group Pension	0%	-31%	-100%	74%
Non Linked Non Par Annuity	53%	17%	79%	212%
2 Net Retention Ratio	97%	97%	98%	98%
3 Expense of Management to Gross Direct Premium Ratio	27%	32%	38%	35%
4 Commission Ratio (Gross commission paid to Gross Premium)	4.5%	3.7%	5.9%	4.2%
5 Ratio of policy holder's liabilities to shareholder's funds	11	11	14	14
6 Growth rate of shareholders' fund	20%	20%	-2%	-2%
7 Ratio of surplus to policyholders' liability	1%	2%	1%	2%
8 Change in net worth in ('000)	1,069,158	1,069,158	(81,693)	(81,693)
9 Profit after tax/Total Income	-16%	-17%	-13%	-14%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	12	12	15	15
12 Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13 Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	5%	2%	4%
R2. Non-PAR	2%	5%	2%	4%
R3.Sub-TOTAL	2%	5%	2%	4%
Linked:				
R4. PAR	-1%	2%	3%	5%
R5. Non-PAR	-4%	-1%	6%	6%
R6. Sub-TOTAL	-4%	-1%	6%	6%
R7. Grand Total	-2%	0%	5%	6%
Shareholders' Funds	2%	5%	2%	5%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	5%	2%	4%
R2. Non-PAR	2%	5%	2%	4%
R3.Sub-TOTAL	2%	5%	2%	4%
Linked:				
R4. PAR	2%	5%	2%	4%
R5. Non-PAR	1%	3%	1%	1%
R6. Sub-TOTAL	1%	3%	1%	1%
R7. Grand Total	1%	4%	1%	2%
Shareholders' Funds	2%	5%	2%	5%
14 Conservation Ratio				
Linked Par Individual Life	-264%	-76%	58%	79%
Linked Par Pension	69%	63%	69%	70%
Linked Non Par Individual Life	68%	66%	71%	70%
Linked Non Par Pension	54%	52%	74%	70%
Non Linked Par Individual Life	66%	60%	107%	96%
Non Linked Par Pension	96%	95%	89%	88%
Non Linked Non Par Individual Life	75%	67%	78%	68%
Non Linked Non Par Pension Life	101%	135%	50%	32%
15 Persistency Ratio (by numbers)*				
For 13th month	56%	53%	54%	53%
For 25th month	47%	45%	57%	54%
For 37th month	27%	31%	29%	25%
For 49th Month	23%	19%	18%	22%
for 61st month	13%	15%	14%	16%
Persistency Ratio (by premium)*				
For 13th month	60%	58%	56%	57%
For 25th month	48%	52%	58%	63%
For 37th month	33%	36%	37%	31%
For 49th Month	30%	24%	22%	25%
for 61st month	14%	15%	15%	18%
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)		Nil		Nil
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.67)		(1.00)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.67)		(1.00)
(iv) Book value per share (Rs)		3.18		2.65

* The persistency is being calculated as per IRDA circular IRDA/ACT/CIR/Gen/21/02/2010 Dt. 11-2-10.

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl. No.	Particular	UNAUDITED AS AT SEPTEMBER 30, 2013	UNAUDITED AS AT SEPTEMBER 30, 2012
1	Linked		
a	Life	416,826	476,790
b	General Annuity	-	-
c	Pension	96,911	149,685
d	Health	-	-
2	Non-Linked		
a	Life	150,000	92,856
b	General Annuity	1,567	883
c	Pension	12,145	9,586
d	Health	152	31

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	2	1	1	0	2
2	Andhra Pradesh	104	102	25	1,079	1,317	1,184	457	40,389	1,421	1,286	483	41,469
3	Arunachal Pradesh	6	6	1	18	37	35	19	559	43	41	20	577
4	Assam	17	17	4	85	461	439	126	6,764	478	456	130	6,849
5	Bihar	131	130	20	373	306	281	109	6,761	437	411	129	7,135
6	Chandigarh	2	2	0	1	123	103	41	3,317	125	105	41	3,318
7	Chhattisgarh	3	3	2	30	115	106	32	2,753	118	109	34	2,783
8	Dadra & NagraHaveli	-	-	-	-	10	8	3	312	10	8	3	312
9	Daman & Diu	-	-	-	-	-	-	0	-	-	-	0	-
10	Delhi	5	5	2	18	1,545	1,373	811	53,009	1,550	1,378	812	53,027
11	Goa	-	-	0	-	57	55	14	1,737	57	55	14	1,737
12	Gujarat	170	163	30	941	912	845	314	22,302	1,082	1,008	345	23,243
13	Haryana	157	152	32	1,513	1,036	943	474	36,639	1,193	1,095	506	38,152
14	Himachal Pradesh	16	13	5	192	54	49	12	1,465	70	62	17	1,657
15	Jammu & Kashmir	5	5	1	6	56	50	18	1,137	61	55	19	1,143
16	Jharkhand	35	33	4	67	358	339	102	5,585	393	372	107	5,652
17	Karnataka	59	57	10	389	1,462	1,328	450	60,085	1,521	1,385	461	60,473
18	Kerala	23	23	5	320	258	242	163	5,607	281	265	168	5,928
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	28	28	2	167	413	370	92	9,257	441	398	95	9,424
21	Maharashtra	7,840	2,659	55	1,967	2,477	2,170	878	103,012	10,317	4,829	933	104,979
22	Manipur	-	-	-	-	1	1	1	-	1	1	1	-
23	Meghalaya	1	1	1	12	16	16	8	391	17	17	8	403
24	Mirzoram	-	-	-	-	16	16	3	40	16	16	3	40
25	Nagaland	-	-	-	-	25	24	11	211	25	24	11	211
26	Orissa	262	257	34	725	471	450	132	6,444	733	707	166	7,169
27	Puducherry	-	-	-	-	14	14	7	160	14	14	7	160
28	Punjab	240	235	55	1,278	527	474	152	10,981	767	709	206	12,259
29	Rajasthan	648	354	24	999	457	429	99	13,401	1,105	783	123	14,399
30	Sikkim	14	14	6	55	26	24	10	312	40	38	16	367
31	Tamil Nadu	456	453	14	495	1,195	1,116	417	29,203	1,651	1,569	430	29,698
32	Tripura	79	79	9	91	92	90	19	518	171	169	28	609
33	Uttar Pradesh	44	42	8	225	1,095	996	297	32,979	1,139	1,038	305	33,204
34	Uttarakhand	34	34	2	34	61	53	13	2,331	95	87	16	2,365
35	West Bengal	213	200	28	476	1,309	1,215	506	17,443	1,522	1,415	534	17,919
Grand Total		10,592	5,067	380	11,557	16,303	14,839	5,790	475,104	26,895	19,906	6,169	486,661

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	-	-	-	-	5	5	2	316	5	5	2	316
2	Andhra Pradesh	746	732	45	2,668	2,361	2,169	747	75,539	3,107	2,901	792	78,208
3	Arunachal Pradesh	17	17	3	25	69	66	30	939	86	83	32	963
4	Assam	26	26	6	160	788	752	223	12,469	814	778	229	12,629
5	Bihar	228	227	35	755	508	478	153	11,067	736	705	188	11,822
6	Chandigarh	6	6	0	7	219	193	74	5,412	225	199	74	5,418
7	Chhattisgarh	5	5	4	48	298	287	70	6,009	303	292	73	6,057
8	Dadra & NagarHaveli	-	-	-	-	19	17	5	461	19	17	5	461
9	Daman & Diu	-	-	-	-	5	5	2	149	5	5	2	149
10	Delhi	7	7	(5)	19	2,769	2,532	1,284	92,626	2,776	2,539	1,280	92,645
11	Goa	3	3	1	15	111	107	(14)	3,513	114	110	(13)	3,528
12	Gujarat	291	283	50	1,604	1,621	1,519	505	43,398	1,912	1,802	555	45,001
13	Haryana	280	273	52	2,776	1,884	1,733	789	72,297	2,164	2,006	841	75,073
14	Himachal Pradesh	29	26	9	289	93	86	20	2,432	122	112	29	2,721
15	Jammu & Kashmir	11	10	3	15	106	98	35	2,074	117	108	38	2,089
16	Jharkhand	62	59	10	258	575	551	151	9,463	637	610	161	9,721
17	Karnataka	139	136	14	741	2,632	2,416	811	110,312	2,771	2,552	825	111,053
18	Kerala	40	40	14	417	496	471	247	11,209	536	511	261	11,626
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	54	53	2	303	673	618	127	15,815	727	671	128	16,118
21	Maharashtra	11,907	5,481	89	3,703	4,829	4,328	1,517	194,639	16,736	9,809	1,606	198,342
22	Manipur	-	-	-	-	4	4	2	87	4	4	2	87
23	Meghalaya	2	2	1	13	27	27	15	617	29	29	16	631
24	Mirzoram	-	-	-	-	30	30	9	153	30	30	9	153
25	Nagaland	-	-	-	-	49	46	22	459	49	46	22	459
26	Orissa	393	387	57	1,129	780	753	194	11,036	1,173	1,140	251	12,165
27	Puducherry	-	-	-	-	29	28	14	487	29	28	14	487
28	Punjab	459	448	105	2,694	1,135	1,055	260	22,719	1,594	1,503	365	25,414
29	Rajasthan	1,616	1,003	47	2,177	923	861	152	26,606	2,539	1,864	199	28,783
30	Sikkim	19	18	12	150	48	46	20	484	67	64	32	633
31	Tamil Nadu	868	865	24	931	2,072	1,954	746	54,062	2,940	2,819	770	54,993
32	Tripura	170	170	17	226	162	160	26	952	332	330	43	1,178
33	Uttar Pradesh	119	117	24	528	2,070	1,900	515	62,493	2,189	2,017	539	63,021
34	Uttarakhand	47	47	3	42	119	109	24	4,112	166	156	27	4,153
35	West Bengal	394	379	47	881	2,180	2,048	789	29,286	2,574	2,427	836	30,168
Grand Total		17,938	10,820	668	22,575	29,689	27,452	9,566	883,693	47,627	38,272	10,234	906,268

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	-	-	-	-	7	271,994	857	39,452	7	271,994	857	39,452
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	656	1	327	-	656	1	327
8	Haryana	-	-	-	-	1	1,653	16	(278)	1	1,653	16	(278)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	1,958	34	4,040	1	1,958	34	4,040
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	5	10,102	830	26,208	5	10,102	830	26,208
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	17,064	527	386	2	17,064	527	386
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	179	95	153	-	179	95	153
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	66,006	761	13,936	3	66,006	761	13,936
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	19	369,612	3,122	84,224	19	369,612	3,122	84,224

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	-	-	-	-	16	537,119	1,039	79,027	16	537,119	1,039	79,027
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	4	22,047	410	22,290	4	22,047	410	22,290
8	Haryana	-	-	-	-	4	2,533	108	(2,725)	4	2,533	108	(2,725)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	4,656	59	7,717	2	4,656	59	7,717
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	5	20,871	1,379	37,201	5	20,871	1,379	37,201
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	17,631	5,530	3,082	2	17,631	5,530	3,082
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	1	1,831	106	(152)	1	1,831	106	(152)
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	6	77,383	1,225	7,422	6	77,383	1,225	7,422
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	40	684,071	9,856	153,862	40	684,071	9,856	153,862

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

Statement as on : 30 Sep 2013

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

		In Rs Crores			
Total Application as per Balance Sheet (A)		8,970		Reconciliation of Investment Assets	
ADD (B)		-		Total Investment Assets (as per balance)	
Provisions	Sch - 14	16		7,646	
Current Liabilities	Sch - 13	436		Balance Sheet Value of: (#)	
		452		A. Life Fund	
LESS (C)				1,873	
Debit Balance in P&L A/C		1,507		B. Pension & Gen Annuity Fund	
Loans	Sch - 09	-		618	
Adv & Other Assets	Sch - 12	192		C. Unit Linked Funds	
Cash & Bank Balance	Sch - 11	46		5,155	
Fixed Assets	Sch - 10	30		TOTAL	
Misc Exp. not written off	Sch - 15	0		7,646	
		1,776			
Funds available for Investments		7,646			

Rs. In Crores

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		UL-Non Unit Res	PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM+ (b)		PAR (d)	NON PAR (e)					
1	Central Govt Securities	Not less than 25%		16	2	629	1,050	56.1%	-	1,050	970
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 50%		16	2	665	1,188	63.5%	-	1,188	1,101
3	Investment subject to Exposure Norms										
	a	Housing & Infrastructure									
		1. Approved Investments		163	7	238	409	21.9%	(0.0)	409	396
		2. Other Investments		-	-	-	-	0.0%	-	-	-
	b	i) Approved Investments		189	8	78	275	14.7%	(0.0)	275	275
		ii) Other Investments		-	-	-	0	0.0%	(0.0)	0	0
TOTAL LIFE FUND		100%	857	31	4	980	1,873	0.0%	(0.0)	1,873	1,771

B.PENSION GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
1	Central Govt Securities	Not less than 20%		249	40.3%	-	249	243
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 40%		307	49.6%	-	307	300
3	Balance in Approved investment	Not exceeding 60%		312	50.4%	-	312	310
TOTAL PENSION GENERAL ANNUITY FUND		100%	618	618	100.0%	-	618	610

LINKED BUSINESS

C.LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
1	Approved investment	Not less than 75%		5,010	97.2%
2	Other Investments	Not more than 25%		145	2.8%
TOTAL LINKED INSURANCE FUND		100%	107	5,049	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 : 07-11-2013

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
- During the quarter category of DPF fund has been changed from life to linked.

 Sd/-
 Jitendra Nayyar
 Director- Finance

	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	ULGF00210/03/2006GR OUPBALAN122	ULGF00531/03/2006GR OUPCASHF122	ULGF00310/03/2006GR OUPDEBT122	ULGF00410/03/2006GR OUPGROW122	ULGF00113/07/2005GR OUPSECUR122	ULGF00613/02/2009GR OUPSDEBT122
Opening Balance (Market Value)	10.60	4.98	61.71	10.25	17.10	1.20
Add: Inflow during the Quarter	0.37	0.75	4.03	0.25	0.08	0.00
Increase / (Decrease) Value of li	-0.41	0.07	-2.59	-0.33	-0.57	0.02
Less: Outflow during the Quarter	0.25	1.28	3.90	0.26	0.41	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	10.31	4.53	59.25	9.91	16.20	1.22

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GR		ULGF00531/03/2006GR		ULGF00310/03/2006GR		ULGF00410/03/2006GR		ULGF00113/07/2005GR		ULGF00613/02/2009GR	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	2.75	26.71%	0.00	0.0%	15.73	26.55%	2.44	24.61%	5.61	34.67%	0.00	0.00%
State Government Securities	0.00	0.00%	0.00	0.0%	0.47	0.80%	0.24	2.39%	0.00	0.00%	0.00	0.00%
Other Approved Securities	0.00	0.00%	0.00	0.0%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Corporate Bonds	0.80	7.72%	0.00	0.0%	8.15	13.75%	0.70	7.03%	2.58	15.93%	0.10	8.18%
Infrastructure Bonds	2.43	23.55%	0.70	15.5%	21.47	36.24%	0.69	6.93%	4.54	28.04%	0.40	32.44%
Equity	3.13	30.31%	0.00	0.0%	0.00	0.00%	4.40	44.42%	2.27	14.00%	0.00	0.00%
Money Market Investments	0.00	0.00%	3.78	83.5%	0.54	0.90%	0.00	0.00%	0.00	0.00%	0.66	53.97%
Mutual funds	0.00	0.00%	0.00	0.0%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Deposit with Banks	0.00	0.00%	0.00	0.0%	1.70	2.87%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (A)	9.10	88.28%	4.48	99.0%	48.07	81.12%	8.46	85.38%	15.00	92.64%	1.16	94.59%
Current Assets:												
Accrued Interest	0.18	1.77%	0.05	1.0%	1.98	3.33%	0.11	1.09%	0.34	2.09%	0.03	2.07%
Dividend Receivable	0.00	0.05%	0.00	0.0%	0.00	0.00%	0.01	0.09%	0.00	0.02%	0.00	0.00%
Bank Balance	0.12	1.21%	0.00	0.0%	-0.03	-0.06%	0.00	0.01%	0.00	0.00%	0.00	0.08%
Receivable for Sale of Investments	0.70	6.78%	0.00	0.0%	9.27	15.65%	1.06	10.68%	0.74	4.58%	0.04	3.31%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.0%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities												
Payable for Investments	0.00	-0.01%	0.00	0.0%	0.00	0.00%	-0.01	-0.07%	-0.01	-0.07%	0.00	0.00%
Fund Mgmt Charges Payable	0.00	-0.05%	0.00	0.0%	-0.03	-0.05%	0.00	-0.05%	-0.01	-0.05%	0.00	-0.05%
Other Current Liabilities (for Investm	0.00	0.00%	0.00	0.0%	0.00	0.00%	0.00	-0.01%	0.00	0.00%	0.00	0.00%
Sub Total (B)	1.01	9.75%	0.05	1.0%	11.19	18.88%	1.16	11.75%	1.06	6.57%	0.07	5.41%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.00%	0.00	0.0%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Infrastructure Bonds	0.00	0.00%	0.00	0.0%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Equity	0.20	1.96%	0.00	0.0%	0.00	0.00%	0.28	2.87%	0.13	0.79%	0.00	0.00%
Mutual funds	0.00	0.00%	0.00	0.0%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Venture funds	0.00	0.00%	0.00	0.0%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Others	0.00	0.00%	0.00	0.0%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (C)	0.20	1.96%	0.00	0.0%	0.00	0.00%	0.28	2.87%	0.13	0.79%	0.00	0.00%
Total (A + B + C)	10.31	100.00%	4.53	100.0%	59.25	100.00%	9.91	100.00%	16.20	100.00%	1.22	100.00%
Fund Carried Forward (as per LB 2)	10.31		4.53		59.25		9.91		16.20		1.22	

Date : 07-11-2013

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)

4. During the quarter category of DPF fund has been changed from life to linked.

	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	ULIF00311/02/2003PNSB ALANCE122	ULIF02325/01/2010PNB ALAN-II122	ULIF00703/03/2005PNS NGROWTH122	ULIF02425/01/2010PNG ROWT-II122	ULIF02525/01/2010PNS NINFRAF122	ULIF01122/01/2008PNS NINDEX122
Opening Balance (Market Value)	115.44	36.40	163.96	28.95	20.85	358.35
Add: Inflow during the Quarter	1.87	4.07	2.01	1.35	1.03	2.08
Increase / (Decrease) Value of Investment	-4.60	-1.72	-6.40	-1.09	-1.67	-7.03
Less: Outflow during the Quarter	6.49	1.14	17.00	2.17	1.42	39.87
TOTAL INVESTIBLE FUNDS (MKT VALUE)	106.21	37.61	142.56	27.04	18.79	313.53

INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSB		ULIF02325/01/2010PNB		ULIF00703/03/2005PNS		ULIF02425/01/2010PNG		ULIF02525/01/2010PNS		ULIF01122/01/2008PNS	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	26.51	24.96%	10.69	28.42%	29.0	20.37%	5.72	21.17%	0.00	0.00%	0.00	0.00%
State Government Securities	0.00	0.00%	0.86	2.28%	0.0	0.00%	0.25	0.92%	0.00	0.00%	0.00	0.00%
Other Approved Securities	0.00	0.00%	0.00	0.00%	0.0	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Corporate Bonds	5.67	5.34%	2.18	5.81%	6.6	4.66%	0.70	2.60%	0.00	0.00%	0.00	0.00%
Infrastructure Bonds	16.08	15.14%	7.24	19.26%	10.0	7.03%	3.71	13.72%	0.00	0.00%	0.00	0.00%
Equity	34.70	32.68%	10.40	27.65%	70.0	49.10%	12.18	45.05%	14.42	76.78%	287.20	91.60%
Money Market Investments	0.00	0.00%	0.00	0.00%	0.0	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Mutual funds	0.00	0.00%	0.00	0.00%	0.0	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Deposit with Banks	6.00	5.65%	0.90	2.39%	14.5	10.17%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (A)	88.97	83.77%	32.27	85.80%	130.2	91.33%	22.57	83.46%	14.42	76.78%	287.20	91.60%
Current Assets:												
Accrued Interest	3.20	3.01%	0.84	2.23%	5.9	4.14%	0.23	0.84%	0.00	0.00%	0.00	0.00%
Dividend Receivable	0.08	0.08%	0.02	0.05%	0.1	0.09%	0.02	0.08%	0.05	0.28%	0.31	0.10%
Bank Balance	-0.01	-0.01%	0.26	0.69%	0.0	-0.02%	0.00	0.01%	0.06	0.34%	0.16	0.05%
Receivable for Sale of Investments	12.71	11.97%	3.61	9.60%	4.6	3.21%	3.53	13.05%	0.64	3.40%	16.22	5.17%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.00%	0.0	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities												
Payable for Investments	-0.09	-0.08%	-0.01	-0.02%	-1.5	-1.05%	-0.02	-0.07%	-0.21	-1.10%	-1.10	-0.35%
Fund Mgmt Charges Payable	-0.08	-0.07%	-0.03	-0.08%	-0.1	-0.09%	-0.02	-0.08%	-0.02	-0.08%	-0.15	-0.05%
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.0	0.00%	0.00	0.00%	0.00	0.00%	-0.02	-0.01%
Sub Total (B)	15.81	14.89%	4.69	12.46%	8.9	6.28%	3.74	13.81%	0.53	2.83%	15.44	4.92%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.00%	0.00	0.00%	0.0	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Infrastructure Bonds	0.00	0.00%	0.00	0.00%	0.0	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Equity	1.43	1.34%	0.65	1.74%	3.4	2.39%	0.74	2.72%	3.83	20.39%	10.89	3.47%
Mutual funds	0.00	0.00%	0.00	0.00%	0.0	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Venture funds	0.00	0.00%	0.00	0.00%	0.0	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Others	0.00	0.00%	0.00	0.00%	0.0	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (C)	1.43	1.34%	0.65	1.74%	3.4	2.39%	0.74	2.72%	3.83	20.39%	10.89	3.47%
Total (A + B + C)	106.21	100.00%	37.61	100.00%	142.6	100.00%	27.04	100.00%	18.79	100.00%	313.53	100.00%
Fund Carried Forward (as per LB 2)	106.21		37.61		142.6		27.04		18.79		313.53	

Date : 07-11-2013

Note:

1. The aggregate of all the above Segregated Unit-Fund
2. Details of Item 12 of FORM LB 2 which forms part
3. Other Investments are as permitted under Sec 27A
4. During the quarter category of DPF fund has been

	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	ULIF02625/01/2010PNIN DEX-II122	ULIF02725/01/2010PNS NPSUFND122	ULIF00803/03/2005PNS NSECURE122	ULIF01408/02/2008PNP ROTECT122	ULIF02825/01/2010PNP ROTE-II122	ULIF00411/02/2003PNS WPROFIT122
Opening Balance (Market Value)	84.98	72.92	66.82	89.54	22.67	11.55
Add: Inflow during the Quarter	4.17	2.17	0.39	7.09	4.04	5.79
Increase / (Decrease) Value of li	-1.72	-7.02	-1.66	-4.31	-1.02	-0.19
Less: Outflow during the Quarter	5.84	3.81	29.83	7.39	2.08	6.18
TOTAL INVESTIBLE FUNDS (MKT VALUE)	81.58	64.26	35.72	84.92	23.60	10.97003

INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNIN		ULIF02725/01/2010PNS		ULIF00803/03/2005PNS		ULIF01408/02/2008PNP		ULIF02825/01/2010PNP		ULIF00411/02/2003PNS	
	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	0.00%	0.00	0.00%	11.72	32.80%	28.00	32.97%	8.23	34.89%	1.54	14.06%
State Government Securities	0.00	0.00%	0.00	0.00%	0.24	0.67%	2.69	3.17%	0.57	2.41%	0.00	0.00%
Other Approved Securities	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Corporate Bonds	0.00	0.00%	0.00	0.00%	4.07	11.39%	7.87	9.27%	1.08	4.58%	1.42	12.96%
Infrastructure Bonds	0.00	0.00%	0.00	0.00%	10.55	29.54%	16.80	19.78%	7.22	30.58%	4.31	39.30%
Equity	74.26	91.02%	58.21	90.59%	4.82	13.50%	11.48	13.52%	3.07	13.01%	0.03	0.30%
Money Market Investments	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.45	1.91%	0.00	0.00%
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Deposit with Banks	0.00	0.00%	0.00	0.00%	0.65	1.82%	8.00	9.42%	0.10	0.42%	1.55	14.13%
Sub Total (A)	74.26	91.02%	58.21	90.59%	32.05	89.71%	74.84	88.13%	20.72	87.81%	8.86	80.74%
Current Assets:												
Accrued Interest	0.00	0.00%	0.00	0.00%	1.00	2.80%	4.14	4.88%	0.49	2.06%	0.81	7.40%
Dividend Receivable	0.08	0.10%	0.37	0.58%	0.01	0.02%	0.02	0.02%	0.00	0.02%	0.00	0.00%
Bank Balance	0.18	0.22%	0.02	0.04%	-0.05	-0.14%	0.56	0.65%	-0.03	-0.12%	-0.45	-4.07%
Receivable for Sale of Investments	4.57	5.60%	5.41	8.42%	2.50	6.99%	4.68	5.51%	2.17	9.21%	1.75	15.93%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities												
Payable for Investments	-0.21	-0.26%	-1.61	-2.50%	0.00	-0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Fund Mgmt Charges Payable	-0.05	-0.06%	-0.05	-0.08%	-0.02	-0.06%	-0.05	-0.06%	-0.02	-0.08%	0.00	0.00%
Other Current Liabilities (for Investm	-0.01	-0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (B)	4.56	5.59%	4.15	6.45%	3.43	9.60%	9.35	11.01%	2.62	11.08%	2.11	19.26%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Infrastructure Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Equity	2.77	3.39%	1.90	2.96%	0.24	0.68%	0.73	0.86%	0.26	1.11%	0.00	0.00%
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Venture funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Others	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (C)	2.77	3.39%	1.90	2.96%	0.24	0.68%	0.73	0.86%	0.26	1.11%	0.00	0.00%
Total (A + B + C)	81.58	100.00%	64.26	100.00%	35.72	100.00%	84.92	100.00%	23.60	100.00%	10.97	100.00%
Fund Carried Forward (as per LB 2)	81.58		64.26		35.72		84.92		23.60		10.97	

Date : 07-11-2013

Note:

1. The aggregate of all the above Segregated Unit-Fu
2. Details of Item 12 of FORM LB 2 which forms part
3. Other Investments' are as permitted under Sec 27A
4. During the quarter category of DPF fund has been

	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	ULIF00106/06/2002LIFB ALANCE122	ULIF01508/01/2010LIBA LAN-II122	ULIF01306/02/2008LIFED EBTFU122	ULIF01608/01/2010LIFDE BT-II122	ULIF01230/01/2008LIEN HANCER122	ULIF01708/01/2010LIFE NHN-II122
Opening Balance (Market Value)	672.01	118.87	9.60	110.01	77.72	101.93
Add: Inflow during the Quarter	5.01	9.97	2.40	15.14	0.71	4.95
Increase / (Decrease) Value of Investment	-30.63	-5.00	-0.29	-4.64	-0.76	-2.69
Less: Outflow during the Quarter	21.81	1.39	2.45	2.73	4.35	3.65
TOTAL INVESTIBLE FUNDS (MKT VALUE)	624.59	122.45	9.26	117.78	73.32	100.54

INVESTMENT OF UNIT FUND	ULIF00106/06/2002LIFB		ULIF01508/01/2010LIBA		ULIF01306/02/2008LIFED		ULIF01608/01/2010LIFDE		ULIF01230/01/2008LIEN		ULIF01708/01/2010LIFE	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	163.96	26.25%	30.90	25.24%	2.51	27.13%	33.33	28.30%	0.00	0.00%	0.00	0.00%
State Government Securities	9.52	1.52%	2.05	1.67%	0.34	3.71%	0.93	0.79%	0.00	0.00%	0.00	0.00%
Other Approved Securities	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Corporate Bonds	30.38	4.86%	5.00	4.09%	0.39	4.24%	10.66	9.05%	0.00	0.00%	0.00	0.00%
Infrastructure Bonds	92.19	14.76%	20.20	16.49%	3.59	38.81%	39.11	33.21%	0.00	0.00%	0.00	0.00%
Equity	209.93	33.61%	39.50	32.26%	0.00	0.00%	0.00	0.00%	61.94	84.47%	86.52	86.05%
Money Market Investments	0.33	0.05%	0.00	0.00%	1.08	11.61%	3.23	2.74%	0.00	0.00%	0.00	0.00%
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Deposit with Banks	50.25	8.05%	6.69	5.46%	0.46	4.97%	7.39	6.27%	0.00	0.00%	0.00	0.00%
Sub Total (A)	556.57	89.11%	104.34	85.21%	8.38	90.48%	94.66	80.37%	61.94	84.47%	86.52	86.05%
Current Assets:												
Accrued Interest	23.07	3.69%	3.20	2.61%	0.30	3.19%	3.80	3.23%	0.00	0.00%	0.00	0.00%
Dividend Receivable	0.51	0.08%	0.08	0.07%	0.00	0.00%	0.00	0.00%	0.13	0.17%	0.15	0.15%
Bank Balance	0.30	0.05%	0.65	0.53%	-0.03	-0.28%	0.39	0.33%	0.12	0.16%	0.22	0.22%
Receivable for Sale of Investments	37.74	6.04%	11.84	9.67%	0.62	6.67%	19.03	16.15%	7.98	10.89%	9.15	9.10%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities												
Payable for Investments	-1.64	-0.26%	-0.09	-0.07%	0.00	0.00%	0.00	0.00%	-0.32	-0.44%	-0.51	-0.51%
Fund Mgmt Charges Payable	-0.46	-0.07%	-0.10	-0.08%	-0.01	-0.06%	-0.09	-0.08%	-0.08	-0.11%	-0.08	-0.08%
Other Current Liabilities (for Investments)	-0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	-0.01	-0.01%	-0.01	-0.01%
Sub Total (B)	59.52	9.53%	15.58	12.72%	0.88	9.52%	23.12	19.63%	7.82	10.66%	8.92	8.88%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Infrastructure Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Equity	8.50	1.36%	2.53	2.06%	0.00	0.00%	0.00	0.00%	3.57	4.86%	5.10	5.07%
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Venture funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Others	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (C)	8.50	1.36%	2.53	2.06%	0.00	0.00%	0.00	0.00%	3.57	4.86%	5.10	5.07%
Total (A + B + C)	624.59	100.00%	122.45	100.00%	9.26	100.00%	117.78	100.00%	73.32	100.00%	100.54	100.00%
Fund Carried Forward (as per LB 2)	624.59		122.45		9.26		117.78		73.32		100.54	

Date : 07-11-2013

Note:

1. The aggregate of all the above Segregated Unit-Fund
2. Details of Item 12 of FORM LB 2 which forms part
3. Other Investments are as permitted under Sec 27A
4. During the quarter category of DPF fund has been

	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	ULIF00527/01/2004LIFE GROWTH122	ULIF01808/01/2010LIGR OWT-II122	ULIF01908/01/2010LIFEI NFRAF122	ULIF01002/01/2008LIFEI NDEXF122	ULIF02008/01/2010LIFIN DX-II122	ULIF00911/07/2006LIFPR OTECT122
Opening Balance (Market Value)	1680.10	123.55	66.59	150.20	139.55	63.40
Add: Inflow during the Quarter	4.81	4.09	2.08	0.71	6.90	5.99
Increase / (Decrease) Value of li	-54.93	-4.30	-5.63	-2.97	-2.93	-2.90
Less: Outflow during the Quarter	81.55	3.49	3.30	9.79	4.65	3.22
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1548.42	119.84	59.74	138.15	138.86	63.27

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFE		ULIF01808/01/2010LIGR		ULIF01908/01/2010LIFEI		ULIF01002/01/2008LIFEI		ULIF02008/01/2010LIFIN		ULIF00911/07/2006LIFPR	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	133.62	8.63%	12.01	10.02%	0.00	0.00%	0.00	0.00%	0.00	0.00%	19.62	31.00%
State Government Securities	0.96	0.06%	0.09	0.08%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1.42	2.25%
Other Approved Securities	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Corporate Bonds	0.25	0.02%	0.10	0.08%	0.00	0.00%	0.00	0.00%	0.00	0.00%	7.34	11.60%
Infrastructure Bonds	7.02	0.45%	3.00	2.50%	0.00	0.00%	0.00	0.00%	0.00	0.00%	15.97	25.24%
Equity	1084.64	70.05%	80.87	67.48%	45.40	76.00%	125.84	91.09%	125.71	90.53%	8.35	13.19%
Money Market Investments	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Deposit with Banks	134.00	8.65%	6.10	5.09%	0.00	0.00%	0.00	0.00%	0.00	0.00%	4.00	6.32%
Sub Total (A)	1360.48	87.86%	102.17	85.25%	45.40	76.00%	125.84	91.09%	125.71	90.53%	56.70	89.61%
Current Assets:												
Accrued Interest	42.41	2.74%	2.06	1.72%	0.00	0.00%	0.00	0.00%	0.00	0.00%	2.39	3.78%
Dividend Receivable	2.11	0.14%	0.15	0.12%	0.18	0.30%	0.13	0.10%	0.14	0.10%	0.01	0.02%
Bank Balance	-0.45	-0.03%	0.25	0.21%	0.21	0.36%	-0.01	-0.01%	0.45	0.32%	0.04	0.06%
Receivable for Sale of Investments	92.91	6.00%	11.55	9.63%	2.08	3.47%	8.09	5.86%	8.68	6.25%	3.52	5.57%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities												
Payable for Investments	-3.63	-0.23%	-1.29	-1.07%	-0.66	-1.10%	-0.56	-0.40%	-0.48	-0.34%	0.00	0.00%
Fund Mgmt Charges Payable	-1.40	-0.09%	-0.10	-0.08%	-0.05	-0.08%	-0.06	-0.05%	-0.11	-0.08%	-0.04	-0.06%
Other Current Liabilities (for Investm	-0.02	0.00%	0.00	0.00%	0.00	0.00%	-0.01	-0.01%	-0.01	-0.01%	0.00	0.00%
Sub Total (B)	131.94	8.52%	12.62	10.53%	1.76	2.94%	7.59	5.49%	8.67	6.24%	5.93	9.37%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Infrastructure Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Equity	56.00	3.62%	5.06	4.22%	12.58	21.06%	4.72	3.41%	4.48	3.23%	0.65	1.02%
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Venture funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Others	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (C)	56.00	3.62%	5.06	4.22%	12.58	21.06%	4.72	3.41%	4.48	3.23%	0.65	1.02%
Total (A + B + C)	1548.42	100.00%	119.84	100.00%	59.74	100.00%	138.15	100.00%	138.86	100.00%	63.27	100.00%
Fund Carried Forward (as per LB 2)	1548.42		119.84		59.74		138.15		138.86		63.27	

Date : 07-11-2013

Note:

1. The aggregate of all the above Segregated Unit-Fu
2. Details of Item 12 of FORM LB 2 which forms part
3. Other Investments' are as permitted under Sec 27A
4. During the quarter category of DPF fund has been

FORM L-27-UNIT LINKED BUSINESS-3A

UNIT LINKED INSURANCE BUSINESS

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

LINK TO ITEM C

NAME OF THE INSURER: AVIVA LIFE INSURANCE COI

PERIODICITY : QUARTERLY

Rs. In Crores

Statement as on: 30th September 2013

	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	ULIF02108/01/2010LIPR OTE-II122	ULIF02208/01/2010LIFEP SUFND122	ULIF00627/01/2004LIFES ECUR122	ULIF00225/06/2002LIFW PROFIT122	ULIF02903/05/2010LIFEL IQUID122	ULIF03020/07/2010LIFEWE ALTH122
Opening Balance (Market Value)	48.35	228.35	407.19	108.34	0.38	14.01
Add: Inflow during the Quarter	6.97	4.62	2.80	22.15	0.44	0.75
Increase / (Decrease) Value of Investment	-2.33	-21.92	-19.41	-1.44	0.00	-0.47
Less: Outflow during the Quarter	2.98	15.88	21.93	33.33	0.81	0.85
TOTAL INVESTIBLE FUNDS (MKT VALUE)	50.01	195.17	368.65	95.721952	0.01	13.45

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPR		ULIF02208/01/2010LIFEP		ULIF00627/01/2004LIFES		ULIF00225/06/2002LIFW		ULIF02903/05/2010LIFEL		ULIF03020/07/2010LIFEWE	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	15.70	31.39%	0.00	0.00%	128.62	34.89%	4.22	4.41%	0.00	0.00%	0.34	2.50%
State Government Securities	1.68	3.35%	0.00	0.00%	5.66	1.53%	0.00	0.00%	0.00	0.00%	2.03	15.12%
Other Approved Securities	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Corporate Bonds	2.86	5.72%	0.00	0.00%	47.58	12.91%	8.35	8.72%	0.00	0.00%	0.86	6.37%
Infrastructure Bonds	11.64	23.28%	0.00	0.00%	80.50	21.84%	39.54	41.31%	0.00	0.00%	4.19	31.18%
Equity	6.75	13.49%	176.81	90.59%	52.30	14.19%	0.25	0.26%	0.00	0.00%	4.24	31.52%
Money Market Investments	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	83.04%	0.00	0.00%
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Deposit with Banks	3.98	7.96%	0.00	0.00%	22.80	6.18%	35.23	36.80%	0.00	0.00%	1.05	7.81%
Sub Total (A)	42.60	85.19%	176.81	90.59%	337.45	91.54%	87.60	91.52%	0.01	83.04%	12.71	94.50%
Current Assets:												
Accrued Interest	1.76	3.53%	0.00	0.00%	13.73	3.72%	12.48	13.04%	0.00	0.02%	0.36	2.64%
Dividend Receivable	0.01	0.02%	1.12	0.57%	0.10	0.03%	0.00	0.00%	0.00	0.00%	0.00	0.03%
Bank Balance	0.40	0.80%	0.41	0.21%	-0.86	-0.23%	-12.03	-12.57%	0.00	8.69%	0.00	-0.01%
Receivable for Sale of Investments	4.90	9.80%	14.69	7.53%	18.40	4.99%	7.67	8.02%	0.00	16.11%	0.25	1.82%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities												
Payable for Investments	0.00	0.00%	-4.99	-2.56%	-2.35	-0.64%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Fund Mgmt Charges Payable	-0.04	-0.08%	-0.16	-0.08%	-0.22	-0.06%	0.00	0.00%	0.00	-0.90%	-0.01	-0.09%
Other Current Liabilities (for Investments)	0.00	0.00%	-0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	-6.96%	0.00	0.00%
Sub Total (B)	7.03	14.06%	11.06	5.66%	28.79	7.81%	8.12	8.48%	0.00	16.96%	0.59	4.40%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Infrastructure Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Equity	0.37	0.75%	7.31	3.74%	2.41	0.65%	0.00	0.00%	0.00	0.00%	0.15	1.10%
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Venture funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Others	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (C)	0.37	0.75%	7.31	3.74%	2.41	0.65%	0.00	0.00%	0.00	0.00%	0.15	1.10%
Total (A + B + C)	50.01	100.00%	195.17	100.00%	368.65	100.00%	95.72	100.00%	0.01	100.00%	13.45	100.00%
Fund Carried Forward (as per LB 2)	50.01		195.17		368.65		95.72		0.01		13.45	

Date : 07-11-2013

Note:

- The aggregate of all the above Segregated Unit-Fund
- Details of Item 12 of FORM LB 2 which forms part
- Other Investments' are as permitted under Sec 27A
- During the quarter category of DPF fund has been



FORM L-27-UNIT LINKED BUSINESS-3A

UNIT LINKED INSURANCE BUSINESS : OF FORM 3A (PART A)

NAME OF THE INSURER: AVIVA LIFE INSURANCE COI

PERIODICITY : QUARTERLY

Rs. In Crores

Statement as on: 30th September 2013

	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULGF00728/03/2011GR OUPINCOM122	ULIF03201/08/2011LIFD YNAMIC122	ULIF03127/01/2011LIDIS CPLCY122	
Opening Balance (Market Value)	21.00	79.97	151.43	5550.83
Add: Inflow during the Quarter	0.00	6.23	12.10	160.36
Increase / (Decrease) Value of li	0.34	-2.21	2.29	-205.07
Less: Outflow during the Quarter	0.00	1.54	1.69	350.75
TOTAL INVESTIBLE FUNDS (MKT VALUE)	21.34	82.44	164.13	5155.37

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GR		ULIF03201/08/2011LIFD		ULIF03127/01/2011LIDIS		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.00	0.00%	0.00	0.00%	128.97	78.57%	821.80	15.94%
State Government Securities	0.00	0.00%	0.00	0.00%	0.03	0.02%	30.03	0.58%
Other Approved Securities	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%
Corporate Bonds	5.69	26.66%	0.00	0.00%	0.00	0.00%	161.43	3.13%
Infrastructure Bonds	7.37	34.54%	0.00	0.00%	0.00	0.00%	430.49	8.35%
Equity	0.00	0.00%	69.31	84.08%	0.00	0.00%	2,768.95	53.71%
Money Market Investments	0.00	0.00%	0.00	0.00%	9.32	5.68%	19.40	0.38%
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%
Deposit with Banks	6.07	28.45%	0.00	0.00%	0.00	0.00%	311.42	6.04%
Sub Total (A)	19.13	89.64%	69.31	84.08%	138.32	84.27%	4,543.51	88.13%
Current Assets:								
Accrued Interest	2.07	9.72%	0.00	0.00%	1.08	0.66%	127.99	2.48%
Dividend Receivable	0.00	0.00%	0.14	0.16%	0.00	0.00%	6.08	0.12%
Bank Balance	0.00	0.01%	0.65	0.78%	0.05	0.03%	(8.47)	-0.16%
Receivable for Sale of Investments	0.14	0.67%	8.45	10.25%	24.71	15.06%	366.58	7.11%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%
Less: Current Liabilities								
Payable for Investments	0.00	0.00%	-0.33	-0.40%	0.00	0.00%	(21.60)	-0.42%
Fund Mgmt Charges Payable	-0.01	-0.05%	-0.07	-0.08%	-0.03	-0.02%	(3.77)	-0.07%
Other Current Liabilities (for Investm	0.00	0.00%	0.00	0.00%	0.00	0.00%	(0.12)	0.00%
Sub Total (B)	2.21	10.36%	8.83	10.71%	25.82	15.73%	466.69	9.05%
Other Investments (<=25%)								
Corporate Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%
Infrastructure Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%
Equity	0.00	0.00%	4.29	5.21%	0.00	0.00%	145.17	2.82%
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%
Venture funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%
Others	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%
Sub Total (C)	0.00	0.00%	4.29	5.21%	0.00	0.00%	145.17	2.82%
Total (A + B + C)	21.34	100.00%	82.44	100.00%	164.13	100.00%	5,155.37	100.00%
Fund Carried Forward (as per LB 2)	21.34		82.44		164.13		5,155.37	

Date : 07-11-2013

Note:

1. The aggregate of all the above Segregated Unit-Fu
2. Details of Item 12 of FORM LB 2 which forms part
3. Other Investments' are as permitted under Sec 27A
4. During the quarter category of DPF fund has been

Jitendra Nayyar
Chief Financial Officer

Company Name & Code: AVIVA Life Insurance Company India Limited, Code: 0122
 Statement as on: 30th September 2013
 Periodicity of Submission : Quarterly

Rs.Crore

S No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since	
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	06/06/2002	Non Par	624.59	40.284	40.284	42.223	41.103	41.408	40.419	-0.33%	1.53%	43.581	
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	11/02/2003	Non Par	106.21	31.339	31.339	32.668	31.636	31.957	31.058	0.90%	2.20%	33.686	
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	27/01/2004	Non Par	1,548.42	31.868	31.868	32.969	32.177	33.239	32.438	-1.76%	-2.75%	36.293	
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	27/01/2004	Non Par	368.65	17.991	17.991	18.898	18.284	18.130	17.694	1.68%	4.16%	19.256	
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	03/03/2005	Non Par	142.56	19.920	19.920	20.761	20.172	20.767	20.349	-2.11%	-1.59%	21.575	
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	03/03/2005	Non Par	35.72	16.731	16.731	17.482	16.901	16.735	16.325	2.49%	5.03%	17.773	
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESECUR122	13/07/2005	Non Par	16.20	17.147	17.147	17.735	17.055	16.969	16.554	3.58%	6.02%	18.037	
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	10/03/2006	Non Par	59.25	17.057	17.057	17.793	17.078	16.693	16.286	4.73%	7.55%	18.035	
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	10/03/2006	Non Par	10.31	15.244	15.244	15.855	15.401	15.515	15.117	0.84%	2.34%	16.320	
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWTH122	10/03/2006	Non Par	9.91	16.224	16.224	16.757	16.089	16.469	16.082	0.88%	2.28%	17.282	
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	31/03/2006	Non Par	4.53	17.666	17.666	17.380	17.068	16.737	16.281	8.51%	7.99%	17.666	
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	11/07/2006	Non Par	63.27	15.615	15.615	16.350	15.755	15.608	15.251	2.39%	5.60%	16.636	
13	Unit Linked Index fund	ULIF1002/01/2008LIFEINDEX122	02/01/2008	Non Par	138.15	9.687	9.687	9.891	9.568	9.974	9.638	0.51%	-1.30%	10.519	
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEX122	22/01/2008	Non Par	313.53	11.919	11.919	12.179	11.763	12.295	11.873	0.39%	-1.34%	12.956	
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	30/01/2008	Non Par	73.32	11.984	11.984	12.109	11.684	12.404	12.052	-0.56%	-2.42%	13.433	
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBT122	06/02/2008	Non Par	9.26	15.754	15.754	16.281	15.546	15.148	14.786	6.55%	8.58%	16.482	
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	08/02/2008	Non Par	84.92	13.969	13.969	14.666	14.159	14.011	13.707	1.91%	5.40%	14.932	
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	13/02/2009	Non Par	1.22	13.755	13.755	13.548	13.278	13.030	12.774	7.68%	7.97%	13.755	
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	08/01/2010	Non Par	195.17	7.208	7.208	7.961	8.299	9.014	8.998	-19.89%	-14.96%	12.140	
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFEINDEX-II122	08/01/2010	Non Par	138.86	10.891	10.891	11.136	10.815	11.296	10.929	-0.35%	-1.99%	12.072	
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFEGROWTH-II122	08/01/2010	Non Par	119.84	10.765	10.765	11.153	10.799	11.329	11.044	-2.53%	-2.61%	12.033	
22	Unit Linked Balanced - II fund	ULIF01508/01/2010LIFBALAN-II122	08/01/2010	Non Par	122.45	11.904	11.904	12.420	12.028	12.173	11.869	0.29%	2.46%	12.779	
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFEENH-II122	08/01/2010	Non Par	100.54	11.482	11.482	11.811	11.438	12.190	11.844	-3.06%	-1.68%	12.616	
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	08/01/2010	Non Par	117.78	13.070	13.070	13.635	13.080	12.813	12.507	4.50%	7.54%	13.821	
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRA122	08/01/2010	Non Par	59.74	6.894	6.894	7.529	7.688	8.789	8.575	-19.60%	-16.42%	12.268	
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	08/01/2010	Non Par	50.01	12.337	12.337	12.925	12.477	12.350	12.051	2.37%	4.91%	13.154	
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	25/01/2010	Non Par	81.58	11.704	11.704	11.962	11.606	12.108	11.705	-0.01%	-1.58%	12.810	
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	25/01/2010	Non Par	64.26	7.282	7.282	8.065	8.435	9.152	9.141	-20.34%	-15.36%	12.446	
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	25/01/2010	Non Par	37.61	11.749	11.749	12.326	11.945	12.014	11.730	0.16%	1.53%	12.668	
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWTH-II122	25/01/2010	Non Par	27.04	11.871	11.871	12.324	11.946	12.306	12.005	-1.12%	0.73%	12.786	
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRA122	25/01/2010	Non Par	18.79	7.305	7.305	7.951	8.098	9.215	8.937	-18.26%	-16.07%	12.840	
32	Pension Unit Linked Protector-II fund	ULIF02825/01/2010PNSPROTE-II122	25/01/2010	Non Par	23.60	12.386	12.386	12.948	12.482	12.376	12.085	2.49%	4.84%	13.169	
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	03/05/2010	Non Par	0.01	11.640	11.640	11.402	11.229	11.191	11.031	5.52%	4.93%	11.640	
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	20/07/2010	Non Par	13.45	11.277	11.277	11.672	11.297	11.281	11.005	2.47%	2.02%	11.954	
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCLCY122	27/01/2011	Non Par	164.13	12.288	12.288	12.107	11.870	11.632	11.387	7.91%	NA	12.324	
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	25/03/2011	Non Par	21.34	12.368	12.368	12.171	11.909	11.675	11.437	8.14%	NA	12.368	
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	01/08/2011	Non Par	82.44	10.260	10.260	10.563	10.224	10.830	10.541	-2.67%	NA	11.202	
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	25/06/2002	Par	95.72	17.263	17.263	17.032	16.806	16.585	16.358	5.53%	5.16%	17.263	
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	11/02/2003	Par	10.97	17.298	17.298	17.046	16.800	16.560	16.314	6.03%	5.66%	17.298	
Total						5,155.37									

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 : 07-11-2013

Note

- * NAV should reflect the published NAV on the reporting date
- During the quarter category of DPF fund has been changed from life to linked.

FORM L-29

Detail regarding debt securities

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

Unit Linked

Statement as on : 30th September 2013

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 September 2013	as % of total for this class	As at 30 September 2012	as % of total for this class	As at 30 September 2013	as % of total for this class	As at 30 September 2012	as % of total for this class
Break down by credit rating								
AAA rated	1,389	94.9%	1,904	83.9%	1,472	95.1%	1,894	83.8%
AA or better	74	5.1%	10	0.5%	76	4.9%	10	0.5%
Rated below AA but above A	0	0.0%	46	2.0%	0	0.0%	45	2.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	311	13.7%	0	0.0%	311	13.7%
	1,463	100.0%	2,270	100.0%	1,547	100.0%	2,260	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	204	13.9%	292	12.9%	202	13.1%	285	12.6%
more than 1 year and upto 3 years	146	10.0%	1,089	48.0%	146	9.5%	1,100	48.7%
More than 3 years and up to 7 years	156	10.6%	408	18.0%	158	10.2%	400	17.7%
More than 7 years and up to 10 years	302	20.6%	321	14.1%	311	20.1%	317	14.0%
More than 10 years and up to 15 years	258	17.6%	139	6.1%	277	17.9%	137	6.1%
More than 15 years and up to 20 years	171	11.7%	5	0.2%	195	12.6%	5	0.2%
Above 20 years	226	15.5%	16	0.7%	257	16.6%	15	0.7%
	1,463	100.0%	2,270	100.0%	1,547	100.0%	2,260	100.0%
Breakdown by type of the issuer								
Central Government	827	56.5%	344	15.2%	900	58.2%	342	15.1%
State Government	30	2.1%	23	1.0%	32	2.1%	24	1.0%
Corporate Securities	606	41.4%	1,903	83.8%	615	39.8%	1,894	83.8%
	1,463	100.0%	2,270	100.0%	1,547	100.0%	2,260	100.0%

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

Non Unit Linked

Statement as on : 30th September 2013

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 September 2013	as % of total for this class	As at 30 September 2012	as % of total for this class	As at 30 September 2013	as % of total for this class	As at 30 September 2012	as % of total for this class
Break down by credit rating								
AAA rated	2,171	100.0%	1,631	93.2%	2,155	100.0%	1,611	93.1%
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%	119	6.8%	0	0.0%	119	6.9%
	2,171	100.0%	1,750	100.0%	2,155	100.0%	1,730	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	735	33.8%	845	48.3%	717	33.3%	825	47.7%
more than 1 year and upto 3 years	83	3.8%	155	8.9%	83	3.8%	155	9.0%
More than 3 years and up to 7 years	149	6.9%	111	6.4%	150	6.9%	111	6.4%
More than 7 years and up to 10 years	147	6.8%	199	11.4%	147	6.8%	199	11.5%
More than 10 years and up to 15 years	206	9.5%	140	8.0%	206	9.6%	140	8.1%
More than 15 years and up to 20 years	369	17.0%	164	9.4%	369	17.1%	164	9.5%
Above 20 years	483	22.2%	135	7.7%	483	22.4%	135	7.8%
	2,171	100.0%	1,750	100.0%	2,155	100.0%	1,730	100.0%
Breakdown by type of the issuer								
Central Government	1,364	62.8%	739	42.2%	1,352	62.7%	727	42.0%
State Government	195	9.0%	208	11.9%	194	9.0%	207	12.0%
Corporate Securities	612	28.2%	804	45.9%	608	28.2%	796	46.0%
	2,171	100.0%	1,750	100.0%	2,155	100.0%	1,730	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

5. AAA rated includes all Sovereign rated instruments#

6. Fixed Deposits are considered under Any Other Investment Grade. Further, previous year's figures have been re-classified accordingly

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q2 '13-14	YTD SEP '13	Q2 '12-13	YTD SEP '12
			(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
Dabur Invest Corp	Control	Issue of Fresh share capital	-	-	-	-
Aviva International Holdings Limited,	Substantial Interest	Issue of Fresh share capital	-	-	-	-
Espirito Santo Securities India Pvt Ltd	Significant Influence	Brokerage / Commission	17.3	38.5	-	-
Espirito Santo Securities India Pvt Ltd	Significant Influence	Balance Receivable/ (Payable)	-	-	-	-
Aviva International Insurance	Significant Influence	Balance Receivable/ (Payable) as at the end	-	2.33	-	-
AVIVA Central Services UK Limited	Significant Influence	Reimbursement of Expenses- Receivable	5.12	5.12	-	-
AVIVA Central Services UK Limited	Significant Influence	Balance Receivable/ (Payable) as at the end	5.12	30.90	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Expenses- Receivable	(12.1)	56.5	2.3	14.4
Aviva Asia PTE Ltd.	Significant Influence	Group Recharges - Payable	(55.6)	(55.8)	-	(87.0)
Aviva Asia PTE Ltd.	Significant Influence	Balance Receivable/ (Payable) as at the end	(67.7)	102.2	2.3	(72.6)
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration	102.3	203.8	75.7	151.5
TOTAL			(5.6)	383.6	80.4	6.3

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

BOD and Key Person Information			YTD SEP '13	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Ajay Dua	Director	17-Nov-09	NA
2	Dr Anand Chand Burman	Director	12-Jun-08	NA
3	Bobby Parikh	Director	17-Nov-09	NA
4	Inderpreet Singh Pal	Director	07-May-13	NA
5	Mohit Burman	Director	24-Sep-07	NA
6	Pradip Burman	Director	24-May-11	NA
7	Pritam Das Narang	Director	23-Aug-01	NA
8	Robert john Donaghy	Director	07-Dec-10	NA
9	Dr S Narayan	Director	27-Feb-10	NA
10	TR Ramachandran	Chief Executive Officer	01-Nov-08	NA
11	Rishi Piparaiya	Director- Marketing	02-Jan-13	NA
12	Sanjeeb Kumar	Appointed Actuary	01-Dec-10	NA
13	Jyoti Vaswani	Chief Investment officer	01-Jan-10	NA
14	Jitendra Nayyar	Chief Financial Officer	01-Jan-13	NA
15	Sanjay Satyapaul Arora	Chief of Internal Audit	01-Apr-12	NA

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

FORM L-32-SOLVENCY MARGIN - KT 3

Rs. in Lakhs

Item	Description	Adjusted Value	
		YTD SEP '13	YTD SEP '12
01	Available Assets in Policyholders' Fund: Deduct:	723,686	760,699
02	Mathematical Reserves	677,600	729,831
03	Other Liabilities	45,201	26,225
04	Excess in Policyholders' funds	885	4,642
05	Available Assets in Shareholders Fund: Deduct:	63,919	73,318
06	Other Liabilities of shareholders' fund	-	-
07	Excess in Shareholders' funds	10	20,610
		63,909	52,708
08	Total ASM (04)+(07)	64,794	57,350
09	Total RSM	15,180	13,837
10	Solvency Ratio (ASM/RSM)	4.27	4.14

Certification:

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

Place: Gurgaon
Date: _____

Sd/-
Sanjeeb Kumar
Appointed Actuary

Notes

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

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)	422.98	417.61	-	-	157.67	152.52	1,872.58	1,839.65
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)	422.98	417.61	-	-	157.67	152.52	1,872.58	1,839.65
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

Statement as on : 30th September 2013

Name of the Fund Linked Fund

Details of Investment Portfolio

Rs. In Crores

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)	591.92	907.41	-	-	19.40	138.55	5,155.37	5,399.39
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)	591.92	907.41	-	-	19.40	138.55	5,155.37	5,399.39
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

8 During the quarter category of DPF fund has been changed from life to linked.

Jitendra Nayyar

Chief Financial Officer

Statement as on : 30th September 2013

Name of the Fund Pension Fund

Details of Investment Portfolio

Rs. In Crores

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on	Prev. FY (As on	YTD (AS on	Prev. FY (As on 31	YTD (AS on	Prev. FY (As on	YTD (AS on	Prev. FY (As on
1	Investment Assets (As per Form 3A/3B- Total Fund)	41.40	72.42	-	-	54.23	27.18	618.42	646.77
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)	41.40	72.42	-	-	54.23	27.18	618.42	646.77
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	745.27	14.76	1.98%	1.98%	646.60	38.37	5.93%	5.93%	305.79	10.14	3.32%	3.32%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	10.17	0.22	2.14%	2.14%	10.11	0.44	4.31%	4.31%	10.06	0.40	3.95%	3.95%
	Treasury Bills	CTRB	234.63	4.56	1.94%	1.94%	252.96	9.70	3.84%	3.84%	280.36	11.56	4.12%	4.12%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	139.52	2.92	2.09%	2.09%	158.78	7.74	4.87%	4.87%	167.71	6.81	4.06%	4.06%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	55.62	1.31	2.35%	2.35%	56.62	2.66	4.69%	4.69%	69.32	3.48	5.02%	5.02%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	5.39%	5.39%	0.01	0.00	8.62%	8.62%	0.00	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.01	(0.00)	-5.44%	-5.44%	0.01	(0.00)	-6.48%	-6.48%	0.00	0.00	0.00%	0.00%
	Infrastructure - PSU - Debentures / Bonds	IPTD	370.77	8.41	2.27%	2.27%	354.76	16.13	4.55%	4.55%	282.49	11.01	3.90%	3.90%
	Infrastructure - PSU - CPs	ICP	-	-	-	-	-	-	-	-	0.00	0.00	0.00%	0.00%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.45	0.06	2.27%	2.27%	2.44	0.11	4.53%	4.53%	0.00	0.00	0.00%	0.00%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.04	0.00	1.51%	1.51%	0.03	0.00	3.95%	3.95%	0.01	0.00	13.87%	13.87%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.06	0.01	8.10%	8.10%	0.05	0.01	14.55%	14.55%	0.02	0.00	8.44%	8.44%
	Commercial Papers	ECCP	18.08	0.40	2.22%	2.22%	13.64	0.61	4.49%	4.49%	0.00	0.00	0.00%	0.00%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	105.50	2.84	2.69%	2.69%	102.76	5.50	5.35%	5.35%	87.92	4.20	4.78%	4.78%
	Deposits - CDs with Scheduled Banks	EDCD	78.21	1.66	2.12%	2.12%	64.53	2.77	4.29%	4.29%	74.52	4.36	5.86%	5.86%
	Deposits - Repo / Reverse Repo	ECMR	38.36	0.91	2.37%	2.37%	20.37	0.99	4.84%	4.84%	35.23	0.12	0.34%	0.34%
	Corporate Securities - Debentures	ECOS	14.31	0.33	2.29%	2.29%	16.05	0.91	5.69%	5.69%	50.86	2.32	4.56%	4.56%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	42.23	1.12	2.64%	2.64%	54.67	2.58	4.72%	4.72%	0.00	2.96	0.00%	0.00%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	2.70	0.07	2.55%	2.55%	9.88	0.45	4.56%	4.56%	0.00	0.25	0.00%	0.00%
	Equity Shares (incl Co-op Societies)	OESH	0.01	0.00	9.77%	9.77%	0.01	0.00	14.68%	14.68%	0.01	0.00	3.68%	3.68%
	TOTAL		1,857.95	39.54			1,764.30	88.97			1364.28	57.61		

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	717.74	(73.95)	-10.30%	-10.30%	690.45	(40.24)	-5.83%	-5.83%	306.76	15.97	5.21%	5.21%
	Treasury Bills	CTRB	76.89	1.45	1.89%	1.89%	60.80	2.28	3.75%	3.75%	0.00	0.42	0.00%	0.00%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	31.33	(2.09)	-6.67%	-6.67%	32.16	(0.49)	-1.52%	-1.52%	23.00	1.40	6.07%	6.07%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	171.20	(3.31)	-1.93%	-1.93%	208.27	4.06	1.95%	1.95%	348.59	20.95	6.01%	6.01%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	215.24	3.17	1.47%	1.47%	236.74	4.29	1.81%	1.81%	221.54	15.58	7.03%	7.03%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	266.11	(45.54)	-17.11%	-17.11%	269.60	(57.78)	-21.43%	-21.43%	290.26	33.55	11.56%	11.56%
	Infrastructure - PSU - Debentures / Bonds	IPTD	290.58	(8.36)	-2.88%	-2.88%	314.84	3.19	1.01%	1.01%	560.76	36.56	6.52%	6.52%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	73.43	(2.85)	-3.88%	-3.88%	75.07	0.36	0.48%	0.48%	0.00	0.00	0.00%	0.00%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	524.95	(78.94)	-15.04%	-15.04%	581.82	(93.47)	-16.06%	-16.06%	755.83	23.79	3.15%	3.15%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,010.38	8.50	0.42%	0.42%	2,058.83	129.47	6.29%	6.29%	2205.71	234.76	10.64%	10.64%
	Commercial Papers	ECCP	0.90	0.02	2.00%	2.00%	0.67	0.03	4.19%	4.19%	0.00	0.00	0.00%	0.00%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting investment), CFI, RBI	ECDB	320.44	9.84	3.07%	3.07%	317.74	19.30	6.07%	6.07%	310.67	17.25	5.55%	5.55%
	Deposits - CDs with Scheduled Banks	EDCD	11.87	0.25	2.08%	2.08%	11.64	0.50	4.26%	4.26%	111.37	6.72	6.04%	6.04%
	Deposits - Repo / Reverse Repo	ECMR	50.15	1.18	2.35%	2.35%	26.84	1.27	4.73%	4.73%	4.59	0.39	8.50%	8.50%
	Corporate Securities - Debentures	ECOS	134.25	(3.13)	-2.33%	-2.33%	154.19	2.60	1.69%	1.69%	504.82	32.18	6.37%	6.37%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	74.25	1.90	2.55%	2.55%	100.74	4.63	4.59%	4.59%	0.00	7.91	0.00%	0.00%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	466.69	-	-	-	466.69	-	-	-	340.38	0.00	0.00%	0.00%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	17.04	0.42	2.47%	2.47%	29.99	1.34	4.48%	4.48%	0.00	1.67	0.00%	0.00%
	Equity Shares (incl Co-op Societies)	OESH	158.21	4.40	2.78%	2.78%	165.73	(6.04)	-3.64%	-3.64%	214.05	-33.76	-15.77%	-15.77%
	Debentures	OLDB	45.43	0.24	0.53%	0.53%	45.69	1.72	3.77%	3.77%	45.51	3.01	6.61%	6.61%
	TOTAL		5,657.08	(186.81)			5,848.51	(22.97)			6243.83	418.36		

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	105.39	2.16	2.05%	2.05%	96.42	4.00	4.15%	4.15%	63.81	2.53	3.96%	3.96%
	Treasury Bills	CTRB	166.20	2.81	1.69%	1.69%	146.16	5.13	3.51%	3.51%	115.87	4.05	3.50%	3.50%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	59.94	1.23	2.05%	2.05%	71.60	2.96	4.13%	4.13%	39.86	1.56	3.91%	3.91%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1.58	0.04	2.31%	2.31%	5.76	0.26	4.60%	4.60%	22.45	0.81	3.61%	3.61%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	42.86	0.99	2.30%	2.30%	46.73	2.16	4.62%	4.62%	58.37	2.18	3.73%	3.73%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.14	0.00	2.29%	2.29%	0.14	0.01	4.58%	4.58%	0.00	0.00	0.00%	0.00%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Commercial Papers	ECCP	42.75	0.95	2.23%	2.23%	33.26	1.50	4.50%	4.50%				
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	218.59	5.33	2.44%	2.44%	210.84	10.20	4.84%	4.84%	30.97	1.60	5.15%	5.15%
	Deposits - CDs with Scheduled Banks	EDCD	16.36	(0.10)	-0.63%	-0.63%	18.02	0.31	1.72%	1.72%	144.42	6.01	4.16%	4.16%
	Deposits - Repo / Reverse Repo	ECMR	7.92	0.18	2.26%	2.26%	6.99	0.30	4.28%	4.28%	0.00	0.19	0.00%	0.00%
	Corporate Securities - Debentures	ECQS	0.55	0.01	2.05%	2.05%	0.77	0.03	4.28%	4.28%	4.44	0.21	4.69%	4.69%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7.33	0.19	2.54%	2.54%	14.18	0.65	4.61%	4.61%	0.00	0.47	0.00%	0.00%
	TOTAL		669.60	13.79			650.86	27.51			480.20	19.60		

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 : 07-11-2013

Note:

Category of Investment (COI) shall be as per Guidelines

- 1 Book Value and Market value are as at reporting date
- 2 Yield netted for Tax
- 3 FORM-1 shall be prepared in respect of each fund.

Jitendra Nayyar
Director- Finance

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement for the period: 30th September 2013

Name of Fund- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. In 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: 30th September 2013

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. In 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: 30th September 2013

Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. In 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 : 07-11-2013**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

	Q2 '13-14				Q2 '12-13				YTD SEP '13				YTD SEP '12			
	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	0	82	82	18	1	211	211	44	1	104	104	23	3	422	422	94
From 10,000-25,000	-	-	-	-	-	-	-	-	0	-	-	0	1	1	1	6
From 25001-50,000	2	5	5	14	7	17	17	80	3	8	8	18	13	31	31	105
From 50,001-75,000	-	-	-	-	1	2	2	2	1	1	1	1	2	3	3	4
From 75,000-100,000	3	3	3	8	13	11	11	21	6	6	6	15	22	20	20	36
From 1,00,001-1,25,000	-	-	-	-	3	1	1	2	-	-	-	-	4	1	1	2
Above Rs. 1,25,000	30	4	4	21	86	14	14	111	27	4	4	21	160	23	23	278
ii Individual Single Premium (ISPA)- Annuity																
From 0-50000	13	34	34	-	14	16	16	-	23	63	63	-	27	21	21	-
From 50,001-100,000	45	64	64	-	22	17	17	-	90	133	133	-	36	21	21	-
From 1,00,001-150,000	18	16	16	-	12	5	5	-	40	37	37	-	23	6	6	-
From 150,001-2,00,000	20	12	12	-	17	9	9	-	26	16	16	-	32	9	9	-
From 2,00,001-250,000	15	7	7	-	4	1	1	-	23	11	11	-	9	1	1	-
From 2,50,001-3,00,000	13	5	5	-	2	-	-	-	13	5	5	-	5	-	-	-
Above Rs. 3,00,000	23	6	6	-	27	4	4	-	76	13	13	-	119	7	7	-
iii Group Single Premium (GSP)																
From 0-10000	-	-	-	(54)	0	-	11	(83)	-	-	-	(71)	0	-	11	(177)
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	0	-	31	104	-	-	-	-	1	-	70	180
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	8	93	-	-	-	-	1	-	8	93
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	30	1	328	1,894	23	-	293	1,512	53	1	611	3,194	32	-	517	2,414
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	394	15,271	15,271	207,400	651	12,577	12,544	273,567	732	26,976	26,974	395,260	1,203	29,319	29,306	519,977
From 10,000-25,000	815	5,308	5,310	135,381	1,432	9,654	9,449	227,787	1,475	9,801	9,806	263,198	2,669	18,147	18,153	427,303
From 25001-50,000	695	2,237	2,240	37,626	1,388	4,250	4,247	64,378	1,216	4,008	4,012	68,533	2,366	7,579	7,586	117,983
From 50,001-75,000	874	1,696	1,696	25,763	1,198	2,256	2,255	30,639	1,380	2,687	2,688	41,732	1,908	3,682	3,683	49,867
From 75,000-100,000	495	589	590	12,467	713	785	785	14,570	812	1,012	1,014	20,394	1,243	1,447	1,450	28,481
From 1,00,001-1,25,000	780	773	775	19,045	1,367	1,339	1,339	28,335	1,323	1,372	1,374	32,667	2,017	2,007	2,008	41,628
Above Rs. 1,25,000	1,935	783	784	48,919	2,712	1,095	1,095	67,402	2,966	1,370	1,374	84,405	4,344	1,803	1,806	110,084
vi Individual non Single Premium- Annuity- INSPA																
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii Group Non Single Premium (GNSP)																
From 0-10000	1,446	-	3,884	(21,945)	(2)	1	9,483	772	1,440	-	16,438	(31,075)	(8)	1	19,024	(8,395)
From 10,000-25,000	0	-	283	1	4	1	1,049	2,790	4	3	1,641	3,881	8	4	4,161	7,030
From 25001-50,000	0	-	205	4	5	4	2,771	4,633	5	2	857	3,499	8	5	3,260	5,824
From 50,001-75,000	0	-	76	1	5	1	1,680	2,314	5	2	676	3,096	11	2	3,634	6,908
From 75,000-100,000	0	-	21	8	8	2	830	11,440	2	-	1,597	281	12	3	1,183	11,801
From 1,00,001-1,25,000	-	-	-	1	8	1	415	7,083	8	2	1,897	977	11	1	622	8,353
Above Rs. 1,25,000	1,646	18	364,815	104,314	1,516	19	90,608	107,553	8,339	30	660,354	170,080	12,969	32	161,689	213,506
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Q2 '13-14				Q2 '12-13				YTD SEP '13				YTD SEP '12			
	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	1,877	32,770	32,793	521,871	2,182	32,075	32,149	279,734	3,273	67,524	67,597	925,103	3,929	70,741	70,914	423,352
From 10,000-25,000	6,975	42,708	42,754	461,908	8,246	46,819	47,029	290,207	12,563	103,857	103,963	905,841	16,058	119,971	120,536	531,258
From 25,001-50,000	5,706	14,394	14,431	147,928	6,721	16,061	16,158	110,140	10,216	36,986	37,133	320,592	12,626	42,778	43,054	235,683
From 50,001-75,000	2,410	3,798	3,798	48,617	2,009	3,041	3,044	29,184	3,933	9,867	9,876	107,140	3,458	8,874	8,924	69,929
From 75,000-100,000	3,132	3,087	3,095	38,544	4,355	4,302	4,334	36,828	5,676	6,810	6,833	81,547	7,847	9,088	9,161	73,286
From 1,00,001 -1,25,000	2,120	1,748	1,739	30,372	1,456	1,200	1,202	14,702	3,040	3,932	3,928	62,124	2,650	3,038	3,050	33,875
Above Rs. 1,25,000	7,761	2,515	2,502	97,674	10,132	2,995	3,006	78,176	12,766	5,681	5,648	212,447	18,036	6,505	6,533	162,167
ii Individual- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10000	225	2	-	-	(48)	30	8,430	3,866	226	42	31,966	24,259	(47)	69	46,997	10,526
From 10,000-25,000	-	-	-	-	2	9	483	1,380	2	3	187	673	3	10	590	1,522
From 25,001-50,000	0	-	-	0	7	11	1,673	5,660	7	8	836	2,675	12	20	2,836	8,440
From 50,001-75,000	-	-	-	-	10	9	5,966	3,918	6	5	1,160	2,414	15	12	6,757	5,277
From 75,000-100,000	-	-	-	-	13	6	475	4,157	8	2	644	1,124	20	8	1,260	5,378
From 1,00,001 -1,25,000	-	-	-	-	5	1	48	960	7	1	1,361	2,581	16	6	2,441	4,985
Above Rs. 1,25,000	202	55	28,820	161,645	512	26	31,120	239,222	901	74	259,791	312,530	841	41	77,506	361,017
iv Group- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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	Q2 '13-14			Q2 '12-13			YTD SEP '13			YTD SEP '12		
		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	3	644	22	1	572	16	3	853	31	1	828	18
2	Corporate Agents-Banks	0	0	1	0	12	5	0	1	2	0	146	24
3	Corporate Agents -Others	0	28,856	31	0	23,709	16	0	57,817	61	0	29,151	38
4	Brokers	3	4,448	64	13	8,418	87	6	7,003	70	23	17,241	155
5	Micro Agents	0	0	0	0	0	-	0	0	0	0	0	-
6	Direct Business	13	335,664	3,004	15	74,468	1,446	31	618,397	9,692	24	146,752	12,809
	Total(A)	19	369,612	3,122	29	107,179	1,571	40	684,071	9,856	48	194,118	13,045
1	Referral (B)	0	0	0	0	0	(2)	0	0	0	0	61	-
	Grand Total (A+B)	19	369,612	3,122	29	107,179	1,568	40	684,071	9,856	48	194,179	13,045

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

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)										
S.No.	Channels	Q2 '13-14		Q2 '12-13		YTD SEP '13		YTD SEP '12		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	6,500	2,587	11,436	4,247	11,630	4,359	21,377	7,245	
2	Corporate Agents-Banks	13,149	2,807	13,004	4,396	21,169	4,465	23,590	6,968	
3	Corporate Agents -Others	-	0	(148)	(1)	-	(4)	4,787	28	
4	Brokers	152	33	661	105	404	84	1,664	235	
5	Micro Agents	452	1	-	-	865	2	-	-	
6	Direct Business	6,635	740	7,265	915	13,552	1,327	13,043	1,715	
	Total (A)	26,888	6,169	32,218	9,663	47,620	10,233	64,461	16,190	
1	Referral (B)	7	1	46	7	7	1	89	12	
	Grand Total (A+B)	26,895	6,169	32,264	9,670	47,627	10,234	64,550	16,203	

FORM L-39-Data on Settlement of Claims for the quarter ended 30 Sep 2013

Date: 30 Sep 2013

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	-	1,307	226	134	114	101	1,882	227,052	
2	Survival Benefit	-	51	3	4	2	11	71	1,543	
3	for Annuities / Pension	-	860	20	9	4	2	895	2,052	
4	For Surrender	-	16,708	11	-	-	-	16,719	2,284,979	
5	Other benefits	-	-	-	-	-	-	-	-	
	CI/PTD/ADP	-	1	2	-	-	-	3	2,270	
	HCB	-	8	3	-	-	-	11	86	
	ADB	-	16	8	-	-	-	24	7,056	
	IB	-	13	-	-	-	-	13	359	
6	Partial Withdrawals	-	511	-	-	-	-	511	63,980	
7	Auto Foreclosure	-	9,685	4	-	-	-	9,689	480,212	
8	EL Surrender	-	8,034	33	-	-	-	8,067	69,143	
9	Death Claims	-	286	124	-	-	-	410	201,431	

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

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

Data is on settlement basis

Group

Ageing of Claims*										
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year			
1	Maturity Claims	-	-	-	-	-	-	-	-	
2	Survival Benefit	-	-	-	-	-	-	-	-	
3	for Annuities / Pension	-	-	-	-	-	-	-	-	
4	For Surrender	-	34	-	-	-	-	34	22,449	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	43	-	-	-	-	43	414	
7	Gratuity	-	426	-	-	-	-	426	950,642	
8	Leave encashment	-	20	-	-	-	-	20	2,578	
9	ADB	-	2	-	-	-	-	2	138	
10	Death Claims	-	718	-	-	-	-	718	43,736	

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**	-	1,487	31	98	334	9	458	270	-	4	-	-
2	Claims reported during the period*	452	2,608	75	831	18,100	528	9,927	8,192	4	12	11	24
3	Claims Settled during the period	383	1,755	71	813	16,719	511	9,689	8,067	3	13	11	23
4	Claims Repudiated during the period	69	-	-	-	-	-	-	-	1	-	-	1
	Less than 2years from the date of acceptance of risk	60	-	-	-	-	-	-	-	1	-	-	1
	a												
	Grater than 2 year from the date of acceptance of risk	9	-	-	-	-	-	-	-	-	-	-	-
	b												
5	Claims Written Back	-	573	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	1,767	35	116	1,715	26	696	395	-	3	-	-
	Less than 3months	-	1,269	23	30	1,715	26	696	395	-	1	-	-
	3 months to 6 months	-	498	3	34	-	-	-	-	-	2	-	-
	6months to 1 year	-	-	5	26	-	-	-	-	-	-	-	-
	1year and above	-	-	4	26	-	-	-	-	-	-	-	-

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

** Partial Withdrawal - 1 case under Opening Balance of Current Quarter is Reversed during the period because Customer applied for cancellation of Partial Withdrawal Request.

** AutoForeClosure - 21 cases under Opening Balance of Current Quarter is Reversed during the period because Customers Opted for continuation of policies.

** Surrender - 11 cases under Opening Balance of Current Quarter is Reversed during the period because Customers Opted for continuation of policies.

** EL Surrender - 2 cases under Opening Balance of Current Quarter is Reversed during the period because 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*	741	-	-	-	34	-	-	2	455	20	43	-
3	Claims Settled during the period	741	-	-	-	34	-	-	2	423	20	43	-
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	-	-	-	-	-	-	-	32	-	-	-	-
	Less than 3months	-	-	-	-	-	-	-	32	-	-	-	-
	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	9	0	4	5	1	15
	b) Policy Servicing	20	272	21	183	67	21	596
	c) Proposal Processing	5	105	17	56	27	10	233
	d) Survival Claims	5	121	2	70	46	8	231
	e) ULIP Related	3	29	2	20	9	1	69
	f) Unfair Business Practices	75	1025	108	101	848	43	2126
	g) Others	0	11	0	5	6	0	30
	Total Number	109	1572	150	439	1008	84	3300

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:	47667
5	Total No. of claims during current year:	52728
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	640.69
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	29.59

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Upto 7 days	75	0	75
	b) 7-15 days	9	0	9
	c) 15-30 days	0	0	0
	e) 90 days & Beyond	0	0	0
	Total Number of Complaints	84	0	84

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

Note:

**5 complaints of open pending of last quarter have been moved to other categories basis investigation and redressal

** 2 complaint moved from unfair business practices to Death claims and policy servicing

** 1 complaint moved from Proposal processing to Policy Servicing

**2 complaint moved from Policy servicing to Unfair business practices and survival claims

L-42- Valuation Basis (Life Insurance)

A chapter on Valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.

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

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

b. How the valuation bases are supplied to the system

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

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

i. Individual Business		Minimum		Maximum	
		Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
S. No.	Product Category				
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	97.8%	97.8%
2.	Life- Non-participating Policies*	80.5%	175.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	55.3%	55.3%
5.	Individual Pension Plan	80.5%	97.8%
6.	Unit Linked	80.5%	97.8%
7.	Health Insurance	77.1%	81.7%

* 97.8% is for Dhan Vriddhi and Dhan Varsha.

* 101.3% is for Life Shield Advantage.

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	540	540
2.	Life- Non-participating Policies	36	540
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	540	540
5.	Individual Pension Plan	540	540
6.	Unit Linked	405	675
7.	Health Insurance	405	405

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the fixed expense assumption is 79 to 380.

4) Bonus:

i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	4.00%	3.00%
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	4.80%	5.50%
7.	Health Insurance	NA	NA

ii. Group Business

NA NA

L-42- Valuation Basis (Life Insurance)

- 5) **PolicyHolders Reasonable Expectations:**
 PRE considerations are:
 Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 427% as on 30th Sep 2013. Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - $[\text{Unit Reserve (for UWP/PLUWP)} \times \max\{p_1 \times [(0.015/\text{DMT of assets}) - p_2 \times 30\%], 3\%\}]$ where p_1 and p_2 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 bonuses has been allowed in reserve.
 Ø In line with company's bonus policy, the regular bonus rates have been increased or decreased in the past and have been accepted by the policyholders.
- 6) **Taxation and Shareholder Transfers:**
 Ø Tax rate is assumed to be 12.5% plus surcharge of 5% and education cess of 3%.
 Ø Shareholder's Share in surplus of UWP fund is assumed to be 1/9th of the surplus distributed to the With Profits policyholders and 100% for Non Par policies
- 7) **Basis of provisions for Incurred but not reported (IBNR)**
Linked Business
 Keeping in view the flexibility provided in the policy for the reporting of a claim, following provisions have been made towards unreported claims-
 For Linked business
 $\text{IBNR Reserves} = \text{Average Monthly Risk Charge} \times \text{Delay Months} \times (1 - \text{Reinsurance ceded proportion})$
- Non Linked Individual**
 $\text{IBNR Reserves} = q_x \times \text{Sum at Risk} \times \text{Delay Months}/12 \times (1 - \text{Reinsurance ceded proportion})$
- For group business OYRGTA Business**
 $\text{IBNR Reserves} = \text{Gross Premium}/12 \times \text{Delay Months} \times 1.25 \times (1 - \text{Reinsurance ceded proportion})$
- For SP Group Term Business**
 $\text{IBNR Reserves} = q_x \times (\text{Sum Assured})/12 \times 1.25 \times (1 - \text{Reinsurance ceded proportion})$
- 8) **Change in Valuation method or bases:**
 (1) **Economic Assumptions**
 The following are the changes in economic assumptions since last year-

Item	Current	Valuation 2011-12
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 2 nd policy month):
--

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife)	352	0.79%	-	0.0575%
2	All Traditional Endowment Products	469	0.92%	-	0.0575%
3	All UL Endowment (fully underwritten)	587	1.32%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	528	0.79%	-	0.2300%
5	All UL Pension Products	528	1.19%	-	0.2300%
6	Single Premium UL Products	352	0.00%	-	0.2300%
7	iLife (online term assurance)	352	2.00%	-	0.0575%
8	Rural Endowment	78	0.00%	-	0.00%
9	Rural Term Assurance	32	0.00%	-	0.00%
10	Health Insurance	352	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 469