



## **IRDA Public Disclosures**

Period ended 31 December 2012

**Aviva Life Insurance Company India Limited**

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UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2012  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q3 '12-13 (Rs. 000's)	YTD DEC '12 (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	6,438,841	2,040,502	118,577	3,390,753	230,923	628,655	800,000	4,177,140	13,648,251
(b) Reinsurance ceded		(85,232)	-	(3,162)	(131,408)	-	(53,331)	-	(92,412)	(273,133)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>6,353,609</b>	<b>2,040,502</b>	<b>115,415</b>	<b>3,259,345</b>	<b>230,923</b>	<b>575,324</b>	<b>800,000</b>	<b>4,084,728</b>	<b>13,375,117</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		1,577,610	443,896	69,259	322,701	64,854	98,697	146,453	810,235	2,723,470
(b) Profit on sale/redemption of investments		1,543,332	652,244	18,543	11,457	3,321	1,702	2,525	944,147	2,233,124
(c) (Loss) on sale/ redemption of investments		(1,527,826)	(626,039)	(13,927)	(3)	(2)	-	-	(692,458)	(2,167,796)
(d) Transfer/Gain on revaluation/change in fair value		2,758,495	992,052	35,452	-	-	-	-	915,507	3,785,999
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>4,351,611</b>	<b>1,462,154</b>	<b>109,327</b>	<b>334,154</b>	<b>68,174</b>	<b>100,399</b>	<b>148,978</b>	<b>1,977,431</b>	<b>6,574,797</b>
<b>Other Income</b>										
(a) Contribution from the Shareholders' A/c		-	-	6,249	3,457,221	10,528	230,790	-	1,366,015	3,704,787
<b>TOTAL (A)</b>		<b>10,705,221</b>	<b>3,502,655</b>	<b>230,990</b>	<b>7,050,720</b>	<b>309,625</b>	<b>906,513</b>	<b>948,978</b>	<b>7,428,174</b>	<b>23,654,701</b>
<b>Commission</b>	L-5	80,785	9,094	1	496,737	4,653	3,204	-	202,513	594,473
<b>Operating Expenses related to Insurance Business</b>										
Provision for Doubtful debts	L-6	1,282,611	179,708	12,276	3,033,306	14,781	43,578	17,859	1,525,595	4,584,119
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>1,363,396</b>	<b>188,802</b>	<b>12,277</b>	<b>3,530,043</b>	<b>19,434</b>	<b>46,782</b>	<b>17,859</b>	<b>1,728,108</b>	<b>5,178,592</b>
<b>Benefits Paid (Net)</b>										
Interim Bonuses Paid	L-7	8,305,854	5,105,543	216,729	251,363	4,226	78,926	-	5,567,364	13,962,641
Change in valuation of liability in respect of life policies		2,286	509	-	-	-	-	-	800	2,795
(a) Gross		(295,859)	(1,979,707)	1,984	3,269,228	228,380	811,312	800,000	(463,299)	2,835,337
(b) Amount ceded in Reinsurance		-	-	-	-	-	(30,508)	-	-	(30,508)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>8,012,280</b>	<b>3,126,346</b>	<b>218,713</b>	<b>3,520,590</b>	<b>232,606</b>	<b>859,731</b>	<b>800,000</b>	<b>5,104,864</b>	<b>16,770,266</b>
<b>TOTAL (B+C)</b>		<b>9,375,676</b>	<b>3,315,148</b>	<b>230,990</b>	<b>7,050,633</b>	<b>252,039</b>	<b>906,513</b>	<b>817,859</b>	<b>6,832,972</b>	<b>21,948,858</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>		1,329,544	187,508	0	87	57,586	-	131,119	595,201	1,705,843
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(176,546)	(161,151)	-	87	428	-	-	(135,878)	(337,183)
Transfer to Balance sheet		1,506,091	348,658	-	-	57,158	-	131,119	731,080	2,043,026
<b>TOTAL (D)</b>		<b>1,329,544</b>	<b>187,508</b>	<b>-</b>	<b>87</b>	<b>57,586</b>	<b>-</b>	<b>131,119</b>	<b>595,202</b>	<b>1,705,843</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		2,286	509	-	-	-	-	-	800	2,795
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		1,329,544	187,508	-	87	57,586	-	131,119	595,202	1,705,843
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>1,331,830</b>	<b>188,017</b>	<b>-</b>	<b>87</b>	<b>57,586</b>	<b>-</b>	<b>131,119</b>	<b>596,002</b>	<b>1,708,639</b>

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

UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2011  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q3 '11-12	YTD DEC '11
		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	8,178,105	3,031,700	200,115	2,084,249	485,813	661,092	865,200	5,085,658	15,506,275
(b) Reinsurance ceded		(92,257)	-	(311)	(42,649)	-	(21,018)	(33,851)	(90,995)	(190,086)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>8,085,848</b>	<b>3,031,700</b>	<b>199,804</b>	<b>2,041,600</b>	<b>485,813</b>	<b>640,075</b>	<b>831,349</b>	<b>4,994,663</b>	<b>15,316,190</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		1,418,809	457,601	86,233	176,782	4,626	17,664	20,227	612,847	2,181,942
(b) Profit on sale/redemption of investments		870,439	394,766	23,870	2,616	111	99	129	305,589	1,292,031
(c) (Loss) on sale/ redemption of investments		(536,415)	(160,578)	(26,160)	(274)	(6)	(16)	(31)	(427,418)	(723,480)
(d) Transfer/Gain on revaluation/change in fair value		(7,854,178)	(3,065,560)	(38,057)	-	-	-	-	(3,748,138)	(10,957,795)
(e) Appropriation/Expropriation Adjustment account		34,947	(14,522)	(203)	-	-	-	-	-	20,221
<b>Sub Total</b>		<b>(6,066,398)</b>	<b>(2,388,293)</b>	<b>45,682</b>	<b>179,124</b>	<b>4,732</b>	<b>17,747</b>	<b>20,326</b>	<b>(3,257,120)</b>	<b>(8,187,081)</b>
<b>Other Income</b>										
(a) Contribution from the Shareholders' A/c		-	-	-	1,996,720	439,190	51,648	56,019	973,725	2,543,576
<b>TOTAL (A)</b>		<b>2,019,450</b>	<b>643,407</b>	<b>245,487</b>	<b>4,217,444</b>	<b>929,736</b>	<b>709,469</b>	<b>907,694</b>	<b>2,711,267</b>	<b>9,672,686</b>
Commission	L-5	124,136	16,271	(0)	363,524	31,685	6,956	-	186,939	542,572
Operating Expenses related to Insurance Business	L-6	1,328,448	166,826	16,898	2,531,940	435,466	37,274	43,609	1,659,568	4,560,461
Provision for Doubtful debts		-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>1,452,584</b>	<b>183,098</b>	<b>16,898</b>	<b>2,895,464</b>	<b>467,151</b>	<b>44,229</b>	<b>43,609</b>	<b>1,846,507</b>	<b>5,103,033</b>
Benefits Paid (Net)	L-7	5,591,671	3,336,942	297,234	115,576	2,275	162,950	-	2,555,683	9,506,649
Interim Bonuses Paid		2,464	594	-	-	-	-	-	891	3,058
Change in valuation of liability in respect of life policies										
(a) Gross		(6,127,791)	(3,262,531)	(80,880)	1,210,017	458,743	536,503	864,085	(2,186,241)	(6,401,854)
(b) Amount ceded in Reinsurance		(10,450)	(3)	-	(3,613)	-	(34,214)	-	-	(48,280)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>(544,106)</b>	<b>75,002</b>	<b>216,354</b>	<b>1,321,980</b>	<b>461,018</b>	<b>665,240</b>	<b>864,085</b>	<b>370,332</b>	<b>3,059,574</b>
<b>TOTAL (B+C)</b>		<b>908,479</b>	<b>258,100</b>	<b>233,252</b>	<b>4,217,444</b>	<b>928,169</b>	<b>709,469</b>	<b>907,694</b>	<b>2,216,840</b>	<b>8,162,606</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>		<b>1,110,970</b>	<b>385,307</b>	<b>12,235</b>	<b>-</b>	<b>1,567</b>	<b>-</b>	<b>-</b>	<b>494,428</b>	<b>1,510,079</b>
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(268,416)	(192,065)	-	-	1,567	-	-	(30,584)	(458,915)
Transfer to Balance sheet		1,379,387	577,372	12,235	-	-	-	-	525,011	1,968,994
<b>TOTAL (D)</b>		<b>1,110,970</b>	<b>385,307</b>	<b>12,235</b>	<b>-</b>	<b>1,567</b>	<b>-</b>	<b>-</b>	<b>494,428</b>	<b>1,510,079</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		2,464	594	-	-	-	-	-	891	3,058
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		1,110,971	385,307	12,235	-	1,567	-	-	494,428	1,510,079
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>1,113,435</b>	<b>385,901</b>	<b>12,235</b>	<b>-</b>	<b>1,567</b>	<b>-</b>	<b>-</b>	<b>495,318</b>	<b>1,513,138</b>

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

**UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2012**  
**Shareholders' Account (Non-technical Account)**

Particulars	Q3 '12-13	YTD DEC '12	Q3 '11-12	YTD DEC '11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	165,360	499,393	149,575	416,232
(b) Profit on sale/redemption of investments	24,243	53,493	6,600	21,729
(c) (Loss) on sale/ redemption of investments	(60)	(60)	(353)	(1,989)
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>189,543</b>	<b>552,826</b>	<b>155,823</b>	<b>435,973</b>
Expense other than those directly related to the insurance business	13,272	42,639	19,516	49,327
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	(28,388)	6,249	-	-
Non Linked - Individual - Life - Participating	-	-	814	2,186
Non Linked - Individual - Pension - Participating	-	-	-	-
Non Linked - Individual - Life - Non Participating	1,299,740	3,457,221	757,065	1,994,534
Non Linked - Individual - Pension - Non Participating	-	-	200,169	436,543
Non Linked - Group - Life - Non Participating	94,142	230,790	1,286	51,648
Non Linked - Group - Pension - Non Participating	-	-	13,423	56,019
Non Linked - Annuity - Non Participating	521	10,528	968	2,647
<b>TOTAL (B)</b>	<b>1,379,287</b>	<b>3,747,426</b>	<b>993,240</b>	<b>2,592,905</b>
Profit/ (Loss) before tax	(1,189,744)	(3,194,599)	(837,418)	(2,156,932)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(1,189,744)	(3,194,599)	(837,418)	(2,156,932)
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	(16,054,294)	(14,049,439)	(16,104,639)	(14,785,124)
(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>(17,244,038)</b>	<b>(17,244,038)</b>	<b>(16,942,056)</b>	<b>(16,942,056)</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)		(1.59)		(1.08)

## UNAUDITED BALANCE SHEET AS AT DECEMBER 31, 2012

Particulars	Schedule	UNAUDITED AS AT DECEMBER 31, 2012 (Rs. 000's)	UNAUDITED AS AT DECEMBER 31, 2011 (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		38	(49)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		2,043,026	1,968,994
<i>POLICY LIABILITIES</i>			
Linked - Individual - Life - Non Participating		296,180	252,896
Linked - Individual - Pension - Non Participating		53,067	32,442
Linked - Group - Life - Non Participating		719	713
Non Linked - Individual - Life - Participating		18,076	13,085
Non Linked - Individual - Pension - Participating		9,435	5,451
Non Linked - Individual - Life - Non Participating		6,481,331	2,964,764
Non Linked - Individual - Pension - Non Participating		1,061,233	560,718
Non Linked - Group - Life - Non Participating		2,036,705	1,511,418
Non Linked - Group - Pension - Non Participating		2,125,587	-
Non Linked - Annuity - Non Participating		103,365	40,405
Discontinued Policies Fund - Non payment of premium		802,986	57,147
<i>INSURANCE RESERVES</i>			
<i>PROVISION FOR LINKED LIABILITIES</i>			
Linked - Individual - Life - Participating		836,818	864,345
Linked - Individual - Pension - Participating		68,145	72,392
Linked - Individual - Life - Non Participating		44,163,014	40,127,135
Linked - Individual - Pension - Non Participating		13,275,929	14,531,143
Linked - Group - Life - Non Participating		1,187,235	1,445,853
<b>Sub-Total</b>		<b>74,562,886</b>	<b>64,448,851</b>
<i>FUNDS FOR FUTURE APPROPRIATIONS</i>			
FFA - Linked Liabilities (Lapsed Policies)		183,351	785,571
FFA - Others		446,912	342,003
<b>TOTAL</b>		<b>95,242,150</b>	<b>85,625,425</b>
<b>APPLICATION OF FUNDS</b>			
<i>INVESTMENTS</i>			
- Shareholders'	L-12	7,637,794	6,984,992
- Policyholders'	L-13	12,641,990	5,057,326
Assets held to cover linked liabilities	L-14	60,157,717	58,224,023
<i>LOANS</i>			
	L-15	-	-
<i>FIXED ASSETS</i>			
	L-16	283,211	257,825
<i>CURRENT ASSETS</i>			
Cash & Bank Balance	L-17	509,649	450,665
Advances And Other Assets	L-18	2,005,811	1,862,115
<b>Sub-Total (A)</b>		<b>2,515,460</b>	<b>2,312,779</b>
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-19	5,038,395	3,927,998
	L-20	199,666	225,579
<b>Sub-Total (B)</b>		<b>5,238,061</b>	<b>4,153,577</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,722,601)</b>	<b>(1,840,798)</b>
<i>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</i>			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		17,244,038	16,942,056
<b>TOTAL</b>		<b>95,242,150</b>	<b>85,625,425</b>

Contingent Liabilities	31 Dec 2012 (Rs. 000's)	31 Dec 2011 (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	Nil	Nil
Guarantees given by or on behalf of the Company	648	776
Statutory demands/liabilities in dispute, not provided for	17,083	9399
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies) *	136,076	60,869
<b>Total</b>	<b>153,807</b>	<b>71,044</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	Q3 '12-13	YTD DEC '12	Q3 '11-12	YTD DEC '11
		(Rs. 000's)		(Rs. 000's)
First year premiums	905,206	3,781,390	1,593,269	4,377,740
Renewal premiums	3,243,698	9,790,043	3,431,390	10,821,600
Single premiums	28,235	76,818	60,998	306,935
<b>TOTAL PREMIUM</b>	<b>4,177,140</b>	<b>13,648,251</b>	<b>5,085,658</b>	<b>15,506,275</b>

## Premium Income from business written :

In India	4,177,140	13,648,251	5,085,658	15,506,275
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>4,177,140</b>	<b>13,648,251</b>	<b>5,085,658</b>	<b>15,506,275</b>

## FORM L-5 - COMMISSION SCHEDULE

Particulars	Q3 '12-13	YTD DEC '12	Q3 '11-12	YTD DEC '11
		(Rs. 000's)		(Rs. 000's)
Commission Paid				
Direct - First year premiums	155,844	453,859	149,588	416,095
- Renewal premiums	46,406	141,297	36,515	121,415
- Single premiums	264	523	836	5,062
<b>Total (A)</b>	<b>202,514</b>	<b>595,678</b>	<b>186,939</b>	<b>542,572</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	(1,205)	-	-
<b>Net Commission</b>	<b>202,514</b>	<b>594,473</b>	<b>186,939</b>	<b>542,572</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>				
Brokers	10,469	27,747	11,087	36,547
Corporate Agency	109,711	324,829	88,544	243,298
Agents	82,299	243,016	87,308	262,727
Referral	35	87	-	-
<b>TOTAL (B)</b>	<b>202,514</b>	<b>595,678</b>	<b>186,939</b>	<b>542,572</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q3 '12-13	YTD DEC '12	Q3 '11-12	YTD DEC '11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	682,786	2,105,734	688,950	2,044,687
Travel, conveyance and vehicle running expenses	19,928	71,000	25,890	44,223
Training expenses	72,052	197,766	97,633	193,914
Rents, rates and taxes	234,617	520,778	226,928	556,126
Repairs	1,234	2,768	468	5,054
Printing and stationery	11,027	45,158	(128,198)	51,104
Communication expenses	39,636	146,930	65,865	246,369
Legal and professional charges	69,585	150,474	18,008	66,581
Medical fees	15,378	45,426	24,019	57,640
Auditors' fees, expenses etc				
a) as auditor	1,000	3,076	1,019	2,713
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	225	5	6
Advertisement and publicity	88,695	443,084	383,544	532,456
Interest and bank charges	6,178	17,503	3,182	11,841
Information technology and related expenses	38,650	110,597	17,783	78,332
Service tax on premium	97,188	286,223	93,017	283,496
Others				
a) Office maintenance	65,643	180,670	45,475	105,131
b) Electricity	28,110	82,823	24,776	71,640
c) Recruitment	4,072	24,652	17,671	37,210
d) Miscellaneous expenses	17,984	34,141	9,094	29,516
Depreciation	31,758	115,090	44,441	142,424
<b>TOTAL</b>	<b>1,525,594</b>	<b>4,584,119</b>	<b>1,659,569</b>	<b>4,560,461</b>

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3 '12-13	YTD DEC '12	Q3 '11-12	YTD DEC '11
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	258,743	713,922	194,992	550,635
(b) Claims by Maturity,	378,047	625,058	87,675	214,434
(c) Annuities/Pension payment	69,282	153,731	32,929	115,636
(d) Other benefits - Riders	2,783	5,483	800	2,520
- Surrender	4,951,512	12,700,219	2,303,792	8,705,445
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(93,003)	(235,772)	(64,503)	(82,021)
(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>5,567,363</b>	<b>13,962,641</b>	<b>2,555,684</b>	<b>9,506,649</b>
<b>Benefits paid to claimants:</b>				
In India	5,567,363	13,962,641	2,555,684	9,506,649
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>5,567,363</b>	<b>13,962,641</b>	<b>2,555,684</b>	<b>9,506,649</b>

## FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2012	DECEMBER 31, 2011
	(Rs. 000's)	(Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up *	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
<b>TOTAL</b>	<b>20,049,000</b>	<b>20,049,000</b>

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



FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	(In 000)			
	UNAUDITED AS AT DECEMBER 31, 2012		UNAUDITED AS AT DECEMBER 31, 2011	
	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	UNAUDITED AS AT DECEMBER	UNAUDITED AS AT
	31, 2012	DECEMBER 31, 2011
	(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	UNAUDITED AS AT DECEMBER	UNAUDITED AS AT
	31, 2012	DECEMBER 31, 2011
	(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	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2012	DECEMBER 31, 2011
	(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 245,894 Previous Year 408,562)	240,107	402,372
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 1,450,707 Previous Year 1,242,884)	1,466,807	1,269,645
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 54,005 Previous Year 78,891)	53,014	79,343
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 590,300 Previous Year 570,300)	590,300	570,300
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 1,174,158 Previous Year 1,120,241)	1,170,463	1,130,843
<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 2,611,261 Previous Year 2,097,382)	2,611,261	2,097,597
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 100,374 Previous Year NIL)	100,550	-
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year NIL Previous Year 198,846)	-	200,341
(e) Other Securities (Commercial Papers , Certificates of Deposit and Term Deposits) (Market value (Rs '000) Current Year 755,333 Previous Year 1,177,083)	755,333	1,177,083
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 651,994 Previous Year 57,430)	649,959	57,470
<b>Other Investments</b> Mutual Funds	-	-
	<b>7,637,794</b>	<b>6,984,992</b>
<b>INVESTMENTS</b>		
In India	7,637,794	6,984,992
Outside India	-	-
<b>TOTAL</b>	<b>7,637,794</b>	<b>6,984,992</b>

## Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2012	DECEMBER 31, 2011
	(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 4,575,993 Previous Year 1,397,432)	4,479,044	1,424,578
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 362,166 Previous Year 379,708)	371,087	391,120
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	418	243
(Market value (Rs '000) Current Year 418 Previous Year 243)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	146,554	1,197,657
(Market value (Rs '000) Current Year 145,694 Previous Year 1,178,935)		
(e) Other Securities (Fixed Deposits)	201,700	169,700
(Market value (Rs '000) Current Year 201,700 Previous Year 169,700)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	2,258,720	266,001
(Market value (Rs '000) Current Year 2,305,277 Previous Year 263,064)		
Equity Shares	4	32
(Market value (Rs '000) Current Year 4 Previous Year 32)		
<b>Other Investments</b>		
Equity Shares	55	68
(Market value (Rs '000) Current Year 55 Previous Year 68)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 1,749,914 Previous Year 883,838)	1,749,799	883,838
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 389,845 Previous Year NIL)	390,341	-
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	267,770	-
(Market value (Rs '000) Current Year 267,770 Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	458,600	-
(Market value (Rs '000) Current Year 460,206 Previous Year NIL)		
(e) Other Securities (Term Deposit and Certificates of Deposit)	1,897,241	638,368
(Market value (Rs '000) Current Year 1,897,241 Previous Year 638,368)		
(f) Other Securities (Reverse Repo)	80,432	-
(Market value (Rs '000) Current Year 80,432 Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	338,209	85,721
(Market value (Rs '000) Current Year 338,709 Previous Year 85,714)		
Commercial Paper	-	-
<b>Other Investments</b>	2,017	-
Mutual Funds		
<b>TOTAL</b>	<b>12,641,990</b>	<b>5,057,326</b>
<b>INVESTMENTS</b>		
In India	12,641,990	5,057,326
Outside India	-	-
<b>TOTAL</b>	<b>12,641,990</b>	<b>5,057,326</b>



## SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

AS AT DECEMBER 31, 2012

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>	-	-	3,503,074	937,262	253,555	4,693,892
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 3,467,299 PY 1,345,676 Linked Non Par (Pension) 927,710 PY 512,672 Linked Non Par (Group) 250,984 PY 59,445						
<b>Other Approved Securities</b>	-	-	438,787	69,447	7,522	515,757
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 441,820 PY 113,830 Linked Non Par (Pension) 70,051 PY 19,673 Linked Non Par (Group) 7,501 PY NIL						
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	2,562	337	21,611,836	7,664,486	103,830	29,383,053
*Linked Par (Ind Life) 582 PY 1,756 (Linked par (Pension) 48 PY 204 Linked Non Par (Ind Life) 18,167,973 PY 18,321,921 Linked Non Par (Pension) 6,105,101 PY 8,345,186 Linked Non Par (Group) 91,341 PY 117,550						
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	87,723	11,962	1,943,305	327,007	122,392	2,492,389
*Linked Par (Ind Life) 87,541 PY 182,125 (Linked par (Pension) 11,937 PY 26,726 Linked Non Par (Ind Life) 1,886,459 PY 3,735,182 Linked Non Par (Pension) 322,597 PY 1,160,510 Linked Non Par (Group) 119,585 PY 209,223						
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)	167,300	14,800	2,136,000	351,500	52,200	2,721,800
*Linked Par (Ind Life) 167,300 PY 455,300 (Linked par (Pension) 14,800 PY 53,700 Linked Non Par (Ind Life) 2,136,000 PY 2,125,500 Linked Non Par (Pension) 351,500 PY 351,500 Linked Non Par (Group) 52,200 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) 315,681 PY 115,491 (Linked par (Pension) 40,392 PY 25,048 Linked Non Par (Ind Life) 4,543,725 PY 5,572,120 Linked Non Par (Pension) 1,077,657 PY 1,945,577 Linked Non Par (Group) 41,039	324,414	42,098	4,636,194	1,094,578	361,075	6,458,359
(b) Equity						
*Linked Par (Ind Life) NIL PY 116 (Linked par (Pension) NIL PY 26 Linked Non Par (Ind Life) 4,462,940 PY 4,366,613 Linked Non Par (Pension) 1,480,397 PY 1,724,945 Linked Non Par (Group) 20,084 PY 41,039	-	-	4,842,720	1,418,785	21,146	6,282,651
<b>Other Investments</b>						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY 93 Linked Non Par (Ind Life) 1,926,718 PY 3,540,910 Linked Non Par (Pension) 441,727 PY 968,190 Linked Non Par (Group) 9,444 PY 21,853	-	-	1,727,977	403,178	8,604	2,139,759
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 279,545 PY 278,349 Linked Non Par (Pension) 127,462 PY 128,007 Linked Non Par (Group) 47,191 PY 50,191	-	-	279,703	127,615	47,092	454,410
<b>SHORT TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
<b>Government Securities and Government guaranteed bonds</b>	-	-	49,966	-	-	49,966
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 49,966 PY 78,158 Linked Non Par (Pension) NIL PY 9,959 Linked Non Par (Group) NIL PY 7,481						
<b>Other Approved Securities</b>	-	-	486	987	-	1,473
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	198,175	29,019	170,285	102,573	20,999	521,051
*Linked Par (Ind Life) 182,125 PY 85,250 (Linked par (Pension) 26,726 PY 11,625 Linked Non Par (Ind Life) 159,902 PY 29,214 Linked Non Par (Pension) 102,963 PY 7,071 Linked Non Par (Group) 20,991 PY 14,142						
(e) Other Securities (Certificates of Deposit, Term Deposits and Commercial paper)	326,000	38,900	442,543	78,914	90,504	976,861
*Linked Par (Ind Life) 326,000 PY 149,923 (Linked par (Pension) 38,900 PY 26,769 Linked Non Par (Ind Life) 428,176 PY 799,418 Linked Non Par (Pension) 74,403 PY 104,037 Linked Non Par (Group) 86,546 PY 523,348						
(f) Other Securities (Reverse Repo)	-	-	6	-	-	6
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL Linked Non Par (Ind Life) 6 PY NIL Linked Non Par (Pension) NIL PY NIL Linked Non Par (Group) NIL PY NIL						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>		7,024	437,366	254,867	16,501	715,758
*Linked Par (Ind Life) NIL PY 224,035 (Linked par (Pension) 6,973 PY 17,942 Linked Non Par (Ind Life) 442,557 PY 218,423 Linked Non Par (Pension) 261,540 PY 40,642 Linked Non Par (Group) 17,040 PY NIL						
<b>Other Investments</b>						
Mutual Funds						
Balances in Bank	(43,961)	(50,182)	(9,926)	(214,692)	539	(318,222)
Other Current Assets (net)	168,453	23,562	2,107,780	687,684	81,275	3,068,755
<b>TOTAL</b>	<b>1,230,666</b>	<b>117,522</b>	<b>44,318,102</b>	<b>13,304,192</b>	<b>1,187,235</b>	<b>60,157,717</b>
<b>INVESTMENTS</b>						
In India	1,230,666	117,522	44,318,102	13,304,192	1,187,235	60,157,717
Outside India	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,230,666</b>	<b>117,522</b>	<b>44,318,102</b>	<b>13,304,192</b>	<b>1,187,235</b>	<b>60,157,717</b>

\* Historical Cost CY (Rs '000)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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## SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

Particulars	AS AT DECEMBER 31, 2011					Total
	Linked Par Individual Life	Linked Par Pension	Linked Non Par Individual Life	Linked Non Par Pension	Linked Non Par 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>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL (Linked Non Par (Ind Life) 3,467,299 PY 1,345,676 Linked Non Par (Pension) 927,710 PY 512,672 Linked Non Par (Group) 250,984 PY 59,445			1,336,761	509,017	58,877	1,904,655
<b>Other Approved Securities</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL (Linked Non Par (Ind Life) 441,820 PY 113,830 Linked Non Par (Pension) 70,051 PY 19,673 Linked Non Par (Group) 7,501 PY NIL			110,317	18,935	-	129,252
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity						
*Linked Par (Ind Life) 582 PY 1,756 (Linked par (Pension) 48 PY 204 Linked Non Par (Ind Life) 18,167,973 PY 18,321,921 Linked Non Par (Pension) 6,105,101 PY 8,345,186 Linked Non Par (Group) 91,341 PY 117,550	4,295	563	18,189,717	8,338,027	105,509	26,638,112
(bb) Preference						
(b) Mutual Funds						
(c) Derivative Instruments						
(d) Debentures/Bonds						
*Linked Par (Ind Life) 87,541 PY 182,125 (Linked par (Pension) 11,937 PY 26,726 Linked Non Par (Ind Life) 4,543,725 PY 3,735,182 Linked Non Par (Pension) 322,597 PY 1,160,510 Linked Non Par (Group) 119,585 PY 209,223	188,515	27,668	3,625,496	1,125,424	209,686	5,176,789
(e) Other Securities (Certificate of Deposit, Term Deposits and Commercial paper)						
*Linked Par (Ind Life) 167,300 PY 455,300 (Linked par (Pension) 14,800 PY 53,700 Linked Non Par (Ind Life) 2,136,000 PY 2,125,500 Linked Non Par (Pension) 351,500 PY 351,500 Linked Non Par (Group) 52,200 PY 52,200	455,300	53,700	2,125,500	351,500	52,200	3,038,200
(f) Subsidiaries						
(g) Investment Properties-Real Estate						
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
(a) Non Convertible Debentures						
*Linked Par (Ind Life) 315,681 PY 115,491 (Linked par (Pension) 40,392 PY 25,048 Linked Non Par (Ind Life) 4,543,725 PY 5,572,120 Linked Non Par (Pension) 1,077,657 PY 1,945,577 Linked Non Par (Group)	117,307	25,413	5,410,847	1,876,468	241,774	7,671,809
(b) Equity						
*Linked Par (Ind Life) NIL PY 116 (Linked par (Pension) NIL PY 26 Linked Non Par (Ind Life) 4,462,940 PY 4,366,613 Linked Non Par (Pension) 1,480,397 PY 1,724,945 Linked Non Par (Group) 20,084 PY 41,039	77	17	3,415,517	1,114,358	25,810	4,555,780
<b>Other Investments</b>						
(a) Equity Shares						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY 93 Linked Non Par (Ind Life) 1,926,718 PY 3,540,910 Linked Non Par (Pension) 441,727 PY 968,190 Linked Non Par (Group) 9,444 PY 21,853		23	2,280,133	695,575	15,878	2,991,610
(b) Debentures/Bonds						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL (Linked Non Par (Ind Life) 279,545 PY 278,349 Linked Non Par (Pension) 127,462 PY 128,007 Linked Non Par (Group) 47,191 PY 50,191			271,898	125,183	49,326	446,407
<b>SHORT TERM INVESTMENTS</b>						
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>						
<b>Government Securities and Government guaranteed bonds</b>						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL (Linked Non Par (Ind Life) 49,966 PY 78,158 Linked Non Par (Pension) NIL PY 9,959 Linked Non Par (Group) NIL PY 7,481			78,118	9,973	7,491	95,583
<b>Other Approved Securities</b>						
<b>Other Approved Investments</b>						
(a) Shares						
(aa) Equity						
(bb) Preference						
(b) Mutual Funds						
(c) Derivative Instruments						
(d) Debentures/ Bonds						
*Linked Par (Ind Life) 182,125 PY 85,250 (Linked par (Pension) 26,726 PY 11,625 Linked Non Par (Ind Life) 159,902 PY 29,214 Linked Non Par (Pension) 102,963 PY 7,071 Linked Non Par (Group) 20,991 PY 14,142	85,462	11,654	28,836	6,960	13,921	146,833
(e) Other Securities (Certificates of Deposit, Term Deposits and Commercial paper)						
*Linked Par (Ind Life) 326,000 PY 149,923 (Linked par (Pension) 38,900 PY 26,769 Linked Non Par (Ind Life) 428,176 PY 799,418 Linked Non Par (Pension) 74,403 PY 104,037 Linked Non Par (Group) 86,546 PY 523,348	152,755	27,302	857,590	109,123	549,739	1,696,510
(f) Other Securities (Reverse Repo)						
*Linked Par (Ind Life) NIL PY NIL (Linked par (Pension) NIL PY NIL (Linked Non Par (Ind Life) 6 PY NIL (Linked Non Par (Pension) NIL PY NIL (Linked Non Par (Group) NIL PY NIL						
(g) Subsidiaries						
(h) Investment Properties-Real Estate						
<b>Investments in Infrastructure, Social Sector and Housing :</b>						
*Linked Par (Ind Life) NIL PY 224,035 (Linked par (Pension) 6,973 PY 17,942 Linked Non Par (Ind Life) 442,557 PY 218,423 Linked Non Par (Pension) 261,540 PY 40,642 Linked Non Par (Group) 17,040 PY NIL	223,253	17,878	214,050	40,108	-	495,289
<b>Other Investments</b>						
Mutual Funds						
Balances in Bank	(123,689)	(61,859)	(34,079)	(5,772)	1,514	(223,884)
Other Current Assets (net)	62,760	8,779	2,792,389	482,101	114,126	3,460,155
<b>TOTAL</b>	<b>1,166,035</b>	<b>111,139</b>	<b>40,703,090</b>	<b>14,797,906</b>	<b>1,445,853</b>	<b>58,224,023</b>
<b>INVESTMENTS</b>						
In India	1,166,035	111,139	40,703,090	14,797,906	1,445,853	58,224,023
Outside India						
<b>TOTAL</b>	<b>1,166,035</b>	<b>111,139</b>	<b>40,703,090</b>	<b>14,797,906</b>	<b>1,445,853</b>	<b>58,224,023</b>

\* Historical Cost CY (Rs '000)

## FORM L-15-LOANS SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2012	DECEMBER 31, 2011
	(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, 2012	Additions during the year	Deductions	Balance as on Jun 30, 2012	Balance as on March 31, 2012	For the Year	Sales/ Adjustments	Balance as on Jun 30, 2012	UNAUDITED AS AT DECEMBER 31, 2012	UNAUDITED AS AT DECEMBER 31, 2011
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangibles</b>										
- Software	163,038	11,654	-	174,692	99,416	31,009	-	130,425	44,267	64,118
<b>Tangibles</b>										
Leasehold Improvements	380,455	17,641	7,751	390,345	319,322	29,867	7,296	341,893	48,452	62,687
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	162,335	4,461	567	166,229	149,982	11,018	567	160,434	5,795	16,753
Information Technology Equipment	723,835	32,983	28,281	728,536	664,767	38,460	28,138	675,089	53,448	53,684
Vehicles	3,005	-	-	3,005	1,829	348	-	2,177	828	-
Office Equipment	104,330	5,202	4,005	105,527	97,088	4,363	4,005	97,446	8,081	6,161
<b>Sub Total</b>	<b>1,536,998</b>	<b>71,940</b>	<b>40,604</b>	<b>1,568,335</b>	<b>1,332,404</b>	<b>115,065</b>	<b>40,006</b>	<b>1,407,464</b>	<b>160,871</b>	<b>203,402</b>
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	122,340	54,423
<b>TOTAL</b>	<b>1,536,998</b>	<b>71,940</b>	<b>40,604</b>	<b>1,568,335</b>	<b>1,332,404</b>	<b>115,065</b>	<b>40,006</b>	<b>1,407,464</b>	<b>283,211</b>	<b>257,825</b>
<b>PREVIOUS YEAR</b>	<b>1,548,350</b>	<b>22,045</b>	<b>83,361</b>	<b>1,487,034</b>	<b>1,219,249</b>	<b>142,424</b>	<b>78,042</b>	<b>1,283,632</b>	<b>257,825</b>	

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

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2012	DECEMBER 31, 2011
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	11,853	13,237
Bank Balances	-	-
(a) Deposit Accounts	-	-
(aa) Short-term (due within 12 months of the date of balance sheet)	56,715	8,439
(bb) Others	-	-
(b) Current Accounts	441,080	428,989
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>509,649</b>	<b>450,665</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	509,649	450,665
Outside India	-	-
<b>TOTAL</b>	<b>509,649</b>	<b>450,665</b>

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

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2012	DECEMBER 31, 2011
	(Rs. 000's)	(Rs. 000's)
<b>ADVANCES</b>		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	56,017	91,800
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,795	11,744
Others (includes vendor, travel advances & salary recoverable)	120,804	171,191
<b>TOTAL (A)</b>	<b>188,616</b>	<b>274,734</b>
<b>OTHER ASSETS</b>		
Income accrued on investments	459,796	247,084
Outstanding Premiums	234,777	117,011
Agents' Balances	18,374	13,658
Foreign Agencies' Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	-	-
Others	-	-
-Refundable Security Deposits	295,354	309,389
- Unsettled Contracts	794,777	621,109
-Service Tax Unutilized Credit	14,117	279,129
<b>TOTAL (B)</b>	<b>1,817,195</b>	<b>1,587,381</b>
<b>TOTAL (A+B)</b>	<b>2,005,811</b>	<b>1,862,115</b>

## FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2012	DECEMBER 31, 2011
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	199,802	117,425
Balances due to other insurance companies	12,147	62,494
Deposits held on re-insurance ceded	-	-
Premiums received in advance	26,535	65,009
Unallocated premium	102,914	138,282
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	15,577	54,695
Accrual for expenses	1,448,686	1,569,631
Unclaimed Amount - Policyholders *	2,334,052	1,228,324
Claims Outstanding	525,122	248,894
Others:		
Investment redemption proceeds received in advance	-	-
Proposal deposits not yet underwritten	6,139	3,067
Premium/ proposal deposits, to be refunded	-	-
Others (includes statutory dues payable, and payables to employees)	109,988	225,595
Service Tax payable	57,562	14,766
Payables for unsettled investment contracts	199,870	199,816
<b>TOTAL</b>	<b>5,038,395</b>	<b>3,927,998</b>

## FORM L-20-PROVISIONS SCHEDULE

Particulars	UNAUDITED AS AT	UNAUDITED AS AT
	DECEMBER 31, 2012	DECEMBER 31, 2011
	(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	-	38,894
Provision for Leave Encashment	27,895	28,932
Provision for Other Long Term Benefits	84,899	98,201
Provision for Other Employee Benefits	86,872	59,551
<b>TOTAL</b>	<b>199,666</b>	<b>225,579</b>

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	UNAUDITED AS AT DECEMBER 31, 2012	UNAUDITED AS AT DECEMBER 31, 2011
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>



## FORM L-22 Analytical Ratios

	Q3 '12-13	YTD DEC '12	Q3 '11-12	YTD DEC '11
1 New business premium income growth rate - segment wise				
Linked Par Individual Life	-100%	76%	36%	-131%
Linked Par Pension	-100%	-84%	-11%	-20%
Linked Non Par Individual Life	-50%	-54%	-65%	-58%
Linked Non Par Pension	249%	-200%	-134%	-98%
Linked Non Par Group	-61%	-57%	61%	-14%
Non Linked Par Individual Life	-42%	-15%	-27%	5%
Non Linked Par Pension	-96%	-83%	48%	45%
Non Linked Non Par Individual Life	17%	26%	39%	57%
Non Linked Non Par Pension Life	-100%	-101%	0%	0%
Non Linked Group Life	-26%	0%	32%	163%
Non Linked Non Par Annuity	119%	173%	272%	92%
2 Net Retention Ratio	98%	98%	98%	99%
3 Expense of Management to Gross Direct Premium Ratio	40%	37%	36%	32%
4 Commission Ratio (Gross commission paid to Gross Premium)	5.0%	4.4%	4%	3.6%
5 Ratio of policy holder's liabilities to shareholder's funds	26	26	21	21
6 Growth rate of shareholder's fund	-10%	-10%	-22%	-22%
7 Ratio of surplus to policyholders' liability	1%	2%	1%	2%
8 Change in net worth in ('000)	(301,982)	(301,982)	(856,101)	(856,101)
9 Profit after tax/Total Income	-19%	-16%	-44%	-29%
10 (Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11 Total investments/(Capital + Surplus)	29	29	23	23
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%	6.8%	2.2%	6.7%
R2. Non-PAR	2.2%	6.7%	2.2%	6.6%
R3.Sub-TOTAL	2.2%	6.7%	2.2%	6.6%
Linked:				
R4. PAR	2.3%	7.6%	2.3%	6.9%
R5. Non-PAR	2.5%	8.8%	-5.9%	-13.8%
R6. Sub-TOTAL	2.5%	8.8%	-5.7%	-13.4%
R7. Grand Total	2.4%	8.5%	-5.2%	-12.4%
Shareholders' Funds	2.3%	6.9%	2.1%	6.4%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	2.2%	6.8%	2.2%	6.7%
R2. Non-PAR	2.2%	6.7%	2.2%	6.6%
R3.Sub-TOTAL	2.2%	6.7%	2.2%	6.6%
Linked:				
R4. PAR	2.4%	6.7%	1.7%	6.0%
R5. Non-PAR	0.9%	2.3%	0.3%	2.9%
R6. Sub-TOTAL	1.0%	2.5%	0.4%	3.0%
R7. Grand Total	1.2%	3.1%	0.5%	3.2%
Shareholders' Funds	2.3%	6.9%	2.1%	6.4%
14 Conservation Ratio				
Linked Par Individual Life	86%	81%	78%	78%
Linked Par Pension	87%	75%	53%	74%
Linked Non Par Individual Life	75%	72%	63%	70%
Linked Non Par Pension	61%	68%	71%	72%
Linked Non Par Group	46%	26%	19%	16%
Non Linked Par Individual Life	81%	89%	70%	79%
Non Linked Par Pension	78%	85%	77%	90%
Non Linked Non Par Individual Life	90%	77%	58%	49%
Non Linked Non Par Pension Life	78%	53%	NA	NA
Non Linked Group Life	16%	13%	35%	43%
15 Persistency Ratio (by numbers)*				
For 13th month	57%	55%	58%	59%
For 25th month	54%	54%	47%	41%
For 37th month	31%	26%	24%	26%
For 49th Month	18%	22%	22%	24%
for 61st month	14%	16%	17%	19%
Persistency Ratio (by premium)*				
For 13th month	57%	58%	63%	69%
For 25th month	59%	64%	57%	53%
For 37th month	38%	33%	31%	29%
For 49th Month	21%	25%	24%	27%
for 61st month	15%	17%	20%	24%
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) Book value per share (in case of public sector insurance companies)		NIL		NIL
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(1.59)		(1.08)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(1.59)		(1.08)
(iv) Book value per share (Rs)		2.42		1.55

\* 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

	UNAUDITED AS AT DECEMBER 31, 2012 (Rs. 000's)	UNAUDITED AS AT DECEMBER 31, 2011 (Rs. 000's)
<b>I Cash flows from operating activities</b>		
Premium received from policyholders, including advance receipts	13,803,560	15,381,016
Other receipts (give Break-up)	-	-
Payments to the re-insurers, net of commissions and claims/ Benefits	(262,434)	(155,590)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(13,093,650)	(8,981,038)
Payments of commission and brokerage	(617,897)	(604,270)
Payments of other operating expenses	(4,420,874)	(3,964,036)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	240,722	33,782
Income taxes paid (Net)	(51)	9,177
Service tax paid	-	-
Other payments (give break-up)	-	-
<b>Cash flows before extraordinary items</b>	<b>(4,350,626)</b>	<b>1,719,040</b>
Cash flow from extraordinary operations (give break-up)	-	-
<b>Net cash from operating Activities</b>	<b>(4,350,626)</b>	<b>1,719,040</b>
<b>II Cash flows from investing activities</b>		
Purchase of fixed assets	(158,066)	(55,005)
Proceeds from sale of fixed assets	2,631	156
Purchases of investments	(569,718,979)	(564,889,421)
Sales of investments	569,894,368	559,048,337
Rents/Interests/ Dividends received	3,082,981	2,500,382
Profit/(Loss) on sale/redemption of investment	118,762	588,291
Expenses related to investments	-	-
<b>Net cash from investing activities</b>	<b>3,221,697</b>	<b>(2,807,260)</b>
<b>III Cash flows from financing activities</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
Net increase/(decrease) in cash and cash equivalent <b>(I+II+III)</b>	<b>(1,128,929)</b>	<b>(1,088,220)</b>
Cash and cash equivalent at beginning of the year	1,320,356	1,315,000
<b>Cash and cash equivalent at the end of the year</b>	<b>191,427</b>	<b>226,781</b>
<b>Break up as follows :</b>		
Cash and Bank Balances (Refer to Note 1 below)	509,649	450,665
Bank balances (Policyholders - Schedule 8A and 8B)	(318,222)	(223,884)
<b>Note 1</b>		
Cash and Bank Balances	509,649	450,665
Fixed Deposits with maturity more than 3 months	-	-
<b>Cash and Bank Balances as per Schedule 11</b>	<b>509,649</b>	<b>450,665</b>

## FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Valuation of net liabilities			
Sl. No.	Particular	UNAUDITED AS AT DECEMBER 31, 2012	UNAUDITED AS AT DECEMBER 31, 2011
1	<b>Linked</b>		
	a Life	470,660	425,746
	b General Annuity	-	1,735
	c Pension*	136,180	146,360
	d Health	-	-
2	<b>Non-Linked</b>		
	a Life	106,565	50,500
	b General Annuity	1,034	404
	c Pension	10,707	55
	d Health	52	-

\* - In Dec-11, Group Superannuation business was reported under Linked - General Annuity. This has been corrected in this reporting and shown under Linked - Pension

Geographical Distribution of Total Business*													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	329	298	68	4,687	1,646	1,514	464	48,710	1,975	1,812	533	53,398
3	Arunachal Pradesh	8	7	3	47	27	23	19	467	35	30	22	515
4	Assam	47	46	11	522	396	378	116	5,861	443	424	127	6,383
5	Bihar	181	172	40	1,037	391	354	122	8,377	572	526	162	9,414
6	Chandigarh	5	5	1	4	131	117	42	3,154	136	122	42	3,158
7	Chattisgarh	24	22	4	149	184	171	42	4,638	208	193	46	4,786
8	Dadra & NagraHaveli	-	-	-	-	13	13	3	195	13	13	3	195
9	Daman & Diu	-	-	-	-	3	2	0	62	3	2	0	62
10	Delhi	13	12	8	103	1,948	1,737	1,012	58,698	1,961	1,749	1,019	58,801
11	Goa	6	6	2	35	87	81	34	1,602	93	87	36	1,637
12	Gujarat	175	157	64	2,547	1,246	1,120	384	31,512	1,421	1,277	448	34,059
13	Haryana	227	217	49	3,424	1,299	1,184	552	49,072	1,526	1,401	601	52,496
14	Himachal Pradesh	24	21	7	531	43	37	15	1,273	67	58	21	1,804
15	Jammu & Kashmir	17	16	2	139	89	72	25	1,463	106	88	28	1,603
16	Jharkhand	90	82	16	1,133	363	346	90	7,954	453	428	106	9,087
17	Karnataka	111	107	27	1,961	1,663	1,531	575	65,957	1,774	1,638	602	67,918
18	Kerala	102	91	40	1,386	405	378	148	8,540	507	469	188	9,926
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	111	107	21	837	492	449	113	12,943	603	556	135	13,780
21	Maharashtra	1,098	1,078	76	4,623	3,654	3,304	1,229	127,911	4,752	4,382	1,305	132,533
22	Manipur	-	-	0	-	6	6	3	57	6	6	3	57
23	Meghalaya	-	-	-	-	13	12	11	203	13	12	11	203
24	Mirzoram	-	-	-	-	6	5	3	52	6	5	3	52
25	Nagaland	-	-	0	-	17	15	7	435	17	15	7	435
26	Orissa	455	414	137	3,266	523	483	142	7,414	978	897	279	10,680
27	Puducherry	-	-	-	-	16	15	9	189	16	15	9	189
28	Punjab	421	397	142	2,906	781	701	233	19,057	1,202	1,098	375	21,963
29	Rajasthan	1,447	1,434	108	5,296	886	839	188	25,011	2,333	2,273	296	30,307
30	Sikkim	2	2	1	5	14	14	10	126	16	16	11	130
31	Tamil Nadu	160	154	38	1,820	1,814	1,673	693	42,601	1,974	1,827	731	44,421
32	Tripura	117	114	18	388	68	63	14	258	185	177	33	646
33	Uttar Pradesh	167	164	48	1,443	1,394	1,283	388	43,608	1,561	1,447	437	45,051
34	Uttarakhand	102	101	13	366	147	135	38	3,496	249	236	50	3,862
35	West Bengal	317	283	55	1,589	1,696	1,487	550	20,907	2,013	1,770	605	22,497
	<b>Grand Total</b>	<b>5,756</b>	<b>5,507</b>	<b>1,001</b>	<b>40,243</b>	<b>21,461</b>	<b>19,542</b>	<b>7,275</b>	<b>601,805</b>	<b>27,217</b>	<b>25,049</b>	<b>8,276</b>	<b>642,048</b>

\*New business only

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	-	-	-	-	-	-	0	-	-	-	0	-
2	Andhra Pradesh	1,295	1,248	167	12,490	4,812	4,507	1,405	146,838	6,107	5,755	1,572	159,329
3	Arunachal Pradesh	38	37	15	325	114	109	69	1,475	152	146	84	1,800
4	Assam	178	174	38	1,535	1,142	1,098	336	17,484	1,320	1,272	374	19,020
5	Bihar	983	964	100	2,957	1,365	1,278	325	23,259	2,348	2,242	425	26,216
6	Chandigarh	13	13	1	10	379	342	90	7,822	392	355	90	7,831
7	Chattisgarh	275	272	14	703	746	713	109	13,886	1,021	985	123	14,589
8	Dadra & NagraHaveli	2	2	1	6	48	47	11	399	50	49	12	405
9	Daman & Diu	-	-	-	-	4	3	0	112	4	3	0	112
10	Delhi	50	45	18	501	6,550	5,995	2,940	184,950	6,600	6,040	2,958	185,451
11	Goa	32	32	13	216	254	235	125	3,609	286	267	137	3,825
12	Gujarat	744	696	221	8,055	3,898	3,628	1,081	102,542	4,642	4,324	1,302	110,597
13	Haryana	728	699	158	8,452	3,791	3,519	1,712	140,385	4,519	4,218	1,871	148,837
14	Himachal Pradesh	74	67	23	1,111	151	139	33	3,711	225	206	57	4,822
15	Jammu & Kashmir	69	60	8	469	362	334	73	6,423	431	394	81	6,892
16	Jharkhand	407	393	48	2,660	1,294	1,226	279	20,663	1,701	1,619	327	23,323
17	Karnataka	450	437	85	6,658	5,247	4,904	1,674	199,437	5,697	5,341	1,759	206,095
18	Kerala	285	258	95	3,143	1,091	1,038	445	21,153	1,376	1,296	540	24,297
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1,262	1,248	66	3,573	2,475	2,361	377	39,084	3,737	3,609	443	42,657
21	Maharashtra	4,973	4,849	271	13,935	11,132	10,178	3,698	402,615	16,105	15,027	3,969	416,550
22	Manipur	-	-	0	-	22	18	15	536	22	18	15	536
23	Meghalaya	1	1	0	3	31	29	27	558	32	30	27	561
24	Mizoram	1	1	0	10	18	17	9	170	19	18	9	180
25	Nagaland	-	-	0	-	43	40	17	1,262	43	40	17	1,262
26	Orissa	1,427	1,360	350	8,334	1,623	1,542	437	22,609	3,050	2,902	787	30,944
27	Puducherry	-	-	-	-	51	50	20	815	51	50	20	815
28	Punjab	1,555	1,451	336	8,311	2,590	2,383	562	54,138	4,145	3,834	898	62,448
29	Rajasthan	5,411	5,220	326	14,885	2,759	2,610	516	71,654	8,170	7,830	841	86,539
30	Sikkim	23	23	6	102	50	50	27	475	73	73	33	576
31	Tamil Nadu	404	390	110	6,720	5,140	4,817	1,876	122,368	5,544	5,207	1,986	129,088
32	Tripura	366	358	50	1,174	241	231	71	1,536	607	589	121	2,711
33	Uttar Pradesh	772	745	118	4,277	4,758	4,456	1,127	133,184	5,530	5,201	1,245	137,461
34	Uttarakhand	364	361	30	1,064	624	589	108	9,281	988	950	138	10,345
35	West Bengal	1,512	1,437	208	5,439	5,268	4,697	2,007	66,344	6,780	6,134	2,215	71,783
	<b>Grand Total</b>	<b>23,694</b>	<b>22,841</b>	<b>2,880</b>	<b>117,118</b>	<b>68,073</b>	<b>63,183</b>	<b>21,599</b>	<b>1,820,778</b>	<b>91,767</b>	<b>86,024</b>	<b>24,479</b>	<b>1,937,896</b>

\*New business only

(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	-	-	-	-	7	134,017	64	2,268	7	134,017	64	2,268
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	500	(15)	663	-	500	(15)	663
8	Haryana	-	-	-	-	1	2,954	11	(393)	1	2,954	11	(393)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	10	8,518	95	44,827	10	8,518	95	44,827
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	2	33,094	717	14,403	2	33,094	717	14,403
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	385	7	1,246	-	385	7	1,246
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	327	(0)	52	-	327	(0)	52
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahavelli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	29	16,796	179	74,040	29	16,796	179	74,040
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>49</b>	<b>196,591</b>	<b>1,059</b>	<b>137,106</b>	<b>49</b>	<b>196,591</b>	<b>1,059</b>	<b>137,106</b>

\*New business only

(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	-	-	-	-	20	202,710	204	(24,699)	20	202,710	204	(24,699)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	6,018	500	17,505	2	6,018	500	17,505
8	Haryana	-	-	-	-	4	10,334	173	4,221	4	10,334	173	4,221
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	13	12,201	156	59,809	13	12,201	156	59,809
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	50	0	100	1	50	0	100
15	Maharashtra	-	-	-	-	17	98,166	11,748	143,188	17	98,166	11,748	143,188
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	4	0	10	-	4	0	10
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	1,752	15	6,842	2	1,752	15	6,842
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	10,463	51	21,898	2	10,463	51	21,898
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahavelli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	36	49,072	1,256	155,769	36	49,072	1,256	155,769
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>97</b>	<b>390,770</b>	<b>14,103</b>	<b>384,642</b>	<b>97</b>	<b>390,770</b>	<b>14,103</b>	<b>384,642</b>

\*New business only

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

Statement as on : 31 Dec 2012

Statement of Investment Assets (Life insurers)

(Business within India)

Periodicity of Submission : Quarterly

		In Rs Lakhs		
Total Application as per Balance Sheet (A)		952,422	Reconciliation of Investment Assets	
ADD (B)		-	Total Investment Assets (as per balance sheet value of: #)	
Provisions	Sch - 14	1,997	<b>804,375</b>	
Current Liabilities	Sch - 13	50,384	A. Life Fund	
		<b>52,381</b>	151,517	
LESS (C)			B. Pension & Gen Annuity Fund	
Debit Balance in P&L A/C		172,440	51,281	
Loans	Sch - 09	-	C. Unit Linked Funds	
Adv & Other Assets	Sch - 12	20,058	601,577	
Cash & Bank Balance	Sch - 11	5,096	TOTAL	
Fixed Assets	Sch - 10	2,832	<b>804,375</b>	
Misc Exp. not written off	Sch - 15	-		
		<b>200,427</b>		
Funds available for Investments		<b>804,375</b>		

Rs. In Lakhs

**NON - LINKED BUSINESS**

A. LIFE FUND	% as per Reg	SH			PH		Book Value (SH+PH) F=(b+c+d+e)	Actual %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM+ (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)					
1	Govt Securities		28,514	1,996	177	40,503	71,189	47.0%		71,189	72,003
2	Govt Securities or Other approved Securities (incl 1 above)		44,187	1,996	236	44,052	90,471	59.7%		90,471	91,035
3	Investment subject to Exposure Norms										
	a	Housing & Infrastructure	18,204	1,006	117	20,316	39,643	26.2%	0	39,643	40,072
	b	i) Approved Investments	13,986	390	30	6,976	21,383	14.1%	0	21,383	21,386
		ii) "Other investments" not to exceed 15%	-	1	1	19	21	0.0%	(0)	21	21
<b>TOTAL LIFE FUND</b>		<b>100%</b>	<b>76,378</b>	<b>3,392</b>	<b>384</b>	<b>71,362</b>	<b>151,517</b>	<b>100.0%</b>	<b>0</b>	<b>151,517</b>	<b>152,514</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	Not less than 20%		19,613	19,613	38.2%	-	19,613	19,827
2	Govt Securities or Other approved Securities (incl 1 above)	Not less than 40%		23,619	23,619	46.1%	-	23,619	23,826
3	Balance Inv to be in Approved Investment	Not exceeding 60%		27,662	27,662	53.9%	-	27,662	27,774
<b>TOTAL PENSION GENERAL ANNUITY FUND</b>		<b>100%</b>		<b>51,281</b>	<b>51,281</b>	<b>100.0%</b>		<b>51,281</b>	<b>51,601</b>

**LINKED BUSINESS**

C.LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved investment	Not less than 75%	13,482	562,154	575,635	95.7%
2	Other Investments	Not more than 25%	-	25,942	25,942	4.3%
<b>TOTAL LINKED INSURANCE FUND</b>		<b>100%</b>	<b>13,344</b>	<b>611,039</b>	<b>624,383</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 : 2/14/2013

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 L-27-UNIT LINKED BUSINESS-3A

FORM 3A

Unit Linked Insurance Business

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

PART - B

Name Of The Insurer: Aviva Life Insurance Company

India Limited, Code: 0122

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 31st Dec 2012

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	ULGF00210/03/2006GROUP BALAN122	ULGF00531/03/2006GROUPCAS HF122	ULGF00310/03/2006GROUP DEBTF122	ULGF00410/03/2006GROUPGRO WT122	ULGF00113/07/2005GROU PSECUR122	ULGF00613/02/2009GROU PSDEBT122
Opening Balance (Market Value)	1,216	831	5,219	1,218	1,671	111
Add : Inflow During the Quarter	34	181	159	46	172	(0)
Increase/ Decrease value of Inv (net)	32	22	128	27	43	2
Less : Outflow During the Quarter	51	649	181	275	98	0
Total Investible Fund (Mkt value)	1,231	385	5,326	1,017	1,789	113

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	175	14.2%	-	0.0%	1,894	35.6%	110	10.9%	431	24.1%	-	0.0%
Corporate Bonds	101	8.2%	-	0.0%	637	12.0%	51	5.0%	283	15.8%	-	0.0%
Infrastructure Bonds	403	32.8%	-	0.0%	1,916	36.0%	124	12.2%	519	29.0%	30	26.4%
Equity	393	31.9%	-	0.0%	-	0.0%	540	53.2%	316	17.7%	-	0.0%
Money Market	10	0.8%	368	95.5%	385	7.2%	46	4.5%	19	1.1%	76	67.8%
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)	1,082	87.9%	368	95.5%	4,833	90.8%	872	85.7%	1,569	87.7%	106	94.2%
Current Assets:												
Accrued Interest	24	1.9%	0	0.0%	157	2.9%	11	1.0%	39	2.2%	1	0.9%
Dividend Receivable	0	0.0%	-	0.0%	-	0.0%	0	0.0%	0	0.0%	-	0.0%
Bank Balance	0	0.0%	0	0.0%	(3)	-0.1%	9	0.9%	(1)	0.0%	0	0.1%
Receivable for Sale of Investments	58	4.7%	18	4.6%	393	7.4%	60	5.9%	61	3.4%	5	4.9%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	0	0.0%	-	0.0%	200	3.8%	(0)	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	1	0.1%	1	0.1%	3	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)	81	6.6%	17	4.5%	343	6.4%	79	7.7%	98	5.5%	7	5.8%
Other Investments (<=25%)												
Corporate Bonds	40	3.2%	-	0.0%	150	2.8%	30	2.9%	100	5.6%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	28	2.3%	-	0.0%	-	0.0%	36	3.6%	22	1.2%	-	0.0%
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%
Sub Total (C)	68	5.5%	-	0.0%	150	2.8%	66	6.5%	121	6.8%	-	0.0%
Total (A + B+C)	1,231	100.0%	385	100.0%	5,326	100.0%	1,017	100.0%	1,789	100.0%	113	100.0%
Fund Carried Forward (as per LB2)												

Date : 14-02-2013

**Note:**

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

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

Unit Linked Insurance Business

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

PART - B

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

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 31st Dec 2012

Rs. Lakhs

PARTICULARS	Pension Unit Linked Balance 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	ULIF00311/02/2003PNSBAL ANCE122	ULIF02325/01/2010PNBA LAN-II122	ULIF00703/03/2005PNS NGROWTH122	ULIF02425/01/2010PNGRO WT-II122	ULIF02525/01/2010PNSNI NFRAF122	ULIF01122/01/2008PNSNI NDEXF122
Opening Balance (Market Value)	14,834	2,822	32,351	2,573	2,490	58,449
Add : Inflow During the Quarter	101	200	33	111	57	77
Increase/ Decrease value of Inv (net)	398	70	560	66	77	1,915
Less : Outflow During the Quarter	1,526	68	11,073	13	71	7,454
Total Investible Fund (Mkt value)	13,808	3,026	21,872	2,738	2,553	52,987

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
Approved Investments (>=75%)												
Govt. Bonds	1,940	14.0%	552	18.2%	2,557	11.7%	339	12.4%	-	0.0%	-	0.0%
Corporate Bonds	853	6.2%	332	11.0%	908	4.1%	139	5.1%	-	0.0%	-	0.0%
Infrastructure Bonds	3,524	25.5%	742	24.5%	2,805	12.8%	484	17.7%	-	0.0%	-	0.0%
Equity	5,028	36.4%	733	24.2%	11,914	54.5%	1,454	53.1%	2,044	80.1%	50,986	96.2%
Money Market	-	0.0%	261	8.6%	-	0.0%	128	4.7%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	1,200	8.7%	40	1.3%	1,450	6.6%	-	0.0%	-	0.0%	-	0.0%
Sub Total (A)	12,545	90.9%	2,660	87.9%	19,634	89.8%	2,545	92.9%	2,044	80.1%	50,986	96.2%
Current Assets:												
Accrued Interest	372	2.7%	50	1.7%	482	2.2%	27	1.0%	-	0.0%	-	0.0%
Dividend Receivable	3	0.0%	0	0.0%	9	0.0%	1	0.0%	1	0.1%	24	0.0%
Bank Balance	31	0.2%	(0)	0.0%	(1,795)	-8.2%	0	0.0%	5	0.2%	(318)	(0)
Receivable for Sale of Investments	646	4.7%	254	8.4%	2,349	10.7%	67	2.4%	73	2.9%	625	1.2%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	-	0.0%	1	0.0%	-	0.0%	5	0.2%	17	0.7%	(0)	0.0%
Fund Mgmt Charges Payable	13	0.1%	3	0.1%	29	0.1%	3	0.1%	3	0.1%	32	0.1%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	1	0.0%	0	0.0%	0	0.0%	4	0.0%
Sub Total (B)	1,038	7.5%	300	9.9%	1,015	4.6%	86	3.2%	59	2.3%	295	0.6%
Other Investments (<=25%)												
Corporate Bonds	-	0.0%	10	0.3%	498	2.3%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	225	1.6%	56	1.8%	725	3.3%	107	3.9%	449	17.6%	1,706	3.2%
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%
Sub Total (C)	225	1.6%	66	2.2%	1,223	5.6%	107	3.9%	449	17.6%	1,706	3.2%
Total (A + B+C)	13,808	100.0%	3,026	100.0%	21,872	100.0%	2,738	100.0%	2,553	100.0%	52,987	100.0%
Fund Carried Forward (as per LB2)												

Date : 14-02-2013

**Note:**

1. The aggregate of all the above Segregated Unit-Funds should
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial Report) Re
3. Other Investments' are as permitted under Sec 27A(2) and 27B(

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

Unit Linked Insurance Business

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

PART - B

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

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

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 31st Dec 2012

Rs. Lakhs

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	ULIF02625/01/2010PNIN DEX-II122	ULIF02725/01/2010PN SNPSUFUND122	ULIF00803/03/2005PNSN SECURE122	ULIF01408/02/2008PNS PROTECT122	ULIF02825/01/2010PNPRO TE-II122	ULIF00411/02/2003PNS WPROFIT122
Opening Balance (Market Value)	8,244	9,167	4,540	10,315	1,600	1,164
Add : Inflow During the Quarter	370	142	2,678	678	254	-
Increase/ Decrease value of Inv (net)	292	9	132	214	40	38
Less : Outflow During the Quarter	110	279	330	1,806	91	27
Total Investible Fund (Mkt value)	8,796	9,039	7,020	9,401	1,803	1,175

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%	1,688	24.0%	2,566	27.3%	435	24.1%	-	0.0%
Corporate Bonds	-	0.0%	-	0.0%	702	10.0%	1,217	12.9%	145	8.0%	410	34.9%
Infrastructure Bonds	-	0.0%	-	0.0%	2,635	37.5%	2,650	28.2%	655	36.4%	491	41.8%
Equity	8,468	96.3%	8,513	94.2%	968	13.8%	460	4.9%	265	14.7%	3	0.3%
Money Market	-	0.0%	-	0.0%	29	0.4%	206	2.2%	115	6.4%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	-	0.0%	-	0.0%	65	0.9%	800	8.5%	10	0.6%	537	45.7%
Sub Total (A)	8,468	96.3%	8,513	94.2%	6,086	86.7%	7,899	84.0%	1,625	90.1%	1,441	122.7%
Current Assets:												
Accrued Interest	-	0.0%	-	0.0%	191	2.7%	395	4.2%	40	2.2%	137	11.7%
Dividend Receivable	4	0.0%	15	0.2%	0	0.0%	0	0.0%	0	0.0%	-	0.0%
Bank Balance	19	0	(4)	(0)	(6)	(0)	(73)	(0)	(7)	(0)	(502)	(0)
Receivable for Sale of Investments	35	0.4%	284	3.1%	423	6.0%	683	7.3%	121	6.7%	98	8.4%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	-	0.0%	148	1.6%	4	0.1%	1	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	7	0.1%	9	0.1%	5	0.1%	7	0.1%	2	0.1%	0	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)	50	0.6%	137	1.5%	599	8.5%	998	10.6%	152	8.4%	(266)	-22.7%
Other Investments (<=25%)												
Corporate Bonds	-	0.0%	-	0.0%	289	4.1%	469	5.0%	10	0.6%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	278	3.2%	389	4.3%	45	0.6%	37	0.4%	16	0.9%	-	0.0%
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%
Sub Total (C)	278	3.2%	389	4.3%	335	4.8%	505	5.4%	26	1.4%	-	0.0%
Total (A + B+C)	8,796	100.0%	9,039	100.0%	7,020	100.0%	9,401	100.0%	1,803	100.0%	1,175	100.0%
Fund Carried Forward (as per LB2)												

Date : 14-02-2013

**Note:**

1. The aggregate of all the above Segregated Unit-Funds should
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial Report) Re
3. Other Investments' are as permitted under Sec 27A(2) and 27B(

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

Unit Linked Insurance Business

PART - B

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

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

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 31st Dec 2012

Rs. Lakhs

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	ULIF00106/06/2002LIFBALA NCE122	ULIF01508/01/2010LIBAL AN-II122	ULIF01306/02/2008LIFEDE BTFU122	ULIF01608/01/2010LIFDE BT-II122	ULIF01230/01/2008LIENHA NCER122	ULIF01708/01/2010LIFE NHN-II122
Opening Balance (Market Value)	72,326	8,629	541	6,306	8,892	8,137
Add : Inflow During the Quarter	131	752	295	601	127	880
Increase/ Decrease value of Inv (net)	1,708	231	15	155	256	262
Less : Outflow During the Quarter	3,110	17	225	279	378	19
Total Investible Fund (Mkt value)	71,055	9,595	626	6,784	8,896	9,261

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
<b>Approved Investments (&gt;=75%)</b>												
Govt. Bonds	13,057	18.4%	1,620	16.9%	264	42.2%	2,391	35.2%	-	0.0%	-	0.0%
Corporate Bonds	5,443	7.7%	678	7.1%	62	9.8%	405	6.0%	-	0.0%	-	0.0%
Infrastructure Bonds	12,569	17.7%	2,288	23.9%	200	32.0%	2,446	36.1%	-	0.0%	-	0.0%
Equity	24,202	34.1%	3,270	34.1%	-	0.0%	-	0.0%	7,942	89.3%	8,286	89.5%
Money Market	1,627	2.3%	303	3.2%	10	1.6%	669	9.9%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	4,425	6.2%	540	5.6%	21	3.4%	189	2.8%	-	0.0%	-	0.0%
<b>Sub Total (A)</b>	<b>61,323</b>	<b>86.3%</b>	<b>8,699</b>	<b>90.7%</b>	<b>556</b>	<b>88.9%</b>	<b>6,101</b>	<b>89.9%</b>	<b>7,942</b>	<b>89.3%</b>	<b>8,286</b>	<b>89.5%</b>
<b>Current Assets:</b>												
Accrued Interest	1,779	2.5%	242	2.5%	18	2.8%	178	2.6%	0	0.0%	-	0.0%
Dividend Receivable	15	0.0%	2	0.0%	-	0.0%	-	0.0%	5	0.1%	5	0.1%
Bank Balance	(1)	(0)	43	0	(3)	(0)	(5)	(0)	8	0	28	0
Receivable for Sale of Investments	6,200	8.7%	361	3.8%	96	15.3%	767	11.3%	259	2.9%	349	3.8%
<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	595	0.8%	10	0.1%	50	8.0%	250	3.7%	53	0.6%	105	1.1%
Fund Mgmt Charges Payable	69	0.1%	10	0.1%	1	0.1%	7	0.1%	12	0.1%	9	0.1%
<b>Other Current Liabilities (for Investments)</b>	<b>1</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>1</b>	<b>0.0%</b>	<b>1</b>	<b>0.0%</b>
<b>Sub Total (B)</b>	<b>7,329</b>	<b>10.3%</b>	<b>628</b>	<b>6.5%</b>	<b>59</b>	<b>9.5%</b>	<b>683</b>	<b>10.1%</b>	<b>207</b>	<b>2.3%</b>	<b>267</b>	<b>2.9%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	1,137	1.6%	20	0.2%	10	1.6%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	1,266	1.8%	247	2.6%	-	0.0%	-	0.0%	748	8.4%	708	7.6%
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%
<b>Sub Total (C)</b>	<b>2,402</b>	<b>3.4%</b>	<b>267</b>	<b>2.8%</b>	<b>10</b>	<b>1.6%</b>	<b>-</b>	<b>0.0%</b>	<b>748</b>	<b>8.4%</b>	<b>708</b>	<b>7.6%</b>
<b>Total (A + B+C)</b>	<b>71,055</b>	<b>100.0%</b>	<b>9,595</b>	<b>100.0%</b>	<b>626</b>	<b>100.0%</b>	<b>6,784</b>	<b>100.0%</b>	<b>8,896</b>	<b>100.0%</b>	<b>9,261</b>	<b>100.0%</b>
Fund Carried Forward (as per LB2)												

Date : 14-02-2013

**Note:**

1. The aggregate of all the above Segregated Unit-Funds should
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial Report) Re
3. Other Investments' are as permitted under Sec 27A(2) and 27B(

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

Unit Linked Insurance Business

PART - B

PART - B

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

Periodicity of Submission: Quarterly

Par / Non Par

Par / Non Par

Statement As On : 31st Dec 2012

Rs. Lakhs

Rs. Lakhs

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
SFIN	ULIF00527/01/2004LIFEGROWTH122	ULIF01808/01/2010LIGROWTH-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	203,006	10,958	7,482	20,282	13,255	6,115
Add : Inflow During the Quarter	94	484	304	17	825	244
Increase/ Decrease value of Inv (net)	4,745	291	193	667	469	138
Less : Outflow During the Quarter	14,494	71	55	1,776	140	446
Total Investible Fund (Mkt value)	193,351	11,662	7,925	19,190	14,410	6,052

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
Approved Investments (>=75%)												
Govt. Bonds	8,658	4.5%	643	5.5%	-	0.0%	-	0.0%	-	0.0%	1,473	24.3%
Corporate Bonds	5,125	2.7%	197	1.7%	-	0.0%	-	0.0%	-	0.0%	768	12.7%
Infrastructure Bonds	16,291	8.4%	858	7.4%	-	0.0%	-	0.0%	-	0.0%	2,012	33.2%
Equity	133,984	69.3%	8,282	71.0%	6,297	79.5%	18,492	96.4%	13,836	96.0%	245	4.1%
Money Market	123	0.1%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	201	3.3%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	14,500	7.5%	475	4.1%	-	0.0%	-	0.0%	-	0.0%	400	6.6%
Sub Total (A)	178,681	92.4%	10,456	89.7%	6,297	79.5%	18,492	96.4%	13,836	96.0%	5,100	84.3%
Current Assets:												
Accrued Interest	3,807	2.0%	145	1.2%	(0)	0.0%	-	0.0%	-	0.0%	249	4.1%
Dividend Receivable	79	0.0%	7	0.1%	4	0.1%	9	0.0%	7	0.0%	0	0.0%
Bank Balance	(457)	(0)	37	0	51	0	(33)	(0)	63	0	3	0
Receivable for Sale of Investments	3,083	1.6%	218	1.9%	254	3.2%	153	0.8%	69	0.5%	435	7.2%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	405	0.2%	27	0.2%	67	0.8%	0	0.0%	-	0.0%	1	0.0%
Fund Mgmt Charges Payable	225	0.1%	12	0.1%	8	0.1%	11	0.1%	15	0.1%	5	0.1%
Other Current Liabilities (for Investments)	4	0.0%	0	0.0%	0	0.0%	1	0.0%	1	0.0%	0	0.0%
Sub Total (B)	5,877	3.0%	368	3.2%	234	2.9%	117	0.6%	124	0.9%	682	11.3%
Other Investments (<=25%)												
Corporate Bonds	40	0.0%	10	0.1%	-	0.0%	-	0.0%	-	0.0%	249	4.1%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	8,753	4.5%	828	7.1%	1,394	17.6%	582	3.0%	450	3.1%	22	0.4%
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%
Sub Total (C)	8,793	4.5%	838	7.2%	1,394	17.6%	582	3.0%	450	3.1%	271	4.5%
Total (A + B+C)	193,351	100.0%	11,662	100.0%	7,925	100.0%	19,190	100.0%	14,410	100.0%	6,052	100.0%
Fund Carried Forward (as per LB2)												

Date : 14-02-2013

**Note:**

1. The aggregate of all the above Segregated Unit-Funds should
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial Report) Re
3. Other Investments' are as permitted under Sec 27A(2) and 27B(

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

Unit Linked Insurance Business

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

PART - B

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

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 31st Dec 2012

Rs. Lakhs

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	ULIF02108/01/2010LIPR OTE-II122	ULIF02208/01/2010LIFE PSUFND122	ULIF00627/01/2004LIFE SECURE122	ULIF00225/06/2002LIF WPROFIT122	ULIF02903/05/2010LIFE LQUID122	ULIF03020/07/2010LIFE WEALTH122
Opening Balance (Market Value)	4,053	25,926	46,906	12,180	8	1,341
Add : Inflow During the Quarter	252	610	62	-	21	25
Increase/ Decrease value of Inv (net)	96	56	1,095	292	0	34
Less : Outflow During the Quarter	326	168	3,354	165	28	4
Total Investible Fund (Mkt value)	4,076	26,424	44,709	12,307	1	1,396

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	801	19.7%	-	0.0%	10,766	24.1%	-	0.0%	-	0.0%	250	17.9%
Corporate Bonds	316	7.8%	-	0.0%	8,052	18.0%	2,859	23.2%	-	0.0%	89	6.4%
Infrastructure Bonds	1,513	37.1%	-	0.0%	12,192	27.3%	3,244	26.4%	-	0.0%	365	26.2%
Equity	604	14.8%	24,616	93.2%	6,987	15.6%	26	0.2%	-	0.0%	496	35.5%
Money Market	192	4.7%	-	0.0%	777	1.7%	-	0.0%	0	9.5%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	330	8.1%	-	0.0%	900	2.0%	4,933	40.1%	-	0.0%	105	7.5%
Sub Total (A)	3,756	92.2%	24,616	93.2%	39,674	88.7%	11,062	89.9%	0	9.5%	1,305	93.4%
Current Assets:												
Accrued Interest	137	3.4%	0	0.0%	1,375	3.1%	1,135	9.2%	0	0.0%	33	2.4%
Dividend Receivable	0	0.0%	42	0.2%	4	0.0%	-	0.0%	-	0.0%	0	0.0%
Bank Balance	82	0	77	0	(58)	(0)	(440)	(0)	1	1	0	0
Receivable for Sale of Investments	39	1.0%	794	3.0%	2,099	4.7%	550	4.5%	0	15.2%	43	3.1%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Payable for Investments	-	0.0%	407	1.5%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	4	0.1%	27	0.1%	35	0.1%	0	0.0%	0	2.3%	2	0.1%
Other Current Liabilities (for Investments)	0	0.0%	1	0.0%	0	0.0%	0	0.0%	0	16.3%	0	0.0%
Sub Total (B)	255	6.3%	478	1.8%	3,385	7.6%	1,245	10.1%	1	90.5%	75	5.4%
Other Investments (<=25%)												
Corporate Bonds	30	0.7%	-	0.0%	1,301	2.9%	-	0.0%	-	0.0%	-	0.0%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Equity	35	0.9%	1,330	5.0%	349	0.8%	-	0.0%	-	0.0%	16	1.2%
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%
Sub Total (C)	65	1.6%	1,330	5.0%	1,651	3.7%	-	0.0%	-	0.0%	16	1.2%
Total (A + B+C)	4,076	100.0%	26,424	100.0%	44,709	100.0%	12,307	100.0%	1	100.0%	1,396	100.0%
Fund Carried Forward (as per LB2)												

Date : 14-02-2013

**Note:**

1. The aggregate of all the above Segregated Unit-Funds should
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial Report) Re
3. Other Investments' are as permitted under Sec 27A(2) and 27B(

FORM L-27-UNIT LINKED BUSINESS-3A

FORM 3A

Unit Linked Insurance Business

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

PART - B

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

Periodicity of Submission: Quarterly

Par / Non Par

Statement As On : 31st Dec 2012

Rs. Lakhs

PARTICULARS	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Total of All Funds
SFIN	ULGF00728/03/2011GROUP INCOM122	ULIF03201/08/2011LIF DYNAMIC122	
Opening Balance (Market Value)	1,973	7,250	624,383
Add : Inflow During the Quarter	0	615	11,634
Increase/ Decrease value of Inv (net)	40	206	15,017
Less : Outflow During the Quarter	(0)	303	49,457
Total Investible Fund (Mkt value)	2,013	7,769	601,577

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%	52,611	8.7%
Corporate Bonds	361	18.0%	-	0.0%	30,134	5.0%
Infrastructure Bonds	783	38.9%	-	0.0%	71,741	11.9%
Equity	-	0.0%	7,007	90.2%	356,657	59.3%
Money Market	-	0.0%	-	0.0%	5,545	0.9%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%
Deposits with banks	522	25.9%	-	0.0%	31,442	5.2%
<b>Sub Total (A)</b>	<b>1,667</b>	<b>82.8%</b>	<b>7,007</b>	<b>90.2%</b>	<b>548,130</b>	<b>91.1%</b>
<b>Current Assets:</b>						
Accrued Interest	183	9.1%	-	0.0%	11,205	1.9%
Dividend Receivable	-	0.0%	4	0.1%	242	0.0%
Bank Balance	0	0.0%	64	0.8%	(3,182)	-0.5%
Receivable for Sale of Investments	13	0.6%	209	2.7%	22,244	3.7%
<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%	58	0.7%	2,405	0.4%
Fund Mgmt Charges Payable	1	0.1%	8	0.1%	580	0.1%
<b>Other Current Liabilities (for Investments)</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>18</b>	<b>0.0%</b>
<b>Sub Total (B)</b>	<b>195</b>	<b>9.7%</b>	<b>212</b>	<b>2.7%</b>	<b>27,505</b>	<b>4.6%</b>
<b>Other Investments (&lt;=25%)</b>						
Corporate Bonds	152	7.5%	-	0.0%	4,544	0.8%
Infrastructure Bonds	-	0.0%	-	0.0%	-	0.0%
Equity	-	0.0%	551	7.1%	21,398	3.6%
Money Market	-	0.0%	-	0.0%	-	0.0%
Mutual Funds	-	0.0%	-	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>152</b>	<b>7.5%</b>	<b>551</b>	<b>7.1%</b>	<b>25,942</b>	<b>4.3%</b>
<b>Total (A + B+C)</b>	<b>2,013</b>	<b>100.0%</b>	<b>7,769</b>	<b>100.0%</b>	<b>601,577</b>	<b>100.0%</b>
Fund Carried Forward (as per LB2)						

Date : 14-02-2013

**Note:**

1. The aggregate of all the above Segregated Unit-Funds should
2. Details of Item 12 of FORM LB 2 of IRDA (Actuarial Report) Re
3. Other Investments' are as permitted under Sec 27A(2) and 27B(

Company Name & Code: AVIVA Life Insurance Company India Limited, Code: 0122  
 Statement for the period: Dec 2012  
 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	193,351	33.239		32.438	30.556	30.495	20.3%	-0.1%
2	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	71,055	41.408		40.419	38.672	38.177	15.7%	3.3%
3	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	52,987	12.295		11.873	10.964	10.944	28.6%	4.9%
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	44,709	18.130		17.694	17.064	16.705	11.7%	4.0%
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	21,872	20.767		20.349	19.305	19.274	17.5%	1.2%
6	Unit Linked PSU fund	ULIF02208/01/2010LIFPSUFND122	26,424	9.014		8.998	8.630	8.856	17.1%	NA
7	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	19,190	9.974		9.638	8.899	8.882	28.6%	4.9%
8	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	13,808	31.957		31.058	29.682	29.246	16.3%	4.2%
9	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	14,410	11.296		10.929	10.103	10.096	27.7%	NA
10	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	12,307	16.585		16.358	16.152	15.950	5.3%	5.0%
11	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	11,662	11.329		11.044	10.357	10.323	23.0%	NA
12	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	9,401	14.011		13.707	13.301	13.006	10.3%	7.1%
13	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	9,039	9.152		9.141	8.798	9.041	16.3%	NA
14	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	8,896	12.404		12.052	11.147	11.029	33.1%	4.2%
15	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	9,595	12.173		11.869	11.338	11.134	16.3%	NA
16	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNIINDEX-II122	8,796	12.108		11.705	10.808	10.788	28.3%	NA
17	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	9,261	12.190		11.844	10.951	10.816	32.5%	NA
18	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	7,925	8.789		8.575	8.136	8.422	24.0%	NA
19	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	7,769	10.830		10.541	9.787	9.719	28.8%	NA
20	Unit Linked Debt -II fund	ULIF01608/01/2010LIFDEBT-II122	6,784	12.813		12.507	12.103	11.785	11.2%	NA
21	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	6,052	15.608		15.251	14.798	14.471	10.4%	7.2%
22	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	5,326	16.693		16.286	15.728	15.294	11.3%	7.0%
23	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	7,020	16.735		16.325	15.705	15.375	13.0%	4.6%
24	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	4,076	12.350		12.051	11.600	11.347	12.8%	NA
25	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	3,026	12.014		11.730	11.289	11.151	13.5%	NA
26	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	2,738	12.306		12.005	11.373	11.220	19.8%	NA
27	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	2,553	9.215		8.937	8.476	8.869	25.1%	NA
28	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	2,013	11.675		11.437	11.130	10.887	9.3%	NA
29	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESECUR122	1,789	16.969		16.554	15.860	15.477	14.8%	6.2%
30	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1,803	12.376		12.085	11.645	11.405	12.6%	NA
31	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	1,396	11.281		11.005	10.480	10.318	15.8%	NA
32	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	1,017	16.469		16.082	15.078	14.823	21.4%	5.1%
33	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	1,231	15.515		15.117	14.453	14.257	14.5%	3.9%
34	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	1,175	16.560		16.314	16.089	15.869	5.8%	5.5%
35	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	385	16.737		16.281	15.929	15.584	9.6%	6.4%
36	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	626	15.148		14.786	14.278	13.877	11.7%	8.9%
37	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	113	13.030		12.774	12.535	12.184	9.3%	7.5%
38	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	1	11.191		11.031	10.854	10.624	7.7%	NA
<b>Total AUM</b>			<b>601,577</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: 14-Feb-13

## 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

**Unit Linked**
*(Rs in Lakhs)*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2012	as % of total for this class	As at 31 Dec 2011	as % of total for this class	As at 31 Dec 2012	as % of total for this class	As at 31 Dec 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	156,979	80.1%	171,865	82.7%	154,306	79.8%	175,006	82.9%
AA or better	3,052	1.6%	25	0.0%	3,024	1.6%	25	0.0%
Rated below AA but above A	4,544	2.3%	4,464	2.1%	4,542	2.3%	4,565	2.2%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	31,442	16.0%	31,522	15.2%	31,442	16.3%	31,522	14.9%
	<b>196,017</b>	<b>100.0%</b>	<b>207,876</b>	<b>100.0%</b>	<b>193,314</b>	<b>100.0%</b>	<b>211,118</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	22,651	11.6%	24,273	11.7%	22,330	11.6%	23,484	11.1%
more than 1 year and upto 3years	57,625	29.4%	124,688	60.0%	57,118	29.5%	128,173	60.7%
More than 3years and up to 7years	39,750	20.3%	37,025	17.8%	38,933	20.1%	37,459	17.7%
More than 7 years and up to 10 years	44,089	22.5%	13,946	6.7%	43,439	22.5%	13,974	6.6%
More than 10 years and up to 15 years	25,864	13.2%	4,654	2.2%	25,566	13.2%	4,673	2.2%
More than 15 years and up to 20 years	1,067	0.5%	3,290	1.6%	1,051	0.5%	3,355	1.6%
Above 20 years	4,972	2.5%	0	0.0%	4,877	2.5%	0	0.0%
	<b>196,017</b>	<b>100.0%</b>	<b>207,876</b>	<b>100.0%</b>	<b>193,314</b>	<b>100.0%</b>	<b>211,118</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	47,439	24.2%	19,933	9.6%	46,960	24.3%	20,132	9.5%
State Government	5,172	2.6%	1,302	0.6%	5,208	2.7%	1,347	0.6%
Corporate Securities	143,406	73.2%	186,641	89.8%	141,146	73.0%	189,640	89.8%
	<b>196,017</b>	<b>100.0%</b>	<b>207,876</b>	<b>100.0%</b>	<b>193,314</b>	<b>100.0%</b>	<b>211,118</b>	<b>100.0%</b>

**Non Unit Linked**
*(Rs in Lakhs)*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2012	as % of total for this class	As at 31 Dec 2011	as % of total for this class	As at 31 Dec 2012	as % of total for this class	As at 31 Dec 2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	187,502	94.1%	110,042	91.3%	184,555	94.0%	107,986	91.1%
AA or better	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	11,789	5.9%	10,525	8.7%	11,789	6.0%	10,525	8.9%
	<b>199,291</b>	<b>100.0%</b>	<b>120,567</b>	<b>100.0%</b>	<b>196,344</b>	<b>100.0%</b>	<b>118,511</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	89,513	44.9%	51,482	42.7%	86,590	44.1%	49,463	41.7%
more than 1 year and upto 3years	20,451	10.3%	19,588	16.2%	20,428	10.4%	19,550	16.5%
More than 3years and up to 7years	12,358	6.2%	8,066	6.7%	12,367	6.3%	8,088	6.8%
More than 7 years and up to 10 years	20,714	10.4%	21,887	18.2%	20,730	10.6%	21,880	18.5%
More than 10 years and up to 15 years	14,530	7.3%	3,592	3.0%	14,515	7.4%	3,588	3.0%
More than 15 years and up to 20 years	16,440	8.2%	9,867	8.2%	16,434	8.4%	9,864	8.3%
Above 20 years	25,285	12.7%	6,085	5.0%	25,282	12.9%	6,079	5.1%
	<b>199,291</b>	<b>100.0%</b>	<b>120,567</b>	<b>100.0%</b>	<b>196,344</b>	<b>100.0%</b>	<b>118,511</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	90,802	45.6%	48,231	40.0%	89,260	45.5%	46,909	39.6%
State Government	23,288	11.7%	16,608	13.8%	23,219	11.8%	16,609	14.0%
Corporate Securities	85,201	42.8%	55,728	46.2%	83,865	42.7%	54,992	46.4%
	<b>199,291</b>	<b>100.0%</b>	<b>120,567</b>	<b>100.0%</b>	<b>196,344</b>	<b>100.0%</b>	<b>118,511</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 regulations.
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
7. Discontinued Policy Fund has been reclassified from Unit Linked to Non Unit Linked Funds. Further, previous year's figures have been re-classified accordingly

## FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q3 '12-13	YTD DEC '12	Q3 '11-12	YTD DEC '11
			(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	-	-	-	-
Aviva International Insurance	Significant Influence	Reimbursement of Expenses- Receivable	10.8	10.8	-	-
Aviva International Insurance	Significant Influence	Balance Receivable/ (Payable) as at the end	10.8	10.8	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Expenses- Receivable	236.0	250.4	-	0.5
Aviva Asia PTE Ltd.	Significant Influence	Group Recharges - Payable	14.2	(72.8)	-	(37.2)
Aviva Asia PTE Ltd.	Significant Influence	Balance Receivable/ (Payable) as at the end	250.18	178	-	(181.3)
T R Ramachandran	Key Managerial Personnel (w.e.f. 1	Managerial Remuneration	75.7	152	67.0	202.0
<b>TOTAL</b>			<b>597.7</b>	<b>528.3</b>	<b>67.0</b>	<b>(15.9)</b>

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

BOD and Key Person Information			YTD DEC '12	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Simon Machell	Non - Executive Director	24-Sep-07	NA
2	TR Ramachandran	CEO & Managing Director	1-Nov-08	NA
3	Bobby Parikh	Independent Director	17-Nov-09	NA
4	Robert John Donaghy	Non - Executive Director	7-Dec-10	NA
5	Mohit Burman	Non - Executive Director	24-Sep-07	NA
6	Dr. Anand Chand Burman	Non - Executive Director	12-Jun-08	NA
7	Pritam Das Narang	Non - Executive Director	23-Aug-01	NA
8	Pradip Burman	Non - Executive Director	24-May-11	NA
9	Dr Ajay Dua	Independent Director	17-Nov-09	NA
10	Dr S Narayan	Independent Director	27-Feb-10	NA
11	Rajeev Arora	Chief Finance Officer	1-Sep-07	NA
12	Jyoti Vaswani	Chief Investment Officer	1-Jan-10	NA
13	Sanjeeb Kumar	Appointed Actuary	1-Dec-10	NA
14	Gaurav Rajput	Chief Marketing Officer	4-Oct-10	NA
15	Sanjay Satyapal Arora	Chief of Internal Audit	1-Apr-12	NA

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

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

Rs. in Lakhs

Item	Description	Adjusted Value	
		YTD DEC '12	YTD DEC '11
01	Available Assets in Policyholders' Fund: Deduct:	759,882	632,813
		-	-
02	Mathematical Reserves	725,198	624,799
03	Other Liabilities	31,885	-
04	<b>Excess in Policyholders' funds</b>	2,799	8,014
05	Available Assets in Shareholders Fund: Deduct:	68,929	88,228
		-	-
06	Other Liabilities of shareholders' fund	20,496	41,536
07	<b>Excess in Shareholders' funds</b>	48,434	46,693
08	Total ASM (04)+(07)	51,233	54,707
09	Total RSM	14,399	12,397
10	<b>Solvency Ratio (ASM/RSM)</b>	3.56	4.41

## 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: 31st Dec 2012

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: 31st Dec 2012

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: 31st Dec 2012

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-35-DOWNGRADING OF INVESTMENTS - 2**

Statement as on: 31 Dec 2012

 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 as on: 31 Dec 2012

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 as on: 31 Dec 2012

 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

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

(Rs in Lakhs)

	Q3 '12-13				Q3 '11-12				YTD DEC '12				YTD DEC '11			
	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	1	113	113	23	56	1,008	1,008	322	3	535	535	117	220	4,756	4,756	1,681
From 10,000-25,000	0	1	1	3	68	44	44	126	0	2	2	9	445	323	322	915
From 25001-50,000	7	14	13	26	91	26	26	190	21	45	44	131	595	141	141	1,204
From 50,001-75,000	2	3	3	2	29	4	4	50	4	6	6	7	144	23	23	350
From 75,000-100,000	7	7	7	16	126	20	20	320	29	27	27	52	519	59	59	972
From 1,00,001-1,25,000	3	3	3	61	42	1	1	15	7	4	4	63	65	6	6	44
Above Rs. 1,25,000	118	12	12	119	103	4	4	129	277	35	35	397	523	25	25	948
<b>ii Individual Single Premium (SPA)- Annuity</b>																
From 0-50000	17	33	33	-	36	35	35	-	44	54	54	-	117	58	58	-
From 50,001-100,000	25	20	20	-	6	1	1	-	61	41	41	-	13	1	1	-
From 1,00,001-150,000	15	9	9	-	-	-	-	-	37	15	15	-	10	1	1	-
From 150,001-200,000	15	3	3	-	-	-	-	-	47	12	12	-	-	-	-	-
From 2,00,001-250,000	6	1	1	-	-	-	-	-	15	2	2	-	-	-	-	-
From 2,50,001-3,00,000	3	1	1	-	-	-	-	-	8	1	1	-	-	-	-	-
Above Rs. 3,00,000	48	5	5	-	-	-	-	-	166	12	12	-	-	-	-	-
<b>iii Group Single Premium (GSP)</b>																
From 0-10000	0	-	3	7	-	-	(1)	(11)	0	-	14	(170)	-	-	(1)	(11,20)
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	0	-	1	-	1	-	3	47	1	-	71	180	0.63	-	3	47.30
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	1	-	6	51	-	-	-	-	2	-	14	144	-	-	-	-
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	13	-	151	632	16	-	557	1,986	45	-	668	3,046	64.44	-	2,318	8,540.46
<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	513	10,145	10,123	252,708	741	14,816	14,788	377,816	1,716	39,464	39,429	772,685	2,102	40,442	40,414	816,960
From 10,000-25,000	1,180	8,452	8,451	211,725	1,745	13,415	13,407	367,599	3,848	26,599	26,604	639,028	5,049	34,390	34,399	706,930
From 25001-50,000	1,142	3,476	3,497	59,285	1,205	4,441	4,447	85,813	3,508	11,055	11,083	177,268	4,012	12,261	12,293	197,339
From 50,001-75,000	1,099	2,062	2,067	31,013	1,251	2,442	2,442	29,936	3,007	5,744	5,750	80,881	2,215	4,229	4,236	62,432
From 75,000-100,000	582	633	644	11,943	523	612	613	19,953	1,825	2,080	2,094	40,424	3,343	3,572	3,593	62,689
From 1,00,001-1,25,000	1,292	1,260	1,264	25,871	1,450	1,441	1,442	14,580	3,309	3,267	3,272	67,499	2,184	2,163	2,165	31,463
Above Rs. 1,25,000	2,203	964	969	49,252	3,411	1,183	1,184	39,283	6,546	2,767	2,775	159,336	9,397	3,159	3,166	122,448
<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	(34)	3	15,655	(9,186)	(12)	4	1,873	879	(42)	4	34,679	(17,580)	(13)	10	4,561	5,755
From 10,000-25,000	4	7	1,842	4,741	3	5	2,196	1,263	12	11	6,003	11,771	11	8	7,828	7,195
From 25001-50,000	4	2	873	3,788	7	3	1,652	4,476	12	7	4,133	9,612	19	12	13,128	9,785
From 50,001-75,000	8	5	1,829	7,145	6	1	3,495	1,734	19	7	5,463	14,053	17	4	9,467	11,410
From 75,000-100,000	3	2	3,388	2,490	4	-	1,412	4,612	15	5	4,571	14,291	14	2	2,969	16,014
From 1,00,001-1,25,000	7	6	3,364	3,408	2	1	361	744	17	7	3,986	11,761	11	1	2,446	6,655
Above Rs. 1,25,000	1,052	24	169,479	124,030	5,634	12	(311,402)	28,098	14,021	56	331,168	337,535	15,539	41	(776,238)	70,252
<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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Q3 '12-'13				Q3 '11-'12				YTD DEC '12				YTD DEC '11			
	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 Renewal Premium</b>																
<b>i Individual</b>																
From 0-10000	2,113	25,477	25,507	417,908	1,065	13,298	13,286	38,270	6,042	96,218	96,421	841,260	2,970	57,303	57,377	109,908
From 10,000-25,000	7,933	36,874	36,924	378,513	9,884	44,751	44,800	98,051	23,991	156,845	157,460	909,771	31,056	212,978	213,858	373,665
From 25001-50,000	6,545	12,738	12,764	115,187	7,071	14,442	14,486	59,203	19,171	55,516	55,818	350,870	22,141	62,794	63,132	209,293
From 50,001-75,000	2,049	2,545	2,543	30,016	1,840	2,404	2,423	14,707	5,507	11,419	11,467	99,945	5,231	10,396	10,446	51,226
From 75,000-100,000	3,580	2,843	2,854	29,502	3,485	3,072	3,085	19,886	11,427	11,931	12,015	102,788	12,636	13,513	13,595	73,380
From 1,00,001-1,25,000	1,327	1,236	1,239	16,152	1,358	1,024	1,029	9,607	3,977	4,274	4,289	50,028	3,444	3,474	3,490	27,922
Above Rs. 1,25,000	8,380	2,246	2,246	62,429	8,625	2,335	2,336	38,429	26,416	8,751	8,779	224,596	27,978	8,896	8,921	131,611
<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	38	9,410	2,925	(0)	30	9,745	9,505	(46)	107	56,407	13,452	(5)	104	44,193	19,676
From 10,000-25,000	1	3	152	364	1	7	685	752	3	13	742	1,886	5	27	2,959	2,736
From 25001-50,000	5	6	1,213	1,241	2	5	1,290	76,771	18	26	4,049	9,681	10	22	4,573	82,574
From 50,001-75,000	4	4	808	1,244	5	4	2,709	2,753	19	16	7,565	6,521	24	25	17,423	12,230
From 75,000-100,000	8	2	624	1,092	8	2	637	1,185	28	10	1,884	6,469	25	6	3,440	2,851
From 1,00,001-1,25,000	9	1	145	180	12	3	583	1,219	25	7	2,586	5,165	22	7	2,024	3,245
Above Rs. 1,25,000	481	21	22,311	134,198	465	15	12,015	366,581	1,322	62	99,817	495,215	1,518	54	326,467	701,443
<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	Q3 '12-13			Q3 '11-12			YTD DEC '12			YTD DEC '11		
		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	99	6	0	151	1	1	927	24	2	791	11
2	Corporate Agents-Banks	0	1	1	0	890	70	0	147	26	0	1,954	168
3	Corporate Agents -Others	0	28,683	16	2	(308,988)	44	0	57,834	54	3	(785,639)	497
4	Brokers	9	5,813	18	5	7,120	83	32	23,054	173	16	13,787	178
5	Micro Agents	0	0	0	0	0	-	0	0	0	0	0	-
6	Direct Business	40	161,995	1,018	19	965	5,459	64	308,747	13,827	57	35,538	14,803
	<b>Total(A)</b>	<b>49</b>	<b>196,591</b>	<b>1,059</b>	<b>26</b>	<b>(299,862)</b>	<b>5,659</b>	<b>97</b>	<b>390,709</b>	<b>14,103</b>	<b>78</b>	<b>(733,569)</b>	<b>15,657</b>
1	Referral (B)	0	0	0	0	8	1	0	61	0	0	50	6
	<b>Grand Total (A+B)</b>	<b>49</b>	<b>196,591</b>	<b>1,059</b>	<b>26</b>	<b>(299,854)</b>	<b>5,660</b>	<b>97</b>	<b>390,770</b>	<b>14,103</b>	<b>78</b>	<b>(733,519)</b>	<b>15,663</b>

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3 '12-13		Q3 '11-12		YTD DEC '12		YTD DEC '11	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	10,386	3,829	13,378	5,005	31,763	11,074	39,291	14,805
2	Corporate Agents-Banks	9,702	3,565	14,090	4,897	33,292	10,533	38,794	13,686
3	Corporate Agents -Others	72	6	830	7	4,859	35	2,186	17
4	Brokers	474	79	2,204	250	2,138	314	6,636	850
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	6,525	788	8,969	722	19,568	2,503	18,702	1,590
	<b>Total (A)</b>	<b>27,159</b>	<b>8,268</b>	<b>39,471</b>	<b>10,881</b>	<b>91,620</b>	<b>24,458</b>	<b>105,609</b>	<b>30,950</b>
1	Referral (B)	58	8	22	2	147	21	22	2
	<b>Grand Total (A+B)</b>	<b>27,217</b>	<b>8,276</b>	<b>39,493</b>	<b>10,883</b>	<b>91,767</b>	<b>24,479</b>	<b>105,631</b>	<b>30,951</b>

FORM L-39-Data on Settlement of Claims for the quarter ended 31 Dec 2012

Date: 31 Dec 2012

**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	-	695	249	182	183	80	1,389	381,547	
2	Survival Benefit	-	31	19	23	4	1	78	1,263	
3	for Annuities / Pension	-	535	23	22	12	3	595	1,428	
4	For Surrender	-	30,734	21	8	3	-	30,766	4,035,925	
5	Other benefits	-	-	-	-	-	-	-	-	
	CI/PTD/ADP	-	3	-	-	-	-	3	1,950	
	HCB	-	12	2	-	-	-	14	158	
	ADB	-	19	-	-	-	-	19	4,009	
	IB	-	13	1	-	-	-	14	344	
6	Partial Withdrawals	-	534	3	1	-	-	538	87,157	
7	Auto Foreclosure	-	9,779	17	1	-	-	9,797	600,737	
8	EL Surrender	-	6,090	1,263	31	-	-	7,384	159,541	
9	Death Claims	-	464	-	-	-	-	464	155,680	

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	-	2,117	-	-	-	-	2,117	54,742	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	29	-	-	-	-	29	208	
7	Gratuity	-	674	1	-	-	-	675	67,756	
8	Leave encashment	-	15	-	-	-	-	15	1,900	
9	ADB	-	1	-	-	-	-	1	500	
10	Death Claims	-	411	-	-	-	-	411	37,918	



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	-	2,139	80	68	724	20	-	-	-	-	1	-
2	Claims reported during the period*	545	1,269	51	599	30,854	544	10,438	7,398	2	9	14	25
3	Claims Settled during the period	474	1,204	67	590	30,766	538	9,797	7,384	2	10	14	23
4	Claims Repudiated during the period	69	-	-	-	-	-	-	-	-	-	-	2
	Less than 2years from the date of acceptance of risk	58	-	-	-	-	-	-	-	-	-	-	2
	a												
	Grater than 2 year from the date of acceptance of risk	11	-	-	-	-	-	-	-	-	-	-	-
	b												
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	2	2,204	64	77	812	26	641	14	-	-	-	-
	Less than 3months	2	590	14	28	812	26	-	-	-	-	-	-
	3 months to 6 months	-	371	17	19	-	-	-	-	-	-	-	-
	6months to 1 year	-	735	33	13	-	-	-	-	-	-	-	-
	1year and above	-	508	-	17	-	-	-	-	-	-	-	-

\*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*	406	-	-	-	2,117	-	-	1	669	15
3	Claims Settled during the period	403	-	-	-	2,117	-	-	1	669	15
4	Claims Repudiated during the period	3	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	2	-	-	-	-	-	-	-	-	-
	a										
	Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-	-	-	-	-
	b										
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	0	9		2	4	3	23
b)	Policy Servicing	19	238	18	139	71	29	753
c)	Proposal Processing	3	121	10	67	35	12	497
d)	Survival Claims	8	82	2	39	39	10	421
e)	ULIP Related	12	58	2	24	39	5	196
f)	Unfair Business Practices	161	1272	160	143	954	176	4009
g)	Others	1	41	1	21	11	9	96
<b>Total Number</b>		<b>204</b>	<b>1821</b>	<b>193</b>	<b>435</b>	<b>1153</b>	<b>244</b>	<b>5995</b>

2	Total No. of policies during previous year:	180206
3	Total No. of claims during previous year:	90024
4	Total No. of policies during current year:	91870
5	Total No. of claims during current year:	96103
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	604.2233591
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	46.20043079

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	110	-	110
b)	7-15 days	26	-	26
c)	15-30 days	50	-	50
d)	30-90 days	58	-	58
e)	90 days & Beyond	-	-	-
<b>Total Number of Complaints</b>		<b>244</b>	<b>-</b>	<b>244</b>

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

**Note:**

\* Adjustments of 10 complaints done from Additions of the quarter as categories of few complaints of POP have been changed during investigation and redressal.

\* 5 complaints deducted from addition of the quarter- ( 1 complaint from Policy servicing, 3 from survival claims, 1 from Ulip Related)

\* 5 complaints added to additions- to Unfair Business Category

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

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

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

4. 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 1994-96 Ultimate)

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	83.6%	83.6%
2.	Life- Non-participating Policies*	71.3%	155.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	55.3%	55.3%
5.	Individual Pension Plan	71.3%	83.6%
6.	Unit Linked	71.3%	87.4%
7.	Health Insurance	71.3%	71.3%

\* 87.4% is for Dhan Viddhi and Dhan Varsha.

\* 89.7% 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 115% to 138%.

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	514	514
2.	Life- Non-participating Policies	35	514
3.	Annuities- Participating policies	NA	NA
4.	Annuities - Non-participating policies	514	514
5.	Individual Pension Plan	514	514
6.	Unit Linked	386	643
7.	Health Insurance	386	386

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the fixed expense assumption is 75 to 362.

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	4.10%	4.60%
7.	Health Insurance	NA	NA

ii. Group Business

NA

NA

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

5) **Policyholders Reasonable Expectations:**  
PRE considerations are:

Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 356% as on 31st Dec 2012. Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula -  $[\text{Unit Reserve of UWP/PUWP} \times (p1 \times (1.015)^{\text{DMT of assets}-1} + p2 \times 30\%)]$  where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees. For highest NAV guaranteed product the reserve has been kept based on formula- Additional Charge For Guarantee X Fund Value as on Valuation Date X Elapsed Period (No. of years)

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

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

6) **Taxation and Shareholder Transfers:**

Ø Tax rate is assumed to be 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

$$\text{IBNR Reserves} = \text{Average risk charge} * \text{Delay Months} * (1 - \text{Reinsurance Credit})$$

**Non Linked Individual**

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

**For group business OYRGA Business**

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

**For SP Group Term Business**

IBNR Reserves =  $\text{qx} * (\text{Sum Assured})/12$  (where x is the average age for the in-force policies) which gives the average risk for one month.

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)	335	0.79%	-	0.0575%
2	All Traditional Endowment Products	447	0.92%	-	0.0575%
3	All UL Endowment (fully underwritten)	559	1.32%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	503	0.79%	-	0.2300%
5	All UL Pension Products	503	1.19%	-	0.2300%
6	Single Premium UL Products	335	0.00%	-	0.2300%
7	iLife (online term assurance)	335	2.00%	-	0.0575%
8	Rural Endowment	74	0.00%	-	0.00%
9	Rural Term Assurance	30	0.00%	-	0.00%
10	Health Insurance	335	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.