



IRDA Public Disclosures

QUARTER ENDED JUNE 30, 2019

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2019
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q1'19-20 (Rs. 000's)	YTD JUNE 30, 2019 (Rs. 000's)
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net	L-4									
(a) Premium		651,219	40,584	32,554	1,230,367	48,179	73,050	129,300	2,205,253	2,205,253
(b) Reinsurance ceded		(8,723)	(2)	-	(124,460)	-	(16,955)	-	(150,140)	(150,140)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		642,496	40,582	32,554	1,105,907	48,179	56,095	129,300	2,055,113	2,055,113
Income from investments										
(a) Interest, Dividends and Rent – Gross		332,275	33,027	64,565	924,040	42,810	17,138	-	1,413,855	1,413,855
(b) Profit on sale/redemption of investments		728,786	116,864	54,665	2,263	27,015	4	-	929,597	929,597
(c) (Loss) on sale/ redemption of investments		(208,461)	(21,301)	(12,526)	(194)	-	(921)	-	(243,403)	(243,403)
(d) Transfer/Gain on revaluation/change in fair value		(423,211)	(82,879)	(51,268)	-	-	-	-	(557,358)	(557,358)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		429,389	45,711	55,436	926,109	69,825	16,221	-	1,542,691	1,542,691
Other Income										
(a) Fee, Charges and Rent Income		-	-	-	7,537	31	-	-	7,568	7,568
(b) Transfer from Shareholders Account on account of extra mortality/other		762	-	-	2,301	-	-	-	3,063	3,063
(c) Contribution from the Shareholders' A/c		68,252	-	-	-	13,842	89	22,752	104,935	104,935
TOTAL (A)		1,140,899	86,293	87,990	2,041,854	131,877	72,405	152,052	3,713,370	3,713,370
Commission	L-5	5,693	89	130	27,827	317	1,904	-	35,960	35,960
Service Tax/Goods & Service Tax charges on Linked Charges		35,643	2,074	1,321	-	-	-	-	39,038	39,038
Operating Expenses related to Insurance Business	L-6	220,336	9,366	3,133	427,189	52,330	10,419	285	723,058	723,058
Provision for Doubtful debts		3,829	162	54	7,419	909	181	5	12,559	12,559
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		50,206	-	-	38,432	-	-	-	88,638	88,638
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		315,707	11,691	4,638	500,867	53,556	12,504	290	899,253	899,253
Benefits Paid (Net)	L-7	1,514,827	198,297	171,799	334,498	38,374	172,265	-	2,430,060	2,430,060
Interim Bonuses Paid		4,803	398	-	42	108	-	-	5,351	5,351
Change in valuation of liability in respect of life policies										
(a) Gross		(899,414)	(128,375)	(94,720)	1,133,171	26,515	(124,587)	151,762	64,352	64,352
(b) Amount ceded in Reinsurance		80	-	-	8,076	(3)	(13,787)	-	(5,634)	(5,634)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		182,190	-	-	-	-	-	-	182,190	182,190
TOTAL (C)		802,486	70,320	77,079	1,475,787	64,994	33,891	151,762	2,676,319	2,676,319
TOTAL (B+C)		1,118,193	82,011	81,717	1,976,654	118,550	46,395	152,052	3,575,572	3,575,572
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		22,706	4,282	6,273	65,200	13,327	26,010	-	137,798	137,798
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		22,706	2,912	-	3,130	(258)	-	-	28,490	28,490
Transfer to Balance sheet		-	1,370	6,273	62,070	13,585	26,010	-	109,308	109,308
TOTAL (D)		22,706	4,282	6,273	65,200	13,327	26,010	-	137,798	137,798
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		4,803	398	-	42	108	-	-	5,351	5,351
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		22,706	4,282	6,273	65,200	13,327	26,010	-	137,798	137,798
(d) Total Surplus: ((a)+(b)+(c)):		27,509	4,680	6,273	65,242	13,435	26,010	-	143,149	143,149

UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2018
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q1 '18-19 (Rs. 000's)	YTD JUNE 30, 2018 (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)		
Premiums earned – net										
(a) Premium	L-4	718,553	45,996	83,820	1,182,120	38,273	130,912	-	2,199,674	2,199,674
(b) Reinsurance ceded		(9,081)	(2)	-	(116,169)	(1)	(9,168)	-	(134,421)	(134,421)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		709,472	45,994	83,820	1,065,951	38,272	121,744	-	2,065,253	2,065,253
Income from Investments										
(a) Interest, Dividends and Rent – Gross		375,512	42,361	69,720	785,789	41,903	22,986	(257)	1,338,014	1,338,014
(b) Profit on sale/redemption of investments		944,928	118,291	33,216	35,483	9,087	1	(1)	1,141,006	1,141,006
(c) (Loss) on sale/ redemption of investments		(363,688)	(35,470)	(42,794)	(2,127)	-	(65)	-	(444,144)	(444,144)
(d) Transfer/Gain on revaluation/change in fair value		(29,475)	(9,789)	(71,833)	-	-	-	-	(111,097)	(111,097)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		927,277	115,393	(11,691)	819,145	50,990	22,922	(258)	1,923,777	1,923,777
Other Income										
(a) Fee, Charges and Rent Income		1	-	-	10,926	118	-	-	11,045	11,045
(b) Transfer from Shareholders Account on account of extra mortality/other		1,577	-	-	2,598	-	-	-	4,175	4,175
(c) Contribution from the Shareholders' A/c		75,554	-	-	-	31,877	17,116	11,835	136,382	136,382
TOTAL (A)		1,713,881	161,387	72,129	1,898,620	121,257	161,782	11,577	4,140,632	4,140,632
Commission	L-5	6,999	143	62	47,520	409	1,465	-	56,598	56,598
Service Tax on Premium		38,888	2,478	1,414	-	-	-	-	42,780	42,780
Operating Expenses related to Insurance Business	L-6	285,246	12,405	4,599	531,971	27,197	23,914	-	885,332	885,332
Provision for Doubtful debts		196	9	3	366	19	16	-	609	609
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		331,329	15,035	6,078	579,857	27,625	25,395	-	985,319	985,319
Benefits Paid (Net)	L-7	1,652,449	256,585	79,947	374,457	34,751	82,552	-	2,480,740	2,480,740
Interim Bonuses Paid		10,339	800	-	-	-	-	-	11,139	11,139
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		(441,297)	(111,693)	(16,475)	909,335	27,628	53,835	11,577	432,911	432,911
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		159,062	-	-	-	-	-	-	159,062	159,062
TOTAL (C)		1,380,553	145,692	63,472	1,283,792	62,379	136,387	11,577	3,083,852	3,083,852
TOTAL (B+C)		1,711,882	160,727	69,550	1,863,649	90,004	161,782	11,577	4,069,171	4,069,171
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		1,999	660	2,579	34,971	31,253	-	-	71,462	71,462
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		1,999	324	-	879	(72)	-	-	3,130	3,130
Transfer to Balance sheet		-	336	2,579	34,092	31,325	-	-	68,334	68,334
TOTAL (D)		1,999	660	2,579	34,971	31,253	-	-	71,464	71,464
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		10,339	800	-	-	-	-	-	11,139	11,139
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		1,999	660	2,579	34,971	31,253	-	-	71,462	71,462
(d) Total Surplus: ((a)+(b)+(c)):		12,338	1,460	2,579	34,971	31,253	-	-	82,601	82,601

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2019
Shareholders' Account (Non-technical Account)

Particulars	Q1 '19-20	YTD	Q1 '18-19	YTD
	(Rs. 000's)	JUNE 30, 2019 (Rs. 000's)	(Rs. 000's)	JUNE 30, 2018 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	126,593	126,593	122,395	122,395
(b) Profit on sale/redemption of investments	65	65	15,713	15,713
(c) (Loss) on sale/ redemption of investments	(323)	(323)	(1,730)	(1,730)
Other Income	-	-	-	-
TOTAL (A)	126,335	126,335	136,378	136,378
Expense other than those directly related to the insurance business	20,159	20,159	20,818	20,818
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	15,175	15,175	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	104,935	104,935	136,382	136,382
TOTAL (B)	140,269	140,269	157,200	157,200
Profit/ (Loss) before tax	(13,934)	(13,934)	(20,822)	(20,822)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(13,934)	(13,934)	(20,822)	(20,822)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(12,973,568)	(12,973,568)	(13,505,451)	(13,505,451)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(12,987,502)	(12,987,502)	(13,526,273)	(13,526,273)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.01)		(0.01)

UNAUDITED BALANCE SHEET AS AT JUNE 30, 2019

Particulars	Schedule	AS AT	AS AT
		JUNE 30, 2019 (Rs. 000's)	JUNE 30, 2018 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(8,071)	(3,328)
Sub-Total		20,040,929	20,045,672
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(61,948)	(27,599)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		109,308	68,334
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		304,333	334,077
Linked - Individual - Pension - Non Participating		15,716	12,664
Linked - Group - Life - Non Participating		3	4
Non Linked - Individual - Life - Participating		153,605	97,216
Non Linked - Individual - Pension - Participating		12,937	14,027
Non Linked - Individual - Life - Non Participating		46,951,615	39,884,350
Non Linked - Individual - Pension - Non Participating		1,591,772	1,559,189
Non Linked - Group - Life - Non Participating		486,904	766,209
Non Linked - Group - Pension - Non Participating		556,822	552,307
Non Linked - Annuity - Non Participating		418,828	348,479
Non Linked - Variable group		162,562	225,582
Non Linked Health Non Participating		101,576	83,257
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		462,943	531,654
Linked - Individual - Pension - Participating		33,512	48,321
Linked - Individual - Life - Non Participating		28,061,580	29,877,019
Linked - Individual - Pension - Non Participating		3,543,043	4,110,710
Linked - Group - Life - Non Participating		3,612,581	3,900,911
Discontinued Policies Fund - Non payment of premium		1,606,475	1,729,408
Sub-Total		88,124,167	84,116,119
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Others		740,321	654,861
TOTAL		108,905,417	104,816,652
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	6,676,335	6,508,986
- Policyholders'	L-13	50,663,565	43,935,750
- Assets held to cover linked liabilities	L-14	38,036,162	40,828,235
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	109,355	123,113
CURRENT ASSETS			
Cash & Bank Balance	L-17	414,826	330,911
Advances And Other Assets	L-18	3,956,555	3,748,947
Sub-Total (A)		4,371,381	4,079,858
CURRENT LIABILITIES			
PROVISIONS			
	L-19	3,832,459	4,070,459
	L-20	106,424	115,104
Sub-Total (B)		3,938,883	4,185,563
NET CURRENT ASSETS (C) = (A - B)		432,498	(105,705)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		12,987,502	13,526,273
TOTAL		108,905,417	104,816,652

Particulars	As AT JUNE 30, 2019 (Rs. 000's)	As AT JUNE 30, 2018 (Rs. 000's)
Partly paid-up investments	Nil	15,038
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts	11,939	8,854
Guarantees given by or on behalf of the Company	Nil	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies)	305,630	243,338
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Nature	Authority where matter is lying	Nature	Current Year (Rs. 000's)	Previous Year (Rs. 000's)
Service Tax on ULIP Charges for the period of July 10 to Apr 11	CESTAT	Tax	216,525	216,525
		Penalty	216,525	Nil
		Interest	Till date of actual deposit of tax, at applicable rates	
Service Tax on Conveyance Charges and Foreign & Domestic Tours for Agents	CESTAT	Tax	45,023	45,023
		Penalty	44,729	44,729
Service Tax on Surrender Charges	CESTAT	Tax	39,01,54	390,154
		Penalty	39,01,59	390,159
Service Tax on difference of Forex Payment per financials v/s Service Tax Return*	Commissioner	Tax	7,683	7,683
		Penalty	-	15,366

* CESTAT has decided the issue in favor of the Company and the case has been remanded back to the lower authorities for re-verification of facts. The penalty stands waived. Based on legal opinion, management believes that at present, no provision is required in the books of account in respect of the above matters.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q1 '19-20	YTD JUNE 30, 2019	Q1 '18-19	YTD JUNE 30, 2018
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	383,738	383,738	497,630	497,630
Renewal premiums	1,785,892	1,785,892	1,674,559	1,674,559
Single premiums	35,623	35,623	27,485	27,485
TOTAL PREMIUM	2,205,253	2,205,253	2,199,674	2,199,674

Premium Income from business written :

In India	2,205,253	2,205,253	2,199,674	2,199,674
Outside India	-	-	-	-
TOTAL PREMIUM	2,205,253	2,205,253	2,199,674	2,199,674

FORM L-5-COMMISSION SCHEDULE

Particulars	Q1 '19-20	YTD	Q1 '18-19	YTD
	(Rs. 000's)	JUNE 30, 2019 (Rs. 000's)	(Rs. 000's)	JUNE 30, 2018 (Rs. 000's)
Commission Paid				
Direct - First year premiums	22,155	22,155	36,678	36,678
- Renewal premiums	13,817	13,817	19,914	19,914
- Single premiums	(12)	(12)	6	6
Total (A)	35,960	35,960	56,598	56,598
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	35,960	35,960	56,598	56,598
Break-up of the expenses (Gross) incurred to procure business:				
Agents	15,454	15,454	29,573	29,573
Brokers	2,023	2,023	10,003	10,003
Corporate Agency	12,125	12,125	15,983	15,983
Referral	-	-	-	-
Others (IMF)	6,358	6,358	1,039	1,039
TOTAL (B)	35,960	35,960	56,598	56,598

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q1 '19-20	YTD	Q1 '18-19	YTD
	(Rs. 000's)	JUNE 30, 2019 (Rs. 000's)	(Rs. 000's)	JUNE 30, 2018 (Rs. 000's)
Employees' remuneration and welfare benefits	414,760	414,760	523,039	523,039
Travel, conveyance and vehicle running expenses	6,871	6,871	11,249	11,249
Training expenses	2,387	2,387	4,224	4,224
Rents, rates and taxes	81,601	81,601	94,879	94,879
Repairs & Office Maintenance	31,291	31,291	24,769	24,769
Printing and stationery	8,816	8,816	4,930	4,930
Communication expenses	13,249	13,249	12,942	12,942
Legal and professional charges	34,691	34,691	25,916	25,916
Medical fees	1,406	1,406	3,302	3,302
Auditors' fees, expenses etc				
a) as auditor	1,601	1,601	1,702	1,702
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	125	125	260	260
Advertisement and publicity	31,964	31,964	74,190	74,190
Interest and bank charges	5,653	5,653	7,281	7,281
Information technology and related expenses	44,928	44,928	45,561	45,561
Others				
a) Electricity	10,071	10,071	14,999	14,999
b) Recruitment	8,432	8,432	1,981	1,981
c) Miscellaneous expenses	3,364	3,364	5,018	5,018
Depreciation	17,967	17,967	24,760	24,760
Goods and Service Tax/Service tax on premium	3,881	3,881	4,330	4,330
TOTAL	723,058	723,058	885,332	885,332
Less : Excess of Expenses of Management transfer to Shareholder's account	-	-	-	-
NET TOTAL	723,058	723,058	885,332	885,332

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q1 '19-20	YTD	Q1 '18-19	YTD
	(Rs. 000's)	JUNE 30, 2019 (Rs. 000's)	(Rs. 000's)	JUNE 30, 2018 (Rs. 000's)
Insurance Claims				
(a) Claims by Death,	205,501	205,501	203,852	203,852
(b) Claims by Maturity,	306,259	306,259	370,328	370,328
(c) Annuities/Pension payment	312,591	312,591	70,791	70,791
(d) Other benefits	-	-	-	-
- Riders	2,120	2,120	1,827	1,827
- Surrender	1,619,997	1,619,997	1,817,597	1,817,597
- Health	4,500	4,500	-	-
- Periodical Benefit	54,736	54,736	84,503	84,503
- Interest to policy holders	32,718	32,718	29,485	29,485
(Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death,	(108,362)	(108,362)	(97,643)	(97,643)
(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	-	-	-	-
TOTAL	2,430,060	2,430,060	2,480,740	2,480,740
Benefits paid to claimants:				
In India	2,430,060	2,430,060	2,480,740	2,480,740
Outside India	-	-	-	-
Total Benefits paid (Net)	2,430,060	2,430,060	2,480,740	2,480,740

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2019	JUNE 30, 2018
	(Rs. 000's)	(Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	20,049,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT JUNE 30, 2019		AS AT JUNE 30, 2018	
	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				
TOTAL	2,004,900,000	100%	2,004,900,000	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2019	JUNE 30, 2018
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2019	JUNE 30, 2018
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	AS AT	AS AT
	JUNE 30, 2019 (Rs. 000's)	JUNE 30, 2018 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	1,984,967	2,256,697
(Market value (Rs '000) Current Year 20,69,516 Previous Year 22,35,038)		
Other Approved Securities	468,687	602,494
(Market value (Rs '000) Current Year 4,75,848 Previous Year 5,92,081)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	185,176
(Market value (Rs '000) Current Year NIL Previous Year 1,85,515)		
(e) Other Securities (Term Deposits)	7,500	7,500
(Market value (Rs '000) Current Year 7,500 Previous Year 7,500)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	938,139	1,800,117
Non Convertible Debentures		
(Market value (Rs '000) Current Year 9,48,095 Previous Year 17,80,566)		
Equity Shares	34,005	39,575
(Market value (Rs '000) Current Year 34,005 Previous Year 39,575)		
Other Investments		
Debentures/ Bonds	5,980	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)		
Equity Shares	-	-
(Market value (Rs '000) Current Year NIL Previous Year Nil)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	1,643,617	484,301
(Market value (Rs '000) Current Year 16,45,063 Previous Year 4,84,299)		
Other Approved Securities	132,752	120,045
(Market value (Rs '000) Current Year 1,34,249 Previous Year 1,20,755)		
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 NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	793,358	365,354
(Market value (Rs '000) Current Year 7,93,358 Previous Year 3,65,354)		
(f) Other Securities (Reverse Repo)	193,327	237,925
(Market value (Rs '000) Current Year 1,93,327 Previous Year 2,37,925)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	464,862	409,802
Non Convertible Debentures		
(Market value (Rs '000) Current Year 4,66,959 Previous Year 4,09,201)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	9,141	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)		
TOTAL	6,676,335	6,508,986
INVESTMENTS		
In India	6,676,335	6,508,986
Outside India	-	-
TOTAL	6,676,335	6,508,986

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	AS AT	AS AT
	JUNE 30, 2019	JUNE 30, 2018
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	39,093,454	32,790,416
(Market value (Rs '000) Current Year 4,24,32,022 Previous Year 3,25,03,971)		
Other Approved Securities	173,399	226,157
(Market value (Rs '000) Current Year 1,79,041 Previous Year 2,25,135)		
Other Approved Investments		
(a) Shares		
(aa) Equity	7,940	8,181
(Market value (Rs '000) Current Year 7,940 Previous Year 8,180)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	400,696	1,124,806
(Market value (Rs '000) Current Year 3,88,079 Previous Year 10,67,575)		
(e) Other Securities (Term Deposits)	201,700	201,700
(Market value (Rs '000) Current Year 2,01,700 Previous Year 2,01,700)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	7,472,343	7,157,541
(Market value (Rs '000) Current Year 76,83,016 Previous Year 69,83,073)		
Equity Shares	252,791	294,105
(Market value (Rs '000) Current Year 2,52,791 Previous Year 2,94,104)		
Other Investments		
Non Convertible debentures	152,000	-
(Market value (Rs '000) Current Year 1,52,000 Previous Year NIL)		
Equity Shares	665	79
(Market value (Rs '000) Current Year 665 Previous Year 79)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	1,527,457	916,717
(Market value (Rs '000) Current Year 15,29,330 Previous Year 9,14,502)		
Other Approved Securities	130,739	4,340
(Market value (Rs '000) Current Year 1,31,772 Previous Year 4,363)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Market value Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(Market value Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	151,135
(Market value (Rs '000) Current Year NIL Previous Year 1,50,109)		
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits)	168,314	13,952
(Market value (Rs '000) Current Year 1,68,314 Previous Year 13,952)		
(f) Other Securities (Reverse Repo)	435,744	330,333
(Market value (Rs '000) Current Year 4,35,744 Previous Year 3,30,333)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	596,323	716,288
(Market value (Rs '000) Current Year 5,98,282 Previous Year 7,13,475)		
Commercial Paper	-	-
(Market value Current Year NIL Previous Year NIL)		
Other Investments		
Non Convertible Debentures	50,000	-
(Market value (Rs '000) Current Year 50,000 Previous Year NIL)		
TOTAL	50,663,565	43,935,750
INVESTMENTS		
In India	50,663,565	43,935,750
Outside India	-	-
TOTAL	50,663,565	43,935,750

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

Particulars	AS AT	AS AT
	JUNE 30, 2019 (Rs. 000's)	JUNE 30, 2018 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	8,000,252	5,918,938
(Historic value('000)Current Year 78,63,629 Previous Year 59,61,354)		
Other Approved Securities	1,162,388	295,557
(Historic value('000)Current Year 11,33,372 Previous Year 3,05,079)		
Other Approved Investments		
(a) Shares		
(aa) Equity	12,978,080	17,232,444
(Historic value('000)Current Year 1,08,56,788 Previous Year 1,37,96,800)		
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	795,250	2,333,201
(Historic value('000)Current Year 7,61,213 Previous Year 23,47,723)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	3,000	3,000
(Historic value('000)Current Year 3,000 Previous Year 3,000)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	1,809,030	3,983,186
(Historic value('000)Current Year 17,70,358 Previous Year 40,50,527)		
(b) Equity	3,168,164	2,451,396
(Historic value('000)Current Year 26,66,837 Previous Year 20,55,191)		
Other Investments		
(a) Equity Shares*	1,264,161	447,103
(Historic value('000)Current Year 11,11,109 Previous Year 6,08,113)		
(b) Debentures/Bonds	605,202	-
(Historic value('000)Current Year 8,55,663 Previous Year NIL)		
(c) Mutual Funds	2,340,689	1,496,599
(Historic value('000)Current Year 15,91,487 Previous Year 10,96,656)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	1,886,079	1,551,187
(Historic value('000)Current Year 18,58,559 Previous Year 15,29,928)		
Other Approved Securities	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	469,698	327,891
(Historic value('000)Current Year 4,64,975 Previous Year 3,18,717)		
(f) Other Securities (Reverse Repo)	3,091,846	1,474,594
(Historic value('000)Current Year 30,91,846 Previous Year 14,74,594)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	21,606	570,639
(Historic value('000)Current Year 21,413 Previous Year 5,75,317)		
Other Investments		
Debentures/Bonds	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
Balances in Bank	(36,604)	(1,330)
Other Current Assets (net)	477,321	2,743,830
TOTAL	38,036,162	40,828,235
INVESTMENTS		
In India	38,036,162	40,828,235
Outside India	-	-
TOTAL	38,036,162	40,828,235

*other investment in Infrastructure of Rs. 06,39,83 in '000 has been considered under Long term Infrastructure

FORM L-15-LOANS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2019	JUNE 30, 2018
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
Secured		
(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)	-	-
Unsecured	-	-
TOTAL		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL		
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL		
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Opening Balance as on April 1, 2019	Additions during the quarter	Deductions/ Adjustments	Balance as on June 30, 2019	Opening Balance as on April 1, 2019	For the quarter	Sales/ Adjustments	Balance as on June 30, 2019	As at June 30, 2019	As at April 1, 2019
Intangibles										
- Software	527,781	14,317	-	542,098	469,780	10,571	-	480,351	61,747	58,001
Tangibles										
Leasehold Improvements	277,417	1,340	-	278,757	266,122	1,383	-	267,505	11,252	11,295
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	136,453	186	128	136,511	135,190	142	128	135,204	1,307	1,263
Information Technology Equipment	451,159	875	79	451,955	418,758	5,141	35	423,864	28,091	32,401
Vehicles	2,782	-	-	2,782	2,457	96	-	2,553	229	325
Office Equipment	67,395	509	297	67,607	66,744	630	297	67,077	530	651
Sub Total	1,462,987	17,227	504	1,479,710	1,359,051	17,963	460	1,376,554	103,156	103,936
Capital Work In Progress - (including capital advances)	13,827	6,199	13,827	6,199					6,199	13,827
TOTAL	1,476,814	23,426	14,331	1,485,909	1,359,051	17,963	460	1,376,554	109,355	117,763
PREVIOUS YEAR	1,533,247	972	645	1,533,574	1,385,755	24,757	51	1,410,461	123,113	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2019	JUNE 30, 2018
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	6,236	2,858
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	208,800	117,609
(bb) Others *	52,500	2,591
(b) Current Accounts	147,290	207,853
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	414,826	330,911
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	414,826	330,911
Outside India	-	-
TOTAL	414,826	330,911

* Current year amount includes Fixed Deposit amounting to Rs 2,500 ('000) which are due for maturity after 12 months and hence has been considered as investing activity.

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT		AS AT	
	JUNE 30, 2019		JUNE 30, 2018	
	(Rs. 000's)		(Rs. 000's)	
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		23,037		62,051
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source	27,644		22,551	
Less: Provision for doubtful debts	<u>(81)</u>	27,563	<u>(81)</u>	22,470
Others (includes vendor, travel advances & salary recoverable)	62,232		49,234	
Less : Provision for doubtful debts	<u>(17,732)</u>	44,500	<u>(14,455)</u>	34,779
TOTAL (A)		95,100		119,300
OTHER ASSETS				
Income accrued on investments		1,310,546		1,147,530
Outstanding Premiums		193,961		213,165
Agents' Balances	244,660		81,210	
Less : Provision for doubtful debts	<u>(233,794)</u>	10,866	<u>(75,443)</u>	5,767
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		22,380		-
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,656,756		1,698,260
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		236,734		171,874
- Refundable Security Deposits	398,372		352,688	
Less: Provision for doubtful security deposit	<u>(28,248)</u>	370,124	<u>(20,241)</u>	332,447
-Receivables against unsettled investment contracts		53,314		-
-Goods and Service Tax/Service Tax Unutilised Credit		6,774		60,604
- Other Reinsurance assets		-		-
TOTAL (B)		3,861,455		3,629,647
TOTAL (A+B)		3,956,555		3,748,947

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2019	JUNE 30, 2018
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	92,020	243,200
Balances due to other insurance companies	18,953	45,883
Deposits held on re-insurance ceded	-	-
Premiums received in advance	81,928	97,017
Unallocated premium	38,276	30,560
Sundry creditors		
Micro, Small & Medium Enterprises	10	-
Others	189,344	241,936
Unclaimed Amount - Policyholders	1,656,755	1,698,260
Interest on Investment pertaining to Unclaimed Policyholders Fund	236,734	171,874
Claims Outstanding	362,075	367,303
Annuities Due	6,246	3,301
Others:		
- Accrual for expenses	633,603	682,725
- Other dues payable	61,912	73,642
- Goods and Service Tax /Service Tax payable	8,600	10,491
- Payables for unsettled investment contracts	77,961	90,192
- Temporary book overdrafts	-	44,466
- Payable to Policyholders	290,357	209,787
- Statutory Dues Payable	61,205	56,592
- Other Reinsurance Liability	16,480	3,230
TOTAL	3,832,459	4,070,459

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2019	JUNE 30, 2018
	(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	4,708	6,314
Provision for Leave Encashment	17,704	21,417
Provision for Other Long Term Benefits	51,232	57,583
Provision for Other Employee Benefits	32,780	29,790
TOTAL	106,424	115,104

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2019	JUNE 30, 2018
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q1 '19-20	YTD JUNE 30, 2019	Q1 '18-19	YTD JUNE 30, 2018
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	NA	NA	100%	100%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	(32)%	(32)%	25%	25%
	Linked Individual - Pension Non Participating	109%	109%	-573%	-573%
	Linked Group - Non Participating	(62)%	(62)%	16%	16%
	Non Linked Individual - Life Participating	(61)%	(61)%	202%	202%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	(33)%	(33)%	23%	23%
	Non Linked Individual - Pension Non Participating	(79)%	(79)%	-64%	-64%
	Non Linked Group - Life Non Participating	(70)%	(70)%	133%	133%
	Non Linked Group - Pension Non Participating	0%	0%	0%	0%
	Non Linked Annuity Non Participating	185%	185%	47%	47%
	Non Linked - Variable - Group	(92)%	(92)%	47%	47%
	Non Linked Health Non Participating	(76)%	(76)%	-84%	-84%
2	Net Retention Ratio	93%	93%	94%	94%
3	Expense of Management to Gross Direct Premium Ratio	35%	35%	44%	44%
4	Commission Ratio (Gross commission paid to Gross Premium)	2%	2%	3%	3%
5	Ratio of policy holder's liabilities to shareholder's funds	12.60	12.60	13.00	13.00
6	Growth rate of shareholders' fund	8%	8%	-6%	-6%
7	Ratio of surplus to policyholders' liability	0%	0%	0%	0%
8	Change in net worth in ('000)	534,031	534,031	(406,468)	(406,468)
9	Profit after tax/Total Income	0%	0%	-1%	-1%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.76	4.76	4.55	4.55
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.9%	1.9%	1.9%	1.9%
	R2. Non-PAR	1.8%	1.8%	2.0%	2.0%
	R3.Sub-TOTAL	1.8%	1.8%	2.0%	2.0%
	Linked:				
	R4. PAR	2.5%	2.5%	0.5%	0.5%
	R5. Non-PAR	0.9%	0.9%	2.1%	2.1%
	R6. Sub-TOTAL	0.9%	0.9%	2.1%	2.1%
	R7.Grand Total	1.4%	1.4%	2.1%	2.1%
	Shareholders' Funds	1.7%	1.7%	2.1%	2.1%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.9%	1.9%	1.9%	1.9%
	R2. Non-PAR	2.0%	2.0%	2.0%	2.0%
	R3.Sub-TOTAL	2.0%	2.0%	2.0%	2.0%
	Linked:				
	R4. PAR	1.8%	1.8%	1.9%	1.9%
	R5. Non-PAR	2.4%	2.4%	2.4%	2.4%
	R6. Sub-TOTAL	2.4%	2.4%	2.4%	2.4%
	R7.Grand Total	2.2%	2.2%	2.2%	2.2%
	Shareholders' Funds	1.9%	1.9%	2.1%	2.1%
14	Conservation Ratio				
	Linked Individual - Life Participating	82%	82%	50%	50%
	Linked Individual - Pension Participating	118%	118%	48%	48%
	Linked Individual - Life Non Participating	82%	82%	85%	85%
	Linked Individual - Pension Non Participating	88%	88%	69%	69%
	Linked Group - Non Participating	0%	0%	0%	0%
	Non Linked Individual - Life Participating	35%	35%	46%	46%
	Non Linked Individual - Pension Participating	88%	88%	79%	79%
	Non Linked Individual - Life Non Participating	93%	93%	84%	84%
	Non Linked Individual - Pension Non Participating	77%	77%	133%	133%
	Non Linked Group - Life Non Participating	43%	43%	16%	16%
	Non Linked - Variable - Group	0%	0%	NA	NA
	Non Linked Health Non Participating	88%	88%	75%	75%
15	Persistency Ratio (by numbers)				
	For 13th month	62%	64%	59%	65%
	For 25th month	50%	55%	56%	53%
	For 37th month	51%	47%	45%	44%
	For 49th Month	42%	41%	46%	43%
	for 61st month	46%	42%	34%	41%
	Persistency Ratio (by premium)				
	For 13th month	65%	70%	68%	74%
	For 25th month	58%	62%	68%	64%
	For 37th month	58%	54%	44%	48%
	For 49th Month	41%	45%	40%	44%
	for 61st month	44%	46%	47%	46%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		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)		(0.01)		(0.01)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.01)		(0.01)
	(iv) Book value per share (Rs)		3.47		3.29

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2019 (Rs. 000's)	JUNE 30, 2018 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	2,758,821	2,765,217
Other receipts	7,568	11,045
Payments to the re-insurers, net of commissions and claims/ Benefits	(147,149)	(59,486)
Payments of claims/benefits	(2,766,399)	(3,196,054)
Payments of commission and brokerage	948	(54,302)
Payments of other operating expenses	(1,085,103)	(1,130,118)
Deposits, advances and staff loans	81,319	17,645
Taxes paid	(2,948)	4,640
Cash flows before extraordinary items	(1,152,943)	(1,641,413)
Cash flow from extraordinary operations	-	-
Net cash from operating Activities	(1,152,943)	(1,641,413)
II Cash flows from investing activities		
Purchase of fixed assets	(9,600)	(11,037)
Proceeds from sale of fixed assets	44	594
Purchase of Investment	(29,172,785)	(24,205,756)
Proceeds from Sale/redemption of Investment	28,035,515	23,702,812
Interest, dividend and rent received	1,666,466	1,634,819
Investment in Fixed Deposits	-	-
Net cash from investing activities	519,640	1,121,432
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(633,303)	(519,981)
Cash and cash equivalent at beginning of the year	1,009,025	805,095
Cash and cash equivalent at the end of the year	375,722	285,114
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)*	414,826	330,910
Bank balances (Policyholder's - Schedule 8B)	(36,604)	(1,330)
Temporary book overdrafts	-	(44,466)
	378,222	285,114
Note 1		
Cash and Bank Balances	153,526	68,110
Fixed Deposits with maturity less than 3 months	261,300	262,800
Cash and Bank Balances	414,826	330,910

*Cash and cash equivalents at the end of the quarter includes cash and bank balance as reduced by FD of Rs. 2500 ('000) plus bank balances of linked assets

FORM L-24-VALUATION OF NET LIABILITIES

(Rs in Lakhs)

Sl.No.	Particulars	AS AT JUNE 30, 2019	AS AT JUNE 30, 2018
1	Linked		
a	Life	337,363	359,676
b	General Annuity	-	-
c	Pension	39,039	45,772
d	Health	-	-
2	Non-Linked		
a	Life	483,115	415,257
b	General Annuity	4,188	3,485
c	Pension	16,047	15,732
d	Health	1,016	833

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured
1	Andaman & Nicobar Islands	-	-	-	-	1	1	0.04	4.88	1	1	0	5
2	Andhra Pradesh	-	-	-	-	137	134	70.97	4,805.56	137	134	71	4,806
3	Arunachal Pradesh	1	1	0.54	5.00	26	24	23.83	544.82	27	25	24	550
4	Assam	-	-	9.84	-	344	338	94.70	1,915.59	344	338	105	1,916
5	Bihar	43	43	8.63	130.42	84	80	34.78	925.64	127	123	43	1,056
6	Chandigarh	-	-	-	-	34	33	10.91	309.84	34	33	11	310
7	Chattisgarh	-	-	-	-	17	17	8.43	248.32	17	17	8	248
8	Dadra & NagraHaveli	-	-	-	-	1	1	2.66	-	1	1	3	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	286	276	250.89	5,341.14	286	276	251	5,341
11	Goa	-	-	-	-	3	3	1.25	16.45	3	3	1	16
12	Gujarat	-	-	-	-	116	113	47.27	2,273.01	116	113	47	2,273
13	Haryana	1	1	0.52	10.00	150	142	257.96	6,177.37	151	143	258	6,187
14	Himachal Pradesh	-	-	-	-	23	23	25.15	375.33	23	23	25	375
15	Jammu & Kashmir	-	-	-	-	22	22	2.23	89.64	22	22	2	90
16	Jharkhand	-	-	0.54	-	20	19	5.67	365.71	20	19	6	366
17	Karnataka	-	-	0.49	-	232	225	191.27	6,975.12	232	225	192	6,975
18	Kerala	-	-	-	-	24	24	29.26	302.14	24	24	29	302
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1	1	0.27	1.45	93	93	26.71	1,279.51	94	94	27	1,281
21	Maharashtra	2	2	2.33	6.35	708	687	415.53	12,454.83	710	689	418	12,461
22	Manipur	-	-	0.07	-	11	11	1.74	51.74	11	11	2	52
23	Meghalaya	-	-	-	-	1	1	1.14	100.00	1	1	1	100
24	Mizoram	-	-	0.06	-	1	1	5.57	-	1	1	6	-
25	Nagaland	-	-	0.04	-	5	5	2.59	23.59	5	5	3	24
26	Orissa	27	27	8.02	144.93	57	57	38.73	1,303.83	84	84	47	1,449
27	Puduchery	-	-	-	-	3	3	1.60	23.30	3	3	2	23
28	Punjab	-	-	(1.10)	-	104	102	40.25	1,458.75	104	102	39	1,459
29	Rajasthan	1	1	0.76	6.16	51	51	22.67	698.38	52	52	23	705
30	Sikkim	-	-	-	-	4	4	1.11	18.15	4	4	1	18
31	Tamil Nadu	-	-	-	-	264	262	273.16	4,765.48	264	262	273	4,765
32	Tripura	-	-	0.09	-	95	95	18.94	400.54	95	95	19	401
33	Uttar Pradesh	1	1	0.49	5.50	259	255	152.22	3,777.01	260	256	153	3,783
34	Uttarakhand	-	-	0.15	-	18	18	12.05	318.21	18	18	12	318
35	West Bengal	2	2	0.97	15.55	421	412	171.92	3,683.42	423	414	173	3,699
Grand Total		79	79	32.7	325.4	3,615	3,532	2,243.2	61,027.3	3,694	3,611	2,276	61,353

FORM L-25-(I) : Geographical Distribution Channel - Individuals for the period ended June 30, 2019

Date: June 30, 2019

(Rs in Lakhs)													
Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured
1	Andaman & Nicobar Islands	-	-	-	-	1	1	0.04	4.88	1	1	0	5
2	Andhra Pradesh	-	-	-	-	137	134	70.97	4,805.56	137	134	71	4,806
3	Arunachal Pradesh	1	1	0.54	5.00	26	24	23.83	544.82	27	25	24	550
4	Assam	-	-	9.84	-	344	338	94.70	1,915.59	344	338	105	1,916
5	Bihar	43	43	8.63	130.42	84	80	34.78	925.64	127	123	43	1,056
6	Chandigarh	-	-	-	-	34	33	10.91	309.84	34	33	11	310
7	Chhattisgarh	-	-	-	-	17	17	8.43	248.32	17	17	8	248
8	Dadra & NagraHaveli	-	-	-	-	1	1	2.66	-	1	1	3	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	286	276	250.89	5,341.14	286	276	251	5,341
11	Goa	-	-	-	-	3	3	1.25	16.45	3	3	1	16
12	Gujarat	-	-	-	-	116	113	47.27	2,273.01	116	113	47	2,273
13	Haryana	1	1	0.52	10.00	150	142	257.96	6,177.37	151	143	258	6,187
14	Himachal Pradesh	-	-	-	-	23	23	25.15	375.33	23	23	25	375
15	Jammu & Kashmir	-	-	-	-	22	22	2.23	89.64	22	22	2	90
16	Jharkhand	-	-	0.54	-	20	19	5.67	365.71	20	19	6	366
17	Karnataka	-	-	0.49	-	232	225	191.27	6,975.12	232	225	192	6,975
18	Kerala	-	-	-	-	24	24	29.26	302.14	24	24	29	302
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	1	1	0.27	1.45	93	93	26.71	1,279.51	94	94	27	1,281
21	Maharashtra	2	2	2.33	6.35	708	687	415.53	12,454.83	710	689	418	12,461
22	Manipur	-	-	0.07	-	11	11	1.74	51.74	11	11	2	52
23	Meghalaya	-	-	-	-	1	1	1.14	100.00	1	1	1	100
24	Mizoram	-	-	0.06	-	1	1	5.57	-	1	1	6	-
25	Nagaland	-	-	0.04	-	5	5	2.59	23.59	5	5	3	24
26	Orissa	27	27	8.02	144.93	57	57	38.73	1,303.83	84	84	47	1,449
27	Puducherry	-	-	-	-	3	3	1.60	23.30	3	3	2	23
28	Punjab	-	-	(1.10)	-	104	102	40.25	1,458.75	104	102	39	1,459
29	Rajasthan	1	1	0.76	6.16	51	51	22.67	698.38	52	52	23	705
30	Sikkim	-	-	-	-	4	4	1.11	18.15	4	4	1	18
31	Tamil Nadu	-	-	-	-	264	262	273.16	4,765.48	264	262	273	4,765
32	Tripura	-	-	0.09	-	95	95	18.94	400.54	95	95	19	401
33	Uttar Pradesh	1	1	0.49	5.50	259	255	152.22	3,777.01	260	256	153	3,783
34	Uttarakhand	-	-	0.15	-	18	18	12.05	318.21	18	18	12	318
35	West Bengal	2	2	0.97	15.55	421	412	171.92	3,683.42	423	414	173	3,699
Grand Total		79	79	32.73	325.36	3,615	3,532	2,243.18	61,027.28	3,694	3,611	2,276	61,353

FORM L-25- (ii) : Geographical Distribution Channel - Group for the Quarter ended June 30, 2019

Date: June 30, 2019

(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	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	-	5,294	9	(1,080)	-	5,294	9	(1,080)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	(0)	(130)	-	-	(0)	(130)
4	Bihar	-	-	-	-	-	6	0	21	-	6	0	21
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	167	6	(1,422)	-	167	6	(1,422)
8	Haryana	-	-	-	-	1	1,111	69	(4,177)	1	1,111	69	(4,177)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	19,096	109	118,403	2	19,096	109	118,403
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	3	5,747	1,618	(26,379)	3	5,747	1,618	(26,379)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	4	0	13	-	4	0	13
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	85	10	520	-	85	10	520
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	6,427	15	(39,306)	-	6,427	15	(39,306)
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	3	63,109	57	57,170	3	63,109	57	57,170
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	1,435	24	(653)	-	1,435	24	(653)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	9	102,481	1,918	102,981	9	102,481	1,918	102,981

FORM L-25-(ii) : Geographical Distribution Channel - Group for the period ended June 30, 2019

Date: June 30, 2019

(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	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	-	5,294	9	(1,080)	-	5,294	9	(1,080)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	(0)	(130)	-	-	(0)	(130)
4	Bihar	-	-	-	-	-	6	0	21	-	6	0	21
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	167	6	(1,422)	-	167	6	(1,422)
8	Haryana	-	-	-	-	1	1,111	69	(4,177)	1	1,111	69	(4,177)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	19,096	109	118,403	2	19,096	109	118,403
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	3	5,747	1,618	(26,379)	3	5,747	1,618	(26,379)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	4	0	13	-	4	0	13
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	85	10	520	-	85	10	520
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	6,427	15	(39,306)	-	6,427	15	(39,306)
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	3	63,109	57	57,170	3	63,109	57	57,170
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	1,435	24	(653)	-	1,435	24	(653)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	9	102,481	1,918	102,981	9	102,481	1,918	102,981

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

(Read with Regulation 10)
Name of the Insurer
Registration Number: 122
Statement as on: 30th June 2019
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly

PART - A

Based on Audited Financials

Rs. Crore

Section I	No	PARTICULARS	SCH	Amount
	1	Investments (Shareholders)	8	667.63
		Investments (Policyholders)	8A	5,066.36
		Investments (Linked Liabilities)	8B	3,803.62
	2	Loans	9	0.00
	3	Fixed Assets	10	10.94
	4	Current Assets		
		a. Cash & Bank Balance	11	41.48
		b. Advances & Other Assets	12	395.66
	5	Current Liabilities		
		a. Current Liabilities	13	383.25
		b. Provisions	14	10.64
		c. Misc. Exp not Written Off	15	0.00
		d. Debit Balance of P&L A/c		1,298.75
		Application of Funds as per Balance Sheet (A)		10,890.54
		Less: Other Assets		
	1	Loans (if any)	9	0.00
	2	Fixed Assets (if any)	10	10.94
	3	Cash & Bank Balance (if any)	11	41.48
	4	Advances & Other Assets (if any)	12	395.66
	5	Current Liabilities	13	383.25
	6	Provisions	14	10.64
	7	Misc. Exp not Written Off	15	0.00
	8	Investments held outside India		0.00
	9	Debit Balance of P&L A/c		1,298.75
		TOTAL (B)		1,352.94
		Investment Assets (A-B)		9,537.61

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

9537.61

Balance Sheet Value of:

A. Life Fund

5421.57

B. Pension & General Annuity and Group Business

312.42

C. Unit Linked Funds

3803.62

9537.61

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*	UL-Non Unit Res	FAR						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	362.86	115.38	12.63	3709.31	4200.18	77.2%	0.00	4200.18	4532.24
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	0.00	423.00	115.38	14.52	3735.87	4288.78	78.9%	0.00	4288.78	4622.36
3 Investment subject to Exposure Norms											
a. Infrastructure/ Social/ Housing Sector											
1. Approved Investments	Not Less than 15%	0.00	140.30	32.19	4.56	701.12	878.17	16.1%	0.02	878.19	898.33
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	103.63	18.51	0.55	117.19	239.87	4.4%	-7.05	232.83	231.57
ii) Other Investments		0.00	3.03	10.02	0.05	19.04	32.14	0.6%	-10.36	21.78	21.78
TOTAL LIFE FUND	100%	0.00	669.96	176.10	19.68	4573.23	5438.96		-17.38	5421.57	5774.03

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		FAR	NON PAR					
		(a)	(b)	(c) = (a+b)	(d)	(e)	(f) = (c+e)	(g)
1 Central Govt. Sec	Not Less than 20%	0.00	224.77	224.77	71.9%	0.00	224.77	235.36
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	0.00	226.73	226.73	72.6%	0.00	226.73	237.33
3 Balance in Approved investment	Not less than 40%	0.00	85.69	85.69	27.4%	0.00	85.69	88.02
TOTAL PENSION, GENERAL ANNUITY FUND	100%	0.00	312.42	312.42	100.0%		312.42	325.34

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		FAR	NON PAR		
		(a)	(b)	(c) = (a+b)	(d)
1 Approved Investments	Not Less than 75%	120.05	3256.16	3376.21	88.6%
2 Other Investments	Not More than 25%	1.20	426.21	427.40	11.2%
TOTAL LINKED INSURANCE FUND	100%	121.25	3682.37	3803.62	100.0%

CERTIFICATION:

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

Date: 22/07/2019

- Note:
1 (*) FRSM refers to 'Funds representing Solvency Margin'
2 Funds beyond Solvency Margin shall have a separate Custody Account.
3 Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
4 Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
5 Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
6 Other Investment in Pension Fund is existing due to Rating Downgrade of Dewan Housing Finance Company from AAA to AA- during the Quarter

Chief Financial Officer

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th June 2019

Based on Audited Financials

PARTICULARS	Group Superannuation & Gratuity	Group Superannuation & Gratuity Cash	Group Superannuation & Gratuity Debt	Group Superannuation & Gratuity	Group Superannuation & Gratuity
	ULGF00210/03/2006GROUPBALAN122	ULGF00531/03/2006GROUPCASHF122	ULGF00310/03/2006GROUPDEBTF122	ULGF00410/03/2006GROUPGROWTI122	ULGF00113/07/2005GROUPSECUR122
Opening Balance (Market Value)	32.77	3.32	259.71	15.27	59.41
Add: Inflow during the Quarter	0.57	2.04	9.57	1.23	1.40
Increase / (Decrease) Value of Inv. [Net]	0.65	0.04	3.58	0.18	0.22
Less: Outflow during the Quarter	2.29	2.21	21.24	0.25	2.98
TOTAL INVESTIBLE FUNDS (MKT VALUE)	31.70	3.19	251.61	16.42	58.05

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWTI122		ULGF00113/07/2005GROUPSECUR122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	12.84	40.5%	2.75	86.2%	149.03	59.2%	4.29	26.1%	28.50	49.1%
State Government Securities	1.64	5.2%	0.00	0.0%	28.77	11.4%	0.79	4.8%	4.15	7.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	1.16	3.7%	0.00	0.0%	8.95	3.6%	0.58	3.5%	1.53	2.6%
Infrastructure Bonds	1.41	4.5%	0.00	0.0%	27.21	10.8%	0.33	2.0%	5.90	10.2%
Equity	8.44	26.7%	0.00	0.0%	0.00	0.0%	5.32	32.4%	8.08	13.9%
Money Market Investments	3.97	12.5%	0.04	1.3%	24.42	9.7%	3.33	20.3%	5.81	10.0%
Mutual funds	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%
Sub Total (A)	29.48	93.0%	2.79	87.4%	238.68	94.9%	14.65	89.2%	53.97	93.0%
Current Assets:										
Accrued Interest	0.50	1.6%	0.00	0.0%	6.90	2.7%	0.18	1.1%	1.44	2.5%
Dividend Receivable	0.02	0.1%	0.00	0.0%	0.00	0.0%	0.01	0.1%	0.02	0.0%
Bank Balance	0.05	0.2%	0.40	12.6%	-0.05	0.0%	0.01	0.0%	0.02	0.0%
Receivable for Sale of Investments	0.21	0.7%	0.00	0.0%	0.00	0.0%	0.15	0.9%	0.20	0.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-0.10	-0.3%	0.00	0.0%	0.00	0.0%	-0.07	-0.4%	-0.10	-0.2%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.04	0.0%	0.00	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%
Sub Total (B)	0.67	2.1%	0.40	12.6%	6.81	2.7%	0.27	1.7%	1.57	2.7%
Other Investments (<=25%)										
Corporate Bonds	0.47	1.5%	0.00	0.0%	6.13	2.4%	0.19	1.2%	1.51	2.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.79	2.5%	0.00	0.0%	0.00	0.0%	0.36	2.2%	0.77	1.3%
Mutual funds- Exchange traded funds	0.28	0.9%	0.00	0.0%	0.00	0.0%	0.95	5.8%	0.23	0.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	1.55	4.9%	0.00	0.0%	6.13	2.4%	1.50	9.1%	2.51	4.3%
Total (A + B + C)	31.70	100.0%	3.19	100.0%	251.61	100.0%	16.42	100.0%	58.05	100.0%
Fund Carried Forward (as per LB 2)	31.70		3.19		251.61		16.42		58.05	

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

(Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: Aviva Life Insurance Company India Limited
 Registration Number: 122
 Periodicity of Submission: Quarterly
 Statement as on: 30th June 2019

Based on Audited Financials

PARTICULARS	Grp Superann-Short Term Debt fund	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund
	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122
Opening Balance (Market Value)	0.26	47.79	10.27	62.51	12.07
Add: Inflow during the Quarter	0.02	0.80	0.21	1.52	0.40
Increase / (Decrease) Value of Inv. [Net]	0.00	0.45	0.07	0.82	-0.02
Less: Outflow during the Quarter	0.00	3.07	0.82	3.77	0.47
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.28	45.98	9.73	61.09	11.98

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.27	96.7%	18.87	41.0%	4.11	42.2%	18.56	30.4%	3.62	30.3%
State Government Securities	0.00	0.0%	2.37	5.1%	0.76	7.8%	2.11	3.5%	0.35	2.9%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.10	1.0%	0.51	0.8%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	5.17	11.2%	0.66	6.8%	2.17	3.6%	0.54	4.5%
Equity	0.00	0.0%	13.18	28.7%	2.81	28.8%	23.80	39.0%	4.50	37.6%
Money Market Investments	0.01	2.8%	2.42	5.3%	0.67	6.9%	5.72	9.4%	1.24	10.4%
Mutual funds	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%
Sub Total (A)	0.28	99.5%	42.01	91.4%	9.10	93.5%	52.87	86.6%	10.26	85.7%
Current Assets:										
Accrued Interest	0.00	0.0%	0.91	2.0%	0.17	1.7%	0.74	1.2%	0.16	1.3%
Dividend Recievable	0.00	0.0%	0.03	0.1%	0.01	0.1%	0.05	0.1%	0.01	0.1%
Bank Balance	0.00	0.5%	-0.06	-0.1%	0.04	0.4%	0.02	0.0%	0.03	0.2%
Receivable for Sale of Investments	0.00	0.0%	0.33	0.7%	0.07	0.7%	0.64	1.0%	0.12	1.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	-0.16	-0.4%	-0.03	-0.4%	-0.33	-0.5%	-0.06	-0.5%
Fund Mgmt Charges Payable	0.00	0.0%	-0.01	0.0%	0.00	0.0%	-0.02	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%
Sub Total (B)	0.00	0.5%	1.04	2.3%	0.24	2.5%	1.11	1.8%	0.25	2.1%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	1.23	2.7%	0.03	0.3%	0.72	1.2%	0.28	2.3%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	1.25	2.7%	0.27	2.7%	1.62	2.7%	0.31	2.6%
Mutual funds- Exchange traded funds	0.00	0.0%	0.46	1.0%	0.09	1.0%	4.76	7.8%	0.88	7.3%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	0.0%	2.93	6.4%	0.39	4.0%	7.10	11.6%	1.46	12.2%
Total (A + B + C)	0.28	100.0%	45.98	100.0%	9.73	100.0%	61.09	100.0%	11.98	100.0%
Fund Carried Forward (as per LB 2)	0.28		45.98		9.73		61.09		11.98	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th June 2019

Based on Audited Financials

PARTICULARS	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund
	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122
Opening Balance (Market Value)	7.03	126.44	30.98	15.80	33.14
Add: Inflow during the Quarter	0.27	2.30	0.86	0.60	0.26
Increase / (Decrease) Value of Inv. [Net]	0.21	0.75	0.17	0.25	0.63
Less: Outflow during the Quarter	0.84	8.07	2.08	1.31	0.61
TOTAL INVESTIBLE FUNDS (MKT VALUE)	6.68	121.42	29.92	15.33	33.42

INVESTMENT OF UNIT FUND	ULIF02525/01/2010PNSNINFRAF122		ULIF01122/01/2008PNSNINDEXF122		ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	18.48	55.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.23	6.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.71	2.1%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.70	5.1%
Equity	6.12	91.7%	93.26	76.8%	22.99	76.8%	11.96	78.0%	3.79	11.4%
Money Market Investments	0.11	1.6%	6.87	5.7%	1.87	6.2%	0.15	1.0%	3.84	11.5%
Mutual funds	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%
Sub Total (A)	6.23	93.3%	100.14	82.5%	24.85	83.1%	12.10	78.9%	30.74	92.0%
Current Assets:										
Accrued Interest	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.76	2.3%
Dividend Receivable	0.00	0.0%	0.22	0.2%	0.05	0.2%	0.01	0.1%	0.01	0.0%
Bank Balance	0.00	0.0%	-0.04	0.0%	-0.09	-0.3%	0.02	0.1%	0.00	0.0%
Receivable for Sale of Investments	0.03	0.4%	1.41	1.2%	0.34	1.1%	0.07	0.5%	0.09	0.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-0.01	-0.1%	-0.63	-0.5%	-0.16	-0.5%	0.00	0.0%	-0.05	-0.1%
Fund Mgmt Charges Payable	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	0.00	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%
Sub Total (B)	0.02	0.3%	0.94	0.8%	0.14	0.5%	0.10	0.6%	0.81	2.4%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.39	4.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.42	6.3%	5.09	4.2%	1.24	4.2%	2.88	18.8%	0.36	1.1%
Mutual funds- Exchange traded funds	0.00	0.0%	15.26	12.6%	3.68	12.3%	0.25	1.6%	0.12	0.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.42	6.3%	20.34	16.8%	4.92	16.4%	3.13	20.4%	1.87	5.6%
Total (A + B + C)	6.68	100.0%	121.42	100.0%	29.92	100.0%	15.33	100.0%	33.42	100.0%
Fund Carried Forward (as per LB 2)	6.68		121.42		29.92		15.33		33.42	

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

(Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: Aviva Life Insurance Company India Limited
 Registration Number: 122
 Periodicity of Submission: Quarterly
 Statement as on: 30th June 2019

Based on Audited Financials

PARTICULARS	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Utilised with Profit fund	Unit Linked Balanced fund	Unit Linked Balanced- II fund
	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122
Opening Balance (Market Value)	17.02	4.01	12.37	343.83	157.86
Add: Inflow during the Quarter	0.87	0.16	0.22	12.84	14.47
Increase / (Decrease) Value of Inv. [Net]	-0.09	-0.12	0.30	5.85	2.77
Less: Outflow during the Quarter	2.56	0.54	0.36	27.41	23.43
TOTAL INVESTIBLE FUNDS (MKT VALUE)	15.25	3.52	12.53	335.11	151.68

INVESTMENT OF UNIT FUND	ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122		ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	7.78	51.0%	1.86	52.8%	7.61	60.7%	128.97	38.5%	56.75	37.4%
State Government Securities	0.92	6.0%	0.46	13.2%	0.00	0.0%	14.52	4.3%	8.38	5.5%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	15.07	4.5%	6.32	4.2%
Infrastructure Bonds	2.69	17.6%	0.14	3.8%	2.80	22.4%	26.19	7.8%	5.96	3.9%
Equity	2.02	13.3%	0.46	13.0%	1.28	10.2%	93.10	27.8%	48.05	31.7%
Money Market Investments	0.32	2.1%	0.15	4.2%	0.50	4.0%	23.76	7.1%	13.42	8.9%
Mutual funds	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%
Sub Total (A)	13.72	90.0%	3.06	87.0%	12.19	97.3%	301.60	90.0%	138.89	91.6%
Current Assets:										
Accrued Interest	0.43	2.8%	0.10	2.8%	0.30	2.4%	6.35	1.9%	2.37	1.6%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.22	0.1%	0.11	0.1%
Bank Balance	-0.10	-0.7%	-0.01	-0.2%	-0.09	-0.7%	-0.25	-0.1%	0.96	0.6%
Receivable for Sale of Investments	0.05	0.3%	0.01	0.3%	0.00	0.0%	2.30	0.7%	1.19	0.8%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-0.02	-0.2%	-0.01	-0.2%	0.00	0.0%	-1.15	-0.3%	-0.58	-0.4%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.08	0.0%	-0.04	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%
Sub Total (B)	0.36	2.3%	0.10	2.7%	0.21	1.7%	7.40	2.2%	4.01	2.6%
Other Investments (<=25%)										
Corporate Bonds	0.91	6.0%	0.30	8.6%	0.00	0.0%	13.92	4.2%	2.82	1.9%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.18	1.2%	0.04	1.2%	0.12	1.0%	8.81	2.6%	4.52	3.0%
Mutual funds- Exchange traded funds	0.07	0.5%	0.02	0.4%	0.00	0.0%	3.38	1.0%	1.44	1.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	1.17	7.7%	0.36	10.3%	0.12	1.0%	26.10	7.8%	8.78	5.8%
Total (A + B + C)	15.25	100.0%	3.52	100.0%	12.53	100.0%	335.11	100.0%	151.68	100.0%
Fund Carried Forward (as per LB 2)	15.25		3.52		12.53		335.11		151.68	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th June 2019

Based on Audited Financials

PARTICULARS	Unit Linked Debt Fund		Unit Linked Debt -II Fund		Unit Linked Enhancer fund		Unit Linked Enhancer - II fund		Unit Linked Growth Fund	
	ULIF01306/02/2008LIFEDEBTFU122	ULIF01408/01/2010LIFEDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122	ULIF00527/01/2004LIFEGRWTH122					
Opening Balance (Market Value)	4.29	128.64	69.08	415.68	961.32					
Add: Inflow during the Quarter	2.61	18.65	3.18	54.27	24.17					
Increase / (Decrease) Value of Inv. [Net]	0.03	-0.51	-0.06	0.42	7.25					
Less: Outflow during the Quarter	2.69	26.02	6.91	60.47	56.78					
TOTAL INVESTIBLE FUNDS (MKT VALUE)	4.23	120.76	65.29	409.91	935.95					

INVESTMENT OF UNIT FUND	ULIF01306/02/2008LIFEDEBTFU122		ULIF01408/01/2010LIFEDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122		ULIF00527/01/2004LIFEGRWTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	2.53	59.7%	65.92	54.6%	0.00	0.0%	0.00	0.0%	124.48	13.3%
State Government Securities	0.55	13.0%	11.90	9.9%	0.00	0.0%	0.00	0.0%	17.29	1.8%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	5.70	4.7%	0.00	0.0%	0.00	0.0%	27.04	2.9%
Infrastructure Bonds	0.33	7.9%	16.79	13.9%	0.00	0.0%	0.00	0.0%	21.36	2.3%
Equity	0.00	0.0%	0.00	0.0%	49.41	75.7%	304.23	74.2%	500.45	53.5%
Money Market Investments	0.21	5.1%	12.15	10.1%	3.22	4.9%	30.02	7.3%	95.01	10.2%
Mutual funds	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%
Sub Total (A)	3.62	85.6%	112.48	93.1%	52.63	80.6%	334.25	81.5%	785.62	83.9%
Current Assets:										
Accrued Interest	0.13	3.0%	3.59	3.0%	0.00	0.0%	0.01	0.0%	5.82	0.6%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.11	0.2%	0.69	0.2%	1.12	0.1%
Bank Balance	0.00	0.0%	0.11	0.1%	-0.03	-0.1%	2.23	0.5%	-1.22	-0.1%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.97	1.5%	5.83	1.4%	13.50	1.4%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.73	-1.1%	-4.56	-1.1%	-6.85	-0.7%
Fund Mgmt Charges Payable	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	-0.11	0.0%	-0.27	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%
Sub Total (B)	0.13	3.0%	3.67	3.0%	0.30	0.5%	4.10	1.0%	12.09	1.3%
Other Investments (<=25%)										
Corporate Bonds	0.48	11.4%	4.62	3.8%	0.00	0.0%	0.00	0.0%	6.27	0.7%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.00	0.0%	3.88	5.9%	23.72	5.8%	34.06	3.6%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	8.48	13.0%	47.83	11.7%	97.92	10.5%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.48	11.4%	4.62	3.8%	12.36	18.9%	71.55	17.5%	138.25	14.8%
Total (A + B + C)	4.23	100.0%	120.76	100.0%	65.29	100.0%	409.91	100.0%	935.95	100.0%
Fund Carried Forward (as per LB 2)	4.23		120.76		65.29		409.91		935.95	

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th June 2019

Based on Audited Financials

PARTICULARS	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
	ULIF01808/01/2010IIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	165.75	33.39	66.81	91.63	30.19
Add: Inflow during the Quarter	14.47	1.79	1.52	2.30	2.49
Increase / (Decrease) Value of Inv. [Net]	1.58	1.05	0.39	0.39	-0.07
Less: Outflow during the Quarter	16.78	3.55	4.34	5.02	4.44
TOTAL INVESTIBLE FUNDS (MKT VALUE)	165.02	32.68	64.37	89.29	28.17

INVESTMENT OF UNIT FUND	ULIF01808/01/2010IIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	23.48	14.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.96	46.0%
State Government Securities	3.35	2.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.37	4.8%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	3.71	2.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.84	3.0%
Infrastructure Bonds	2.42	1.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.36	11.9%
Equity	83.34	50.5%	29.62	90.6%	49.55	77.0%	67.85	76.0%	3.63	12.9%
Money Market Investments	20.17	12.2%	0.94	2.9%	3.59	5.6%	6.20	6.9%	1.87	6.6%
Mutual funds	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%
Sub Total (A)	136.49	82.7%	30.56	93.5%	53.14	82.6%	74.04	82.9%	24.02	85.3%
Current Assets:										
Accrued Interest	1.02	0.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.72	2.6%
Dividend Recievable	0.19	0.1%	0.00	0.0%	0.11	0.2%	0.16	0.2%	0.01	0.0%
Bank Balance	4.20	2.5%	0.03	0.1%	-0.21	-0.3%	-0.09	-0.1%	-0.02	-0.1%
Receivable for Sale of Investments	2.28	1.4%	0.14	0.4%	0.76	1.2%	1.02	1.1%	0.09	0.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-1.12	-0.7%	-0.04	-0.1%	-0.34	-0.5%	-0.47	-0.5%	-0.04	-0.2%
Fund Mgmt Charges Payable	-0.04	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%
Sub Total (B)	6.51	3.9%	0.12	0.4%	0.32	0.5%	0.60	0.7%	0.75	2.7%
Other Investments (<=25%)										
Corporate Bonds	1.06	0.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.93	10.4%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	5.60	3.4%	2.01	6.1%	2.71	4.2%	3.67	4.1%	0.35	1.2%
Mutual funds- Exchange traded funds	15.37	9.3%	0.00	0.0%	8.20	12.7%	10.98	12.3%	0.12	0.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	22.02	13.3%	2.01	6.1%	10.91	16.9%	14.65	16.4%	3.40	12.1%
Total (A + B + C)	165.02	100.0%	32.68	100.0%	64.37	100.0%	89.29	100.0%	28.17	100.0%
Fund Carried Forward (as per LB 2)	165.02		32.68		64.37		89.29		28.17	

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

(Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: Aviva Life Insurance Company India Limited
 Registration Number: 122
 Periodicity of Submission: Quarterly
 Statement as on: 30th June 2019

Based on Audited Financials

PARTICULARS	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund
	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122
Opening Balance (Market Value)	56.32	108.42	160.23	107.48	0.00
Add: Inflow during the Quarter	9.37	3.41	5.56	1.17	0.00
Increase / (Decrease) Value of Inv. [Net]	-0.11	1.74	1.48	2.69	0.00
Less: Outflow during the Quarter	14.47	8.67	16.68	2.62	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	51.10	104.90	150.60	108.72	0.00

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	24.24	47.4%	0.00	0.0%	69.65	46.2%	56.44	51.9%	0.00	0.0%
State Government Securities	4.14	8.1%	0.00	0.0%	9.46	6.3%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	1.86	3.6%	0.00	0.0%	5.45	3.6%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	4.54	8.9%	0.00	0.0%	19.44	12.9%	31.45	28.9%	0.00	0.0%
Equity	6.10	11.9%	82.48	78.6%	18.52	12.3%	10.95	10.1%	0.00	0.0%
Money Market Investments	5.89	11.5%	0.39	0.4%	10.49	7.0%	6.48	6.0%	0.00	0.0%
Mutual funds	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%
Sub Total (A)	46.77	91.5%	82.87	79.0%	133.01	88.3%	105.32	96.9%	0.00	0.0%
Current Assets:										
Accrued Interest	1.20	2.3%	0.00	0.0%	3.92	2.6%	2.54	2.3%	0.00	-0.2%
Dividend Recievable	0.01	0.0%	0.08	0.1%	0.04	0.0%	0.01	0.0%	0.00	0.0%
Bank Balance	0.57	1.1%	-0.01	0.0%	-2.51	-1.7%	-0.23	-0.2%	0.00	672.8%
Receivable for Sale of Investments	0.15	0.3%	0.52	0.5%	0.46	0.3%	0.00	0.0%	0.00	-572.6%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-0.07	-0.1%	0.00	0.0%	-0.23	-0.2%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.03	0.0%	-0.03	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%
Sub Total (B)	1.85	3.6%	0.56	0.5%	1.65	1.1%	2.33	2.1%	0.00	100.0%
Other Investments (<=25%)										
Corporate Bonds	1.71	3.4%	0.00	0.0%	13.55	9.0%	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%
Equity	0.57	1.1%	19.82	18.9%	1.76	1.2%	1.07	1.0%	0.00	0.0%
Mutual funds- Exchange traded funds	0.20	0.4%	1.66	1.6%	0.63	0.4%	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%
Sub Total (C)	2.48	4.9%	21.48	20.5%	15.94	10.6%	1.07	1.0%	0.00	0.0%
Total (A + B + C)	51.10	100.0%	104.90	100.0%	150.60	100.0%	108.72	100.0%	0.00	100.0%
Fund Carried Forward (as per LB 2)	51.10		104.90		150.60		108.72		0.00	100.00%

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

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th June 2019

PART - B

Rs. Crore

Based on Audited Financials

PARTICULARS	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUPINGOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLCY122	
Opening Balance (Market Value)	7.76	0.00	94.14	142.43	3895.41
Add: Inflow during the Quarter	0.03	0.00	1.81	64.58	261.98
Increase / (Decrease) Value of Inv [Net]	0.09	0.00	0.23	2.31	35.63
Less: Outflow during the Quarter	0.11	0.00	6.86	48.67	389.40
TOTAL INVESTIBLE FUNDS (MKT VALUE)	7.77	0.00	89.32	160.65	3803.62

INVESTMENT OF UNIT FUND	ULIF03020/07/2010LIFEWEALTH122		ULGF00728/03/2011GROUPINGOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	6.17	79.4%	0.00	0.0%	0.00	0.0%	138.48	86.2%	988.63	26.0%
State Government Securities	0.73	9.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	116.24	3.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	79.52	2.1%
Infrastructure Bonds	0.50	6.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	183.06	4.8%
Equity	0.00	0.0%	0.00	0.0%	52.91	59.2%	0.00	0.0%	1,608.23	42.3%
Money Market Investments	0.15	1.9%	0.00	0.0%	20.55	23.0%	40.21	25.0%	356.15	9.4%
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%	0.30	0.0%
Sub Total (A)	7.55	97.2%	0.00	0.0%	73.46	82.3%	178.69	111.2%	3,332.14	87.6%
Current Assets:										
Accrued Interest	0.22	2.8%	0.00	-0.1%	0.01	0.0%	0.01	0.0%	40.51	1.1%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.12	0.1%	0.00	0.0%	3.43	0.1%
Bank Balance	0.00	0.0%	0.00	100.1%	-0.08	-0.1%	-4.39	-2.7%	(0.80)	0.0%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	1.19	1.3%	0.00	0.0%	34.13	0.9%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.74	-0.8%	-13.64	-8.5%	(32.31)	-0.8%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.02	0.0%	-0.02	0.0%	(0.88)	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%
Sub Total (B)	0.22	2.8%	0.00	100.0%	0.47	0.5%	-18.04	-11.2%	44.07	1.2%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	60.52	1.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	0.00	0.0%	4.56	5.1%	0.00	0.0%	132.81	3.5%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	10.82	12.1%	0.00	0.0%	234.07	6.2%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.00	0.0%	0.00	0.0%	15.38	17.2%	0.00	0.0%	427.40	11.2%
Total (A + B + C)	7.77	100.0%	0.00	100.0%	89.32	100.0%	160.65	100.0%	3,803.62	100.0%
Fund Carried Forward (as per LB 2)	7.77		0.00		89.32		160.65		3,803.62	

FORM L-28-UNIT LINKED NAV - 3A

(Read with Regulation 10)
 Name of the Insurer: Aviva Life Insurance Company India Limited
 Registration Number: 122
 Link to FORM 3A (Part B)
 Statement for the period: 30th June 2019
 Periodicity of Submission: Quarterly
 Statement of NAV of Segregated Funds

PART - C

Based on Audited Financials

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LE	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since Inception	Rs. In Crore
1	Unit Linked Balanced fund	ULIF00106/04/2002LIBALANCE122	6/6/2002	Non Par	335.11	70.9146	70.9146	69.4902	67.4997	64.2645	65.7265	7.9%	8.5%	71.4260	
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	45.98	55.0683	55.0683	54.5394	52.7755	51.7873	51.3722	7.2%	8.3%	55.8991	
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGRWTH122	1/27/2004	Non Par	935.95	63.1727	63.1727	62.6772	59.3802	59.3802	58.5277	7.9%	11.0%	64.1057	
4	Unit Linked Secure fund	ULIF00427/01/2004LIFESECURE122	1/27/2004	Non Par	150.60	29.7379	29.7379	29.4614	28.7131	27.9153	27.7650	7.1%	7.1%	30.1745	
5	Pension Unit Linked Growth fund	ULIF00703/03/2005PNSNGRWT122	3/3/2005	Non Par	61.09	36.8260	36.8260	36.3324	34.8278	34.4983	34.1071	8.0%	9.6%	37.1587	
6	Pension Unit Linked Secure fund	ULIF00803/03/2005PNSNSECURE122	3/3/2005	Non Par	33.42	28.1069	28.1069	27.5823	27.0339	26.2822	26.1324	7.6%	7.5%	28.1924	
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPECUR122	7/13/2005	Non Par	58.05	29.3677	29.3677	29.2518	28.5857	27.7708	27.5912	6.4%	7.2%	29.8740	
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEBT122	3/10/2006	Non Par	251.61	27.4145	27.4145	27.0291	26.6118	25.6348	25.5342	7.4%	6.5%	27.5992	
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBAL122	3/10/2006	Non Par	31.70	27.9012	27.9012	27.3433	26.4789	25.9374	25.6806	8.6%	9.1%	28.0567	
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGRWT122	3/10/2006	Non Par	16.42	33.2374	33.2374	32.8439	31.4356	31.1376	30.7257	8.2%	10.3%	33.5775	
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPEASHFT122	3/31/2006	Non Par	3.19	25.9008	25.9008	25.5473	25.1901	24.8389	24.5249	5.6%	5.6%	25.9008	
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	28.17	25.6139	25.6139	25.6786	25.0612	24.3743	24.2442	5.6%	6.7%	26.2040	
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEX122	1/2/2008	Non Par	64.37	19.8525	19.8525	19.7334	18.5142	18.1089	18.1089	9.6%	12.2%	20.3050	
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEX122	1/22/2008	Non Par	121.42	24.4788	24.4788	24.3325	22.5852	22.8193	22.3008	9.8%	12.3%	25.0399	
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIFENHANCER122	1/30/2008	Non Par	65.29	27.3706	27.3706	27.3893	25.4563	25.7464	25.2522	8.3%	12.2%	27.9740	
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBT122	2/6/2008	Non Par	4.23	24.8506	24.8506	24.7361	24.3962	23.5297	23.4223	6.1%	5.9%	25.1933	
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	15.25	22.7423	22.7423	22.8819	22.3645	21.7303	21.6235	5.2%	6.4%	23.3767	
18	Group Superannuation Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	2/13/2009	Non Par	0.28	20.8307	20.8307	20.5860	20.2854	19.9893	19.7093	5.7%	5.5%	20.8307	
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUIND122	1/8/2010	Non Par	104.90	14.0324	14.0324	13.7919	12.4858	12.9698	13.0057	7.9%	9.7%	16.4367	
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	1/8/2010	Non Par	89.29	21.6494	21.6494	21.5535	20.0343	20.2718	19.6077	9.0%	11.7%	22.4499	
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGRWTH-II122	1/8/2010	Non Par	165.02	22.2739	22.2739	22.0519	20.9162	20.9512	20.6407	7.9%	11.1%	22.5586	
22	Unit Linked Balanced - II fund	ULIF01508/01/2010LIBALAN-II122	1/8/2010	Non Par	151.68	21.2012	21.2012	20.8315	20.1629	19.8615	19.6890	7.7%	8.6%	21.3611	
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENH-II122	1/8/2010	Non Par	409.91	26.2674	26.2674	26.2353	24.3950	24.6543	24.1569	8.7%	12.6%	26.8301	
24	Unit Linked Debt - II fund	ULIF01408/01/2010LIFDEBT-II122	1/8/2010	Non Par	120.76	19.9513	19.9513	20.0333	19.7384	19.1017	19.0874	4.5%	5.2%	20.3942	
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRA122	1/8/2010	Non Par	32.68	12.2086	12.2086	11.8033	11.1793	10.7618	10.7098	4.3%	6.6%	14.5449	
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	51.10	19.7985	19.7985	19.8392	19.4218	18.8939	18.8106	5.3%	6.3%	20.2240	
27	Pension Unit Linked Index - II fund	ULIF02425/01/2010PNSINDEX-II122	1/25/2010	Non Par	29.92	23.8929	23.8929	23.7672	22.0753	22.3084	21.8364	9.4%	12.2%	24.4362	
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUIND122	1/25/2010	Non Par	15.33	14.2505	14.2505	14.0043	12.8888	13.1677	13.2209	7.8%	9.7%	16.7318	
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	9.73	20.2584	20.2584	20.1147	19.4663	19.0849	18.9226	7.1%	8.1%	20.6293	
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGRWTH-II122	1/25/2010	Non Par	11.98	22.5104	22.5104	22.5364	21.5514	21.3751	21.1438	6.5%	9.1%	22.9812	
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRA122	1/25/2010	Non Par	6.68	12.6844	12.6844	12.2535	11.4394	11.2049	12.1813	4.1%	6.6%	15.1488	
32	Pension Unit Linked Protector - II fund	ULIF02825/01/2010PNSPROTE-II122	1/25/2010	Non Par	3.52	19.1826	19.1826	19.8176	19.4570	18.9693	18.9028	1.5%	4.8%	20.1022	
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFLIQUID122	5/3/2010	Non Par	0.00	12.4150	12.4150	12.4150	12.4150	12.4150	12.4150	0.0%	0.0%	12.4150	
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	7.77	18.1414	18.1414	17.9288	17.6340	17.2492	17.0626	6.3%	6.0%	18.1414	
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISPOLCT122	1/27/2011	Non Par	160.65	17.9688	17.9688	17.6910	17.4184	17.1520	16.8921	6.4%	6.1%	17.9688	
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	3/25/2011	Non Par	0.00	17.0280	17.0280	17.0280	17.0280	17.0280	17.0280	0.0%	2.6%	17.0397	
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	89.32	22.1626	22.1626	22.0779	20.4727	20.8975	20.4971	8.1%	12.2%	22.5439	
38	Unlited with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	108.72	28.8696	28.8696	27.7910	26.7639	25.7533	25.4241	15.3%	11.9%	28.8696	
39	Pension Unlited with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	12.53	29.0809	29.0809	28.0547	27.0754	26.1096	25.3886	14.5%	11.7%	29.0809	
	Total				3,603.62										

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 22-Jul-19
 Not 1. * NAV should reflect the published NAV on the reporting date
 2. NAV should be upto 4 decimals

Chief Financial Officer

FORM L-29- Detail regarding debt securities

Unit Linked

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	AS AT JUNE 30, 2019	as % of total for this class	AS AT JUNE 30, 2018	as % of total for this class	AS AT JUNE 30, 2019	as % of total for this class	AS AT JUNE 30, 2018	as % of total for this class
Break down by credit rating								
AAA rated	1,661	93.1%	1,512	91.9%	1,638	91.8%	1,525	91.9%
AA or better	63	3.5%	133	8.1%	61	3.4%	134	8.1%
Rated below AA but above A	21	1.2%	0	0.0%	20	1.1%	0	0.0%
Rated below A but above B	34	1.9%	0	0.0%	40	2.2%	0	0.0%
Any other	6	0.4%	0	0.0%	26	1.4%	0	0.0%
	1,784	100.00%	1,646	100.00%	1,785	100.00%	1,659	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	547	30.7%	392	22.0%	547	30.6%	393	18.1%
more than 1 year and upto 3years	80	4.5%	101	5.7%	79	4.4%	102	10.4%
More than 3years and up to 7years	441	24.7%	262	14.7%	453	25.4%	262	28.2%
More than 7 years and up to 10 years	579	32.4%	457	25.6%	576	32.2%	465	18.4%
More than 10 years and up to 15 years	25	1.4%	137	7.7%	24	1.4%	138	12.6%
More than 15 years and up to 20 years	0	0.0%	156	8.7%	0	0.0%	158	4.5%
Above 20 years	112	6.3%	141	7.9%	107	6.0%	142	7.8%
	1,784	100.00%	1,646	92.2%	1,785	100.00%	1,659	100.00%
Breakdown by type of the issuer								
Central Government	989	55.4%	747	46.6%	975	54.6%	751	47.2%
State Government	116	6.5%	4	0.2%	113	6.3%	4	0.2%
Corporate Securities	679	38.1%	894	53.2%	697	39.0%	904	52.5%
	1,784	100.00%	1,646	100.0%	1,785	100.00%	1,659	100.00%

Non Unit Linked

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	AS AT JUNE 30, 2019	as % of total for this class	AS AT JUNE 30, 2018	as % of total for this class	AS AT JUNE 30, 2019	as % of total for this class	AS AT JUNE 30, 2018	as % of total for this class
Break down by credit rating								
AAA rated	5,662	99.4%	4,962	99.6%	5,662	99.4%	4,944	99.6%
AA or better	0	0.0%	28	0.4%	0	0.0%	46	0.4%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	19	0.3%	0	0.0%	19	0.3%	0	0.0%
Any other	13	0.2%	0	0.0%	13	0.2%	0	0.0%
	5,694	100.00%	4,989	100.00%	5,694	100.00%	4,989	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	620	10.9%	375	4.7%	620	10.9%	375	4.7%
more than 1 year and upto 3years	149	2.6%	295	8.3%	149	2.6%	295	8.3%
More than 3years and up to 7years	203	3.6%	200	5.8%	203	3.6%	200	5.8%
More than 7 years and up to 10 years	356	6.3%	274	8.5%	356	6.3%	274	8.5%
More than 10 years and up to 15 years	1,567	27.5%	984	22.0%	1,567	27.5%	984	22.0%
More than 15 years and up to 20 years	1,024	18.0%	1,279	18.6%	1,024	18.0%	1,279	18.6%
Above 20 years	1,774	31.2%	1,581	32.2%	1,774	31.2%	1,581	32.2%
	5,694	100.00%	4,989	100.00%	5,694	100.00%	4,989	100.00%
Breakdown by type of the issuer								
Central Government	4,433	77.9%	3,645	66.9%	4,433	77.9%	3,645	66.9%
State Government	82	1.4%	95	2.4%	82	1.4%	95	2.4%
Corporate Securities	1,178	20.7%	1,249	30.7%	1,178	20.7%	1,249	30.7%
	5,694	100.00%	4,989	100.00%	5,694	100.00%	4,989	100.00%

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 regulations.

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

(Rs in Lakhs)

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q1 '19-20	YTD JUNE 30, 2019	Q1 '18-19	YTD JUNE 30, 2018
Aviva Group Holdings Limited	Significant Influence	Recovery of reimbursement of Travel related expenses & secondment charges of expats	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	(1.20)	(1.20)
Aviva PLC	Significant Influence	Reimbursement on account of travel related expenses	-	-	-	-
		Reimbursement of Healthcare, consultancy & Relocation charges	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	(26.61)	(26.61)
Aviva Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses (Payable)	-	-	-	-
		Reimbursement of Travel related expenses receivable	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	0.67	0.67
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	33.40	33.40	27.99	27.99
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	169.03	169.03	(73.91)	(73.91)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of implementation of Cyber Ark in Aviva India	3.54	3.54	-	-
		Recovery of travel expenses of IT team to UK and SMG travel for centrally driven project	14.23	14.23	-	-
		Reimbursement of Income tax, PF etc. of Expat for Nov18 to Mar19	43.16	43.16	-	-
		Balance Receivable/(Payable)	60.92	60.92	120.98	120.98

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

BOD and Key Person information			April - June 2019	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Anand Chand Burman	Director	NA	NA
2	Bobby Parikh	Director	NA	NA
3	E V Sumithasri	Director	NA	NA
4	David Anthony Elliot	Director	NA	NA
5	Lee Patrick Callaghan	Director	NA	NA
6	Mohit Burman	Director	NA	NA
7	Pradip Burman	Director	NA	NA
8	Pritam Das Narang	Director	NA	NA
9	Nishit Piyush Majmudar	Director	NA	NA
10	Trevor Bull	Chief Executive Officer & Managing Director	NA	NA
11	Vivek Saxena	General Counsel	NA	NA
12	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
13	Sanjeeb Kumar	Appointed Actuary	NA	NA
14	Eric Noel Berg	Chief Financial Officer	NA	NA
15	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	NA	NA
16	*Phil Michael Hayman	Chief Distribution Officer	NA	14.06.2019
17	Prashant Kalaver	Chief of Internal Audit	NA	NA
18	Prashant Sharma	Chief Investment officer	NA	NA
19	Amit Malik	Chief People, Operations and Customer Services Officer	NA	NA
20	Anuj Arora	Company Secretary	24.05.2019	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

Mr Phil Michael Hayman ceased to be Chief Distribution officer w.e.f 14.06.2019

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		AS AT JUNE 30, 2019	AS AT JUNE 30, 2018
01	Available Assets in Policyholders' Fund:	925,165	885,335
	Deduct:		
02	Mathematical Reserves	880,768	840,754
03	Other Liabilities	39,218	41,539
04	Excess in Policyholders' funds	5,178	3,042
05	Available Assets in Shareholders Fund:	71,798	66,194
	Deduct:		
06	Other Liabilities of shareholders' fund	171	316
07	Excess in Shareholders' funds	71,627	65,877
08	Total ASM (04)+(07)	76,806	68,920
09	Total RSM	25,047	23,613
10	Solvency Ratio (ASM/RSM)	3.07	2.92

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: Gurugram
Date: _____

Notes

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th June 2019

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -Pension General Annuity Fund

S.NO	Particulars	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Assets (As per Form 3A/3B- Total Fund)	69.04	64.44	-	-	16.64	12.27	226.73	222.49	312.42	299.20
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)	69.04	64.44	-	-	16.64	12.27	226.73	222.49	312.42	299.20
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

Chief Financial Officer

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st March 2019

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

S.NO	Particulars	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Assets (As per Form 3A/3B- Total Fund)	950.29	965.89	-	-	142.43	220.86	4,346.24	4,055.58	5,438.96	5,242.33
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)	950.29	965.89	-	-	142.43	220.86	4,346.24	4,055.58	5,438.96	5,242.33
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
- 8 Bonds/Debentures include the Bonds issued by Food Corporation of India having a Category Code of CGSL.

Chief Financial Officer

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st March 2019

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

S.NO	Particulars	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 June 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Assets (As per Form 3A/3B- Total Fund)	323.11	419.21	-	-	356.15	194.20	3,124.35	3,282.00	3,803.62	3,895.41
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)	323.11	419.21	-	-	356.15	194.20	3,124.35	3,282.00	3,803.62	3,895.41
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

 Chief Financial Officer

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 : 30th June 2019

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs In Crores)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	191.01	6.46	3.4%	3.4%	191.01	6.46	3.4%	3.4%	165.45	4.30	2.6%	2.6%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	26.87	0.45	1.7%	1.7%	26.87	0.45	1.7%	1.7%	31.38	0.49	1.6%	1.6%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	1.96	0.04	1.9%	1.9%	1.96	0.04	1.9%	1.9%	2.02	0.04	1.9%	1.9%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions	HTDN	14.84	0.29	2.0%	2.0%	14.84	0.29	2.0%	2.0%	46.67	0.90	1.9%	1.9%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	46.62	1.02	2.2%	2.2%	46.62	1.02	2.2%	2.2%	53.87	1.11	2.1%	2.1%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.10	0.00	2.4%	2.4%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
		EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank	EADB	-	-	0.0%	0.0%	-	-	-	-	-	-	-	-
	Deposits - CDs with Scheduled Banks	EDCD	7.66	0.14	1.8%	1.8%	7.66	0.14	1.8%	1.8%	0.03	0.00	1.3%	1.3%
	Deposits - Repo / Reverse Repo	ECMR	8.67	0.13	1.5%	1.5%	8.67	0.13	1.5%	1.5%	6.80	0.10	1.5%	1.5%
	Corporate Securities - Debentures	ECOS	-	-	-	-	-	-	0.0%	0.0%	16.14	0.30	1.9%	1.9%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	2.66	(0.03)	-1.2%	-1.2%	2.66	(0.03)	-1.2%	-1.2%	-	-	-	-
	TOTAL		300.30	8.49	2.8%	2.8%	300.30	8.49	2.8%	2.8%	322.45	7.24	2.2%	2.2%

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: 7/22/2019

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 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 : 30th June 2019

Name of the Fund - LIFE FUND

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs In Crores)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment ¹	Income on Investment	Gross Yield (%) ²	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ²	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ²	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	3,935.80	77.01	2.0%	2.0%	3,935.80	77.01	2.0%	2.0%	3,269.38	64.16	2.0%	2.0%
	Treasury Bills	CTRB	103.57	1.69	1.6%	1.6%	103.57	1.69	1.6%	1.6%	36.65	0.56	1.5%	1.5%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	66.00	1.37	2.1%	2.1%	66.00	1.37	2.1%	2.1%	88.45	1.84	2.1%	2.1%
	Central Government Guaranteed Loans/Bonds	CGSL	8.09	0.17	2.1%	2.1%	8.09	0.17	2.1%	2.1%				
	Other Approved Securities (excluding Infrastructure)	SGOA	14.78	0.27	1.8%	1.8%	14.78	0.27	1.8%	1.8%	14.75	0.27	1.8%	1.8%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions	HTDN	193.87	4.15	2.1%	2.1%	193.87	4.15	2.1%	2.1%	135.72	2.78	2.0%	2.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	-	0.0%	0.0%	0.01	-	0.0%	0.0%	0.38	0.05	14.4%	14.4%
	Infrastructure - Corporate Securities - Equity shares-	ITCE	0.03	0.00	0.0%	0.0%	0.03	0.00	0.0%	0.0%	0.94	0.12	12.3%	12.3%
	Infrastructure - PSU - Debentures / Bonds	IPTD	567.26	11.59	2.0%	2.0%	567.26	11.59	2.0%	2.0%	595.02	12.33	2.1%	2.1%
	Infrastructure- Infrastructure Development Fund	IDDF	30.05	0.61	2.0%	2.0%	30.05	0.61	2.0%	2.0%	65.26	1.34	2.0%	2.0%
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2.32	0.06	2.4%	2.4%
	Long Term Bank Bonds Approved Investment -	ILBI	90.52	1.71	1.9%	1.9%	90.52	1.71	1.9%	1.9%	90.58	1.71	1.9%	1.9%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.01	-	0.0%	0.0%	0.01	-	0.0%	0.0%	0.90	0.09	9.9%	9.9%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	Commercial Papers	ECCP	0.44	0.00	0.7%	0.7%	0.44	0.00	0.01	0.01	9.33	2.81	30.1%	30.1%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	Deposits - CDs with Scheduled Banks	EDCD	20.92	0.99	4.7%	4.7%	20.92	0.99	4.7%	4.7%	20.92	0.90	4.3%	4.3%
	Corporate Securities - Preference Shares	EPNQ	93.59	1.76	1.9%	1.9%	93.59	1.76	1.9%	1.9%	28.13	0.51	1.8%	1.8%
	Units of Infrastructure Investment Trust	EIIT	36.07	0.98	2.7%	2.7%	36.07	0.98	2.7%	2.7%	36.75	0.98	2.7%	2.7%
	Deposits - Repo / Reverse Repo	ECMR	83.85	1.23	1.5%	1.5%	83.85	1.23	1.5%	1.5%	68.63	1.03	1.5%	1.5%
	Corporate Securities - Debentures	ECOS	57.48	1.34	2.3%	2.3%	57.48	1.34	2.3%	2.3%	137.32	4.01	2.9%	2.9%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	21.43	0.37	0.0%	0.0%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	29.98	(9.74)	-32.5%	-32.5%	29.98	(9.74)	-32.5%	-32.5%				
	Equity Shares (incl Co-op Societies)	OESH	0.05	-	0.0%	0.0%	0.05	-	0.0%	0.0%	0.17	0.05	27.1%	27.1%
	TOTAL		5,332.38	95.14	1.8%	1.8%	5,332.38	95.14	1.8%	1.8%	4,623.04	95.96	2.1%	2.1%

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: 7/22/2019

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

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 : 30th June 2019

Name of the Fund - ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs In Crores)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	854.04	38.06	4.5%	4.5%	854.04	38.06	4.5%	4.5%	669.85	(5.01)	-0.7%	-0.7%
	Treasury Bills	CTRB	119.78	1.98	1.7%	1.7%	119.78	1.98	1.7%	1.7%	129.24	1.99	1.5%	1.5%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	98.97	4.94	5.0%	5.0%	98.97	4.94	5.0%	5.0%	58.96	(1.20)	-2.0%	-2.0%
	Other Approved Securities (excluding Infrastructure)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	0.0%	0.0%	29.50	(0.17)	-0.6%	-0.6%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions	HTDN	115.31	3.46	3.0%	3.0%	115.31	3.46	3.0%	3.0%	202.42	(1.82)	-0.9%	-0.9%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	77.78	(2.02)	-2.6%	-2.6%	77.78	(2.02)	-2.6%	-2.6%	78.75	(3.38)	-4.3%	-4.3%
	Infrastructure - Corporate Securities - Equity shares-	ITCE	181.55	15.39	8.5%	8.5%	181.55	15.39	8.5%	8.5%	212.06	(9.14)	-4.3%	-4.3%
	Infrastructure - PSU - Debentures / Bonds	IPTD	31.03	0.58	1.9%	1.9%	31.03	0.58	1.9%	1.9%	132.79	(3.35)	-2.5%	-2.5%
	Infrastructure- Infrastructure Development Fund	IDDF	17.22	(0.90)	-5.2%	-5.2%	17.22	(0.90)	-5.2%	-5.2%	44.64	(0.70)	-1.6%	-1.6%
	Infrastructure - Other Corporate Securities / Debentures /	ICTD	41.90	1.73	4.1%	4.1%	41.90	1.73	4.1%	4.1%	93.02	(0.69)	-0.7%	-0.7%
	Long Term Bank Bonds Approved Investment -	ILBI	-	-	-	-	-	-	-	-	-	-	0.0%	0.0%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	6.10	0.03	0.4%	0.4%	6.10	0.03	0.4%	0.4%	13.99	(3.00)	-21.4%	-21.4%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	135.83	5.64	4.2%	4.2%	135.83	5.64	4.2%	4.2%	185.47	(15.70)	-8.5%	-8.5%
	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	0.0%	0.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,310.05	(5.71)	-0.4%	-0.4%	1,310.05	(5.71)	-0.4%	-0.4%	1,595.89	137.72	8.6%	8.6%
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	0.0%	0.0%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank	ECDB	0.30	0.01	4.2%	4.2%	0.30	0.01	4.2%	4.2%	0.30	0.01	3.8%	3.8%
	Deposits - CDs with Scheduled Banks	EDCD	27.20	0.52	1.9%	1.9%	27.20	0.52	1.9%	1.9%	28.92	0.55	1.9%	1.9%
	Deposits - Repo / Reverse Repo	ECMR	233.12	3.40	1.5%	1.5%	233.12	3.40	1.5%	1.5%	157.30	2.35	1.5%	1.5%
	Corporate Securities - Debentures	ECOS	114.96	0.44	0.4%	0.4%	114.96	0.44	0.4%	0.4%	245.58	(5.14)	-2.1%	-2.1%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	44.07	-	-	-	44.07	-	-	-	274.25	-	-	-
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	120.97	5.37	4.4%	4.4%	120.97	5.37	4.4%	4.4%	59.02	(6.93)	-11.7%	-11.7%
	Reclassified Approved Investments - Debt	ORAD	75.01	(20.79)	-27.7%	-27.7%	75.01	(20.79)	-27.7%	-27.7%	-	-	-	-
	Equity Exchange Traded Fund	OETF	226.95	(2.96)	-1.3%	-1.3%	226.95	(2.96)	-1.3%	-1.3%	166.38	13.20	7.9%	7.9%
	TOTAL		3,832.15	49.17	1.3%	1.3%	3,832.15	49.17	1.3%	1.3%	4,378.32	99.59	2.3%	2.3%

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: 22-Jul-19

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 L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 30th June 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund- Life Fund

(Rs In Crores)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>¹								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	19.04	28-Sep-16	CARE	AAA	BBB	20-May-19	
	9.05% Dewan Housing Finance Ltd 09 Sep 2019 (ISIN : INE202B07IJ3)	ORAD	11.85	13-Sep-17	CARE	AAA	D	6-Jun-19	
	9.10% DHFL 16-Aug-2021 (ISIN : INE202B07HS6)	ORAD	1.20	13-Sep-17	CARE	AAA	D	6-Jun-19	
B.	<u>As on Date</u>²								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	19.04	28-Sep-16	CARE	AAA	BBB	20-May-19	
	9.05% Dewan Housing Finance Ltd 09 Sep 2019 (ISIN : INE202B07IJ3)	ORAD	11.85	13-Sep-17	CARE	AAA	D	6-Jun-19	
	9.10% DHFL 16-Aug-2021 (ISIN : INE202B07HS6)	ORAD	1.20	13-Sep-17	CARE	AAA	D	6-Jun-19	

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 30th June 2019

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs In Crores)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>¹								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	33.66	9-Sep-16	CARE	AAA	BBB	20-May-19	
	9.05% Dewan Housing Finance Ltd 09.09.2023 (ISIN : INE202B07IN5)	ORAD	6.25	30-Oct-12	CARE	AAA	D	6-Jun-19	
	9.90% Yes Bank 28-03-2022 (ISIN : INE528G08212)	ORAD	20.61	26-Mar-18	CARE	AAA	AA-	6-May-19	
B.	<u>As on Date</u>²								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	33.66	9-Sep-16	CARE	AAA	BBB	20-May-19	
	9.05% Dewan Housing Finance Ltd 09.09.2023 (ISIN : INE202B07IN5)	ORAD	6.25	30-Oct-12	CARE	AAA	D	6-Jun-19	
	9.90% Yes Bank 28-03-2022 (ISIN : INE528G08212)	ORAD	20.61	26-Mar-18	CARE	AAA	AA-	6-May-19	

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 30th June 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund Pension Fund

(Rs In Crores)

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

CERTIFICATION

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

Date: 22-Jul-19

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

Chief Financial Officer

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

S.No.	Particulars	(Rs in Lakhs)															
		Q1 '19-20				Q1 '18-19				YTD JUNE 30, 2019				YTD JUNE 30, 2018			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
i	Individual Single Premium- (ISP)																
	From 0-10000	2.3	2.0	-	2.7	6	72	72	24	2.3	2	-	2.7	6	72	72	24
	From 10,000-25,000	5.1	3.0	2.0	7.9	14	9	7	63	5.1	3	2	7.9	14	9	7	63
	From 25001-50,000	3.8	1.0	1.0	7.6	9	3	3	11	3.8	1	1	7.6	9	3	3	11
	From 50,001- 75,000	-	-	-	-	6	1	1	8	-	-	-	-	6	1	1	8
	From 75,000-100,000	7.9	1.0	1.0	9.8	-	-	-	-	7.9	1	1	9.8	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	25.0	1.0	1.0	31.3	20	1	1	25	25.0	1	1	31.3	20	1	1	25
ii	Individual Single Premium (ISPA)- Annuity																
	From 0-50000	87.4	31.0	30.0	-	44	17	16	-	87.4	31	30	-	44	17	16	-
	From 50,001-100,000	55.7	9.0	9.0	-	20	3	3	-	55.7	9	9	-	20	3	3	-
	From 1,00,001-150,000	35.2	3.0	3.0	-	20	2	1	-	35.2	3	3	-	20	2	1	-
	From 150,001- 2,00,000	15.7	1.0	1.0	-	-	-	-	-	15.7	1	1	-	-	-	-	-
	93%	46.3	2.0	2.0	-	-	-	-	-	46.3	2	2	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii	Group Single Premium (GSP)																
	From 0-10000	0	-	5	(1,408)	0	-	2	(1,443)	0	-	5	(1,408)	0	-	2	(1,443)
	608084502.4	-	-	-	-	0	-	3	23	-	-	-	-	0	-	3	23
	(0)	0	-	14	25	1	-	9	97	0	-	14	25	1	-	9	97
	From 50,001- 75,000	-	-	-	-	1	-	7	93	-	-	-	-	1	-	7	93
	(1,852)	1	-	5	58	1	-	2	23	1	-	5	58	1	-	2	23
	From 1,00,001 -1,25,000	2	-	40	69	-	-	-	-	2	-	40	69	-	-	40	69
	Above Rs. 1,25,000	64	-	895	2,501	122	2	1,398	6,568	64	-	895	2,501	122	2	1,398	6,568
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	(23.3)	404.0	401.0	7,213.5	45	1,016	1,012	22,525	(23.3)	404	401	7,213.5	45	1,016	1,012	22,525
	From 10,000-25,000	173.1	974.0	974.0	17,275.8	260	1,581	1,577	32,610	173.1	974	974	17,275.8	260	1,581	1,577	32,610
	From 25001-50,000	461.0	1,277.0	1,274.0	13,469.6	610	1,551	1,545	17,637	461.0	1,277	1,274	13,469.6	610	1,551	1,545	17,637
	From 50,001- 75,000	177.9	334.0	332.0	4,001.9	218	390	389	5,585	177.9	334	332	4,001.9	218	390	389	5,585
	From 75,000-100,000	341.1	347.0	347.0	5,366.5	580	605	605	8,751	341.1	347	347	5,366.5	580	605	605	8,751
	From 1,00,001 -1,25,000	76.7	67.0	67.0	1,474.9	111	101	99	2,695	76.7	67	67	1,474.9	111	101	99	2,695
	Above Rs. 1,25,000	784.9	237.0	237.0	12,491.1	1,220	423	422	17,874	784.9	237	237	12,491.1	1,220	423	422	17,874
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	(9)	-	8,870	(129,505)	(22)	-	21,608	(363,001)	(9)	-	8,870	(129,505)	(22)	-	21,608	(363,001)
	From 10,000-25,000	4	-	442	4,188	5	2	4,145	6,741	4	-	442	4,188	5	2	4,145	6,741
	From 25001-50,000	4	-	431	2,339	7	3	21,259	18,162	4	-	431	2,339	7	3	21,259	18,162
	From 50,001- 75,000	4	-	207	4,785	12	2	6,391	22,634	4	-	207	4,785	12	2	6,391	22,634
	From 75,000-100,000	2	-	19	1,604	6	-	2,586	3,898	2	-	19	1,604	6	-	2,586	3,898
	From 1,00,001 -1,25,000	11	-	24	3,511	4	2	809	1,917	11	-	24	3,511	4	2	809	1,917
	Above Rs. 1,25,000	1,832	9	91,529	214,815	1,929	27	143,554	566,600	1,832	9	91,529	214,815	1,929	27	143,554	566,600
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(Rs in Lakhs)

S.No.	Particulars	Q1 '19-20				Q1 '18-19				YTD JUNE 30, 2019				YTD JUNE 30, 2018			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium																
	i Individual																
	From 0-10000	1,129	25,673	25,462	791,279	1,182	27,228	27,006	779,370	1,129	25,673	25,462	791,279	1,182	27,228	27,006	779,370
	From 10,000-25,000	2,961	29,592	29,328	573,725	3,080	32,021	31,716	557,682	2,961	29,592	29,328	573,725	3,080	32,021	31,716	557,682
	From 25001-50,000	3,527	16,216	16,024	223,172	3,215	16,190	16,001	218,774	3,527	16,216	16,024	223,172	3,215	16,190	16,001	218,774
	From 50,001- 75,000	1,045	4,100	4,019	69,304	1,034	3,989	3,905	67,604	1,045	4,100	4,019	69,304	1,034	3,989	3,905	67,604
	From 75,000-100,000	2,321	3,400	3,383	71,984	2,050	3,255	3,236	68,269	2,321	3,400	3,383	71,984	2,050	3,255	3,236	68,269
	From 1,00,001 -1,25,000	590	1,170	1,149	30,023	608	1,197	1,177	31,669	590	1,170	1,149	30,023	608	1,197	1,177	31,669
	Above Rs. 1,25,000	5,854	2,830	2,800	170,457	5,496	2,685	2,649	168,610	5,854	2,830	2,800	170,457	5,496	2,685	2,649	168,610
	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	(19)	28	38,637	21,594	(0)	13	12,499	125	(19)	28	38,637	21,594	(0)	13	12,499	125
	From 10,000-25,000	1	5	70	423	1	3	252	422	1	5	70	423	1	3	252	422
	From 25001-50,000	7	11	1,300	4,099	5	9	1,413	2,565	7	11	1,300	4,099	5	9	1,413	2,565
	From 50,001- 75,000	3	5	290	2,220	1	1	79	458	3	5	290	2,220	1	1	79	458
	From 75,000-100,000	4	2	170	1,905	2	2	315	1,301	4	2	170	1,905	2	2	315	1,301
	From 1,00,001 -1,25,000	4	3	679	2,354	3	1	727	1,112	4	3	679	2,354	3	1	727	1,112
	Above Rs. 1,25,000	431	21	56,443	325,253	68	11	17,105	68,659	431	21	56,443	325,253	68	11	17,105	68,659
	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.

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q1 '19-20			Q1 '18-19			YTD JUNE 30, 2019			YTD JUNE 30, 2018		
		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	-	75	0.02	-	291	0.37	-	75	0.02	-	291	0.37
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	8	90,498	228.65	29	127,930	567.36	8	90,498	228.65	29	127,930	567.36
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	1	11,908	1,689.04	9	73,552	1,500.13	1	11,908	1,689.04	9	73,552	1,500.13
	Total(A)	9	102,481	1,918	38	201,773	2,068	9	102,481	1,918	38	201,773	2,068
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	9	102,481	1,918	38	201,773	2,068	9	102,481	1,918	38	201,773	2,068

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q1 '19-20		Q1 '18-19		YTD JUNE 30, 2019		YTD JUNE 30, 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1,319	853	2,336	1,291	1,319	853	2,336	1,291
2	Corporate Agents-Banks	527	164	785	425	527	164	785	425
3	Corporate Agents -Others	330	374	261	189	330	374	261	189
4	Brokers	100	91	808	263	100	91	808	263
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,418	798	1,585	1,013	1,418	798	1,585	1,013
	Total (A)	3,694	2,280	5,775	3,182	3,694	2,280	5,775	3,182
1	Referral (B)	-	(4)	-	1	-	(4)	-	1
	Grand Total (A+B)	3,694	2,276	5,775	3,183	3,694	2,276	5,775	3,183

Individual

Ageing of Claims*										
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs.'000)	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year			
1	Maturity Claims	21	782	353	172	2	-	1,330	281,752	
2	Survival Benefit	1,021	786	-	-	1	-	1,808	53,452	
3	for Annuities / Pension	537	851	48	37	47	67	1,587	5,891	
4	For Surrender	-	3799	0	0	0	0	3799	1,209,662	
5	Other benefits	-	-	-	-	-	-	-	-	
	CI/PTD/ADP	-	-	-	-	-	-	-	-	
	HCB	-	-	-	-	-	-	-	-	
	ADB	-	2	-	-	-	-	2	1,120	
	IB	-	29	4	-	-	-	33	458	
6	Partial Withdrawals	-	534	0	0	0	0	534	94,305	
7	Auto Foreclosure	-	966	1	0	0	0	967	207,905	
8	EL Surrender	-	876	0	0	0	0	876	85,121	
9	Death Claims	-	158	-	-	-	-	158	146,145	

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

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

Data is on settlement basis

Group

Ageing of Claims*										
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs.'000)	
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year			
1	Maturity Claims	1	-	-	-	-	-	1	1	
2	Survival Benefit	-	-	-	-	-	-	-	-	
3	for Annuities / Pension	-	-	-	-	-	-	-	-	
4	For Surrender	-	-	-	-	-	-	-	-	
5	Other benefits	-	-	-	-	-	-	-	-	
6	Foreclosure	-	-	-	-	-	-	-	-	
7	Gratuity	1,033	177	-	-	-	-	1,210	305,457	
8	Leave encashment	6	3	-	-	-	-	9	626	
9	ADB	-	-	-	-	-	-	-	-	
10	Death Claims	29	128	5	-	-	-	162	32,573	

FOR L-40-Quarterly Claims data for Life for the quarter ended June 30, 2019

Date: June 30, 2019

Individual

No. of claims only

Sl. No.	Claims Experience	For Death**	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender***	For Partial withdrawals****	For Auto Fore Closure	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	2	1,845	6	1,979	25	2	-	-	-	51	-	-
2	Claims reported during the period*	185	1,556	1,818	1,847	3,879	555	967	876	-	35	-	3
3	Claims Settled during the period	158	1,330	1,808	1,587	3,799	534	967	876	-	33	-	2
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
	a	-	-	-	-	-	-	-	-	-	-	-	-
	b	-	-	-	-	-	-	-	-	-	-	-	-
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	403	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	28	1,668	16	2,239	80	21	-	-	-	53	-	1
	Less than 3months	28	824	12	433	80	21	-	-	-	6	-	1
	3 months to 6 months	-	832	4	313	-	-	-	-	-	6	-	-
	6months to 1 year	-	12	-	473	-	-	-	-	-	9	-	-
	1year and above	-	-	-	1,020	-	-	-	-	-	32	-	-

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

**1 case rejected in this quarter

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

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

GROUP

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	183	1	-	-	-	-	-	1,211	9	-
3	Claims Settled during the period	162	1	-	-	-	-	-	1,210	9	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	a	-	-	-	-	-	-	-	-	-	-
	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	21	-	-	-	-	-	-	1	-	-
	Less than 3months	21	-	-	-	-	-	-	1	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

Sl No.	Particulars	Opening Balance *	GRIEVANCE DISPOSAL				Complaints Pending	Total Complaints registered upto the quarter during the
			Additions	Complaints Resolved/ settled				
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	10	-	5	5	10	
b)	Policy Servicing	0	137	8	108	12	137	
c)	Proposal Processing	0	28	5	19	3	28	
d)	Survival Claims	0	58	0	39	13	58	
e)	ULIP Related	-	1	-	1	0	1	
f)	Unfair Business Practices	0	280	45	90	118	280	
g)	Others	-	-	-	-	-	0	
	Total Number	0	514	58	262	151	43	

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

8	Duration wise Pending Status	Complaints made by customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	43	0	43
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
	Total Number of Complaints	43	0	43

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

L-42- Valuation Basis (Life Insurance)

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

a. How the policy data needed for valuation is accessed

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

b. How the valuation bases are supplied to the system

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

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

i. Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.3% thereafter	NA	6.1% for first 5 years and 5.3% 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	6.2% for first 5 years and 5.2% thereafter	6.1% for first 5 years and 5.1% thereafter	6.2% for first 5 years and 5.2% 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	65.6%	65.6%
2.	Life- Non-participating Policies	23.0%	175.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	48.5%	65.6%
6.	Unit Linked	48.5%	65.6%
7.	Health Insurance	57.0%	65.6%

*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 52.0% to 175.3%.

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	954	954
2.	Life- Non-participating Policies	49	954
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	954	954
5.	Individual Pension Plan	954	954
6.	Unit Linked	1,002	1,002
7.	Health Insurance	715	715

- 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 119.53 to 485.44

4) Bonus:

i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	* given below	* given below
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

Non-Linked Participating Policies – Life

Year / Product Name	Aviva Money Back	Aviva Dhan Nirman - Policy Te	Aviva Dhan Nirman - Policy Te	Aviva Dhan Nirman - Policy Te	Aviva Dhan Nirman - Policy Te	Aviva Dhan Vriddhi Plus Pre	Aviva Dhan Vriddhi Plus Pre	Aviva Dhan Vriddhi Plus Pre
1-3	4.50%	4.25%	4.50%	4.50%	4.75%	3.30%	3.70%	4.15%
4-5	3.83%	3.61%	3.83%	3.83%	4.04%	2.81%	3.15%	3.53%
6 onwards	3.15%	2.98%	3.15%	3.15%	3.33%	2.31%	2.59%	2.91%

Non-Linked Participating Policies - Pension

Year / Product Name	Aviva Secure Pension
1-3	3.50%
4-5	2.98%
6 onwards	2.45%

ii. Group Business

No participating business has been sold by the Company under Group policies

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 bonus(es) 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 14.56%

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-

IBNR Reserves for Individual business are estimated using Bornhuetter-Ferguson (BF) Method, using the following relation

For Individual (Linked & Non-Linked) business

$$\text{IBNR Reserves} = \text{Ultimate Loss Amount} \times \text{Outstanding Claim Proportion} \times A \times (1 + B) \times (1 + \text{MAD})$$

where A = Sum at Risk after reinsurance/Total Sum Assured; B = Claims reported within 12 months of death / Claims reported after 12 months of death.

MAD = Margin for Adverse Deviation

For Group business OYRGTA Business

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

For SP Group Term Business

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

8) Change in Valuation method or bases:

(1) Economic Assumptions

No changes made 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. The valuation assumptions for expenses are as below:

Policy Maintenance Expenses (starting from 2 nd policy month):					
S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding i-Life, i-Shield, i-Life Total and i-Life Secure i-Term Smart)	715	0.76%	-	0.0575%
2	All Traditional Endowment Products (excluding Dhan Suraksha)	954	1.01%	-	0.0575%
3	Aviva Dhan Suraksha - Traditional Endowment Product	95	1.04%	-	0.0575%
4	All UL Endowment (fully underwritten)	954	1.07%	-	0.2300%
5	All UL Endowment (Simplified Underwritten)	954	1.07%	-	0.2300%
6	All UL Pension Products	1002	1.07%	-	0.2300%
7	Single Premium UL Products	1002	0.00%	-	0.2300%
8	i-Life, i-Shield, i-Life Secure, i-Life Total, i-Term Smart	715	1.73%	-	0.0575%
9	Rural Endowment	120	0.00%	-	0.0575%
10	Rural Term Assurance	49 to 140	0.00%	-	0.0500% to 0.0575%
11	Heath Secure	715	1.73%	-	0.0575%
12	Heath Care	715	0.76%	-	0.0575%
13	iGrowth	1002	1.73%	-	0.2300%

No changes made in expense assumptions since last valuation.

(3) Mortality Assumptions

No changes made in mortality assumptions since last valuation.