

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER



April 2026

Aviva Group Investor



Economy - India:

The global macroeconomic landscape remained heavily influenced by unabating geopolitical tensions in West Asia, particularly around the strategically critical Strait of Hormuz, a key transit route for nearly one-fifth of global oil supplies. Despite the announcement of a temporary ceasefire during the month, the situation remained fragile, with repeated violations, naval blockades, and security threats continuing to restrict the free movement of vessels through the strait. Consequently, global supply chains, inflation trajectories, and investor sentiment remain under pressure, reflecting the persistent volatility stemming from this geopolitical flashpoint. This situation has persisted for two months now.

The Monetary Policy Committee (MPC) unanimously decided to hold the policy interest rates unchanged while maintaining neutral stance in its April policy. Policy provided the first insight into the RBI's assessment of the impact of the West Asia crisis on growth and inflation. The overall tone of the policy was cautious, with the RBI Governor highlighting upside risks to inflation and downside risks to growth. The RBI pegged FY27 headline CPI inflation at 4.6% and core CPI estimates at 4.4% while raising quarterly CPI estimates. Upside risks to inflation stem from energy price pass-through and the possibility of higher food inflation due to El Nino. FY27 real GDP growth is estimated at 6.9%, with downward revisions to quarterly estimates. Headwinds to growth estimates emerge given the uncertainty surrounding the duration of the West Asia crisis and disruption of the supply chain and weather-related events.

Headline CPI inflation continued to inch up to 3.4% YoY (Mar-26) against 3.2% reported in previous month given rising Food & Beverages inflation which clocked 3.7% YoY against 3.4% in Feb-26. Core inflation remained unchanged at 3.4% in Mar-26, suggesting that the pass through of higher input costs by companies to consumers is yet to begin. India's WPI inflation for Mar-26 followed a similar trend climbing to 26 months high of 3.9% YoY against 2.1% in Feb-26.

The Index of Industrial Production (IIP) for Mar-26 moderated to 4.1% YoY against revised print of 5.1% in Feb-26 supported by mining sector (5.5% YoY) & resilient manufacturing sector (4.3% YoY). Electricity production witnessed some slowdown. Use based classification indicated strength in capital goods production, Infra & construction goods and consumer durable segment while consumer non-durable segment turned positive for the month compared to previous month. Impact of the war on high frequency indicators needs close monitoring in the coming months. Widening gap between Credit growth (15% YoY) & deposit growth (12% YoY) is resulting in record high Credit-Deposit ratio and increasing reliance on costlier wholesale funding like CDs.

On the external front, India's Merchandise trade deficit narrowed to USD 20.7 bn in Mar-26 from USD 27 bn earlier, driven by sharp rise in oil refinery exports while drop in oil imports with lower import volumes likely offsetting the impact of higher oil prices. Gold imports too witnessed sharp drop during the month. India's services trade surplus was largely stable at USD 18.2 bn in Mar-26, compared with USD 17.8 bn in Feb-26. Elevated crude & LNG prices arising out of West Asia crisis may not only lead to higher import bill but also impact exports due to impact on global growth outlook. A widening CAD coupled with capital outflows may keep the domestic currency under pressure despite RBI's efforts to curb speculative trading in NDF and stem the free fall in currency. Forex reserves remained under pressure given RBI's attempt to support depreciating domestic currency.

Economy - Global:

The US Federal Reserve decided to hold key policy rates while acknowledging that developments in Middle East are contributing to a high level of uncertainty to economic outlook. US labor data is yet to fully price in the geopolitical impact, continuing to show strength. However, inflation prints at various levels (CPI, PPI) inched up annually as well as sequentially reflecting rising energy prices. Global bond yields continued to remain elevated reflecting worsening growth-inflation dynamics and limited policy flexibility. Fiscal impact of US-Iran war on already elevated US debt trajectory has kept the US treasury yields under pressure. The Bank of Japan (BoJ) maintained its short-term policy rate at 0.75%, following a 6-3 split vote that showed significant internal pressure for higher rates due to rising inflation. While holding steady, the bank upgraded its inflation forecasts and signaled potential future hikes.

Bond Outlook and Strategy:

Elevated crude oil prices remain a key risk, with spillovers into domestic inflation. Furthermore, the evolving El Nino weather pattern poses upside risks to food inflation, which could delay the disinflation trajectory and keep headline inflation sticky in the near term. Currency pressures could further exacerbate imported inflation, limiting the MPC's options on interest rates. At the same time, with major global central banks approaching the end of their easing cycles, global liquidity conditions may not be as supportive as in prior years, keeping global yields firm. Domestically bond yields cooled off from their March end highs but have started rising again lately. They are likely to stay elevated driven by persistent supply dynamics and an uncertain macro backdrop. Fiscal pressures partly stemming from potential reductions in excise duties could expand borrowing needs, reinforcing supply-side challenges. This coupled with sizeable State Development Loan issuances are expected to keep upward pressure on yields. Looking ahead to FY27, a critical question is whether the RBI will be able to absorb the anticipated large sovereign supply through Open Market Operations (OMOs) as effectively as it did in FY26. While precedent suggests the central bank has both the intent and tools to manage liquidity and smoothen yields, the scale of supply, combined with external uncertainties and inflation risks, could make such interventions more calibrated rather than aggressive. Although such policy tools may offer intermittent support, the broader environment calls for a measured and selective approach, as yield volatility is expected to remain a defining feature in the near term.

ULIP policyholders, should stay aligned with their long-term asset allocation and risk tolerance during such times of heightened volatility and avoid making reactive decisions. Historically, phases following such market disruptions have tended to deliver relatively better returns. With yields moving up across the curve, bond funds are gradually becoming more appealing; however, their attractiveness will likely improve further as geopolitical risks peak and the markets fully price in the macro risks over time.

Equity Outlook and Strategy:

Indian Equity market snapped recent losing streak and posted robust monthly gains of 7.5% on Nifty50 Index, while Nifty Midcap50 Index and Nifty Smallcap100 Index outperformed with a return of 12.7% and 18.4% respectively in the month of April. All the major sectoral indices closed in the positive, with Nifty Realty Index and Nifty Metal Index outperforming with a gain of 21.9% and 15.4% respectively. Nifty IT Index underperformed with a return of 1.2%, on the back of tepid quarterly results and muted guidance, thereby dragging the frontline indices. Indian market rally was entirely driven by multiple expansion as EPS projections ranged from unchanged to minor decline. The sharp rebound in April in equity markets was fueled by the possibility of end of war. Corporate earnings for March quarter started on a somber note, with IT results disappointing on growth and guidance. FIIs net sold Rs 70,135 crores of cash Equities last month, while DIIs net bought Rs 51,063 crores of cash Equities.

Geopolitical tensions continue to cause short-term volatility and will be the prime mover for markets ahead in the near term. For the long run though, corporate earnings and management guidance will be crucial. We remain cautiously optimistic on return expectations ahead, while being watchful of the evolving global geo-political scenario and the challenges that are emerging on the external front. We continue to focus on opportunities in the market that offer decent risk reward balance.

In the backdrop of the last month run-up in the equity prices, ULIP Policyholders should continue to follow their asset allocation and invest systematically for long term wealth creation.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund	Cash Fund
Anshul Mishra	-	NA	3	NA
Mandar Pandeshwar	NA	1	3	1

Fund Details

Investment Objective: The investment objective is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

NAV as on April 30,2026:	35.4110
Inception Date:	31-Mar-06
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.35%	2.14%	4.75%	5.44%	5.71%	5.43%	4.91%	6.76%
Benchmark**	0.47%	2.64%	5.56%	6.33%	6.61%	6.48%	5.92%	6.92%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	0.00%	20.00%
Money Market Instruments & Cash	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

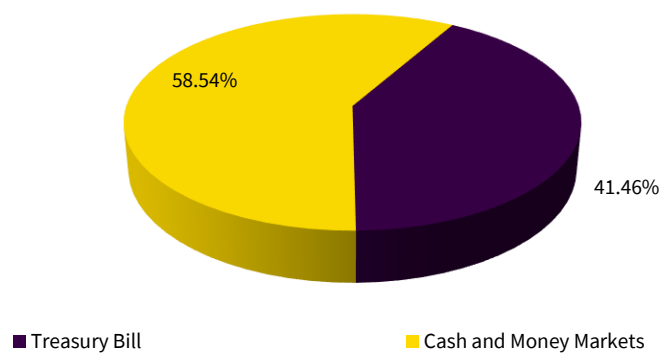
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	5.65
Total	5.65

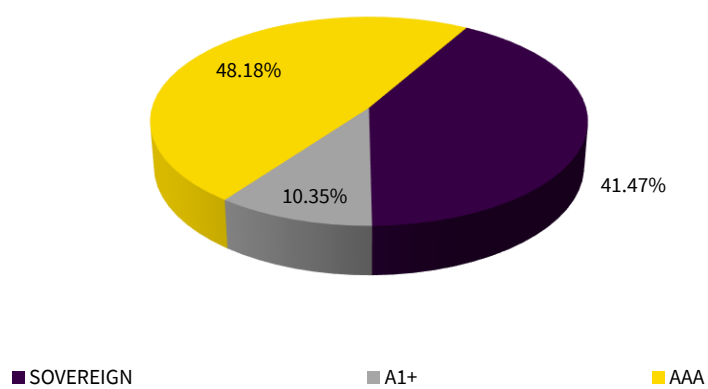
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	0.15

Asset Mix



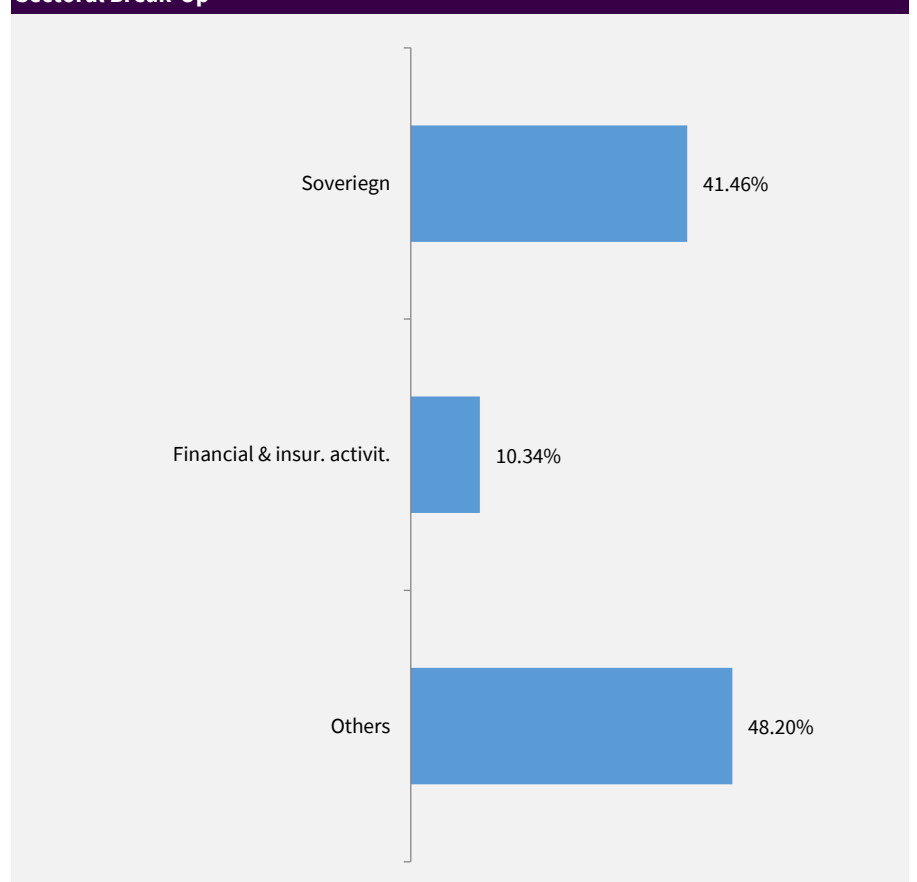
Rating Profile



Security Name **Net Asset (%)**

Cash and Money Markets	100.00%
Portfolio Total	100.00%

Sectoral Break-Up[§]



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return is CRISIL 91 day T-Bill Index Return

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks

The risk profile for this fund is Low

NAV as on April 30,2026:	40.4604
Inception Date:	10-Mar-06
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.74%	0.12%	0.97%	6.16%	6.06%	5.98%	5.23%	7.48%
Benchmark**	0.87%	0.87%	2.78%	6.67%	6.69%	6.56%	5.76%	7.25%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	60.00%	100.00%
Money Market Instruments & Cash	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	236.70
Total	236.70

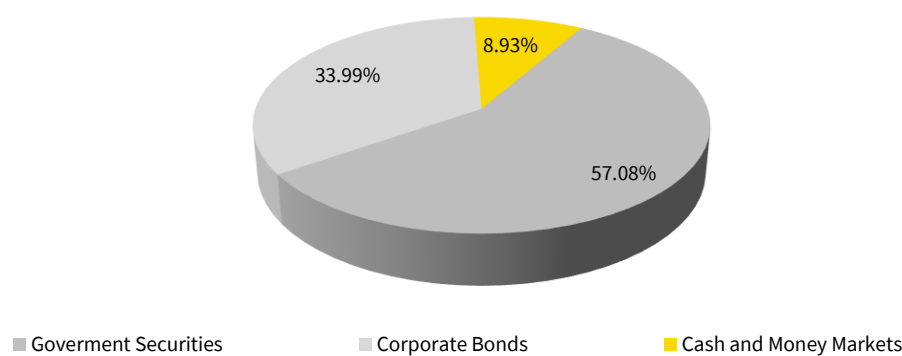
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	5.04

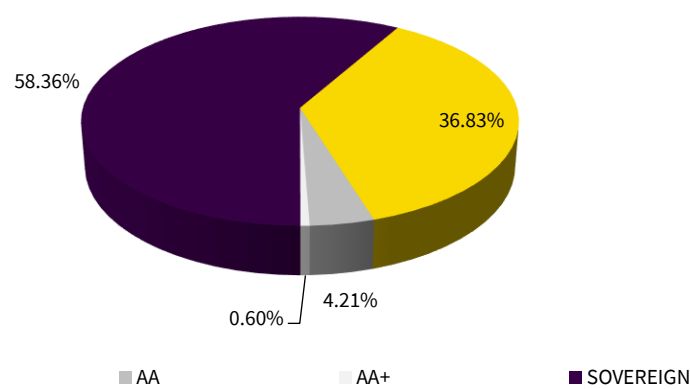
Security Name

Security Name	Net Asset (%)
Government Securities	57.08%
6.48% GS 06-10-2035	11.82%
6.90% GS 15-04-2065	7.71%
6.68% GS 07-07-2040	4.69%
6.75% GS 23-12-2029	3.98%
7.24% GS 18-08-2055	3.50%
7.27% Maharashtra SGS 24-09-2036	3.36%
7.09% GS 25-11-2074	3.26%
6.33% GS 05-05-2035	2.83%
7.20% Maharashtra SGS 23-10-2036	2.75%
7.25% GS 12-06-2063	2.52%
Others	10.66%
Corporate Bonds	33.99%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.68%
7.45% PFC 15-07-2028	5.01%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.30%
8.43% Samman Capital Ltd 22-02-2028	4.11%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.63%
7.95% HDFC BANK Ltd. 21-09-2026	2.96%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.54%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	2.42%
8.75% Shriram Finance 15-06-2026	1.21%
6.83% HDFC Limited 08-01-2031	1.10%
Others	1.03%
Cash and Money Markets	8.93%
Portfolio Total	100.00%

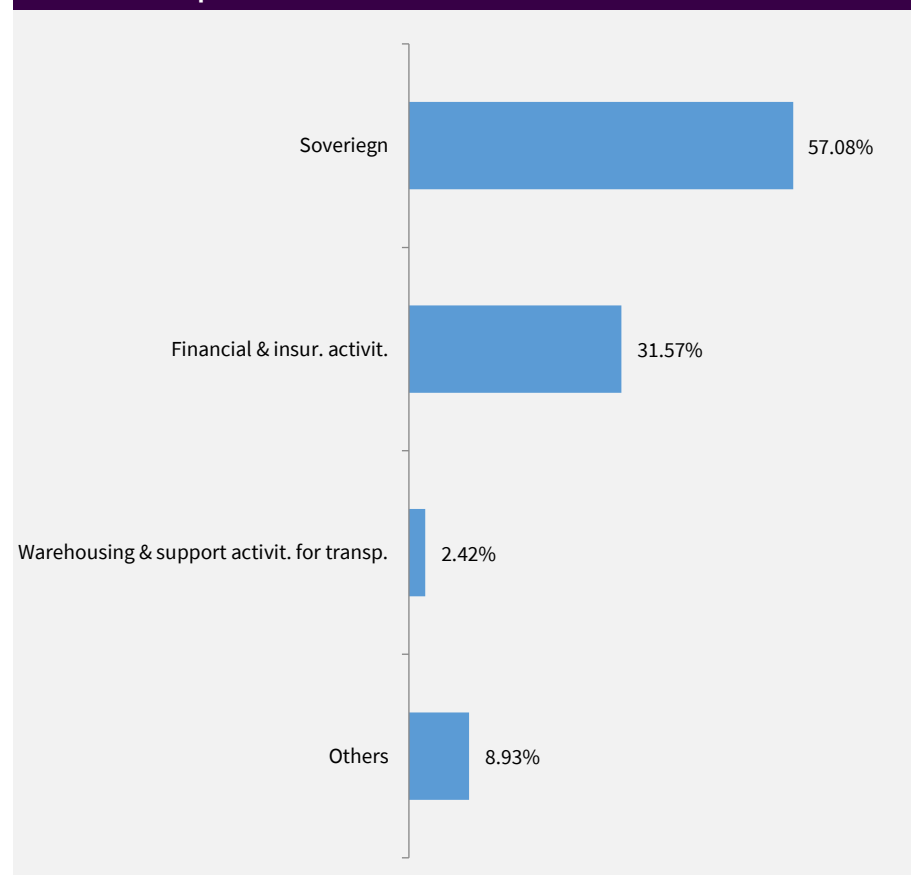
Asset Mix



Rating Profile



Sectoral Break-Up[§]



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark for this fund is CRISIL Composite Bond Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on April 30,2026:	47.5846
Inception Date:	13-Jul-05
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.76%	-0.88%	1.24%	5.98%	7.33%	7.02%	6.85%	8.12%
Benchmark**	2.04%	-0.46%	2.14%	6.16%	7.38%	7.09%	6.72%	8.02%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	40.00%	100.00%
Equity	0.00%	20.00%
Money Market Instruments & Cash	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

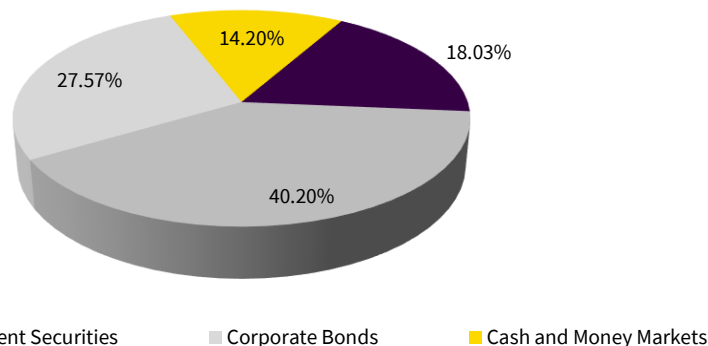
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.68
Debt	48.45
Total	59.13

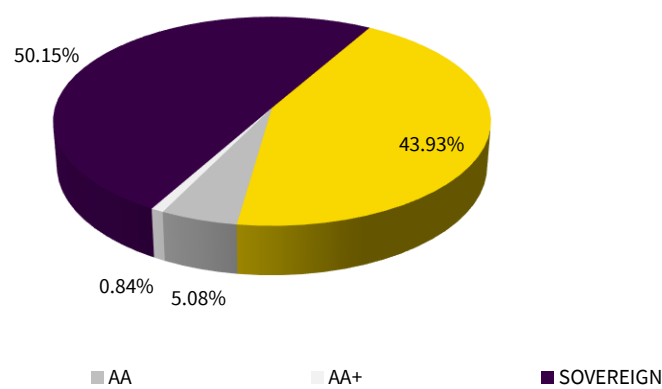
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.24

Asset Mix



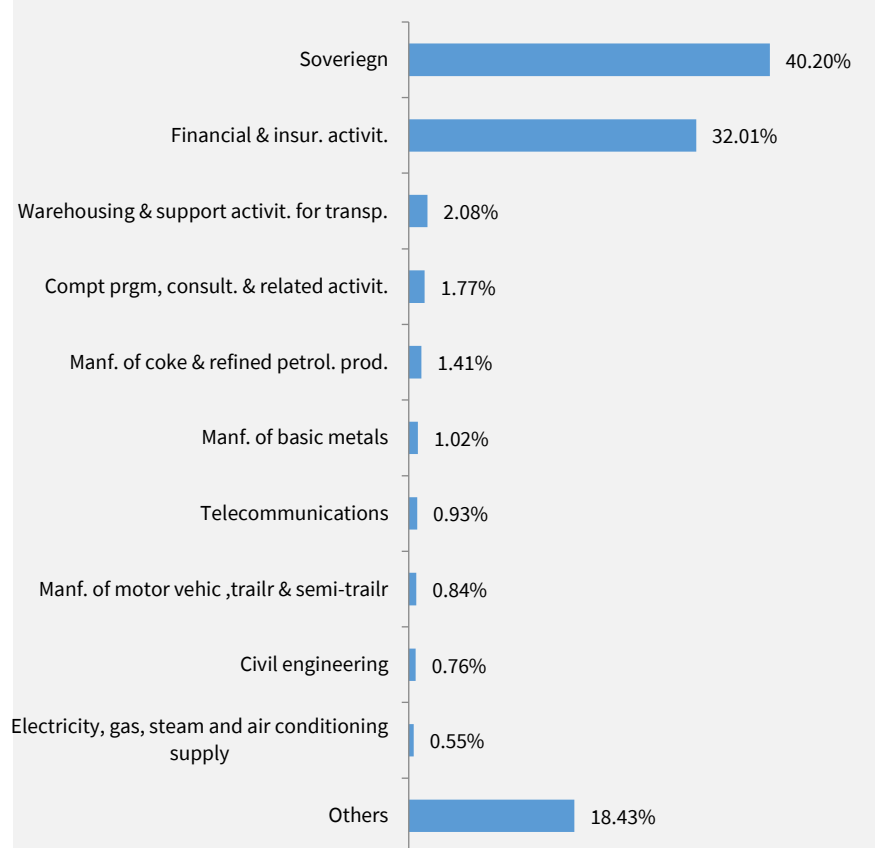
Rating Profile



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	18.03%
HDFC Bank Ltd.	1.92%
ICICI Bank Ltd.	1.46%
Reliance Industries Ltd.	1.41%
Bharti Airtel Ltd.	0.93%
State Bank of India	0.86%
Infosys Ltd.	0.77%
Larsen & Toubro Ltd.	0.76%
Axis Bank Ltd.	0.58%
ITC Ltd.	0.50%
Kotak Mahindra Bank Ltd.	0.46%
Others	8.38%
Government Securities	40.20%
6.48% GS 06-10-2035	9.75%
6.90% GS 15-04-2065	5.05%
6.68% GS 07-07-2040	3.97%
7.24% GS 18-08-2055	2.65%
6.33% GS 05-05-2035	2.29%
7.27% Maharashtra SGS 24-09-2036	2.20%
6.75% GS 23-12-2029	1.96%
7.52% HR SGS 02-05-2034	1.93%
7.42% TN SGS 03-04-2034	1.84%
7.70% AP SGS 06-12-2029	1.78%
Others	6.78%
Corporate Bonds	27.57%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.43%
8.43% Samman Capital Ltd 22-02-2028	4.07%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.97%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.21%
7.95% HDFC BANK Ltd. 21-09-2026	2.71%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.87%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	1.87%
7.45% PFC 15-07-2028	1.69%
8.75% Shriram Finance 15-06-2026	1.02%
7.44% NABARD 24-02-2028	0.67%
Others	1.06%
Cash and Money Markets	14.20%
Portfolio Total	100.00%

Sectoral Break-Up[§]

§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

NAV as on April 30,2026:	47.5436
Inception Date:	10-Mar-06
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	2.93%	-2.18%	0.54%	5.50%	8.31%	7.78%	7.92%	8.45%
Benchmark**	3.15%	-1.73%	1.49%	5.61%	7.99%	7.55%	7.58%	8.71%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	15.00%	90.00%
Equity	0.00%	45.00%
Money Market Instruments & Cash	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

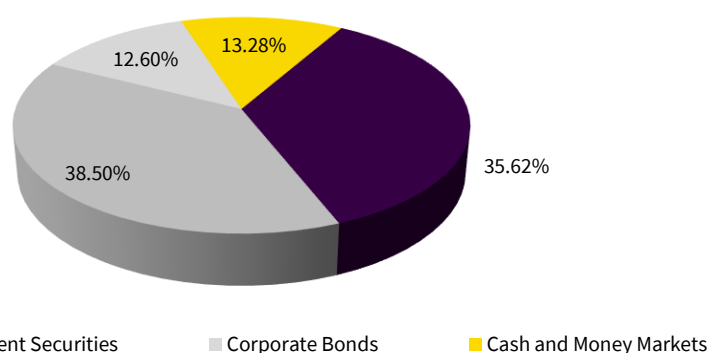
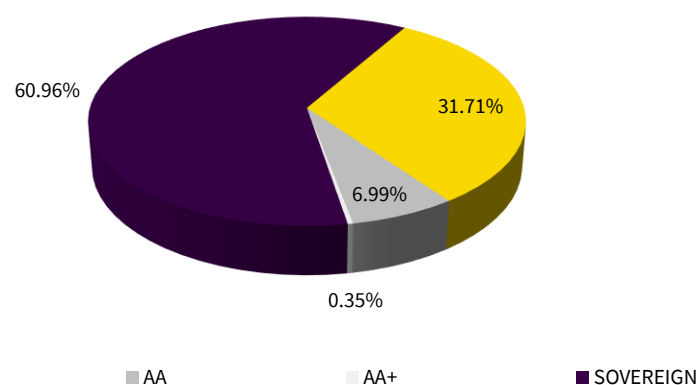
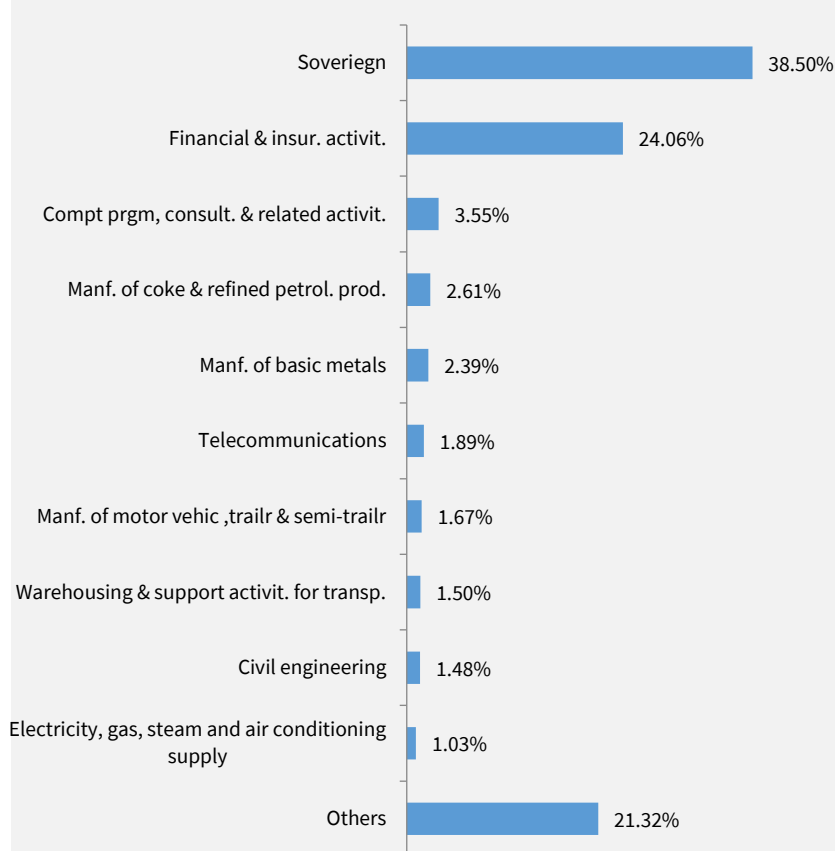
Asset Class	AUM (in Cr.)
Equity	6.48
Debt	11.71
Total	18.19

Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	4.59

Security Name**Net Asset (%)**

Security Name	Net Asset (%)
Equities	35.62%
HDFC Bank Ltd.	3.91%
ICICI Bank Ltd.	3.02%
Reliance Industries Ltd.	2.61%
Bharti Airtel Ltd.	1.89%
State Bank of India	1.60%
Larsen & Toubro Ltd.	1.48%
Infosys Ltd.	1.44%
Axis Bank Ltd.	1.14%
JSW Steel Ltd.	1.14%
ITC Ltd.	0.98%
Others	16.41%
Government Securities	38.50%
6.48% GS 06-10-2035	7.67%
6.90% GS 15-04-2065	4.05%
7.70% AP SGS 06-12-2029	3.86%
6.68% GS 07-07-2040	3.15%
7.24% GS 18-08-2055	2.30%
7.37% GS 23-10-2028	2.20%
6.33% GS 05-05-2035	1.99%
7.27% Maharashtra SGS 24-09-2036	1.92%
6.75% GS 23-12-2029	1.73%
7.52% HR SGS 02-05-2034	1.59%
Others	8.04%
Corporate Bonds	12.60%
8.43% Samman Capital Ltd 22-02-2028	4.41%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.23%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.21%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	1.10%
7.95% HDFC BANK Ltd. 21-09-2026	1.10%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	0.33%
6.75% Piramal Finance Limited 26-09-2031	0.22%
Cash and Money Markets	13.28%
Portfolio Total	100.00%

Asset Mix**Rating Profile****Sectoral Break-Up[§]**

§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To provide high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

NAV as on April 30,2026:	61.2462
Inception Date:	10-Mar-06
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	4.03%	-4.03%	-0.28%	4.12%	8.55%	8.14%	8.95%	9.82%
Benchmark**	4.47%	-3.24%	0.67%	4.90%	8.65%	8.02%	8.53%	9.31%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	20.00%	60.00%
Equity	20.00%	60.00%
Money Market Instruments & Cash	0.00%	60.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

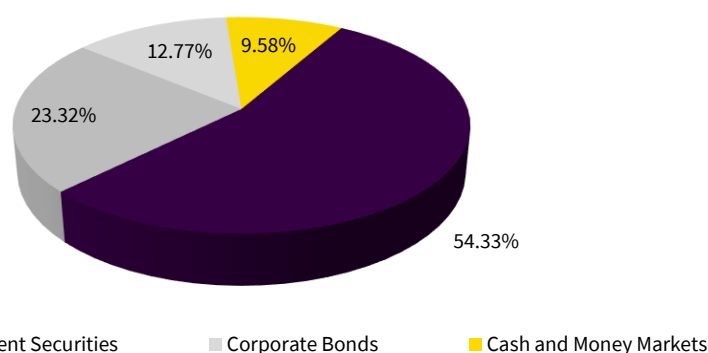
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.59
Debt	12.26
Total	26.85

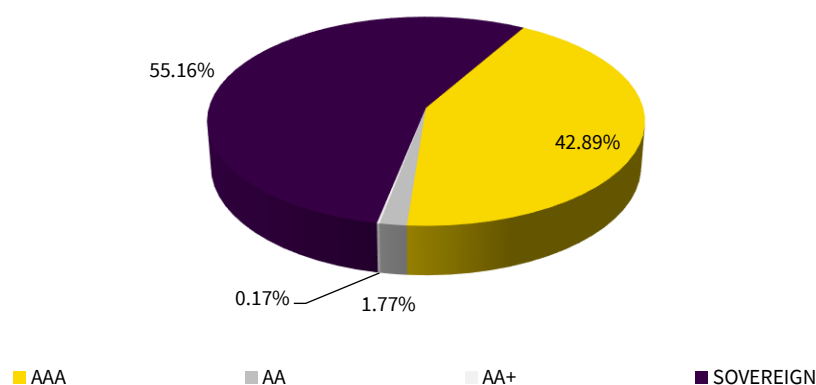
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	4.20

Asset Mix



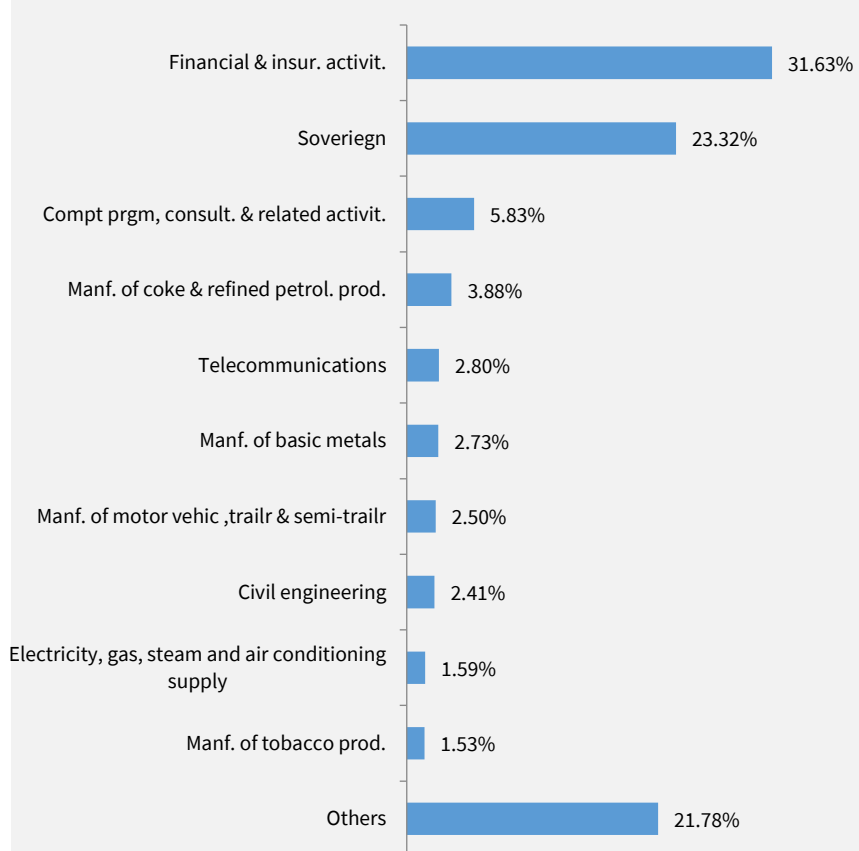
Rating Profile



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	54.33%
HDFC Bank Ltd.	5.55%
ICICI Bank Ltd.	4.35%
Reliance Industries Ltd.	3.74%
Bharti Airtel Ltd.	2.80%
State Bank of India	2.80%
Infosys Ltd.	2.60%
Larsen & Toubro Ltd.	2.41%
Axis Bank Ltd.	1.54%
ITC Ltd.	1.53%
Kotak Mahindra Bank Ltd.	1.37%
Others	25.64%
Government Securities	23.32%
6.48% GS 06-10-2035	5.42%
6.90% GS 15-04-2065	2.77%
7.70% AP SGS 06-12-2029	2.19%
6.68% GS 07-07-2040	2.17%
7.24% GS 18-08-2055	1.43%
6.33% GS 05-05-2035	1.24%
7.27% Maharashtra SGS 24-09-2036	1.19%
6.75% GS 23-12-2029	1.08%
7.52% HR SGS 02-05-2034	1.07%
7.09% GS 25-11-2074	0.94%
Others	3.82%
Corporate Bonds	12.77%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.99%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	2.19%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.86%
7.95% HDFC BANK Ltd. 21-09-2026	1.49%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.12%
7.44% NABARD 24-02-2028	1.11%
8.43% Samman Capital Ltd 22-02-2028	0.75%
8.75% Shriram Finance 15-06-2026	0.60%
7.58% NABARD 31-07-2026	0.37%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	0.22%
Others	0.07%
Cash and Money Markets	9.58%
Portfolio Total	100.00%

Sectoral Break-Up[§]

§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Disclaimer

Benchmark Indices Provided by CRISIL

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