



## **IRDA Public Disclosures**

**QUARTER ENDED MARCH 31, 2021**

**Aviva Life Insurance Company India Limited**

S. No.	Form No.	Description	Page No.
1	L-1	REVENUE ACCOUNT	1-2
2	L-2	PROFIT & LOSS ACCOUNT	3
3	L-3	BALANCE SHEET	4
4	L-4	PREMIUM SCHEDULE	5
5	L-5	COMMISSION SCHEDULE	6
6	L-6	OPERATING EXPENSES SCHEDULE	7
7	L-7	BENEFITS PAID SCHEDULE	8
8	L-8	SHARE CAPITAL SCHEDULE	9
9	L-9	PATTERN OF SHAREHOLDING SCHEDULE	10
10	L-10	RESERVE AND SURPLUS SCHEDULE	11
11	L-11	BORROWINGS SCHEDULE	12
12	L-12	INVESTMENT SHAREHOLDERS SCHEDULE	13
13	L-13	INVESTMENT POLICYHOLDERS SCHEDULE	14
14	L-14	INVESTMENT -ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE	15
15	L-15	LOANS SCHEDULE	16
16	L-16	FIXED ASSETS SCHEDULE	17
17	L-17	CASH AND BANK BALANCE SCHEDULE	18
18	L-18	ADVANCES AND OTHER ASSETS SCHEDULE	19
19	L-19	CURRENT LIABILITIES SCHEDULE	20
20	L-20	PROVISIONS SCHEDULE	20
21	L-21	MISC EXPENDITURE SCHEDULE	21
22	L-22	ANALYTICAL RATIOS	22
23	L-23	RECEIPTS AND PAYMENTS SCHEDULE	23
23	L-24	VALUATION OF NET LIABILITIES	24
24	L-25 (i)	GEOGRAPHICAL DISTRIBUTION CHANNEL- INDIVIDUAL	25-26
25	L-25 (ii)	GEOGRAPHICAL DISTRIBUTION CHANNEL- GROUP	27-28
26	L-26	INVESTMENT ASSETS(LIFE INSURERS)-3A	29
27	L-27	UNIT LINKED BUSINESS-3A	30-34
28	L-28	ULIP-NAV-3A	35
29	L-29	DETAIL REGARDING DEBT SECURITIES	36
30	L-30	RELATED PARTY TRANSACTIONS	37
31	L-31	BOARD OF DIRECTORS AND KEY PERSON	38
32	L-32	SOLVENCY MARGIN - KT 3	39
33	L-33	NPA's-7A	40-42
34	L-34	YIELD ON INVESTMENTS-1	43-45
35	L-35	DOWNGRADING OF INVESTMENTS - 2	46-47
36	L-36	PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE	48-49
37	L-37	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)	50
38	L-38	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUAL)	51
39	L-39	DATA ON SETTLEMENT OF CLAIMS	52
40	L-40	CLAIMS DATA FOR LIFE	53
41	L-41	GREIVANCE DISPOSAL	54
40	L-42	VALUATION BASIS (LIFE INSURANCE)	55-57

AUDITED REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2021  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q4 '20-21 (Rs. 000's)	AS AT MARCH 31, 2021 (Rs. 000's)
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
<b>Premiums earned – net</b>		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)		
(a) Premium	L-4	2,546,363	160,691	284,051	8,041,228	225,046	395,171	-	4,506,355	11,652,550
(b) Reinsurance ceded		(33,227)	-	-	(516,403)	-	(101,606)	-	(152,014)	(651,236)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>2,513,136</b>	<b>160,691</b>	<b>284,051</b>	<b>7,524,825</b>	<b>225,046</b>	<b>293,565</b>	<b>-</b>	<b>4,354,341</b>	<b>11,001,314</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		941,808	101,499	185,557	4,344,454	179,769	41,795	-	1,490,904	5,794,882
(b) Profit on sale/redemption of investments		2,348,764	314,367	128,858	1,475,945	-	17,755	-	2,146,247	4,285,689
(c) (Loss) on sale/ redemption of investments		(1,600,237)	(160,004)	(47,681)	(360,265)	-	(19)	-	(133,722)	(2,168,206)
(d) Transfer/Gain on revaluation/change in fair value		8,149,243	917,423	94,568	-	-	-	-	239,928	9,161,234
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>9,839,578</b>	<b>1,173,285</b>	<b>361,302</b>	<b>5,460,134</b>	<b>179,769</b>	<b>59,531</b>	<b>-</b>	<b>3,743,357</b>	<b>17,073,599</b>
<b>Other Income</b>										
(a) Fee, Charges and Rent Income		743	18	-	45,974	117	-	-	23,376	46,852
(b) Contribution from Shareholders Account		-	-	-	-	-	-	-	-	-
- towards extra mortality/other charges		8,391	-	-	2,032	-	-	-	2,102	10,423
- towards excess of expense of management		100,983	26,028	-	219,291	138,651	5,070	-	490,023	490,023
- towards deficit funding and others		44,581	-	-	245,693	100,557	107,360	21,212	187,767	519,403
<b>TOTAL (A)</b>		<b>12,507,412</b>	<b>1,360,022</b>	<b>645,353</b>	<b>13,497,949</b>	<b>644,140</b>	<b>465,526</b>	<b>21,212</b>	<b>8,800,966</b>	<b>29,141,614</b>
<b>Commission*</b>	L-5	28,856	627	355	208,541	2,877	10,385	-	85,240	251,641
Goods & Service Tax charges on Linked Charges		125,054	7,021	4,281	-	-	-	-	38,323	136,356
Operating Expenses related to Insurance Business	L-6	700,039	31,791	12,787	1,919,843	148,623	62,626	-	759,985	2,875,709
Provision for Doubtful debts		935	42	17	2,565	199	83	-	(2,911)	3,841
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	(14,636)	-	-	-	(21,905)	(14,636)
(b) Others		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>854,884</b>	<b>39,481</b>	<b>17,440</b>	<b>2,116,313</b>	<b>151,699</b>	<b>73,094</b>	<b>-</b>	<b>858,732</b>	<b>3,252,911</b>
<b>Benefits Paid (Net)</b>	L-7	4,427,146	510,337	343,830	3,289,746	130,580	347,917	883,600	3,763,012	9,933,156
Interim Bonuses Paid		3,154	1,245	-	1,147	106	-	-	5,652	5,652
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		6,709,030	771,383	281,263	8,793,583	221,440	112,809	(862,388)	4,825,673	16,027,120
(b) Amount ceded in Reinsurance		(448)	-	-	(708,669)	(32)	(68,294)	-	(732,604)	(777,443)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		417,241	-	-	-	-	-	-	(55,440)	417,241
<b>TOTAL (C)</b>		<b>11,556,123</b>	<b>1,282,965</b>	<b>625,093</b>	<b>11,375,807</b>	<b>352,094</b>	<b>392,432</b>	<b>21,212</b>	<b>7,806,293</b>	<b>25,605,726</b>
<b>TOTAL (B+C)</b>		<b>12,411,007</b>	<b>1,322,446</b>	<b>642,533</b>	<b>13,492,120</b>	<b>503,793</b>	<b>465,526</b>	<b>21,212</b>	<b>8,665,025</b>	<b>28,858,637</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>		96,405	37,576	2,820	5,829	140,347	-	-	135,941	282,977
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		4,042	25,783	2,820	1,070	140,914	-	-	174,629	174,629
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		92,363	11,793	-	4,759	(567)	-	-	108,348	108,348
<b>TOTAL (D)</b>		<b>96,405</b>	<b>37,576</b>	<b>2,820</b>	<b>5,829</b>	<b>140,347</b>	<b>-</b>	<b>-</b>	<b>282,977</b>	<b>282,977</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		3,154	1,245	-	1,147	106	-	-	5,652	5,652
(b) Allocation of Bonus to policyholders:		33,212	4,657	-	8,496	196	-	-	46,561	46,561
(c) Surplus shown in the Revenue Account:		96,405	37,576	2,820	5,829	140,347	-	-	282,977	282,977
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>132,771</b>	<b>43,478</b>	<b>2,820</b>	<b>15,472</b>	<b>140,649</b>	<b>-</b>	<b>-</b>	<b>335,190</b>	<b>335,190</b>

\*including Rewards and/or remuneration to agents, brokers or other intermediaries

AUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2020  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q4 '19-20 (Rs. 000's)	AS AT MARCH 31, 2020 (Rs. 000's)
		LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
<b>Premiums earned – net</b>										
(a) Premium	L-4	2,548,138	154,250	180,428	8,046,900	169,149	198,209	639,300	4,219,941	11,936,374
(b) Reinsurance ceded		(34,359)	(6)	-	(501,783)	(1)	(49,749)	-	(152,237)	(585,898)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>2,513,779</b>	<b>154,244</b>	<b>180,428</b>	<b>7,545,117</b>	<b>169,148</b>	<b>148,460</b>	<b>639,300</b>	<b>4,067,704</b>	<b>11,350,476</b>
<b>Income from Investments</b>										
(a) Interest, Dividends and Rent – Gross		1,208,927	123,179	231,057	3,870,700	171,115	71,905	-	1,450,923	5,676,883
(b) Profit on sale/redemption of investments		2,455,358	410,607	161,127	201,155	27,113	787	-	695,656	3,256,147
(c) (Loss) on sale/ redemption of investments		(1,222,989)	(144,667)	(75,583)	(96,916)	-	(925)	-	(319,380)	(1,541,080)
(d) Transfer/Gain on revaluation/change in fair value		(6,651,655)	(927,702)	(167,966)	-	-	-	-	(6,342,931)	(7,747,323)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>(4,210,359)</b>	<b>(538,583)</b>	<b>148,635</b>	<b>3,974,939</b>	<b>198,228</b>	<b>71,767</b>	<b>-</b>	<b>(4,515,732)</b>	<b>(355,373)</b>
<b>Other Income</b>										
(a) Fee, Charges and Rent Income		612	6	-	52,917	154	-	-	22,668	53,689
(b) Contribution from Shareholders Account		-	-	-	-	-	-	-	-	-
- towards extra mortality/other charges		4,587	-	-	6,227	-	-	-	2,177	10,814
- towards excess of expense of management		143,825	22,376	-	251,793	101,527	-	804	520,325	520,325
- towards deficit funding and others		-	-	-	616,875	89,079	1,556	46,394	550,581	753,904
<b>TOTAL (A)</b>		<b>(1,547,556)</b>	<b>(361,957)</b>	<b>329,063</b>	<b>12,447,868</b>	<b>558,136</b>	<b>221,783</b>	<b>686,498</b>	<b>647,723</b>	<b>12,333,835</b>
<b>Commission*</b>	L-5	30,072	270	250	200,890	1,801	3,974	-	93,472	237,257
<b>Goods &amp; Service Tax charges on Linked Charges</b>		133,382	7,800	5,093	-	-	-	-	22,555	146,274
<b>Operating Expenses: related to Insurance Business</b>	L-6	710,519	29,587	12,491	1,953,870	112,211	43,392	846	645,145	2,862,916
<b>Provision for Doubtful debts</b>		(35,853)	(1,485)	(627)	(98,618)	(5,677)	(2,178)	(42)	16,925	(144,480)
<b>Bad debts written off</b>		-	-	-	-	-	-	-	-	-
<b>Provision for Tax</b>		-	-	-	-	-	-	-	-	-
<b>Provisions (other than taxation)</b>		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		75,000	-	-	214,787	-	-	-	24,819	289,787
(b) Others		-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>913,120</b>	<b>36,172</b>	<b>17,207</b>	<b>2,270,929</b>	<b>108,335</b>	<b>45,188</b>	<b>804</b>	<b>802,916</b>	<b>3,391,754</b>
<b>Benefits Paid (Net)</b>	L-7	6,413,130	743,191	1,216,358	1,827,184	137,181	366,782	200,000	3,288,751	10,903,826
<b>Interim Bonuses Paid</b>		9,715	1,642	-	54	184	-	-	2,293	11,595
<b>Change in valuation of liability in respect of life policies</b>		-	-	-	-	-	-	-	-	-
(a) Gross		(8,904,644)	(1,181,943)	(910,391)	8,626,100	147,516	(246,248)	485,694	(3,366,986)	(1,983,916)
(b) Amount ceded in Reinsurance		1,765	-	-	(285,725)	(19)	(2,575)	-	(283,626)	(286,554)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		(145,203)	-	-	-	-	-	-	(44,057)	(145,203)
<b>TOTAL (C)</b>		<b>(2,625,237)</b>	<b>(437,110)</b>	<b>305,967</b>	<b>10,167,613</b>	<b>284,862</b>	<b>117,959</b>	<b>685,694</b>	<b>(403,625)</b>	<b>8,499,748</b>
<b>TOTAL (B+C)</b>		<b>(1,712,117)</b>	<b>(400,938)</b>	<b>323,174</b>	<b>12,438,542</b>	<b>393,197</b>	<b>163,147</b>	<b>686,498</b>	<b>399,291</b>	<b>11,891,502</b>
<b>SURPLUS/DEFICIT (D)=(A)-(B)-(C)</b>		164,561	38,981	5,889	9,326	164,939	58,636	-	248,432	442,333
<b>APPROPRIATIONS</b>										
Transfer to Shareholders' Account		136,716	34,047	5,889	1,093	165,613	58,636	-	401,994	401,994
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		27,846	4,934	-	8,233	(674)	-	-	(41,678)	40,339
Transfer to Balance sheet		-	-	-	-	-	-	-	(111,887)	-
<b>TOTAL (D)</b>		<b>164,562</b>	<b>38,981</b>	<b>5,889</b>	<b>9,326</b>	<b>164,939</b>	<b>58,636</b>	<b>-</b>	<b>248,429</b>	<b>442,333</b>
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		9,715	1,642	-	54	184	-	-	2,293	11,595
(b) Allocation of Bonus to policyholders:		32,904	5,088	-	9,787	257	-	-	48,036	48,036
(c) Surplus shown in the Revenue Account:		164,562	38,981	5,889	9,326	164,939	58,636	-	248,429	442,333
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>207,181</b>	<b>45,711</b>	<b>5,889</b>	<b>19,167</b>	<b>165,380</b>	<b>58,636</b>	<b>-</b>	<b>298,758</b>	<b>501,964</b>

**AUDITED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2021**  
**Shareholders' Account (Non-technical Account)**

Particulars	Q4 '20-21 (Rs. 000's)	AS AT MARCH 31, 2021 (Rs. 000's)	Q4 '19-20 (Rs. 000's)	AS AT MARCH 31, 2020 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	174,629	174,629	401,994	401,994
Income From Investments				
(a) Interest, Dividends and Rent – Gross	106,938	443,029	125,245	502,141
(b) Profit on sale/redemption of investments	25,575	85,733	2,673	9,241
(c) (Loss) on sale/ redemption of investments	-	(49,491)	(8,029)	(8,801)
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>307,142</b>	<b>653,900</b>	<b>521,883</b>	<b>904,575</b>
Expense other than those directly related to the insurance business	15,238	30,154	10,065	41,137
Managerial Remuneration*	19,892	43,801	26,307	50,640
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	(2,946)	(2,057)	3,426	31,674
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)				
- towards excess of expense of management	490,023	490,023	520,325	520,325
- towards deficit funding and others	187,767	519,403	550,581	753,904
<b>TOTAL (B)</b>	<b>709,974</b>	<b>1,081,324</b>	<b>1,110,704</b>	<b>1,397,680</b>
Loss before tax	(402,832)	(427,424)	(588,821)	(493,105)
Provision for Taxation	-	-	-	-
Loss after tax	(402,832)	(427,424)	(588,821)	(493,105)
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the year	(13,466,673)	(13,466,673)	(12,973,568)	(12,973,568)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
<b>Profit/ (Loss) carried forward to the Balance Sheet</b>	<b>(13,869,505)</b>	<b>(13,894,097)</b>	<b>(13,562,389)</b>	<b>(13,466,673)</b>
<b>Earnings per equity share</b>				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.21)		(0.25)

**AUDITED BALANCE SHEET AS AT MARCH 31, 2021**

Particulars	Schedule	AS AT	AS AT
		MARCH 31, 2021 (Rs. 000's)	MARCH 31, 2020 (Rs. 000's)
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		10,669	(76,757)
<b>Sub-Total</b>		<b>20,059,669</b>	<b>19,972,243</b>
<b>BORROWINGS</b>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	L-11	-	-
		88,126	(554,742)
<b>POLICY LIABILITIES</b>			
Linked - Individual - Life - Non Participating		302,184	255,362
Linked - Individual - Pension - Non Participating		6,695	15,015
Linked - Group - Life - Non Participating		-	3
Non Linked - Individual - Life - Participating		247,630	198,823
Non Linked - Individual - Pension - Participating		10,403	12,077
Non Linked - Individual - Life - Non Participating		62,077,772	54,092,419
Non Linked - Individual - Pension - Non Participating		1,811,976	1,664,829
Non Linked - Group - Life - Non Participating		430,342	395,631
Non Linked - Group - Pension - Non Participating		28,365	890,753
Non Linked - Annuity - Non Participating		543,552	467,617
Non Linked - Variable group		153,191	143,386
Non Linked Health Non Participating		165,440	114,686
<b>INSURANCE RESERVES</b>			
<b>PROVISION FOR LINKED LIABILITIES</b>			
Linked - Individual - Life - Participating		519,112	482,592
Linked - Individual - Pension - Participating		30,804	31,611
Linked - Individual - Life - Non Participating		26,712,592	20,087,352
Linked - Individual - Pension - Non Participating		3,272,586	2,492,077
Linked - Group - Life - Non Participating		3,078,177	2,796,910
Discontinued Policies Fund - Non payment of premium		1,696,324	1,279,083
<b>Sub-Total</b>		<b>101,175,271</b>	<b>84,865,484</b>
<b>FUNDS FOR FUTURE APPROPRIATIONS</b>			
FFA - Others		860,516	752,168
<b>TOTAL</b>		<b>122,095,456</b>	<b>105,589,895</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
- Shareholders'	L-12	6,412,167	6,606,952
- Policyholders'	L-13	65,078,826	56,428,955
- Assets held to cover linked liabilities	L-14	36,136,934	27,892,808
<b>LOANS</b>			
	L-15	-	-
<b>FIXED ASSETS</b>			
	L-16	141,113	124,115
<b>CURRENT ASSETS</b>			
Cash & Bank Balance	L-17	736,329	697,796
Advances And Other Assets	L-18	4,616,204	4,785,809
<b>Sub-Total (A)</b>		<b>5,352,533</b>	<b>5,483,605</b>
<b>CURRENT LIABILITIES</b>			
PROVISIONS	L-19	4,790,844	4,306,912
	L-20	129,370	106,301
<b>Sub-Total (B)</b>		<b>4,920,214</b>	<b>4,413,213</b>
<b>NET CURRENT ASSETS (C) = (A – B)</b>			
		<b>432,319</b>	<b>1,070,392</b>
<b>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</b>			
	L-21	-	-
<b>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)</b>			
		13,894,097	13,466,673
<b>TOTAL</b>		<b>122,095,456</b>	<b>105,589,895</b>

Particulars	As AT March 31, 2021 (Rs. 000's)	As AT March 31, 2020 (Rs. 000's)
Uncalled liability in Partly paid-up investments	317,171	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts	10,897	12,841
Guarantees given by or on behalf of the Company	Nil	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies)	218,925	221,258
Statutory demands/liabilities in dispute, not provided for	Refer table below	

Nature	Nature	As AT March 31, 2021 (Rs. 000's)	As AT March 31, 2020 (Rs. 000's)
Service Tax Cases at Various Forums	Tax	659,385	659,385
	Penalty	651,413	651,413

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	Q4 '20-21	AS AT MARCH 31, 2021	Q4 '19-20	AS AT MARCH 31, 2020
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	815,500	2,060,546	481,693	2,061,827
Renewal premiums	3,647,959	9,451,422	3,708,759	9,760,491
Single premiums	42,896	140,582	29,489	114,056
<b>TOTAL PREMIUM</b>	<b>4,506,355</b>	<b>11,652,550</b>	<b>4,219,941</b>	<b>11,936,374</b>

## Premium Income from business written :

In India	4,506,355	11,652,550	4,219,941	11,936,374
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>4,506,355</b>	<b>11,652,550</b>	<b>4,219,941</b>	<b>11,936,374</b>

## FORM L-5-COMMISSION SCHEDULE

Particulars	Q4 '20-21 (Rs. 000's)	AS AT MARCH 31, 2021 (Rs. 000's)	Q4 '19-20 (Rs. 000's)	AS AT MARCH 31, 2020 (Rs. 000's)
Commission Paid				
Direct - First year premiums	75,676	180,232	53,302	147,404
- Renewal premiums	23,749	59,700	25,354	74,536
- Single premiums	4	5	(491)	10
<b>Total</b>	<b>99,429</b>	<b>239,937</b>	<b>78,165</b>	<b>221,950</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
<b>NET COMMISSION</b>	<b>99,429</b>	<b>239,937</b>	<b>78,165</b>	<b>221,950</b>
Rewards and/or remuneration to agents, brokers or other intermediaries	3,926	11,704	7,075	15,307
<b>NET COMMISSION INCLUDING REWARDS</b>	<b>103,355</b>	<b>251,641</b>	<b>85,240</b>	<b>237,257</b>
<b>Break-up of commission by distribution network:</b>				
Agents	25,045	92,777	44,192	127,904
Brokers	10,496	18,589	11,915	15,109
Corporate Agency	69,243	128,833	31,410	82,434
Referral	111	209	-	(139)
Others (Insurance Marketing Firm)	(1,540)	11,233	(2,277)	11,949
<b>TOTAL (B)</b>	<b>103,355</b>	<b>251,641</b>	<b>85,240</b>	<b>237,257</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q4 '20-21	AS AT	Q4 '19-20	AS AT
	(Rs. 000's)	MARCH 31, 2021 (Rs. 000's)	(Rs. 000's)	MARCH 31, 2020 (Rs. 000's)
Employees' remuneration and welfare benefits	289,331	1,546,694	329,662	1,569,563
Travel, conveyance and vehicle running expenses	4,790	5,277	11,321	35,908
Training expenses	(1,089)	1,912	6,524	18,038
Rents, rates and taxes	78,993	320,736	73,304	323,079
Repairs & Office Maintenance	31,318	114,931	30,188	122,439
Printing and stationery	2,913	12,176	4,207	13,880
Communication expenses	12,899	44,768	10,177	36,274
Legal and professional charges	56,289	123,692	27,254	128,056
Medical fees	1,264	3,382	1,165	5,509
Auditors' fees, expenses etc				
a) as auditor	1,306	5,217	1,497	5,614
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	305	680	611	1,110
Advertisement and publicity	96,768	169,309	72,962	244,558
Interest and bank charges	1,761	16,495	5,066	18,286
Information technology and related expenses	135,067	343,621	45,707	179,461
Others				
a) Electricity	5,381	27,280	7,281	29,671
b) Recruitment	11,510	30,397	1,363	22,407
c) Miscellaneous expenses	1,761	11,304	2,452	13,969
Depreciation	25,401	84,241	17,999	78,409
Goods and Service Tax/Service tax on premium	4,017	13,597	4,634	16,685
<b>TOTAL</b>	<b>759,985</b>	<b>2,875,709</b>	<b>653,374</b>	<b>2,862,916</b>

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q4 '20-21	AS AT MARCH 31, 2021	Q4 '19-20	AS AT MARCH 31, 2020
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	473,899	1,369,601	250,380	904,957
(b) Claims by Maturity,	835,646	2,307,783	731,369	2,003,384
(c) Annuities/Pension payment	76,984	1,310,040	119,790	889,900
(d) Other benefits				
- Riders	1,002	2,051	354	4,052
- Surrender	2,186,560	4,776,258	2,138,499	7,086,898
- Health	4,500	11,500	2,400	17,950
- Periodical Benefit	383,007	720,342	161,053	358,906
- Interest to policy holders	17,823	73,656	28,478	125,427
(Amount ceded in reinsurance):				
(a) Claims by Death,	(216,409)	(638,075)	(143,572)	(487,648)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
<b>TOTAL</b>	<b>3,763,012</b>	<b>9,933,156</b>	<b>3,288,751</b>	<b>10,903,826</b>
<b>Benefits paid to claimants:</b>				
In India	3,763,012	9,933,156	3,288,751	10,903,826
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>3,763,012</b>	<b>9,933,156</b>	<b>3,288,751</b>	<b>10,903,826</b>

## FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT	AS AT
	MARCH 31, 2021	MARCH 31, 2020
	(Rs. 000's)	(Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
<b>TOTAL</b>	<b>20,049,000</b>	<b>20,049,000</b>

## FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT MARCH 31, 2021		AS AT MARCH 31, 2020	
	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	-	0%	-	0%
<b>TOTAL</b>	<b>2,004,900,000</b>	<b>100%</b>	<b>2,004,900,000</b>	<b>100%</b>

**FORM L-10-RESERVES AND SURPLUS SCHEDULE**

Particulars	AS AT	AS AT
	MARCH 31, 2021 (Rs. 000's)	MARCH 31, 2020 (Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT	AS AT
	MARCH 31, 2021	MARCH 31, 2020
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	AS AT MARCH 31, 2021 (Rs. 000's)	AS AT MARCH 31, 2020 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	3,057,359	2,795,386
(Market value (Rs '000) Current Year 3,152,730 Previous Year 2,945,325)		
<b>Other Approved Securities</b>	2,096,874	931,804
(Market value (Rs '000) Current Year 2,115,024 Previous Year 951,576)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	39	152,894
(Historical value (Rs '000) Current Year 93 Previous Year 207,805)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	150,919
(Market value (Rs '000) Current Year NIL Previous Year 153,508)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b>	861,257	807,931
(Market value (Rs '000) Current Year 900,043 Previous Year 844,925)		
Equity Shares	44,939	45,015
(Historical value (Rs '000) Current Year 41,103 Previous Year 67,059)		
<b>Other Investments</b>		
Debentures/ Bonds	-	2,990
(Market value (Rs '000) Current Year NIL Previous Year 2,990)		
Equity Shares	-	16,343
(Historical value (Rs '000) Current Year NIL Previous Year 25,090)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	47,127	174,618
(Market value (Rs '000) Current Year 47,387 Previous Year 176,547)		
<b>Other Approved Securities</b>	95,609	156,881
(Market value (Rs '000) Current Year 97,662 Previous Year 159,899)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Historical value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	244,408
(Market value (Rs '000) Current Year NIL Previous Year 246,648)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	-	474,208
(Market value (Rs '000) Current Year NIL Previous Year 474,208)		
(f) Other Securities (Reverse Repo)	54,930	258,782
(Market value (Rs '000) Current Year 54,930 Previous Year 258,782)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b>	151,043	394,773
(Market value (Rs '000) Current Year 153,747 Previous Year 398,725)		
<b>Other Investments</b>		
Mutual Funds	-	-
Debentures/ Bonds	2,990	-
(Market value (Rs '000) Current Year 2,990 Previous Year NIL)		
<b>TOTAL</b>	<b>6,412,167</b>	<b>6,606,952</b>
<b>INVESTMENTS</b>		
In India	6,412,167	6,606,952
Outside India	-	-
<b>TOTAL</b>	<b>6,412,167</b>	<b>6,606,952</b>

## Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	AS AT MARCH 31, 2021 (Rs. 000's)	AS AT MARCH 31, 2020 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	40,960,285	41,677,900
(Market value (Rs '000) Current Year 43,994,070 Previous Year 46,143,890)		
<b>Other Approved Securities</b>	10,367,707	785,780
(Market value (Rs '000) Current Year 10,376,561 Previous Year 794,653)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	15,387	1,142,405
(Historical value (Rs '000) Current Year 7,585 Previous Year 1,536,945)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	454,603	455,228
(Market value (Rs '000) Current Year 481,218 Previous Year 457,166)		
(e) Other Securities (Term Deposits)	79,200	128,700
(Market value (Rs '000) Current Year 79,200 Previous Year 128,700)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b>	10,342,321	8,696,295
(Market value (Rs '000) Current Year 11,167,459 Previous Year 9,345,641)		
Equity Shares	333,994	333,647
(Historical value (Rs '000) Current Year 311,133 Previous Year 502,246)		
<b>Other Investments</b>		
Non Convertible debentures	47,500	47,500
(Market value (Rs '000) Current Year 47,500 Previous Year 47,500)		
Equity Shares	874	120,408
(Historical value (Rs '000) Current Year 633 Previous Year 183,870)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	565,883	980,309
(Market value (Rs '000) Current Year 568,829 Previous Year 985,140)		
<b>Other Approved Securities</b>	94,769	46,456
(Market value (Rs '000) Current Year 96,653 Previous Year 46,852)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value (Rs '000) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(Historical value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	4,988
(Market value (Rs '000) Current Year NIL Previous Year 5,034)		
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits)	49,500	209,001
(Market value (Rs '000) Current Year 49,500 Previous Year 209,001)		
(f) Other Securities (Reverse Repo)	1,660,399	1,567,916
(Market value (Rs '000) Current Year 1,660,399 Previous Year 1,567,916)		
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
Non Convertible Debentures	106,404	232,422
(Market value (Rs '000) Current Year 108,054 Previous Year 233,454)		
Commercial Paper	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
<b>Other Investments</b>		
Non Convertible Debentures	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
<b>TOTAL</b>	<b>65,078,826</b>	<b>56,428,955</b>
<b>INVESTMENTS</b>		
In India	65,078,826	56,428,955
Outside India	-	-
<b>TOTAL</b>	<b>65,078,826</b>	<b>56,428,955</b>



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

Particulars	AS AT MARCH 31, 2021 (Rs. 000's)	AS AT MARCH 31, 2020 (Rs. 000's)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>		
(Historical value('000)Current Year 6,697,931 Previous Year 5,542,549)	6,756,960	5,654,047
<b>Other Approved Securities</b>	1,486,406	21,212
(Historical value('000)Current Year 1,492,686 Previous Year 19,812)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	15,048,786	11,660,410
(Historical value('000)Current Year 10,867,171 Previous Year 14,253,208)		
(bb) Preference	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	660,145	1,393,980
(Historical value('000)Current Year 562,471 Previous Year 1,299,329)		
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>		
(a) Non Convertible Debentures	2,417,999	3,226,909
(Historical value('000)Current Year 2,287,133 Previous Year 3,094,460)		
(b) Equity	1,415,102	1,373,988
(Historical value('000)Current Year 1,082,577 Previous Year 1,653,029)		
<b>Other Investments</b>		
(a) Equity Shares*	1,428,096	688,319
(Historical value('000)Current Year 248,031 Previous Year 1,286,598)		
(b) Debentures/Bonds	162,500	312,500
(Historical value('000)Current Year 655,563 Previous Year 855,663)		
(c) Mutual Funds	2,200,774	1,346,773
(Historical value('000)Current Year 2,200,774 Previous Year 1,346,773)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>		
Government Securities and Government guaranteed bonds	2,159,698	1,083,845
(Historical value('000)Current Year 2,135,844 Previous Year 1,060,287)		
<b>Other Approved Securities</b>	-	9,066
(Historical value('000)Current Year NIL Previous Year 8,824)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	151,874	-
(Historical value('000)Current Year 149,056 Previous Year NIL)		
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	-	290,845
(Historical value('000)Current Year NIL Previous Year 284,426)		
(f) Other Securities (Reverse Repo)	1,571,465	491,046
(Historical value('000)Current Year 1,571,465 Previous Year 491,046)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>	184,547	20,544
<b>Non Convertible Debentures</b>		
(Historical value('000)Current Year 186,620 Previous Year 21,048)		
<b>Other Investments</b>		
(a) Mutual Funds	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(a) Debentures/Bonds	206,706	-
(Historical value('000)Current Year 200,100 Previous Year NIL)		
Balances in Bank	18,749	8,429
Other Current Assets (net)	267,127	310,895
<b>TOTAL</b>	<b>36,136,934</b>	<b>27,892,808</b>
<b>INVESTMENTS</b>		
In India	36,136,934	27,892,808
Outside India	-	-
<b>TOTAL</b>	<b>36,136,934</b>	<b>27,892,808</b>

## FORM L-15-LOANS SCHEDULE

Particulars	AS AT	AS AT
	MARCH 31, 2021 (Rs. 000's)	MARCH 31, 2020 (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	-	-
<b>TOTAL</b>		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
<b>TOTAL</b>		
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
<b>TOTAL</b>		
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
<b>Total</b>	-	-

## FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Opening Balance as on April 1, 2020	Additions during the period	Deductions/ Adjustments	AS AT MARCH 31, 2021	Opening Balance as on April 1, 2020	For the period	Sales/ Adjustments	AS AT MARCH 31, 2021	AS AT MARCH 31, 2021	AS AT MARCH 31, 2020
<b>Intangibles</b>										
- Software	566,900	27,507	-	594,407	510,015	33,243	-	543,258	51,149	56,885
<b>Tangibles</b>										
Leasehold Improvements	288,652	3,386	137	291,901	269,812	7,575	137	277,250	14,651	18,840
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	130,993	278	696	130,575	129,041	543	696	128,888	1,687	1,952
Information Technology Equipment	478,564	71,110	122	549,552	438,607	40,693	74	479,226	70,326	39,957
Vehicles	1,264	-	-	1,264	1,264	-	-	1,264	-	-
Office Equipment	68,947	1,808	840	69,915	67,308	2,186	719	68,775	1,140	1,639
<b>Sub Total</b>	<b>1,535,320</b>	<b>104,089</b>	<b>1,795</b>	<b>1,637,614</b>	<b>1,416,047</b>	<b>84,240</b>	<b>1,626</b>	<b>1,498,661</b>	<b>138,953</b>	<b>119,273</b>
Capital Work In Progress	4,842	2,160	4,842	2,160	-	-	-	-	2,160	4,842
<b>TOTAL</b>	<b>1,540,162</b>	<b>106,249</b>	<b>6,637</b>	<b>1,639,774</b>	<b>1,416,047</b>	<b>84,240</b>	<b>1,626</b>	<b>1,498,661</b>	<b>141,113</b>	<b>124,115</b>
<b>PREVIOUS YEAR</b>	<b>1,476,814</b>	<b>98,647</b>	<b>35,299</b>	<b>1,540,162</b>	<b>1,359,051</b>	<b>78,410</b>	<b>21,414</b>	<b>1,416,047</b>	<b>124,115</b>	

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

Particulars	AS AT	AS AT
	MARCH 31, 2021 (Rs. 000's)	MARCH 31, 2020 (Rs. 000's)
Cash (including cheques, drafts and stamps)	122,097	8,393
Bank Balances		
(a) Deposit Accounts*		
(aa) Short-term (due within 12 months of the date of balance sheet)	314,600	308,000
(bb) Others	52,500	2,500
(b) Current Accounts	247,132	378,903
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>736,329</b>	<b>697,796</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	736,329	697,796
Outside India	-	-
<b>TOTAL</b>	<b>736,329</b>	<b>697,796</b>

\* Current Year amount includes brought forward Fixed Deposit amounting to Rs. 52,500 ('000) (Previous Year Rs. 82,500 ('000)) which were due for maturity after 3 months at the time of placement and hence were considered as investing activity

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

## ADVANCES AND OTHER ASSETS

Particulars	AS AT		AS AT	
	MARCH 31, 2021		MARCH 31, 2020	
	(Rs. 000's)		(Rs. 000's)	
<b>ADVANCES</b>				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		29,651		26,000
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source	5,495		18,956	
Less: Provision for doubtful debts	(81)	5,414	(81)	18,875
Others (includes vendor, travel advances & salary recoverable)	85,236		84,699	
Less : Provision for doubtful debts	(30,147)	55,089	(26,625)	58,074
<b>TOTAL (A)</b>		<b>90,154</b>		<b>102,949</b>
<b>OTHER ASSETS</b>				
Income accrued on investments		1,590,524		1,608,492
Outstanding Premiums		579,018		785,501
Agents' Balances	79,184		76,174	
Less : Provision for doubtful debts	(72,946)	6,238	(65,284)	10,890
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		63,854		21,619
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,523,146		1,545,131
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		305,012		286,561
- Refundable Security Deposits	371,960		379,993	
Less: Provision for doubtful security deposit	(11,654)	360,306	(22,514)	357,479
- Receivables against unsettled investment contracts		29,570		51,725
- Goods and Service Tax/Service Tax Unutilised Credit		11,728		15,462
- Other Reinsurance assets		56,654		-
<b>TOTAL (B)</b>		<b>4,526,050</b>		<b>4,682,860</b>
<b>TOTAL (A+B)</b>		<b>4,616,204</b>		<b>4,785,809</b>

**FORM L-19-CURRENT LIABILITIES SCHEDULE**

Particulars	AS AT	AS AT
	MARCH 31, 2021 (Rs. 000's)	MARCH 31, 2020 (Rs. 000's)
Agents' Balances	55,164	82,792
Balances due to other insurance companies	14,760	35,548
Premiums received in advance	82,728	46,206
Unallocated premium	237,552	218,190
Sundry creditors		
Micro, Small & Medium Enterprises	27	14
Others	66,414	138,502
Unclaimed Amount - Policyholders	1,523,146	1,545,131
Interest on Investment pertaining to Unclaimed Policyholders Fund	305,012	286,561
Claims Outstanding	457,099	502,264
Annuities Due	12,170	7,164
Others:		
- Accrual for expenses	830,253	648,551
- Goods and Service Tax /Service Tax payable	25,791	37,778
- Payables for unsettled investment contracts	494,088	266,358
- Payable to Policyholders	541,682	279,537
- Statutory Dues Payable	63,212	105,134
- Employee and other dues Payable	81,746	92,910
- Other Reinsurance Liability	-	14,272
<b>TOTAL</b>	<b>4,790,844</b>	<b>4,306,912</b>

**FORM L-20-PROVISIONS SCHEDULE**

Particulars	AS AT	AS AT
	MARCH 31, 2021 (Rs. 000's)	MARCH 31, 2020 (Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	34,197	18,927
Provision for Leave Encashment	18,121	17,287
Provision for Other Long Term Benefits	35,248	34,156
Provision for Other Employee Benefits	41,804	35,931
<b>TOTAL</b>	<b>129,370</b>	<b>106,301</b>

## FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT	AS AT
	MARCH 31, 2021	MARCH 31, 2020
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q4 '20-21	AS AT MARCH 31, 2021	Q4 '19-20	AS AT MARCH 31, 2020
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	NA	NA	0%	0%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	117%	29%	(74)%	(46)%
	Linked Individual - Pension Non Participating	(107)%	136%	(691)%	(88)%
	Linked Group - Non Participating	33%	60%	(66)%	(61)%
	Non Linked Individual - Life Participating	(100)%	(90)%	(78)%	(66)%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	66%	27%	(27)%	(21)%
	Non Linked Individual - Pension Non Participating	(2771)%	5239%	(104)%	(97)%
	Non Linked Group - Life Non Participating	(22)%	156%	137%	(22)%
	Non Linked Group - Pension Non Participating	0%	NA	NA	NA
	Non Linked Annuity Non Participating	(11)%	8%	(17)%	37%
	Non Linked - Variable - Group	1541%	168%	111%	(94)%
	Non Linked Health Non Participating	(93)%	(90)%	(90)%	(74)%
2	Net Retention Ratio	97%	94%	96%	95%
3	Expense of Management to Gross Direct Premium Ratio	8%	23%	5%	22%
4	Commission Ratio (Gross commission paid to Gross Premium)	2%	2%	2%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	(10.15)	17.00	6.62	13.20
6	Growth rate of shareholders' fund	(40)%	(5)%	(8)%	(8)%
7	Ratio of surplus to policyholders' liability	(2)%	(0.23)%	0%	0%
8	Change in net worth in ('000)	(340,000)	(340,000)	(560,856)	(560,856)
9	Profit after tax/Total Income	(5)%	(1)%	193%	(4)%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	5.37	5.37	4.55	4.55
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	8.6%	1.6%	7.1%
	R2. Non-PAR	3.5%	9.6%	2.1%	7.6%
	R3.Sub-TOTAL	3.5%	9.6%	2.1%	7.6%
	Linked:				
	R4. PAR	0.5%	13.0%	(0.5)%	6.8%
	R5. Non-PAR	4.2%	41.3%	(18)%	(15)%
	R6. Sub-TOTAL	4.0%	40.0%	(17)%	(14)%
	R7.Grand Total	3.7%	19.1%	(5)%	(1)%
	Shareholders' Funds	2.1%	7.6%	1.6%	7.0%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	8.5%	1.9%	7.3%
	R2. Non-PAR	3.4%	9.6%	2.2%	8.2%
	R3.Sub-TOTAL	3.4%	9.6%	2.2%	8.2%
	Linked:				
	R4. PAR	2.2%	8.5%	1.8%	1.2%
	R5. Non-PAR	3.4%	6.0%	1.3%	6.9%
	R6. Sub-TOTAL	3.4%	6.2%	1.4%	6.7%
	R7.Grand Total	3.4%	8.5%	1.9%	7.6%
	Shareholders' Funds	2.1%	7.6%	1.7%	7.5%
14	Conservation Ratio				
	Linked Individual - Life Participating	111%	93%	86%	93%
	Linked Individual - Pension Participating	92%	75%	96%	99%
	Linked Individual - Life Non Participating	91%	85%	64%	74%
	Linked Individual - Pension Non Participating	91%	105%	74%	78%
	Linked Group - Non Participating	0%	0%	0%	0%
	Non Linked Individual - Life Participating	83%	86%	61%	65%
	Non Linked Individual - Pension Participating	52%	67%	95%	79%
	Non Linked Individual - Life Non Participating	88%	86%	86%	89%
	Non Linked Individual - Pension Non Participating	82%	91%	60%	71%
	Non Linked Group - Life Non Participating	30%	45%	26%	41%
	Non Linked - Variable - Group	0%	NA	0%	NA
	Non Linked Health Non Participating	89%	91%	95%	91%
15	Persistency Ratio (by numbers)				
	For 13th month	59%	62%	58%	63%
	For 25th month	50%	54%	51%	54%
	For 37th month	46%	47%	44%	48%
	For 49th Month	41%	44%	39%	42%
	for 61st month	39%	40%	30%	40%
	Persistency Ratio (by premium)				
	For 13th month	68%	70%	62%	68%
	For 25th month	52%	56%	53%	58%
	For 37th month	45%	49%	45%	51%
	For 49th Month	42%	48%	45%	46%
	for 61st month	49%	46%	41%	44%
16	NPA Ratio				
	Gross NPA Ratio	0.91%	0.91%	0.40%	0.40%
	Net NPA Ratio	0.23%	0.23%	0.10%	0.10%
	<b>Equity Holding Pattern for Life Insurers</b>				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		51% / 49%
	(c) % of Government holding (in case of public sector insurance companies)		Nil		Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.21)		(0.25)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.21)		(0.25)
	(iv) Book value per share (Rs)		3.07		3.28



## FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT MARCH 31, 2021 (Rs. 000's)	AS AT MARCH 31, 2020 (Rs. 000's)
<b>I Cash flows from operating activities</b>		
Premium received from policyholders, including advance receipts	11,914,917	12,042,600
Other Receipts	46,852	53,689
Payments to the re-insurers, net of commissions and claims	(785,185)	(513,606)
Payments of claims	(9,720,355)	(11,177,920)
Payments of other operating expenses	(2,919,475)	(3,143,722)
Deposits, advances and staff loans	157	26,236
Income taxes paid/ Refunded (Net)	13,461	8,575
Other payments	-	-
<b>Cash flows before extraordinary items</b>	<b>(1,732,499)</b>	<b>(2,896,090)</b>
Cash flow from extraordinary operations	-	-
<b>Net cash used in operating activities (I)</b>	<b>(1,732,499)</b>	<b>(2,896,090)</b>
<b>II Cash flows from investing activities</b>		
Purchase of Fixed Assets	(101,407)	(84,823)
Proceeds from Sale of Fixed Assets	407	1,145
Purchase of Investment	(66,515,147)	(87,518,971)
Investments in Fixed Deposits	(50,000)	(80,000)
Proceeds from maturity of Fixed Deposits	80,000	-
Loans disbursed	-	-
Loans against policies	-	-
Proceeds from Sale/redemption of Investment	68,466,406	90,422,207
Repayments received	-	-
Rents/Interests/ Dividends received	6,294,694	6,134,100
Investments in money market instruments and in liquid mutual funds (Net)	(6,363,601)	(6,362,868)
Expenses related to investments	-	-
<b>Net cash flow from investing activities (II)</b>	<b>1,811,352</b>	<b>2,510,790</b>
<b>III Cash flows from financing activities</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash generated from financing activities (III)</b>	<b>-</b>	<b>-</b>
IV Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III+IV)	78,853	(385,300)
Cash and cash equivalent at beginning of the year	623,725	1,009,025
<b>Cash and cash equivalent at the end of the year</b>	<b>702,578</b>	<b>623,725</b>
<b>Break up as follows :</b>		
<u>Components of Cash and Cash Equivalents</u>		
Cash and Bank Balances (Refer to Note 1 below)	683,829	615,296
Bank balances - Linked Assets	18,749	8,429
Temporary book overdrafts	-	-
<b>Total</b>	<b>702,578</b>	<b>623,725</b>
<b>Note 1</b>		
Cash (including cheques,drafts and stamps)	122,097	8,393
Bank balances on current accounts	247,132	378,903
Fixed Deposits with maturity less than 3 months	314,600	228,000
<b>Cash and Bank Balances</b>	<b>683,829</b>	<b>615,296</b>
<b>Note 2</b>		
Cash and Bank Balances (Refer to Note 1 above)	683,829	615,296
Fixed Deposits with maturity more than 3 months (Considered as Investing Activity)	52,500	82,500
<b>Cash and Bank Balances</b>	<b>736,329</b>	<b>697,796</b>

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

**FORM L-24-VALUATION OF NET LIABILITIES**

*(Rs in Lakhs)*

Sl.No.	Particulars	AS AT MARCH 31, 2021	AS AT MARCH 31, 2020
1	<b>Linked</b>		
a	Life	319,891	246,305
b	General Annuity	-	-
c	Pension	36,294	28,095
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	629,089	548,303
b	General Annuity	5,436	4,676
c	Pension	18,507	25,677
d	Health	1,654	1,147

(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	16	16	10.43	792.98	277	270	253.41	3,800.09	293	286	264	4,593
3	Arunachal Pradesh	5	5	8.45	52.53	41	41	76.99	795.83	46	46	85	848
4	Assam	67	61	22.87	760.86	177	167	161.79	2,282.35	244	228	185	3,043
5	Bihar	810	801	169.31	2,598.83	186	183	112.80	1,660.57	996	984	282	4,259
6	Chandigarh	-	-	-	-	42	38	56.74	662.75	42	38	57	663
7	Chattisgarh	14	14	1.55	19.80	57	57	24.68	629.88	71	71	26	650
8	Dadra & NagraHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	1	1	0.25	3.25	1	1	0	3
10	Delhi	-	-	-	-	438	405	963.23	10,612.57	438	405	963	10,613
11	Goa	2	2	2.00	22.00	6	6	7.82	131.31	8	8	10	153
12	Gujarat	118	115	80.92	1,254.46	411	362	407.02	5,519.07	529	477	488	6,774
13	Haryana	23	23	17.84	281.21	270	256	425.41	5,148.36	293	279	443	5,430
14	Himachal Pradesh	10	10	8.99	103.95	7	6	9.34	101.53	17	16	18	205
15	Jammu & Kashmir	-	-	-	-	2	1	11.45	264.00	2	1	11	264
16	Jharkhand	40	38	5.56	116.43	105	97	50.31	822.38	145	135	56	939
17	Karnataka	35	33	25.58	324.22	331	325	424.42	6,337.61	366	358	450	6,662
18	Kerala	8	8	5.11	90.07	75	74	80.56	1,565.30	83	82	86	1,655
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	95	94	26.87	508.01	242	235	134.96	1,963.70	337	329	162	2,472
21	Maharashtra	879	862	405.13	8,683.46	1,632	1,594	1,404.48	22,997.51	2,511	2,456	1,810	31,681
22	Manipur	1	1	0.13	3.00	3	3	6.36	13.55	4	4	6	17
23	Meghalaya	(1)	(1)	(0.12)	(4.50)	2	2	0.49	7.37	1	1	0	3
24	Mizoram	-	-	-	-	3	3	2.69	3.84	3	3	3	4
25	Nagaland	-	-	-	-	3	3	3.95	44.68	3	3	4	45
26	Orissa	65	63	26.51	804.72	201	192	206.68	2,819.29	266	255	233	3,624
27	Puducherry	1	1	2.00	20.02	2	2	(0.10)	6.08	3	3	2	26
28	Punjab	4	5	2.20	51.27	135	131	127.63	1,772.00	139	136	130	1,823
29	Rajasthan	6	6	5.21	72.62	135	130	88.21	1,382.02	141	136	93	1,455
30	Sikkim	-	-	-	-	4	4	8.50	71.90	4	4	9	72
31	Tamil Nadu	-	-	-	-	360	342	352.47	5,852.78	360	342	352	5,853
32	Tripura	14	13	6.28	139.37	108	104	58.54	1,360.64	122	117	65	1,500
33	Uttar Pradesh	489	489	3.49	113.09	458	442	382.36	5,305.52	947	931	386	5,419
34	Uttarakhand	3	3	1.43	15.23	27	26	23.98	231.73	30	29	25	247
35	West Bengal	124	117	46.25	752.34	410	362	422.43	5,379.48	534	479	469	6,132
Grand Total		2,828	2,779	884.0	17,576.0	6,151	5,864	6,289.9	89,548.9	8,979	8,643	7,174	107,125

FORM L-25-(I) : Geographical Distribution Channel - Individuals for the year ended March 31, 2021

Date: March 31, 2021

(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	25	25	15.92	869.87	697	678	602.56	10,612.14	722	703	618	11,482
3	Arunachal Pradesh	9	9	16.43	91.61	80	79	148.28	2,094.56	89	88	165	2,186
4	Assam	134	127	63.33	1,091.06	903	876	435.45	7,813.89	1,037	1,003	499	8,905
5	Bihar	1,353	1,342	301.49	4,762.81	717	701	308.75	5,645.06	2,070	2,043	610	10,408
6	Chandigarh	-	-	-	-	104	99	102.77	1,427.84	104	99	103	1,428
7	Chhattisgarh	19	19	3.08	79.92	114	113	34.01	1,029.58	133	132	37	1,109
8	Dadra & NagarHaveli	-	-	-	-	1	1	0.60	12.02	1	1	1	12
9	Daman & Diu	-	-	-	-	1	1	0.25	3.25	1	1	0	3
10	Delhi	1	-	0.20	2.70	1,325	1,234	2,036.38	25,878.18	1,326	1,234	2,037	25,881
11	Goa	2	2	2.23	22.00	38	34	48.23	448.10	40	36	50	470
12	Gujarat	152	147	110.20	1,691.69	978	893	801.60	12,545.47	1,130	1,040	912	14,237
13	Haryana	44	43	33.26	556.35	731	696	984.50	13,256.39	775	739	1,018	13,813
14	Himachal Pradesh	18	18	12.87	160.17	41	40	25.23	491.78	59	58	38	652
15	Jammu & Kashmir	2	2	0.68	8.65	25	23	30.11	604.76	27	25	31	613
16	Jharkhand	66	64	7.84	152.94	206	194	104.32	1,730.77	272	258	112	1,884
17	Karnataka	45	43	27.61	362.71	875	866	1,012.72	14,175.03	920	909	1,040	14,538
18	Kerala	9	9	5.28	101.07	126	123	134.59	2,479.80	135	132	140	2,581
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	180	178	45.26	948.45	851	825	556.29	9,475.85	1,031	1,003	602	10,424
21	Maharashtra	1,761	1,738	725.57	15,095.96	4,508	4,429	3,527.98	59,002.60	6,269	6,167	4,254	74,099
22	Manipur	1	1	0.69	3.00	6	6	9.32	38.85	7	7	10	42
23	Meghalaya	-	-	-	-	6	6	3.27	48.48	6	6	3	48
24	Mizoram	-	-	-	-	6	6	4.27	27.10	6	6	4	27
25	Nagaland	-	-	0.35	-	6	6	6.04	57.99	6	6	6	58
26	Orissa	98	96	39.86	973.95	487	471	366.38	6,106.82	585	567	406	7,081
27	Puducherry	1	1	2.00	20.02	13	13	9.18	120.87	14	14	11	141
28	Punjab	18	19	10.35	138.27	459	448	292.99	5,460.70	477	467	303	5,599
29	Rajasthan	22	22	13.33	201.81	319	311	190.34	3,074.05	341	333	204	3,276
30	Sikkim	-	-	0.20	-	8	8	10.14	107.60	8	8	10	108
31	Tamil Nadu	6	6	4.32	64.20	803	773	782.87	12,301.93	809	779	787	12,366
32	Tripura	27	26	11.34	188.24	315	306	131.80	2,965.53	342	332	143	3,154
33	Uttar Pradesh	533	533	21.10	413.05	1,151	1,114	829.65	13,691.04	1,684	1,647	851	14,104
34	Uttarakhand	8	8	11.30	50.69	92	89	63.11	974.03	100	97	74	1,025
35	West Bengal	155	148	56.40	884.20	1,220	1,127	956.56	13,232.29	1,375	1,275	1,013	14,116
Grand Total		4,689	4,626	1,542.51	28,935.39	17,212	16,589	14,550.52	226,734.37	21,901	21,215	16,093	255,870

FORM L-25- (ii) : Geographical Distribution Channel - Group for the Quarter ended March 31, 2021

Date: March 31, 2021

(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	-	-	-	-	9	17,282	35	5,895	9	17,282	35	5,895
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	24	(0)	(15)	-	24	(0)	(15)
4	Bihar	-	-	-	-	1	4,155	210	186	1	4,155	210	186
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	180	(0)	(140)	-	180	(0)	(140)
7	Gujarat	-	-	-	-	-	44	265	34	-	44	265	34
8	Haryana	-	-	-	-	3	4,964	147	28,829	3	4,964	147	28,829
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	5,955	55	1,452	-	5,955	55	1,452
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	165	0	950	-	165	0	950
15	Maharashtra	-	-	-	-	5	15,904	511	18,274	5	15,904	511	18,274
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	17	3	117	-	17	3	117
21	Punjab	-	-	-	-	-	1	(0)	(216)	-	1	(0)	(216)
22	Rajasthan	-	-	-	-	-	7	(0)	(224)	-	7	(0)	(224)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	78	4	(3)	-	78	4	(3)
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	15,003	6	3,110	-	15,003	6	3,110
27	UttaraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	5	44,277	106	(7,899)	5	44,277	106	(7,899)
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	1,073	67	7,483	1	1,073	67	7,483
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	24	109,129	1,410	57,833	24	109,129	1,410	57,833

FORM L-25-(ii) : Geographical Distribution Channel - Group for the year ended March 31, 2021

Date: March 31, 2021

(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	-	-	-	-	18	37,005	213	66,859	18	37,005	213	66,859
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	98	0	(155)	-	98	0	(155)
4	Bihar	-	-	-	-	1	4,187	210	153	1	4,187	210	153
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	1	2,003	14	16,760	1	2,003	14	16,760
7	Gujarat	-	-	-	-	1	720	713	3,623	1	720	713	3,623
8	Haryana	-	-	-	-	21	32,454	344	114,686	21	32,454	344	114,686
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	14	65,430	575	397,157	14	65,430	575	397,157
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	899	4	5,899	1	899	4	5,899
15	Maharashtra	-	-	-	-	29	137,333	1,725	441,799	29	137,333	1,725	441,799
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	22	4	75	-	22	4	75
21	Punjab	-	-	-	-	1	137	1	1,986	1	137	1	1,986
22	Rajasthan	-	-	-	-	1	756	10	5,019	1	756	10	5,019
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	5	2,164	24	(25,175)	5	2,164	24	(25,175)
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	12	39,198	282	144,739	12	39,198	282	144,739
27	Uttarakhand	-	-	-	-	2	871	24	20,879	2	871	24	20,879
28	West Bengal	-	-	-	-	17	128,183	379	103,981	17	128,183	379	103,981
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	14	38,631	1,396	184,859	14	38,631	1,396	184,859
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	-	-	<b>138</b>	<b>490,091</b>	<b>5,918</b>	<b>1,483,144</b>	<b>138</b>	<b>490,091</b>	<b>5,918</b>	<b>1,483,144</b>



FORM L-28-UNIT LINKED NAV - 3A

FORM 3A  
(Read with Regulation 10)  
Unit Linked Insurance Business  
Name of the Insurer:Aviva Life Insurance Company India Limited  
Registration Number: 122  
Periodicty of Submission: Quarterly  
Statement as on: 31st March 2021

Based on Audited Financials

	Group Superannuation & Gratuity Balanced Fund		Group Superannuation & Gratuity Cash Fund		Group Superannuation & Gratuity Debt Fund		Group Superannuation & Gratuity Growth Fund		Group Superannuation & Gratuity Secure Fund		Grp Superann-Short Term Debt fund		Pension Unit Linked Balanced Fund		Pension Unit Linked Balanced - II Fund	
PARTICULARS	ULGF00210/03/2006GROUPBALAN122		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT122		ULGF00113/07/2005GROUPSECUR122		ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122	
Opening Balance (Market Value)	12.46		2.72		227.38		19.57		43.74		0.29		45.48		7.75	
Add: Inflow during the Quarter	2.17		3.50		4.98		0.45		0.24		0.00		1.92		1.46	
Increase / (Decrease) Value of Inv (Net)	0.31		0.02		-1.00		0.72		0.45		0.00		0.93		0.15	
Less: Outflow during the Quarter	1.08		3.23		3.98		0.74		1.16		0.00		2.31		2.02	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	13.86		3.00		227.38		20.01		43.27		0.30		46.02		7.35	

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT122		ULGF00113/07/2005GROUPSECUR122		ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	3.40	24.5%	2.98	99.1%	125.50	55.2%	4.73	23.6%	19.04	44.0%	0.29	96.3%	18.46	40.1%	2.69	36.5%
State Government Securities	0.78	5.6%	0.00	0.0%	29.42	12.9%	0.96	4.8%	4.69	10.8%	0.00	0.0%	2.46	5.3%	0.72	9.9%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	1.07	7.7%	0.00	0.0%	9.50	4.2%	0.64	3.2%	1.61	3.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	1.89	13.7%	0.00	0.0%	44.37	19.5%	1.22	6.1%	6.00	13.9%	0.00	0.0%	7.08	15.4%	1.01	13.8%
Equity	4.33	31.2%	0.00	0.0%	0.00	0.0%	9.09	45.4%	6.89	15.9%	0.00	0.0%	14.45	31.4%	2.43	33.1%
Money Market Investments	1.50	10.9%	0.39	12.9%	8.99	4.0%	1.11	5.5%	2.92	6.8%	0.01	3.3%	0.91	2.0%	0.22	3.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	12.98	93.6%	3.36	112.0%	217.77	95.8%	17.73	88.6%	41.15	95.1%	0.29	99.5%	43.36	94.2%	7.08	96.3%
Current Assets:																
Accrued Interest	0.12	0.8%	0.00	0.0%	3.85	1.7%	0.13	0.7%	0.53	1.2%	0.00	0.0%	0.44	1.0%	0.08	1.0%
Dividend Recievable	0.00	0.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	(0.36)	-12.0%	2.73	1.2%	0.02	0.1%	(0.14)	-0.3%	0.00	0.5%	(0.10)	-0.2%	(0.15)	-2.1%
Receivable for Sale of Investments	0.01	0.1%	-	0.0%	-	0.0%	0.02	0.1%	0.02	0.1%	-	0.0%	0.03	0.1%	0.01	0.1%
Other Current Assets (for Investments)	0.00	0.00	-	-	-	-	0.00	0.00	0.00	0.00	-	-	(0.00)	(0.00)	0.00	0.00
Less: Current Liabilities																
Payable for Investments	(0.00)	0.0%	-	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.00)	0.0%	-	0.0%	(0.00)	0.0%	(0.00)	0.0%
Fund Mgmt Charges Payable	(0.00)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Sub Total (B)	0.13	0.9%	-0.36	-12.0%	6.56	2.9%	0.17	0.8%	0.41	0.9%	0.00	0.5%	0.37	0.8%	-0.07	-0.9%
Other Investments (<=25%)																
Corporate Bonds	0.18	1.3%	0.00	0.0%	3.05	1.3%	0.08	0.4%	0.80	1.8%	0.00	0.0%	0.40	0.9%	0.03	0.3%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.45	3.2%	0.00	0.0%	0.00	0.0%	0.71	3.5%	0.71	1.6%	0.00	0.0%	1.48	3.2%	0.24	3.2%
Mutual funds- Exchange traded funds	0.13	1.0%	0.00	0.0%	0.00	0.0%	1.33	6.6%	0.21	0.5%	0.00	0.0%	0.41	0.9%	0.08	1.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	0.76	5.5%	0.00	0.0%	3.05	1.3%	2.11	10.6%	1.72	4.0%	0.00	0.0%	2.29	5.0%	0.34	4.6%
Total (A + B + C)	13.86	100.0%	3.00	100.0%	227.38	100.0%	20.01	100.0%	43.27	100.0%	0.30	100.0%	46.02	100.0%	7.35	100.0%
Fund Carried Forward (as per LB 2)	13.86		3.00		227.38		20.01		43.27		0.30		46.02		7.35	



FORM 3A  
(Read with Regulation 10)  
Unit Linked Insurance Business  
Name of the Insurer:Aviva Life Insurance Company India Limited  
Registration Number: 122  
Periodicty of Submission: Quarterly  
Statement as on: 31st March 2021

Based on Audited Financials

Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund
ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122	ULIF01408/02/2008PNSPROTECT122
66.40	10.87	3.72	110.86	25.58	8.56	34.08	16.82
1.28	0.96	0.13	3.02	0.36	0.43	0.88	0.99
2.28	0.42	0.59	7.32	1.70	1.36	0.09	0.11
4.28	2.56	0.84	8.60	4.73	3.12	1.20	2.88
65.67	9.68	3.60	112.61	22.91	7.22	33.86	15.04

ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122	ULIF01408/02/2008PNSPROTECT122
Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
17.76	27.0%	2.19	22.7%	0.00	0.0%	0.00	0.0%
2.82	4.3%	0.45	4.7%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.51	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%
5.19	7.9%	1.22	12.6%	0.00	0.0%	0.00	0.0%
29.86	45.5%	4.41	45.5%	3.31	91.7%	88.45	78.5%
2.17	3.3%	0.13	1.4%	0.02	0.5%	2.91	2.6%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
58.31	88.8%	8.41	86.8%	3.33	92.2%	91.36	81.1%
0.50	0.8%	0.08	0.9%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.02	0.0%	0.00	0.0%
(0.33)	-0.5%	(0.01)	-0.1%	(0.02)	-0.6%	(0.62)	-0.5%
0.08	0.1%	0.02	0.2%	0.03	0.7%	0.71	0.6%
0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.00)	(0.00)
(0.03)	0.0%	(0.00)	0.0%	(0.00)	0.0%	0.00	0.0%
(0.01)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.01)	0.0%
(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
0.21	0.3%	0.09	0.9%	0.01	0.2%	0.11	0.1%
0.25	0.4%	0.10	1.0%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
2.33	3.5%	0.38	3.9%	0.27	7.6%	5.60	5.0%
4.58	7.0%	0.71	7.3%	0.00	0.0%	15.53	13.8%
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7.16	10.9%	1.18	12.2%	0.27	7.6%	21.13	18.8%
65.67	100.0%	9.68	100.0%	3.60	100.0%	112.61	100.0%
65.67		9.68		3.60		112.61	

FORM 3A  
(Read with Regulation 10)  
Unit Linked Insurance Business  
Name of the Insurer:Aviva Life Insurance Company India Limited  
Registration Number: 122  
Periodicty of Submission: Quarterly  
Statement as on: 31st March 2021

Based on Audited Financials

Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122
2.54	13.74	302.71	142.07	5.76	121.41	51.99	466.14
1.86	0.16	11.13	15.84	4.83	47.97	3.61	84.08
0.02	0.07	6.40	3.50	-0.03	-0.55	3.56	32.33
1.12	0.32	26.09	19.73	3.22	31.44	6.27	99.10
3.30	13.64	294.15	141.67	7.34	137.38	52.88	483.45

ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122		ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122	
Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
1.70	51.6%	6.86	50.3%	92.74	31.5%	39.16	27.6%	3.74	50.9%	69.23	50.4%	0.00	0.0%	0.00	0.0%
0.47	14.3%	1.25	9.2%	20.29	6.9%	8.27	5.8%	1.48	20.1%	15.02	10.9%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	14.39	4.9%	6.86	4.8%	0.00	0.0%	6.10	4.4%	0.00	0.0%	0.00	0.0%
0.36	10.8%	2.87	21.0%	34.98	11.9%	16.77	11.8%	0.79	10.7%	28.73	20.9%	0.00	0.0%	0.00	0.0%
0.45	13.8%	1.43	10.5%	92.83	31.6%	49.47	34.9%	0.00	0.0%	0.00	0.0%	41.35	78.2%	364.19	75.3%
0.09	2.8%	1.02	7.4%	15.89	5.4%	9.85	7.0%	0.93	12.7%	13.17	9.6%	1.25	2.4%	21.89	4.5%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
3.08	93.3%	13.42	98.4%	271.13	92.2%	130.37	92.0%	6.93	94.4%	132.25	96.3%	42.60	80.6%	386.08	79.9%
0.04	1.3%	0.27	2.0%	3.03	1.0%	1.52	1.1%	0.09	1.2%	2.41	1.8%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.01	0.0%	0.01	0.0%	-	0.0%	-	0.0%	0.01	0.0%	0.05	0.0%
(0.00)	-0.1%	(0.18)	-1.3%	(0.69)	-0.2%	2.16	1.5%	0.02	0.2%	0.49	0.4%	(0.05)	-0.1%	11.56	2.4%
0.00	0.0%	(0.00)	0.0%	0.26	0.1%	0.14	0.1%	-	0.0%	-	0.0%	0.52	1.0%	0.85	0.2%
(0.00)	(0.00)	-	-	0.00	0.00	(0.00)	(0.00)	-	-	-	-	(0.00)	(0.00)	(0.00)	(0.00)
(0.00)	0.0%	-	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.05)	-0.1%	(1.18)	-0.2%
(0.00)	0.0%	-	0.0%	(0.02)	0.0%	(0.01)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.01)	0.0%	(0.04)	0.0%
(0.00)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
0.04	1.2%	0.10	0.7%	2.58	0.9%	3.81	2.7%	0.10	1.4%	2.88	2.1%	0.42	0.8%	11.24	2.3%
0.13	3.8%	0.00	0.0%	8.02	2.7%	0.93	0.7%	0.31	4.2%	2.25	1.6%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.05	1.4%	0.12	0.9%	9.53	3.2%	5.06	3.6%	0.00	0.0%	0.00	0.0%	3.48	6.6%	30.78	6.4%
0.01	0.3%	0.00	0.0%	2.90	1.0%	1.51	1.1%	0.00	0.0%	0.00	0.0%	6.38	12.1%	55.35	11.4%
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
0.18	5.5%	0.12	0.9%	20.44	7.0%	7.49	5.3%	0.31	4.2%	2.25	1.6%	9.86	18.6%	86.13	17.8%
3.30	100.0%	13.64	100.0%	294.15	100.0%	141.67	100.0%	7.34	100.0%	137.38	100.0%	52.88	100.0%	483.45	100.0%
3.30		13.64		294.15		141.67		7.34		137.38		52.88		483.45	

FORM 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 March 2021

Based on Audited Financials

Unit Linked Growth Fund	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund	Unit Linked Protector - II fund	Unit Linked PSU fund
ULIF00527/01/2004LIFEGROWTH122	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122
876.28	157.63	25.00	54.77	71.19	30.13	57.14	57.05
21.25	11.37	2.27	1.23	2.70	3.06	21.16	3.30
44.14	7.98	4.01	3.59	4.59	0.20	0.25	9.16
68.57	14.75	3.85	4.16	9.35	3.89	19.43	8.74
873.11	162.23	27.43	55.43	69.13	29.50	59.12	60.77

ULIF00527/01/2004LIFEGROWTH122		ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122		ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122	
Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
80.87	9.3%	16.72	10.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.36	41.9%	26.24	44.4%	0.00	0.0%
17.06	2.0%	4.31	2.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.66	12.4%	6.44	10.9%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
27.89	3.2%	4.05	2.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.94	3.2%	2.04	3.5%	0.00	0.0%
36.85	4.2%	6.33	3.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.49	15.2%	8.45	14.3%	0.00	0.0%
548.77	62.9%	100.33	61.8%	23.87	87.0%	43.44	78.4%	54.64	79.0%	4.00	13.5%	7.64	12.9%	44.93	73.9%
31.52	3.6%	5.78	3.6%	1.65	6.0%	1.18	2.1%	1.43	2.1%	0.95	3.2%	4.81	8.1%	1.70	2.8%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
742.96	85.1%	137.52	84.8%	25.52	93.0%	44.62	80.5%	56.07	81.1%	26.40	89.5%	55.63	94.1%	46.63	76.7%
2.89	0.3%	0.60	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.39	1.3%	0.78	1.3%	0.00	0.0%
0.07	0.0%	0.01	0.0%	0.00	0.0%	0.01	0.0%	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.08	0.1%
(2.00)	-0.2%	0.80	0.5%	(0.09)	-0.3%	0.04	0.1%	(0.18)	-0.3%	(0.29)	-1.0%	0.83	1.4%	0.60	1.0%
1.29	0.1%	0.23	0.1%	0.06	0.2%	0.36	0.6%	0.51	0.7%	0.01	0.0%	0.03	0.0%	0.05	0.1%
0.00	0.0%	(0.00)	(0.00)	0.00	0.0%	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.0%	0.00	0.0%	(0.00)	(0.00)
(0.54)	-0.1%	(0.10)	-0.1%	(0.05)	-0.2%	(0.00)	0.0%	0.00	0.0%	(0.00)	0.0%	(0.00)	0.0%	0.00	0.0%
(0.08)	0.0%	(0.01)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.01)	0.0%
(0.01)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
1.62	0.2%	1.52	0.9%	-0.07	-0.2%	0.40	0.7%	0.34	0.5%	0.11	0.4%	1.63	2.8%	0.73	1.2%
2.13	0.2%	0.35	0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.47	8.4%	0.83	1.4%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
42.76	4.9%	7.77	4.8%	1.97	7.2%	2.75	5.0%	3.04	4.4%	0.41	1.4%	0.80	1.4%	12.28	20.2%
83.64	9.6%	15.06	9.3%	0.00	0.0%	7.66	13.8%	9.68	14.0%	0.12	0.4%	0.24	0.4%	1.13	1.9%
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
128.52	14.7%	23.19	14.3%	1.97	7.2%	10.41	18.8%	12.72	18.4%	2.99	10.1%	1.87	3.2%	13.41	22.1%
873.11	100.0%	162.23	100.0%	27.43	100.0%	55.43	100.0%	69.13	100.0%	29.50	100.0%	59.12	100.0%	60.77	100.0%
873.11		162.23		27.43		55.43		69.13		29.50		59.12		60.77	

FORM 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 March 2021

PART - B

Rs. Crore

Based on Audited Financials

Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLCY122	
141.09	124.68	-	-	0.00	82.90	175.18	3595.65
9.48	0.58	0.00	0.00	0.00	3.31	33.05	305.00
1.23	0.65	0.00	0.00	0.00	4.35	1.30	142.22
16.48	1.83	0.00	0.00	0.00	8.20	39.90	429.17
135.31	124.09	0.00	0.00	0.00	82.35	169.63	3613.69

ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		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	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
68.14	50.4%	57.77	46.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	19.32	23.5%	178.08	105.0%	891.67	24.7%
12.27	9.1%	5.19	4.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	148.64	4.1%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
5.61	4.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	81.20	2.2%
15.49	11.4%	31.74	25.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	260.25	7.2%
16.77	12.4%	12.93	10.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	45.92	55.8%	0.00	0.0%	1,646.39	45.6%
1.35	1.0%	14.25	11.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.15	5.0%	0.00	0.0%	157.15	4.3%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
119.63	88.4%	121.89	98.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	69.40	84.3%	178.08	105.0%	3,185.30	88.1%
1.58	1.2%	2.63	2.1%	-	0.0%	-	0.0%	(0.00)	-0.1%	0.00	0.0%	(0.00)	0.0%	22.60	0.6%
0.00	0.0%	0.00	0.0%	-	0.0%	-	0.0%	-	0.0%	0.01	0.0%	-	0.0%	0.33	0.0%
(1.76)	-1.3%	(1.49)	-1.2%	-	0.0%	-	0.0%	0.00	100.1%	(0.19)	-0.2%	(8.44)	-5.0%	1.87	0.1%
0.06	0.0%	(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%	0.30	0.4%	-	0.0%	6.33	0.2%
(0.00)	(0.00)	-	-	-	-	-	0.0%	-	-	(0.00)	(0.00)	-	-	0.00	0.0%
(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	(0.27)	-0.3%	-	0.0%	(2.22)	-0.1%
(0.01)	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	(0.01)	0.0%	(0.01)	0.0%	(0.28)	0.0%
(0.00)	0.0%	(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.04)	0.0%
-0.13	-0.1%	1.14	0.9%	0.00	0.0%	0.00	0.0%	0.00	100.0%	-0.17	-0.2%	-8.45	-5.0%	28.59	0.8%
13.59	10.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	36.92	1.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
1.66	1.2%	1.06	0.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.87	4.7%	0.00	0.0%	142.81	4.0%
0.56	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.25	11.2%	0.00	0.0%	220.08	6.1%
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15.82	11.7%	1.06	0.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	13.13	15.9%	0.00	0.0%	399.81	11.1%
135.31	100.0%	124.09	100.0%	0.00	0.0%	0.00	0.0%	0.00	100.0%	82.35	100.0%	169.63	100.0%	3,613.69	100.0%
135.31		124.09		0.00	0.00%	0.00		0.00		82.35		169.63		3,613.69	

Date : 10-Jun-21

Note:

- The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 which forms part of IRDA (Acturial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).
- Other Investments' are as permitted under Sec 27A(2)
- Market value of the securities considered for NAV calculation shall be taken for the purpose of applicability of Pattern of Investments for ULIP
- All the assets of linked funds at the segregated level including net current assets shall be considered in the denominator for limit monitoring  
*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 March 2021

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

Based on Audited Financials

PART - C

Rs. In Crore

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the	NAV as per L2	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	ULIF00106/06/2002LIFBALANCEI122	6/6/2002	Non Par	294.15	82.0931	82.0931	80.3723	72.3512	70.3044	63.8479	28.6%	8.1%	83.0350	
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCEI122	2/11/2003	Non Par	46.02	63.4042	63.4042	62.1247	56.1861	54.5085	49.6242	27.8%	7.7%	64.2280	
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTHI122	1/27/2004	Non Par	873.11	74.4834	74.4834	70.8973	59.4475	56.1788	48.3568	54.0%	9.7%	77.0630	
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECUREI122	1/27/2004	Non Par	135.31	34.8796	34.8796	34.5730	31.6904	31.2106	29.2071	19.4%	7.8%	34.8960	
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTHI122	3/3/2005	Non Par	65.67	43.0905	43.0905	41.6701	36.3045	34.7356	30.8747	39.6%	9.0%	44.1440	
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECUREI122	3/3/2005	Non Par	33.86	31.5123	31.5123	31.4256	29.6478	29.1753	27.2873	15.5%	6.4%	31.6510	
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECURI122	7/13/2005	Non Par	43.27	33.9018	33.9018	33.5578	31.3037	30.7116	28.6643	18.3%	7.2%	33.9670	
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTFI122	3/10/2006	Non Par	227.38	31.0851	31.0851	31.2252	30.1508	29.9941	28.7184	8.2%	6.3%	31.3340	
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALANI122	3/10/2006	Non Par	13.86	32.3383	32.3383	31.5829	28.5534	27.7812	25.2212	28.2%	8.5%	32.6550	
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWTHI122	3/10/2006	Non Par	20.01	39.7449	39.7449	38.3354	33.3278	31.9249	28.3804	40.0%	9.9%	40.6350	
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHFI122	3/31/2006	Non Par	3.00	27.8039	27.8039	27.6277	27.4047	27.1084	26.8319	3.6%	4.7%	27.8040	
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECTCI122	7/11/2006	Non Par	29.50	29.2978	29.2978	29.0956	26.7349	26.3282	24.6907	18.7%	6.4%	29.3380	
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXFI122	1/2/2008	Non Par	55.43	24.4369	24.4369	22.9318	18.2179	16.9811	14.2648	71.3%	12.6%	25.5120	
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXFI122	1/22/2008	Non Par	112.61	30.1513	30.1513	28.2865	22.4412	20.9111	17.5817	71.5%	12.7%	31.4780	
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	52.88	32.5153	32.5153	30.4767	24.3795	22.6658	19.0350	70.8%	10.7%	34.0540	
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFI122	2/6/2008	Non Par	7.34	27.0004	27.0004	27.1691	26.0063	25.8393	24.7992	8.9%	4.4%	27.2410	
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECTCI122	2/8/2008	Non Par	15.04	25.7567	25.7567	25.5666	23.8593	23.4856	21.9978	17.1%	5.9%	25.7890	
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBTI122	2/13/2009	Non Par	0.30	22.2858	22.2858	22.1413	21.9914	21.8032	21.5923	3.2%	4.6%	22.2860	
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFNDI122	1/8/2010	Non Par	60.77	13.8564	13.8564	11.8780	8.9560	9.6306	8.4076	64.8%	-0.2%	16.4367	
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	69.13	26.5009	26.5009	24.8738	19.7065	18.3623	15.4270	71.8%	12.1%	27.6580	
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWTH-II122	1/8/2010	Non Par	162.23	26.4739	26.4739	25.1986	21.1078	19.9337	17.1500	54.4%	10.0%	27.3800	
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	1/8/2010	Non Par	141.67	24.7601	24.7601	24.1630	21.6462	20.9569	18.9529	30.6%	8.5%	25.1180	
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	483.45	31.6284	31.6284	29.6229	23.7536	22.0354	18.5174	70.8%	11.3%	33.1430	
24	Unit Linked Debt-II fund	ULIF01608/01/2010LIFDEBT-II122	1/8/2010	Non Par	137.38	22.1998	22.1998	22.3152	21.5957	21.5414	20.6421	7.5%	4.6%	22.3900	
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAFI122	1/8/2010	Non Par	27.43	16.4001	16.4001	14.0851	11.0446	9.9862	7.9204	107.1%	8.6%	16.9890	
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	1/8/2010	Non Par	59.12	22.5356	22.5356	22.4223	21.0213	20.7265	19.4144	16.1%	6.1%	22.6090	
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	1/25/2010	Non Par	22.91	29.1784	29.1784	27.3586	21.6920	20.2180	17.0233	71.4%	12.2%	30.4800	
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFNDI122	1/25/2010	Non Par	7.22	14.1611	14.1611	12.1164	9.1755	9.8734	8.6468	63.8%	-0.1%	16.7318	
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	7.35	23.7424	23.7424	23.2541	21.0302	20.4085	18.5125	28.3%	8.2%	24.0150	
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWTH-II122	1/25/2010	Non Par	9.48	26.2676	26.2676	25.3085	21.9662	21.0134	18.6811	40.6%	8.3%	26.9020	
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAFI122	1/25/2010	Non Par	3.60	16.6861	16.6861	14.3227	11.2209	10.1833	8.0858	106.4%	7.7%	17.3170	
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	3.30	20.7920	20.7920	20.6694	19.4777	19.2262	18.0417	15.2%	3.0%	20.8430	
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUIDI122	5/3/2010	Non Par	-	NA	NA	NA	NA	NA	12.4150	NA	NA	12.4150	
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTHI122	7/20/2010	Non Par	-	NA	NA	NA	NA	NA	18.8430	18.7242	NA	NA	18.8686
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISCLPCI122	1/27/2011	Non Par	169.63	19.4096	19.4096	19.2681	19.1155	18.9392	18.7229	3.7%	5.3%	19.4100	
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOMI122	3/25/2011	Non Par	0.00	17.0280	17.0280	17.0280	17.0280	17.0280	17.0280	0.0%	0.0%	17.0397	
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMICI122	8/1/2011	Non Par	82.35	26.7058	26.7058	25.3869	20.8566	19.5172	16.6287	60.6%	11.1%	27.6240	
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFITI122	6/25/2002	Par	124.09	37.3944	37.3944	36.1665	34.9530	33.6366	32.3833	15.5%	15.4%	37.3944	
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFITI122	2/11/2003	Par	13.64	38.7072	38.7072	37.5173	36.3387	34.6747	33.1037	16.9%	16.2%	38.7072	
Total					3,613.69										

## 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 : 10-Jun-21

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

2. NAV should be upto 4 decimals

@ 2 funds viz., Unit Linked Wealth Builder Fund and Unit Linked Liquid fund are closed ended funds and are left with no policyholders.

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 31st March 2021	as % of total for this class	As at 31st March 2020	as % of total for this class	As at 31st March 2021	as % of total for this class	As at 31st March 2020	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,410	89.5%	1,087	86.9%	1,389	87.0%	1,058	83.3%
AA or better	129	8.2%	132	10.6%	122	7.6%	127	10.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	21	1.3%	0	0.0%	20	1.3%	0	0.0%
Any other	16	1.0%	31	2.5%	66	4.1%	86	6.7%
	<b>1,576</b>	<b>100.0%</b>	<b>1,250</b>	<b>100.0%</b>	<b>1,596</b>	<b>100.0%</b>	<b>1,270</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	427	27.1%	189	15.1%	427	26.7%	189	14.9%
more than 1 year and upto 3years	84	5.4%	156	12.5%	101	6.3%	158	12.4%
More than 3years and up to 7years	226	14.4%	422	33.7%	244	15.3%	455	35.8%
More than 7 years and up to 10 years	647	41.1%	193	15.5%	645	40.4%	189	14.9%
More than 10 years and up to 15 years	113	7.2%	191	15.3%	112	7.0%	190	14.9%
More than 15 years and up to 20 years	3	0.2%	28	2.3%	3	0.2%	28	2.2%
Above 20 years	74	4.7%	70	5.6%	64	4.0%	61	4.8%
	<b>1,576</b>	<b>100.0%</b>	<b>1,250</b>	<b>100.0%</b>	<b>1,596</b>	<b>100.0%</b>	<b>1,270</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	892	56.6%	674	53.9%	886	55.5%	663	52.2%
State Government	149	9.4%	3	0.2%	149	9.3%	3	0.2%
Corporate Securities	536	34.0%	573	45.9%	561	35.2%	605	47.6%
	<b>1,576</b>	<b>100.0%</b>	<b>1,250</b>	<b>100.0%</b>	<b>1,596</b>	<b>100.0%</b>	<b>1,270</b>	<b>100.0%</b>

Non Unit Linked

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st March 2021	as % of total for this class	As at 31st March 2020	as % of total for this class	As at 31st March 2021	as % of total for this class	As at 31st March 2020	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	7,092	99.7%	6,097	99.7%	7,092	99.7%	6,097	99.7%
AA or better	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	20	0.3%	20	0.3%	20	0.3%	20	0.3%
	<b>7,112</b>	<b>100.0%</b>	<b>6,117</b>	<b>100.0%</b>	<b>7,112</b>	<b>100.0%</b>	<b>6,117</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	279	3.9%	466	7.6%	279	3.9%	466	7.6%
more than 1 year and upto 3years	275	3.9%	270	4.4%	275	3.9%	270	4.4%
More than 3years and up to 7years	618	8.7%	368	6.0%	618	8.7%	368	6.0%
More than 7 years and up to 10 years	1,244	17.5%	525	8.6%	1,244	17.5%	525	8.6%
More than 10 years and up to 15 years	2,626	36.9%	2,082	34.0%	2,626	36.9%	2,082	34.0%
More than 15 years and up to 20 years	1,521	21.4%	700	11.4%	1,521	21.4%	700	11.4%
Above 20 years	549	7.7%	1,704	27.9%	549	7.7%	1,704	27.9%
	<b>7,112</b>	<b>100.0%</b>	<b>6,117</b>	<b>100.0%</b>	<b>7,112</b>	<b>100.0%</b>	<b>6,117</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	4,471	62.9%	4,571	74.7%	4,471	62.9%	4,571	74.7%
State Government	1,257	17.7%	184	3.0%	1,257	17.7%	184	3.0%
Corporate Securities	1,383	19.5%	1,362	22.3%	1,383	19.5%	1,362	22.3%
	<b>7,112</b>	<b>100.0%</b>	<b>6,117</b>	<b>100.0%</b>	<b>7,112</b>	<b>100.0%</b>	<b>6,117</b>	<b>100.0%</b>

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Non-ULIP includes Shareholder fund.
4. 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	Q4 '20-21	AS AT MARCH 31, 2021	Q4 '19-20	AS AT MARCH 31, 2020
Aviva Group Holdings Limited	Significant Influence	Recovery of reimbursement of Travel related expenses & secondment charges of expats	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
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
		Net Balance Receivable/ (Payable)	-	-	0.25	0.25
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	31.79	133.30	35.64	134.55
		Net Balance Receivable/ (Payable)	-	-	11.24	11.24
Experian Credit Information Company of India Private Limited	Entity in which relative of director is a director	Professional charges for database access	0.52	0.64	-	0.01
		Net Balance Receivable/ (Payable)	-	-	-	-
Nilesh Karia	Key Managerial Personnel	Remuneration	(99.16)	(271.50)	(55.9)	(55.9)
Anuj Arora	Key Managerial Personnel	Remuneration	(8.77)	(31.20)	(24.3)	(24.3)
Trevor Bull	Key Managerial Personnel	Remuneration	(107.57)	(459.15)	(82.96)	(355.83)
Amit Malik	Key Managerial Personnel	Remuneration	(128.86)	(128.86)	-	-
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of implementation of Cyber Ark in Aviva India	70.57	168.20	40.53	56.02
		Payable towards secondment charges of expats	(14.75)	(33.43)	(34.00)	75.00
		Recovery of travel related expenses & secondment charges of expats	-	6.72	70.10	70.10
		Balance Receivable/(Payable)	141.49	141.49	-	-

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

BOD and Key Person information			January - March 2021	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Anand Chand Burman	Director	NA	NA
2	Bobby Parikh	Director	NA	NA
3	\$E V Sumithasri	Director	12.02.2021	NA
4	Chetan Singh	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	*Trevor Bull	Director	13.01.2021	NA
10	Suresh Mahalingam	Director	NA	NA
11	**Amit Malik	Chief Executive Officer and Managing Director	01.01.2021	NA
12	***Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	15.01.2021
13	Ajai Kumar Tripathi	Appointed Actuary and officiating Chief Investment Officer(CIO)	NA	NA
14	Joydev Sengupta	Head- Legal	NA	NA
15	Nilesh Ratilal Karia	Chief Financial Officer	NA	NA
17	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	NA	NA
17	#Ali Onder Lulu	Chief Distribution Officer	NA	11.03.2021
18	Prashant Kalaver	Chief of Internal Audit	NA	NA
19	##Akhilesh Gupta	Chief Investment officer	19.03.2021	NA
20	###Kunal Anand	Chief Operations and Customer Services Officer	19.01.2021	NA
21	^Vinit Kapahi	Head- Marketing	19.01.2021	NA
22	^^Ashish Mittal	Head- People Function	19.01.2021	NA
23	Anuj Arora	Company Secretary	NA	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

\*Mr Trevor Bull appointed as Director w.e.f 13.01.2021

\*\*Mr Amit Malik appointed as CEO&amp;MD w.e.f 01.01.2021

\*\*\* Ms Anjali Malhotra Nanda resigned as Chief Customer, Marketing and Digital Officer w.e.f 15.01.2021

# Mr Ali Onder Lulu resigned as Chief Distribution Officer w.e.f 11.03.2021

## Mr Akhilesh Gupta appointed as Chief Investment Officer w.e.f 19.03.2021

### Mr Kunal Anand appointed as Chief Operations and Customer Services Officer w.e.f 19.01.2021

^Vinit Kapahi appointed as Head- Marketing w.e.f 19.01.2021

^^Ashish Mittal appointed as Head- People Function w.e.f 19.01.2021.

\$ EV Sumithasri was re appointed as Independent director w.e.f 12.02.2021 evethough she continues without the break.



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 MARCH 31, 2021	AS AT MARCH 31, 2020
01	Available Assets in Policyholders' Fund:	1,047,719	897,600
	Deduct:	-	-
02	Mathematical Reserves	1,010,871	854,202
03	Other Liabilities	30,623	44,050
04	<b>Excess in Policyholders' funds</b>	6,225	(653)
05	Available Assets in Shareholders Fund:	61,771	65,061
	Deduct:	-	-
06	Other Liabilities of shareholders' fund	298	82
07	<b>Excess in Shareholders' funds</b>	61,473	64,979
08	Total ASM (04)+(07)	67,698	64,327
09	Total RSM	30,208	26,564
10	<b>Solvency Ratio (ASM/RSM)</b>	2.24	2.42

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;
- Items No. 05 is the amount of Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Shareholders A/c

## FORM - 7

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

Statement As on : 31st March 2021

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

## Name of the Fund - LIFE FUND

Based on Audited Financials

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)
1	Investment Assets (As per Form 5)	1,176.74	1,051.36	-	-	169.62	219.47	5,544.00	4,775.25	6,890.35	6,046.08
2	Gross NPA	32.07	13.03	-	-	-	-	-	-	32.07	13.03
3	% of Gross NPA on Investment Assets (2/1)	2.73%	1.24%	-	-	-	-	-	-	0.47%	0.22%
4	Provision Made on NPA	24.07	9.77	-	-	-	-	-	-	24.07	9.77
5	Provision as a % on NPA (4/2)	75.04%	75.00%	-	-	-	-	-	-	75.04%	75.00%
6	Provision on Standard Assets	-	14.29	-	-	-	-	6.41	8.08	6.41	22.38
7	Net Investment Assets (1-4)	1,152.67	1,041.59	-	-	169.62	219.47	5,544.00	4,775.25	6,866.29	6,036.31
8	Net NPA (2-4)	8.01	3.26	-	-	-	-	-	-	8.01	3.26
9	% of Net NPA to Net Investment Assets (8/7)	0.69%	0.31%	-	-	-	-	-	-	0.12%	0.05%
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

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

Bonds/Debentures include the Bonds having a Category Code of CGSL.

Gross NPA includes redeemed securities amounting to INR 11.83 Cr.

Provision on Standard Assets includes provision on INVITS and equity shares

Chief Financial Officer

FORM - 7

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

Statement As on : 31st March 2021

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

**Name of the Fund -Pension General Annuity Fund**

Based on Audited Financials

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)
1	Investment Assets (As per Form 5)	43.14	67.58	-	-	1.91	23.47	225.42	252.88	270.47	343.93
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	43.14	67.58	-	-	1.91	23.47	225.42	252.88	270.47	343.93
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

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 - 7

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

Statement As on : 31st March 2021

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

## Name of the Fund -ULIP Fund

Based on Audited Financials

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)
1	Investment Assets (As per Form 5)	378.38	495.39	-	-	157.15	77.89	3,078.17	2,215.98	3,613.69	2,789.26
2	Gross NPA	65.56	25.56	-	-	-	-	-	-	65.56	25.56
3	% of Gross NPA on Investment Assets (2/1)	17.33%	5.16%	-	-	-	-	-	-	1.81%	0.92%
4	Provision Made on NPA	49.31	19.31	-	-	-	-	-	-	49.31	19.31
5	Provision as a % on NPA (4/2)	75.21%	75.54%	-	-	-	-	-	-	75.21%	75.54%
6	Provision on Standard Assets	-	35.01	-	-	-	-	-	-	-	35.01
7	Net Investment Assets (1-4)	378.38	495.39	-	-	157.15	77.89	3,078.17	2,215.98	3,613.69	2,789.26
8	Net NPA (2-4)	16.25	6.25	-	-	-	-	-	-	16.25	6.25
9	% of Net NPA to Net Investment Assets (8/7)	4.29%	1.26%	-	-	-	-	-	-	0.45%	0.22%
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

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

\*\* 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. 3614.14 Cr.

-  
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 March 2021  
Statement of Investment and Income on Investment  
Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

Based on Audited Financials

Rs Crore														
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	4,096.41	179.89	4.4%	4.4%	4,233.24	478.80	11.3%	11.3%	4,174.91	344.77	8.3%	8.3%
	Treasury Bills	CTRB	12.90	0.11	0.9%	0.9%	14.98	0.68	4.6%	4.6%	82.87	5.35	6.5%	6.5%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	1,197.45	20.17	1.7%	1.7%	728.10	49.69	6.8%	6.8%	87.24	6.78	7.8%	7.8%
	Central Government Guaranteed Loans/Bonds	CGSL	8.07	0.17	2.1%	2.1%	8.08	0.69	8.6%	8.6%	8.09	0.69	8.6%	8.6%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	23.14	0.40	1.7%	1.7%	20.67	1.46	7.1%	7.1%	17.95	1.28	7.1%	7.1%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	163.26	3.30	2.0%	2.0%	178.08	14.77	8.3%	8.3%	174.44	11.86	6.8%	6.8%
	Bonds / Debentures issued by HUDCO	HTHD	88.17	1.40	1.6%	1.6%	67.72	4.33	6.4%	6.4%	0.00	0.00	0.0%	0.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	3.7%	3.7%	0.21	(0.80)	-373.7%	-373.7%	0.45	0.06	12.5%	12.5%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.04	-	0.0%	0.0%	1.82	(1.59)	-87.2%	-87.2%	1.37	(0.60)	-43.6%	-43.6%
	Infrastructure - PSU - Debentures / Bonds	IPTD	735.71	14.59	2.0%	2.0%	714.06	57.82	8.1%	8.1%	613.46	50.65	8.3%	8.3%
	Infrastructure- Infrastructure Development Fund	IDDF	-	-	0.0%	0.0%	1.64	(0.30)	-18.4%	-18.4%	19.37	0.68	3.5%	3.5%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	15.08	0.26	1.7%	1.7%	14.12	1.10	7.8%	7.8%	-	-	0.0%	0.0%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	85.37	1.60	1.9%	1.9%	88.40	7.16	8.1%	8.1%	90.49	6.87	7.6%	7.6%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.01	0.00	5.9%	5.9%	0.28	(1.53)	-541.4%	-541.4%	0.80	0.49	60.7%	60.7%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.76	0.00	0.4%	0.4%	19.19	(27.74)	-144.6%	-144.6%	15.78	(7.37)	-46.7%	-46.7%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	17.77	0.85	4.8%	4.8%	19.77	4.13	20.9%	20.9%	20.92	4.11	19.6%	19.6%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	21.09	1.23	0.06	0.06	80.11	5.88	7.3%	7.3%
	Units of Infrastructure Investment Trust	EIIT	35.23	3.41	9.7%	9.7%	35.38	3.33	9.4%	9.4%	35.81	(2.50)	-7.0%	-7.0%
	Deposits - Repo / Reverse Repo	ECMR	178.69	1.28	0.7%	0.7%	128.83	3.72	2.9%	2.9%	99.60	4.92	4.9%	4.9%
	Corporate Securities - Debentures	ECOS	45.47	0.87	1.9%	1.9%	70.49	5.97	8.5%	8.5%	65.39	5.22	8.0%	8.0%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	20.24	(0.00)	0.0%	0.0%	20.24	0.00	0.0%	0.0%	24.93	(24.09)	-96.6%	-96.6%
	Equity Shares (incl Co-op Societies)	OESH	0.06	0.00	5.4%	5.4%	4.32	(6.91)	-159.8%	-159.8%	1.59	(0.01)	-0.5%	-0.5%
	TOTAL		6,723.83	228.32	3.4%	3.4%	6,390.71	596.02	9.3%	9.3%	5,615.57	415.04	0.07	0.07

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: 10-Jun-21

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
- YTD Income on investment excludes the Income on Investment of UnclaimedPolicyholders Fund

Chief Financial Officer

Name of the Fund -LIFE FUND

Based on Audited Financials

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>

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

FORM L-34-YIELD ON INVESTMENTS-1

Name of the Fund -Pension General Annuity Fund

Based on Audited Financials

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	201.46	3.79	1.9%	1.9%	204.52	15.81	7.7%	7.7%	205.00	18.22	8.9%	8.9%
	Treasury Bills	CTRB	-	-	0.0%	0.0%	3.48	0.21	6.1%	6.1%	22.19	1.41	6.4%	6.4%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	18.82	0.26	1.4%	1.4%	21.67	1.77	8.2%	8.2%	7.58	0.50	6.6%	6.6%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	0.0%	0.0%	3.78	0.44	11.7%	11.7%	13.59	1.07	7.9%	7.9%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS										-	-	0.0%	0.0%
	Infrastructure - PSU - Debentures / Bonds	IPTD	43.22	0.93	2.2%	2.2%	45.18	4.04	8.9%	8.9%	50.42	4.36	8.7%	8.7%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	-	-	1.37	0.46	-	-	-	-	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	2.50	0.20	8.0%	8.0%	8.48	0.58	6.8%	6.8%
	Deposits - Repo / Reverse Repo	ECMR	5.02	0.04	0.7%	0.7%	8.63	0.25	2.9%	2.9%	7.64	0.39	5.0%	5.0%
	Corporate Securities - Debentures	ECOS	-	-	0.0%	0.0%	0.35	0.03	7.3%	7.3%	0.33	0.02	7.3%	7.3%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	0.0%	0.0%	0.66	(0.03)	-5.0%	-5.0%
	TOTAL		268.51	5.02	1.9%	1.9%	291.49	23.21	8.0%	8.0%	315.90	26.52	8.4%	8.4%

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: 10-Jun-21

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

Chief Financial Officer

Name of the Fund -LIFE FUND

Based on Audited Financials

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>

Rs Crore

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

Name of the Fund -ULIP Fund

Based on Audited Financials

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	494.43	(1.57)	-0.3%	0.2%	547.49	44.51	8.1%	8.1%	872.27	91.66	10.5%	10.5%
	Treasury Bills	CTRB	190.71	1.65	0.9%	0.5%	149.11	5.89	3.9%	3.9%	117.33	7.15	6.1%	6.1%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	341.76	(0.86)	-0.3%	0.3%	161.95	14.69	9.1%	9.1%	44.33	7.25	16.4%	16.4%
	Central Government Guaranteed Loans / Bonds	CGSL												
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	147.00	(0.34)	-0.2%	0.7%	153.90	14.18	9.2%	9.2%	127.93	15.04	11.8%	11.8%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	22.68	2.83	12.5%	4.4%	27.16	12.74	46.9%	46.9%	80.05	(30.87)	-38.6%	-38.6%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	137.33	14.73	10.7%	0.7%	127.96	47.40	37.0%	37.0%	165.58	(33.24)	-20.1%	-20.1%
	Infrastructure - PSU - Debentures / Bonds	IPTD	105.79	(0.31)	-0.3%	0.9%	124.10	11.29	9.1%	9.1%	60.80	8.32	13.7%	13.7%
	Infrastructure- Infrastructure Development Fund	IDDF	-	-	-	-	-	-	-	-	4.28	(0.90)	-20.9%	-20.9%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	44.83	0.53	1.2%	2.2%	49.98	4.71	9.4%	9.4%	42.95	6.87	16.0%	16.0%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	2.37	(0.81)	-34.4%	-34.4%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	48.55	4.44	9.1%	2.1%	53.99	12.92	23.9%	23.9%	93.69	(33.37)	-35.6%	-35.6%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,489.96	89.32	6.0%	0.1%	1,306.31	774.07	59.3%	59.3%	1,266.44	(339.90)	-26.8%	-26.8%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	0.08	0.01	16.2%	16.2%	0.30	0.05	17.6%	17.6%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	14.04	0.84	6.0%	6.0%	25.78	1.89	7.3%	7.3%
	Deposits - Repo / Reverse Repo	ECMR	115.70	0.81	0.7%	0.9%	154.79	4.46	2.9%	2.9%	195.93	10.25	5.2%	5.2%
	Corporate Securities - Debentures	ECOS	80.64	(0.24)	-0.3%	1.2%	111.20	10.75	9.7%	9.7%	100.03	12.14	12.1%	12.1%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	28.59	-	-	-	28.59	-	-	-	31.91	-	0.0%	0.0%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	143.58	27.27	19.0%	0.7%	89.28	66.64	74.6%	74.6%	95.00	(53.75)	-56.6%	-56.6%
	Reclassified Approved Investments - Debt	ORAD	36.94	0.39	1.1%	2.7%	33.48	7.65	22.9%	22.9%	51.45	(49.71)	-96.6%	-96.6%
	Equity Exchange Traded Fund	OETF	224.23	16.24	7.2%	0.4%	172.19	96.21	55.9%	55.9%	216.61	(90.25)	-41.7%	-41.7%
	TOTAL		3,652.75	154.89	4.2%	4.2%	3,305.59	1,128.95	34.2%	34.2%	3,595.05	(472.17)	-13.1%	-13.1%

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: 10-Jun-21

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: 31st March 2021  
Statement of Downgraded Investment  
Periodicity of Submission: Quarterly

Name of Fund - LIFE FUND  
Based on Audited Financials

PART - A

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

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: 10-Jun-21

Chief Financial Officer

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded to the original grade or above, 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. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority  
@ 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-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122  
Statement as on: 31st March 2021  
Statement of Downgraded Investment  
Periodicity of Submission: Quarterly

Name of Fund - Pension General Annuity Fund  
Based on Audited Financials

PART - A

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

CERTIFICATION

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

Date: 10-Jun-21

Chief Financial Officer

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded to the original grade or above, 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. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority



FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122  
Statement as on: 31st March 2021  
Statement of Downgraded Investment  
Periodicity of Submission: Quarterly

Name of Fund - ULIP Fund  
Based on Audited Financials

PART - A

Rs Crore									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>								
	NIL								
B.	<u>As on Date</u> <sup>2</sup>								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I07IQ8)	HTDN	63.79	28-Mar-18	CRISIL	AAA	AA	10-Feb-20	
	9.00% Indiabulls Hsg Fin Ltd- 26-09-2026 (ISIN : INE148I07GL3)	HTDN	5.43	30-Mar-17	CARE	AAA	AA	17-Feb-20	
	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	20.67	30-Oct-12	CARE	AA	BBB	10-Nov-20	

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: 10-Jun-21

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded to the original grade or above, 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. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

Rating of 9.90% Yes Bank NCD 28.03.2022 was upgraded to BBB on 10-Nov-20

Chief Financial Officer

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

(Rs in Lakhs)																	
S.No.	Particulars	Q4 '20-21				Q4 '19-20				AS AT MARCH 31, 2021				AS AT MARCH 31, 2020			
		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	6	946	946	237	8	898	897	222	7	1,047	1,047	262	15	1,146	1,141	324
	From 10,000-25,000	14	8	5	14	6	3	3	12	43	24	19	68	34	20	17	227
	From 25001-50,000	7	2	-	9	-	-	(11)	-	64	15	13	66	37	9	6	62
	From 50,001- 75,000	7	1	1	50	-	-	-	-	25	4	3	76	7	1	1	9
	From 75,000-100,000	10	1	1	12	10	1	-	20	30	3	3	32	28	3	2	50
	From 1,00,001 -1,25,000	-	-	-	-	13	1	1	25	-	-	-	-	13	1	1	25
	Above Rs. 1,25,000	75	-	-	75	-	-	-	-	230	4	3	385	25	1	1	31
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	61	21	15	-	75	26	18	-	244	80	63	-	297	102	86	-
	From 50,001-100,000	56	9	8	-	62	8	7	-	170	25	21	-	209	30	28	-
	From 1,00,001-150,000	12	1	1	-	37	3	3	-	76	6	5	-	97	8	7	-
	From 150,001- 2,00,000	19	1	1	-	15	1	1	-	68	4	2	-	51	3	2	-
	From 2,00,001-250,000	21	1	-	-	-	-	-	-	71	3	1	-	46	2	2	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	26	1	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	98	2	1	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	(1,333)	(2)	-	-	(1,269)	14	-	2,105	(2,113)	(2)	-	9	(5,715)
	From 10,000-25,000	-	-	-	-	0	-	4	35	0	-	1	(23)	1	-	6	57
	From 25001-50,000	-	-	-	-	1	-	8	77	1	-	104	86	4	-	38	311
	From 50,001- 75,000	-	-	-	-	1	-	2	24	1	-	2	29	1	-	2	24
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	1	-	5	58
	From 1,00,001 -1,25,000	2	-	397	251	-	-	-	-	5	-	1,235	671	3	-	47	126
	Above Rs. 1,25,000	135	1	2,755	5,733	60	1	3,140	3,042	216	1	8,296	10,778	248	1	5,630	10,158
	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	19	686	687	327	(11)	666	662	2,841	141	2,238	2,239	1,933	52	2,521	2,503	28,731
	From 10,000-25,000	333	1,633	1,626	13,063	235	1,223	1,209	15,099	953	4,901	4,877	36,270	823	4,447	4,413	68,332
	From 25001-50,000	941	2,190	2,176	20,298	779	1,982	1,977	18,225	2,557	6,273	6,227	58,697	2,543	6,766	6,745	65,727
	From 50,001- 75,000	506	776	756	8,369	280	557	555	6,048	1,198	1,912	1,874	21,643	912	1,697	1,687	21,414
	From 75,000-100,000	1,369	1,409	1,404	18,911	673	701	700	10,988	2,729	2,794	2,785	40,286	1,991	2,054	2,052	35,314
	From 1,00,001 -1,25,000	239	222	217	3,574	123	142	141	3,596	516	434	428	7,483	374	385	383	8,723
	Above Rs. 1,25,000	3,479	1,072	1,068	42,188	1,677	516	514	22,484	6,848	2,131	2,125	88,670	4,808	1,545	1,538	75,375
	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	(16)	-	14,060	(66,808)	(7)	-	15,163	(106,365)	5	7	39,319	(440,495)	(81)	-	55,486	(724,467)
	From 10,000-25,000	5	1	5,013	7,570	3	3	7,099	4,230	15	2	13,268	20,088	18	3	9,466	19,755
	From 25001-50,000	9	6	4,973	7,930	5	-	2,400	5,909	25	16	16,944	25,776	19	-	4,686	15,118
	From 50,001- 75,000	9	2	3,489	4,253	4	1	1,921	2,222	29	9	11,549	23,875	19	1	3,310	11,634
	From 75,000-100,000	10	6	10,958	6,040	5	3	778	8,898	19	7	13,382	20,629	15	3	869	13,554
	From 1,00,001 -1,25,000	7	1	208	354	-	-	-	-	21	5	1,583	13,348	17	-	1,108	8,660
	Above Rs. 1,25,000	1,249	7	67,276	93,843	1,061	11	99,514	329,556	5,568	91	382,303	1,810,496	9,135	38	344,604	884,187
	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

S.No.	Particulars	Q4 '20-21				Q4 '19-20				AS AT MARCH 31, 2021				AS AT MARCH 31, 2020			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
<b>2</b>	<b>Renewal Premium</b>																
	i Individual																
	From 0-10000	1,665	20,901	20,617	774,032	1,670	20,807	20,526	762,373	5,381	85,323	84,231	3,080,979	5,617	89,918	88,709	3,147,374
	From 10,000-25,000	5,081	22,252	21,834	517,507	5,023	22,688	22,284	510,675	14,199	84,556	83,226	2,057,331	15,333	91,546	90,072	2,080,878
	From 25001-50,000	7,405	13,161	12,899	200,723	6,777	13,120	12,863	192,325	19,425	48,627	47,672	757,624	20,075	50,230	49,209	761,609
	From 50,001- 75,000	2,284	2,697	2,590	51,516	2,628	2,669	2,561	49,301	6,196	10,816	10,471	208,964	6,084	10,970	10,592	208,954
	From 75,000-100,000	5,469	4,334	4,310	86,833	4,621	4,123	4,101	81,898	13,644	13,580	13,506	282,323	13,743	13,629	13,548	280,832
	From 1,00,001 -1,25,000	1,251	808	789	20,972	1,699	818	797	20,679	3,356	3,172	3,082	84,586	3,426	3,306	3,205	89,275
	Above Rs. 1,25,000	13,187	3,191	3,157	175,865	14,609	3,169	3,126	182,736	31,439	10,050	9,931	597,631	32,547	10,164	10,028	577,461
	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	-	1	1,731	17	0	4	65,736	547	8	30	63,163	6,225	(19)	65	161,974	30,006
	From 10,000-25,000	1	2	41	247	1	-	-	138	5	14	9,105	4,421	6	20	8,873	2,971
	From 25001-50,000	2	6	10,948	2,772	3	3	758	215	13	28	40,259	16,446	17	30	5,310	10,631
	From 50,001- 75,000	2	-	-	-	2	2	380	1,302	9	10	57,937	17,545	13	19	2,102	8,467
	From 75,000-100,000	-	-	-	-	2	1	314	788	9	7	578	5,054	13	11	1,306	8,685
	From 1,00,001 -1,25,000	-	-	-	-	2	-	-	35	14	8	1,907	8,688	15	6	1,024	5,777
	Above Rs. 1,25,000	132	15	114,468	84,693	52	8	6,197	33,515	817	52	217,417	739,740	735	59	99,193	554,838
	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)

Business Acquisition through different channels (Group)													
Sl. No.	Channels	Q4 '20-21			Q4 '19-20			AS AT MARCH 31, 2021			AS AT MARCH 31, 2020		
		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	-	29	80	-	163	1	1	242	85	-	364	3
2	Corporate Agents-Banks	11	19,327	236	-	-	-	11	24,069	244	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	9	83,359	82	14.00	109,568	345	107	383,103	1,582	34	350,008	835
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	4	6,414	1,012	5.00	20,298	786	19	82,677	4,008	12	74,894	8,561
<b>Total(A)</b>		<b>24</b>	<b>109,129</b>	<b>1,410</b>	<b>19</b>	<b>130,029</b>	<b>1,131</b>	<b>138</b>	<b>490,091</b>	<b>5,918</b>	<b>46</b>	<b>425,266</b>	<b>9,399</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total (A+B)</b>		<b>24</b>	<b>109,129</b>	<b>1,410</b>	<b>19</b>	<b>130,029</b>	<b>1,131</b>	<b>138</b>	<b>490,091</b>	<b>5,918</b>	<b>46</b>	<b>425,266</b>	<b>9,399</b>

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q4 '20-21		Q4 '19-20		AS AT MARCH 31, 2021		AS AT MARCH 31, 2020	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1,680	1,950	1,788	1,572	5,352	4,695	6,572	4,763
2	Corporate Agents-Banks	4,862	2,115	2,985	882	10,153	4,311	6,565	2,038
3	Corporate Agents -Others	401	752	281	309	1,264	1,720	1,156	1,463
4	Brokers	62	196	190	152	189	517	531	457
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,974	2,160	1,484	1,083	4,943	4,847	5,917	3,670
	<b>Total (A)</b>	<b>8,979</b>	<b>7,173</b>	<b>6,728</b>	<b>3,997</b>	<b>21,901</b>	<b>16,089</b>	<b>20,741</b>	<b>12,391</b>
1	Referral (B)	-	1	-	(17)	-	4	-	(31)
	<b>Grand Total (A+B)</b>	<b>8,979</b>	<b>7,174</b>	<b>6,728</b>	<b>3,980</b>	<b>21,901</b>	<b>16,093</b>	<b>20,741</b>	<b>12,360</b>

## 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	16	1,936	960	449	55	-	3,416	772,745
2	Survival Benefit	2,385	5,114	765	15	-	-	8,279	414,881
3	for Annuities / Pension	190	1,186	151	123	137	163	1,950	6,953
4	For Surrender	-	4391	0	0	0	0	4,391	1,737,022
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	1	0	0	0	0	1	200
	HCB	-	1	0	0	0	0	1	32
	ADB	-	4	0	0	0	0	4	1,150
	IB	9	42	7	2	1	3	64	1,731
6	Partial Withdrawals	-	795	0	0	0	0	795	168,313
7	Auto Foreclosure	-	624	2	0	0	0	626	163,204
8	EL Surrender	-	2017	20	0	0	0	2,037	136,286
9	Death Claims	-	402	11	2	0	0	415	508,639

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	-	25	4	-	-	-	29	1,233
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	7	3	-	-	-	10	9,060
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	141	19	1	-	-	161	812
7	Gratuity	-	1,416	8	-	-	-	1,424	75,359
8	Leave encashment	-	18	-	-	-	-	18	698
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	472	68	13	-	-	553	178,807

## 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	94	8,145	1,299	4,015	59	7	-	-	-	91	-	-
2	Claims reported during the period*	332	3,978	7,011	2,178	4,354	798	626	2,037	2	56	1	4
3	Claims Settled during the period	415	3,416	8,279	1,950	4,391	795	626	2,037	1	64	1	4
4	Claims Repudiated during the period	11	-	-	-	-	-	-	-	-	-	-	-
	Less than 2 years from the date of acceptance												
a	of risk	8	-	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	3	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	5,484	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	3,223	31	4,243	13	8	-	-	-	77	-	-
	Less than 3 months	-	1,874	-	693	13	8	-	-	-	8	-	-
	3 months to 6 months	-	1,349	-	386	-	-	-	-	-	10	-	-
	6 months to 1 year	-	-	-	854	-	-	-	-	-	13	-	-
	1 year and above	-	-	-	2,310	-	-	-	-	-	46	-	-

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

\*\* 9 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	64	7	-	-	-	-	-	39	-	-
2	Claims reported during the period*	491	22	-	-	10	-	-	1,385	18	161
3	Claims Settled during the period	553	29	-	-	10	-	-	1,424	18	161
4	Claims Repudiated during the period	2	-	-	-	-	-	-	-	-	-
	Less than 2 years from the date of acceptance										
a	of risk	2	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	-
	Less than 3 months	-	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-	-
	1 year 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	-	4	-	2	2	-	6
b)	Policy Servicing	21	207	91	101	36	0	228
c)	Proposal Processing	2	7	4	4	1	0	9
d)	Survival Claims	4	79	41	28	14	0	83
e)	ULIP Related	-	17	-	10	2	0	18
f)	Unfair Business Practices	15	236	60	46	145	0	251
g)	Others	-	-	-	-	-	-	58
<b>Total Number</b>		<b>46</b>	<b>607</b>	<b>215</b>	<b>233</b>	<b>205</b>	<b>0</b>	<b>653</b>

2	Total No. of policies during previous year:	20741
3	Total No. of claims during previous year:	181
4	Total No. of policies during current year:	21901
5	Total No. of claims during current year:	332
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	40.06
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	14.87

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

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



## 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	5.95% for first 5 years and 5.1% thereafter	NA	5.95% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities – Non-participating policies	NA	5.95% for first 5 years and 5.1% thereafter	NA	5.95% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	5.95% for first 5 years and 5.1% thereafter	NA	5.95% for first 5 years and 5.1% thereafter
6.	Unit Linked	7.2% for first 5 years and 6.35% thereafter	5.95% for first 5 years and 5.1% thereafter	7.2% for first 5 years and 6.35% thereafter	5.95% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	5.95% for first 5 years and 5.1% thereafter	NA	5.95% for first 5 years and 5.1% 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	115.0%	115.0%
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	51.0%	115.0%
6.	Unit Linked	51.0%	115.0%
7.	Health Insurance	63.8%	115.0%

\*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/regular premium group term plan and group regular endowment type product the mortality rate assumption varies from 58.4% to 226.0%.

3) **Expense:**

i. **Individual Business -Fixed expenses**

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	1,052	1,052
2.	Life- Non-participating Policies	54	1,052
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	1,052	1,052
5.	Individual Pension Plan	1,052	1,052
6.	Unit Linked	1,104	1,104
7.	Health Insurance	789	789

- ii. **Group Business** For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis  
For single/regular premium group term plan and group regular endowment type product the fixed expense assumption varies from 0 to 562

- 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 Term 18	Aviva Dhan Nirman - Policy Term 21	Aviva Dhan Nirman - Policy Term 25	Aviva Dhan Nirman - Policy Term 30	Aviva Dhan Vriddhi Plus Premium Payment Term 5	Aviva Dhan Vriddhi Plus Premium Payment Term 7	Aviva Dhan Vriddhi Plus Premium Payment Term 11
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 after 12 months of death / Claims reported within 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

Following changes made in economic assumptions since last valuation.

For Non-Linked Non-Participating policies, Non Unit interest rate has changed to (5.95% for first 5 years and 5.1% thereafter) from (6.1% for first 5 years and 5.1% thereafter)

For Unit Linked policies, Unit growth rate changed to (7.2% for first 5 years and 6.35% thereafter) from (6.2% for first 5 years and 5.2% thereafter)

For Unit Linked policies, Non Unit interest rate changed to (5.95% for first 5 years and 5.10% thereafter) from (6.1% for first 5 years and 5.10% thereafter)

**(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 <sup>nd</sup> policy month):					
S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding i-Life, i-Shield, i-Life Total and i-Life Secure i-Term Smart)	789	0.76%	-	0.0575%
2	All Traditional Endowment Products (excluding Dhan Suraksha)	1052	1.01%	-	0.0575%
3	Aviva Dhan Suraksha - Traditional Endowment Product	105	1.04%	-	0.0575%
4	All UL Endowment (fully underwritten)	1104	1.07%	-	0.2300%
5	All UL Endowment (Simplified Underwritten)	1104	1.07%	-	0.2300%
6	All UL Pension Products	1104	1.07%	-	0.2300%
7	Single Premium UL Products	1104	0.00%	-	0.2300%
8	i-Life, i-Shield, i-Life Secure, i-Life Total, i-Term Smart	789	1.73%	-	0.0575%
9	Rural Endowment	132	0.00%	-	0.0575%
10	Rural Term Assurance	54	0.00%	-	0.0500% to 0.0575%
11	Heath Secure	789	1.73%	-	0.0575%
12	Heart Care	789	0.76%	-	0.0575%
13	iGrowth	1104	1.73%	-	0.2300%

For single premium group term plan and group endowment type product the fixed expense assumption changed to (0 to 561.96) from (0 to 535.2)

**(3) Mortality Assumptions**

Mortality assumption for Individual Life Participating products of the company has changed to 115% from 75.9%.  
Mortality assumption under Individual Pension products of the company has changed to (51% to 115%) from (56.1% to 75.9%).  
Mortality assumption under Individual Health products of the company has changed to (63.8% to 115%) from (63.8% to 75.9%).  
Mortality assumptions for Individual Unit Linked plans has changed to (51% to 115%) from (56.1% to 75.9%).