



IRDA Public Disclosures

QUARTER ENDED DECEMBER 31, 2019

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2019

Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q3'19-20	YTD DECEMBER 31, 2019
		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										
(a) Premium	L-4	1,729,954	109,300	108,059	4,864,273	114,231	151,316	639,300	2,788,023	7,716,433
(b) Reinsurance ceded		(25,902)	(6)	-	(370,832)	(1)	(36,920)	-	(141,459)	(433,661)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		1,704,052	109,294	108,059	4,493,441	114,230	114,396	639,300	2,646,564	7,282,772
Income from Investments										
(a) Interest, Dividends and Rent – Gross		914,305	92,126	176,329	2,863,741	127,784	51,675	-	1,379,866	4,225,960
(b) Profit on sale/redemption of investments		2,058,779	341,437	129,308	3,235	27,015	717	-	1,009,388	2,560,491
(c) (Loss) on sale/ redemption of investments		(1,004,337)	(112,806)	(64,418)	(39,214)	-	(925)	-	(342,188)	(1,221,700)
(d) Transfer/Gain on revaluation/change in fair value		(1,052,686)	(231,364)	(120,342)	-	-	-	-	286,422	(1,404,392)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		916,061	89,393	120,877	2,827,762	154,799	51,467	-	2,333,488	4,160,359
Other Income										
(a) Fee, Charges and Rent Income		271	-	-	30,647	103	-	-	12,389	31,021
(b) Transfer from Shareholders Account on account of extra mortality/other		2,921	-	-	5,716	-	-	-	1,353	8,637
(c) Contribution from the Shareholders' A/c		64,771	-	-	27,681	62,200	1,906	46,765	90,038	203,323
TOTAL (A)		2,688,076	198,687	228,936	7,385,247	331,332	167,769	686,065	5,083,832	11,686,112
Commission	L-5	17,904	249	250	121,674	653	3,055	-	54,091	143,785
Service Tax/Goods & Service Tax charges on Linked Charges		113,842	5,972	3,905	-	-	-	-	48,705	123,719
Operating Expenses related to Insurance Business	L-6	580,632	24,514	9,710	1,474,887	93,510	33,588	930	755,260	2,217,771
Provision for Doubtful debts		(42,257)	(1,784)	(707)	(107,340)	(6,805)	(2,444)	(68)	(1,232)	(161,405)
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		75,114	-	-	189,854	-	-	-	116,988	264,968
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		745,235	28,951	13,158	1,679,075	87,358	34,199	862	973,812	2,588,838
Benefits Paid (Net)	L-7	4,748,407	553,592	491,614	1,192,865	92,938	335,659	200,000	2,803,972	7,615,075
Interim Bonuses Paid		8,242	854	-	54	152	-	-	2,367	9,302
Change in valuation of liability in respect of life policies										
(a) Gross		(2,777,844)	(401,321)	(342,326)	4,498,473	95,424	(174,539)	485,203	1,472,069	1,383,070
(b) Amount ceded in Reinsurance		(261)	-	55,233	6,123	(7)	(64,016)	-	(8,906)	(2,928)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		(101,146)	-	-	-	-	-	-	(114,077)	(101,146)
TOTAL (C)		1,877,398	153,125	204,521	5,697,515	188,507	97,104	685,203	4,155,425	8,903,373
TOTAL (B+C)		2,622,633	182,076	217,679	7,376,590	275,865	131,303	686,065	5,129,237	11,492,211
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		65,443	16,611	11,257	8,657	55,467	36,466	-	(45,405)	193,901
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		65,443	8,426	-	8,657	(509)	-	-	52,146	82,017
Transfer to Balance sheet		-	8,185	11,257	-	55,976	36,466	-	40,251	111,884
TOTAL (D)		65,443	16,611	11,257	8,657	55,467	36,466	-	92,397	193,901
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		8,242	854	-	54	152	-	-	7,718	9,302
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		65,443	16,610	11,253	8,656	55,467	36,463	-	92,388	193,892
(d) Total Surplus: ((a)+(b)+(c)):		73,685	17,464	11,253	8,710	55,619	36,463	-	100,106	203,194

Particulars	Schedule	LINKED			NON-LINKED				Q3 '18-19 (Rs. 000's)	YTD DECEMBER 31, 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	1,864,818	135,886	243,145	4,751,077	105,889	255,239	-	2,513,568	7,356,054
(b) Reinsurance ceded		(27,061)	(6)	-	(353,381)	(2)	(30,941)	-	(138,835)	(411,391)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		1,837,757	135,880	243,145	4,397,696	105,887	224,298	-	2,374,733	6,944,663
Income from Investments										
(a) Interest, Dividends and Rent – Gross		1,060,880	121,206	201,176	2,462,838	127,402	61,974	(171)	1,321,565	4,035,305
(b) Profit on sale/redemption of investments		2,936,726	370,821	98,045	104,900	9,091	26	(1)	1,238,060	3,519,608
(c) (Loss) on sale/ redemption of investments		(1,357,252)	(129,815)	(113,306)	(41,738)	-	(3,230)	(4)	(543,272)	(1,645,345)
(d) Transfer/Gain on revaluation/change in fair value		(830,771)	(142,047)	(34,935)	-	-	-	-	(604,573)	(1,007,753)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		1,809,583	220,165	150,980	2,526,000	136,493	58,770	(176)	1,411,778	4,901,813
Other Income										
(a) Fee, Charges and Rent Income		4	-	-	24,748	307	-	-	7,564	25,059
(b) Transfer from Shareholders Account on account of extra mortality/other		4,782	31	-	5,270	-	-	-	984	10,083
(c) Contribution from the Shareholders' A/c		36,441	-	-	167,042	78,802	16,589	14,428	1,596	313,302
TOTAL (A)		3,688,567	356,076	394,125	7,120,756	321,489	299,657	14,252	3,796,655	12,194,920
Commission	L-5	17,065	359	201	154,441	1,266	2,424	-	38,203	175,756
Service Tax on Premium		109,181	7,170	4,128	-	-	-	-	50,797	120,479
Operating Expenses related to Insurance Business	L-6	622,951	31,734	12,185	1,758,176	78,490	43,808	-	725,580	2,547,344
Provision for Doubtful debts		(3,781)	(193)	(74)	(10,590)	(476)	(266)	-	(20,947)	(15,380)
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		745,416	39,070	16,440	1,902,027	79,280	45,966	-	793,633	2,828,199
Benefits Paid (Net)	L-7	4,634,025	845,796	571,643	1,203,044	119,991	295,591	554,685	2,741,038	8,224,775
Interim Bonuses Paid		31,653	3,105	-	11	27	-	-	7,987	34,796
Change in valuation of liability in respect of life policies										
(a) Gross		(1,907,945)	(545,275)	(204,620)	4,017,886	49,916	(46,656)	(540,433)	139,875	822,873
(b) Amount ceded in Reinsurance		(1,274)	-	-	(19,800)	-	4,756	-	(9,035)	(16,318)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		151,751	-	-	-	-	-	-	55,379	151,751
TOTAL (C)		2,908,210	303,626	367,023	5,201,141	169,934	253,691	14,252	2,935,244	9,217,877
TOTAL (B+C)		3,653,626	342,696	383,463	7,103,168	249,214	299,657	14,252	3,728,877	12,046,076
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		34,941	13,380	10,662	17,588	72,275	-	-	67,778	148,846
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		34,946	6,865	-	5,083	(255)	-	-	39,626	46,639
Transfer to Balance sheet		(5)	6,515	10,663	12,508	72,527	-	-	28,152	102,208
TOTAL (D)		34,941	13,380	10,663	17,591	72,272	-	-	67,778	148,847
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		31,653	3,105	-	11	27	-	-	7,987	34,796
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		34,941	13,380	10,663	17,591	72,272	-	-	67,778	148,847
(d) Total Surplus: ((a)+(b)+(c)):		66,594	16,485	10,663	17,602	72,299	-	-	75,765	183,643

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2019
Shareholders' Account (Non-technical Account)

Particulars	Q3 '19-20 (Rs. 000's)	YTD DECEMBER 31, 2019 (Rs. 000's)	Q3 '18-19 (Rs. 000's)	YTD DECEMBER 31, 2018 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	125,756	376,896	125,910	376,007
(b) Profit on sale/redemption of investments	5,156	6,568	18,806	34,612
(c) (Loss) on sale/ redemption of investments	-	(772)	(17,550)	(20,923)
Other Income	-	-	-	-
TOTAL (A)	130,912	382,692	127,166	389,696
Expense other than those directly related to the insurance business	10,396	55,405	7,042	50,306
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	8,435	28,248	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	90,038	203,323	1,597	313,303
TOTAL (B)	108,869	286,976	8,639	363,609
Profit/ (Loss) before tax	22,043	95,716	118,527	26,087
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	22,043	95,716	118,527	26,087
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	(12,951,525)	(12,877,852)	(13,386,924)	(13,479,364)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		0.05		0.01

UNAUDITED BALANCE SHEET AS AT DECEMBER 31, 2019

Particulars	Schedule	AS AT DECEMBER 31, 2019 (Rs. 000's)	AS AT DECEMBER 31, 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		(2,505)	(7,850)
Sub-Total		20,046,495	20,041,150
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(14,154)	(61,066)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		111,884	102,208
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		296,341	326,636
Linked - Individual - Pension - Non Participating		16,853	14,356
Linked - Group - Life - Non Participating		3	4
Non Linked - Individual - Life - Participating		178,489	115,451
Non Linked - Individual - Pension - Participating		11,920	12,999
Non Linked - Individual - Life - Non Participating		50,282,092	42,945,872
Non Linked - Individual - Pension - Non Participating		1,633,276	1,562,927
Non Linked - Group - Life - Non Participating		395,413	731,232
Non Linked - Group - Pension - Non Participating		890,263	296
Non Linked - Annuity - Non Participating		447,245	368,055
Non Linked - Variable group		153,872	164,819
Non Linked Health Non Participating		109,567	92,250
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		459,746	482,728
Linked - Individual - Pension - Participating		32,258	40,785
Linked - Individual - Life - Non Participating		26,193,999	28,465,463
Linked - Individual - Pension - Non Participating		3,270,214	3,682,971
Linked - Group - Life - Non Participating		3,420,209	3,712,767
Discontinued Policies Fund - Non payment of premium		1,323,139	1,722,098
Sub-Total		89,212,629	84,482,851
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Others		793,850	698,371
TOTAL		110,052,974	105,222,372
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	7,138,370	6,240,394
- Policyholders'	L-13	54,136,774	46,375,261
- Assets held to cover linked liabilities	L-14	35,463,845	38,776,511
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	120,498	117,693
CURRENT ASSETS			
Cash & Bank Balance	L-17	375,655	302,473
Advances And Other Assets	L-18	4,008,867	4,191,516
Sub-Total (A)		4,384,522	4,493,989
CURRENT LIABILITIES			
PROVISIONS			
	L-19	3,931,516	4,110,173
	L-20	137,371	150,667
Sub-Total (B)		4,068,887	4,260,840
NET CURRENT ASSETS (C) = (A - B)		315,635	233,149
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
TOTAL		12,877,852	13,479,364
TOTAL		110,052,974	105,222,372

Particulars	As AT DECEMBER 31, 2019 (Rs. 000's)	As AT DECEMBER 31, 2018 (Rs. 000's)
Claims, other than those under policies, not acknowledged as debts	11,939	16,729
Others (In relation to Claims against policies)	305,630	234,264
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Particulars				
Service Tax on ULIP Charges for the period of July 10 to Apr 11	CESTAT	Tax	216,525	216,525
		Penalty	216,525	216,525
		Interest	Till date of actual deposit of tax, at applicable rates	Nil
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	390,154	390,154
		Penalty	390,159	390,159
Service Tax on difference of Forex Payment per financials v/s Service Tax Return*	Commissioner	Tax	7,683	-
		Penalty	-	-

* 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	Q3 '19-20	YTD	Q3 '18-19	YTD
	(Rs. 000's)	DECEMBER 31, 2019 (Rs. 000's)	(Rs. 000's)	DECEMBER 31, 2018 (Rs. 000's)
First year premiums	681,116	1,580,134	454,463	1,339,527
Renewal premiums	2,076,275	6,051,732	2,034,622	5,942,536
Single premiums	30,632	84,567	24,483	73,991
TOTAL PREMIUM	2,788,023	7,716,433	2,513,568	7,356,054

Premium Income from business written :

In India	2,788,023	7,716,433	2,513,568	7,355,054
Outside India	-	-	-	-
TOTAL PREMIUM	2,788,023	7,716,433	2,513,568	7,355,054

FORM L-5-COMMISSION SCHEDULE

Particulars	Q3 '19-20	YTD DECEMBER 31, 2019	Q3 '18-19	YTD DECEMBER 31, 2018
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	37,050	94,102	13,805	100,501
- Renewal premiums	16,557	49,182	24,344	75,163
- Single premiums	484	501	54	92
Total (A)	54,091	143,785	38,203	175,756
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	54,091	143,785	38,203	175,756
Break-up of the expenses (Gross) incurred to procure business:				
Agents	30,709	73,861	27,651	101,467
Brokers	628	3,194	43	16,429
Corporate Agency	19,945	51,024	(586)	39,193
Referral	-	(139)	(275)	(275)
Others (IMF)	2,809	15,845	11,370	18,942
TOTAL (B)	54,091	143,785	38,203	175,756

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q3 '19-20	YTD	Q3 '18-19	YTD
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	411,062	1,239,901	383,373	1,476,677
Travel, conveyance and vehicle running expenses	7,760	24,587	10,398	32,548
Training expenses	5,304	11,514	1,161	7,624
Rents, rates and taxes	78,823	249,775	79,022	262,804
Repairs & Office Maintenance	30,482	92,251	31,579	90,189
Printing and stationery	2,980	9,673	4,555	17,316
Communication expenses	8,237	26,097	14,023	36,138
Legal and professional charges	42,274	100,802	34,513	119,343
Medical fees	1,438	4,344	1,676	8,185
Auditors' fees, expenses etc				
a) as auditor	1,249	4,117	1,449	4,408
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	267	499	125	510
Advertisement and publicity	80,466	179,828	76,379	189,856
Interest and bank charges	3,499	13,220	6,274	20,569
Information technology and related expenses	40,874	133,754	53,597	148,427
Others				
a) Electricity	4,144	22,390	10,746	38,558
b) Recruitment	5,945	21,044	3,472	10,883
c) Miscellaneous expenses	3,915	11,517	6,105	11,507
Depreciation	22,394	60,410	15,755	58,500
Goods and Service Tax/Service tax on premium	4,150	12,051	(8,622)	13,302
TOTAL	755,263	2,217,774	725,580	2,547,344
Less : Excess of Expenses of Management transfer to Shareholder's account	-	-	-	-
NET TOTAL	755,263	2,217,774	725,580	2,547,344

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3 '19-20 (Rs. 000's)	YTD DECEMBER 31, 2019 (Rs. 000's)	Q3 '18-19 (Rs. 000's)	YTD DECEMBER 31, 2018 (Rs. 000's)
Insurance Claims				
(a) Claims by Death,	225,940	654,577	297,543	689,622
(b) Claims by Maturity,	591,681	1,272,015	448,946	1,338,593
(c) Annuities/Pension payment	137,711	770,110	120,112	651,260
(d) Other benefits	-	-	-	-
- Riders	916	3,698	(393)	7,513
- Surrender	1,873,269	4,948,399	1,930,055	5,551,901
- Health	8,000	15,550	6,850	12,350
- Periodical Benefit	63,615	197,853	65,064	227,862
- Interest to policy holders	30,269	96,949	34,042	94,535
(Amount ceded in reinsurance):				
(a) Claims by Death,	(127,429)	(344,076)	(161,181)	(348,861)
(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	2,803,972	7,615,075	2,741,038	8,224,775
Benefits paid to claimants:				
In India	2,803,972	7,615,075	2,741,038	8,224,775
Outside India	-	-	-	-
Total Benefits paid (Net)	2,803,972	7,615,075	2,741,038	8,224,775

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2019	DECEMBER 31, 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 DECEMBER 31, 2019		AS AT DECEMBER 31, 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
	DECEMBER 31, 2019	DECEMBER 31, 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
	DECEMBER 31, 2019	DECEMBER 31, 2018
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	AS AT DECEMBER 31, 2019 (Rs. 000's)	AS AT DECEMBER 31, 2018 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	2,946,017	1,952,604
(Market value (Rs '000) Current Year 3,034,913 Previous Year 1,995,937)		
Other Approved Securities		
(Market value (Rs '000) Current Year 669,089 Previous Year 592,922)	661,458	590,478
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	151,006	75,564
(Market value (Rs '000) Current Year 151,392 Previous Year 74,867)		
(e) Other Securities (Term Deposits)	-	7,500
(Market value (Rs '000) Current Year NIL Previous Year 7,500)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	896,464	1,270,452
(Market value (Rs '000) Current Year 919,562 Previous Year 1,268,974)		
Equity Shares	33,687	34,630
(Market value (Rs '000) Current Year 33,687 Previous Year 34,630)		
Other Investments		
Debentures/ Bonds	2,990	-
(Market value (Rs '000) Current Year 2,990 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	597,386	1,007,758
(Market value (Rs '000) Current Year 599,896 Previous Year 1,008,014)		
Other Approved Securities	275,326	131,506
(Market value (Rs '000) Current Year 279,470 Previous Year 131,939)		
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	244,198	-
(Market value (Rs '000) Current Year 246,632 Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	566,088	529,406
(Market value (Rs '000) Current Year 566,088 Previous Year 529,406)		
(f) Other Securities (Reverse Repo)	310,362	354,597
(Market value (Rs '000) Current Year 310,362 Previous Year 354,597)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	453,388	285,898
(Market value (Rs '000) Current Year 457,752 Previous Year 285,999)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)	-	-
TOTAL	7,138,370	6,240,393
INVESTMENTS		
In India	7,138,370	6,240,393
Outside India	-	-
TOTAL	7,138,370	6,240,393

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	AS AT DECEMBER 31, 2019 (Rs. 000's)	AS AT DECEMBER 31, 2018 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	41,152,871	35,508,459
(Market value (Rs '000) Current Year 44,414,935 Previous Year 36,897,720)		
Other Approved Securities	335,175	230,599
(Market value (Rs '000) Current Year 343,306 Previous Year 232,805)		
Other Approved Investments		
(a) Shares		
(aa) Equity	8,501	7,362
(Market value (Rs '000) Current Year 8,501 Previous Year 7,361)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	400,652	794,419
(Market value (Rs '000) Current Year 397,927 Previous Year 753,329)		
(e) Other Securities (Term Deposits)	201,700	201,700
(Market value (Rs '000) Current Year 201,700 Previous Year 201,700)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	8,440,124	7,260,438
Non Convertible Debentures		
(Market value (Rs '000) Current Year 8,847,031 Previous Year 7,211,820)		
Equity Shares	250,305	257,395
(Market value (Rs '000) Current Year 250,305 Previous Year 257,394)		
Other Investments		
Non Convertible debentures	47,500	-
(Market value (Rs '000) Current Year 47,500 Previous Year NIL)		
Equity Shares	628	537
(Market value (Rs '000) Current Year 628 Previous Year 537)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	1,430,586	1,069,535
(Market value (Rs '000) Current Year 1,436,261 Previous Year 1,069,269)		
Other Approved Securities	64,015	80,675
(Market value (Rs '000) Current Year 64,513 Previous Year 81,247)		
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	4,984	5,003
(Market value (Rs '000) Current Year 5,033 Previous Year 5,001)		
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits)	232,816	-
(Market value (Rs '000) Current Year 232,816 Previous Year NIL)		
(f) Other Securities (Reverse Repo)	1,301,584	559,005
(Market value (Rs '000) Current Year 1,301,584 Previous Year 559,005)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	265,333	400,134
(Market value (Rs '000) Current Year 267,454 Previous Year 399,640)		
Commercial Paper	-	-
(Market value Current Year NIL Previous Year NIL)		
Other Investments		
Non Convertible Debentures	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
TOTAL	54,136,774	46,375,261
INVESTMENTS		
In India	54,136,774	46,375,261
Outside India	-	-
TOTAL	54,136,774	46,375,261

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

Particulars	AS AT DECEMBER 31, 2019 (Rs. 000's)	AS AT DECEMBER 31, 2018 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	8,503,680	7,132,724
(Historic value('000)Current Year 8,463,297 Previous Year 7,050,223)		
Other Approved Securities	20,976	45,042
(Historic value('000)Current Year 19,812 Previous Year 43,638)		
Other Approved Investments		
(a) Shares		
(aa) Equity	13,560,654	13,513,024
(Historic value('000)Current Year 11,703,789 Previous Year 11,417,993)		
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	819,515	2,065,644
(Historic value('000)Current Year 761,213 Previous Year 2,068,793)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	-	3,000
(Historic value('000)Current Year NIL Previous Year 3,000)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	3,230,938	2,623,121
(Historic value('000)Current Year 3,154,042 Previous Year 2,623,036)		
(b) Equity	2,148,095	2,254,813
(Historic value('000)Current Year 1,878,324 Previous Year 1,880,807)		
Other Investments		
(a) Equity Shares*	896,684	1,160,926
(Historic value('000)Current Year 47,409 Previous Year 1,140,414)		
(b) Debentures/Bonds	371,032	-
(Historic value('000)Current Year 855,663 Previous Year NIL)		
(c) Mutual Funds	2,298,794	2,016,315
(Historic value('000)Current Year 2,298,794 Previous Year 1,552,680)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	1,169,006	3,581,840
(Historic value('000)Current Year 1,154,707 Previous Year 3,519,335)		
Other Approved Securities	9,123	-
(Historic value('000)Current Year 8,824 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)	286,626	197,942
(Historic value('000)Current Year 284,426 Previous Year 187,264)		
(f) Other Securities (Reverse Repo)	1,765,303	3,927,867
(Historic value('000)Current Year 1,765,303 Previous Year 3,927,867)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	25,656	71,792
(Historic value('000)Current Year 25,918 Previous Year 76,401)		
Other Investments		
Debentures/Bonds	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
Balances in Bank	(27,212)	(2,162)
Other Current Assets (net)	384,975	184,623
TOTAL	35,463,845	38,776,511
INVESTMENTS		
In India	35,463,845	38,776,511
Outside India	-	-
TOTAL	35,463,845	38,776,511

FORM L-15-LOANS SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2019	DECEMBER 31, 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 MARCH 31, 2019	Additions during the period	Deductions/ Adjustments	AS AT DECEMBER 31, 2019	Opening Balance as on MARCH 31, 2019	For the period	Sales/ Adjustments	AS AT DECEMBER 31, 2019	AS AT DECEMBER 31, 2019	AS AT MARCH 31, 2019
Intangibles										
- Software	527,780	22,216	-	549,996	469,780	32,130	-	501,910	48,086	58,000
Tangibles										
Leasehold Improvements	277,415	13,778	4,753	286,440	266,122	5,892	4,753	267,261	19,179	11,293
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	136,453	740	6,772	130,421	135,190	540	6,772	128,958	1,463	1,263
Information Technology Equipment	451,160	32,855	5,642	478,373	418,758	18,684	5,584	431,858	46,515	32,402
Vehicles	2,782	-	1,518	1,264	2,457	291	1,518	1,230	34	325
Office Equipment	67,394	4,288	2,341	69,341	66,744	2,871	2,341	67,274	2,067	650
Sub Total	1,462,984	73,877	21,026	1,515,835	1,359,051	60,408	20,968	1,398,491	117,344	103,933
Capital Work In Progress - (including capital advances)	13,827	-	10,673	3,154	-	-	-	-	3,154	13,827
TOTAL	1,476,811	73,877	31,699	1,518,989	1,359,051	60,408	20,968	1,398,491	120,498	117,760
PREVIOUS YEAR (AS AT DECEMBER 31 2018)	1,517,624	33,856	53,704	1,497,776	1,386,756	58,500	41,746	1,402,510	117,693	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT DECEMBER 31, 2019 (Rs. 000's)	AS AT DECEMBER 31, 2018 (Rs. 000's)
Cash (including cheques, drafts and stamps)	2,335	6,292
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	229,600	149,700
(bb) Others *	2,500	2,500
(b) Current Accounts	141,220	143,981
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	375,655	302,473
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	375,655	302,473
Outside India	-	-
TOTAL	375,655	302,473

*Current Year amount includes FDs amounting to Rs. 32500 ('000) which are due for maturity after 3 months and hence has been considered as investing activity

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

Particulars	AS AT		AS AT	
	DECEMBER 31, 2019		DECEMBER 31, 2018	
	(Rs. 000's)		(Rs. 000's)	
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		32,863		32,010
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source	14,935		25,207	
Less: Provision for doubtful debts	<u>(81)</u>	14,854	<u>(81)</u>	25,126
Others (includes vendor, travel advances & salary recoverable)	74,238		136,064	
Less : Provision for doubtful debts	<u>(19,330)</u>	54,908	<u>(18,013)</u>	118,051
TOTAL (A)		102,625		175,187
OTHER ASSETS				
Income accrued on investments		1,338,166		1,165,423
Outstanding Premiums		204,807		239,675
Agents' Balances	69,307		59,962	
Less : Provision for doubtful debts	<u>(63,019)</u>	6,288	<u>(54,842)</u>	5,120
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		27,664		5,470
Deposit with Reserve Bank of India (In Pursuant to Sec 7 of Insurance Act, 1938) (Refer Sch 8)		-		-
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,619,721		1,718,670
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		275,589		211,956
- Refundable Security Deposits	392,199		370,593	
Less: Provision for doubtful security deposit	<u>(18,449)</u>	373,750	<u>(19,638)</u>	350,955
-Receivables against unsettled investment contracts		29,642		212,919
-Goods and Service Tax/Service Tax Unutilised Credit	18,602		110,179	
Less: Provision for Doubtful GST Credit	-	18,602	(77,460)	32,719
- Other Reinsurance assets		12,013		73,422
TOTAL (B)		3,906,242		4,016,329
TOTAL (A+B)		4,008,867		4,191,516

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each

(a) The term 'officer' should conform to the definition of the word 'officer' given under the Companies Act, 1956.

Includes employee debit balances & vendor advances other than capital advances

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2019	DECEMBER 31, 2018
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	92,367	231,806
Balances due to other insurance companies	19,686	68,679
Deposits held on re-insurance ceded	-	-
Premiums received in advance	85,123	96,442
Unallocated premium	50,602	45,006
Sundry creditors		
Micro, Small & Medium Enterprises	23	-
Others	157,958	224,055
Unclaimed Amount - Policyholders	1,619,721	1,718,670
Interest on Investment pertaining to Unclaimed Policyholders Fund	275,589	211,956
Claims Outstanding	381,164	391,564
Annuities Due	6,455	4,708
Others:		
- Accrual for expenses	751,467	729,078
- Other dues payable	62,001	60,201
- Goods and Service Tax /Service Tax payable	17,468	14,975
- Payables for unsettled investment contracts	-	-
- Temporary book overdrafts	-	-
- Payable to Policyholders	329,992	258,922
- Statutory Dues Payable	81,900	54,111
TOTAL	3,931,516	4,110,173

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2019	DECEMBER 31, 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	18,034	23,157
Provision for Leave Encashment	21,322	23,660
Provision for Other Long Term Benefits	58,225	65,398
Provision for Other Employee Benefits	39,790	38,452
TOTAL	137,371	150,667

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2019	DECEMBER 31, 2018
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q3 '19-20	YTD DECEMBER 31, 2019	Q3 '18-19	YTD DECEMBER 31, 2018
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	NA	NA	-54691%	-191%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	54%	5%	30%	-41%
	Linked Individual - Pension Non Participating	23%	146%	194%	-106%
	Linked Group - Non Participating	(67)%	(56)%	44%	-66%
	Non Linked Individual - Life Participating	(68)%	(62)%	42%	-16%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	0%	(18)%	106%	10%
	Non Linked Individual - Pension Non Participating	(95)%	(85)%	85%	-50%
	Non Linked Group - Life Non Participating	44%	(43)%	41%	-18%
	Non Linked Group - Pension Non Participating	NA	NA	NA	NA
	Non Linked Annuity Non Participating	49%	80%	99%	36%
	Non Linked - Variable - Group	(99)%	(95)%	13949%	288%
	Non Linked Health Non Participating	(109)%	(70)%	-62%	-86%
2	Net Retention Ratio	95%	94%	94%	94%
3	Expense of Management to Gross Direct Premium Ratio	30%	31%	31%	38%
4	Commission Ratio (Gross commission paid to Gross Premium)	2%	2%	2%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	13.00	13.00	12.98	12.98
6	Growth rate of shareholders' fund	9%	9%	1%	1%
7	Ratio of surplus to policyholders' liability	0%	0%	0%	0%
8	Change in net worth in ('000)	606,860	606,860	47,176	47,176
9	Profit after tax/Total Income	0%	1%	3%	0%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.83	4.83	4.56	4.56
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NIL	NIL
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	5.4%	1.9%	5.9%
	R2. Non-PAR	1.7%	5.4%	2.0%	6.1%
	R3.Sub-TOTAL	1.7%	5.4%	2.0%	6.1%
	Linked:				
	R4. PAR	2.5%	7.3%	3.7%	5.9%
	R5. Non-PAR	3.2%	1.5%	0.7%	4.2%
	R6. Sub-TOTAL	3.2%	1.7%	0.8%	4.2%
	R7. Grand Total	2.3%	3.8%	1.5%	5.2%
	Shareholders' Funds	1.8%	5.3%	1.9%	6.1%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	5.4%	1.9%	5.9%
	R2. Non-PAR	1.9%	5.9%	2.0%	6.1%
	R3.Sub-TOTAL	1.9%	5.9%	2.0%	6.1%
	Linked:				
	R4. PAR	1.7%	5.4%	2.0%	6.6%
	R5. Non-PAR	2.4%	5.5%	2.4%	6.8%
	R6. Sub-TOTAL	2.4%	5.5%	2.4%	6.8%
	R7. Grand Total	2.1%	5.7%	2.2%	6.5%
	Shareholders' Funds	1.9%	5.7%	1.9%	6.1%
14	Conservation Ratio				
	Linked Individual - Life Participating	105%	95%	54%	65%
	Linked Individual - Pension Participating	84%	100%	69%	62%
	Linked Individual - Life Non Participating	81%	81%	70%	77%
	Linked Individual - Pension Non Participating	74%	80%	70%	74%
	Linked Group - Non Participating	0%	0%	0%	0%
	Non Linked Individual - Life Participating	88%	67%	61%	58%
	Non Linked Individual - Pension Participating	83%	71%	76%	81%
	Non Linked Individual - Life Non Participating	92%	91%	84%	85%
	Non Linked Individual - Pension Non Participating	88%	79%	61%	71%
	Non Linked Group - Life Non Participating	33%	43%	12%	19%
	Non Linked - Variable - Group	0%	NA	0%	NA
	Non Linked Health Non Participating	108%	89%	85%	80%
15	Persistence Ratio (by numbers)				
	For 13th month	61%	65%	59%	64%
	For 25th month	54%	55%	48%	54%
	For 37th month	44%	48%	42%	42%
	For 49th Month	40%	39%	41%	45%
	for 61st month	41%	44%	46%	38%
	Persistence Ratio (by premium)				
	For 13th month	65%	71%	63%	71%
	For 25th month	59%	62%	55%	65%
	For 37th month	49%	55%	51%	49%
	For 49th Month	49%	46%	42%	42%
	for 61st month	44%	45%	46%	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)		0.05		0.01
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		0.05		0.01
	(iv) Book value per share (Rs)		3.63		3.33

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2019 (Rs. 000's)	DECEMBER 31, 2018 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	8,274,682	7,908,961
Other receipts	31,020	25,058
Payments to the re-insurers, net of commissions and claims/ Benefits	(435,220)	(356,731)
Payments of claims/benefits	(2,350,167)	(2,765,538)
Payments of commission and brokerage	(7,894,612)	(9,040,405)
Payments of other operating expenses	(93,082)	(179,725)
Deposits, advances and staff loans	24,128	(49,766)
Taxes paid	12,595	(43,553)
Cash flows before extraordinary items	(2,430,654)	(4,501,699)
Cash flow from extraordinary operations	-	-
Net cash from operating Activities	(2,430,654)	(4,501,699)
II Cash flows from investing activities		
Purchase of fixed assets	(63,205)	(50,725)
Proceeds from sale of fixed assets	864	14,512
Purchase of Investment	(76,210,059)	(77,489,814)
Proceeds from Sale/redemption of Investment	73,325,627	76,918,582
Interest, dividend and rent received	4,714,344	4,604,360
Investment in Fixed Deposits	(30,000)	(32,500)
Net cash from investing activities	1,737,572	3,964,415
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)	(693,082)	(537,284)
Cash and cash equivalent at beginning of the year	1,009,025	805,095
Cash and cash equivalent at the end of the year	315,943	267,811
Break up as follows :		
Cash and Bank Balances (Refer Note-1)	343,155	269,973
Bank balances (Policyholder's - Schedule L-14)	(27,212)	(2,162)
Temporary book overdrafts	-	-
	315,943	267,811
Note 1		
Cash and Bank Balances	223,555	39,673
Fixed Deposits with maturity less than 3 months	119,600	230,300
Cash and Bank Balances	343,155	269,973

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

FORM L-24-VALUATION OF NET LIABILITIES

(Rs in Lakhs)

Sl.No.	Particulars	AS AT	AS AT
		DECEMBER 31, 2019	DECEMBER 31, 2018
1	Linked		
a	Life	314,140	343,102
b	General Annuity	-	-
c	Pension	35,988	41,376
d	Health	-	-
2	Non-Linked		
a	Life	519,001	439,577
b	General Annuity	4,472	3,681
c	Pension	16,452	15,759
d	Health	1,096	923

FORM L-25-(I) : Geographical Distribution Channel - Individuals for the Quarter ended December 31 , 2019

Date: December 31 , 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	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	34	29	13.88	1,642.18	150	149	121.47	3,689.55	184	178	135	5,332
3	Arunachal Pradesh	19	15	9.08	327.29	9	7	26.88	390.45	28	22	36	718
4	Assam	218	212	44.07	1,242.80	211	207	105.54	1,971.34	429	419	150	3,214
5	Bihar	334	328	39.44	920.20	356	354	122.67	2,635.53	690	682	162	3,556
6	Chandigarh	-	-	-	-	27	27	61.00	844.70	27	27	61	845
7	Chattisgarh	10	10	2.11	31.03	15	15	5.92	213.13	25	25	8	244
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	1	1	0.10	1.60	1	1	0	2
10	Delhi	5	5	(8.32)	(29.22)	379	342	374.58	9,055.55	384	347	366	9,026
11	Goa	2	2	1.27	100.00	(1)	(1)	(0.88)	(96.50)	1	1	0	4
12	Gujarat	28	22	15.08	373.00	114	113	76.12	2,524.99	142	135	91	2,898
13	Haryana	50	43	23.02	877.52	140	130	242.44	4,878.48	190	173	265	5,756
14	Himachal Pradesh	25	22	27.46	482.92	(1)	2	(10.46)	(190.66)	24	24	17	292
15	Jammu & Kashmir	10	9	1.17	44.93	13	14	5.96	317.81	23	23	7	363
16	Jharkhand	13	13	4.62	62.05	26	24	10.18	575.14	39	37	15	637
17	Karnataka	47	45	28.45	1,048.45	216	200	221.69	5,721.92	263	245	250	6,770
18	Kerala	17	16	9.48	315.88	10	10	13.76	180.80	27	26	23	497
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	52	51	15.56	218.40	228	226	69.98	2,193.07	280	277	86	2,411
21	Maharashtra	279	271	82.44	2,745.69	1,071	1,041	652.65	17,182.05	1,350	1,312	735	19,928
22	Manipur	9	7	1.64	62.64	(4)	(2)	0.26	(38.21)	5	5	2	24
23	Meghalaya	1	1	2.68	-	-	-	(2.26)	50.00	1	1	0	50
24	Mizoram	-	-	-	-	-	-	0.06	-	-	-	0	-
25	Nagaland	5	5	1.30	22.59	1	-	1.85	82.68	6	5	3	105
26	Orissa	39	38	24.47	516.45	98	91	53.19	1,015.57	137	129	78	1,532
27	Puducherry	-	-	-	-	3	3	2.00	32.00	3	3	2	32
28	Punjab	50	46	15.39	463.45	109	108	48.37	1,995.51	159	154	64	2,459
29	Rajasthan	31	31	19.24	807.88	41	37	17.05	303.14	72	68	36	1,111
30	Sikkim	2	2	0.24	10.40	7	7	1.38	26.90	9	9	2	37
31	Tamil Nadu	64	63	31.08	642.24	196	190	189.31	3,188.96	260	253	220	3,831
32	Tripura	80	79	16.31	526.83	35	32	23.20	565.04	115	111	40	1,092
33	Uttar Pradesh	83	79	26.04	820.21	228	209	152.27	4,674.04	311	288	178	5,494
34	Uttarakhand	24	23	12.39	341.32	14	13	1.73	113.42	38	36	14	455
35	West Bengal	136	128	51.54	1,231.29	220	207	135.88	4,642.44	356	335	187	5,874
Grand Total		1,667	1,595	511.1	15,848.4	3,912	3,756	2,723.9	68,740.5	5,579	5,351	3,235	84,589

FORM L-25-(I) : Geographical Distribution Channel - Individuals for the period ended December 31 , 2019

Date: December 31 , 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	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	34	29	13.88	1,642.18	450	443	304.08	14,600.56	484	472	318	16,243
3	Arunachal Pradesh	20	16	9.97	332.29	75	71	84.34	1,778.64	95	87	94	2,111
4	Assam	218	212	61.42	1,242.80	972	946	328.85	7,436.67	1,190	1,158	390	8,679
5	Bihar	577	570	93.09	1,858.12	602	590	208.42	4,752.22	1,179	1,160	302	6,610
6	Chandigarh	-	-	-	-	80	77	106.46	1,649.08	80	77	106	1,649
7	Chhattisgarh	10	10	2.11	31.03	61	61	21.07	710.76	71	71	23	742
8	Dadra & NagarHaveli	-	-	-	-	3	3	3.37	105.00	3	3	3	105
9	Daman & Diu	-	-	-	-	2	2	0.60	6.60	2	2	1	7
10	Delhi	6	6	1.68	70.78	1,031	963	984.87	22,200.43	1,037	969	987	22,271
11	Goa	2	2	1.27	100.00	8	8	6.74	73.95	10	10	8	174
12	Gujarat	29	23	15.17	393.00	353	339	207.43	6,955.77	382	362	223	7,349
13	Haryana	52	45	23.81	891.14	467	438	779.71	18,817.34	519	483	804	19,708
14	Himachal Pradesh	27	24	28.46	502.92	38	38	40.37	552.37	65	62	69	1,055
15	Jammu & Kashmir	10	9	1.17	44.93	48	48	14.18	467.46	58	57	15	512
16	Jharkhand	14	14	5.83	65.68	66	62	24.43	1,114.77	80	76	30	1,180
17	Karnataka	47	45	29.21	1,048.45	664	631	550.34	20,128.38	711	676	580	21,177
18	Kerala	17	16	9.48	315.88	65	65	66.88	1,255.48	82	81	76	1,571
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	53	52	15.69	219.85	487	483	156.84	5,440.06	540	535	173	5,660
21	Maharashtra	281	273	85.24	2,752.04	2,796	2,717	1,657.86	46,269.25	3,077	2,990	1,743	49,021
22	Manipur	9	7	1.72	62.64	11	11	4.60	47.68	20	18	6	110
23	Meghalaya	1	1	2.68	-	3	3	1.98	154.23	4	4	5	154
24	Mizoram	-	-	0.06	-	3	3	7.54	31.80	3	3	8	32
25	Nagaland	5	5	1.35	22.59	10	9	9.68	122.77	15	14	11	145
26	Orissa	111	109	50.54	1,132.36	264	253	163.69	3,622.15	375	362	214	4,755
27	Puducherry	-	-	-	-	7	7	5.18	63.30	7	7	5	63
28	Punjab	49	45	14.07	455.36	317	310	143.32	5,120.96	366	355	157	5,576
29	Rajasthan	32	32	20.43	814.04	132	127	65.84	2,115.47	164	159	86	2,930
30	Sikkim	2	2	0.24	10.40	13	13	3.46	56.58	15	15	4	67
31	Tamil Nadu	64	63	31.08	642.24	669	656	639.89	11,326.22	733	719	671	11,968
32	Tripura	80	79	15.81	526.83	312	309	86.99	2,233.83	392	388	103	2,761
33	Uttar Pradesh	84	80	25.36	825.71	822	780	517.74	14,188.39	906	860	543	15,014
34	Uttarakhand	24	23	12.72	341.32	66	62	27.70	720.69	90	85	40	1,062
35	West Bengal	137	129	52.43	1,243.16	1,121	1,086	529.25	13,076.85	1,258	1,215	582	14,320
Grand Total		1,995	1,921	625.96	17,587.73	12,018	11,614	7,753.73	207,195.71	14,013	13,535	8,380	224,783

FORM L-25- (ii) : Geographical Distribution Channel - Group for the Quarter ended December 31 , 2019

Date: December 31 , 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	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	1	10,295	105	36,276	1	10,295	105	36,276
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	242	1	860	-	242	1	860
4	Bihar	-	-	-	-	-	7	0	24	-	7	0	24
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	74	2	(1,030)	-	74	2	(1,030)
8	Haryana	-	-	-	-	-	13,443	5	(7,414)	-	13,443	5	(7,414)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	2,742	36	(198,797)	2	2,742	36	(198,797)
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	3	7,981	3,660	8,253	3	7,981	3,660	8,253
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	2	0	(9)	-	2	0	(9)
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	88	2	902	-	88	2	902
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	10,198	11	24,916	-	10,198	11	24,916
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	32,197	18	9,355	2	32,197	18	9,355
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	1,381	43	6	1	1,381	43	6
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	9	78,650	3,882	(126,658)	9	78,650	3,882	(126,658)

FORM L-25-(ii) : Geographical Distribution Channel - Group for the period ended December 31 , 2019

Date: December 31 , 2019

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP														
Sl. No.	State / Union Territory	Rural				Urban				Total Business				
		No. of	No. of Lives	Premium	Sum Assured	No. of	No. of Lives	Premium	Sum Assured	No. of	No. of Lives	Premium	Sum Assured	
1	Andhra Pradesh	-	-	-	-	1	24,667	128	32,323	1	24,667	128	32,323	
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	-	-	-	-	-	700	3	2,700	-	700	3	2,700	
4	Bihar	-	-	-	-	-	27	0	112	-	27	0	112	
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	
7	Gujarat	-	-	-	-	-	2,967	11	(5,505)	-	2,967	11	(5,505)	
8	Haryana	-	-	-	-	3	42,313	203	(13,998)	3	42,313	203	(13,998)	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	
12	Karnataka	-	-	-	-	4	23,905	168	(73,371)	4	23,905	168	(73,371)	
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-	
14	Madhya Pradesh	-	-	-	-	-	1	0	(63)	-	1	0	(63)	
15	Maharashtra	-	-	-	-	8	18,777	7,345	(42,765)	8	18,777	7,345	(42,765)	
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	
20	Orissa	-	-	-	-	-	9	1	17	-	9	1	17	
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	
22	Rajasthan	-	-	-	-	1	49	38	0	1	49	38	0	
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	
24	Tamil Nadu	-	-	-	-	-	343	19	(13,492)	-	343	19	(13,492)	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttar Pradesh	-	-	-	-	1	31,636	80	53,163	1	31,636	80	53,163	
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	
28	West Bengal	-	-	-	-	8	145,430	161	49,211	8	145,430	161	49,211	
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-	
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-	
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	
33	Delhi	-	-	-	-	1	4,413	110	(1,231)	1	4,413	110	(1,231)	
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	
Total		-	-	-	-	27	295,237	8,267	(12,899)	27	295,237	8,267	(12,899)	

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

(Read with Regulation 10)
Name of the Insurer:
Registration Number: 122
Statement as on: 31st December 2019
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I		Based on Audited Financials	
No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	714
	Investments (Policyholders)	8A	5,413.68
	Investments (Linked Liabilities)	8B	3546.38424
2	Loans	9.00	0.00
3	Fixed Assets	10.00	12.05
4	Current Assets		
	a. Cash & Bank Balance	11.00	37.57
	b. Advances & Other Assets	12.00	400.89
5	Current Liabilities		
	a. Current Liabilities	13.00	393.15
	b. Provisions	14.00	13.74
	c. Misc. Exp not Written Off	15.00	0
	d. Debit Balance of P&L A/c		1,287.78
	Application of Funds as per Balance Sheet (A)		11,005.30
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9.00	0
2	Fixed Assets (if any)	10.00	12
3	Cash & Bank Balance (if any)	11.00	38
4	Advances & Other Assets (if any)	12.00	401
5	Current Liabilities	13.00	393
6	Provisions	14.00	14
7	Misc. Exp not Written Off	15.00	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		1288
	TOTAL (B)		1331
	Investment Assets (A-B)		9674

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	9673.90
Balance Sheet Value of:	
A. Life Fund	5788.23
B. Pension & General Annuity and Group Insurance	339.28
C. Unit Linked Funds	3546.38
	9673.90

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	PAR	NON PAR		(f) = (a+b+c+d+e)	(a) = [(f) - (a)]%	(h)	(i) = (a+f+h)	(l)
					(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Sec		Not Less than 25%		0.00	354.34	101.72	13.71	3901.17		4370.94	75.2%	0.00	4370.94	4695.54
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl (1) above)		Not Less than 50%		0.00	448.02	106.97	15.58	3920.24		4490.81	77.3%	0.00	4490.81	4817.38
3	Investment subject to Exposure Norms														
	a.	Infrastructure/ Social/ Housing Sector													
		1. Approved Investments	Not Less than 15%		0.00	134.99	31.12	4.05	767.98		938.14	16.1%	0.02	938.15	978.43
		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			0.00	131.34	24.44	0.73	204.60		361.10	6.2%	-6.94	354.16	354.17
		ii) Other Investments	Not exceeding 35%		0.00	1.20	0.00	0.05	19.04		20.29	0.3%	-15.18	5.11	5.11
		TOTAL LIFE FUND	100%		0.00	715.54	162.53	20.41	4911.86		5810.34		-22.10	5788.23	6155.10

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS			% as per Reg		PH			Book Value	Actual %	FVC Amount	Total Fund	Market Value
					PAR	NON PAR		(c) = (a+b)	(d)	(e)	(f) = (c+e)	(a)
					(a)	(b)						
1	Central Govt. Sec		Not Less than 20%		0.00	241.75		241.75	71.3%	0.00	241.75	253.06
2	Central Govt. Sec, State Govt. Sec or Other Approved Securities (incl (1) above)		Not Less than 40%		0.00	255.48		255.48	75.3%	0.00	255.48	266.86
3	Balance in Approved Investment		Not Less than 40%		0.00	83.80		83.80	24.7%	0.00	83.80	87.18
		TOTAL PENSION, GENERAL ANNUITY FUND	100%		0.00	339.28		339.28	100.0%		339.28	354.04

LINKED BUSINESS

C. LINKED FUNDS			% as per Reg		PH			Total Fund	Actual %
					PAR	NON PAR		(c) = (a+b)	(d)
					(a)	(b)			
1	Approved Investments		Not Less than 75%		124.50	3044.93		3189.43	89.9%
2	Other Investments		Not More than 25%		1.13	355.83		356.96	10.1%
		TOTAL LINKED INSURANCE FUND	100%		125.63	3420.76		3546.38	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: 17/01/2020

- Note:
- (*) FRSM refers to 'Funds representing Solvency Margin'
 - Funds beyond Solvency Margin shall have a separate Custody Account.
 - Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 - @ FVC Includes impairment provision on IRB Invlt, Dewan Housing and Reliance Capital

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: 31st December 2019

Based on Audited Financials

PARTICULARS	Group Superannuation & Gratuity ULGF00210/03/2006GROUPBALAN122	Group Superannuation & Gratuity Cash ULGF00531/03/2006GROUPCASHF122	Group Superannuation & Gratuity Debt ULGF00310/03/2006GROUPDEBT122	Group Superannuation & Gratuity ULGF00410/03/2006GROUPGROWT122	Group Superannuation & Gratuity ULGF00113/07/2005GROUPSECUR122
Opening Balance (Market Value)	30.56	3.15	245.38	15.99	56.10
Add: Inflow during the Quarter	0.45	2.94	1.13	0.27	0.18
Increase / (Decrease) Value of Inv. [Net]	0.82	0.03	3.53	0.50	1.13
Less: Outflow during the Quarter	3.29	3.32	11.05	0.39	2.36
TOTAL INVESTIBLE FUNDS (MKT VALUE)	28.53	2.80	238.98	16.37	55.05

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122	ULGF00531/03/2004GROUPCASHF122	ULGF00310/03/2004GROUPDEBT122	ULGF00410/03/2004GROUPGROWT122	ULGF00113/07/2005GROUPSECUR122					
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	12.41	43.5%	2.56	91.5%	160.71	67.2%	4.62	28.2%	30.85	56.0%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.26	1.6%	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	1.20	4.2%	0.00	0.0%	9.15	3.8%	0.60	3.7%	1.56	2.8%
Infrastructure Bonds	3.58	12.5%	0.00	0.0%	56.23	23.5%	1.26	7.7%	9.83	17.9%
Equity	8.56	30.0%	0.00	0.0%	0.00	0.0%	6.46	39.5%	8.45	15.3%
Money Market Investments	1.28	4.5%	0.24	8.4%	4.19	1.8%	1.52	9.3%	1.74	3.2%
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%	0.30	0.1%	0.00	0.0%	0.00	0.0%
Sub Total (A)	27.04	94.8%	2.80	100.0%	230.58	96.5%	14.72	89.9%	52.43	95.2%
Current Assets:										
Accrued Interest	0.48	1.7%	0.00	0.0%	6.36	2.7%	0.19	1.1%	1.26	2.3%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	0.00	0.1%	0.00	0.0%	0.01	0.0%	0.00	0.0%
Receivable for Sale of Investments	0.04	0.1%	0.00	0.0%	0.00	0.0%	0.03	0.2%	0.04	0.1%
Other Current Assets (for Investments)	-0.04	-0.1%	0.00	0.0%	-0.98	-0.4%	-0.02	-0.1%	-0.27	-0.5%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	0.48	1.7%	0.00	0.0%	5.35	2.2%	0.20	1.2%	1.02	1.9%
Other Investments (<=25%)										
Corporate Bonds	0.18	0.6%	0.00	0.0%	3.05	1.3%	0.08	0.5%	0.80	1.5%
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	2.0%	0.00	0.0%	0.00	0.0%	0.25	1.5%	0.56	1.0%
Mutual funds- Exchange traded funds	0.27	1.0%	0.00	0.0%	0.00	0.0%	1.12	6.8%	0.24	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)	1.02	3.6%	0.00	0.0%	3.05	1.3%	1.45	8.8%	1.60	2.9%
Total (A + B + C)	28.53	100.0%	2.80	100.0%	238.98	100.0%	16.37	100.0%	55.05	100.0%
Fund Carried Forward (as per LB 2)	28.53		2.80		238.98		16.37		55.05	

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: 31st December 2019

Based on Audited Financials

PARTICULARS	Grp Superann-Short Term Debt fund ULGF00613/02/2009GROUPSDEBT122	Pension Unit Linked Balanced Fund ULIF00311/02/2003PNSBALANCE122	Pension Unit Linked Balanced - II Fund ULIF02325/01/2010PNBALAN-II122	Pension Unit linked Growth fund ULIF00703/03/2005PNSNGROWTH122	Pension Unit Linked Growth - II Fund ULIF02425/01/2010PNGROWTH-II122
Opening Balance (Market Value)	0.28	43.17	9.47	57.35	11.63
Add: Inflow during the Quarter	0.00	0.61	0.05	1.67	0.08
Increase / (Decrease) Value of Inv. [Net]	0.00	1.13	0.24	1.79	0.36
Less: Outflow during the Quarter	0.00	3.86	0.38	3.22	0.44
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.28	41.05	9.38	57.60	11.63

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWTH-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.27	95.9%	17.57	42.8%	3.99	42.5%	18.05	31.3%	3.64	31.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.26	2.8%	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	0.00	0.0%	0.00	0.0%	0.10	1.1%	0.51	0.9%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	7.77	18.9%	1.48	15.8%	5.57	9.7%	1.26	10.9%
Equity	0.00	0.0%	12.80	31.2%	2.88	30.7%	24.26	42.1%	4.95	42.6%
Money Market Investments	0.01	3.4%	0.59	1.4%	0.28	3.0%	2.73	4.7%	0.45	3.9%
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)	0.28	99.4%	38.72	94.3%	8.99	95.9%	51.12	88.8%	10.31	88.6%
Current Assets:										
Accrued Interest	0.00	0.0%	0.72	1.7%	0.15	1.6%	0.58	1.0%	0.13	1.1%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.7%	-0.03	-0.1%	-0.07	-0.8%	0.24	0.4%	0.01	0.0%
Receivable for Sale of Investments	0.00	0.0%	0.05	0.1%	0.01	0.1%	0.11	0.2%	0.02	0.2%
Other Current Assets (for Investments)	0.00	0.0%	-0.06	-0.2%	-0.01	-0.1%	-0.05	-0.1%	-0.02	-0.2%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	-0.01	0.0%	0.00	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	0.6%	0.67	1.6%	0.08	0.8%	0.87	1.5%	0.14	1.2%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.40	1.0%	0.03	0.3%	0.25	0.4%	0.10	0.9%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.85	2.1%	0.19	2.0%	0.95	1.6%	0.19	1.7%
Mutual funds- Exchange traded funds	0.00	0.0%	0.41	1.0%	0.09	1.0%	4.41	7.6%	0.89	7.7%
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%	1.66	4.0%	0.31	3.3%	5.60	9.7%	1.19	10.2%
Total (A + B + C)	0.28	100.0%	41.05	100.0%	9.38	100.0%	57.60	100.0%	11.63	100.0%
Fund Carried Forward (as per LB 2)	0.28		41.05		9.38		57.60		11.63	

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: 31st December 2019

Based on Audited Financials

PARTICULARS	Pension Unit Linked Infrastructure fund ULIF02525/01/2010PNSNINFRAF122	Pension Unit Linked Index Fund ULIF01122/01/2008PNSNINDEXF122	Pension Unit Linked Index - II fund ULIF02625/01/2010PNIINDEX-II122	Pension Unit Linked PSU fund ULIF02725/01/2010PNSNPSUFND122	Pension Unit linked Secure fund ULIF00803/03/2005PNSNSECURE122
Opening Balance (Market Value)	5.92	114.03	28.57	13.36	32.11
Add: Inflow during the Quarter	0.03	2.23	0.27	0.15	0.07
Increase / (Decrease) Value of Inv. [Net]	-0.06	5.35	1.32	0.58	0.59
Less: Outflow during the Quarter	1.43	7.11	2.08	1.28	0.67
TOTAL INVESTIBLE FUNDS (MKT VALUE)	4.46	114.49	28.07	12.82	32.10

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%	18.94	59.0%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	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	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.71	2.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.59	17.4%
Equity	3.95	88.4%	88.04	76.9%	21.70	77.3%	9.74	76.0%	4.16	13.0%
Money Market Investments	0.19	4.3%	7.89	6.9%	1.69	6.0%	0.03	0.2%	1.27	4.0%
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)	4.14	92.7%	95.93	83.8%	23.39	83.3%	9.77	76.2%	30.67	95.6%
Current Assets:										
Accrued Interest	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.64	2.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.1%	-0.20	-0.2%	0.02	0.1%	0.00	0.0%	-0.03	-0.1%
Receivable for Sale of Investments	0.04	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.02	0.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.10	-0.3%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	0.04	0.9%	-0.21	-0.2%	0.01	0.0%	0.00	0.0%	0.52	1.6%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.50	1.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.29	6.4%	3.06	2.7%	0.75	2.7%	2.85	22.2%	0.28	0.9%
Mutual funds- Exchange traded funds	0.00	0.0%	15.72	13.7%	3.92	14.0%	0.20	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)	0.29	6.4%	18.78	16.4%	4.67	16.7%	3.04	23.8%	0.90	2.8%
Total (A + B + C)	4.46	100.0%	114.49	100.0%	28.07	100.0%	12.82	100.0%	32.10	100.0%
Fund Carried Forward (as per LB 2)	4.46		114.49		28.07		12.82		32.10	

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: 31st December 2019

Based on Audited Financials

PARTICULARS	Pension Unit Linked Protector Fund ULIF01408/02/2008PNSPROTECT122	Pension Unit Linked Protector -II fund ULIF02825/01/2010PNPROTE-II122	Pension Utilised with Profit fund ULIF00411/02/2003PNSWPROFIT122	Unit Linked Balanced fund ULIF00106/06/2002LIFBALANCE122	Unit Linked Balanced- II fund ULIF01508/01/2010LIBALAN-II122
Opening Balance (Market Value)	13.37	3.13	12.64	313.18	146.54
Add: Inflow during the Quarter	0.44	0.02	0.07	7.88	7.07
Increase / (Decrease) Value of Inv. [Net]	0.26	0.05	0.30	8.34	4.08
Less: Outflow during the Quarter	1.40	0.46	0.05	29.41	13.22
TOTAL INVESTIBLE FUNDS (MKT VALUE)	12.67	2.75	12.95	299.98	144.46

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	7.61	60.0%	1.44	52.4%	7.90	61.0%	119.46	39.8%	56.52	39.1%
State Government Securities	0.00	0.0%	0.26	9.6%	0.00	0.0%	0.00	0.0%	1.06	0.7%
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%	15.52	5.2%	6.51	4.5%
Infrastructure Bonds	2.40	18.9%	0.44	16.0%	2.85	22.0%	44.55	14.9%	16.77	11.6%
Equity	1.70	13.4%	0.37	13.5%	1.35	10.5%	91.75	30.6%	50.39	34.9%
Money Market Investments	0.19	1.5%	0.03	1.0%	0.46	3.6%	6.87	2.3%	5.37	3.7%
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)	11.90	93.9%	2.55	92.5%	12.57	97.1%	278.15	92.7%	136.62	94.6%
Current Assets:										
Accrued Interest	0.34	2.7%	0.07	2.7%	0.27	2.1%	5.42	1.8%	2.15	1.5%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.24	-1.9%	0.00	0.1%	-0.01	-0.1%	-0.61	-0.2%	-0.10	-0.1%
Receivable for Sale of Investments	0.01	0.1%	0.00	0.1%	0.00	0.0%	0.38	0.1%	0.21	0.1%
Other Current Assets (for Investments)	-0.06	-0.5%	-0.03	-1.2%	0.00	0.0%	-0.45	-0.1%	-0.15	-0.1%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.07	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)	0.04	0.3%	0.04	1.6%	0.26	2.0%	4.67	1.6%	2.08	1.4%
Other Investments (<=25%)										
Corporate Bonds	0.56	4.4%	0.13	4.5%	0.00	0.0%	8.06	2.7%	0.93	0.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.11	0.9%	0.02	0.9%	0.12	0.9%	6.12	2.0%	3.35	2.3%
Mutual funds- Exchange traded funds	0.05	0.4%	0.01	0.4%	0.00	0.0%	2.98	1.0%	1.49	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)	0.73	5.8%	0.16	5.9%	0.12	0.9%	17.17	5.7%	5.77	4.0%
Total (A + B + C)	12.67	100.0%	2.75	100.0%	12.95	100.0%	299.98	100.0%	144.46	100.0%
Fund Carried Forward (as per LB 2)	12.67		2.75		12.95		299.98		144.46	

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: 31st December 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	
	ULIF01306/02/2008LIFEDEBT-FU122		ULIF01408/01/2010LIFEDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122		ULIF00527/01/2004LIFEGRWTH122	
Opening Balance (Market Value)	4.00		119.76		59.80		400.12		880.48	
Add: Inflow during the Quarter	1.45		7.14		1.62		32.16		17.03	
Increase / (Decrease) Value of Inv. [Net]	0.06		1.62		2.47		17.79		32.95	
Less: Outflow during the Quarter	0.61		13.05		10.17		38.47		72.18	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	4.89		115.46		53.72		411.60		858.28	

INVESTMENT OF UNIT FUND	ULIF01306/02/2008LIFEDEBT-FU122		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	3.70	75.6%	68.38	59.2%	0.00	0.0%	0.00	0.0%	125.47	14.6%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.18	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	0.00	0.0%	5.85	5.1%	0.00	0.0%	0.00	0.0%	27.96	3.3%
Infrastructure Bonds	0.75	15.3%	32.57	28.2%	0.00	0.0%	0.00	0.0%	46.70	5.4%
Equity	0.00	0.0%	0.00	0.0%	42.54	79.2%	318.07	77.3%	492.42	57.4%
Money Market Investments	0.04	0.7%	3.74	3.2%	2.35	4.4%	24.67	6.0%	46.63	5.4%
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)	4.48	91.5%	110.55	95.7%	44.89	83.6%	342.75	83.3%	739.36	86.1%
Current Assets:										
Accrued Interest	0.13	2.7%	3.34	2.9%	0.00	0.0%	0.00	0.0%	6.07	0.7%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	-0.1%	0.06	0.1%	-0.30	-0.6%	1.00	0.2%	-1.16	-0.1%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.18	0.3%	1.16	0.3%	2.30	0.3%
Other Current Assets (for Investments)	-0.02	-0.4%	-0.71	-0.6%	0.00	0.0%	0.00	0.0%	-0.37	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	-0.11	0.0%	-0.25	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)	0.11	2.2%	2.67	2.3%	-0.14	-0.3%	2.06	0.5%	6.59	0.8%
Other Investments (<=25%)										
Corporate Bonds	0.31	6.3%	2.25	1.9%	0.00	0.0%	0.00	0.0%	2.13	0.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.00	0.0%	1.96	3.7%	14.70	3.6%	19.30	2.2%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	7.00	13.0%	52.09	12.7%	90.90	10.6%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.31	6.3%	2.25	1.9%	8.97	16.7%	66.79	16.2%	112.33	13.1%
Total (A + B + C)	4.89	100.0%	115.46	100.0%	53.72	100.0%	411.60	100.0%	858.28	100.0%
Fund Carried Forward (as per LB 2)	4.89		115.46		53.72		411.60		858.28	

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: 31st December 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
	ULIF01808/01/2010UIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	160.26	29.01	58.64	85.75	26.87
Add: Inflow during the Quarter	5.90	0.79	1.01	1.20	1.59
Increase / (Decrease) Value of Inv. [Net]	5.88	-0.13	2.69	3.87	0.56
Less: Outflow during the Quarter	9.51	1.40	8.04	4.88	3.57
TOTAL INVESTIBLE FUNDS (MKT VALUE)	162.52	28.27	54.29	85.95	25.45

INVESTMENT OF UNIT FUND	ULIF01808/01/2010UIGROWT-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	26.38	16.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.24	48.1%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	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	3.83	2.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.87	3.4%
Infrastructure Bonds	7.35	4.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.64	22.2%
Equity	91.35	56.2%	23.58	83.4%	42.72	78.7%	65.88	76.6%	3.16	12.4%
Money Market Investments	11.72	7.2%	2.63	9.3%	3.07	5.6%	6.16	7.2%	0.10	0.4%
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)	140.63	86.5%	26.21	92.7%	45.78	84.3%	72.04	83.8%	22.01	86.5%
Current Assets:										
Accrued Interest	1.05	0.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.77	3.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.16	0.1%	0.01	0.0%	-0.65	-1.2%	-0.04	0.0%	-0.02	-0.1%
Receivable for Sale of Investments	0.42	0.3%	0.27	1.0%	0.00	0.0%	0.00	0.0%	0.01	0.0%
Other Current Assets (for Investments)	-0.06	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.12	-0.5%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.04	0.0%	-0.01	0.0%	-0.01	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)	1.53	0.9%	0.28	1.0%	-0.65	-1.2%	-0.06	-0.1%	0.64	2.5%
Other Investments (<=25%)										
Corporate Bonds	0.35	0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.49	9.8%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	3.56	2.2%	1.78	6.3%	1.48	2.7%	2.29	2.7%	0.21	0.8%
Mutual funds- Exchange traded funds	16.45	10.1%	0.00	0.0%	7.68	14.1%	11.67	13.6%	0.11	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)	20.36	12.5%	1.78	6.3%	9.16	16.9%	13.96	16.2%	2.80	11.0%
Total (A + B + C)	162.52	100.0%	28.27	100.0%	54.29	100.0%	85.95	100.0%	25.45	100.0%
Fund Carried Forward (as per LB 2)	162.52		28.27		54.29		85.95		25.45	

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: 31st December 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)	49.51	89.00	143.56	110.95	0.00
Add: Inflow during the Quarter	12.34	1.76	4.55	0.19	0.00
Increase / (Decrease) Value of Inv. [Net]	0.93	3.82	3.05	2.81	0.00
Less: Outflow during the Quarter	6.26	5.75	13.41	1.28	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	56.52	88.83	137.75	112.67	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	31.63	56.0%	0.00	0.0%	66.66	48.4%	61.84	54.9%	0.00	0.0%
State Government Securities	0.24	0.4%	0.00	0.0%	0.00	0.0%	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	1.93	3.4%	0.00	0.0%	5.65	4.1%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	10.71	18.9%	0.00	0.0%	29.93	21.7%	31.93	28.3%	0.00	0.0%
Equity	6.86	12.1%	65.79	74.1%	16.21	11.8%	11.61	10.3%	0.00	0.0%
Money Market Investments	2.53	4.5%	2.30	2.6%	0.16	0.1%	4.54	4.0%	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)	53.89	95.4%	68.09	76.6%	118.61	86.1%	109.92	97.6%	0.00	0.0%
Current Assets:										
Accrued Interest	1.28	2.3%	0.00	0.0%	3.75	2.7%	2.46	2.2%	0.00	-0.2%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.10	0.2%	0.03	0.0%	0.39	0.3%	-0.72	-0.6%	0.00	672.8%
Receivable for Sale of Investments	0.03	0.1%	0.00	0.0%	0.01	0.0%	0.00	0.0%	0.00	-572.6%
Other Current Assets (for Investments)	-0.26	-0.5%	0.00	0.0%	-0.32	-0.2%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.02	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)	1.14	2.0%	0.01	0.0%	3.81	2.8%	1.74	1.5%	0.00	100.0%
Other Investments (<=25%)										
Corporate Bonds	0.83	1.5%	0.00	0.0%	13.71	10.0%	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	0.46	0.8%	19.43	21.9%	1.05	0.8%	1.01	0.9%	0.00	0.0%
Mutual funds- Exchange traded funds	0.20	0.4%	1.31	1.5%	0.58	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)	1.48	2.6%	20.74	23.3%	15.33	11.1%	1.01	0.9%	0.00	0.0%
Total (A + B + C)	56.52	100.0%	88.83	100.0%	137.75	100.0%	112.67	100.0%	0.00	100.0%
Fund Carried Forward (as per LB 2)	56.52		88.83		137.75		112.67		0.00	100.0%

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: 31st December 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	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLCY122	
Opening Balance (Market Value)	7.65	0.00	85.24	143.72	360.23
Add: Inflow during the Quarter	0.00	0.00	2.07	17.42	133.82
Increase / (Decrease) Value of Inv (Net)	0.08	0.00	3.07	1.91	113.78
Less: Outflow during the Quarter	0.17	0.00	6.49	30.74	311.44
TOTAL INVESTIBLE FUNDS (MKT VALUE)	7.55	0.00	83.88	132.31	3546.38

INVESTMENT OF UNIT FUND	ULIF03020/07/2010LIFEWEALTH122		ULGF00728/03/2011GROUPINCOM122		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	5.91	78.3%	0.00	0.0%	0.00	0.0%	98.53	74.5%	967.27	27.3%
State Government Securities	0.73	9.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.01	0.1%
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%	81.95	2.3%
Infrastructure Bonds	0.50	6.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	325.66	9.2%
Equity	0.00	0.0%	0.00	0.0%	48.89	58.3%	0.00	0.0%	1,570.57	44.3%
Money Market Investments	0.21	2.7%	0.00	0.0%	22.55	26.9%	34.44	26.0%	204.89	5.8%
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)	7.35	97.3%	0.00	0.0%	71.45	85.2%	132.97	100.5%	3,153.65	88.9%
Current Assets:										
Accrued Interest	0.23	3.1%	0.00	-0.1%	0.00	0.0%	0.00	0.0%	37.87	1.1%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.00)	0.0%
Bank Balance	-0.03	-0.3%	0.00	100.1%	0.07	0.1%	-0.64	-0.5%	(2.72)	-0.1%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.19	0.2%	0.00	0.0%	5.55	0.2%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(4.09)	-0.1%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	(0.83)	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)	0.21	2.7%	0.00	100.0%	0.24	0.3%	-0.65	-0.5%	35.78	1.0%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	37.10	1.0%
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%	2.23	2.7%	0.00	0.0%	89.98	2.5%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	9.96	11.9%	0.00	0.0%	229.88	6.5%
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%	12.18	14.5%	0.00	0.0%	356.96	10.1%
Total (A + B + C)	7.55	100.0%	0.00	100.0%	83.88	100.0%	132.31	100.0%	3,546.38	100.0%
Fund Carried Forward (as per LB 2)	7.55		0.00		83.88		132.31		3,546.38	

Date : 17-Jan-20

Note:

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

Chief Financial Officer

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: 31st December 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
1	Unit Linked Balanced fund	ULIF00104/04/2002ULFBALANCE122	4/4/2002	Non Par	299.98	71.3489	71.3489	49.4607	70.9146	49.4902	47.4997	5.7%	6.8%	71.4899
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	41.05	55.2177	55.2177	53.7868	55.0683	54.5394	52.7755	4.6%	6.5%	55.8591
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	858.28	63.8127	63.8127	61.4587	62.6772	62.6772	59.3581	7.5%	10.3%	64.1596
4	Unit Linked Secure fund	ULIF00427/01/2004LIFESECURE122	1/27/2004	Non Par	137.75	30.5661	30.5661	29.9199	29.7379	29.4614	28.7131	6.5%	5.7%	30.6434
5	Pension Unit Linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	57.60	37.1480	37.1480	36.0029	36.8260	36.3324	34.8278	6.7%	8.5%	37.3084
6	Pension Unit Linked Secure fund	ULIF00803/03/2005PNSSECURE122	3/3/2005	Non Par	32.10	27.9950	27.9950	27.4851	28.1069	27.5823	27.0339	3.6%	4.8%	28.6986
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPECUR122	7/13/2005	Non Par	55.05	29.4836	29.4836	29.0877	29.2618	28.5857	28.5857	3.8%	5.3%	29.8740
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEBTF122	3/10/2006	Non Par	238.98	27.7833	27.7833	27.3844	27.4145	27.0291	26.4118	4.4%	4.2%	28.1683
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	3/10/2006	Non Par	28.53	28.4520	28.4520	27.6232	27.9012	27.3433	26.4789	7.5%	7.8%	28.5414
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWTH122	3/10/2006	Non Par	16.37	33.9135	33.9135	32.8681	33.2374	32.8439	31.4356	7.9%	9.4%	34.0479
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	3/31/2006	Non Par	2.80	26.5454	26.5454	26.2495	25.9008	25.5473	25.1901	5.4%	5.3%	26.5454
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	25.45	25.8395	25.8395	25.2972	25.6139	25.6786	25.0612	3.1%	4.6%	26.2040
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEX122	1/2/2008	Non Par	54.29	20.3361	20.3361	19.4064	19.8525	19.7334	18.3162	11.0%	13.8%	20.4790
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEX122	1/22/2008	Non Par	114.49	25.0765	25.0765	23.9365	24.7888	24.3325	22.5852	11.0%	13.8%	25.2506
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	53.72	27.5371	27.5371	26.3768	27.3706	27.3893	25.4563	8.2%	12.1%	27.9740
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	4.89	24.4443	24.4443	24.0904	24.8506	24.7361	24.3962	0.2%	2.6%	25.4934
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	12.67	22.7128	22.7128	22.2725	22.7423	22.8819	22.3645	1.6%	4.0%	23.3767
18	Gap Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	2/13/2009	Non Par	0.28	21.3646	21.3646	21.1175	20.8307	20.5860	20.2856	5.3%	5.4%	21.3646
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFUND122	1/8/2010	Non Par	88.83	12.8059	12.8059	12.2642	14.0324	13.7919	12.4858	0.9%	-0.2%	16.4367
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	1/8/2010	Non Par	85.95	22.1092	22.1092	21.1388	21.4494	21.5535	20.0343	10.4%	13.1%	22.2627
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWTH-II122	1/8/2010	Non Par	162.52	22.5563	22.5563	21.7497	22.2739	22.0519	20.9162	7.8%	10.5%	22.6759
22	Unit Linked Balanced - II fund	ULIF01508/01/2010LIBALAN-II122	1/8/2010	Non Par	144.46	21.4367	21.4367	20.8486	21.2012	20.8315	20.1629	6.3%	7.3%	21.5161
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHNC-II122	1/8/2010	Non Par	41.60	26.4936	26.4936	25.3658	26.2674	26.2353	24.3950	8.6%	12.6%	26.8301
24	Unit Linked Debt - II fund	ULIF01608/01/2010LIFDEBT-II122	1/8/2010	Non Par	115.46	20.0189	20.0189	19.7516	19.9513	19.7386	18.7386	1.4%	2.6%	20.4986
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAFI122	1/8/2010	Non Par	28.27	11.1087	11.1087	11.1550	12.2086	11.8033	11.1793	-0.6%	2.0%	14.5449
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	56.52	19.8933	19.8933	19.5236	19.7985	19.8392	19.4218	2.4%	4.2%	20.2240
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	1/25/2010	Non Par	28.07	24.4301	24.4301	23.3371	23.8929	23.7687	22.0753	10.7%	13.6%	24.6013
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFUND122	1/25/2010	Non Par	12.82	13.0061	13.0061	12.4627	14.2505	14.0043	12.8888	0.9%	-0.2%	16.7318
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	1/25/2010	Non Par	9.38	20.6817	20.6817	20.1513	20.2584	20.1147	19.4663	6.2%	6.8%	20.7416
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWTH-II122	1/25/2010	Non Par	11.43	22.5970	22.5970	21.9173	22.5104	22.5344	21.5514	4.9%	7.9%	22.9812
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAFI122	1/25/2010	Non Par	4.46	11.4697	11.4697	11.5570	12.4844	12.2535	11.6394	-1.5%	1.7%	15.1488
32	Pension Unit Linked Protector - II fund	ULIF02825/01/2010PNSPROTE-II122	1/25/2010	Non Par	2.75	18.5449	18.5449	18.2042	19.1826	19.8176	19.4570	-5.7%	1.4%	20.1022
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.00	12.4150	12.4150	12.4150	12.4150	12.4150	12.4150	0.0%	0.0%	12.4150
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	7.55	18.5645	18.5645	18.3785	18.1414	17.9288	17.6340	5.3%	5.4%	18.5626
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCLCT122	1/27/2011	Non Par	132.31	18.4944	18.4944	18.2408	17.7688	17.6910	17.4184	6.2%	6.0%	18.4944
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%	1.1%	17.0397
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	83.88	22.3223	22.3223	21.5348	22.1626	22.0979	20.4727	8.0%	12.0%	22.5439
38	Unlited with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	112.67	31.1767	31.1767	30.0025	28.8696	27.7910	26.7639	16.5%	13.2%	31.1767
39	Pension Unlited with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	12.95	31.6038	31.6038	30.1566	29.0809	28.0547	27.0754	16.7%	13.2%	31.6038
Total					3,54,433									

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

DATE 17-Jan-20
 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 DECEMBER 31, 2019	as % of total for this class	AS AT DECEMBER 31, 2018	as % of total for this class	AS AT DECEMBER 31, 2019	as % of total for this class	AS AT DECEMBER 31, 2018	as % of total for this class
Break down by credit rating								
AAA rated	1,452	89.6%	1,807	92.0%	984	82.3%	1,797	91.9%
AA or better	131	8.1%	158	8.0%	127	10.6%	159	8.1%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	21	1.3%	0	0.0%	20	1.7%	0	0.0%
Any other	16	1.0%	0	0.0%	66	5.5%	0	0.0%
	1,620	100.00%	1,965	100.00%	1,196	100.00%	1,956	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	307	18.9%	778	39.6%	232	19.4%	778	39.8%
more than 1 year and upto 3 years	152	9.4%	188	9.5%	88	7.3%	188	9.6%
More than 3 years and up to 7 years	852	52.6%	437	22.2%	625	52.3%	431	22.0%
More than 7 years and up to 10 years	150	9.3%	364	18.5%	177	14.8%	364	18.6%
More than 10 years and up to 15 years	91	5.6%	47	2.4%	11	0.9%	47	2.4%
More than 15 years and up to 20 years	2	0.1%	0	0.0%	0	0.0%	0	0.0%
Above 20 years	67	4.1%	151	7.7%	64	5.3%	150	7.7%
	1,620	100.00%	1,965	100.0%	1,197	100.0%	1,956	100.0%
Breakdown by type of the issuer								
Central Government	967	59.7%	861	46.6%	669	55.9%	686	47.2%
State Government	3	0.2%	5	0.2%	3	0.2%	4	0.2%
Corporate Securities	650	40.1%	983	53.2%	524	43.8%	1,161	52.5%
	1,620	100.00%	1,849	100.0%	1,196	100.00%	1,851	100.0%

Non Unit Linked

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	AS AT DECEMBER 31, 2019	as % of total for this class	AS AT DECEMBER 31, 2018	as % of total for this class	AS AT DECEMBER 31, 2019	as % of total for this class	AS AT DECEMBER 31, 2018	as % of total for this class
Break down by credit rating								
AAA rated	6,072	99.7%	4,603	99.6%	6,072	99.7%	5,184	99.5%
AA or better	0	0.0%	20	0.4%	0	0.0%	27	0.5%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	20	0.3%	0	0.0%	20	0.3%	0	0.0%
	6,092	100.00%	4,623	100.00%	6,092	100.00%	5,211	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	444	7.3%	442	8.5%	444	7.3%	442	8.5%
more than 1 year and upto 3 years	408	6.7%	239	4.6%	408	6.7%	239	4.6%
More than 3 years and up to 7 years	347	5.7%	142	2.7%	347	5.7%	142	2.7%
More than 7 years and up to 10 years	365	6.0%	350	6.7%	365	6.0%	350	6.7%
More than 10 years and up to 15 years	1,815	29.7%	1,300	25.0%	1,815	29.7%	1,300	25.0%
More than 15 years and up to 20 years	928	15.2%	1,040	20.0%	928	15.2%	1,040	20.0%
Above 20 years	1,806	29.5%	1,698	32.6%	1,806	29.5%	1,698	32.6%
	6,113	100.00%	5,211	100.00%	6,113	100.00%	5,211	100.00%
Breakdown by type of the issuer								
Central Government	4,621	75.8%	3,954	75.9%	4,621	75.8%	3,954	75.9%
State Government	126	2.1%	95	1.8%	126	2.1%	95	1.8%
Corporate Securities	1,346	22.1%	1,162	22.3%	1,346	22.1%	1,162	22.3%
	6,092	100.00%	5,211	100.00%	6,092	100.00%	5,211	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	Q3 '19-20	YTD DECEMBER 31, 2019	Q3 '18-19	YTD DECEMBER 31, 2018
Aviva Group Holdings Limited	Significant Influence	Recovery of reimbursement of Travel related expenses & secondment charges of expats	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	23.26	23.26
Aviva PLC	Significant Influence	Reimbursement on account of travel related expenses	-	-	-	-
		Reimbursement of Healthcare, consultancy & Relocation charges	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Aviva Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses (Payable)	-	-	-	-
		Reimbursement of Travel related expenses receivable	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	0.25	0.25	-	-
		Net Balance Receivable/ (Payable)	0.25	0.25	-	-
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	36.72	99.73	30.80	89.13
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	82.96	355.83	(74.05)	(148.14)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of implementation of Cyber Ark in Aviva India	11.95	15.49	137.86	137.86
		Recovery of travel expenses of IT team to UK and SMG travel for centrally driven project	-	14.23	5.72	10.12
		Reimbursement of Income tax, PF etc. of Expat for Nov18 to Mar19	51.61	94.77	-	-
		Balance Receivable/(Payable)	-	63.81	143.58	143.58

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

BOD and Key Person information			April - December 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	Chetan Singh	Director	NA	
4	E V Sumithasri	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 & Managir	NA	NA
11	Vivek Saxena	General Counsel	NA	NA
12	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
13	*Ajai Kumar Tripathi	Appointed Actuary	17.12.2019	NA
14	**Nilesh Ratilal Karia	Chief Financial Officer	14.01.2020	
15	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	NA	NA
16	Prashant Kalaver	Chief of Internal Audit	NA	NA
17	Prashant Sharma	Chief Investment officer	NA	NA
18	Amit Malik	Chief People, Operations and Customer Services Officer	NA	NA
19	Ali Onder Lulu	Chief Distribution Officer	NA	
20	Anuj Arora	Company Secretary	NA	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

*Mr Ajai Kumar Tripathi appointed as the EVP- Actuary on 03.12.2019 and as a Appointed Actuary w.e.f 17.12.2019

*Mr Nilesh Ratilal Karia appointed as the Chief financial officer w.e.f 14.01.2020

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

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		AS AT DECEMBER 31, 2019	AS AT DECEMBER 31, 2018
01	Available Assets in Policyholders' Fund:	936,771	891,506
	Deduct:	-	-
02	Mathematical Reserves	891,149	844,417
03	Other Liabilities	40,418	42,337
04	Excess in Policyholders' funds	5,204	4,752
05	Available Assets in Shareholders Fund:	73,001	66,911
	Deduct:	-	-
06	Other Liabilities of shareholders' fund	271	271
07	Excess in Shareholders' funds	72,730	66,640
08	Total ASM (04)+(07)	77,934	71,391
09	Total RSM	25,887	24,211
10	Solvency Ratio (ASM/RSM)	3.01	2.95

Certification:

I, Ajai Kumar Tripathi, 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/-

Ajai Kumar Tripathi
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 : 31st December 2019

Details of Non Performing Assets-Quarterly

Name of the Fund -Pension General Annuity Fund

Periodicity of Submission : Quarterly

S.NO	Particulars	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Assets (As per Form 3A/3B- Total Fund)	67.93	64.44	-	-	15.87	12.27	255.48	222.49	339.28	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)	67.93	64.44	-	-	15.87	12.27	255.48	222.49	339.28	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 December 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 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Assets (As per Form 3A/3B- Total Fund)	1,037.93	965.89	-	-	224.46	220.86	4,547.95	4,055.58	5,810.34	5,242.33
2	Gross NPA	13.03	-	-	-	-	-	-	-	13.03	-
3	% of Gross NPA on Investment Assets	0.01	-	-	-	-	-	-	-	0.00	-
4	Provision Made on NPA	9.77	-	-	-	-	-	-	-	9.77	-
5	Provision as a % on NPA (4/2)	0.75	-	-	-	-	-	-	-	0.75	-
6	Provision on Standard Assets	14.29	-	-	-	-	-	5.24	-	19.54	-
7	Net Investment Assets (1-4)	1,028.16	965.89	-	-	224.46	220.86	4,547.95	4,055.58	5,800.57	5,242.33
8	Net NPA (2-4)	3.26	-	-	-	-	-	-	-	3.26	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00	-	-	-	-	-	-	-	0.00	-
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.
- 9 Gross NPA includes redeemed securities of DHFL amounting to INR 11.82 Cr.
- 10 Provision on Standard Assets includes provision made on Reliance Capital Bonds and IRB Investment Trust

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 December 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 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 31 Dec 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Assets (As per Form 3A/3B- Total Fund)	444.71	419.21	-	-	204.89	194.20	2,896.78	3,282.00	3,546.38	3,895.41
2	Gross NPA	25.56	-	-	-	-	-	-	-	25.56	-
3	% of Gross NPA on Investment Assets	0.06	-	-	-	-	-	-	-	0.01	-
4	Provision Made on NPA	19.31	-	-	-	-	-	-	-	19.31	-
5	Provision as a % on NPA (4/2)	0.76	-	-	-	-	-	-	-	0.76	-
6	Provision on Standard Assets	30.00	-	-	-	-	-	-	-	30.00	-
7	Net Investment Assets (1-4)**	444.71	419.21	-	-	204.89	194.20	2,896.78	3,282.00	3,546.38	3,895.41
8	Net NPA (2-4)	6.25	-	-	-	-	-	-	-	6.25	-
9	% of Net NPA to Net Investment Assets (8/7)	0.01	-	-	-	-	-	-	-	0.00	-
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 ** The provisions for NPA and Standard Assets disclosed above (Rs 49.31 Cr.) are already netted off in the carrying value of ULIP assets of Rs. 3546.38 Cr.
- 9 Provision on Standard Assets includes provision made on Reliance Capital Bonds

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: 31st December 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	212.57	3.95	1.9%	1.9%	198.37	14.06	7.1%	7.1%	168.29	11.21	6.7%	6.7%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	22.75	0.33	1.5%	1.5%	24.14	1.18	4.9%	4.9%	25.23	1.16	4.6%	4.6%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	9.52	0.16	1.6%	1.6%	5.57	0.28	5.1%	5.1%	2.02	0.11	5.7%	5.7%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions	HTDN	12.98	0.25	1.9%	1.9%	13.44	0.80	6.0%	6.0%	39.29	2.27	5.8%	5.8%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	50.58	1.09	2.2%	2.2%	49.53	3.23	6.5%	6.5%	53.18	3.32	6.2%	6.2%
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.10	0.01	0.07	0.07
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
		EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank	ECDB	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - CDs with Scheduled Banks	EDCD	8.07	0.13	0.02	0.02	7.43	0.40	0.05	0.05	0.56	0.03	5.9%	5.9%
	Deposits - Repo / Reverse Repo	ECMR	7.59	0.09	1.2%	1.2%	7.89	0.32	0.04	0.04	7.62	0.35	0.05	0.05
	Corporate Securities - Debentures	ECOS	0.50	0.01	1.8%	1.8%	0.28	0.02	5.5%	5.5%	12.59	0.58	4.6%	4.6%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.01	0.00	5.3%	5.3%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	0.88	(0.03)	-3.7%	-3.7%	-	-	-	-
	TOTAL		324.56	6.01	1.9%	1.9%	307.53	20.26	6.6%	6.6%	308.89	19.04	6.2%	6.2%

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: 17-Jan-20

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: 31st December 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 (%) 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	4,245.10	82.44	1.9%	1.9%	4,111.00	240.23	5.8%	5.8%	3,390.73	202.71	6.0%	6.0%
	Treasury Bills	CTRB	90.41	1.48	1.6%	1.6%	101.50	4.97	4.9%	4.9%	48.84	2.34	4.8%	4.8%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	82.82	1.62	2.0%	2.0%	74.92	4.51	6.0%	6.0%	81.79	5.10	6.2%	6.2%
	Central Government Guaranteed Loans/Bonds	CGSL	8.08	0.17	2.2%	2.2%	8.09	0.52	6.4%	6.4%	4.98	0.32	6.4%	6.4%
	Other Approved Securities (excluding Infrastructure)	SGOA	19.80	0.35	1.8%	1.8%	17.34	0.93	5.4%	5.4%	14.76	0.80	5.4%	5.4%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions	HTDN	160.11	3.50	2.2%	2.2%	172.80	8.20	4.7%	4.7%	139.31	8.56	6.1%	6.1%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	-	0.0%	0.0%	0.01	0.00	7.7%	7.7%	0.40	0.03	6.5%	6.5%
	Infrastructure - Corporate Securities - Equity shares-	ITCE	0.03	-	0.0%	0.0%	0.03	0.00	1.7%	1.7%	0.94	0.47	49.9%	49.9%
	Infrastructure - PSU - Debentures / Bonds	IPTD	630.53	13.22	2.1%	2.1%	601.83	37.37	6.2%	6.2%	596.84	38.18	6.4%	6.4%
	Infrastructure - PSU - CPs	IPCP	-	-	#DIV/0!	#DIV/0!	-	-	#DIV/0!	#DIV/0!	-	-	#DIV/0!	#DIV/0!
	Infrastructure- Infrastructure Development Fund	IDDF	15.50	0.32	2.1%	2.1%	20.65	0.37	1.8%	1.8%	63.74	1.85	2.9%	2.9%
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2.31	0.17	7.2%	7.2%
	Long Term Bank Bonds Approved Investment -	ILBI	90.48	1.72	1.9%	1.9%	90.50	5.16	5.7%	5.7%	90.57	5.17	5.7%	5.7%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAQ	0.01	-	0.0%	0.0%	0.01	0.00	0.8%	0.8%	0.67	0.46	68.1%	68.1%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.44	(0.00)	-0.2%	-0.2%	0.44	0.01	0.01	0.01	16.12	4.32	26.8%	26.8%
	Deposits - Deposit with Scheduled Banks, FIs (Incl. Bank	ECDB	20.92	1.05	5.0%	5.0%	20.92	3.05	14.6%	14.6%	20.92	2.77	13.3%	13.3%
	Deposits - CDs with Scheduled Banks	EDCD	79.78	1.48	1.9%	1.9%	86.04	4.93	5.7%	5.7%	34.10	1.89	5.6%	5.6%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	Units of Infrastructure Investment Trust	EIIT	35.72	0.21	0.6%	0.6%	35.88	(2.39)	-6.7%	-6.7%	36.58	2.91	7.9%	7.9%
	Deposits - Repo / Reverse Repo	ECMR	109.96	1.32	1.2%	1.2%	85.93	3.42	4.0%	4.0%	93.28	4.37	4.7%	4.7%
	Corporate Securities - Debentures	ECOS	65.95	1.26	1.9%	1.9%	59.99	3.70	6.2%	6.2%	127.56	8.19	6.4%	6.4%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	7.59	0.40	0.0%	0.0%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	20.24	(11.91)	-58.8%	-58.8%	26.48	(24.08)	-90.9%	-90.9%	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	0.05	-	0.0%	0.0%	0.05	0.00	0.1%	0.1%	1.11	0.23	20.5%	20.5%
	TOTAL		5,675.96	98.25	1.7%	1.7%	5,514.40	290.90	5.3%	5.3%	4,773.13	291.25	6.1%	6.1%

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: 1/17/2020

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: 31st December 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund -ULIP Fund

(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	962.06	13.36	1.4%	1.4%	916.87	64.45	7.0%	7.0%	693.65	26.58	3.8%	3.8%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	117.31	1.72	1.5%	1.5%	121.57	5.75	4.7%	4.7%	137.95	6.70	4.9%	4.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	3.02	0.06	0.02	0.02	58.00	7.17	0.12	0.12	35.94	0.33	0.9%	0.9%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	0.0%	0.0%	24.77	0.92	3.7%	3.7%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions	HTDN	129.96	4.51	3.5%	3.5%	119.02	10.48	8.8%	8.8%	177.41	7.27	4.1%	4.1%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	82.32	(2.24)	-2.7%	-2.7%	86.18	(14.58)	-16.9%	-16.9%	73.42	(2.60)	-3.5%	-3.5%
	Infrastructure - Corporate Securities - Equity shares-	ITCE	167.08	(4.12)	-2.5%	-2.5%	176.08	(1.42)	-0.8%	-0.8%	164.13	2.18	1.3%	1.3%
	Infrastructure - PSU - Debentures / Bonds	IPTD	57.78	2.01	3.5%	3.5%	39.86	3.56	8.9%	8.9%	82.92	(0.71)	-0.9%	-0.9%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure- Infrastructure Development Fund	IDDF	-	-	0.0%	0.0%	5.70	(0.90)	-15.7%	-15.7%	44.23	1.89	4.3%	4.3%
	Infrastructure - Other Corporate Securities - Debentures /	ICTD	42.90	1.33	0.03	0.03	42.62	4.26	0.10	0.10	84.07	2.38	2.8%	2.8%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	1.22	0.33	27.0%	27.0%	3.15	(0.81)	-25.6%	-25.6%	10.65	(3.98)	-37.3%	-37.3%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	65.76	(1.12)	-1.7%	-1.7%	102.02	(4.70)	-4.6%	-4.6%	151.19	(38.86)	-25.7%	-25.7%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,293.69	71.16	0.06	0.06	1,273.13	57.65	0.05	0.05	1,492.92	171.95	11.5%	11.5%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank	ECDB	0.30	0.01	4.5%	4.5%	0.30	0.04	13.1%	13.1%	0.30	0.04	11.9%	11.9%
	Deposits - CDs with Scheduled Banks	EDCD	20.61	0.37	0.02	0.02	24.85	1.47	0.06	0.06	28.32	1.56	5.5%	5.5%
	Deposits - Repo / Reverse Repo	ECMR	177.75	2.14	1.2%	1.2%	213.41	8.64	4.0%	4.0%	243.33	11.40	4.7%	4.7%
	Corporate Securities - Debentures	ECOS	81.07	2.74	3.4%	3.4%	92.57	6.19	6.7%	6.7%	240.05	5.93	2.5%	2.5%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	35.78	-	0.0%	0.0%	35.78	-	0.0%	0.0%	18.25	-	5.3%	5.3%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	-	-	0.78	0.04	0.0%	0.0%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid	OMGS	-	-	0.0%	0.0%	-	-	-	-	0.00	0.00	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	83.06	13.72	0.17	0.17	97.54	(4.35)	(0.04)	(0.04)	129.36	(5.50)	(0.04)	(0.04)
	Reclassified Approved Investments - Debt	ORAD	37.19	0.40	1.1%	1.1%	56.74	(44.35)	-78.2%	-78.2%	-	-	0.0%	0.0%
	Equity Exchange Traded Fund	OETF	225.10	20.14	8.9%	8.9%	221.22	4.95	2.2%	2.2%	172.57	21.49	0.12	0.12
	TOTAL		3,583.96	126.53	3.5%	3.5%	3,686.61	103.51	2.8%	2.8%	4,006.22	209.02	5.2%	5.2%

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: 17-Jan-20

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 September 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								
2									
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	D	23-Sep-19	
	9.10% DHFL 16-Aug-2021 (ISIN : INE202B07HS6) @	ORAD	1.20	4-Jun-19	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 September 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								
	9.90% Yes Bank 28-03-2022 (ISIN: INE528G08212)	ORAD	20.85	30-Oct-12	ICRA	AAA	A	19-Dec-19	
B.	<u>As on Date</u>²								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I071Q8)	HTDN	62.05	28-Mar-18	ICRA	AAA	AA+	3-Sep-19	
	9.00% Indiabulls Hsg Fin Ltd- 26-09-2026 (ISIN : INE148I07GL3)	HTDN	5.31	30-Mar-17	ICRA	AAA	AA+	3-Sep-19	
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	10.00	9-Sep-16	CARE	AAA	D	23-Sep-19	
	9.05% Dewan Housing Finance Ltd 09.09.2023 (ISIN : INE202B07IN5)	ORAD	6.25	7-Nov-17	CARE	AAA	D	6-Jun-19	
	9.90% Yes Bank 28-03-2022 (ISIN: INE528G08212)	ORAD	20.85	30-Oct-12	ICRA	AAA	A	19-Dec-19	

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 30th September 2019

Name of Fund Pension 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								
	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: 17-Jan-20

Note:

Chief Financial Officer

- 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
- 5 @ This investment was transferred to ShareHolders Funds (Life Fund) from Pension Fund on 04/06/2019 in order to comply with the provisions of Investment Regulations

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

S.No.	Particulars	Q3 '19-20				Q3 '18-19				YTD DECEMBER 31, 2019				YTD DECEMBER 31, 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	4	244	242	83	31	5,073	5,070	1,017	8	248	244	102	42	5,700	5,695	1,153
	From 10,000-25,000	11	7	6	42	2	1	1	3	28	17	14	215	22	14	12	84
	From 25001-50,000	20	5	4	35	8	2	2	14	37	9	7	62	22	6	6	35
	From 50,001- 75,000	7	1	1	9	7	1	1	9	7	1	1	9	19	3	3	24
	From 75,000-100,000	-	-	-	-	10	1	-	13	18	2	2	30	18	2	1	29
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	25	1	1	31	20	1	1	25
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	71	24	21	-	28	11	11	-	221	76	68	-	125	46	42	-
	From 50,001-100,000	55	8	8	-	41	6	3	-	147	22	21	-	92	14	10	-
	From 1,00,001-150,000	25	2	1	-	-	-	-	-	60	5	4	-	20	2	1	-
	From 150,001- 2,00,000	20	1	-	-	16	1	1	-	36	2	1	-	16	1	1	-
	93%	-	-	-	-	-	-	-	-	46	2	2	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	30	1	1	-	-	-	-	-	30	1	1	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	(0)	-	1	(1,617)	0	-	8	(2,412)	0	-	9	(4,446)	0	-	12	(4,841)
	608084502.4	0	-	1	4	0	-	1	6	0	-	2	22	1	-	17	105
	(0)	1	-	6	87	1	-	10	120	4	-	30	234	4	-	33	266
	From 50,001- 75,000	-	-	-	-	1	-	7	76	-	-	-	-	4	-	29	315
	(1,852)	-	-	-	-	2	-	13	39	1	-	5	58	5	-	24	170
	From 1,00,001 -1,25,000	1	-	7	57	-	-	-	-	3	-	47	126	-	-	-	-
	Above Rs. 1,25,000	85	-	1,081	3,194	61	-	984	2,118	188	-	2,490	7,116	278	2	3,469	14,320
	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	54	799	794	10,662	(227)	590	584	6,565	63	1,855	1,841	25,890	-	-	-	-
	From 10,000-25,000	217	1,169	1,155	16,848	221	1,272	1,262	25,492	587	3,224	3,204	53,233	-	-	-	-
	From 25001-50,000	714	1,867	1,857	18,090	692	1,786	1,774	17,670	1,764	4,784	4,768	47,502	-	-	-	-
	From 50,001- 75,000	230	405	402	5,281	218	377	375	4,783	632	1,140	1,132	15,365	-	-	-	-
	From 75,000-100,000	510	524	524	9,353	636	648	648	9,464	1,318	1,353	1,352	24,326	-	-	-	-
	From 1,00,001 -1,25,000	99	99	99	2,073	117	106	106	3,427	252	243	242	5,126	-	-	-	-
	Above Rs. 1,25,000	1,199	424	421	22,114	1,163	427	426	14,722	3,132	1,029	1,024	52,892	-	-	-	-
	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	(18)	-	15,567	(256,894)	(21)	-	11,280	(168,755)	(74)	-	40,323	(618,101)	(74)	-	52,528	(766,246)
	From 10,000-25,000	5	-	1,080	4,021	2	1	849	3,710	15	-	2,367	15,524	11	4	10,087	17,850
	From 25001-50,000	5	-	1,411	5,041	9	-	1,475	4,818	15	-	2,286	9,209	25	4	24,652	29,472
	From 50,001- 75,000	7	-	801	2,028	8	-	2,073	5,876	15	-	1,389	9,412	30	2	9,153	34,565
	From 75,000-100,000	3	-	63	1,172	4	-	2,009	7,056	9	-	91	4,656	11	-	4,894	12,926
	From 1,00,001 -1,25,000	2	-	1,084	5,150	1	-	105	1,215	17	-	1,108	8,660	12	2	1,892	7,934
	Above Rs. 1,25,000	3,790	9	57,548	111,101	1,728	3	38,684	84,365	8,074	27	245,090	554,632	4,310	38	231,615	783,721
	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	Q3 '19-20				Q3 '18-19				YTD DECEMBER 31, 2019				YTD DECEMBER 31, 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	1,512	18,944	18,609	735,867	1,367	19,635	19,257	739,428	3,948	69,111	68,183	2,385,001	3,986	72,913	71,873	2,392,088
	From 10,000-25,000	3,848	17,331	16,949	450,001	3,818	18,411	17,962	445,939	10,310	68,858	67,788	1,570,203	10,834	73,879	72,614	1,539,505
	From 25001-50,000	5,173	9,484	9,175	160,425	4,522	9,487	9,174	158,396	13,298	37,110	36,346	569,284	12,494	36,893	36,093	553,504
	From 50,001- 75,000	1,133	1,916	1,825	38,108	1,427	1,875	1,784	39,152	3,456	8,301	8,031	159,653	3,943	8,117	7,834	157,568
	From 75,000-100,000	3,698	2,975	2,962	60,252	2,874	2,844	2,821	59,609	9,122	9,506	9,447	198,934	7,995	9,042	8,964	190,492
	From 1,00,001 -1,25,000	433	599	566	16,934	778	602	568	16,428	1,727	2,488	2,408	68,596	2,314	2,548	2,469	69,475
	Above Rs. 1,25,000	4,901	2,035	2,016	102,432	5,510	1,977	1,948	99,095	17,938	6,995	6,902	394,725	17,491	6,820	6,718	394,326
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	0	13	33,051	7,613	0	13	21,200	449	(19)	61	96,238	29,459	0	38	35,884	677
	From 10,000-25,000	1	5	238	412	2	9	405	1,112	5	20	8,873	2,833	5	21	1,036	3,077
	From 25001-50,000	4	8	1,894	1,891	6	13	2,116	3,442	14	27	4,552	10,416	17	33	5,616	11,116
	From 50,001- 75,000	5	8	1,270	2,381	2	2	764	506	11	17	1,722	7,165	7	11	1,394	5,516
	From 75,000-100,000	3	3	141	1,856	5	6	434	4,671	11	10	992	7,897	9	11	980	8,980
	From 1,00,001 -1,25,000	4	1	57	683	2	-	-	19	13	6	1,024	5,742	12	5	1,727	5,549
	Above Rs. 1,25,000	47	9	8,622	37,614	33	10	19,115	42,209	683	51	92,996	521,323	317	48	82,426	287,732
	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)	Q3 '19-20			Q3 '18-19			YTD DECEMBER 31, 2019			YTD DECEMBER 31, 2018		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	51	0.32	-	84.00	0.04	-	201.00	1.36	1.00	2,062.00	7.09
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	5	56,228	94.68	2.00	36,313.00	48.69	20.00	240,440.00	490.30	38.00	197,843.00	859.56
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	4	22,371	3,787.46	2.00	21,101.00	1,748.21	7.00	54,596.00	7,775.65	13.00	138,500.00	3,748.97
Total(A)		9	78,650	3,882	4	57,498	1,797	27	295,237	8,267	52	338,405	4,616
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A+B)		9	78,650	3,882	4	57,498	1,797	27	295,237	8,267	52	338,405	4,616

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3 '19-20		Q3 '18-19		YTD DECEMBER 31, 2019		YTD DECEMBER 31, 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1,717	1,269	1,992	830	4,784	3,191	6,542	3,266
2	Corporate Agents-Banks	1,983	613	5,906	562	3,580	1,156	8,439	1,678
3	Corporate Agents -Others	243	290	422	288	875	1,155	1,130	755
4	Brokers	118	109	375	266	341	305	1,833	813
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,518	965	1,608	1,050	4,433	2,587	5,007	3,018
Total (A)		5,579	3,246	10,303	2,995	14,013	8,394	22,951	9,530
1	Referral (B)	-	(11)	-	(3)	-	(14)	-	(10)
Grand Total (A+B)		5,579	3,235	10,303	2,993	14,013	8,380	22,951	9,520

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	22	1,303	375	216	3	-	1,919	462,810
2	Survival Benefit	1,046	1,010	3	2	-	-	2,061	62,643
3	for Annuities / Pension	791	667	89	84	71	66	1,768	6,021
4	For Surrender	-	4070	0	0	0	0	4070	1,402,099
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	1	-	-	-	-	1	728
	HCB	-	1	-	-	-	-	1	8
	ADB	-	1	-	-	-	-	1	100
	IB	3	30	2	-	-	1	36	341
6	Partial Withdrawals	-	585	0	0	0	0	585	113,299
7	Auto Foreclosure	-	996	2	0	0	0	998	189,026
8	EL Surrender	-	906	1	0	0	0	907	98,905
9	Death Claims	-	216	-	-	-	-	216	236,198

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	-	3	-	-	-	-	3	1
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	18	-	-	-	18	70,514
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	-	219	-	-	-	219	1,302
7	Gratuity	-	685	-	-	-	-	685	130,119
8	Leave encashment	-	13	-	-	-	-	13	1,606
9	ADB	-	1	-	-	-	-	1	162
10	Death Claims	46	127	11	4	-	-	188	26,331

FOR L-40-Quarterly Claims data for Life for the quarter ended December 31 , 2019

Date: December 31, 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	15	1,259	28	2,497	86	16	-	-	-	56	-	-
2	Claims reported during the period*	222	2,433	2,085	1,850	4,165	595	998	907	1	39	1	1
3	Claims Settled during the period	216	1,919	2,061	1,768	4,070	585	998	907	1	36	1	1
4	Claims Repudiated during the period	1	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	1	-	-	-	-	-	-	-	-	-	-	-
	a Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
	b	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	367	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	19	1,406	52	2,579	168	24	-	-	-	59	-	-
	Less than 3months	19	1,029	-	328	168	24	-	-	-	7	-	-
	3 months to 6 months	-	377	-	321	-	-	-	-	-	5	-	-
	6months to 1 year	-	-	-	593	-	-	-	-	-	8	-	-
	1year and above	-	-	-	1,337	-	-	-	-	-	39	-	-

*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 for Death

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

**** 2 cases in the Partial Withdrawal category were reversed from opening balance

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	15	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	185	3	-	-	-	-	1	686	13	-
3	Claims Settled during the period	188	3	-	-	-	-	1	685	13	-
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	-	-	-	-	-	-	-	-	-	-
	acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	12	-	-	-	-	-	-	1	-	-
	Less than 3months	12	-	-	-	-	-	-	1	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	3	-	3	0	-	17
b)	Policy Servicing	8	98	4	88	12	2	335
c)	Proposal Processing	1	17	6	10	2	0	73
d)	Survival Claims	1	18	2	15	2	0	127
e)	ULIP Related	-	3	-	2	1	0	9
f)	Unfair Business Practices	22	240	23	102	118	19	812
g)	Others	-	-	-	-	-	-	0
Total Number		32	379	35	220	135	21	1373

2	Total No. of policies during previous year:	8434
3	Total No. of claims during previous year:	634
4	Total No. of policies during current year:	12648
5	Total No. of claims during current year:	614
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	3.03
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	0.38

8	Duration wise Pending Status	Complaints made by customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	21	0	21
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		21	0	21

* 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

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 2012-14 Ultimate)

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	73.6%	73.6%
2.	Life- Non-participating Policies	25.3%	196.8%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	54.4%	73.6%
6.	Unit Linked	54.4%	73.6%
7.	Health Insurance	63.8%	73.6%

*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 58.4% to 196.8%.

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 bonuse(s) has been allowed in reserve.

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

6)

Taxation and Shareholder Transfers:

Ø Tax rate is assumed to be 14.56%

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

IBNR Reserves = Ultimate Loss Amount x Outstanding Claim Proportion x A x (1+ B) x (1 + 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

IBNR Reserves = Gross Premium/12 * Delay Months * Reinsurance retained proportion

For SP Group Term Business

IBNR Reserves = qx * Sum Assured * Delay Months/12 * 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	Heart 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.