



## **IRDA Public Disclosures**

Period ended 30 June 2013

**Aviva Life Insurance Company India Limited**

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REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2013  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q1 '13-14 (Rs. 000's)	YTD JUN '13 (Rs. 000's)
		LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
<b>Premiums earned – net</b>										
(a) Premium	L-4	1,423,982	361,958	62,687	720,423	48,928	183,634	500,000	3,301,612	3,301,612
(b) Reinsurance ceded		(24,490)	-	8,307	(77,685)	-	(21,387)	-	(115,256)	(115,256)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,399,491</b>	<b>361,958</b>	<b>70,994</b>	<b>642,738</b>	<b>48,928</b>	<b>162,247</b>	<b>500,000</b>	<b>3,186,356</b>	<b>3,186,356</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		528,518	125,656	22,767	191,061	27,729	21,352	85,217	1,002,299	1,002,299
(b) Profit on sale/redemption of investments		813,564	358,310	14,827	125,642	567	842	3,360	1,317,113	1,317,113
(c) (Loss) on sale/ redemption of investments		(304,216)	(149,739)	(1,586)	(0)	(0)	(0)	(0)	(455,541)	(455,541)
(d) Transfer/Gain on revaluation/change in fair value		179,086	22,895	11,242	-	-	-	-	213,223	213,223
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,216,953</b>	<b>357,122</b>	<b>47,250</b>	<b>316,703</b>	<b>28,296</b>	<b>22,194</b>	<b>88,577</b>	<b>2,077,094</b>	<b>2,077,094</b>
<b>Other Income</b>										
(a) Contribution from the Shareholders' A/c		-	-	-	988,890	-	139,792	-	1,128,682	1,128,682
<b>TOTAL (A)</b>		<b>2,616,444</b>	<b>719,080</b>	<b>118,244</b>	<b>1,948,331</b>	<b>77,224</b>	<b>324,232</b>	<b>588,577</b>	<b>6,392,132</b>	<b>6,392,132</b>
<b>Commission</b>	L-5	14,247	2,363	-	72,644	1,091	173	-	90,518	90,518
<b>Operating Expenses related to Insurance Business</b>										
Provision for Doubtful debts	L-6	327,984	46,470	3,994	741,006	3,744	11,946	6,348	1,141,492	1,141,492
Bad debts written off		131	25	2	253	2	6	-	419	419
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>342,363</b>	<b>48,858</b>	<b>3,996</b>	<b>813,903</b>	<b>4,837</b>	<b>12,125</b>	<b>6,348</b>	<b>1,232,430</b>	<b>1,232,430</b>
<b>Benefits Paid (Net)</b>										
Interim Bonuses Paid	L-7	2,439,441	1,407,854	77,865	80,020	1,091	169,000	-	4,175,270	4,175,270
Change in valuation of liability in respect of life policies		6,440	284	-	-	-	-	-	6,723	6,723
(a) Gross		(965,734)	(806,650)	26,683	1,053,671	46,036	177,541	500,000	31,548	31,548
(b) Amount ceded in Reinsurance		-	-	-	-	-	(34,435)	-	(34,435)	(34,435)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>1,480,147</b>	<b>601,487</b>	<b>104,548</b>	<b>1,133,691</b>	<b>47,127</b>	<b>312,107</b>	<b>500,000</b>	<b>4,179,107</b>	<b>4,179,107</b>
<b>TOTAL (B+C)</b>		<b>1,822,509</b>	<b>650,345</b>	<b>108,544</b>	<b>1,947,594</b>	<b>51,964</b>	<b>324,232</b>	<b>506,348</b>	<b>5,411,536</b>	<b>5,411,536</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>		<b>793,935</b>	<b>68,736</b>	<b>9,700</b>	<b>737</b>	<b>25,260</b>	<b>(0)</b>	<b>82,229</b>	<b>980,596</b>	<b>980,596</b>
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		13,377	221	-	737	258	-	-	14,593	14,593
Transfer to Balance sheet		780,558	68,515	9,700	-	25,002	-	82,229	966,003	966,003
<b>TOTAL (D)</b>		<b>793,934</b>	<b>68,736</b>	<b>9,700</b>	<b>737</b>	<b>25,260</b>	<b>-</b>	<b>82,229</b>	<b>980,596</b>	<b>980,596</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		6,440	284	-	-	-	-	-	6,723	6,723
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		793,935	68,736	9,700	737	25,260	-	82,229	980,596	980,596
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>800,375</b>	<b>69,019</b>	<b>9,700</b>	<b>737</b>	<b>25,260</b>	<b>-</b>	<b>82,229</b>	<b>987,319</b>	<b>987,319</b>

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

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2012  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q1 '12-13	YTD JUN '12
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>Premiums earned – net</b>										
(a) Premium	L-4	2,101,769	753,526	32,965	723,485	24,816	350,418	800,000	4,786,979	4,786,979
(b) Reinsurance ceded		(38,841)	-	(6,759)	(23,489)	-	(6,219)	-	(75,307)	(75,307)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>2,062,928</b>	<b>753,526</b>	<b>26,206</b>	<b>699,996</b>	<b>24,816</b>	<b>344,199</b>	<b>800,000</b>	<b>4,711,672</b>	<b>4,711,672</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		604,234	185,744	23,540	83,574	19,185	20,682	50,762	987,721	987,721
(b) Profit on sale/redemption of investments		341,689	121,399	5,162	2,786	1,054	607	1,489	474,185	474,185
(c) (Loss) on sale/ redemption of investments		(492,235)	(188,645)	(7,140)	(0)	(0)	-	-	(688,019)	(688,019)
(d) Transfer/Gain on revaluation/change in fair value		(22,324)	(23,461)	7,674	-	-	-	-	(38,111)	(38,111)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>431,364</b>	<b>95,037</b>	<b>29,236</b>	<b>86,359</b>	<b>20,239</b>	<b>21,289</b>	<b>52,251</b>	<b>735,775</b>	<b>735,775</b>
<b>Other Income</b>										
(a) Contribution from the Shareholders' A/c		-	-	7,117	845,253	6,495	109,756	92,043	1,060,665	1,060,665
<b>TOTAL (A)</b>		<b>2,494,292</b>	<b>848,563</b>	<b>62,559</b>	<b>1,631,609</b>	<b>51,551</b>	<b>475,245</b>	<b>944,293</b>	<b>6,508,112</b>	<b>6,508,112</b>
<b>Commission</b>	L-5	17,119	3,700	(0)	98,465	1,622	1,391	-	122,297	122,297
<b>Operating Expenses related to Insurance Business</b>	L-6	429,179	66,948	5,151	742,762	3,867	61,311	144,453	1,453,672	1,453,672
Provision for Doubtful debts		800	321	34	139	28	473	-	1,796	1,796
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>447,099</b>	<b>70,970</b>	<b>5,186</b>	<b>841,366</b>	<b>5,677</b>	<b>63,175</b>	<b>144,293</b>	<b>1,577,765</b>	<b>1,577,765</b>
<b>Benefits Paid (Net)</b>	L-7	2,123,723	1,242,994	43,283	93,017	2,805	23,375	-	3,529,196	3,529,196
Interim Bonuses Paid		715	174	-	-	-	-	-	889	889
Change in valuation of liability in respect of life policies										
(a) Gross		(475,489)	(488,281)	14,091	696,587	23,503	419,202	800,000	989,613	989,613
(b) Amount ceded in Reinsurance		-	-	-	-	-	(30,508)	-	(30,508)	(30,508)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>1,648,949</b>	<b>754,887</b>	<b>57,374</b>	<b>789,604</b>	<b>26,307</b>	<b>412,070</b>	<b>800,000</b>	<b>4,489,190</b>	<b>4,489,190</b>
<b>TOTAL (B+C)</b>		<b>2,096,048</b>	<b>825,856</b>	<b>62,559</b>	<b>1,630,970</b>	<b>31,984</b>	<b>475,245</b>	<b>944,293</b>	<b>6,066,955</b>	<b>6,066,955</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>		398,244	22,707	0	639	19,566	-	-	441,157	441,157
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(61,615)	(41,846)	-	639	290	-	-	(102,532)	(102,532)
Transfer to Balance sheet		459,860	64,553	-	-	19,277	-	-	543,689	543,689
<b>TOTAL (D)</b>		<b>398,244</b>	<b>22,707</b>	<b>-</b>	<b>639</b>	<b>19,566</b>	<b>-</b>	<b>-</b>	<b>441,157</b>	<b>441,157</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		715	174	-	-	-	-	-	889	889
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		398,244	22,707	-	639	19,566	-	-	441,157	441,157
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>398,959</b>	<b>22,881</b>	<b>-</b>	<b>639</b>	<b>19,566</b>	<b>-</b>	<b>-</b>	<b>442,046</b>	<b>442,046</b>

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

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2013**  
**Shareholders' Account (Non-technical Account)**

Particulars	Q1 '13-14 (Rs. 000's)	YTD JUN '13 (Rs. 000's)	Q1 '12-13 (Rs. 000's)	YTD JUN '12 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	165,235	165,235	161,942	161,942
(b) Profit on sale/redemption of investments	30,338	30,338	16,405	16,405
(c) (Loss) on sale/ redemption of investments	(40)	(40)	(0)	(0)
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>195,534</b>	<b>195,534</b>	<b>178,347</b>	<b>178,347</b>
Expense other than those directly related to the insurance business	19,741	19,741	18,708	18,708
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	-	-	7,117	7,117
Non Linked - Individual - Life - Participating	-	-	-	-
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	988,890	988,890	845,253	845,253
Non Linked - Individual - Pension - Non Participating	-	-	-	-
Non Linked - Group - Life - Non Participating	139,792	139,792	109,756	109,756
Non Linked - Group - Pension - Non Participating	-	-	92,043	92,043
Non Linked - Annuity - Non Participating	-	-	6,496	6,496
<b>TOTAL (B)</b>	<b>1,148,423</b>	<b>1,148,423</b>	<b>1,079,373</b>	<b>1,079,373</b>
Profit/ (Loss) before tax	(952,889)	(952,889)	(901,026)	(901,026)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(952,889)	(952,889)	(901,026)	(901,026)
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	(13,729,427)	(13,729,427)	(14,049,439)	(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	-	-	-	-
<b>Profit/ (Loss) carried forward to the Balance Sheet</b>	<b>(14,682,316)</b>	<b>(14,682,316)</b>	<b>(14,950,465)</b>	<b>(14,950,465)</b>
<b>Earnings per equity share</b>				
Weighted average number of equity shares outstanding		2,004,900,000		2,004,900,000
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.48)		(0.45)

## BALANCE SHEET AS AT JUNE 30, 2013

Particulars	Schedule	As at Jun 30, 2013 (Rs. 000's)	As at Jun 30, 2012 (Rs. 000's)
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
<b>Sub-Total</b>		<b>20,049,000</b>	<b>20,049,000</b>
<i>BORROWINGS</i>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(11)	2
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		966,003	543,689
<b>POLICY LIABILITIES</b>			
Linked - Individual - Life - Non Participating		267,385	286,778
Linked - Individual - Pension - Non Participating		45,484	44,659
Linked - Group - Life - Non Participating		687	706
Non Linked - Individual - Life - Participating		17,849	13,798
Non Linked - Individual - Pension - Participating		9,521	8,000
Non Linked - Individual - Life - Non Participating		8,675,142	4,205,503
Non Linked - Individual - Pension - Non Participating		1,121,824	886,386
Non Linked - Group - Life - Non Participating		3,453,975	1,644,596
Non Linked - Group - Pension - Non Participating		2,125,587	2,125,587
Non Linked - Annuity - Non Participating		124,784	74,769
Discontinued Policies Fund - Non payment of premium		1,524,784	510,451
<b>INSURANCE RESERVES</b>			
<b>PROVISION FOR LINKED LIABILITIES</b>			
Linked - Individual - Life - Participating		677,170	846,985
Linked - Individual - Pension - Participating		60,385	73,371
Linked - Individual - Life - Non Participating		40,853,465	43,982,619
Linked - Individual - Pension - Non Participating		10,598,099	14,770,536
Linked - Group - Life - Non Participating		1,268,356	1,199,355
<b>Sub-Total</b>		<b>71,790,489</b>	<b>71,217,790</b>
<b>FUNDS FOR FUTURE APPROPRIATIONS</b>			
FFA - Linked Liabilities (Lapsed Policies)		75,113	471,278
FFA - Others		471,042	393,636
<b>TOTAL</b>		<b>92,385,644</b>	<b>92,131,704</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
- Shareholders'	L-12	8,300,463	7,704,495
- Policyholders'	L-13	16,563,748	9,309,846
Assets held to cover linked liabilities	L-14	53,993,932	61,733,679
<b>LOANS</b>			
-			
<b>FIXED ASSETS</b>			
-			
<b>CURRENT ASSETS</b>			
Cash & Bank Balance	L-17	157,237	(20,346)
Advances And Other Assets	L-18	2,587,812	1,841,493
<b>Sub-Total (A)</b>		<b>2,745,050</b>	<b>1,821,147</b>
<b>CURRENT LIABILITIES</b>			
<b>PROVISIONS</b>			
-			
<b>Sub-Total (B)</b>		<b>4,159,600</b>	<b>3,596,712</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(1,414,551)</b>	<b>(1,775,565)</b>
<b>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</b>			
-			
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)</b>			
-			
<b>TOTAL</b>		<b>92,385,644</b>	<b>92,131,704</b>

Contingent Liabilities	30 Jun 2013 (Rs. 000's)	30 Jun 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	804	Nil
Guarantees given by or on behalf of the Company	Nil	837
Statutory demands/liabilities in dispute, not provided for	17,083	17083
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies) *	124,602	104,820
<b>Total</b>	<b>141,685</b>	<b>122,740</b>

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

## FORM L-4-PREMIUM SCHEDULE

Particulars	Q1 '13-14	YTD JUN '13	Q1 '12-13	YTD JUN '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	1,062,622	1,062,622	1,775,830	1,775,830
Renewal premiums	2,221,707	2,221,707	2,986,036	2,986,036
Single premiums	17,283	17,283	25,113	25,113
<b>TOTAL PREMIUM</b>	<b>3,301,612</b>	<b>3,301,612</b>	<b>4,786,979</b>	<b>4,786,979</b>

Note: Premium Income is Gross of Service Tax

## Premium Income from business written :

In India	3,301,612	3,301,612	4,786,979	4,786,979
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>3,301,612</b>	<b>3,301,612</b>	<b>4,786,979</b>	<b>4,786,979</b>

## FORM L-5 - COMMISSION SCHEDULE

Particulars	Q1 '13-14	YTD JUN '13	Q1 '12-13	YTD JUN '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	64,362	64,362	77,721	77,721
- Renewal premiums	26,153	26,153	44,483	44,483
- Single premiums	4	4	94	94
<b>Total (A)</b>	<b>90,518</b>	<b>90,518</b>	<b>122,297</b>	<b>122,297</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>90,518</b>	<b>90,518</b>	<b>122,297</b>	<b>122,297</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>				
Agents	70,086	70,086	63,851	63,851
Brokers	2,878	2,878	7,868	7,868
Corporate Agency	17,555	17,555	50,562	50,562
Referral	(0)	(0)	16	16
<b>TOTAL (B)</b>	<b>90,519</b>	<b>90,518</b>	<b>122,297</b>	<b>122,297</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q1 '13-14	YTD JUN '13	Q1 '12-13	YTD JUN '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	611,899	611,899	695,355	695,355
Travel, conveyance and vehicle running expenses	9,462	9,462	14,085	14,085
Training expenses	20,462	20,462	49,453	49,453
Rents, rates and taxes	107,307	107,307	153,406	153,406
Repairs	992	992	409	409
Printing and stationery	10,632	10,632	10,345	10,345
Communication expenses	41,254	41,254	50,701	50,701
Legal and professional charges	44,170	44,170	29,052	29,052
Medical fees	11,211	11,211	14,993	14,993
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,703	1,703	826	826
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	75	75	75
Advertisement and publicity	72,406	72,406	173,189	173,189
Interest and bank charges	14,352	14,352	4,794	4,794
Information technology and related expenses	28,782	28,782	33,519	33,519
Service tax on premium	69,467	69,467	92,753	92,753
Others	-	-	-	-
a) Office maintenance	31,642	31,642	49,845	49,845
b) Electricity	24,867	24,867	25,507	25,507
c) Recruitment	682	682	8,748	8,748
d) Miscellaneous expenses	6,783	6,783	1,793	1,793
-	-	-	-	-
Depreciation	33,343	33,343	44,825	44,825
<b>TOTAL</b>	<b>1,141,492</b>	<b>1,141,492</b>	<b>1,453,672</b>	<b>1,453,672</b>

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q1 '13-14	YTD JUN '13	Q1 '12-13	YTD JUN '12
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	294,775	294,775	224,089	224,089
(b) Claims by Maturity,	160,764	160,764	130,998	130,998
(c) Annuities/Pension payment	40,707	40,707	33,316	33,316
(d) Other benefits - Riders	1,562	1,562	106	106
- Surrender	3,843,059	3,843,059	3,205,820	3,205,820
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(165,598)	(165,598)	(65,132)	(65,132)
(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	-	-	-	-
<b>TOTAL</b>	<b>4,175,270</b>	<b>4,175,270</b>	<b>3,529,196</b>	<b>3,529,196</b>
<b>Benefits paid to claimants:</b>				
In India	4,175,270	4,175,270	3,529,196	3,529,196
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>4,175,270</b>	<b>4,175,270</b>	<b>3,529,196</b>	<b>3,529,196</b>

## FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As at Jun 30, 2013	As at Jun 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.	-	-
<b>TOTAL</b>	<b>20,049,000</b>	<b>20,049,000</b>

\* 1,483,626,000 equity shares (Previous year 1,483,626,000) are held in the name of Partners, who are holding these shares on behalf of Dabur Invest Corp. (Partnership Firm).



FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	As at Jun 30, 2013		As at Jun 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	-	-	-	-
<b>TOTAL</b>	<b>2,004,900</b>	<b>100%</b>	<b>2,004,900</b>	<b>100%</b>

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	As at Jun 30, 2013	As at Jun 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	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

FORM L-11-BORROWINGS SCHEDULE

Particulars	As at Jun 30, 2013	As at Jun 30, 2012
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT JUNE 30, 2013	AS AT JUNE 30, 2012
	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills#</b> (Market value (Rs '000) Current Year 1,525,915 Previous Year 418,468)	1,519,964	408,083
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 1,016,062 Previous Year 1,197,048)	990,215	1,219,203
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	37,010	79,372
(Market value (Rs '000) Current Year 38,031 Previous Year 78,963)		
(e) Other Securities (Term Deposits)	550,300	570,300
(Market value (Rs '000) Current Year 550,300 Previous Year 570,300)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 951,706 Previous Year 1,365,342)	945,245	1,374,374
<b>Other Investments</b>		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 2,164,451 Previous Year 2,518,247)	2,164,451	2,518,247
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 29,484 Previous Year 1,384)	29,377	1,384
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	120,005
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	16,000	200,147
(Market value (Rs '000) Current Year 16,151 Previous Year 199,152)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	1,161,508	949,372
(Market value (Rs '000) Current Year 1,161,508 Previous Year 949,372)		
(f) Other Securities (Reverse Repo)	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 889,350 Previous Year 198,353)	886,394	198,507
<b>Other Investments</b>		
Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year 65,500)	-	65,500
<b>TOTAL</b>	<b>8,300,463</b>	<b>7,704,495</b>
<b>INVESTMENTS</b>		
In India	8,300,463	7,704,495
Outside India	-	-
<b>TOTAL</b>	<b>8,300,463</b>	<b>7,704,495</b>

# Note:

1. Includes (Rs'000) Current Year 100,569 ( Previous year Rs. 100,651) invested in Government Securities , pursuant to Section 7 of the Insurance Act 1938.

## Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT JUNE 30, 2013	AS AT JUNE 30, 2012
	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 6,598,282 Previous Year 2,448,246)	6,398,603	2,446,564
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 377,132 Previous Year 371,540)	370,930	382,249
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	784	253
(Market value (Rs '000) Current Year 784 Previous Year 253)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	44,859	237,127
(Market value (Rs '000) Current Year 44,830 Previous Year 232,689)		
(e) Other Securities (Fixed Deposits)	201,700	147,500
(Market value (Rs '000) Current Year 201,700 Previous Year 147,500)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	2,974,090	1,906,311
(Market value (Rs '000) Current Year 3,094,525 Previous Year 1,891,781)		
Equity Shares	223	38
(Market value (Rs '000) Current Year 223 Previous Year 38)		
<b>Other Investments</b>		
Equity Shares	99	48
(Market value (Rs '000) Current Year 99 Previous Year 48)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 2,611,190 Previous Year 1,513,544)	2,611,083	1,513,544
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 624,396 Previous Year 323,798)	622,442	323,468
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	303,620
(Market value (Rs '000) Current Year NIL Previous Year 303,620)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	66,962	36,499
(Market value (Rs '000) Current Year 67,006 Previous Year 36,456)		
(e) Other Securities (Term Deposit and Certificate of Deposits)	2,943,379	1,760,764
(Market value (Rs '000) Current Year 2,943,379 Previous Year 1,760,764)		
(f) Other Securities (Reverse Repo)	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	328,594	251,861
(Market value (Rs '000) Current Year 328,903 Previous Year 251,889)		
Commercial Paper	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
<b>Other Investments</b>	-	-
<b>TOTAL</b>	<b>16,563,748</b>	<b>9,309,846</b>
<b>INVESTMENTS</b>		
In India	16,563,748	9,309,846
Outside India	-	-
<b>TOTAL</b>	<b>16,563,748</b>	<b>9,309,846</b>



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

AS AT JUNE 30, 2013

Particulars	Linked Par	Linked Par	Linked Non Par	Linked Non Par	Linked Non Par	Total
	Individual Life	Pension	Individual Life	Pension	Group Life	
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>	46,415	6,936	5,261,262	1,319,189	360,813	6,994,614
*Linked Par (Ind Life) 45,856 PY NIL (Linked par (Pension) 6,852 PY NIL Linked Non Par (Ind Life) 5,202,453 PY 2,031,184 Linked Non Par (Pension) 1,296,528 PY 288,259 Linked Non Par (Group) 356,515 PY 96,973						
<b>Other Approved Securities</b>	-	-	269,584	50,362	7,853	327,800
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 261,650 PY 192,842 Linked Non Par (Pension) 48,921 PY 40,803 Linked Non Par (Group) 7,501 PY NIL						
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	2,633	347	20,825,545	5,886,190	103,933	26,818,646
*Linked Par (Ind Life) 582 PY 582 (Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 18,454,185 PY 19,257,083 Linked Non Par (Pension) 4,948,178 PY 7,621,014 Linked Non Par (Group) 96,195 PY 118,590						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	90,025	12,276	1,023,875	155,404	95,684	1,377,264
*Linked Par (Ind Life) 87,541 PY NIL (Linked par (Pension) 11,937 PY NIL Linked Non Par (Ind Life) 995,453 PY 3,340,448 Linked Non Par (Pension) 152,826 PY 1,015,026 Linked Non Par (Group) 93,586 PY 226,508						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	125,300	13,600	30,500	-	-	169,400
*Linked Par (Ind Life) 125,300 PY 493,300 (Linked par (Pension) 13,600 PY 53,700 Linked Non Par (Ind Life) 30,500 PY 2,125,500 Linked Non Par (Pension) NIL PY 351,500 Linked Non Par (Group) NIL PY 52,200						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 499,495 PY 161,526 (Linked par (Pension) 65,898 PY 34,052 Linked Non Par (Ind Life) 3,274,193 PY 6,129,734 Linked Non Par (Pension) 779,935 PY 1,938,190 Linked Non Par (Group) 23,100	517,225	68,835	3,390,794	809,178	287,726	5,073,758
(b) Equity						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 4,513,606 PY 3,962,782 Linked Non Par (Pension) 1,254,132 PY 1,483,222 Linked Non Par (Group) 20,948 PY 23,100	-	-	4,128,363	1,037,231	18,135	5,183,730
<b>Other Investments</b>						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,791,538 PY 2,443,512 Linked Non Par (Pension) 343,245 PY 632,211 Linked Non Par (Group) 8,054 PY 14,411	-	-	1,426,045	282,943	6,836	1,715,824
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 242,967 PY 276,553 Linked Non Par (Pension) 127,462 PY 127,462 Linked Non Par (Group) 31,986 PY 50,191	-	-	246,916	129,001	32,250	408,168
<b>SHORT TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
<b>Government Securities and Government guaranteed bonds</b>	-	-	65,022	9,851	19,702	94,576
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 63,811 PY 4,490 Linked Non Par (Pension) 9,668 PY NIL Linked Non Par (Group) 19,335 PY NIL						
<b>Other Approved Securities</b>	-	-	-	999	-	999
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY 476 Linked Non Par (Pension) 943 PY 940 Linked Non Par (Group) NIL PY NIL						
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	-	-	112,800	84,276	36,345	233,421
*Linked Par (Ind Life) NIL PY 267,375 (Linked par (Pension) NIL PY 38,351 Linked Non Par (Ind Life) 112,782 PY 162,584 Linked Non Par (Pension) 85,651 PY 16,859 Linked Non Par (Group) 36,541 PY 27,846						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	368,000	40,100	2,185,326	357,255	103,796	3,054,477
*Linked Par (Ind Life) 368,000 PY 149,923 (Linked par (Pension) 40,100 PY 26,769 Linked Non Par (Ind Life) 2,184,926 PY 691,737 Linked Non Par (Pension) 357,253 PY 318,196 Linked Non Par (Group) 103,324 PY 172,561						
(f) Other Securities (Reverse Repo)	-	-	3,194	-	11,555	14,748
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,194 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 11,555 PY NIL						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>		7,007	533,751	164,381	91,904	797,042
*Linked Par (Ind Life) NIL PY 104,611 (Linked par (Pension) 6,973 PY 8,863 Linked Non Par (Ind Life) 538,609 PY 164,181 Linked Non Par (Pension) 169,625 PY 71,240 Linked Non Par (Group) 91,417 PY 3,091						
<b>Other Investments</b>						
Non Convertible Debentures	-	-	35,453	-	15,194	50,647
*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						
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						
<b>Balances in Bank</b>	(221,536)	(57,909)	(49,117)	(13,733)	544	(341,751)
<b>Other Current Assets (net)</b>	155,345	24,303	1,428,643	336,193	76,085	2,020,570
<b>TOTAL</b>	<b>1,083,406</b>	<b>115,493</b>	<b>40,917,956</b>	<b>10,608,721</b>	<b>1,268,356</b>	<b>53,993,932</b>
<b>INVESTMENTS</b>						
In India	1,083,406	115,493	40,917,956	10,608,721	1,268,356	53,993,932
Outside India	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,083,406</b>	<b>115,493</b>	<b>40,917,956</b>	<b>10,608,721</b>	<b>1,268,356</b>	<b>53,993,932</b>

\* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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

AS AT JUNE 30, 2012

Particulars	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par Group Life	Total
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
<b>LONG TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds including Treasury Bills</b>	-	-	2,035,545	289,122	97,607	2,422,274
*Linked Par (Ind Life) 45,856 PY NIL (Linked par (Pension) 6,852 PY NIL Linked Non Par (Ind Life) 5,202,453 PY 2,031,184 Linked Non Par (Pension) 1,296,528 PY 288,259 Linked Non Par (Group) 356,515 PY 96,973						
<b>Other Approved Securities</b>	-	-	189,739	40,219	-	229,957
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 261,650 PY 192,842 Linked Non Par (Pension) 48,921 PY 40,803 Linked Non Par (Group) 7,501 PY NIL						
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	2,252	297	21,141,646	8,530,937	121,889	29,797,020
*Linked Par (Ind Life) 582 PY 582 (Linked par (Pension) 48 PY 48 Linked Non Par (Ind Life) 18,454,185 PY 19,257,083 Linked Non Par (Pension) 4,948,178 PY 7,621,014 Linked Non Par (Group) 96,195 PY 118,590						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	-	-	3,297,494	990,534	227,952	4,515,980
*Linked Par (Ind Life) 87,541 PY NIL (Linked par (Pension) 11,937 PY NIL Linked Non Par (Ind Life) 995,453 PY 3,340,448 Linked Non Par (Pension) 152,826 PY 1,015,026 Linked Non Par (Group) 93,586 PY 226,508						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	493,300	53,700	2,125,500	351,500	52,200	3,076,200
*Linked Par (Ind Life) 125,300 PY 493,300 (Linked par (Pension) 13,600 PY 53,700 Linked Non Par (Ind Life) 30,500 PY 2,125,500 Linked Non Par (Pension) NIL PY 351,500 Linked Non Par (Group) NIL PY 52,200						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 499,495 PY 161,526 (Linked par (Pension) 65,898 PY 34,052 Linked Non Par (Ind Life) 3,274,193 PY 6,129,734 Linked Non Par (Pension) 779,935 PY 1,938,190 Linked Non Par (Group)	165,578	34,872	6,042,795	1,880,619	300,033	8,423,896
(b) Equity						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 4,513,606 PY 3,962,782 Linked Non Par (Pension) 1,254,132 PY 1,483,222 Linked Non Par (Group) 20,948 PY 23,100	-	-	3,995,118	1,284,133	22,219	5,301,470
<b>Other Investments</b>						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 1,791,538 PY 2,443,512 Linked Non Par (Pension) 343,245 PY 632,211 Linked Non Par (Group) 8,054 PY 14,411	-	-	1,679,931	471,902	11,459	2,163,293
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 242,967 PY 276,553 Linked Non Par (Pension) 127,462 PY 127,462 Linked Non Par (Group) 31,986 PY 50,191	-	-	273,217	125,877	49,519	448,613
<b>SHORT TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds including Treasury Bills</b>						
<b>Government Securities and Government guaranteed bonds</b>	-	-	4,490	-	-	4,490
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 63,811 PY 4,490 Linked Non Par (Pension) 9,668 PY NIL Linked Non Par (Group) 19,335 PY NIL						
<b>Other Approved Securities</b>	-	-	482	933	-	1,415
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) NIL PY NIL (Linked par (Pension) 943 PY 940 Linked Non Par (Group) NIL PY NIL						
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	8,015	1,727	1,139,589	271,947	25,818	1,447,095
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	279,518	40,090	171,081	18,013	27,743	536,445
*Linked Par (Ind Life) NIL PY 267,375 (Linked par (Pension) NIL PY 38,351 Linked Non Par (Ind Life) 112,782 PY 162,584 Linked Non Par (Pension) 85,651 PY 16,859 Linked Non Par (Group) 36,541 PY 27,846						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	159,972	28,584	720,905	328,523	179,768	1,417,751
*Linked Par (Ind Life) 368,000 PY 149,923 (Linked par (Pension) 40,100 PY 26,769 Linked Non Par (Ind Life) 2,184,926 PY 691,737 Linked Non Par (Pension) 357,253 PY 318,196 Linked Non Par (Group) 103,324 PY 172,561						
(f) Other Securities (Reverse Repo)	-	-	48,990	-	10	49,000
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,194 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) 11,555 PY NIL						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>	105,469	8,949	161,809	70,696	2,992	349,915
*Linked Par (Ind Life) NIL PY 104,611 (Linked par (Pension) 6,973 PY 8,863 Linked Non Par (Ind Life) 538,609 PY 164,181 Linked Non Par (Pension) 169,625 PY 71,240 Linked Non Par (Group) 91,417 PY 3,091						
<b>Other Investments</b>						
Non Convertible Debentures						
*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	-	-	-	-	-	-
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	-	-	158,356	37,182	7,259	202,796
Balances in Bank	(99,900)	(62,831)	(47,569)	(21,232)	(5,010)	(236,541)
Other Current Assets (net)	80,365	9,935	1,159,786	254,625	77,899	1,582,610
<b>TOTAL</b>	<b>1,194,568</b>	<b>115,321</b>	<b>44,298,903</b>	<b>14,925,530</b>	<b>1,199,355</b>	<b>61,733,679</b>
<b>INVESTMENTS</b>						
In India	1,194,568	115,321	44,298,903	14,925,530	1,199,355	61,733,679
Outside India	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,194,568</b>	<b>115,321</b>	<b>44,298,903</b>	<b>14,925,530</b>	<b>1,199,355</b>	<b>61,733,679</b>

\* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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## FORM L-15-LOANS SCHEDULE

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

## FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2013	Additions during the year	Deductions	Balance as on Jun 30, 2013	Balance as on March 31, 2013	For the Year	Sales/ Adjustments	Balance as on Jun 30, 2013	AS AT JUNE 30, 2013	AS AT JUNE 30, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangibles</b>										
- Software	200,638	68,660	-	269,299	143,871	14,119	-	157,990	111,309	55,260
<b>Tangibles</b>										
Leasehold Improvements	396,058	5,433	25,456	376,035	347,268	6,276	24,248	329,296	46,738	52,829
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	166,425	424	2,344	164,505	160,832	817	2,280	159,369	5,136	7,131
Information Technology Equipment	729,698	27,282	-	756,980	681,494	10,378	-	691,872	65,108	49,516
Vehicles	3,005	-	-	3,005	2,291	115	-	2,406	599	1,061
Office Equipment	109,654	975	2,129	108,500	98,659	1,638	2,112	98,185	10,316	6,661
<b>Sub Total</b>	<b>1,605,478</b>	<b>102,774</b>	<b>29,929</b>	<b>1,678,324</b>	<b>1,434,415</b>	<b>33,343</b>	<b>28,640</b>	<b>1,439,119</b>	<b>239,205</b>	<b>172,458</b>
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	20,531	36,325
<b>TOTAL</b>	<b>1,605,478</b>	<b>102,774</b>	<b>29,929</b>	<b>1,678,324</b>	<b>1,434,415</b>	<b>33,343</b>	<b>28,640</b>	<b>1,439,119</b>	<b>259,736</b>	<b>208,784</b>
<b>PREVIOUS YEAR</b>	<b>1,536,998</b>	<b>12,689</b>	<b>13,445</b>	<b>1,536,243</b>	<b>1,332,404</b>	<b>44,825</b>	<b>13,445</b>	<b>1,363,784</b>	<b>208,784</b>	

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

Particulars	As at Jun 30, 2013	As at Jun 30, 2012
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	6,490	5,077
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	55,425	6,842
(bb) Others	-	100,000
(b) Current Accounts*	95,323	(132,266)
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>157,237</b>	<b>(20,346)</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	157,237	(20,346)
Outside India	-	-
<b>TOTAL</b>	<b>157,237</b>	<b>(20,346)</b>

\*Net of Temporary Book Overdrafts of (Rs. '000) 5,04,045 (PY NIL)

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

Particulars	As at Jun 30, 2013	As at Jun 30, 2012
	(Rs. 000's)	(Rs. 000's)
<b>ADVANCES</b>		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	34,879	93,953
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	51	-
Others includes vendor, travel advances & salary recoverable net of provisions (Rs. '000) 15,490 (PY 19,303)	148,778	133,825
<b>TOTAL (A)</b>	<b>183,708</b>	<b>227,778</b>
<b>OTHER ASSETS</b>		
Income accrued on investments	652,730	399,598
Outstanding Premiums	179,022	166,614
Agents' Balances net of provisions (Rs. '000) 4,252 (PY NIL)	25,113	13,007
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	4,912	74,239
Others		
-Deposit with Service tax authorities	9,990	-
-Refundable Security Deposits	281,665	293,311
- Unsettled Contracts	1,227,989	480,240
-Service Tax Unutilized Credit	22,683	186,707
<b>TOTAL (B)</b>	<b>2,404,104</b>	<b>1,613,716</b>
<b>TOTAL (A+B)</b>	<b>2,587,812</b>	<b>1,841,493</b>

## FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As at Jun 30, 2013	As at Jun 30, 2012
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	220,039	114,162
Balances due to other insurance companies	17,253	30,691
Deposits held on re-insurance ceded	-	-
Premiums received in advance	29,241	21,795
Unallocated premium	148,289	117,297
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	25,925	93,197
Accrual for expenses	893,095	1,209,059
Unclaimed Amount - Policyholders		
	1,480,134	890,109
Claims Outstanding	431,211	401,959
Others:		
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	26,034	6,954
Premium/ proposal deposits, to be refunded	-	-
Others (includes statutory dues payable, and payables to employees)	80,899	100,740
Service Tax payable	48,189	12,703
Payables for unsettled investment contracts	618,584	410,575
<b>TOTAL</b>	<b>4,018,894</b>	<b>3,409,242</b>

## FORM L-20-PROVISIONS SCHEDULE

Particulars	As at Jun 30, 2013	As at Jun 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	290	9,872
Provision for Leave Encashment	22,696	27,895
Provision for Other Long Term Benefits	66,783	89,351
Provision for Other Employee Benefits	50,937	60,352
<b>TOTAL</b>	<b>140,706</b>	<b>187,470</b>

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As at Jun 30, 2013	As at Jun 30, 2012
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
<b>TOTAL</b>	-	-



## FORM L-22 Analytical Ratios

	Q1 '13-14	YTD JUN '13	Q1 '12-13	YTD JUN '12
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	-82%	-82%	92%	92%
Linked Par Pension	-100%	-100%	-50%	-50%
Linked Non Par Individual Life	-58%	-58%	-53%	-53%
Linked Non Par Pension	395%	395%	-108%	-108%
Linked Non Par Group	123%	123%	-57%	-57%
Non Linked Par Individual Life	-85%	-85%	50%	50%
Non Linked Par Pension	-100%	-100%	-57%	-57%
Non Linked Non Par Individual Life	-30%	-30%	29%	29%
Non Linked Non Par Pension Life	0%	0%	-101%	-101%
Non Linked Group Life	-61%	-61%	588%	588%
Non Linked Non Par Annuity	-7%	-7%	507%	507%
2 Net Retention Ratio	97%	97%	98%	98%
3 Expense of Management to Gross Direct Premium Ratio	36%	36%	32%	32%
4 Commission Ratio (Gross commission paid to Gross Premium)	2.8%	2.8%	3%	2.6%
5 Ratio of policy holder's liabilities to shareholder's funds	13	13	14	14
6 Growth rate of shareholder's fund	5%	5%	2%	2%
7 Ratio of surplus to policyholders' liability	1%	1%	1%	1%
8 Change in net worth in ('000)	268,149	268,149	92,066	92,066
9 Profit after tax/Total Income	-17%	-17%	-16%	-16%
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%	2%	2%	2%
R2. Non-PAR	3%	3%	2%	2%
R3.Sub-TOTAL	3%	3%	2%	2%
Linked:				
R4. PAR	3%	3%	2%	2%
R5. Non-PAR	3%	3%	0%	0%
R6. Sub-TOTAL	3%	3%	1%	1%
R7. Grand Total	3%	3%	1%	1%
Shareholders' Funds	2%	2%	2%	2%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2%	2%	2%	2%
R2. Non-PAR	3%	3%	2%	2%
R3.Sub-TOTAL	3%	3%	2%	2%
Linked:				
R4. PAR	2%	2%	2%	2%
R5. Non-PAR	2%	2%	1%	1%
R6. Sub-TOTAL	2%	2%	1%	1%
R7. Grand Total	2%	2%	1%	1%
Shareholders' Funds	2%	2%	2%	2%
14 Conservation Ratio				
Linked Par Individual Life	61%	61%	105%	105%
Linked Par Pension	57%	57%	72%	72%
Linked Non Par Individual Life	64%	64%	70%	70%
Linked Non Par Pension	49%	49%	66%	66%
Non Linked Par Individual Life	52%	52%	82%	82%
Non Linked Par Pension	93%	93%	88%	88%
Non Linked Non Par Individual Life	53%	53%	51%	51%
15 Persistency Ratio (by numbers)*				
For 13th month	42%	53%	50%	56%
For 25th month	43%	45%	47%	50%
For 37th month	29%	31%	23%	24%
For 49th Month	18%	19%	20%	23%
for 61st month	15%	15%	16%	17%
Persistency Ratio (by premium)*				
For 13th month	53%	57%	50%	62%
For 25th month	44%	55%	58%	61%
For 37th month	32%	36%	33%	29%
For 49th Month	26%	23%	23%	26%
for 61st month	16%	16%	16%	19%
16 NPA Ratio				
Gross NPA Ratio	NIL	NIL	NIL	NIL
Net NPA Ratio	NIL	NIL	NIL	NIL
<b>Equity Holding Pattern for Life Insurers</b>				
(a) No. of shares (in Lakhs)		20,049		20,049
(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
(c) For Government holding (in case of public sector insurance companies)		NIL		NIL
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.48)		(0.45)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.48)		(0.45)
(iv) Book value per share (Rs)		3.16		2.54

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



FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

TO BE SUBMITTED ANNUALLY

## FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl. No.	Particular	As at Jun 30, 2013	As at Jun 30, 2012
1	<b>Linked</b>		
a	Life	443,407	466,324
b	General Annuity	-	-
c	Pension	109,551	150,831
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	142,624	79,892
b	General Annuity	1,248	748
c	Pension	11,313	8,944
d	Health	102	3

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	-	-	-	-	4	4	2	314	4	4	2	314
2	Andhra Pradesh	642	630	20	1,589	1,044	985	290	35,150	1,686	1,615	310	36,739
3	Arunachal Pradesh	11	11	1	6	32	31	11	380	43	42	12	386
4	Assam	9	9	3	75	327	313	96	5,705	336	322	99	5,780
5	Bihar	97	97	15	382	202	197	44	4,306	299	294	59	4,687
6	Chandigarh	4	4	0	6	96	90	33	2,095	100	94	33	2,101
7	Chattisgarh	2	2	2	18	183	181	37	3,256	185	183	39	3,274
8	Dadra & NagraHaveli	-	-	-	-	9	9	3	149	9	9	3	149
9	Daman & Diu	-	-	-	-	5	5	2	149	5	5	2	149
10	Delhi	2	2	(6)	1	1,224	1,159	474	39,617	1,226	1,161	468	39,619
11	Goa	3	3	1	15	54	52	(28)	1,776	57	55	(27)	1,792
12	Gujarat	121	120	20	663	709	674	191	21,095	830	794	211	21,758
13	Haryana	123	121	20	1,263	848	790	316	35,659	971	911	335	36,922
14	Himachal Pradesh	13	13	5	97	39	37	8	967	52	50	12	1,064
15	Jammu & Kashmir	6	5	2	9	50	48	17	938	56	53	19	946
16	Jharkhand	27	26	6	191	217	212	49	3,879	244	238	54	4,069
17	Karnataka	80	79	4	353	1,170	1,088	360	50,228	1,250	1,167	364	50,580
18	Kerala	17	17	9	97	238	229	84	5,602	255	246	93	5,698
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	26	25	(1)	135	260	248	35	6,558	286	273	34	6,694
21	Maharashtra	4,067	2,822	34	1,736	2,352	2,158	639	91,627	6,419	4,980	673	93,363
22	Manipur	-	-	-	-	3	3	1	87	3	3	1	87
23	Meghalaya	1	1	0	1	11	11	8	226	12	12	8	228
24	Mirzoram	-	-	-	-	14	14	6	113	14	14	6	113
25	Nagaland	-	-	-	-	24	22	11	248	24	22	11	248
26	Orissa	131	130	22	404	309	303	62	4,592	440	433	85	4,996
27	Puducherry	-	-	-	-	15	14	8	327	15	14	8	327
28	Punjab	219	213	50	1,416	608	581	108	11,738	827	794	158	13,154
29	Rajasthan	968	649	22	1,179	466	432	53	13,205	1,434	1,081	75	14,384
30	Sikkim	5	4	5	94	22	22	10	172	27	26	16	266
31	Tamil Nadu	412	412	10	436	877	838	329	24,859	1,289	1,250	339	25,295
32	Tripura	91	91	8	135	70	70	7	434	161	161	15	569
33	Uttar Pradesh	75	75	16	303	975	904	218	29,514	1,050	979	234	29,817
34	Uttarakhand	13	13	0	8	58	56	11	1,781	71	69	11	1,789
35	West Bengal	181	179	18	405	871	833	284	11,844	1,052	1,012	302	12,249
	<b>Grand Total</b>	<b>7,346</b>	<b>5,753</b>	<b>289</b>	<b>11,018</b>	<b>13,386</b>	<b>12,613</b>	<b>3,776</b>	<b>408,589</b>	<b>20,732</b>	<b>18,366</b>	<b>4,064</b>	<b>419,606</b>

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	-	-	-	-	4	4	2	314	4	4	2	314
2	Andhra Pradesh	642	630	20	1,589	1,044	985	290	35,150	1,686	1,615	310	36,739
3	Arunachal Pradesh	11	11	1	6	32	31	11	380	43	42	12	386
4	Assam	9	9	3	75	327	313	96	5,705	336	322	99	5,780
5	Bihar	97	97	15	382	202	197	44	4,306	299	294	59	4,687
6	Chandigarh	4	4	0	6	96	90	33	2,095	100	94	33	2,101
7	Chattisgarh	2	2	2	18	183	181	37	3,256	185	183	39	3,274
8	Dadra & NagraHaveli	-	-	-	-	9	9	3	149	9	9	3	149
9	Daman & Diu	-	-	-	-	5	5	2	149	5	5	2	149
10	Delhi	2	2	(6)	1	1,224	1,159	474	39,617	1,226	1,161	468	39,619
11	Goa	3	3	1	15	54	52	(28)	1,776	57	55	(27)	1,792
12	Gujarat	121	120	20	663	709	674	191	21,095	830	794	211	21,758
13	Haryana	123	121	20	1,263	848	790	316	35,659	971	911	335	36,922
14	Himachal Pradesh	13	13	5	97	39	37	8	967	52	50	12	1,064
15	Jammu & Kashmir	6	5	2	9	50	48	17	938	56	53	19	946
16	Jharkhand	27	26	6	191	217	212	49	3,879	244	238	54	4,069
17	Karnataka	80	79	4	353	1,170	1,088	360	50,228	1,250	1,167	364	50,580
18	Kerala	17	17	9	97	238	229	84	5,602	255	246	93	5,698
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	26	25	(1)	135	260	248	35	6,558	286	273	34	6,694
21	Maharashtra	4,067	2,822	34	1,736	2,352	2,158	639	91,627	6,419	4,980	673	93,363
22	Manipur	-	-	-	-	3	3	1	87	3	3	1	87
23	Meghalaya	1	1	0	1	11	11	8	226	12	12	8	228
24	Mirzoram	-	-	-	-	14	14	6	113	14	14	6	113
25	Nagaland	-	-	-	-	24	22	11	248	24	22	11	248
26	Orissa	131	130	22	404	309	303	62	4,592	440	433	85	4,996
27	Puducherry	-	-	-	-	15	14	8	327	15	14	8	327
28	Punjab	219	213	50	1,416	608	581	108	11,738	827	794	158	13,154
29	Rajasthan	968	649	22	1,179	466	432	53	13,205	1,434	1,081	75	14,384
30	Sikkim	5	4	5	94	22	22	10	172	27	26	16	266
31	Tamil Nadu	412	412	10	436	877	838	329	24,859	1,289	1,250	339	25,295
32	Tripura	91	91	8	135	70	70	7	434	161	161	15	569
33	Uttar Pradesh	75	75	16	303	975	904	218	29,514	1,050	979	234	29,817
34	Uttarakhand	13	13	0	8	58	56	11	1,781	71	69	11	1,789
35	West Bengal	181	179	18	405	871	833	284	11,844	1,052	1,012	302	12,249
	<b>Grand Total</b>	<b>7,346</b>	<b>5,753</b>	<b>289</b>	<b>11,018</b>	<b>13,386</b>	<b>12,613</b>	<b>3,776</b>	<b>408,589</b>	<b>20,732</b>	<b>18,366</b>	<b>4,064</b>	<b>419,606</b>

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives ( Actual )	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	9	265,125	182	39,575	9	265,125	182	39,575
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	4	21,391	409	21,962	4	21,391	409	21,962
8	Haryana	-	-	-	-	3	880	92	(2,446)	3	880	92	(2,446)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	2,698	25	3,676	1	2,698	25	3,676
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	10,769	549	10,993	-	10,769	549	10,993
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	567	5,003	2,696	-	567	5,003	2,696
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	1	1,652	11	(304)	1	1,652	11	(304)
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahavelli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	11,377	464	(6,514)	3	11,377	464	(6,514)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>21</b>	<b>314,459</b>	<b>6,735</b>	<b>69,638</b>	<b>21</b>	<b>314,459</b>	<b>6,735</b>	<b>69,638</b>

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives ( Actual )	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	9	265,125	182	39,575	9	265,125	182	39,575
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	4	21,391	409	21,962	4	21,391	409	21,962
8	Haryana	-	-	-	-	3	880	92	(2,446)	3	880	92	(2,446)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	2,698	25	3,676	1	2,698	25	3,676
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	10,769	549	10,993	-	10,769	549	10,993
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	567	5,003	2,696	-	567	5,003	2,696
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	1	1,652	11	(304)	1	1,652	11	(304)
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahavelli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	11,377	464	(6,514)	3	11,377	464	(6,514)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>21</b>	<b>314,459</b>	<b>6,735</b>	<b>69,638</b>	<b>21</b>	<b>314,459</b>	<b>6,735</b>	<b>69,638</b>

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

Statement as on : 30 Jun 2013

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

		In Rs Lakhs
Total Application as per Balance Sheet (A)		923,856
ADD (B)		-
Provisions	Sch - 14	1,407
Current Liabilities	Sch - 13	40,189
		41,596
LESS ( C)		-
Debit Balance in P&L A/C		146,823
Loans	Sch - 09	-
Adv & Other Assets	Sch - 12	25,878
Cash & Bank Balance	Sch - 11	1,572
Fixed Assets	Sch - 10	2,597
Misc Exp. not written off	Sch - 15	-
		176,871
Funds available for Investments		788,581

Reconciliation of Investment Assets	
Total Investment Assets (as per balance sheet)	788,581
Balance Sheet Value of: (#)	
A. Life Fund	183,965
B. Pension & Gen Annuity Fund	64,677
C. Unit Linked Funds	539,939
<b>TOTAL</b>	<b>788,581</b>

Rs. In Lakhs

**NON - LINKED BUSINESS**

A. LIFE FUND	% as per Reg	SH			PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM+ (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)					
1	Govt Securities		36,844	2,219	197	62,756	102,015	55.5%		102,015	103,547
2	Govt Securities or Other approved Securities (incl 1 above)	<b>Not less than 50%</b>	47,040	2,219	256	66,303	115,818	63.0%		115,818	117,670
3	Investment subject to Exposure Norms										
	a		18,316	885	119	26,806	46,127	25.1%		46,127	47,196
	b		17,648	326	8	4,037	22,019	12.0%	(0.1)	22,019	22,031
	i) Approved Investments	<b>Not exceeding 35%</b>							(0.1)	1	1
	ii) "Other investments" not to exceed 15%		-	-	1	-	1	0.0%	(0.1)	1	1
<b>TOTAL LIFE FUND</b>		<b>100%</b>	<b>83,005</b>	<b>3,430</b>	<b>384</b>	<b>97,146</b>	<b>183,965</b>	<b>100.0%</b>	<b>(0.2)</b>	<b>183,965</b>	<b>186,898</b>

B. PENSION GENERAL ANNUITY FUND		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1	Govt Securities	<b>Not less than 20%</b>	-	24,926	24,926	38.5%	-	24,926	25,451
2	Govt Securities or Other approved Securities (incl 1 above)	<b>Not less than 40%</b>	-	31,253	31,253	48.3%	-	31,253	31,799
3	Balance Inv to be in Approved Investment	<b>Not exceeding 60%</b>	-	33,425	33,425	51.7%	-	33,425	33,657
<b>TOTAL PENSION GENERAL ANNUITY FUND</b>		<b>100%</b>	-	<b>64,677</b>	<b>64,677</b>	<b>100.0%</b>	-	<b>64,677</b>	<b>65,456</b>

**LINKED BUSINESS**

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved investment	<b>Not less than 75%</b>	11,989	506,204	518,193	96.0%
2	Other Investments	<b>Not more than 25%</b>	-	21,746	21,746	4.0%
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	<b>11,989</b>	<b>527,950</b>	<b>539,939</b>	<b>100.0%</b>

**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 : 8/2/2013

Note: (+) FRMS refers to 'Funds representing Solvency Margin'  
 Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")  
 Funds beyond Solvency Margin shall have a separate Custody Account.  
 Other Investments' are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

Sd/-  
 Jitendra Nayyar  
 Director- Finance



## FORM 3A

Unit Linked Insurance Business

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

PART - B

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 30 Jun 2013

Rs. Lakhs

PARTICULARS	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund
SFIN	ULGF00210/03/2006GROUPBAL AN122	ULGF00531/03/2006GROUPCAS HF122	ULGF00310/03/2006GROUPDEB TF122	ULGF00410/03/2006GROUPGRO WT122	ULGF00113/07/2005GROUPSEC UR122	ULGF00613/02/2009GROUPSDE BT122
Opening Balance (Market Value)	1,074	438	6,123	973	1,636	118
Add : Inflow During the Quarter	19	304	1,768	27	46	3
Increase/ Decrease value of Inv (net)	32	9	248	41	66	2
Less : Outflow During the Quarter	65	252	1,968	17	39	3
Total Investible Fund (Mkt value)	1,060	498	6,171	1,025	1,710	120

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Balanced Fund		Group Superannuation & Gratuity Cash Fund		Group Superannuation & Gratuity Debt Fund		Group Superannuation & Gratuity Growth Fund		Group Superannuation & Gratuity Secure Fund		Grp Superann-Short Term Debt fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	265	25.0%	-	0.0%	2,787	45.2%	244	23.9%	587	34.3%	-	0.0%
Corporate Bonds	136	12.9%	50	10.1%	1,399	22.7%	61	6.0%	362	21.2%	20	16.7%
Infrastructure Bonds	168	15.8%	20	4.0%	1,381	22.4%	86	8.4%	257	15.0%	30	24.9%
Equity	360	33.9%	-	0.0%	-	0.0%	554	54.1%	307	17.9%	-	0.0%
Money Market	-	0.0%	401	80.4%	81	1.3%	-	0.0%	-	0.0%	65	53.6%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Sub Total (A)	929	87.7%	471	94.5%	5,649	91.5%	946	92.3%	1,513	88.5%	115	95.3%
Current Assets:												
Accrued Interest	21	2.0%	3	0.6%	175	2.8%	12	1.2%	47	2.7%	2	1.9%
Dividend Recievable	1	0.1%	-	0.0%	-	0.0%	2	0.2%	1	0.1%	-	0.0%
Bank Balance	(1)	-0.1%	0	0.0%	6	0.1%	0	0.0%	0	0.0%	0	0.1%
Receivable for Sale of Investments	0	0.0%	-	0.0%	-	0.0%	0	0.0%	0	0.0%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	1	0.1%	-	0.0%	166	2.7%	12	1.1%	7	0.4%	-	0.0%
Fund Mgmt Charges Payable	1	0.1%	0	0.1%	5	0.1%	1	0.1%	1	0.1%	0	0.1%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	67	6.3%	27	5.5%	371	6.0%	20	2.0%	80	4.7%	6	4.7%
Other Investments (<=25%)												
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	24	2.2%	-	0.0%	-	0.0%	28	2.8%	16	1.0%	-	0.0%
Equity	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	64	6.0%	-	0.0%	151	2.4%	59	5.7%	117	6.9%	-	0.0%
Sub Total (C)	1,060	100.0%	498	100.0%	6,171	100.0%	1,025	100.0%	1,710	100.0%	120	100.0%
Total (A + B+C)	1,060	0.0%	498	0.0%	6,171	0.0%	1,025	0.0%	1,710	0.0%	120	0.0%
Fund Carried Forward (as per LB2)	-	-	-	-	-	-	-	-	-	-	-	-

## Note:

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

Date : 02-8-2013

## FORM 3A

Unit Linked Insurance Business

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

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 30 Jun 2013

Rs. in lacs

PARTICULARS	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund
SFIN	ULIF00311/02/2003PNSBALANCE 122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROW TH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFRAF 122	ULIF01122/01/2008PNSINDEXF 122
Opening Balance (Market Value)	12,418	3,423	17,959	2,859	2,218	40,369
Add : Inflow During the Quarter	171	311	506	145	108	538
Increase/ Decrease value of Inv (net)	405	107	536	92	(34)	1,484
Less : Outflow During the Quarter	1,450	201	2,605	201	207	6,556
Total Investible Fund (Mkt value)	11,544	3,640	16,396	2,895	2,085	35,835

INVESTMENT OF UNIT FUND	Pension Unit Linked Balanced Fund		Pension Unit Linked Balanced - II Fund		Pension Unit linked Growth fund		Pension Unit Linked Growth - II Fund		Pension Unit Linked Infrastructure fund		Pension Unit Linked Index Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	2,570	22.3%	1,118	30.7%	2,730	16.7%	628	21.7%	-	0.0%	-	0.0%
Corporate Bonds	892	7.7%	488	13.4%	816	5.0%	297	10.3%	-	0.0%	-	0.0%
Infrastructure Bonds	1,946	16.9%	453	12.4%	1,039	6.3%	245	8.5%	-	0.0%	-	0.0%
Equity	4,238	36.7%	1,113	30.6%	8,635	52.7%	1,493	51.6%	1,665	79.9%	34,394	96.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	1,200	10.4%	40	1.1%	1,450	8.8%	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>10,847</b>	<b>94.0%</b>	<b>3,212</b>	<b>88.2%</b>	<b>14,670</b>	<b>89.5%</b>	<b>2,664</b>	<b>92.0%</b>	<b>1,665</b>	<b>79.9%</b>	<b>34,394</b>	<b>96.0%</b>
<b>Current Assets:</b>												
Accrued Interest	503	4.4%	79	2.2%	541	3.3%	45	1.6%	-	0.0%	-	0.0%
Dividend Recievable	15	0.1%	4	0.1%	34	0.2%	6	0.2%	5	0.3%	114	0.3%
Bank Balance	(5)	0.0%	3	0.1%	62	0.4%	(4)	(0)	2	0	(145)	(0)
Receivable for Sale of Investments	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	-	0.0%
<b>Other Current Assets (for Investments)</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>
Payable for Investments	412	3.6%	7	0.2%	67	0.4%	14	0.5%	13	0.6%	360	1.0%
Fund Mgmt Charges Payable	16	0.1%	5	0.1%	27	0.2%	4	0.1%	3	0.1%	29	0.1%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	0.0%
<b>Sub Total (B)</b>	<b>541</b>	<b>4.7%</b>	<b>342</b>	<b>9.4%</b>	<b>807</b>	<b>4.9%</b>	<b>136</b>	<b>4.7%</b>	<b>53</b>	<b>2.5%</b>	<b>370</b>	<b>1.0%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	155	1.3%	76	2.1%	414	2.5%	96	3.3%	367	17.6%	1,071	3.0%
Equity	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	155	1.3%	86	2.4%	918	5.6%	96	3.3%	367	17.6%	1,071	3.0%
<b>Sub Total (C)</b>	<b>11,544</b>	<b>100.0%</b>	<b>3,640</b>	<b>100.0%</b>	<b>16,396</b>	<b>100.0%</b>	<b>2,895</b>	<b>100.0%</b>	<b>2,085</b>	<b>100.0%</b>	<b>35,835</b>	<b>100.0%</b>
<b>Total (A + B+C)</b>	<b>11,544</b>	<b>0.0%</b>	<b>3,640</b>	<b>0.0%</b>	<b>16,396</b>	<b>0.0%</b>	<b>2,895</b>	<b>0.0%</b>	<b>2,085</b>	<b>0.0%</b>	<b>35,835</b>	<b>0.0%</b>
Fund Carried Forward (as per LB2)	-	-	-	-	-	-	-	-	-	-	-	-

## Note:

- The aggregate of all the above Segregated Unit-F
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial
- Other Investments' are as permitted under Sec 27

Date : 02-8-2013

## FORM 3A

Unit Linked Insurance Business

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

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

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 30 Jun 2013

Rs. in lacs

PARTICULARS	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund	Pension Unit Linked Protector - II fund	Pension Unitised with Profit fund
SFIN	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFN D122	ULIF00803/03/2005PNSSECUR E122	ULIF01408/02/2008PNSPROTECT 122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROI T122
Opening Balance (Market Value)	8,699	8,208	6,647	9,261	2,023	1,149
Add : Inflow During the Quarter	436	315	53	498	370	567
Increase/ Decrease value of Inv (net)	272	(316)	228	331	76	49
Less : Outflow During the Quarter	909	914	247	1,137	202	609
Total Investible Fund (Mkt value)	8,498	7,292	6,682	8,954	2,267	1,155

INVESTMENT OF UNIT FUND	Pension Unit Linked Index - II fund		Pension Unit Linked PSU fund		Pension Unit linked Secure fund		Pension Unit Linked Protector Fund		Pension Unit Linked Protector - II fund		Pension Unitised with Profit fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	-	0.0%	-	0.0%	2,271	34.0%	3,534	39.5%	952	42.0%	69	6.0%
Corporate Bonds	-	0.0%	-	0.0%	1,131	16.9%	1,258	14.1%	268	11.8%	368	31.8%
Infrastructure Bonds	-	0.0%	-	0.0%	1,719	25.7%	1,090	12.2%	489	21.6%	513	44.5%
Equity	8,186	96.3%	6,902	94.6%	941	14.1%	1,341	15.0%	325	14.4%	3	0.3%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	8	0.3%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	-	0.0%	-	0.0%	65	1.0%	800	8.9%	10	0.4%	537	46.5%
Sub Total (A)	8,186	96.3%	6,902	94.6%	6,128	91.7%	8,024	89.6%	2,052	90.5%	1,491	129.1%
Current Assets:												
Accrued Interest	(0)	0.0%	-	0.0%	223	3.3%	389	4.3%	62	2.7%	178	15.4%
Dividend Recievable	27	0.3%	28	0.4%	4	0.1%	5	0.1%	1	0.1%	-	0.0%
Bank Balance	(5)	(0)	(9)	(0)	(3)	(0)	(34)	(0)	1	0	(579)	(1)
Receivable for Sale of Investments	-	0.0%	-	0.0%	0	0.0%	0	0.0%	(0)	0.0%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	67	0.8%	17	0.2%	561	8.4%	556	6.2%	1	0.0%	-	0.0%
Fund Mgmt Charges Payable	9	0.1%	11	0.2%	7	0.1%	10	0.1%	3	0.1%	-	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	68	0.8%	141	1.9%	202	3.0%	377	4.2%	186	8.2%	(336)	-29.1%
Other Investments (<=25%)												
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	243	2.9%	250	3.4%	59	0.9%	79	0.9%	19	0.8%	-	0.0%
Equity	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	243	2.9%	250	3.4%	351	5.3%	553	6.2%	29	1.3%	-	0.0%
Sub Total (C)	8,498	100.0%	7,292	100.0%	6,682	100.0%	8,954	100.0%	2,267	100.0%	1,155	100.0%
Total (A + B+C)	8,498	0.0%	7,292	0.0%	6,682	0.0%	8,954	0.0%	2,267	0.0%	1,155	0.0%
Fund Carried Forward (as per LB2)	-	-	-	-	-	-	-	-	-	-	-	-

## Note:

- The aggregate of all the above Segregated Unit-Fund
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial)
- Other Investments' are as permitted under Sec 27

Date : 02-8-2013

## FORM 3A

Unit Linked Insurance Business

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

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 30 Jun 2013

Rs. in lacs

PARTICULARS	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
SFIN	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIFBALANCE- II122	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFDEBT- II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN- II122
Opening Balance (Market Value)	67,833	11,178	712	9,954	7,906	9,983
Add : Inflow During the Quarter	832	1,497	388	2,882	350	777
Increase/ Decrease value of Inv (net)	1,864	369	33	426	296	335
Less : Outflow During the Quarter	3,327	1,156	174	2,261	780	901
Total Investible Fund (Mkt value)	67,201	11,887	960	11,001	7,772	10,193

INVESTMENT OF UNIT FUND	Unit Linked Balanced fund		Unit Linked Balanced- II fund		Unit Linked Debt Fund		Unit Linked Debt -II Fund		Unit Linked Enhancer fund		Unit Linked Enhancer - II fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	17,879	26.6%	3,288	27.7%	490	51.0%	4,805	43.7%	-	0.0%	-	0.0%
Corporate Bonds	7,397	11.0%	1,360	11.4%	168	17.5%	2,188	19.9%	-	0.0%	-	0.0%
Infrastructure Bonds	6,857	10.2%	1,494	12.6%	186	19.3%	2,648	24.1%	-	0.0%	-	0.0%
Equity	24,598	36.6%	4,373	36.8%	-	0.0%	-	0.0%	7,165	92.2%	9,361	91.8%
Money Market	49	0.1%	-	0.0%	3	0.3%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	4,425	6.6%	540	4.5%	46	4.8%	539	4.9%	-	0.0%	-	0.0%
Sub Total (A)	61,205	91.1%	11,054	93.0%	892	92.9%	10,180	92.5%	7,165	92.2%	9,361	91.8%
Current Assets:												
Accrued Interest	2,199	3.3%	346	2.9%	27	2.9%	293	2.7%	0	0.0%	-	0.0%
Dividend Recievable	90	0.1%	15	0.1%	-	0.0%	-	0.0%	27	0.4%	36	0.4%
Bank Balance	(144)	(0)	33	0	(7)	(0)	(22)	(0)	(8)	(0)	5	0
Receivable for Sale of Investments	0	0.0%	(0)	0.0%	-	0.0%	-	0.0%	0	0.0%	-	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	1,729	2.6%	21	0.2%	55	5.8%	333	3.0%	71	0.9%	130	1.3%
Fund Mgmt Charges Payable	92	0.1%	17	0.1%	1	0.1%	16	0.1%	15	0.2%	15	0.1%
Other Current Liabilities (for Investments)	1	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.0%	1	0.0%
Sub Total (B)	3,550	5.3%	503	4.2%	58	6.0%	821	7.5%	120	1.5%	163	1.6%
Other Investments (<=25%)												
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	1,298	1.9%	310	2.6%	-	0.0%	-	0.0%	487	6.3%	669	6.6%
Equity	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	2,447	3.6%	330	2.8%	10	1.1%	-	0.0%	487	6.3%	669	6.6%
Sub Total (C)	67,201	100.0%	11,887	100.0%	960	100.0%	11,001	100.0%	7,772	100.0%	10,193	100.0%
Total (A + B+C)	67,201	0.0%	11,887	0.0%	960	0.0%	11,001	0.0%	7,772	0.0%	10,193	0.0%
Fund Carried Forward (as per LB2)	-	-	-	-	-	-	-	-	-	-	-	-

## Note:

- The aggregate of all the above Segregated Unit-Fund
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial)
- Other Investments' are as permitted under Sec 27

Date : 02-8-2013

## FORM 3A

Unit Linked Insurance Business

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Par / Non Par

Statement as on : 30 Jun 2013

Rs. in lacs

Rs. in lacs

PARTICULARS	Unit Linked Growth Fund		Unit Linked Growth - II fund		Unit Linked Infrastructure fund		Unit Linked Index fund		Unit Linked Index - II fund		Unit Linked Protector Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Opening Balance (Market Value)	174,370		12,098		6,992		15,928		14,335		5,962	
Add : Inflow During the Quarter	1,330		637		240		119		484		385	
Increase/ Decrease value of Inv (net)	4,403		400		(136)		553		429		223	
Less : Outflow During the Quarter	12,094		781		438		1,579		1,294		230	
<b>Total Investible Fund (Mkt value)</b>	<b>168,010</b>		<b>12,355</b>		<b>6,659</b>		<b>15,020</b>		<b>13,955</b>		<b>6,340</b>	

INVESTMENT OF UNIT FUND	Unit Linked Growth Fund		Unit Linked Growth - II fund		Unit Linked Infrastructure fund		Unit Linked Index fund		Unit Linked Index - II fund		Unit Linked Protector Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	10,356	6.2%	1,027	8.3%	-	0.0%	-	0.0%	-	0.0%	2,270	35.8%
Corporate Bonds	3,589	2.1%	114	0.9%	-	0.0%	-	0.0%	-	0.0%	964	15.2%
Infrastructure Bonds	3,282	2.0%	413	3.3%	-	0.0%	-	0.0%	-	0.0%	1,171	18.5%
Equity	124,314	74.0%	9,383	75.9%	5,328	80.0%	14,489	96.5%	13,334	95.6%	929	14.7%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	14,500	8.6%	475	3.8%	-	0.0%	-	0.0%	-	0.0%	400	6.3%
<b>Sub Total (A)</b>	<b>156,041</b>	<b>92.9%</b>	<b>11,412</b>	<b>92.4%</b>	<b>5,328</b>	<b>80.0%</b>	<b>14,489</b>	<b>96.5%</b>	<b>13,334</b>	<b>95.6%</b>	<b>5,733</b>	<b>90.4%</b>
<b>Current Assets:</b>												
Accrued Interest	4,121	2.5%	162	1.3%	(0)	0.0%	(0)	0.0%	-	0.0%	270	4.3%
Dividend Recievable	464	0.3%	35	0.3%	15	0.2%	49	0.3%	45	0.3%	3	0.1%
Bank Balance	(108)	(0)	9	0	(23)	(0)	(8)	(0)	2	0	(4)	(0)
Receivable for Sale of Investments	-	0.0%	-	0.0%	0	0.0%	-	0.0%	-	0.0%	0	0.0%
<b>Other Current Assets (for Investments)</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>
Payable for Investments	1,590	0.9%	98	0.8%	23	0.3%	142	0.9%	142	1.0%	0	0.0%
Fund Mgmt Charges Payable	275	0.2%	18	0.1%	10	0.2%	12	0.1%	20	0.1%	7	0.1%
Other Current Liabilities (for Investments)	2	0.0%	0	0.0%	0	0.0%	1	0.0%	0	0.0%	0	0.0%
<b>Sub Total (B)</b>	<b>4,940</b>	<b>2.9%</b>	<b>271</b>	<b>2.2%</b>	<b>142</b>	<b>2.1%</b>	<b>136</b>	<b>0.9%</b>	<b>212</b>	<b>1.5%</b>	<b>296</b>	<b>4.7%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	6,989	4.2%	662	5.4%	1,188	17.8%	396	2.6%	409	2.9%	59	0.9%
Equity	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	7,029	4.2%	672	5.4%	1,188	17.8%	396	2.6%	409	2.9%	311	4.9%
<b>Sub Total (C)</b>	<b>168,010</b>	<b>100.0%</b>	<b>12,355</b>	<b>100.0%</b>	<b>6,659</b>	<b>100.0%</b>	<b>15,020</b>	<b>100.0%</b>	<b>13,955</b>	<b>100.0%</b>	<b>6,340</b>	<b>100.0%</b>
<b>Total (A + B+C)</b>	<b>168,010</b>	<b>0.0%</b>	<b>12,355</b>	<b>0.0%</b>	<b>6,659</b>	<b>0.0%</b>	<b>15,020</b>	<b>0.0%</b>	<b>13,955</b>	<b>0.0%</b>	<b>6,340</b>	<b>0.0%</b>
Fund Carried Forward (as per LB2)	-	-	-	-	-	-	-	-	-	-	-	-

## Note:

1. The aggregate of all the above Segregated Unit-Fund
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial)
3. Other Investments' are as permitted under Sec 27

Date : 02-8-2013

Rs. in lacs

PARTICULARS	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
SFIN	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122
Opening Balance (Market Value)	4,731	24,731	41,585	11,291	2	1,398
Add : Inflow During the Quarter	1,034	700	184	1,749	97	56
Increase/ Decrease value of Inv (net)	167	(949)	1,388	380	0	48
Less : Outflow During the Quarter	1,097	1,647	2,438	2,586	61	101
Total Investible Fund (Mkt value)	4,835	22,835	40,719	10,834	38	1,401

INVESTMENT OF UNIT FUND	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	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Govt. Bonds	1,745	36.1%	-	0.0%	13,841	34.0%	464	4.3%	-	0.0%	259	18.5%
Corporate Bonds	740	15.3%	-	0.0%	9,359	23.0%	2,601	24.0%	-	0.0%	91	6.5%
Infrastructure Bonds	878	18.2%	-	0.0%	7,269	17.9%	3,472	32.0%	-	0.0%	445	31.8%
Equity	720	14.9%	21,544	94.3%	6,305	15.5%	26	0.2%	-	0.0%	431	30.7%
Money Market	49	1.0%	-	0.0%	-	0.0%	-	0.0%	29	76.3%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	330	6.8%	-	0.0%	700	1.7%	4,933	45.5%	-	0.0%	105	7.5%
Sub Total (A)	4,462	92.3%	21,544	94.3%	37,474	92.0%	11,496	106.1%	29	76.3%	1,331	95.0%
Current Assets:												
Accrued Interest	179	3.7%	0	0.0%	1,325	3.3%	1,496	13.8%	0	0.0%	38	2.7%
Dividend Recievable	3	0.1%	91	0.4%	19	0.0%	-	0.0%	-	0.0%	1	0.1%
Bank Balance	(3)	(0)	(67)	(0)	(132)	(0)	(2,215)	(0)	3	0	(7)	(0)
Receivable for Sale of Investments	0	0.0%	-	0.0%	-	0.0%	-	0.0%	(0)	0.0%	0	0.0%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	0	0.0%	60	0.3%	1,870	4.6%	-	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	7	0.1%	35	0.2%	45	0.1%	-	0.0%	0	0.0%	2	0.2%
Other Current Liabilities (for Investments)	0	0.0%	1	0.0%	0	0.0%	0	0.0%	0	0.2%	(0)	0.0%
Sub Total (B)	310	6.4%	292	1.3%	1,677	4.1%	(662)	-6.1%	9	23.7%	58	4.1%
Other Investments (<=25%)												
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	33	0.7%	1,000	4.4%	257	0.6%	-	0.0%	-	0.0%	13	0.9%
Equity	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	63	1.3%	1,000	4.4%	1,568	3.9%	-	0.0%	-	0.0%	13	0.9%
Sub Total (C)	4,835	100.0%	22,835	100.0%	40,719	100.0%	10,834	100.0%	38	100.0%	1,401	100.0%
Total (A + B+C)	4,835	0.0%	22,835	0.0%	40,719	0.0%	10,834	0.0%	38	0.0%	1,401	0.0%
Fund Carried Forward (as per LB2)	-	-	-	-	-	-	-	-	-	-	-	-

Note:

1. The aggregate of all the above Segregated Unit-Fund
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial)
3. Other Investments' are as permitted under Sec 27

Date : 02-8-2013

## FORM 3A

Unit Linked Insurance Business

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

Name Of The Insurer: Aviva Life Insurance

Periodicity of Submission: Quarterly

Par / Non Par

Statement as on : 30 Jun 2013

Rs. in lacs

PARTICULARS	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Total of All Funds
SFIN	ULGF00728/03/2011GROUPINC OM122	ULIF03201/08/2011LIFDYNAMIC 122	
Opening Balance (Market Value)	2,054	8,610	557,248
Add : Inflow During the Quarter	1	1,028	20,956
Increase/ Decrease value of Inv (net)	45	279	14,184
Less : Outflow During the Quarter	1	1,921	52,449
<b>Total Investible Fund (Mkt value)</b>	<b>2,100</b>	<b>7,997</b>	<b>539,939</b>

INVESTMENT OF UNIT FUND	Group Superannuation & Gratuity Income Fund		Unit Linked Dynamic P/E Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>						
Govt. Bonds	-	0.0%	-	0.0%	74,180	13.7%
Corporate Bonds	704	33.6%	-	0.0%	36,823	6.8%
Infrastructure Bonds	440	21.0%	-	0.0%	37,992	7.0%
Equity	-	0.0%	7,267	90.9%	320,024	59.3%
Money Market	-	0.0%	-	0.0%	684	0.1%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	607	28.9%	-	0.0%	31,702	5.9%
<b>Sub Total (A)</b>	<b>1,752</b>	<b>83.4%</b>	<b>7,267</b>	<b>90.9%</b>	<b>501,405</b>	<b>92.9%</b>
<b>Current Assets:</b>						
Accrued Interest	179	8.5%	-	0.0%	12,914	2.4%
Dividend Recievable	-	0.0%	28	0.3%	1,170	0.2%
Bank Balance	0	0	(12)	-0.2%	(3,418)	-0.6%
Receivable for Sale of Investments	-	0.0%	-	0.0%	(0)	0.0%
<b>Other Current Assets (for Investments)</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>0.0%</b>
Payable for Investments	-	0.0%	80	1.0%	8,605	1.6%
Fund Mgmt Charges Payable	2	0.1%	12	0.2%	736	0.1%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	13	0.0%
<b>Sub Total (B)</b>	<b>196</b>	<b>9.3%</b>	<b>240</b>	<b>3.0%</b>	<b>16,788</b>	<b>3.1%</b>
<b>Other Investments (&lt;=25%)</b>						
Corporate Bonds	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	491	6.1%	17,158	3.2%
Equity	-	0.0%	-	0.0%	-	0.0%
Money Market	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	152	7.2%	491	6.1%	21,746	4.0%
<b>Sub Total (C)</b>	<b>2,100</b>	<b>100.0%</b>	<b>7,997</b>	<b>100.0%</b>	<b>539,939</b>	<b>100.0%</b>
<b>Total (A + B+C)</b>	<b>2,100</b>	<b>0.0%</b>	<b>7,997</b>	<b>0.0%</b>	<b>539,939</b>	<b>0.0%</b>
Fund Carried Forward (as per LB2)	-	-	-	-	-	-

## Note:

1. The aggregate of all the above Segregated Unit-F
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial
3. Other Investments' are as permitted under Sec 27

Date : 02-8-2013

FORM L-28-ULIP-NAV-3A

FORM 3A

PART-C

Company Name & Code: AVIVA Life Insurance Company India Limited, Code: 0122  
 Statement for the period: 30 June 2013  
 Periodicity of Submission : Quarterly

Rs. Lakhs

No	Name of The Scheme	SFIN	Assets Held on the above date	NAV As on Above Date	NAV as Per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield ##	3 Year Rolling CAGR
1	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	168,010	32.969	32.969	32.177	33.239	32.438	7.9%	0.6%
2	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	67,201	42.223	42.223	41.103	41.408	40.419	9.2%	4.4%
3	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	40,719	18.898	18.898	18.284	18.130	17.694	10.7%	6.2%
4	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	35,835	12.179	12.179	11.763	12.295	11.873	11.1%	3.8%
5	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	22,835	7.961	7.961	8.299	9.014	8.998	-7.8%	-9.5%
6	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	16,396	20.761	20.761	20.172	20.767	20.349	7.5%	1.7%
7	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	15,020	9.891	9.891	9.568	9.974	9.638	11.1%	3.8%
8	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	13,955	11.136	11.136	10.815	11.296	10.929	10.2%	3.0%
9	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	11,544	32.668	32.668	31.636	31.957	31.058	10.1%	5.0%
10	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	12,355	11.153	11.153	10.799	11.329	11.044	7.7%	1.2%
11	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	10,834	17.032	17.032	16.806	16.585	16.358	5.4%	5.1%
12	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	11,887	12.420	12.420	12.028	12.173	11.869	9.5%	5.4%
13	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	10,193	11.811	11.811	11.438	12.190	11.844	7.9%	2.5%
14	Unit Linked Debt -II fund	ULIF01608/01/2010LIFDEBT-II122	11,001	13.635	13.635	13.080	12.813	12.507	12.7%	9.3%
15	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	8,954	14.666	14.666	14.159	14.011	13.707	10.3%	7.5%
16	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	8,498	11.962	11.962	11.606	12.108	11.705	10.7%	3.4%
17	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	7,997	10.563	10.563	10.224	10.830	10.541	7.9%	NA
18	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	7,292	8.065	8.065	8.435	9.152	9.141	-8.3%	-9.8%
19	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	7,772	12.109	12.109	11.684	12.404	12.052	8.6%	1.1%
20	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	6,659	7.529	7.529	7.688	8.789	8.575	-7.5%	-11.3%
21	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	6,682	17.482	17.482	16.901	16.735	16.325	11.3%	6.8%
22	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	6,171	17.793	17.793	17.078	16.693	16.286	13.1%	9.3%
23	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	6,340	16.350	16.350	15.755	15.608	15.251	10.5%	7.6%
24	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	4,835	12.925	12.925	12.477	12.350	12.051	11.4%	7.4%
25	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	3,640	12.326	12.326	11.945	12.014	11.730	9.2%	4.6%
26	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	2,895	12.324	12.324	11.946	12.306	12.005	8.4%	4.0%
27	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	2,085	7.951	7.951	8.098	9.215	8.937	-6.2%	-11.1%
28	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	2,100	12.171	12.171	11.909	11.675	11.437	9.4%	0.0%
29	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	2,267	12.948	12.948	12.482	12.376	12.085	11.2%	7.2%
30	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESECUR122	1,710	17.735	17.735	17.055	16.969	16.554	11.8%	7.8%
31	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	1,401	11.672	11.672	11.297	11.281	11.005	11.4%	0.0%
32	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	1,155	17.046	17.046	16.800	16.560	16.314	5.9%	5.6%
33	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	1,060	15.855	15.855	15.401	15.515	15.117	9.7%	4.9%
34	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	1,025	16.757	16.757	16.089	16.469	16.082	11.1%	5.4%
35	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	960	16.281	16.281	15.546	15.148	14.786	14.0%	10.0%
36	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	498	17.380	17.380	17.068	16.737	16.281	9.1%	7.9%
37	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	120	13.548	13.548	13.278	13.030	12.774	8.1%	7.9%
38	Unit Linked Liquid fund	ULIF02903/05/2010LIFEFLUID122	38	11.402	11.402	11.229	11.191	11.031	5.0%	4.3%
<b>Total AUM</b>			<b>539,939</b>							

**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

Date : 02-8-2013

## One year return.

\* Returns for funds which are in existence for less than one year is not shown



**FORM L-29** Detail regarding debt securities

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

Unit Linked

Statement as on : 30 Jun 2013

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2013	as % of total for this class	As at 30 June 2012	as % of total for this class	As at 30 June 2013	as % of total for this class	As at 30 June 2012	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	146,425	78.8%	195,296	84.4%	143,487	78.5%	196,617	84.5%
AA or better	7,695	4.1%	25	0.0%	7,566	4.1%	25	0.0%
Rated below AA but above A	0	0.0%	4,486	1.9%	0	0.0%	4,542	2.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	31,702	17.1%	31,452	13.6%	31,702	17.3%	31,452	13.5%
	<b>185,822</b>	<b>100.0%</b>	<b>231,258</b>	<b>100.0%</b>	<b>182,754</b>	<b>100.0%</b>	<b>232,635</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	39,770	21.4%	40,089	17.3%	39,867	21.8%	39,358	16.9%
more than 1 year and upto 3years	17,950	9.7%	119,671	51.7%	17,753	9.7%	121,935	52.4%
More than 3years and up to 7years	27,513	14.8%	34,194	14.8%	26,672	14.6%	34,152	14.7%
More than 7 years and up to 10 years	26,805	14.4%	24,532	10.6%	25,678	14.1%	24,504	10.5%
More than 10 years and up to 15 years	28,894	15.5%	6,733	2.9%	28,331	15.5%	6,700	2.9%
More than 15 years and up to 20 years	19,859	10.7%	6,039	2.6%	19,933	10.9%	5,987	2.6%
Above 20 years	25,031	13.5%	0	0.0%	24,520	13.4%	0	0.0%
	<b>185,822</b>	<b>100.0%</b>	<b>231,258</b>	<b>100.0%</b>	<b>182,754</b>	<b>100.0%</b>	<b>232,635</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	70,892	38.2%	24,758	10.7%	70,010	38.3%	24,699	10.6%
State Government	3,288	1.8%	2,314	1.0%	3,190	1.7%	2,351	1.0%
Corporate Securities	111,642	60.1%	204,187	88.3%	109,554	59.9%	205,586	88.4%
	<b>185,822</b>	<b>100.0%</b>	<b>231,258</b>	<b>100.0%</b>	<b>182,754</b>	<b>100.0%</b>	<b>232,635</b>	<b>100.0%</b>

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

Non Unit Linked

Statement as on : 30 Jun 2013

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2013	as % of total for this class	As at 30 June 2012	as % of total for this class	As at 30 June 2013	as % of total for this class	As at 30 June 2012	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	216,398	87.0%	158,818	93.3%	214,908	87.0%	157,275	93.3%
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	32,233	13.0%	11,322	6.7%	32,233	13.0%	11,322	6.7%
	<b>248,631</b>	<b>100.0%</b>	<b>170,140</b>	<b>100.0%</b>	<b>247,141</b>	<b>100.0%</b>	<b>168,597</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	59,218	23.8%	82,429	48.4%	58,186	23.5%	80,913	48.0%
more than 1 year and upto 3years	66,825	26.9%	25,235	14.8%	66,340	26.8%	25,205	14.9%
More than 3years and up to 7years	15,927	6.4%	11,648	6.8%	15,935	6.4%	11,659	6.9%
More than 7 years and up to 10 years	12,186	4.9%	18,417	10.8%	12,197	4.9%	18,432	10.9%
More than 10 years and up to 15 years	20,508	8.2%	8,161	4.8%	20,494	8.3%	8,156	4.8%
More than 15 years and up to 20 years	28,013	11.3%	20,692	12.2%	28,025	11.3%	20,678	12.3%
Above 20 years	45,955	18.5%	3,559	2.1%	45,963	18.6%	3,554	2.1%
	<b>248,631</b>	<b>100.0%</b>	<b>170,140</b>	<b>100.0%</b>	<b>247,141</b>	<b>100.0%</b>	<b>168,597</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	126,941	51.1%	68,864	40.5%	125,725	50.9%	68,067	40.4%
State Government	20,130	8.1%	19,263	11.3%	20,079	8.1%	19,239	11.4%
Corporate Securities	101,560	40.8%	82,013	48.2%	101,337	41.0%	81,291	48.2%
	<b>248,631</b>	<b>100.0%</b>	<b>170,140</b>	<b>100.0%</b>	<b>247,141</b>	<b>100.0%</b>	<b>168,597</b>	<b>100.0%</b>

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Non-ULIP includes Shareholder fund.
4. 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	Q1 '13-14	YTD JUN '13	Q1 '12-13	YTD JUN '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	21.2	21.2	-	-
Espirito Santo Securities India Pvt Ltd	Significant Influence	Balance Receivable/ (Payable)	-	-	-	-
Aviva International Insurance	Significant Influence	Reimbursement of Expenses-	-	-	-	-
Aviva International Insurance	Significant Influence	Balance Receivable/ (Payable)	-	2.3	-	-
AVIVA Central Services UK Limited	Significant Influence	Reimbursement of Expenses-	-	-	-	-
AVIVA Central Services UK Limited	Significant Influence	Balance Receivable/ (Payable)	-	25.8	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Expenses- Receivable	68.6	313.5	-	-
Aviva Asia PTE Ltd.	Significant Influence	Group Recharges - Payable	(0.1)	(76.1)	(834.6)	(834.6)
Aviva Asia PTE Ltd.	Significant Influence	Balance Receivable/ (Payable) as at the end	68.4	237.4	(20,714.9)	(20,714.9)
T R Ramachandran	Key Managerial Personnel (w.e.f. 1 November 2008)	Managerial Remuneration	101.5	101.5	75.7	75.7
<b>TOTAL</b>			<b>259.5</b>	<b>625.5</b>	<b>(21,473.7)</b>	<b>(21,473.7)</b>

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

BOD and Key Person Information			YTD JUN '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	7-May-13	NA
5	Mohit Burman	Director	24-Sep-07	NA
6	Pritam Das Narang	Director	23-Aug-01	NA
7	Pradip Burman	Director	24-May-11	NA
8	Robert John Donaghy	Director	7-Dec-10	NA
9	Dr S Narayan	Director	27-Feb-10	NA
10	TR Ramachandran	Chief Executive Officer	1-Nov-08	NA
11	Rishi Piparaiya	Director- Marketing	2-Jan-13	NA
12	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
13	Jyoti Vaswani	Chief Investment Officer	1-Jan-10	NA
14	Sanjay Satyapaul Arora	Chief of Internal Audit	1-Apr-12	NA
15	Jitendra Nayyar	Chief Finance Officer	1-Jan-13	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 JUN '13	YTD JUN '12
01	Available Assets in Policyholders' Fund: Deduct:	753,713	712,813
		-	-
02	Mathematical Reserves	708,245	706,741
03	Other Liabilities	34,109	-
04	<b>Excess in Policyholders' funds</b>	11,359	6,072
05	Available Assets in Shareholders Fund: Deduct:	60,826	95,950
		-	-
06	Other Liabilities of shareholders' fund	7,487	41,770
07	<b>Excess in Shareholders' funds</b>	53,339	54,180
08	Total ASM (04)+(07)	64,698	60,252
09	Total RSM	15,168	13,042
10	<b>Solvency Ratio (ASM/RSM)</b>	4.27	4.62

## Certification:

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

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

Sd/-  
Sanjeeb Kumar  
Appointed Actuary

## Notes

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

Statement as on : 30 Jun 2013

Name of the Fund Life Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

**CERTIFICATION**

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

**CERTIFICATION**

**Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on : 30 Jun 2013

Name of the Fund Linked Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been									Amount	Board Approval Ref			

**CERTIFICATION**

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

**CERTIFICATION****Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

Statement as on : 30 Jun 2013

Name of the Fund Pension Funds

Details of Investment Portfolio

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been									Amount	Board Approval Ref			

**CERTIFICATION**

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

**Note:**

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

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

Name Of The Insurer : Aviva Life Insurance Company India Limited, Code: 0122

Statement as on : 30 Jun 2013

 Name of the Fund Life Funds

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter				Year to Date				PREVIOUS YEAR (for the quarter ended 31st March 2012)			
			INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)
			Book Value				Book Value				Book Value			
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	59,689	2,464	4.1	4.1	59,689	2,464	4.1	4.1	21,652	461	2.3	2.3
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,006	22	2.2	2.2	1,006	22	2.2	2.2	1,006	18	1.8	1.8
	Treasury Bills	CTRB	30,664	582	1.9	1.9	30,664	582	1.9	1.9	29,016	565	2.0	2.0
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	17,807	482	2.7	2.7	17,807	482	2.7	2.7	15,785	334	2.1	2.1
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<b>TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,761	135	2.3	2.3	5,761	135	2.3	2.3	7,427	177	2.4	2.4
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	<b>TAXABLE BONDS</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0	(0)	-0.5	(0.5)	0	0	-0.5	(0.52)	0	0	0.0	0.0
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0	0	5.3	5.3	0	0	5.3	5.3	0	0	2.5	2.5
	Infrastructure - PSU - Debentures / Bonds	IPTD	36,205	826	2.3	2.3	36,205	826	2.3	2.3	23,811	473	2.3	2.3
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	0	0.0	0.0
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	243	5.50	2.26	2.26	243	5.50	2.26	2.26	-	-	0.0	0.0
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	2	0	3.0	3.0	2	0	3.0	3.0	1	0	3.5	3.5
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	4	0	6.1	6.1	4	0	6.1	6.1	2	0	6.0	6.0
	Commercial Papers	ECCP	921	21.08	2.29	2.29	921	21.08	2.29	2.29	-	0	0.0	0.0
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	10,002	266	2.7	2.7	10,002	266	2.7	2.7	8,000	202	2.5	2.5
	Deposits - CDs with Scheduled Banks	EDCD	5,605	122	2.2	2.2	5,605	122	2.2	2.2	9,860	247	2.4	2.4
	Deposits - Repo / Reverse Repo	ECMR	0	0.0	0.0	0.0	0	0.0	0.0	0.0	7	2.0	2.0	
	Corporate Securities - Debentures	ECOS	1,780	59	3.3	3.3	1,780	59	3.3	3.3	5,089	115	2.3	2.3
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	5,224	159	3.0	3.0	5,224	159	3.0	3.0	2,356	157	2.5	2.5
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	1,345	41	3.0	3.0	1,345	41	3.0	3.0	655	9.54	3	2.5
	Equity Shares (incl Co-op Societies)	OESH	1	0	4.4	4.40	1	0	4.4	4.40	0	0	0.0	0.0
	<b>TOTAL</b>			<b>5,185</b>				<b>5,185</b>				<b>2,767</b>		



Statement as on : 30 Jun 2013  
Statement of Investment and Income on Investment

Name of the Fund Linked Funds

Rs. Lakhs

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter				Year to Date				PREVIOUS YEAR (for the quarter ended 31st March 2012)						
			INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT (Rs.)	INCOME ON INVESTMENT (Rs.)	GROSS YIELD (%)	NET YIELD (%)			
			Book Value				Book Value				Book Value						
<b>A</b>	<b>GOVERNMENT SECURITIES</b>																
	Central Government Bonds	CGSB	61,420	3,280	5.3	5.3	61,420	3,280	5.3	5.3	24,223	914	3.7	3.7			
	Treasury Bills	CTRB	937	21	2.2	2.2	937	21	2.2	2.2	45	38	3.0	3.0			
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>																
	State Government Bonds	SGGB	3,297	160	4.9	4.9	3,297	160	4.9	4.9	2,314	103	4.5	4.5			
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>																
	TAXABLE BONDS																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	24,533	737	3.0	3.0	24,533	737	3.0	3.0	32,764	817	2.6	2.6			
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central/ State/any Authority or body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-			
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>																
	Infrastructure - PSU - Equity shares - Quoted	ITPE	25,825	113	0.4	0.4	25,825	113	0.4	0.4	25,615	(264)	(1.9)	(1.9)			
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	27,309	(1,224)	(4.5)	(4.5)	27,309	(1,224)	(4.5)	(4.5)	27,399	371	1.4	1.4			
	TAXABLE BONDS																
	Infrastructure - PSU - Debentures / Bonds	IPTD	31,580	1,101	3.5	3.5	31,580	1,101	3.5	3.5	54,974	1,500	2.6	2.6			
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	7,671	321	4.2	4.2	7,671	321	4.2	4.2	-	-	-	-			
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
	PSU - Equity shares - Quoted	EAEQ	63,868	(1,453)	(2.3)	(2.3)	63,868	(1,453)	(2.3)	(2.3)	78,544	(388)	(0.9)	(0.9)			
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	210,727	12,097	5.7	5.7	210,727	12,097	5.7	5.7	219,427	1,914	0.6	0.6			
	Corporate Securities - Debentures	ECOS	17,414	573	3.3	3.3	17,414	573	3.3	3.3	50,524	1,408	2.7	2.7			
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	31,504	946	3.0	3.0	31,504	946	3.0	3.0	30,962	848	2.7	2.7			
	Deposits - CDs with Scheduled Banks	EDCD	623	14	2.2	2.2	623	14	2.2	2.2	13,978	376	2.5	2.5			
	Deposits - Repo / Reverse Repo	ECMR	-	-	-	-	-	-	-	-	490	30	2.1	2.1			
	Commercial Papers	ECCP	44	1	2.3	2.3	44	1	2.3	2.3	-	-	-	-			
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	8,593	260	3.0	3.0	8,593	260	3.0	3.0	14,471	371	2.5	2.5			
	Net Current Assets (Only in respect of ULIP Business)	ENCA	29,557	-	-	-	29,557	-	-	-	13,461	-	-	-			
<b>F</b>	<b>OTHER INVESTMENTS</b>																
	Equity Shares (incl Co-op Societies)	OESH	17,325	(1,044)	(6.0)	(6.0)	17,325	(1,044)	(6.0)	(6.0)	21,633	(2,729)	(12.0)	(12.0)			
	Debentures	OLDB	4,596	148	3.2	3.2	4,596	148	3.2	3.2	4,486	126	2.8	2.8			
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	2,973	90	3.0	3.0	2,973	90	3.0	3.0	2,028	49	2.5	2.5			
	<b>TOTAL</b>		-	<b>16,141</b>			-	<b>16,141</b>			-	<b>5,483</b>					

Statement as on : 30 Jun 2013  
Statement of Investment and Income on Investment

Name of the Fund Pension Funds

NO.	CATEGORY OF INVESTMENT	CATEGORY CODE	Current Quarter				Year to Date				PREVIOUS YEAR (for the quarter ended 31st March 2012)					
			INVESTMENT	INCOME ON	GROSS	NET YIELD	INVESTMENT	INCOME ON	GROSS YIELD	NET YIELD	INVESTMENT	INCOME ON	GROSS	NET		
			Book Value	INVESTMENT (Rs.)	YIELD (%)	(%)	Book Value	INVESTMENT (Rs.)	(%)	(%)	Book Value	INVESTMENT (Rs.)	YIELD (%)	YIELD (%)		
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>															
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	8,744	190	2.2	2.2	8,744	190	2.2	2.2	5,888	123	2.1	2.1		
A2	Treasury Bills	CTRB	12,611	237	1.9	1.9	12,611	237	1.9	1.9	11,302	176	2.2	2.2		
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>															
B1	State Government Bonds	SGGB	8,327	173	2.1	2.1	8,327	173	2.1	2.1	3,478	74	2.1	2.1		
<b>C</b>	<b>HOUSING SECTOR INVESTMENTS</b>															
	Bonds / Debentures issued by NHB / Institutions accredited by	HTDN	993	23	2.3	2.3	993	23	2.3	2.3	1,240	29	2.4	2.4		
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State/any Authority or body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-		
<b>D</b>	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS</b>															
	Infrastructure - PSU - Debentures / Bonds	IPTD	5,060	117	2.3	2.3	5,060	117	2.3	2.3	4,832	92	2.3	2.3		
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	14	0	2.3	2.3	14	0	2.3	2.3	-	-	-	-		
<b>E</b>	<b>INVESTMENT SUBJECT TO EXPOSURE NORMS</b>															
	Corporate Securities - Debentures	ECOS	99	2	2.2	2.2	99	2	2.2	2.2	442	10	2.4	2.4		
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,501	47	3.1	3.1	1,501	47	3.1	3.1	1,881	28	2.5	2.5		
	Deposits - Repo / Reverse Repo	ECMR	-	-	-	-	-	-	-	-	18	2.1	2.1			
	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balanc	ECDB	20,310	486	2.4	2.4	20,310	486	2.4	2.4	3,322	86	2.6	2.6		
	Deposits - CDs with Scheduled Banks	EDCD	1,968	41	2.1	2.1	1,968	41	2.1	2.1	13,097	253	2.5	2.5		
	Commercial Papers	ECCP	2,376	54	2.3	2.3	2,376	54	2.3	2.3	-	-	-	-		
<b>F</b>	<b>OTHER THAN APPROVED INVESTMENTS</b>															
	<b>TOTAL</b>			<b>1,372</b>				<b>1,372</b>				<b>890</b>				

**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 : 02/08/2013

Note:

- Category of Investment (COI) shall be as per Guidelines
- 1 To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments
- 2 Yield netted for Tax
- 3 FORM-1 shall be prepared in respect of each fund.

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

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

Statement for the period: 30 June 2013

 Name of Fund Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

*Rs. Lakhs*

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement for the period: 30 June 2013

Name of Fund Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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

Statement for the period: 30 June 2013

 Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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

**CERTIFICATION**

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

**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

	Q1 '13-14				Q1 '12-13				YTD JUN '13				YTD JUN '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
<b>1 First year Premium</b>																
<b>i Individual Single Premium- (ISP)</b>																
From 0-10000	0	22	22	5	2	211	211	50	0	22	22	5	1.55	211	211	50
From 10,000-25,000	0	-	-	-	0	1	1	6	0	-	-	-	0	1	1	6
From 25001-50,000	2	3	3	4	6	14	14	25	2	3	3	4	6	14	14	25
From 50,001-75,000	1	1	1	1	1	1	1	3	1	1	1	1	1	1	1	3
From 75,000-100,000	3	3	3	8	9	9	9	15	3	3	3	8	9	9	9	15
From 1,00,001-1,25,000	-	-	-	-	1	-	-	-	-	-	-	-	1	-	-	-
Above Rs. 1,25,000	(3)	-	-	-	74	9	9	167	(3)	-	-	-	74	9	9	167
<b>ii Individual Single Premium (SPA)- Annuity</b>																
From 0-50000	10	29	29	-	13	5	5	-	10	29	29	-	13	5	5	-
From 50,001-100,000	45	69	69	-	14	4	4	-	45	69	69	-	14	4	4	-
From 1,00,001-150,000	22	21	21	-	10	1	1	-	22	21	21	-	10	1	1	-
From 150,001-2,00,000	7	4	4	-	16	-	-	-	7	4	4	-	15.55	-	-	-
From 2,00,001-250,000	8	4	4	-	4	-	-	-	8	4	4	-	4.42	-	-	-
From 2,50,001-3,00,000	-	-	-	-	3	-	-	-	-	-	-	-	2.81	-	-	-
Above Rs. 3,00,000	54	7	7	-	92	3	3	-	54	7	7	-	91.73	3	3	-
<b>iii Group Single Premium (GSP)</b>																
From 0-10000	-	-	-	(17)	-	-	(10)	(94)	-	-	-	(17)	-	-	(10)	(93.70)
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	0	-	36	76	-	-	-	-	0.31	-	36	75.78
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	23	-	283	1,300	9	-	220	902	23	-	283	1,300	9.42	-	220	901.58
<b>iv Group Single Premium- Annuity- GSPA</b>																
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>v Individual non Single Premium- INSP</b>																
From 0-10000	337	11,705	11,705	187,860	552	16,742	16,742	246,410	337	11,705	11,705	187,860	552	16,742	16,742	246,410
From 10,000-25,000	659	4,493	4,496	127,818	1,237	8,493	8,504	199,517	659	4,493	4,496	127,818	1,237	8,493	8,504	199,517
From 25001-50,000	521	1,771	1,772	30,906	999	3,329	3,339	53,606	521	1,771	1,772	30,906	999	3,329	3,339	53,606
From 50,001-75,000	507	991	992	15,969	711	1,426	1,428	19,229	507	991	992	15,969	711	1,426	1,428	19,229
From 75,000-100,000	317	423	424	7,927	530	662	665	13,911	317	423	424	7,927	530	662	665	13,911
From 1,00,001-1,25,000	543	599	599	13,622	649	668	669	13,293	543	599	599	13,622	649	668	669	13,293
Above Rs. 1,25,000	1,031	587	590	35,486	1,632	708	711	42,682	1,031	587	590	35,486	1,632	708	711	42,682
<b>vi Individual non Single Premium- Annuity- INSPA</b>																
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>vii Group Non Single Premium (GNSP)</b>																
From 0-10000	(6)	-	12,554	(9,130)	(6)	-	869	(9,167)	(6)	-	12,554	(9,130)	(6)	-	869	(9,167)
From 10,000-25,000	4	3	1,358	3,880	4	3	1,746	4,239	4	3	1,358	3,880	4	3	1,746	4,239
From 25001-50,000	5	2	652	3,496	3	1	409	1,191	5	2	652	3,496	3	1	409	1,191
From 50,001-75,000	5	2	600	3,094	6	1	1,422	4,594	5	2	600	3,094	6	1	1,422	4,594
From 75,000-100,000	2	-	1,576	273	4	1	241	361	2	-	1,576	273	4	1	241	361
From 1,00,001-1,25,000	8	2	1,897	976	3	-	170	1,270	8	2	1,897	976	3	-	170	1,270
Above Rs. 1,25,000	6,693	12	295,539	65,765	11,452	13	(171,640)	105,953	6,693	12	295,539	65,765	11,452	13	(171,640)	105,953
<b>viii Group Non Single Premium- Annuity- GNSPA</b>																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Q1 '13-14				Q1 '12-13				YTD JUN '13				YTD JUN '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
<b>2</b>	<b>Renewal Premium</b>															
<b>i Individual</b>																
From 0-10000	1,383	34,754	34,804	403,231	1,747	38,666	38,765	143,618	1,383	34,754	34,804	403,231	1,747	38,666	38,765	143,618
From 10,000-25,000	5,592	61,149	61,209	443,933	7,812	73,152	73,507	241,051	5,592	61,149	61,209	443,933	7,812	73,152	73,507	241,051
From 25001-50,000	4,509	22,592	22,702	172,664	5,905	26,717	26,896	125,543	4,509	22,592	22,702	172,664	5,905	26,717	26,896	125,543
From 50,001- 75,000	1,524	6,069	6,078	58,522	1,449	5,833	5,880	40,745	1,524	6,069	6,078	58,522	1,449	5,833	5,880	40,745
From 75,000-100,000	2,554	3,723	3,738	43,003	3,493	4,786	4,827	36,458	2,554	3,723	3,738	43,003	3,493	4,786	4,827	36,458
From 1,00,001 -1,25,000	922	2,184	2,189	31,752	1,194	1,838	1,848	19,173	922	2,184	2,189	31,752	1,194	1,838	1,848	19,173
Above Rs. 1,25,000	5,004	3,166	3,146	114,772	7,904	3,510	3,527	83,990	5,004	3,166	3,146	114,772	7,904	3,510	3,527	83,990
<b>ii Individual- Annuity</b>																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>iii Group</b>																
From 0-10000	1	40	31,966	24,259	1	39	38,567	6,660	1	40	31,966	24,259	1	39	38,567	6,660
From 10,000-25,000	2	3	187	673	1	1	107	141	2	3	187	673	1	1	107	141
From 25001-50,000	7	8	836	2,675	5	9	1,163	2,781	7	8	836	2,675	5	9	1,163	2,781
From 50,001- 75,000	6	5	1,160	2,416	4	3	791	1,360	6	5	1,160	2,416	4	3	791	1,360
From 75,000-100,000	8	2	644	1,124	7	2	785	1,220	8	2	644	1,124	7	2	785	1,220
From 1,00,001 -1,25,000	7	1	1,361	2,581	11	5	2,393	4,025	7	1	1,361	2,581	11	5	2,393	4,025
Above Rs. 1,25,000	699	19	230,971	150,885	329	15	46,386	121,795	699	19	230,971	150,885	329	15	46,386	121,795
<b>iv Group- Annuity</b>																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group) Channels	Q1 '13-14			Q1 '12-13			YTD JUN '13			YTD JUN '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	0	209	9	0	256	1	0	209	9	0	256	1
2	Corporate Agents-Banks	0	1	1	0	134	19	0	1	1	0	134	19
3	Corporate Agents -Others	0	28,961	30	0	5,442	22	0	28,961	30	0	5,442	22
4	Brokers	3	2,555	7	10	8,823	68	3	2,555	7	10	8,823	68
5	Micro Agents	0	0	0	0	0	-	0	0	0	0	0	-
6	Direct Business	18	282,733	6,688	9	72,284	11,364	18	282,733	6,688	9	72,284	11,364
	<b>Total(A)</b>	<b>21</b>	<b>314,459</b>	<b>6,735</b>	<b>19</b>	<b>86,939</b>	<b>11,474</b>	<b>21</b>	<b>314,459</b>	<b>6,735</b>	<b>19</b>	<b>86,939</b>	<b>11,474</b>
1	Referral (B)	0	0	0	0	61	2	0	0	0	0	61	2
	<b>Grand Total (A+B)</b>	<b>21</b>	<b>314,459</b>	<b>6,735</b>	<b>19</b>	<b>87,000</b>	<b>11,476</b>	<b>21</b>	<b>314,459</b>	<b>6,735</b>	<b>19</b>	<b>87,000</b>	<b>11,476</b>



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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q1 '13-14		Q1 '12-13		YTD JUN '13		YTD JUN '12	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,130	18	9,941	2,997	5,130	18	9,941	2,997
2	Corporate Agents-Banks	8,020	17	10,586	2,571	8,020	17	10,586	2,571
3	Corporate Agents -Others	-	(0)	4,935	29	-	(0)	4,935	29
4	Brokers	252	1	1,003	130	252	1	1,003	130
5	Micro Agents	413	0	-	-	413	0	-	-
6	Direct Business	6,917	6	5,778	800	6,917	6	5,778	800
	<b>Total (A)</b>	<b>20,732</b>	<b>41</b>	<b>32,243</b>	<b>6,528</b>	<b>20,732</b>	<b>41</b>	<b>32,243</b>	<b>6,528</b>
1	Referral (B)	-	-	43	5	-	-	43	5
	<b>Grand Total (A+B)</b>	<b>20,732</b>	<b>41</b>	<b>32,286</b>	<b>6,533</b>	<b>20,732</b>	<b>41</b>	<b>32,286</b>	<b>6,533</b>

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

Date: 30 Jun 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	-	901	234	114	110	117	1,476	174,068	
2	Survival Benefit	-	29	7	3	7	-	46	745	
3	for Annuities / Pension	-	606	27	11	2	-	646	1,342	
4	For Surrender	-	26,109	14	-	-	-	26,123	3,342,881	
5	Other benefits	-	-	-	-	-	-	-	-	
	CI/PTD/ADP	-	-	3	-	-	-	3	2,150	
	HCB	-	-	5	-	-	-	5	76	
	ADB	-	6	2	-	-	-	8	1,423	
	IB	-	8	1	-	-	-	9	154	
6	Partial Withdrawals	-	535	-	-	-	-	535	73,663	
7	Auto Foreclosure	-	7,099	8	-	-	-	7,107	472,894	
8	EL Surrender	-	8,136	17	-	-	-	8,153	154,562	
9	Death Claims	-	263	163	-	-	-	426	151,854	

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	-	52	-	-	-	-	52	140,399	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	42	-	-	-	-	42	281	
7	Gratuity	-	537	3	-	-	-	540	37,696	
8	Leave encashment	-	15	-	-	-	-	15	1,010	
9	ADB	-	1	-	-	-	-	1	69	
10	Death Claims	-	323	24	-	-	-	347	33,086	

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	-	1,499	36	72	2,417	2	1,145	949	-	-	-	-
2	Claims reported during the period*	418	1,453	30	762	25,178	501	5,321	9,753	5	7	3	8
3	Claims Settled during the period	363	1,170	35	736	27,261	494	6,008	10,432	1	3	2	8
4	Claims Repudiated during the period	55	-	-	-	-	-	-	-	4	-	1	-
	Less than 2years from the date of acceptance of risk	45	-	-	-	-	-	-	-	4	-	-	-
	Grater than 2 year from the date of acceptance of risk	10	-	-	-	-	-	-	-	-	-	1	-
5	Claims Written Back	-	295	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	1,487	31	98	334	9	458	270	-	4	-	-
	Less than 3months	-	783	9	46	334	9	458	270	-	4	-	-
	3 months to 6 months	-	704	10	12	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	3	16	-	-	-	-	-	-	-	-
	1year and above	-	-	9	24	-	-	-	-	-	-	-	-

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

GROUP											
No. of claims only											
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	365	-	-	-	52	-	1	534	15	42
3	Claims Settled during the period	365	-	-	-	52	-	1	534	15	42
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL									
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the financial year	
				Fully Accepted	Partial Accepted	Rejected			
1	Complaints made by customers								
a)	Death Claims	0	6	0	2	4	0	6	
b)	Policy Servicing	0	324	25	218	61	20	324	
c)	Proposal Processing	1	128	10	81	32	6	128	
d)	Survival Claims	1	110	7	63	37	4	110	
e)	ULIP Related	0	40	2	13	22	3	40	
f)	Unfair Business Practices	7	1101	111	94	827	76	1101	
g)	Others	0	19	1	11	7	0	19	
<b>Total Number</b>		<b>9</b>	<b>1728</b>	<b>156</b>	<b>482</b>	<b>990</b>	<b>109</b>	<b>1728</b>	

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:	20753
5	Total No. of claims during current year:	28831
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	776.76
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	40.23

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	99	0	99
b)	7-15 days	10	0	10
c)	15-30 days	0	0	0
d)	30-90 days	0	0	0
e)	90 days & Beyond	0	0	0
<b>Total Number of Complaints</b>		<b>109</b>	<b>0</b>	<b>109</b>

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

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

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

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

ii. Group Business

Reserve on UPR basis

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

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

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

For annuity the % of LIC(a) 96-98 has been given

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

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 June 2013. Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula -  $[\text{Unit Reserve (for UWP/PUWP)} \times \max\{ (p1 \times [(0.015) \cdot \text{DMT of assets}] + p2 \times 30\%), 3\}]$  where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees. For highest NAV guaranteed product the reserve has been kept based on formula-  $\text{Additional Charge For Guarantee} \times \text{Fund Value as on Valuation Date} \times \text{Elapsed Period (No. of years)}$

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

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

6) **Taxation and Shareholder Transfers:**

Ø Tax rate is assumed to be 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**

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

**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**

$$\text{IBNR Reserves} = qx \times (\text{Sum Assured})/12 \times 1.25 \times (1 - \text{Reinsurance ceded proportion})$$

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<sup>nd</sup> policy month):**

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife)	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 253 to 422 for unit linked business and for conventional business it ranged from 30 to 337.