



## **IRDA Public Disclosures**

**QUARTER ENDED 31st DECEMBER 2017**

**Aviva Life Insurance Company India Limited**

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UNAUDITED REVENUE ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31st 2017  
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q3'17-18 (Rs. 000's)	YTD Dec '17 (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	2,170,951	183,487	709,623	4,759,276	111,225	216,013	-	2,858,794	8,150,577
(b) Reinsurance ceded	(29,439)	(3)	-	(342,665)	(1)	(21,031)	-	(112,397)	(393,139)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>2,141,512</b>	<b>183,484</b>	<b>709,623</b>	<b>4,416,612</b>	<b>111,225</b>	<b>194,982</b>	<b>-</b>	<b>2,746,398</b>	<b>7,757,438</b>
<b>Income from Investments</b>									
(a) Interest, Dividends and Rent – Gross	1,143,034	130,175	172,297	2,084,423	119,758	87,745	250	1,220,069	3,737,682
(b) Profit on sale/redemption of investments	2,488,571	331,349	73,635	58,727	541	523	1	911,496	2,953,348
(c) (Loss) on sale/ redemption of investments	(292,262)	(39,657)	(39,669)	(979)	(0)	(34)	(0)	(165,142)	(372,600)
(d) Transfer/Gain on revaluation/change in fair value	1,025,744	146,828	(35,560)	-	-	-	-	1,268,214	1,137,012
(e) Appropriation/Expropriation Adjustment account	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>4,365,087</b>	<b>568,696</b>	<b>170,704</b>	<b>2,142,171</b>	<b>120,299</b>	<b>88,234</b>	<b>252</b>	<b>3,234,637</b>	<b>7,455,443</b>
<b>Other Income</b>									
(a) Other Income	10,989	110	-	18,165	671	-	-	9,171	29,936
(b) Transfer from Shareholders for Mortality charges as per IRDAI order	10,263	255	-	6,306	-	-	-	4,093	16,824
(c) Contribution from the Shareholders' A/c	243,287	-	-	587,414	83,117	13,488	33,217	193,577	960,522
<b>TOTAL (A)</b>	<b>6,771,138</b>	<b>752,545</b>	<b>880,328</b>	<b>7,170,668</b>	<b>315,311</b>	<b>296,704</b>	<b>33,469</b>	<b>6,187,876</b>	<b>16,220,163</b>
Commission	27,083	588	578	1,63,478	1,777	681	-	74,458	194,185
Service Tax/Goods & Service Tax charges on Linked Charges	119,210	8,328	3,483	-	-	-	-	45,584	131,021
Operating Expenses related to Insurance Business	835,832	31,633	15,154	1,722,835	51,382	37,713	3,534	921,546	2,698,083
Provision for Doubtful debts	1,456	55	26	3,002	90	66	6	2,054	4,701
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>983,581</b>	<b>40,604</b>	<b>19,241</b>	<b>1,889,314</b>	<b>53,249</b>	<b>38,460</b>	<b>3,540</b>	<b>1,043,643</b>	<b>3,027,989</b>
Benefits Paid (Net)	7,680,012	1,095,443	230,078	1,441,111	138,599	562,534	141,218	3,690,152	11,288,995
Interim Bonuses Paid	9,034	1,352	-	-	-	-	-	4,398	10,386
Change in valuation of liability in respect of life policies									
(a) Gross	(1,651,070)	(398,883)	628,397	3,713,166	15,643	(310,774)	(111,289)	1,433,671	1,885,190
(b) Amount ceded in Reinsurance	2,219	(0)	-	135,470	1,163	6,485	-	(4,823)	145,336
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	(194,092)	-	-	-	-	-	-	(28,573)	(194,092)
<b>TOTAL (C)</b>	<b>5,846,103</b>	<b>697,912</b>	<b>858,475</b>	<b>5,289,747</b>	<b>155,404</b>	<b>258,244</b>	<b>29,929</b>	<b>5,094,826</b>	<b>13,135,815</b>
<b>TOTAL (B+C)</b>	<b>6,829,685</b>	<b>738,516</b>	<b>877,716</b>	<b>7,179,061</b>	<b>208,653</b>	<b>296,704</b>	<b>33,469</b>	<b>6,138,468</b>	<b>16,163,804</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>	<b>(58,546)</b>	<b>14,029</b>	<b>2,611</b>	<b>(8,393)</b>	<b>106,658</b>	<b>-</b>	<b>-</b>	<b>49,408</b>	<b>56,358</b>
<b>APPROPRIATIONS</b>									
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	(58,546)	(1,081)	-	(8,393)	(252)	-	-	1,309	(68,273)
Transfer to Balance sheet	-	15,110	2,611	-	106,911	-	-	48,099	124,631
<b>TOTAL (D)</b>	<b>(58,546)</b>	<b>14,029</b>	<b>2,611</b>	<b>(8,393)</b>	<b>106,658</b>	<b>-</b>	<b>-</b>	<b>49,408</b>	<b>56,358</b>
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	9,034	1,352	-	-	-	-	-	4,398	10,386
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	(58,546)	14,029	2,611	(8,393)	106,658	-	-	49,408	56,358
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>	<b>(49,512)</b>	<b>15,380</b>	<b>2,611</b>	<b>(8,393)</b>	<b>106,658</b>	<b>-</b>	<b>-</b>	<b>53,806</b>	<b>66,745</b>

Name of the Insurer: Aviva Life Insurance Company India Limited  
Registration No. 122 with the IRDA, dated 14 May 2002

UNAUDITED REVENUE ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31st 2016  
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q3'16-17 (Rs. 000's)	YTD Dec '16 (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	2,447,888	252,709	263,466	4,823,848	79,411	143,450	-	2,785,057	8,010,773
(b) Reinsurance ceded	(34,657)	0	(2)	(343,443)	(0)	(35,532)	-	(139,535)	(413,633)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>2,413,231</b>	<b>252,709</b>	<b>263,465</b>	<b>4,480,405</b>	<b>79,411</b>	<b>107,919</b>	<b>-</b>	<b>2,645,523</b>	<b>7,597,140</b>
<b>Income from Investments</b>									
(a) Interest, Dividends and Rent – Gross	1,420,755	156,762	141,520	1,645,057	121,916	83,811	27,723	1,135,887	3,597,544
(b) Profit on sale/redemption of investments	3,454,815	529,189	116,726	17,602	14,210	481	193	1,192,040	4,133,217
(c) (Loss) on sale/ redemption of investments	(795,891)	(82,874)	(12,604)	(16)	(4)	(30)	(12)	(273,096)	(891,430)
(d) Transfer/Gain on revaluation/change in fair value	90,202	(35,533)	41,197	-	-	-	-	(1,905,554)	95,865
<b>Sub Total</b>	<b>4,169,881</b>	<b>567,544</b>	<b>286,839</b>	<b>1,662,643</b>	<b>136,123</b>	<b>84,262</b>	<b>27,903</b>	<b>149,277</b>	<b>6,935,196</b>
<b>Other Income</b>									
(a) Other Income	264	26	-	22,648	450	-	-	6,961	23,389
(b) Transfer from the Shareholders for Extra Mortality charges per IRDAI order	6,828	-	-	6,534	0	-	-	2,707	13,362
(c) Contribution from the Shareholders' A/c	-	-	-	715,380	-	9,975	434,091	645,582	1,159,444
<b>TOTAL (A)</b>	<b>6,590,204</b>	<b>820,279</b>	<b>550,304</b>	<b>6,887,611</b>	<b>215,984</b>	<b>202,156</b>	<b>461,994</b>	<b>3,450,050</b>	<b>15,728,530</b>
Commission	24,657	879	204	1,65,482	1,826	266	-	69,459	193,314
Service Tax on Premium	113,371	8,422	2,423	-	-	-	-	40,568	124,216
Operating Expenses related to Insurance Business	662,602	31,796	10,678	1,924,837	35,497	33,475	4,394	925,943	2,703,279
Provision for Doubtful debts	2,158	104	35	6,270	116	109	14	2,903	8,806
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>802,789</b>	<b>41,200</b>	<b>13,339</b>	<b>2,096,589</b>	<b>37,439</b>	<b>33,850</b>	<b>4,408</b>	<b>1,038,873</b>	<b>3,029,615</b>
Benefits Paid (Net)	7,605,039	1,186,954	250,294	1,161,273	201,874	239,039	-	2,931,363	10,644,474
Interim Bonuses Paid	6,261	682	-	-	-	-	-	1,800	6,943
Change in valuation of liability in respect of life policies									
(a) Gross	(1,672,259)	(447,173)	285,205	3,695,952	(93,253)	(450,762)	457,586	(746,995)	1,775,296
(b) Amount ceded in Reinsurance	7,822	-	-	(57,494)	(6)	(5,179)	-	(55,536)	(54,857)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	(394,697)	-	-	-	-	-	-	(211,075)	(394,697)
<b>TOTAL (C)</b>	<b>5,552,166</b>	<b>740,463</b>	<b>535,499</b>	<b>4,799,731</b>	<b>108,616</b>	<b>(216,902)</b>	<b>457,586</b>	<b>1,919,557</b>	<b>11,977,159</b>
<b>TOTAL (B+C)</b>	<b>6,354,956</b>	<b>781,663</b>	<b>548,838</b>	<b>6,896,320</b>	<b>146,054</b>	<b>(183,052)</b>	<b>461,994</b>	<b>2,958,431</b>	<b>15,006,774</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>	<b>235,249</b>	<b>38,617</b>	<b>1,466</b>	<b>(8,712)</b>	<b>69,930</b>	<b>385,208</b>	<b>-</b>	<b>491,622</b>	<b>721,756</b>
<b>APPROPRIATIONS</b>									
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	91,457	11,013	-	(8,712)	789	-	-	13,815	94,545
Transfer to Balance sheet	143,792	27,604	1,466	-	69,141	385,208	-	477,806	627,210
<b>TOTAL (D)</b>	<b>235,249</b>	<b>38,617</b>	<b>1,466</b>	<b>(8,712)</b>	<b>69,930</b>	<b>385,208</b>	<b>-</b>	<b>491,621</b>	<b>721,756</b>
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	6,261	681	-	-	-	-	-	1,800	6,942
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	235,249	38,616	1,466	(8,714)	69,930	385,208	-	491,621	721,756
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>	<b>241,510</b>	<b>39,297</b>	<b>1,466</b>	<b>(8,714)</b>	<b>69,930</b>	<b>385,208</b>	<b>-</b>	<b>493,421</b>	<b>728,698</b>

**UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31 2017**  
**Shareholders' Account (Non-technical Account)**

Particulars	Q3 '17-18	YTD Dec '17	Q3'16-17	YTD Dec '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Income From Investments				
(a) Interest, Dividends and Rent – Gross	131,993	417,078	149,807	462,307
(b) Profit on sale/redemption of investments	16,463	36,729	477	2,314
(c) (Loss) on sale/ redemption of investments	(98)	(105)	-	-
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>148,357</b>	<b>453,702</b>	<b>150,283</b>	<b>464,621</b>
Expense other than those directly related to the insurance business	12,267	39,926	17,632	77,447
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)	193,577	960,522	645,582	1,159,444
<b>TOTAL (B)</b>	<b>205,844</b>	<b>1,000,449</b>	<b>663,214</b>	<b>1,236,891</b>
Profit/ (Loss) before tax	(57,487)	(546,746)	(512,931)	(772,270)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(57,487)	(546,746)	(512,931)	(772,270)
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	(12,985,243)	(12,985,243)	(12,615,263)	(12,615,263)
(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>(13,042,730)</b>	<b>(13,531,989)</b>	<b>(13,128,194)</b>	<b>(13,387,533)</b>
<b>Earnings per equity share</b>				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.27)		(0.39)

**FORM L-3-A-B5**
**Name of the Insurer: Aviva Life Insurance Company India Limited**  
**Registration No. 122 with the IRDA, dated 14 May 2002**
**UNAUDITED BALANCE SHEET AS AT DECEMBER 31 2017**

Particulars	Schedule	AS AT DEC 31, 2017 (Rs. 000's)	AS AT DEC 31, 2016 (Rs. 000's)
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(2,400)	(401)
<b>Sub-Total</b>		<b>20,046,600</b>	<b>20,048,599</b>
<b>BORROWINGS</b>			
<b>POLICYHOLDERS' FUNDS:</b>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(20,999)	(690)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		124,631	627,211
<b>POLICY LIABILITIES</b>			
Linked - Individual - Life - Non Participating		413,685	479,513
Linked - Individual - Pension - Non Participating		12,931	12,169
Linked - Group - Life - Non Participating		97,141	63,021
Non Linked - Individual - Life - Participating		13,910	14,472
Non Linked - Individual - Pension - Participating		36,319,048	29,802,379
Non Linked - Individual - Life - Non Participating		1,497,155	1,478,199
Non Linked - Individual - Pension - Non Participating		843,098	1,156,071
Non Linked - Group - Life - Non Participating		533,602	634,854
Non Linked - Group - Pension - Non Participating		322,092	290,522
Non Linked - Annuity - Non Participating		179,777	282,306
Non Linked - Variable group		75,853	57,761
Non Linked Health Non Participating		-	-
<b>INSURANCE RESERVES</b>			
<b>PROVISION FOR LINKED LIABILITIES</b>			
Linked - Individual - Life - Participating		636,292	577,098
Linked - Individual - Pension - Participating		56,627	57,581
Linked - Individual - Life - Non Participating		33,321,013	34,105,710
Linked - Individual - Pension - Non Participating		4,705,576	5,076,400
Linked - Group - Life - Non Participating		3,722,518	2,797,538
Discontinued Policies Fund - Non payment of premium		2,027,535	2,689,874
<b>Sub-Total</b>		<b>84,881,487</b>	<b>80,201,989</b>
<b>FUNDS FOR FUTURE APPROPRIATIONS</b>			
FFA - Others		600,886	630,378
<b>TOTAL</b>		<b>105,528,973</b>	<b>100,880,966</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
- Shareholders'	L-12	6,584,126	7,415,105
- Policyholders'	L-13	40,209,088	36,632,670
Assets held to cover linked liabilities	L-14	45,070,086	45,938,841
<b>LOANS</b>			
	L-15	-	-
<b>FIXED ASSETS</b>			
	L-16	129,215	161,736
<b>CURRENT ASSETS</b>			
Cash & Bank Balance	L-17	391,935	439,883
Advances And Other Assets	L-18	4,013,128	1,725,941
<b>Sub-Total (A)</b>		<b>4,405,063</b>	<b>2,165,824</b>
<b>CURRENT LIABILITIES</b>			
<b>PROVISIONS</b>			
	L-19	4,231,727	4,646,939
	L-20	168,866	173,803
<b>Sub-Total (B)</b>		<b>4,400,594</b>	<b>4,820,742</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>4,469</b>	<b>(2,654,917)</b>
<b>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</b>			
	L-21	-	-
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)</b>			
		13,531,989	13,387,534
<b>TOTAL</b>		<b>105,528,973</b>	<b>100,880,966</b>

Particulars	As AT DECEMBER 31, 2017 (Rs. 000's)	As AT DECEMBER 31, 2016 (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	15,984	24,243
Guarantees given by or on behalf of the Company	Nil	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Claims under policies not acknowledged as debts	247,498	228,600
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Company is in receipt of show cause notices amounting to Rs. (000's) 583,176 (Previous Year Rs. (000's) 583,176) (with proposal to levy interest and penalty) in respect of service tax pertaining to payouts to/ for advisors. During the year issue of commission being inclusive of service tax has been dropped by Commissioner giving 100% relief in respect of Rs. (000's) 538,152. In respect of remaining two issues pertaining to Conveyance charges & Foreign & Domestic tours for agents, demand of Rs (000's) 45,023 has been confirmed. In addition to the above, penalty of Rs. (000's) 44,729 has also been confirmed. Company has filed an appeal before CESTAT.

Company has received Commissioner's order in respect of service tax on surrender charges and upholding penalty thereon amounting to Rs. (000's) 780,313 (Previous Year Rs. (000) 780,313 as per SCN. Commissioner has also upheld imposition of interest as per SCN. Appeal before CESTAT is filed and case is yet to be placed for hearing.

Company has received Commissioner's order in respect of service tax on difference between forex payments as per financials and return for Rs. (000's) 7,683 (Previous Year Rs. (000) 7,683) and has upheld penalty thereon amounting to Rs. (000's) 15,366 (Previous Year Rs. (000's) 15,366). Imposition of interest as per SCN has also been upheld. Appeal before CESTAT is filed and case is yet to be placed for hearing.

Company had received show cause notice amounting to Rs. (000's) 216,525 (Previous Year Rs. (000) 216,525) in respect of service tax on ULIP charges other than FMC along with a proposal to levy interest and penalty. Matter has been heard and order is awaited.

Based on legal opinion, management believes that at present no provision is required in the books of accounts in respect of above matters.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q3 '17-18	YTD Dec '17	Q3'16-17	YTD Dec '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	640,446	1,791,469	379,393	1,078,918
Renewal premiums	2,178,355	6,222,239	2,392,354	6,887,123
Single premiums	39,993	136,868	13,310	44,731
<b>TOTAL PREMIUM</b>	<b>2,858,794</b>	<b>8,150,577</b>	<b>2,785,057</b>	<b>8,010,773</b>

Premium Income from business written :

In India	2,858,794	8,150,577	2,785,057	8,010,773
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>2,858,794</b>	<b>8,150,577</b>	<b>2,785,057</b>	<b>8,010,773</b>

## FORM L-5 - COMMISSION SCHEDULE

Particulars	Q3 '17-18	YTD Dec '17	Q3'16-17	YTD Dec '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	45,408	115,406	37,392	103,578
- Renewal premiums	28,979	78,683	32,035	89,548
- Single premiums	71	96	31	188
<b>Total (A)</b>	<b>74,458</b>	<b>194,185</b>	<b>69,459</b>	<b>193,314</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>74,458</b>	<b>194,185</b>	<b>69,459</b>	<b>193,314</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>				
Agents	59,405	144,341	55,970	143,728
Brokers	4,761	11,731	3,404	9,500
Corporate Agency	7,837	32,099	9,994	39,526
Referral	1	(1)	(0)	(3)
Others ( IMF)	2,454	6,014	92	563
<b>TOTAL (B)</b>	<b>74,458</b>	<b>194,185</b>	<b>69,459</b>	<b>193,314</b>

## FORM L-6- OPERATING EXPENSES SCHEDULE

Particulars	Q3 '17-18	YTD Dec '17	Q3'16-17	YTD Dec '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	472,049	1,503,043	497,220	1,551,727
Travel, conveyance and vehicle running expenses	19,554	42,782	15,878	35,431
Training expenses	24,099	59,596	16,428	25,482
Rents, rates and taxes	99,665	292,654	98,280	295,562
Repairs	653	1,661	1,285	3,450
Printing and stationery	7,441	24,451	9,637	24,760
Communication expenses	11,903	41,095	17,056	44,888
Legal and professional charges	22,661	68,609	43,045	143,720
Medical fees	2,693	8,739	3,827	9,744
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,391	5,314	1,581	4,443
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	170	580	190	440
Advertisement and publicity	111,412	212,008	84,052	158,050
Interest and bank charges	7,217	20,934	5,440	17,090
Information technology and related expenses	39,483	120,683	33,602	98,275
Service tax on premium	4,513	11,304	4,192	12,398
Others	-	-	-	-
a) Office maintenance	39,371	128,505	37,355	109,741
b) Electricity	13,866	41,822	16,542	51,730
c) Recruitment	12,372	27,187	16,053	37,619
d) Miscellaneous expenses	7,094	14,701	2,560	6,455
Depreciation	23,939	72,416	21,721	72,275
<b>TOTAL</b>	<b>921,546</b>	<b>2,698,083</b>	<b>925,943</b>	<b>2,703,277</b>

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3 '17-18	YTD Dec '17	Q3'16-17	YTD Dec '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	244,973	722,836	208,147	634,866
(b) Claims by Maturity,	508,007	1,402,858	380,711	1,008,004
(c) Annuities/Pension payment	297,423	578,534	94,464	305,862
(d) Other benefits				
- Riders	2,664	5,864	(852)	4,992
- Surrender	2,585,857	8,354,850	2,099,594	8,260,430
- Health	2,000	11,002	4,500	8,200
- Periodical Benefit	142,987	497,454	214,519	615,536
- Interest to policy holders	28,670	90,927	44,168	117,606
(Amount ceded in reinsurance):				
(a) Claims by Death,	(122,428)	(375,329)	(113,888)	(311,020)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
<b>TOTAL</b>	<b>3,690,152</b>	<b>11,288,996</b>	<b>2,931,363</b>	<b>10,644,474</b>
<b>Benefits paid to claimants:</b>				
In India	3,690,152	11,288,996	2,931,363	10,644,474
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>3,690,152</b>	<b>11,288,996</b>	<b>2,931,363</b>	<b>10,644,474</b>

Aviva Life Insurance Company India Limited (Registration Code: 0122)

**FORM L-8-SHARE CAPITAL SCHEDULE**

**SHARE CAPITAL**

Particulars	AS AT DEC 31, 2017 (Rs. 000's)	AS AT DEC 31, 2016 (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>

## FORM L-9- PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT DEC 31, 2017		AS AT DEC 31, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,022,499,000	51%	1,022,499,000	51%
- Foreign - Aviva International Holdings Limited, UK	982,401,000	49%	982,401,000	49%
Others				
<b>TOTAL</b>	<b>2,004,900,000</b>	<b>100%</b>	<b>2,004,900,000</b>	<b>100%</b>

## FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT DEC 31, 2017	AS AT DEC 31, 2016
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

**FORM L-11-BORROWINGS SCHEDULE**

Particulars	AS AT DEC 31, 2017	AS AT DEC 31, 2016
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT DEC 31, 2017 (Rs. 000's)	AS AT DEC 31, 2016 (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 22,13,333 Previous Year 24,49,473)	2,158,852	2,296,906
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 7,85,565 Previous Year 11,84,238)	773,107	1,130,635
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	192,872
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 2,76,859 Previous Year 1,96,292)	261,330	176,618
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 7,500 Previous Year NIL)	7,500	-
(f) Subsidiaries	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b> (Market value (Rs '000) Current Year 25,37,808 Previous Year 21,48,430)	2,486,435	2,054,433
Equity Shares (Market value (Rs '000) Current Year 40,863 Previous Year 24,261)	40,863	24,261
<b>Other Investments</b> Debentures/ Bonds (Market value (Rs '000) Current Year Nil, Previous Year Nil)	-	-
<b>SHORT TERM INVESTMENTS</b>		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,36,170 Previous Year 5,74,508)	136,178	574,507
Other Approved Securities (Market value (Rs '000) Current Year 1,01,360 Previous Year 20)	100,384	20
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year NIL Previous Year 1,73,007)	-	172,615
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year NIL Previous Year 3,55,051)	-	355,051
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 3,62,027 Previous Year 1,58,497)	362,027	158,497
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b> (Market value (Rs '000) Current Year 2,58,708 Previous Year 2,82,095)	257,450	278,691
<b>Other Investments</b>	-	-
<b>Mutual Funds</b>	-	-
<b>TOTAL</b>	<b>6,584,126</b>	<b>7,415,105</b>
<b>INVESTMENTS</b>		
In India	6,584,126	7,415,105
Outside India	-	-
<b>TOTAL</b>	<b>6,584,126</b>	<b>7,415,105</b>

## Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT DEC 31, 2017	AS AT DEC 31, 2016
	(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 2,88,60,934 Previous Year 2,51,03,791)	27,859,857	22,714,358
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 2,34,568 Previous Year 4,33,004)	230,654	415,762
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 7,830 Previous Year 6,97,461)	7,829	697,461
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 14,38,316 Previous Year 7,89,922)	1,427,798	761,199
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 2,01,700 Previous Year 2,01,700)	201,700	201,700
(f) Subsidiaries	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b> (Market value (Rs '000) Current Year 91,55,181 Previous Year 71,07,137)	8,838,153	6,535,114
Equity Shares (Market value (Rs '000) Current Year 3,03,820 Previous Year 87,365)	303,820	87,365
<b>Other Investments</b>		
Equity Shares (Market value (Rs '000) Current Year 126 Previous Year 25)	126	25
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs '000) Current Year 7,93,597 Previous Year 25,34,348)	793,570	2,534,217
<b>Other Approved Securities</b> (Market value (Rs '000) Current Year 650 Previous Year 2,422)	650	2,383
<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 1,28,322)	-	128,251
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year NIL Previous Year 8,75,711)	-	875,711
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 2,55,593 Previous Year 9,02,774)	255,593	902,774
(g) Subsidiaries	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b> (Market value (Rs '000) Current Year 2,89,156 Previous Year 7,80,961)	289,338	776,350
Commercial Paper	-	-
<b>Other Investments</b>	-	-
<b>TOTAL</b>	<b>40,209,088</b>	<b>36,632,670</b>
<b>INVESTMENTS</b>		
In India	40,209,088	36,632,670
Outside India	-	-
<b>TOTAL</b>	<b>40,209,088</b>	<b>36,632,670</b>

**Aviva Life Insurance Company India Limited**
**Form L-14 - INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES**

Particulars	AS AT DEC 31, 2017 (Rs. 000's)	AS AT DEC 31, 2016 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>	6,740,203	7,417,303
(Historic value('000)Current Year 68,00,274 Previous Year 72,38,073)		
<b>Other Approved Securities</b>	683,188	270,000
(Historic value('000)Current Year 6,87,317 Previous Year 2,50,018)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	19,231,336	20,071,263
(Historic value('000)Current Year 1,45,91,852 Previous Year 1,81,10,416)		
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	2,309,809	3,139,834
(Historic value('000)Current Year 21,71,450 Previous Year 28,52,191)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	3,000	48,500
(Historic value('000)Current Year 3,000 Previous Year 48,500)		
(f) Subsidiaries	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>		
(a) Non Convertible Debentures	5,425,603	3,836,140
(Historic value('000)Current Year 53,66,363 Previous Year 36,21,942)		
(b) Equity	4,333,515	3,680,534
(Historic value('000)Current Year 31,81,562 Previous Year 32,86,285)		
<b>Other Investments</b>		
(a) Equity Shares*	2,556,736	1,824,937
(Historic value('000)Current Year 20,19,427 Previous Year 16,74,349)		
(b) Debentures/Bonds	-	-
(c) Mutual Funds	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>		
Government Securities and Government guaranteed bonds	1,869,308	2,527,392
(Historic value('000)Current Year 18,08,189 Previous Year 24,38,515)		
<b>Other Approved Securities</b>	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	121,973
(Historic value('000)Current Year NIL Previous Year 1,22,246)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	517,728	9,804
(Historic value('000)Current Year 5,13,759 Previous Year 9,627)		
(f) Other Securities (Reverse Repo)	962,187	1,522,712
(Historic value('000)Current Year 9,62,187 Previous Year 12,49,473)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b>	19,941	149,519
(Historic value('000)Current Year 19,308 Previous Year 1,46,835)		
<b>Other Investments</b>		
Balances in Bank	(51,185)	(130,875)
Other Current Assets (net)	468,717	1,449,804
<b>TOTAL</b>	<b>45,070,086</b>	<b>45,938,841</b>
<b>INVESTMENTS</b>		
In India	45,070,086	45,938,841
Outside India	-	-
<b>TOTAL</b>	<b>45,070,086</b>	<b>45,938,841</b>

\*Other investment in Infrastructure has been considered under Long term Infrastructure

Aviva Life Insurance Company India Limited (Registration Code: 0122)

**FORM L-15-LOANS SCHEDULE**

Particulars	AS AT DEC 31, 2017 (Rs. 000's)	AS AT DEC 31, 2016 (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, 2017	Additions during the period	Deductions	Balance as on Dec' 31, 2017	Balance as on March 31, 2017	For the period	Sales/ Adjustments	Balance as on Dec 31, 2017	AS AT DEC 31, 2017	AS AT DEC 31, 2016
<b>Intangibles</b>										
- Software	458,518	14,598	-	473,116	375,062	39,276	16	414,323	58,793	61,847
<b>Tangibles</b>										
Leasehold Improvements	316,597	2,942	2	319,536	293,199	8,052	2	301,248	18,288	23,388
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	150,364	2,005	1,287	151,082	146,962	580	1,235	146,306	4,776	3,730
Information Technology Equipment	475,259	15,386	23,532	467,113	439,799	21,332	23,532	437,599	29,514	36,101
Vehicles	2,771	12	-	2,782	1,681	294	-	1,974	808	-
Office Equipment	81,405	866	773	81,498	77,214	2,883	761	79,336	2,162	6,423
<b>Sub Total</b>	<b>1,484,914</b>	<b>35,808</b>	<b>25,593</b>	<b>1,495,129</b>	<b>1,333,916</b>	<b>72,416</b>	<b>25,545</b>	<b>1,380,787</b>	<b>114,342</b>	<b>131,489</b>
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	14,873	30,246
<b>TOTAL</b>	<b>1,484,914</b>	<b>35,808</b>	<b>25,593</b>	<b>1,495,129</b>	<b>1,333,916</b>	<b>72,416</b>	<b>25,545</b>	<b>1,380,787</b>	<b>129,215</b>	<b>161,736</b>
<b>PREVIOUS YEAR</b>	<b>1,489,365</b>	<b>45,590</b>	<b>59,362</b>	<b>1,475,593</b>	<b>1,322,143</b>	<b>72,275</b>	<b>50,313</b>	<b>1,344,104</b>	<b>161,736</b>	<b>-</b>

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

Particulars	AS AT DEC 31, 2017	AS AT DEC 31, 2016
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	5,762	4,267
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	90,600	117,501
(bb) Others	-	-
(b) Current Accounts	295,573	318,116
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>391,935</b>	<b>439,883</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	391,935	439,883
Outside India	-	-
<b>TOTAL</b>	<b>391,935</b>	<b>439,883</b>

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

Particulars	AS AT DEC 31, 2017		AS AT DEC 31, 2016	
		(Rs. 000's)		(Rs. 000's)
<b>ADVANCES</b>				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		37,242		35,446
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	21,655		18,590	
Less: Provision for doubtful debts	(81)	21,574	(11,825)	6,765
Others (includes vendor, travel advances & salary recoverable)	80,712		160,338	
Less : Provision for doubtful debts	(14,045)	66,668	(12,551)	147,787
<b>TOTAL (A)</b>		<b>125,484</b>		<b>189,998</b>
<b>OTHER ASSETS</b>				
Income accrued on investments		1,139,647		904,418
Outstanding Premiums		204,530		296,392
Agents' Balances	76,717		73,880	
Less : Provision for doubtful debts	(72,508)	4,209	(71,485)	2,395
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		1,805		4,464
Deposit with Reserve Bank of India (In Pursuant to Sec 7 of Insurance Act, 1938) (Refer Sch 8)		-		-
Others				
- Investment pertaining to Unclaimed Policyholders Fund		2,065,524		-
-Refundable Security Deposits	352,949		331,019	
Less : Provision for doubtful deposit	(18,193)	334,756	(16,476)	314,543
- Goods & Service Tax Unutilized Credit		135,636		-
- Service Tax unutilised credit/Refund		1,537		13,731
<b>TOTAL (B)</b>		<b>3,887,644</b>		<b>1,535,943</b>
<b>TOTAL (A+B)</b>		<b>4,013,128</b>		<b>1,725,941</b>

## FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT DEC 31, 2017	AS AT DEC 31, 2016
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	175,196	176,581
Balances due to other insurance companies	43,740	67,356
Deposits held on re-insurance ceded	-	-
Premiums received in advance	120,620	124,286
Unallocated premium	47,654	44,639
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	136,514	145,382
Accrual for expenses	730,013	713,695
Unclaimed Amount - Policyholders	2,065,534	2,215,578
Claims Outstanding	420,254	296,648
Due to Officers/Directors	-	-
Others:		
Others (includes statutory dues payable and payables to employees)	143,272	187,285
Goods and Service Tax/Service Tax payable	68,924	27,983
Payables for unsettled investment contracts	-	167,478
Temporary book overdrafts	-	99,571
Payable to Policyholders	280,007	380,456
<b>TOTAL</b>	<b>4,231,727</b>	<b>4,646,939</b>

## FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT DEC 31, 2017	AS AT DEC 31, 2016
	(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	26,059	18,312
Provision for Leave Encashment	23,648	22,425
Provision for Other Long Term Benefits	79,681	91,349
Provision for Other Employee Benefits	39,479	41,718
<b>TOTAL</b>	<b>168,866</b>	<b>173,803</b>

**FORM L-21-MISC EXPENDITURE SCHEDULE**

Particulars	AS AT DEC 31, 2017	AS AT DEC 31, 2016
	(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

S.No.	Particulars	Q3 '17-18	YTD Dec '17	Q3'16-17	YTD Dec '16
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	(99)%	(100)%	100%	100%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	48%	28%	127%	68%
	Linked Individual - Pension Non Participating	(44)%	77%	105%	75%
	Linked Group - Non Participating	191%	183%	-21%	(69)%
	Non Linked Individual - Life Participating	759%	338%	10%	56%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	30%	28%	-16%	(47)%
	Non Linked Individual - Pension Non Participating	(18)%	61%	54%	7%
	Non Linked Group - Life Non Participating	48%	153%	-28%	(10)%
	Non Linked Group - Pension Non Participating	NA	NA	NA	NA
	Non Linked Annuity Non Participating	201%	52%	-1%	(21)%
	Non Linked - Variable - Group	(0)%	(0)%	-60%	(71)%
	Non Linked Health Non Participating	(57)%	61%	519%	123%
2	Net Retention Ratio	96%	95%	95%	95%
3	Expense of Management to Gross Direct Premium Ratio	35%	36%	36%	37%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	2%	3%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	13.12	13.12	12.04	12.04
6	Growth rate of shareholders' fund	(2)%	(2)%	(3)%	(3)%
7	Ratio of surplus to policyholders' liability	(1.1)%	(1.1)%	-0.5%	-0.5%
8	Change in net worth in ('000)	(146,454)	(146,454)	(71,468)	(71,468)
9	Profit after tax/Total Income	(1)%	(3)%	(17)%	(5)%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.58	4.58	4.49	4.49
12	Total affiliated investments/(Capital+ Surplus)	NIL	NIL	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	6.2%	1.9%	6.1%
	R2. Non-PAR	2.1%	6.2%	2.1%	6.2%
	R3.Sub-TOTAL	2.1%	6.2%	2.1%	6.2%
	Linked:				
	R4. PAR	1.1%	6.0%	1.6%	10.0%
	R5. Non-PAR	5.2%	10.5%	-1.7%	9.6%
	R6. Sub-TOTAL	5.0%	10.4%	-1.6%	9.6%
	R7.Grand Total	3.6%	8.4%	0.0%	8.2%
	Shareholders' Funds	2.2%	6.6%	2.0%	6.1%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	6.2%	1.9%	6.1%
	R2. Non-PAR	2.1%	6.2%	2.1%	6.2%
	R3.Sub-TOTAL	2.1%	6.2%	2.1%	6.2%
	Linked:				
	R4. PAR	2.0%	5.9%	1.9%	5.9%
	R5. Non-PAR	2.1%	7.8%	2.4%	9.5%
	R6. Sub-TOTAL	2.1%	7.8%	2.4%	9.4%
	R7.Grand Total	2.1%	7.0%	2.3%	8.0%
	Shareholders' Funds	2.2%	6.6%	2.0%	6.1%
14	Conservation Ratio				
	Linked Individual - Life Participating	94%	90%	85%	87%
	Linked Individual - Pension Participating	75%	79%	90%	89%
	Linked Individual - Life Non Participating	76%	74%	76%	77%
	Linked Individual - Pension Non Participating	71%	72%	91%	74%
	Linked Group - Non Participating	0%	3%	5%	2%
	Non Linked Individual - Life Participating	68%	77%	80%	88%
	Non Linked Individual - Pension Participating	83%	97%	100%	95%
	Non Linked Individual - Life Non Participating	85%	85%	93%	91%
	Non Linked Individual - Pension Non Participating	88%	98%	73%	70%
	Non Linked Group - Life Non Participating	14%	28%	37%	42%
	Non Linked - Variable - Group	0%	0%	0%	0%
	Non Linked Health Non Participating	74%	83%	93%	92%
15	Persistency Ratio (by numbers)				
	For 13th month	57%	62%	70%	58%
	For 25th month	48%	49%	54%	55%
	For 37th month	45%	49%	54%	43%
	For 49th Month	48%	40%	48%	40%
	for 61st month	45%	38%	46%	39%
	Persistency Ratio (by premium)				
	For 13th month	67%	76%	77%	71%
	For 25th month	58%	60%	61%	56%
	For 37th month	47%	46%	56%	49%
	For 49th Month	47%	45%	49%	44%
	for 61st month	46%	46%	45%	46%
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)		51% / 49%		51% / 49%
	(c) %of Government holding (in case of public sector insurance companies)		Nil		Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.27)		(0.39)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.27)		(0.39)
	(iv) Book value per share (Rs)		3.31		3.64

**FORM L-24 Valuation of Net Liabilities**
*(Rs in Lakhs)*

Valuation of Net Liabilities			
Sl.No.	Particular	AS AT DEC 31, 2017	AS AT DEC 31, 2016
1	<b>Linked</b>		
a	Life	397,070	402,691
b	General Annuity	-	-
c	Pension	51,892	55,268
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	379,727	319,386
b	General Annuity	3,221	2,905
c	Pension	15,111	14,927
d	Health	759	578

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	-	2	-	-	423	379	240	11,285	423	381	240	11,285
3	Arunachal Pradesh	-	-	-	-	16	16	8	173	16	16	8	173
4	Assam	-	-	0	-	236	229	85	2,532	236	229	85	2,532
5	Bihar	1,711	1,713	20	549	120	119	49	1,595	1,831	1,832	69	2,145
6	Chandigarh	-	-	-	-	36	34	32	510	36	34	32	510
7	Chhattisgarh	-	-	-	-	20	22	14	331	20	22	14	331
8	Dadra & NagraHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	662	617	641	14,363	662	617	641	14,363
11	Goa	-	-	-	-	3	3	2	216	3	3	2	216
12	Gujarat	5	1	12	81	161	152	96	3,374	166	153	107	3,455
13	Haryana	6	6	2	110	382	340	368	9,273	388	346	370	9,382
14	Himachal Pradesh	-	-	-	-	8	7	12	153	8	7	12	153
15	Jammu & Kashmir	-	-	-	-	4	4	3	163	4	4	3	163
16	Jharkhand	4	3	0	3	85	82	41	934	89	85	41	936
17	Karnataka	-	-	-	-	380	343	377	10,692	380	343	377	10,692
18	Kerala	-	-	-	-	42	40	29	803	42	40	29	803
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1	1	0	5	123	116	64	1,506	124	117	65	1,510
21	Maharashtra	-	2	-	-	829	787	534	15,236	829	789	534	15,236
22	Manipur	-	-	-	-	2	2	1	14	2	2	1	14
23	Meghalaya	-	-	-	-	-	4	0	-	-	4	0	-
24	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	1	1	1	-	1	1	1	-
26	Orissa	19	18	4	67	198	187	93	2,262	217	205	97	2,329
27	Puducherry	-	-	-	-	5	4	4	65	5	4	4	65
28	Punjab	-	12	-	-	107	123	65	1,575	107	135	65	1,575
29	Rajasthan	-	-	(0)	-	74	71	29	2,478	74	71	29	2,478
30	Sikkim	-	-	-	-	-	2	-	-	-	2	-	-
31	Tamil Nadu	-	-	-	-	456	433	293	6,540	456	433	293	6,540
32	Tripura	-	-	-	-	85	83	28	499	85	83	28	499
33	Uttar Pradesh	-	-	-	-	423	385	285	8,674	423	385	285	8,674
34	Uttarakhand	-	-	-	-	14	13	7	205	14	13	7	205
35	West Bengal	78	77	20	292	963	837	522	9,101	1,041	914	541	9,394
<b>Grand Total</b>		<b>1,824</b>	<b>1,835</b>	<b>58.1</b>	<b>1,106.4</b>	<b>5,858</b>	<b>5,435</b>	<b>3,922.8</b>	<b>104,550.7</b>	<b>7,682</b>	<b>7,270</b>	<b>3,981</b>	<b>105,657</b>

Geographical Distribution of Total Business													
Sl. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	907	908	6.00	214.09	1,156	1,087	611.98	28,843.52	2,063	1,995	618	29,058
3	Arunachal Pradesh	-	-	-	-	85	80	42.74	1,224.90	85	80	43	1,225
4	Assam	1	1	0.69	9.88	783	772	281.74	9,067.61	784	773	282	9,077
5	Bihar	2,801	2,803	34.54	946.84	393	379	142.72	4,495.75	3,194	3,182	177	5,443
6	Chandigarh	-	-	-	-	115	103	64.69	2,647.42	115	103	65	2,647
7	Chattisgarh	-	-	-	-	32	34	29.87	536.62	32	34	30	537
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	1,985	1,885	1,672.82	42,923.86	1,985	1,885	1,673	42,924
11	Goa	-	-	-	-	13	13	17.71	521.80	13	13	18	522
12	Gujarat	15	10	32.82	358.62	478	463	244.35	9,217.35	493	473	277	9,576
13	Haryana	13	13	3.90	229.86	999	923	1,060.53	28,853.64	1,012	936	1,064	29,083
14	Himachal Pradesh	-	-	-	-	25	23	20.36	498.43	25	23	20	498
15	Jammu & Kashmir	-	-	-	-	12	11	7.53	430.50	12	11	8	431
16	Jharkhand	6	5	0.98	22.00	224	210	104.73	2,792.97	230	215	106	2,815
17	Karnataka	13	12	0.31	33.50	1,046	961	767.85	32,173.46	1,059	973	768	32,207
18	Kerala	-	-	-	-	171	173	100.69	3,342.47	171	173	101	3,342
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1	1	0.32	4.50	377	366	175.15	5,812.56	378	367	175	5,817
21	Maharashtra	2	4	0.49	42.50	2,312	2,214	1,624.97	48,044.88	2,314	2,218	1,625	48,087
22	Manipur	-	-	-	-	6	6	4.04	77.14	6	6	4	77
23	Meghalaya	-	-	-	-	-	6	1.49	115.10	-	6	1	115
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	2	2	1.40	-	2	2	1	-
26	Orissa	58	57	13.21	216.23	504	490	237.53	6,014.28	562	547	251	6,231
27	Puducherry	-	-	-	-	19	19	9.99	199.05	19	19	10	199
28	Punjab	(3)	9	(9.24)	78.42	359	365	157.77	6,888.00	356	374	149	6,966
29	Rajasthan	-	-	0.03	-	138	131	53.24	4,111.27	138	131	53	4,111
30	Sikkim	-	-	-	-	2	3	1.20	30.10	2	3	1	30
31	Tamil Nadu	-	-	-	-	1,364	1,313	839.31	22,369.94	1,364	1,313	839	22,370
32	Tripura	-	-	-	-	251	247	76.18	1,318.62	251	247	76	1,319
33	Uttar Pradesh	2	2	(0.21)	0.50	993	932	602.33	20,079.67	995	934	602	20,080
34	Uttarakhand	6	6	0.03	1.20	31	29	14.68	589.16	37	35	15	590
35	West Bengal	243	240	45.37	726.07	2,589	2,360	1,331.51	25,645.15	2,832	2,600	1,377	26,371
	<b>Grand Total</b>	<b>4,065</b>	<b>4,071</b>	<b>129.24</b>	<b>2,884.21</b>	<b>16,464</b>	<b>15,600</b>	<b>10,301.08</b>	<b>308,865.21</b>	<b>20,529</b>	<b>19,671</b>	<b>10,430</b>	<b>311,749</b>

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the Quarter Ended 31st December 2017

Date: 31 December 2017

(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	-	-	-	-	-	5,165	9.70	2,665	-	5,165	9.70	2,665
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	-
3	Assam	-	-	-	-	-	-	-	-	-	-	0.00	-
4	Bihar	-	-	-	-	-	237	0	87	-	237	0.24	87
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	0.00	-
6	Goa	-	-	-	-	-	-	-	-	-	-	0.00	-
7	Gujarat	-	-	-	-	-	47	13	417	-	47	12.56	417
8	Haryana	-	-	-	-	4	20,545	898	29,230	4	20,545	898.26	29,230
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	0.00	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	0.00	-
12	Karnataka	-	-	-	-	1	666	62	2,437	1	666	62.08	2,437
13	Kerala	-	-	-	-	-	-	-	-	-	-	0.00	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	-
15	Maharashtra	-	-	-	-	5	8,586	1,221	23,103	5	8,586	1,220.79	23,103
16	Manipur	-	-	-	-	-	-	-	-	-	-	0.00	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	0.00	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	0.00	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	0.00	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	0.00	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	0.00	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	0.00	0.00
23	Sikkim	-	-	-	-	-	-	-	-	-	-	0.00	-
24	Tamil Nadu	-	-	-	-	-	87	0	470	-	87	0.43	470
25	Tripura	-	-	-	-	-	-	-	-	-	-	0.00	-
26	Uttar Pradesh	-	-	-	-	-	243	(0)	(131)	-	243	-0.12	(131)
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	0.00	-
28	West Bengal	-	-	-	-	1	2,749	18	9,666	1	2,749	17.74	9,666
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	0.00	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	0.00	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	0.00	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	0.00	-
33	Delhi	-	-	-	-	1	18,398	602	11,096	1	18,398	601.79	11,096
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	0.00	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	0.00	-
	<b>Total</b>	-	-	-	-	<b>12</b>	<b>56,723</b>	<b>2,823</b>	<b>79,041</b>	<b>12</b>	<b>56,723</b>	<b>2,823</b>	<b>79,041</b>

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives ( Actual )	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	21,432	35	9,700	-	21,432	35	9,700
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	1	656	1	241	1	656	1	241
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	3	747	186	2,212	3	747	186	2,212
8	Haryana	-	-	-	-	35	117,885	1,799	362,786	35	117,885	1,799	362,786
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	8	4,868	192	10,217	8	4,868	192	10,217
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	12	38,693	5,598	101,000	12	38,693	5,598	101,000
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	706	1	706	1	706	1	706
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	269	2	1,626	-	269	2	1,626
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	813	11	(131)	-	813	11	(131)
27	UttaraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	4	5,566	144	55,979	4	5,566	144	55,979
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	52,005	885	29,723	7	52,005	885	29,723
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>71</b>	<b>243,640</b>	<b>8,853</b>	<b>574,057</b>	<b>71</b>	<b>243,640</b>	<b>8,853</b>	<b>574,057</b>

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-26 : INVESTMENT ASSETS (LIFE INSURERS) - 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st December 2017

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	658.41
	Investments (Policyholders)	8A	4,020.91
	Investments (Linked Liabilities)	8B	4,507.01
2	Loans	9	0.00
3	Fixed Assets	10	12.92
4	Current Assets		
	a. Cash & Bank Balance	11	39.19
	b. Advances & Other Assets	12	401.31
5	Current Liabilities		
	a. Current Liabilities	13	423.17
	b. Provisions	14	16.89
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,353.20
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>10,552.90</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	12.92
3	Cash & Bank Balance (if any)	11	39.19
4	Advances & Other Assets (if any)	12	401.31
5	Current Liabilities	13	423.17
6	Provisions	14	16.89
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,353.20
	<b>TOTAL (B)</b>		<b>1,366.57</b>
	<b>Investment Assets</b>	<b>(A-B)</b>	<b>9,186.33</b>

Reconciliation of Investment Assets		
Total Investment Assets (as per Balance Sheet)		9186.33
Balance Sheet Value of:		
A. Life Fund		4356.17
B. Pension & General Annuity and Group Business		323.15
C. Unit Linked Funds		4507.01
		9186.33

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value		
		Balance	FRSM <sup>1</sup>	UL-Non Unit Res	PAR						NON PAR	
		(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i) = (a+f+h)	(j)	
1	Central Govt. Sec	Not Less than 25%	0.00	229.50	79.35	6.10	2583.20	2898.14	66.5%	0.00	2898.14	2995.59
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	0.00	316.85	79.35	7.99	2602.35	3006.54	69.0%	0.00	3006.54	3105.74
3	Investment subject to Exposure Norms											
	a. Infrastructure/ Social/ Housing Sector											
	1. Approved Investments	Not Less than 15%	0.00	274.39	48.06	3.17	757.17	1082.78	24.8%	0.02	1082.81	1116.21
	2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
	b. i) Approved Investments	Not exceeding 35%	0.00	67.41	23.19	1.33	177.24	269.18	6.2%	-2.36	266.81	269.46
	ii) Other Investments		0.00	0.00	0.00	0.01	0.00	0.01	0.0%	0.00	0.01	0.01
	<b>TOTAL LIFE FUND</b>	<b>100%</b>	<b>0.00</b>	<b>658.65</b>	<b>150.60</b>	<b>12.50</b>	<b>3536.75</b>	<b>4358.51</b>		<b>-2.34</b>	<b>4356.17</b>	<b>4491.42</b>

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)	(c) = (a+b)	(d)	(e)	(f) = (c+e)	(g)
1	Central Govt. Sec	Not Less than 20%	0.00	196.70	196.70	60.9%	196.70	204.82
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	0.00	198.79	198.79	61.5%	198.79	206.88
3	Balance in Approved investment	Not Exceeding 60%	0.00	124.37	124.37	38.5%	124.37	127.86
	<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>	<b>100%</b>	<b>0.00</b>	<b>323.15</b>	<b>323.15</b>	<b>100.0%</b>	<b>323.15</b>	<b>334.75</b>

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %	
		PAR	NON PAR			
		(a)	(b)	(c) = (a+b)	(d)	
1	Approved Investments	Not Less than 75%	129.06	4106.11	4235.17	94.0%
2	Other Investments	Not More than 25%	0.28	271.55	271.84	6.0%
	<b>TOTAL LINKED INSURANCE FUND</b>	<b>100%</b>	<b>129.34</b>	<b>4377.66</b>	<b>4507.01</b>	<b>100.0%</b>

CERTIFICATION:

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

Date: 1/17/2018

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

Karni S Arha  
Chief Financial Officer

## FORM L-27 - UNIT LINKED BUSINESS - 3A

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

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

Periodicity of Submission: Quarterly

Statement as on: 31st December 2017

	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund
PARTICULARS	ULGF00210/03/2006GROUPLAN122	ULGF00531/03/2006GROUPLASHF122	ULGF00310/03/2006GROUPLDEBT F122	ULGF00410/03/2006GROUPLROWT122	ULGF00113/07/2005GROUPLCUR122	ULGF00613/02/2009GROUPLDEBT122
Opening Balance (Market Value)	28.39	2.11	232.43	13.36	79.31	0.23
<b>Add:</b> Inflow during the Quarter	0.75	1.62	3.97	0.13	20.80	0.00
Increase / (Decrease) Value of Inv [Net]	0.85	0.02	-0.97	0.62	0.73	0.00
<b>Less:</b> Outflow during the Quarter	0.21	1.68	6.19	0.20	3.83	0.00
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>29.78</b>	<b>2.06</b>	<b>229.25</b>	<b>13.91</b>	<b>97.01</b>	<b>0.24</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPLAN122		ULGF00531/03/2006GROUPLASHF122		ULGF00310/03/2006GROUPLDEBT F122		ULGF00410/03/2006GROUPLROWT122		ULGF00113/07/2005GROUPLCUR122		ULGF00613/02/2009GROUPLDEBT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>												
Central Govt Securities	7.95	26.7%	1.49	72.2%	87.81	38.3%	2.05	14.7%	34.40	35.5%	0.23	94.9%
State Government Securities	0.00	0.0%	0.00	0.0%	0.52	0.2%	0.26	1.9%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.86	2.9%	0.00	0.0%	8.20	3.6%	0.43	3.1%	5.07	5.2%	0.00	0.0%
Corporate Bonds	1.95	6.6%	0.11	5.3%	21.42	9.3%	0.81	5.8%	3.10	3.2%	0.00	0.0%
Infrastructure Bonds	6.31	21.2%	0.00	0.0%	94.08	41.0%	1.90	13.7%	27.83	28.7%	0.00	0.0%
Equity	10.28	34.5%	0.00	0.0%	0.00	0.0%	6.82	49.0%	14.94	15.4%	0.00	0.0%
Money Market Investments	2.01	6.7%	0.05	2.5%	13.67	6.0%	0.47	3.3%	8.38	8.6%	0.01	4.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.30	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>29.36</b>	<b>98.6%</b>	<b>1.65</b>	<b>80.1%</b>	<b>226.01</b>	<b>98.6%</b>	<b>12.73</b>	<b>91.5%</b>	<b>93.71</b>	<b>96.6%</b>	<b>0.24</b>	<b>99.2%</b>
<b>Current Assets:</b>												
Accrued Interest	0.54	1.8%	0.00	0.0%	5.83	2.5%	0.16	1.1%	2.08	2.1%	0.00	0.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	0.41	19.9%	0.00	0.0%	0.00	0.0%	1.39	1.4%	0.00	0.8%
Receivable for Sale of Investments	1.28	4.3%	0.00	0.0%	21.44	9.4%	0.77	5.5%	7.61	7.8%	0.00	0.0%
Other Current Assets (for Investments)	0.05	0.2%	0.00	0.0%	0.00	0.0%	0.03	0.2%	0.04	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>												
Payable for Investments	-1.82	-6.1%	0.00	0.0%	-23.99	-10.5%	-0.62	-4.4%	-8.32	-8.6%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.03	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>0.04</b>	<b>0.1%</b>	<b>0.41</b>	<b>19.9%</b>	<b>3.24</b>	<b>1.4%</b>	<b>0.34</b>	<b>2.4%</b>	<b>2.80</b>	<b>2.9%</b>	<b>0.00</b>	<b>0.8%</b>
<b>Other Investments (&lt;=25%)</b>												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.37	1.2%	0.00	0.0%	0.00	0.0%	0.26	1.9%	0.50	0.5%	0.00	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.58	4.1%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.37</b>	<b>1.2%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.84</b>	<b>6.0%</b>	<b>0.50</b>	<b>0.5%</b>	<b>0.00</b>	<b>0.0%</b>
<b>Total (A + B + C)</b>	<b>29.78</b>	<b>100.0%</b>	<b>2.06</b>	<b>100.0%</b>	<b>229.25</b>	<b>100.0%</b>	<b>13.91</b>	<b>100.0%</b>	<b>97.01</b>	<b>100.0%</b>	<b>0.24</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>29.78</b>		<b>2.06</b>		<b>229.25</b>		<b>13.91</b>		<b>97.01</b>		<b>0.24</b>	

FORM L-27 - UNIT LINKED BUSINESS - 3A

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to Item 'C'

Periodicity of Submission: Quarterly

Statement as on: 31st December 2017

	Group Superannuation & Gratuity Balanced 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
PARTICULARS	ULGF00210/03/2006GROUPEALAN122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFR AF122	ULIF01122/01/2008PNSNIND EXP122
Opening Balance (Market Value)	28.39	57.48	14.03	74.49	15.01	9.57	157.58
<b>Add:</b> Inflow during the Quarter	0.75	1.56	3.02	3.08	0.34	0.15	3.54
Increase / (Decrease) Value of Inv [Net]	0.85	1.61	0.39	3.53	0.73	1.32	11.77
<b>Less:</b> Outflow during the Quarter	0.21	3.39	3.56	7.32	0.84	0.62	11.49
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>29.78</b>	<b>57.27</b>	<b>13.88</b>	<b>73.78</b>	<b>15.24</b>	<b>10.41</b>	<b>161.41</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPEALAN122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122		ULIF02525/01/2010PNSNINFR AF122		ULIF01122/01/2008PNSNIND EXP122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual								
<b>Approved Investments (&gt;=75%)</b>														
Central Govt Securities	7.95	26.7%	16.09	28.1%	3.59	25.9%	16.05	21.8%	2.72	17.8%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.00	0.0%	0.26	1.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.86	2.9%	1.19	2.1%	0.32	2.3%	1.08	1.5%	0.22	1.4%	0.00	0.0%	0.00	0.0%
Corporate Bonds	1.95	6.6%	4.68	8.2%	1.38	10.0%	0.83	1.1%	1.03	6.8%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	6.31	21.2%	11.32	19.8%	2.71	19.5%	12.09	16.4%	2.00	13.1%	0.00	0.0%	0.00	0.0%
Equity	10.28	34.5%	20.14	35.2%	4.92	35.4%	36.64	49.7%	7.62	50.0%	9.43	90.5%	140.83	87.2%
Money Market Investments	2.01	6.7%	3.28	5.7%	0.64	4.6%	3.03	4.1%	0.50	3.3%	0.21	2.0%	2.70	1.7%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>29.36</b>	<b>98.6%</b>	<b>56.69</b>	<b>99.0%</b>	<b>13.82</b>	<b>99.6%</b>	<b>69.72</b>	<b>94.5%</b>	<b>14.08</b>	<b>92.4%</b>	<b>9.64</b>	<b>92.5%</b>	<b>143.53</b>	<b>88.9%</b>
<b>Current Assets:</b>														
Accrued Interest	0.54	1.8%	0.97	1.7%	0.20	1.5%	0.77	1.0%	0.17	1.1%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	-0.09	-0.1%	-0.03	-0.2%	-0.22	-0.3%	0.00	0.0%	0.00	0.0%	-0.46	-0.3%
Receivable for Sale of Investments	1.28	4.3%	3.22	5.6%	0.60	4.3%	1.66	2.2%	0.50	3.3%	0.00	0.0%	0.00	0.0%
Other Current Assets (for Investments)	0.05	0.2%	0.11	0.2%	0.03	0.2%	0.21	0.3%	0.04	0.3%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>														
Payable for Investments	-1.82	-6.1%	-4.38	-7.6%	-0.93	-6.7%	-3.66	-5.0%	-0.62	-4.1%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	-0.01	0.0%	0.00	0.0%	-0.02	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>0.04</b>	<b>0.1%</b>	<b>-0.16</b>	<b>-0.3%</b>	<b>-0.13</b>	<b>-0.9%</b>	<b>-1.25</b>	<b>-1.7%</b>	<b>0.08</b>	<b>0.5%</b>	<b>0.00</b>	<b>0.0%</b>	<b>-0.47</b>	<b>-0.3%</b>
<b>Other Investments (&lt;=25%)</b>														
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.37	1.2%	0.75	1.3%	0.19	1.3%	1.50	2.0%	0.31	2.1%	0.78	7.5%	3.44	2.1%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.82	5.2%	0.76	5.0%	0.00	0.0%	14.92	9.2%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.37</b>	<b>1.2%</b>	<b>0.75</b>	<b>1.3%</b>	<b>0.19</b>	<b>1.3%</b>	<b>5.32</b>	<b>7.2%</b>	<b>1.08</b>	<b>7.1%</b>	<b>0.78</b>	<b>7.5%</b>	<b>18.36</b>	<b>11.4%</b>
<b>Total (A + B + C)</b>	<b>29.78</b>	<b>100.0%</b>	<b>57.27</b>	<b>100.0%</b>	<b>13.88</b>	<b>100.0%</b>	<b>73.78</b>	<b>100.0%</b>	<b>15.24</b>	<b>100.0%</b>	<b>10.41</b>	<b>100.0%</b>	<b>161.41</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>29.78</b>		<b>57.27</b>		<b>13.88</b>		<b>73.78</b>		<b>15.24</b>		<b>10.41</b>		<b>161.41</b>	

## FORM L-27 - UNIT LINKED BUSINESS - 3A

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to Item 'C'

Periodicity of Submission: Quarterly

Statement as on: 31st December 2017

	Group Superannuation & Gratuity Balanced 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
PARTICULARS	ULGF00210/03/2006GROUPEALAN122	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSU-FND122	ULIF00803/03/2005PNSNSEC-URE122	ULIF01408/02/2008PNSPROT-ECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPR-OFIT122
Opening Balance (Market Value)	28.39	30.25	22.64	51.83	27.52	7.12	13.44
<b>Add:</b> Inflow during the Quarter	0.75	0.32	0.83	0.09	1.56	0.02	0.01
Increase / (Decrease) Value of Inv [Net]	0.85	2.22	2.04	0.48	0.25	0.07	0.13
<b>Less:</b> Outflow during the Quarter	0.21	1.66	2.08	0.80	3.69	0.47	0.35
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>29.78</b>	<b>31.13</b>	<b>23.44</b>	<b>51.60</b>	<b>25.65</b>	<b>6.74</b>	<b>13.22</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPEALAN122		ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSU-FND122		ULIF00803/03/2005PNSNSEC-URE122		ULIF01408/02/2008PNSPROT-ECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPR-OFIT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>														
Central Govt Securities	7.95	26.7%	0.00	0.0%	0.00	0.0%	17.69	34.3%	9.03	35.2%	1.91	28.3%	5.59	42.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.26	3.9%	0.00	0.0%
Other Approved Securities	0.86	2.9%	0.00	0.0%	0.00	0.0%	1.40	2.7%	0.76	2.9%	0.22	3.2%	0.11	0.8%
Corporate Bonds	1.95	6.6%	0.00	0.0%	0.00	0.0%	4.78	9.3%	3.71	14.5%	1.17	17.4%	1.57	11.9%
Infrastructure Bonds	6.31	21.2%	0.00	0.0%	0.00	0.0%	16.00	31.0%	6.56	25.6%	1.65	24.5%	3.79	28.7%
Equity	10.28	34.5%	27.00	86.7%	21.63	92.3%	7.83	15.2%	4.00	15.6%	1.07	15.8%	1.55	11.7%
Money Market Investments	2.01	6.7%	0.55	1.8%	0.00	0.0%	3.63	7.0%	1.01	3.9%	0.27	3.9%	0.35	2.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>29.36</b>	<b>98.6%</b>	<b>27.55</b>	<b>88.5%</b>	<b>21.63</b>	<b>92.3%</b>	<b>51.32</b>	<b>99.5%</b>	<b>25.05</b>	<b>97.7%</b>	<b>6.54</b>	<b>97.0%</b>	<b>12.96</b>	<b>98.1%</b>
<b>Current Assets:</b>														
Accrued Interest	0.54	1.8%	0.00	0.0%	0.00	0.0%	1.12	2.2%	0.60	2.3%	0.17	2.5%	0.30	2.3%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	-0.05	-0.2%	0.01	0.1%	-0.03	0.0%	-0.02	-0.1%	0.00	0.0%	-0.10	-0.7%
Receivable for Sale of Investments	1.28	4.3%	0.00	0.0%	0.27	1.1%	3.64	7.1%	2.27	8.9%	0.61	9.1%	0.02	0.2%
Other Current Assets (for Investments)	0.05	0.2%	0.00	0.0%	0.00	0.0%	0.04	0.1%	0.02	0.1%	0.01	0.1%	0.00	0.0%
<b>Less: Current Liabilities</b>														
Payable for Investments	-1.82	-6.1%	0.00	0.0%	0.00	0.0%	-4.78	-9.3%	-2.42	-9.4%	-0.62	-9.3%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	-0.01	0.0%	-0.01	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>0.04</b>	<b>0.1%</b>	<b>-0.06</b>	<b>-0.2%</b>	<b>0.28</b>	<b>1.2%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.45</b>	<b>1.8%</b>	<b>0.16</b>	<b>2.4%</b>	<b>0.23</b>	<b>1.7%</b>
<b>Other Investments (&lt;=25%)</b>														
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.37	1.2%	0.66	2.1%	1.25	5.3%	0.28	0.5%	0.15	0.6%	0.04	0.6%	0.03	0.2%
Mutual funds- Exchange traded funds	0.00	0.0%	2.97	9.6%	0.29	1.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.37</b>	<b>1.2%</b>	<b>3.63</b>	<b>11.7%</b>	<b>1.54</b>	<b>6.6%</b>	<b>0.28</b>	<b>0.5%</b>	<b>0.15</b>	<b>0.6%</b>	<b>0.04</b>	<b>0.6%</b>	<b>0.03</b>	<b>0.2%</b>
<b>Total (A + B + C)</b>	<b>29.78</b>	<b>100.0%</b>	<b>31.13</b>	<b>100.0%</b>	<b>23.44</b>	<b>100.0%</b>	<b>51.60</b>	<b>100.0%</b>	<b>25.65</b>	<b>100.0%</b>	<b>6.74</b>	<b>100.0%</b>	<b>13.22</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>29.78</b>		<b>31.13</b>		<b>23.44</b>		<b>51.60</b>		<b>25.65</b>		<b>6.74</b>		<b>13.22</b>	

## FORM L-27 - UNIT LINKED BUSINESS - 3A

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to Item 'C'

Periodicity of Submission: Quarterly

Statement as on: 31st December 2017

	Group Superannuation & Gratuity Balanced 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
PARTICULARS	ULGF00210/03/2006GROU ALAN122	ULIF00106/06/2002LIFBALAN CE122	ULIF01508/01/2010LIBALAN- II122	ULIF01306/02/2008LIFEDEBTF U122	ULIF01608/01/2010LIFDEBT- II122	ULIF01230/01/2008LIENHANC ER122	ULIF01708/01/2010LIFENHN- II122
Opening Balance (Market Value)	28.39	429.57	172.48	5.93	145.79	79.64	294.02
<b>Add:</b> Inflow during the Quarter	0.75	12.32	9.18	3.84	6.91	2.69	30.30
Increase / (Decrease) Value of Inv [Net]	0.85	11.89	5.76	-0.03	-0.69	7.41	27.53
<b>Less:</b> Outflow during the Quarter	0.21	36.34	16.31	4.35	13.28	5.26	27.58
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>29.78</b>	<b>417.44</b>	<b>171.10</b>	<b>5.39</b>	<b>138.73</b>	<b>84.49</b>	<b>324.26</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROU ALAN122		ULIF00106/06/2002LIFBALAN CE122		ULIF01508/01/2010LIBALAN- II122		ULIF01306/02/2008LIFEDEBTF U122		ULIF01608/01/2010LIFDEBT- II122		ULIF01230/01/2008LIENHANC ER122		ULIF01708/01/2010LIFENHN- II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>														
Central Govt Securities	7.95	26.7%	121.34	29.1%	40.74	23.8%	1.61	29.8%	44.41	32.0%	0.00	0.0%	0.00	0.0%
State Government Securities	0.00	0.0%	0.00	0.0%	1.05	0.6%	0.31	5.8%	0.73	0.5%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.86	2.9%	10.90	2.6%	4.10	2.4%	0.22	4.0%	4.75	3.4%	0.00	0.0%	0.00	0.0%
Corporate Bonds	1.95	6.6%	37.95	9.1%	15.81	9.2%	1.09	20.3%	23.59	17.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	6.31	21.2%	76.94	18.4%	26.43	15.4%	1.67	30.9%	54.42	39.2%	0.00	0.0%	0.00	0.0%
Equity	10.28	34.5%	148.53	35.6%	69.81	40.8%	0.00	0.0%	0.00	0.0%	73.41	86.9%	281.43	86.8%
Money Market Investments	2.01	6.7%	11.69	2.8%	9.40	5.5%	0.31	5.8%	5.10	3.7%	0.28	0.3%	5.05	1.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>29.36</b>	<b>98.6%</b>	<b>407.35</b>	<b>97.6%</b>	<b>167.33</b>	<b>97.8%</b>	<b>5.21</b>	<b>96.6%</b>	<b>133.00</b>	<b>95.9%</b>	<b>73.70</b>	<b>87.2%</b>	<b>286.48</b>	<b>88.4%</b>
<b>Current Assets:</b>														
Accrued Interest	0.54	1.8%	6.97	1.7%	2.68	1.6%	0.16	2.9%	3.53	2.5%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	-0.91	-0.2%	-0.85	-0.5%	0.00	-0.1%	0.16	0.1%	-0.11	-0.1%	1.10	0.3%
Receivable for Sale of Investments	1.28	4.3%	25.95	6.2%	11.23	6.6%	0.47	8.7%	13.46	9.7%	0.60	0.7%	2.24	0.7%
Other Current Assets (for Investments)	0.05	0.2%	0.84	0.2%	0.37	0.2%	0.00	0.0%	0.00	0.0%	0.17	0.2%	0.62	0.2%
<b>Less: Current Liabilities</b>														
Payable for Investments	-1.82	-6.1%	-28.16	-6.7%	-12.18	-7.1%	-0.44	-8.1%	-11.37	-8.2%	0.00	0.0%	-1.72	-0.5%
Fund Mgmt Charges Payable	0.00	0.0%	-0.08	0.0%	-0.04	0.0%	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	-0.07	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>0.04</b>	<b>0.1%</b>	<b>4.60</b>	<b>1.1%</b>	<b>1.21</b>	<b>0.7%</b>	<b>0.18</b>	<b>3.4%</b>	<b>5.73</b>	<b>4.1%</b>	<b>0.65</b>	<b>0.8%</b>	<b>2.16</b>	<b>0.7%</b>
<b>Other Investments (&lt;=25%)</b>														
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.37	1.2%	5.49	1.3%	2.56	1.5%	0.00	0.0%	0.00	0.0%	2.98	3.5%	11.20	3.5%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	7.17	8.5%	24.41	7.5%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.37</b>	<b>1.2%</b>	<b>5.49</b>	<b>1.3%</b>	<b>2.56</b>	<b>1.5%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>10.14</b>	<b>12.0%</b>	<b>35.61</b>	<b>11.0%</b>
<b>Total (A + B + C)</b>	<b>29.78</b>	<b>100.0%</b>	<b>417.44</b>	<b>100.0%</b>	<b>171.10</b>	<b>100.0%</b>	<b>5.39</b>	<b>100.0%</b>	<b>138.73</b>	<b>100.0%</b>	<b>84.49</b>	<b>100.0%</b>	<b>324.26</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>29.78</b>		<b>417.44</b>		<b>171.10</b>		<b>5.39</b>		<b>138.73</b>		<b>84.49</b>		<b>324.26</b>	

## FORM L-27 - UNIT LINKED BUSINESS - 3A

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to Item 'C'

Periodicity of Submission: Quarterly

Statement as on: 31st December 2017

	Group Superannuation & Gratuity Balanced 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
PARTICULARS	ULGF00210/03/2006GROU ALAN122	ULIF00527/01/2004LIFEGRO WTH122	ULIF01808/01/2010LIGROWT- II122	ULIF01908/01/2010LIFEINFRA F122	ULIF01002/01/2008LIFEINDEX F122	ULIF02008/01/2010LIFINDX- II122	ULIF00911/07/2006LIFPROTE CT122
Opening Balance (Market Value)	28.39	1184.74	155.09	43.50	105.66	100.72	43.72
<b>Add:</b> Inflow during the Quarter	0.75	34.40	7.60	1.95	1.86	1.57	1.81
Increase / (Decrease) Value of Inv [Net]	0.85	79.99	10.64	6.12	7.88	7.39	0.43
<b>Less:</b> Outflow during the Quarter	0.21	113.16	13.00	3.08	5.26	7.59	5.14
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>29.78</b>	<b>1185.97</b>	<b>160.33</b>	<b>48.51</b>	<b>110.14</b>	<b>102.10</b>	<b>40.82</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROU ALAN122		ULIF00527/01/2004LIFEGRO WTH122		ULIF01808/01/2010LIGROWT- II122		ULIF01908/01/2010LIFEINFRA F122		ULIF01002/01/2008LIFEINDEX F122		ULIF02008/01/2010LIFINDX- II122		ULIF00911/07/2006LIFPROTE CT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>														
Central Govt Securities	7.95	26.7%	118.09	10.0%	16.12	10.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.61	30.9%
State Government Securities	0.00	0.0%	0.19	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.86	2.9%	9.82	0.8%	1.29	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.19	2.9%
Corporate Bonds	1.95	6.6%	53.39	4.5%	4.24	2.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	7.33	18.0%
Infrastructure Bonds	6.31	21.2%	62.99	5.3%	12.37	7.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.91	24.3%
Equity	10.28	34.5%	814.86	68.7%	108.49	67.7%	43.22	89.1%	95.31	86.5%	89.46	87.6%	6.36	15.6%
Money Market Investments	2.01	6.7%	5.91	0.5%	1.97	1.2%	1.65	3.4%	2.23	2.0%	1.43	1.4%	1.86	4.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>29.36</b>	<b>98.6%</b>	<b>1065.24</b>	<b>89.8%</b>	<b>144.49</b>	<b>90.1%</b>	<b>44.87</b>	<b>92.5%</b>	<b>97.54</b>	<b>88.6%</b>	<b>90.89</b>	<b>89.0%</b>	<b>39.25</b>	<b>96.2%</b>
<b>Current Assets:</b>														
Accrued Interest	0.54	1.8%	6.69	0.6%	1.03	0.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.03	2.5%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	-6.02	-0.5%	0.16	0.1%	0.03	0.1%	0.04	0.0%	-0.46	-0.5%	-0.03	-0.1%
Receivable for Sale of Investments	1.28	4.3%	36.70	3.1%	4.19	2.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.24	7.9%
Other Current Assets (for Investments)	0.05	0.2%	4.48	0.4%	0.56	0.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.04	0.1%
<b>Less: Current Liabilities</b>														
Payable for Investments	-1.82	-6.1%	-35.34	-3.0%	-5.15	-3.2%	-0.07	-0.1%	0.00	0.0%	0.00	0.0%	-2.94	-7.2%
Fund Mgmt Charges Payable	0.00	0.0%	-0.29	0.0%	-0.03	0.0%	-0.01	0.0%	-0.01	0.0%	-0.02	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>0.04</b>	<b>0.1%</b>	<b>6.22</b>	<b>0.5%</b>	<b>0.75</b>	<b>0.5%</b>	<b>-0.05</b>	<b>-0.1%</b>	<b>0.03</b>	<b>0.0%</b>	<b>-0.48</b>	<b>-0.5%</b>	<b>1.34</b>	<b>3.3%</b>
<b>Other Investments (&lt;=25%)</b>														
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.37	1.2%	32.92	2.8%	4.33	2.7%	3.68	7.6%	2.31	2.1%	2.20	2.2%	0.23	0.6%
Mutual funds- Exchange traded funds	0.00	0.0%	81.60	6.9%	10.76	6.7%	0.00	0.0%	10.27	9.3%	9.49	9.3%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.37</b>	<b>1.2%</b>	<b>114.52</b>	<b>9.7%</b>	<b>15.09</b>	<b>9.4%</b>	<b>3.68</b>	<b>7.6%</b>	<b>12.57</b>	<b>11.4%</b>	<b>11.69</b>	<b>11.5%</b>	<b>0.23</b>	<b>0.6%</b>
<b>Total (A + B + C)</b>	<b>29.78</b>	<b>100.0%</b>	<b>1185.97</b>	<b>100.0%</b>	<b>160.33</b>	<b>100.0%</b>	<b>48.51</b>	<b>100.0%</b>	<b>110.14</b>	<b>100.0%</b>	<b>102.10</b>	<b>100.0%</b>	<b>40.82</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>29.78</b>		<b>1185.97</b>		<b>160.33</b>		<b>48.51</b>		<b>110.14</b>		<b>102.10</b>		<b>40.82</b>	

## FORM L-27 - UNIT LINKED BUSINESS - 3A

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to Item 'C'

Periodicity of Submission: Quarterly

Statement as on: 31st December 2017

	Group Superannuation & Gratuity Balanced 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
PARTICULARS	ULGF00210/03/2006GROUPB ALAN122	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUF ND122	ULIF00627/01/2004LIFESECU RE122	ULIF00225/06/2002LIFWPROF IT122	ULIF02903/05/2010LIFELIQUI D122	ULIF03020/07/2010LIFEWEAL TH122
Opening Balance (Market Value)	28.39	51.60	146.14	214.83	116.17	0.00	8.74
<b>Add:</b> Inflow during the Quarter	0.75	8.93	3.05	5.12	3.36	0.00	0.00
Increase / (Decrease) Value of Inv [Net]	0.85	0.50	13.35	1.94	1.25	0.00	0.04
<b>Less:</b> Outflow during the Quarter	0.21	7.56	10.30	15.74	4.66	0.00	0.29
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>29.78</b>	<b>53.48</b>	<b>152.24</b>	<b>206.15</b>	<b>116.12</b>	<b>0.00</b>	<b>8.50</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB ALAN122		ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUF ND122		ULIF00627/01/2004LIFESECU RE122		ULIF00225/06/2002LIFWPROF IT122		ULIF02903/05/2010LIFELIQUI D122		ULIF03020/07/2010LIFEWEAL TH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>														
Central Govt Securities	7.95	26.7%	17.67	33.0%	0.00	0.0%	64.88	31.5%	37.23	32.1%	0.00	0.0%	5.32	62.7%
State Government Securities	0.00	0.0%	0.24	0.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.73	8.6%
Other Approved Securities	0.86	2.9%	1.51	2.8%	0.00	0.0%	5.83	2.8%	4.32	3.7%	0.00	0.0%	0.00	0.0%
Corporate Bonds	1.95	6.6%	5.57	10.4%	0.00	0.0%	26.26	12.7%	9.21	7.9%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	6.31	21.2%	16.28	30.4%	0.00	0.0%	56.39	27.4%	38.98	33.6%	0.00	0.0%	1.94	22.8%
Equity	10.28	34.5%	7.96	14.9%	141.20	92.8%	32.09	15.6%	13.31	11.5%	0.00	0.0%	0.00	0.0%
Money Market Investments	2.01	6.7%	3.35	6.3%	0.00	0.0%	13.30	6.4%	3.02	2.6%	0.00	0.0%	0.29	3.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.80	3.3%	0.00	0.0%	0.00	0.0%
<b>Sub Total (A)</b>	<b>29.36</b>	<b>98.6%</b>	<b>52.58</b>	<b>98.3%</b>	<b>141.20</b>	<b>92.8%</b>	<b>198.74</b>	<b>96.4%</b>	<b>109.87</b>	<b>94.6%</b>	<b>0.00</b>	<b>0.0%</b>	<b>8.28</b>	<b>97.5%</b>
<b>Current Assets:</b>														
Accrued Interest	0.54	1.8%	1.18	2.2%	0.00	0.0%	4.77	2.3%	5.62	4.8%	0.00	-0.2%	0.27	3.2%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	0.16	0.3%	-0.69	-0.5%	-0.58	-0.3%	0.18	0.2%	0.00	972.0%	-0.05	-0.6%
Receivable for Sale of Investments	1.28	4.3%	3.76	7.0%	2.01	1.3%	17.17	8.3%	0.20	0.2%	0.00	-871.8%	0.00	0.0%
Other Current Assets (for Investments)	0.05	0.2%	0.04	0.1%	0.00	0.0%	0.14	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Less: Current Liabilities</b>														
Payable for Investments	-1.82	-6.1%	-4.53	-8.5%	0.00	0.0%	-15.22	-7.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	-0.01	0.0%	-0.23	-0.2%	-0.03	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (B)</b>	<b>0.04</b>	<b>0.1%</b>	<b>0.61</b>	<b>1.1%</b>	<b>1.09</b>	<b>0.7%</b>	<b>6.24</b>	<b>3.0%</b>	<b>6.00</b>	<b>5.2%</b>	<b>0.00</b>	<b>100.0%</b>	<b>0.22</b>	<b>2.5%</b>
<b>Other Investments (&lt;=25%)</b>														
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.37	1.2%	0.29	0.5%	8.02	5.3%	1.17	0.6%	0.25	0.2%	0.00	0.0%	0.00	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	1.93	1.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
<b>Sub Total (C)</b>	<b>0.37</b>	<b>1.2%</b>	<b>0.29</b>	<b>0.5%</b>	<b>9.95</b>	<b>6.5%</b>	<b>1.17</b>	<b>0.6%</b>	<b>0.25</b>	<b>0.2%</b>	<b>0.00</b>	<b>0.0%</b>	<b>0.00</b>	<b>0.0%</b>
<b>Total (A + B + C)</b>	<b>29.78</b>	<b>100.0%</b>	<b>53.48</b>	<b>100.0%</b>	<b>152.24</b>	<b>100.0%</b>	<b>206.15</b>	<b>100.0%</b>	<b>116.12</b>	<b>100.0%</b>	<b>0.00</b>	<b>100.0%</b>	<b>8.50</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>29.78</b>		<b>53.48</b>		<b>152.24</b>		<b>206.15</b>		<b>116.12</b>		<b>0.00</b>	<b>100.00%</b>	<b>8.50</b>	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

PART - B

Link to Item 'C'

Periodicity of Submission: Quarterly

Rs. Crore

Statement as on: 31st December 2017

	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULGF00210/03/2006GROUPB ALAN122	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISPLCY122	
Opening Balance (Market Value)	28.39	0.00	124.46	205.61	4465.24
<b>Add:</b> Inflow during the Quarter	0.75	0.00	4.52	20.82	202.02
Increase / (Decrease) Value of Inv [Net]	0.85	0.00	10.79	2.86	220.86
<b>Less:</b> Outflow during the Quarter	0.21	0.00	17.32	26.54	381.11
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>29.78</b>	<b>0.00</b>	<b>122.45</b>	<b>202.75</b>	<b>4507.01</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB ALAN122		ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	7.95	26.7%	0.00	0.0%	0.00	0.0%	174.35	86.0%	860.95	19.1%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.56	0.1%
Other Approved Securities	0.86	2.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	63.76	1.4%
Corporate Bonds	1.95	6.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	230.98	5.1%
Infrastructure Bonds	6.31	21.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	544.55	12.1%
Equity	10.28	34.5%	0.00	0.0%	100.20	81.8%	0.00	0.0%	2,340.32	51.9%
Money Market Investments	2.01	6.7%	0.00	0.0%	6.76	5.5%	29.85	14.7%	144.19	3.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.10	0.1%
<b>Sub Total (A)</b>	<b>29.36</b>	<b>98.6%</b>	<b>0.00</b>	<b>0.0%</b>	<b>106.95</b>	<b>87.3%</b>	<b>204.21</b>	<b>100.7%</b>	<b>4,193.42</b>	<b>93.0%</b>
<b>Current Assets:</b>										
Accrued Interest	0.54	1.8%	0.00	-0.1%	0.00	0.0%	0.00	0.0%	46.84	1.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.00)	0.0%
Bank Balance	0.00	0.0%	0.00	98.1%	0.30	0.2%	-1.44	-0.7%	(8.17)	-0.2%
Receivable for Sale of Investments	1.28	4.3%	0.00	0.0%	0.87	0.7%	0.00	0.0%	165.97	3.7%
Other Current Assets (for Investments)	0.05	0.2%	0.00	0.0%	0.24	0.2%	0.00	0.0%	8.10	0.2%
<b>Less: Current Liabilities</b>										
Payable for Investments	-1.82	-6.1%	0.00	0.0%	-0.61	-0.5%	0.00	0.0%	(169.90)	-3.8%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	2.0%	-0.03	0.0%	-0.02	0.0%	(1.08)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.01)	0.0%
<b>Sub Total (B)</b>	<b>0.04</b>	<b>0.1%</b>	<b>0.00</b>	<b>100.0%</b>	<b>0.78</b>	<b>0.6%</b>	<b>-1.45</b>	<b>-0.7%</b>	<b>41.75</b>	<b>0.9%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.37	1.2%	0.00	0.0%	4.04	3.3%	0.00	0.0%	92.19	2.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	10.68	8.7%	0.00	0.0%	179.64	4.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
<b>Sub Total (C)</b>	<b>0.37</b>	<b>1.2%</b>	<b>0.00</b>	<b>0.0%</b>	<b>14.72</b>	<b>12.0%</b>	<b>0.00</b>	<b>0.0%</b>	<b>271.84</b>	<b>6.0%</b>
<b>Total (A + B + C)</b>	<b>29.78</b>	<b>100.0%</b>	<b>0.00</b>	<b>100.0%</b>	<b>122.45</b>	<b>100.0%</b>	<b>202.75</b>	<b>100.0%</b>	<b>4,507.01</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>29.78</b>		<b>0.00</b>		<b>122.45</b>		<b>202.75</b>		<b>4,507.01</b>	

Date : 17/01/2018

**Note:**

- The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).
- Other Investments' are as permitted under Sec 27A(2).
- Treasury Bills are included under Central Government Securities.

Karni S Arha  
Chief Financial Officer

FORM L-28 - ULIP - NAV- 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

PART - C

Link to FORM 3A (Part B)

Statement for the period: 31st December 2017

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Rs.Crore
														Highest NAV since inception
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	6/6/2002	Non Par	417.44	66.1016	66.1016	64.2934	63.5552	61.3689	58.5510	12.9%	8.6%	66.1222
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	57.27	51.6611	51.6611	50.2341	49.6656	47.9970	45.7470	12.9%	8.7%	51.6804
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,185.97	59.2807	59.2807	55.4597	54.7306	52.4746	47.5520	24.7%	9.7%	59.2824
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	206.15	27.8664	27.8664	27.6163	27.3367	26.4998	25.8540	7.8%	8.3%	27.9640
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	73.78	34.4055	34.4055	32.8159	32.4530	31.2247	29.1050	18.2%	8.9%	34.4077
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSEURE122	3/3/2005	Non Par	51.60	26.2196	26.2196	25.9790	25.7191	24.9043	24.3180	7.8%	8.7%	26.2930
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	97.01	27.5804	27.5804	27.3217	27.0099	26.1677	25.4550	8.3%	8.8%	27.6415
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	3/10/2006	Non Par	229.25	25.6038	25.6038	25.7115	25.4515	24.6590	24.5790	4.2%	8.4%	25.8099
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	29.78	25.7372	25.7372	24.9927	24.6914	23.8409	22.7170	13.3%	9.4%	25.7473
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	3/10/2006	Non Par	13.91	30.7998	30.7998	29.4290	28.9814	27.8690	25.8700	19.1%	10.1%	30.7998
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	3/31/2006	Non Par	2.06	23.9282	23.9282	23.6595	23.3480	23.0273	22.7390	5.2%	6.6%	23.9282
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	40.82	24.3464	24.3464	24.1040	23.8448	23.1126	22.5550	7.9%	8.5%	24.4205
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	110.14	17.8113	17.8113	16.5634	16.0753	15.4649	13.8120	29.0%	8.8%	17.8121
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	1/22/2008	Non Par	161.41	21.9425	21.9425	20.3903	19.7867	19.0361	16.9960	29.1%	8.9%	21.9435
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	84.49	25.6830	25.6830	23.4669	23.0489	22.1395	19.5310	31.5%	10.5%	25.6859
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	5.39	23.5624	23.5624	23.7199	23.4275	22.7466	22.6570	4.0%	8.0%	23.7749
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	25.65	21.7390	21.7390	21.5381	21.3186	20.6510	20.1650	7.8%	8.4%	21.8202
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	2/13/2009	Non Par	0.24	19.1988	19.1988	18.9534	18.7068	18.4726	18.2390	5.3%	7.6%	19.1988
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	1/8/2010	Non Par	152.24	15.8395	15.8395	14.5105	13.7129	14.3979	12.8970	22.8%	10.2%	16.4367
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	1/8/2010	Non Par	102.10	19.6038	19.6038	18.2394	17.7245	17.0795	15.2660	28.4%	8.3%	19.6054
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	1/8/2010	Non Par	160.33	20.8300	20.8300	19.4762	19.2322	18.4489	16.7070	24.7%	9.7%	20.8303
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	1/8/2010	Non Par	171.10	19.8340	19.8340	19.1893	18.9656	18.3146	17.3580	14.3%	8.7%	19.8394
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	324.26	24.4449	24.4449	22.3582	21.9468	21.0714	18.5740	31.6%	10.8%	24.4469
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	1/8/2010	Non Par	138.73	19.2490	19.2490	19.3444	19.1453	18.5965	18.5290	3.9%	7.8%	19.4131
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	48.51	14.2732	14.2732	12.5006	12.2459	11.9693	10.4600	36.5%	10.1%	14.3708
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	1/8/2010	Non Par	53.48	18.8970	18.8970	18.7174	18.5255	17.9784	17.5930	7.4%	8.2%	18.9520
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	1/25/2010	Non Par	31.13	21.5074	21.5074	20.0149	19.4164	18.6862	16.6680	29.0%	8.8%	21.5087
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	1/25/2010	Non Par	23.44	16.1232	16.1232	14.7721	13.9498	14.6361	13.084	23.2%	10.3%	16.7318
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	13.88	19.1020	19.1020	18.5737	18.3813	17.7766	16.956	12.7%	8.6%	19.1116
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	15.24	21.3926	21.3926	20.3957	20.1403	19.3767	17.995	18.9%	9.1%	21.3927
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	1/25/2010	Non Par	10.41	14.8504	14.8504	13.0155	12.7602	12.4521	10.890	36.4%	9.5%	14.9511
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	6.74	19.1006	19.1006	18.9199	18.7603	18.1891	17.803	7.3%	8.0%	19.1777
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.00	12.4150	12.4150	12.4150	12.4150	12.4150	12.415	0.0%	0.2%	12.4150
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	8.50	16.8317	16.8317	16.7497	16.5226	16.2505	15.863	6.1%	6.3%	16.8516
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISPLCY122	1/27/2011	Non Par	202.75	16.4113	16.4113	16.1847	15.9602	15.7372	15.515	5.8%	6.6%	16.4113
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	3/25/2011	Non Par	0.00	17.0280	17.0280	17.0280	16.9359	16.6272	16.461	3.4%	6.7%	17.0280
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	122.45	20.5661	20.5661	18.8854	18.5583	17.8691	15.872	29.6%	10.2%	20.5676
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	116.12	23.0454	23.0454	23.0454	22.5113	21.9951	21.496	7.2%	8.1%	23.0454
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	13.22	23.3643	23.3643	23.3643	22.8228	22.2995	21.794	7.2%	8.3%	23.3643
	Total				4,507.01									

**CERTIFICATION**

Certified that the performance of all segregated funds have been placed and reviewed by the Board. All information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

DATE : 17-01-2018

Note: 1. \* NAV should reflect the published NAV on the reporting date

2. NAV should be upto 4 decimals

Karni S Arha

Chief Financial Officer

## FORM L-29 Detail regarding debt securities

## Unit Linked

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2017	as % of total for this class	As at 31 Dec 2016	as % of total for this class	As at 31 Dec 2017	as % of total for this class	As at 31 Dec 2016	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,744	94.3%	1,795	94.5%	1,734	94.5%	1,733	94.7%
AA or better	105	5.7%	104	5.5%	102	5.5%	96	5.3%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>1,849</b>	<b>100.00%</b>	<b>1,899</b>	<b>100.00%</b>	<b>1,836</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	333	18.0%	433	22.8%	333	18.1%	433	23.7%
more than 1 year and upto 3 years	190	10.3%	36	1.9%	190	10.4%	35	1.9%
More than 3 years and up to 7 years	531	28.7%	348	18.3%	518	28.2%	330	18.0%
More than 7 years and up to 10 years	337	18.2%	492	25.9%	338	18.4%	468	25.6%
More than 10 years and up to 15 years	226	12.2%	192	10.1%	231	12.6%	186	10.1%
More than 15 years and up to 20 years	82	4.4%	124	6.5%	83	4.5%	120	6.6%
Above 20 years	150	8.1%	274	14.4%	143	7.8%	258	14.1%
	<b>1,849</b>	<b>100.00%</b>	<b>1,899</b>	<b>100.00%</b>	<b>1,836</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	861	46.6%	994	52.4%	867	47.2%	977	53.4%
State Government	5	0.2%	5	0.2%	4	0.2%	4	0.2%
Corporate Securities	983	53.2%	900	47.4%	964	52.5%	848	46.4%
	<b>1,849</b>	<b>100.00%</b>	<b>1,899</b>	<b>100.00%</b>	<b>1,836</b>	<b>100.00%</b>	<b>1,829</b>	<b>100.00%</b>

## FORM L-29 Detail regarding debt securities

## Non Unit Linked

(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2017	as % of total for this class	As at 31 Dec 2016	as % of total for this class	As at 31 Dec 2017	as % of total for this class	As at 31 Dec 2016	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	4,603	99.6%	4,267	100.0%	4,603	99.6%	4,267	100.0%
AA or better	20	0.4%	0	0.0%	20	0.4%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	<b>4,623</b>	<b>100.00%</b>	<b>4,267</b>	<b>100.00%</b>	<b>4,623</b>	<b>100.00%</b>	<b>4,267</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	220	4.7%	658	15.4%	220	4.7%	658	15.4%
more than 1 year and upto 3 years	382	8.3%	145	3.4%	382	8.3%	145	3.4%
More than 3 years and up to 7 years	267	5.8%	428	10.0%	267	5.8%	428	10.0%
More than 7 years and up to 10 years	392	8.5%	186	4.4%	392	8.5%	186	4.4%
More than 10 years and up to 15 years	1,018	22.0%	968	22.7%	1,018	22.0%	968	22.7%
More than 15 years and up to 20 years	858	18.6%	612	14.3%	858	18.6%	612	14.3%
Above 20 years	1,488	32.2%	1,270	29.8%	1,488	32.2%	1,270	29.8%
	<b>4,623</b>	<b>100.00%</b>	<b>4,267</b>	<b>100.00%</b>	<b>4,623</b>	<b>100.00%</b>	<b>4,267</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	3,095	66.9%	2,812	65.9%	3,095	66.9%	2,812	65.9%
State Government	110	2.4%	155	3.6%	110	2.4%	155	3.6%
Corporate Securities	1,418	30.7%	1,300	30.5%	1,418	30.7%	1,300	30.5%
	<b>4,623</b>	<b>100.00%</b>	<b>4,267</b>	<b>100.00%</b>	<b>4,623</b>	<b>100.00%</b>	<b>4,267</b>	<b>100.00%</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. Fixed Deposit are considered as Equity and Equity related instrument as per IRDA Investment return guidelines.
5. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment
6. Reverse Repo with underlying as Gsec has been classified as Corporate Securities and AAA rated instrument.
7. AAA rated includes all Sovereign rated instruments#

## FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
			Q3 '17-18	YTD Dec '17	Q3'16-17	YTD Dec '16
Aviva Group Holdings Limited	Significant Influence	Net Balance Receivable/ (Payable)	-	(1.20)	(1.20)	(1.20)
Aviva PLC	Significant Influence	Reimbursement on account of travel related expenses	-	-	2.13	2.13
		Reimbursement of Travel related expenses & secondment charges of expats	31.55	31.55	-	-
		Reimbursement of Healthcare, consultancy & Relocation charges	(7.40)	(7.40)	-	-
		Net Balance Receivable/ (Payable)	-	(12.97)	(26.48)	(26.48)
Aviva Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses (Payable)	-	-	-	(8.48)
		Reimbursement of Travel related expenses receivable	-	-	0.67	0.67
		Net Balance Receivable/ (Payable)	-	-	0.67	0.67
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	0.58	0.58	-	(13.70)
		Net Balance Receivable/ (Payable)	-	0.58	-	-
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	28.42	85.90	-	-
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(76.06)	(228.13)	(77.70)	(403.20)

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

BOD and Key Person information			October -December, 2017	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Ajay Dua	Director	NA	11/18/2017
2	Dr Anand Chand Burman	Director	NA	NA
3	Bobby Parikh	Director	NA	NA
4	David Elliot	Director	NA	NA
5	Falguni Sanjay Nayar	Director	NA	NA
6	Lee Patrick Callaghan	Director	NA	NA
7	Mohit Burman	Director	NA	NA
8	Pradip Burman	Director	NA	NA
9	Pritam Das Narang	Director	NA	NA
10	Nishit Piyush Majmudar	Director	NA	NA
11	Trevor Bull	Chief Executive Officer & Managing Director & Chief Distribution Officer	11-12-2017*	NA
12	Vivek Saxena	General Counsel	NA	NA
13	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
14	Sanjeeb Kumar	Appointed Actuary	NA	01-12-2017**
15	Karni Singh Arha	Chief Financial Officer & Chief Operations, IT and Customer Services Officer	NA	NA
16	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	01-12-2017***	NA
17	Prashant Kalaver	Chief of Internal Audit	NA	NA
18	Prashant Sharma	Chief Investment officer	NA	NA
19	Amit Malik	Chief People Officer	NA	NA
20	Mahesh Misra****	Chief Distribution Officer	NA	NA
21	Nisha Prabhakar	Company Secretary	NA	NA
22	Kunal Anand	Chief Strategic Alliances Officer	NA	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

\* The date refers to Mr Trevor Bull's appointment as officiating Chief Distribution Officer

\*\* The date refers to Mr Sanjeeb Kumar's cessation as Chief Risk Officer

\*\*\* The date refers to Ms Vijayalakshmi Natarajan's appointment as Chief Risk Officer

\*\*\*\* Resigned as Chief Distribution Officer and relieved from his services with effect from 1st January 2018.

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-32 - SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		AS AT DEC 31, 2017	AS AT DEC 31, 2016
01	Available Assets in Policyholders' Fund:	893,599	846,700
	Deduct:		
02	Mathematical Reserves	847,779	795,755
03	Other Liabilities	43,600	47,992
04	<b>Excess in Policyholders' funds</b>	2,220	2,953
05	Available Assets in Shareholders Fund:	66,798	73,098
	Deduct:		
06	Other Liabilities of shareholders' fund	406	215
07	<b>Excess in Shareholders' funds</b>	66,392	72,883
08	Total ASM (04)+(07)	68,613	75,836
09	Total RSM	22,608	20,642
10	<b>Solvency Ratio (ASM/RSM)</b>	3.03	3.67

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.

Sd/-

Sanjeeb Kumar

**Appointed Actuary**

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

Notes

1. Item No. 01 is the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Policyholders A/c
2. Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H;
3. Item Nos. 03 and 06 are the amounts of other liabilities as mentioned in the Balance Sheet;
4. Items No. 05 is the amount of Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Shareholders A/c

## FORM - 7

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

Statement As on : 31st December 2017

Details of Non Performing Assets-Quarterly

Name of the Fund -Pension General Annuity Fund

Periodicity of Submission : Quarterly

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)
1	Investment Assets (As per Form 3A/3B- Total Fund)	120.62	117.93	-	-	3.75	37.35	198.79	213.86	323.15	369.13
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	120.62	117.93	-	-	3.75	37.35	198.79	213.86	323.15	369.13
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time

## Note:

- 1 The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.
- 2 Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
- 3 Gross NPA is investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
- 5 Net Investment assets is net of 'provisions'
- 6 Net NPA is gross NPAs less provisions
- 7 Write off as approved by the board

Karni S Arha  
Chief Financial Officer

## FORM - 7

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

Statement As on : 31st December 2017

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)
1	Investment Assets (As per Form 3A/3B- Total Fund)	1,235.43	1,101.36	-	-	58.01	94.81	3,065.06	2,811.21	4,358.51	4,007.38
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,235.43	1,101.36	-	-	58.01	94.81	3,065.06	2,811.21	4,358.51	4,007.38
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

## Note:

- The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.
- Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the board

Karni S Arha  
Chief Financial Officer

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

Statement As on : 31st December 2017

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)
1	Investment Assets (As per Form 3A/3B- Total Fund)	839.29	747.59	-	-	144.19	193.11	3,523.52	3,744.90	4,507.01	4,685.60
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	839.29	747.59	-	-	144.19	193.11	3,523.52	3,744.90	4,507.01	4,685.60
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time

## Note:

- 1 The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.
- 2 Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
- 3 Gross NPA is investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
- 5 Net Investment assets is net of 'provisions'
- 6 Net NPA is gross NPAs less provisions
- 7 Write off as approved by the board

\_\_\_\_\_  
Karni S Arha  
Chief Financial Officer

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

NAME OF THE INSURER: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st December 2017

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>					
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>		
<b>A</b>	<b>GOVERNMENT SECURITIES</b>															
	Central Government Bonds	CGSB	150.72	3.12	2.1%	2.1%	172.90	10.47	6.1%	6.1%	147.82	10.75	7.3%	7.3%		
	Treasury Bills	CTRB	41.04	0.62	1.5%	1.5%	33.70	1.53	4.5%	4.5%	45.23	2.27	5.0%	5.0%		
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>															
	State Government Bonds	SGGB	2.25	0.04	1.9%	1.9%	2.30	0.13	5.7%	5.7%	1.02	0.06	6.2%	6.2%		
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>															
	<b>TAXABLE BONDS</b>															
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	46.93	0.91	1.9%	1.9%	51.61	3.06	5.9%	5.9%	46.40	2.92	6.3%	6.3%		
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>															
	<b>TAXABLE BONDS</b>															
	Infrastructure - PSU - Debentures / Bonds	IPTD	59.83	1.27	2.1%	2.1%	53.77	3.57	6.6%	6.6%	56.68	3.80	6.7%	6.7%		
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.10	0.00	2.4%	2.4%	0.11	0.01	8.2%	8.2%	0.13	0.01	7.1%	7.1%		
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>															
	Commercial Papers	ECCP	-	-	0.0%	0.0%	7.74	0.44	5.7%	5.7%	18.98	1.16	6.1%	6.1%		
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	3.00	0.19	6.4%	6.4%		
	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	1.99	0.10	5.1%	5.1%	38.61	2.22	5.7%	5.7%		
	Deposits - Repo / Reverse Repo	ECMR	8.75	0.14	1.6%	1.6%	11.92	0.53	4.5%	4.5%	12.68	0.62	4.9%	4.9%		
	Corporate Securities - Debentures	ECOS	16.23	0.30	1.9%	1.9%	13.82	0.79	5.7%	5.7%	10.22	0.61	5.9%	5.9%		
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%		
	<b>TOTAL</b>		<b>325.84</b>	<b>6.41</b>	<b>2.0%</b>	<b>2.0%</b>	<b>349.85</b>	<b>20.63</b>	<b>5.9%</b>	<b>5.9%</b>	<b>380.79</b>	<b>24.60</b>	<b>6.5%</b>	<b>6.5%</b>		

**CERTIFICATION**

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

Date: 17/01/2018

Karni S Arha  
Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

- 1 Based on daily simple Average of Investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st December 2017

Statement of Investment and Income on Investment

Name of the Fund - LIFE FUND

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>					
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>		
<b>A</b>	<b>GOVERNMENT SECURITIES</b>															
	Central Government Bonds	CGSB	2,720.10	58.04	2.1%	2.1%	2,625.44	160.61	6.1%	6.1%	2,219.48	136.39	6.1%	6.1%		
	Treasury Bills	CTRB	52.72	0.81	1.5%	1.5%	52.58	2.38	4.5%	4.5%	260.18	13.33	5.1%	5.1%		
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>															
	State Government Bonds	SGGB	93.69	1.96	2.1%	2.1%	135.06	11.64	8.6%	8.6%	153.69	10.57	6.9%	6.9%		
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	14.73	0.27	1.8%	1.8%	9.46	0.51	5.4%	5.4%	-	-	-	-		
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>															
	<b>TAXABLE BONDS</b>															
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	170.83	3.52	2.1%	2.1%	157.92	9.63	6.1%	6.1%	99.71	6.90	6.9%	6.9%		
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>															
	<b>TAXABLE BONDS</b>															
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.09	0.01	15.0%	15.0%	0.08	0.02	20.2%	20.2%	0.67	0.01	0.7%	0.7%		
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.20	0.07	33.3%	33.3%	0.19	0.07	35.3%	35.3%	1.40	0.01	0.7%	0.7%		
	Infrastructure - PSU - Debentures / Bonds	IPTD	765.00	17.31	2.3%	2.3%	776.20	50.62	6.5%	6.5%	734.23	47.61	6.5%	6.5%		
	Infrastructure- Infrastructure Development Fund	IDDF	52.06	1.08	2.1%	2.1%	45.42	2.82	6.2%	6.2%	7.36	0.46	0.6%	0.6%		
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.34	0.06	2.4%	2.4%	2.34	0.17	7.2%	7.2%	2.34	0.17	7.1%	7.1%		
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	90.62	1.73	1.9%	1.9%	71.55	4.12	5.8%	5.8%	-	-	-	-		
	<b>OTHER INVESTMENTS</b>															
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	0.0%	0.0%	0.14	0.00	0.1%	0.1%		
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>															
	PSU - Equity shares - Quoted	EAEQ	0.22	0.06	28.1%	28.1%	0.20	0.06	31.7%	31.7%	1.58	0.02	1.1%	1.1%		
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2.18	0.33	15.3%	15.3%	1.98	0.34	17.3%	17.3%	15.30	0.03	0.2%	0.2%		
	Commercial Papers	ECCP	-	-	0.0%	0.0%	5.16	0.30	5.7%	5.7%	9.78	0.59	6.0%	6.0%		
	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance	ECDB	29.94	1.12	3.7%	3.7%	35.80	3.79	10.6%	10.6%	37.99	3.63	9.6%	9.6%		
	Deposits - CDs with Scheduled Banks	EDCD	11.22	0.16	1.4%	1.4%	6.90	0.31	4.5%	4.5%	54.59	3.07	5.6%	5.6%		
	Corporate Securities - Preference Shares	EPNQ	0.00	0.00	6.5%	6.5%	0.00	0.00	5.4%	5.4%	-	-	-	-		
	Units of Infrastructure Investment Trust	EIIT	34.07	0.76	2.2%	2.2%	25.82	1.14	4.4%	4.4%	-	-	-	-		
	Deposits - Repo / Reverse Repo	ECMR	68.47	1.01	1.5%	1.5%	81.03	3.60	4.4%	4.4%	100.68	4.88	4.8%	4.8%		
	Corporate Securities - Debentures	ECOS	157.09	3.25	2.1%	2.1%	136.23	8.53	6.3%	6.3%	93.77	6.14	6.5%	6.5%		
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	11.28	0.18	-	-	3.77	0.18	0.0%	0.0%	0.00	0.00	0.0%	0.0%		
<b>F</b>	<b>OTHER INVESTMENTS</b>															
	Equity Shares (incl Co-op Societies)	OESH	0.06	0.02	38.6%	38.6%	0.06	0.02	39.1%	39.1%	0.46	0.00	0.0%	0.0%		
	<b>TOTAL</b>		<b>4,276.89</b>	<b>91.74</b>	<b>2.1%</b>	<b>2.1%</b>	<b>4,173.20</b>	<b>260.86</b>	<b>6.3%</b>	<b>6.3%</b>	<b>3,793.34</b>	<b>233.79</b>	<b>6.2%</b>	<b>6.2%</b>		

**CERTIFICATION**

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

Date: 17/01/2018

Karni S Arha  
Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

6 YTD Income on investment excludes the Income on Investment of Unclaimed Policyholders Fund

7 Unclaimed Policyholder Fund has been reclassified from Life fund and reported in as current assets in the financial statement as per IRDA Investment Regulation 2016

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

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st December 2017

Name of the Fund - ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	622.74	(5.22)	-0.8%	-0.8%	675.80	30.83	4.6%	4.6%	811.49	98.52	12.1%	12.1%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	-	-	-
	Treasury Bills	CTRB	181.03	2.77	1.5%	1.5%	198.06	9.15	4.6%	4.6%	301.65	15.48	5.1%	5.1%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	4.63	0.00	0.1%	0.1%	10.53	0.91	8.6%	8.6%	5.70	0.59	10.4%	10.4%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	8.23	0.03	0.4%	0.4%	3.18	0.00	0.1%	0.1%	-	-	-	-
	Central Government Guaranteed Loans / Bonds	CGSL	32.95	(0.12)	-0.4%	-0.4%	14.89	0.08	0.5%	0.5%	17.58	1.85	10.5%	10.5%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<b>TAXABLE BONDS</b>													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	119.79	1.14	1.0%	1.0%	114.05	5.95	5.2%	5.2%	158.67	15.66	9.9%	9.9%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	<b>TAXABLE BONDS</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	133.87	9.91	7.4%	7.4%	147.61	18.06	12.2%	12.2%	153.58	60.08	39.1%	39.1%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	272.29	46.08	16.9%	16.9%	260.63	61.15	23.5%	23.5%	246.89	28.34	11.5%	11.5%
	Infrastructure - PSU - Debentures / Bonds	IPTD	232.17	(1.42)	-0.6%	-0.6%	229.03	8.35	3.6%	3.6%	115.66	12.52	10.8%	10.8%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure- Infrastructure Development Fund	IDDF	28.51	0.27	0.9%	0.9%	36.88	0.66	1.8%	1.8%	15.83	4.44	0.28	0.28
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	96.85	0.23	0.2%	0.2%	97.55	4.76	4.9%	4.9%	90.35	8.89	9.8%	9.8%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	70.23	(0.09)	-0.1%	-0.1%	39.95	1.54	3.9%	3.9%	-	-	-	-
	<b>OTHER INVESTMENTS</b>													
	Infrastructure - Equity (including unlisted)	IOEQ	13.94	3.54	25.4%	25.4%	12.49	2.76	22.1%	22.1%	9.01	-4.89	-54.3%	-54.3%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	222.75	20.45	9.2%	9.2%	233.32	19.40	8.3%	8.3%	279.19	87.39	31.3%	31.3%
	Corporate Securities - Preference Shares	EPNQ	1.83	0.05	0.0%	0.0%	2.18	0.12	5.3%	5.3%	0.17	0.00	1.2%	1.2%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,683.41	142.63	8.5%	8.5%	1,708.64	285.31	16.7%	16.7%	1764.10	71.81	4.1%	4.1%
	Commercial Papers	ECCP	-	-	0.0%	0.0%	0.26	0.01	5.3%	5.3%	0.25	0.02	6.5%	6.5%
	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	4.10	0.17	4.1%	4.1%	4.10	0.49	11.9%	11.9%	4.86	0.52	10.7%	10.7%
	Deposits - CDs with Scheduled Banks	EDCD	25.03	0.40	0.02	0.02	8.37	0.40	0.40	0.40	58.85	3.24	5.5%	5.5%
	Deposits - Repo / Reverse Repo	ECMR	201.49	2.98	1.5%	1.5%	212.99	9.43	4.4%	4.4%	223.52	10.95	4.9%	4.9%
	Corporate Securities - Debentures	ECOS	279.36	(1.95)	-0.7%	-0.7%	291.06	13.54	4.7%	4.7%	325.88	36.48	11.2%	11.2%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	0.00	-	-	-
	Net Current Assets (Only in respect of ULIP Business)	ENCA	41.75	-	0.0%	0.0%	41.75	-	0.0%	0.0%	131.89	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	66.01	5.08	7.7%	7.7%	75.79	1.50	2.0%	2.0%	98.23	20.61	21.0%	21.0%
	Debentures	OLDB	-	-	-	-	-	-	-	-	0.00	-	-	-
	Equity Exchange Traded Fund	OETF	178.02	10.15	5.7%	5.7%	158.19	26.05	16.5%	16.5%	59.67	8.94	15.0%	15.0%
	<b>TOTAL</b>		<b>4,520.98</b>	<b>237.07</b>	<b>5.24%</b>	<b>5.24%</b>	<b>4,577.31</b>	<b>500.43</b>	<b>10.93%</b>	<b>10.93%</b>	<b>4,873.02</b>	<b>481.45</b>	<b>9.88%</b>	<b>9.88%</b>

**CERTIFICATION**

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

Date: 17/01/2018

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

5 YTD Income on investment shall be reconciled with figures in P&amp;L and Revenue account

 Karni S Arha  
 Chief Financial Officer

Aviva Life Insurance Company India Limited (Registration Code: 0122)

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

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

Statement as on: 31st December 2017

Name of Fund- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

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

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

Statement as on: 31st December 2017

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

**FORM L-35-DOWNGRADING OF INVESTMENTS - 2**
**Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122**
**Statement as on: 31st December 2017**
**Name of Fund Pension Fund**
**Statement of Down Graded Investments**
**Periodicity of Submission: Quarterly**
**Rs. Crores**

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

**CERTIFICATION**

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

**Date: 17/01/2018**
**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

\_\_\_\_\_  
Karni S Arha  
Chief Financial Officer

		Q3 '17-18				Q3 '16-17				YTD December'17				YTD December'16			
Particular		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>																	
i Individual Single Premium- (ISP)																	
From 0-10000	14	1,681	1,681	341	3	282	272	60	36	3,681	3,676	769	13,21	691	681	151	
From 10,000-25,000	15	8	5	21	9	5	2	9	28	16	12	38	24	15	12	26	
From 25001-50,000	20	5	4	25	14	3	1	18	40	14	11	81	21	5	3	29	
From 50,001-75,000	7	1	-	9	-	-	-	-	19	3	2	24	13	2	2	16	
From 75,000-100,000	38	4	3	47	10	1	-	13	61	7	5	76	10	1	-	13	
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	12	1	1	15	
Above Rs. 1,25,000	-	-	-	-	46	2	-	58	79	4	3	137	189	7	5	237	
ii Individual Single Premium (ISPA)- Annuity																	
From 0-50000	20	9	10	-	27	(3)	(6)	-	74	25	25	-	80	42	39	-	
From 50,001-100,000	22	3	3	-	-	-	-	-	42	6	6	-	33	5	5	-	
From 1,00,001-150,000	-	-	-	-	11	1	-	-	-	-	-	-	23	2	1	-	
From 150,001-2,00,000	39	2	2	-	-	-	-	-	56	3	3	-	-	-	-	-	
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Above Rs. 3,00,000	35	1	1	-	-	-	-	-	35	1	1	-	-	-	-	-	
iii Group Single Premium (GSP)																	
From 0-10000	0.07	0	1	(894)	0.00	0	0	(383)	0.12	0	2	-2,056.89	0.03	0	1	-1,023.51	
From 10,000-25,000	0.00	0	0	0	0.40	0	5	26	0.26	0	2	10.39	0.67	1	57	91.90	
From 25001-50,000	0.00	0	0	0	0.42	0	1	0.63	0	4	32.00	2.06	0	11	112.60		
From 50,001-75,000	0.00	0	0	0	0.00	0	-	-	0.00	0	0	0.00	0.53	0	1	16.00	
From 75,000-100,000	0.00	0	0	0	0.00	0	0	0	0.92	0	4	55.70	0.00	0	0	0.00	
From 1,00,001-1,25,000	1.17	0	9	89.25	0.00	0	0	0	2.34	0	14	133.50	0.00	0	0	0.00	
Above Rs. 1,25,000	170.40	-	1,571	8,218	0.00	0	-	-	834.72	3	9354	44,456.93	5.39	0	12	250.54	
iv Group Single Premium- Annuity- GSPA																	
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
v Individual non Single Premium- INSP																	
From 0-10000	22.47	1,061	920	23,658	53	2,318	2,420	38,731	93	4,175	4,218	78,932	101	4,448	4,550	94,428	
From 10,000-25,000	226.50	1,238	1,232	21,662	170	957	941	19,709	589	3,296	3,291	64,997	575	3,334	3,318	67,324	
From 25001-50,000	736.52	1,764	1,826	17,192	528	1,319	1,258	14,398	1,887	4,557	4,596	47,895	1,427	3,704	3,643	42,839	
From 50,001-75,000	217.91	390	400	5,109	140	238	223	3,584	568	999	1,005	13,606	393	658	643	12,264	
From 75,000-100,000	793.89	813	833	12,017	458	482	475	7,910	1,867	1,919	1,939	30,371	1,101	1,157	1,150	19,779	
From 1,00,001-1,25,000	126.21	117	117	2,092	95	91	87	3,369	308	295	290	6,841	228	217	213	7,451	
Above Rs. 1,25,000	1,647.47	585	615	23,483	1,266	458	450	22,112	4,627	1,528	1,555	67,980	3,635	1,109	1,101	62,673	
vi Individual non Single Premium- Annuity- INSPA																	
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
vii Group Non Single Premium (GNSP)																	
From 0-10000	-6.99	1	12142	(14,069)	-5.91	-	9773	(3,772.47)	-39.11	5	33,020	(63,104)	-25.95	-	41,971	(23,372)	
From 10,000-25,000	3.72	-	3,490	3,450	2.92	-	4,161	5,572.36	12.91	6	7,536	13,649	9.67	-	5,639	14,352	
From 25001-50,000	4.35	1	492	6,385	2.67	-	471	1,156.20	14.63	6	8,403	15,817	17,119	5	3,212	22,076	
From 50,001-75,000	9.21	-	632	2,525	1.26	-	829	658.75	22.26	6	1,558	7,723	10.56	1	2,855	7,238	
From 75,000-100,000	7.05	-	775	3,273	3.74	-	1,450	1,895.55	18.24	2	2,192	8,216	5.50	-	1,889	6,845	
From 1,00,001-1,25,000	3.37	1	77	3,325	1.04	-	69	865.00	15.50	6	6,012	12,210	3.19	-	2,404	2,191	
Above Rs. 1,25,000	2,631.10	9	37,534	66,737	1,089.15	2	14,844	120,022.30	7,969.64	37	180,539	536,915	3,329.73	8	42,429	165,835	
viii Group Non Single Premium- Annuity- GNSPA																	
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

		Q3 '17-18				Q3 '16-17				YTD December'17				YTD December'16			
Particular		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
(Rs in Lakhs)																	
<b>2</b>	<b>Renewal Premium</b>																
	i Individual																
	From 0-10000	1,588	21,387	20,917	759,169	1,741	22,102	20,913	763,818	4,411	78,269	77,107	2,423,940	4,784	83,990	82,801	2,457,458
	From 10,000-25,000	4,338	20,706	20,009	457,343	4,995	22,928	21,419	464,848	12,225	83,774	82,350	1,572,043	14,004	95,179	93,670	1,609,621
	From 25001-50,000	4,807	9,954	9,472	162,368	5,232	10,521	9,630	165,039	13,111	39,416	38,533	574,624	14,339	43,057	42,166	592,020
	From 50,001-75,000	1,518	1,985	1,872	40,246	1,640	2,025	1,686	40,366	4,411	8,687	8,360	162,474	4,635	9,463	9,124	168,317
	From 75,000-100,000	2,879	2,779	2,734	58,832	3,109	2,935	2,813	63,745	7,840	9,239	9,146	194,393	9,130	10,502	10,380	214,810
	From 1,00,001 -1,25,000	864	665	617	16,981	999	689	572	16,726	2,787	2,856	2,757	76,241	3,027	3,217	3,100	79,162
	Above Rs. 1,25,000	5,728	1,936	1,885	100,503	5,955	1,888	1,720	101,108	17,034	6,813	6,689	400,626	18,241	7,419	7,251	416,615
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	0	6	3,108	8,721	0	13	21,390	487	0	28	41,529	9,343	-1	40	41,719	713
	From 10,000-25,000	1	1	49	98	2	5	530	428	4	8	611	1,915	6	14	1,590	1,980
	From 25001-50,000	6	5	1,485	3,002	7	10	1,812	2,027	13	18	3,363	6,533	13	16	3,998	7,988
	From 50,001-75,000	2	3	791	1,240	11	7	543	3,726	15	12	3,126	5,231	31	25	2,107	10,834
	From 75,000-100,000	2	2	769	622	11	2	175	1,169	13	9	3,093	5,983	26	6	1,837	4,055
	From 1,00,001 -1,25,000	1	0	0	5	2	0	0	11	6	3	974	2,643	9	3	808	2,487
	Above Rs. 1,25,000	50	10	10,250	26,013	220	19	35,316	178,219	353	39	43,799	211,744	626	49	155,425	414,423
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q3 '17-18			Q3 '16-17			YTD December'17			YTD December'16		
		Up to the period			Up to the period			Same period of the previous year			Same period of the previous year		
		Channels	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
1	Individual agents	2	1,514	5.04	0	101	0.66	5	3,558	12.50	0	991	18.30
2	Corporate Agents-Banks	0	1	0.00	0	0	6.00	0	1	0.00	1	66	40.35
3	Corporate Agents -Others	0	0	0.00	0	0	-	0	0	0.00	0	0	-
4	Brokers	7	32,128	934.05	1	1,900	79.79	30	122,241	1,799.48	3	4,339	209.09
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-
6	Direct Business	3	23,080	1,884.37	1	29,602	1,009.27	36	117,840	7,041.06	11	95,085	3,090.83
	<b>Total(A)</b>	<b>12</b>	<b>56,723</b>	<b>2,823.46</b>	<b>2</b>	<b>31,603</b>	<b>1,095.71</b>	<b>71.00</b>	<b>243,640</b>	<b>8,853.05</b>	<b>15</b>	<b>100,481</b>	<b>3,358.57</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>12</b>	<b>56,723</b>	<b>2,823</b>	<b>2</b>	<b>31,603</b>	<b>1,096</b>	<b>71</b>	<b>243,640</b>	<b>8,853</b>	<b>15</b>	<b>100,481</b>	<b>3,359</b>

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3 '17-18		Q3 '16-17		YTD December'17		YTD December'16	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,990	2,319	4,311	1,927	11,711	5,676	10,035	5,068
2	Corporate Agents-Banks	1,458	131	456	162	2,781	691	1,510	1,037
3	Corporate Agents -Others	177	149	1	1	311	400	24	25
4	Brokers	279	97	12	4	483	193	31	95
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,778	1,283	1,374	735	5,243	3,483	3,749	1,741
<b>Total (A)</b>		<b>7,682</b>	<b>3,978</b>	<b>6,154</b>	<b>2,829.67</b>	<b>20,529</b>	<b>10,443</b>	<b>15,349</b>	<b>7,966.21</b>
1	Referral (B)	-	3	-	2	-	(13)	49	(88)
<b>Grand Total (A+B)</b>		<b>7,682</b>	<b>3,981</b>	<b>6,154</b>	<b>2,831.32</b>	<b>20,529</b>	<b>10,430</b>	<b>15,398</b>	<b>7,877.93</b>

Aviva Life Insurance Company India Limited (Registration Code: 0122)

FORM L-39-Data on Settlement of Claims for the Quarter Ended 31st December 2017

Date: 31 December 2017

**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	-	426	1,039	398	80	-	1,943	437,147
2	Survival Benefit	-	1,202	1,855	24	6	-	3,087	141,185
3	for Annuities / Pension	-	444	668	293	47	26	1,478	3,933
4	For Surrender	-	5,489	1	-	-	-	5,490	1,520,755
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	1	-	-	-	-	1	200
	HCB	-	3	-	-	-	-	3	54
	ADB	-	3	-	-	-	-	3	2,610
	IB	-	1	6	6	2	-	15	294
6	Partial Withdrawals	-	712	1	-	-	-	713	153,617
7	Auto Foreclosure	-	1,001	2	1	-	-	1,004	110,799
8	EL Surrender	-	2,834	14	-	-	-	2,848	182,872
9	Death Claims	-	226	-	-	-	-	226	195,993

**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	-	11	-	-	-	-	11	265,598
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	196	-	-	-	-	196	862
7	Gratuity	-	899	-	-	-	-	899	292,509
8	Leave encashment	-	8	-	-	-	-	8	753
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	96	-	-	-	-	96	22,254

\*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

**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 (Foreclosure only for Group)	For EL Surrender	CI/ADD/PTD*	Income Benefit	HCB***	ADB
1	Claims O/S at the beginning of the period	3	937	27	983	67	4	-	-	-	37	-	-
2	Claims reported during the period*	234	2,242	3,116	1,590	5,914	859	1,187	2,965	3	19	4	3
3	Claims Settled during the period	230	1,943	3,087	1,478	5,717	824	1,187	2,965	1	15	3	3
4	Claims Repudiated during the period	4	-	-	-	-	-	-	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	4	-	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	162	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	1	1,074	56	1,095	256	38	-	-	-	41	-	-
	Less than 3months	1	779	51	193	256	38	-	-	-	9	-	-
	3 months to 6 months	-	293	3	187	-	-	-	-	-	3	-	-
	6months to 1 year	-	2	2	250	-	-	-	-	-	6	-	-
	1year and above	-	-	-	465	-	-	-	-	-	23	-	-

**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	12	-	-	-	-	-	-	3	-	-
2	Claims reported during the period*	99	4	-	-	11	-	-	896	8	207
3	Claims Settled during the period	96	-	-	-	11	-	-	899	8	196
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	15	4	-	-	-	-	-	-	-	11
	Less than 3months	15	4	-	-	-	-	-	-	-	11
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

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

\*\* 2 cases rejected in this quarter

\*\*\* 8 cases in the surrender category were reversed from the opening balance as customer opted to continue

\*\*\*\* 1 cases in the PW category were reversed from the opening balance as customer opted to continue

\*\*\*\*\* 1 Case rejected in this quarter

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	-	5	-	4	1	-	15
b)	Policy Servicing	-	112	6	86	20	-	482
c)	Proposal Processing	1	15	-	7	9	-	119
d)	Survival Claims	-	53	1	31	21	-	216
e)	ULIP Related	-	3	-	3	-	-	27
f)	Unfair Business Practices	-	241	31	72	138	-	834
g)	Others	-	-	-	-	-	-	-
<b>Total Number</b>		<b>1</b>	<b>429</b>	<b>38</b>	<b>203</b>	<b>189</b>	<b>-</b>	<b>1,693</b>

2	Total No. of policies during previous year:	49523
3	Total No. of claims during previous year:	22176
4	Total No. of policies during current year:	20600
5	Total No. of claims during current year:	15002
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	709.71
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	153.98

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

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

\*\* 22 Duplicate complaints received for the quarter ended OND'17.

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

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

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

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

**b. How the valuation bases are supplied to the system**

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

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

S. No.	Product Category	Minimum		Maximum	
		Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
2.	Life- Non-participating Policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities – Non-participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
6.	Unit Linked	6.4% for first 5 years and 5.4% thereafter	6.1% for first 5 years and 5.1% thereafter	6.4% for first 5 years and 5.4% thereafter	6.1% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
8.	India Bond	NA	7.9% for first 5 years and 6.9% thereafter	NA	7.9% for first 5 years and 6.9% thereafter

**ii. Group Business** For One Year Renewable Group Term Assurance business, reserve is maintained 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 IALM 2006-08 Ultimate)**

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	77.3%	77.3%
2.	Life- Non-participating Policies	27.6%	175.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	57.1%	77.3%
6.	Unit Linked	57.1%	77.3%
7.	Health Insurance	57.0%	60.4%

\*These rates are a proportion of Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates □

**ii. Group Business** For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis. For single premium group term plan and group endowment type product the mortality rate assumption varies from 96.0% to 155.8%.

**3) Expense:**

**i. Individual Business - Fixed expenses**

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	865	865
2.	Life- Non-participating Policies	44	865
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	865	865
5.	Individual Pension Plan	865	865
6.	Unit Linked	908	908
7.	Health Insurance	649	649

**ii. Group Business** For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis. For single premium group term plan and group endowment type product the fixed expense assumption varies from 113.84 to 462.32

**4) Bonus:**

**i. Individual Business**

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	* given below	3.00%
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	6.00%	6.00%
7.	Health Insurance	NA	NA

Dhan Nirman	
Policy Term	Simple Reversionary Bonus Rate (as % of Sum Assured)
18	3.75%
21	4.00%
25	4.00%
30	4.25%

Money Back	4.00%
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Dhan Vriddhi Plus	
Premium Payment Term	Simple Reversionary Bonus Rate (as % of Sum Assured)
5	3.00%
7	3.40%
11	3.85%

**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.

Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - [Unit Reserve (for UWP/PUWP) X max{ (p1x[(0.015)\*DMT of assets] + p2 x 30%), 3%} where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees.

For highest NAV guaranteed product the reserve has been kept based on formula- Additional Charge For Guarantee X Fund Value as on Valuation Date X Elapsed Period (No. of years)

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

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

**6) Taxation and Shareholder Transfers:**

Ø Tax rate is assumed to be 14.42%

Ø Shareholder's Share in surplus of UWP fund is assumed to be 1/9th of the surplus distributed to the With Profits policyholders and 100% for Non Par policies

**7) Basis of provisions for Incurred but not reported (IBNR)**
**Linked Business**

Keeping in view the flexibility provided in the policy for the reporting of a claim, following provisions have been made towards unreported claims-

For Linked business

$$\text{IBNR Reserves} = \text{Average Monthly Risk Charge} * \text{Claim Intimation Delay in Months} * \text{Reinsurance retained proportion}$$

**Non Linked Individual**

$$\text{IBNR Reserves} = qx * \text{Sum at Risk after reinsurance} * \text{Delay Months}/12$$

**For group business OYRGTA Business**

$$\text{IBNR Reserves} = \text{Gross Premium}/12 * \text{Delay Months} * \text{Reinsurance retained proportion}$$

**For SP Group Term Business**

$$\text{IBNR Reserves} = qx * \text{Sum Assured} * \text{Delay Months}/12 * \text{Reinsurance retained proportion}$$

**8) Change in Valuation method or bases:**
**(1) Economic Assumptions**

There is no change in economic assumptions since last valuation.

**(2) Expense Assumptions**

Per policy maintenance expenses used are based on projected expenses for the year when Insurer acquires a stable level of business.

There is no change in expense assumptions since last valuation. The valuation assumptions for expenses are as below:

**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 i-Life, i-Shield, i-Life Total and i-Life Secure)	649	0.76%	-	0.0575%
2	All Traditional Endowment Products	865	1.01%	-	0.0575%
3	All UL Endowment (fully underwritten)	908	1.07%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	908	1.07%	-	0.2300%
5	All UL Pension Products	908	1.07%	-	0.2300%
6	Single Premium UL Products	908	0.00%	-	0.2300%
7	i-Life, i-Shield, i-Life Secure, i-Life Total	649	1.73%	-	0.0575%
8	Rural Endowment	109	0.00%	-	0.0575%
9	Rural Term Assurance	44 to 127	0.00%	-	0.0575%
10	Heath Secure	649	1.73%	-	0.0575%
10	Heart Care	649	0.76%	-	0.0575%
11	iGrowth	908	1.73%	-	0.2300%

**(3) Mortality Assumptions**

There is no change in mortality assumptions since last valuation.