



IRDA Public Disclosures

QUARTER ENDED JUNE 30, 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	GRIEVANCE DISPOSAL	54
40	L-42	VALUATION BASIS (LIFE INSURANCE)	55-57

UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2021
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q1 '21-22	AS AT JUNE 30, 2021
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net										
(a) Premium	L-4	534,487	28,122	42,497	1,351,362	33,715	177,033	-	2,167,216	2,167,216
(b) Reinsurance ceded		(7,604)	-	-	(133,493)	-	(60,521)	-	(201,618)	(201,618)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		526,883	28,122	42,497	1,217,869	33,715	116,512	-	1,965,598	1,965,598
Income from Investments										
(a) Interest, Dividends and Rent – Gross		250,218	28,705	46,213	1,210,964	47,083	5,903	-	1,589,086	1,589,086
(b) Profit on sale/redemption of investments		732,238	87,606	38,919	132,217	-	310	-	991,290	991,290
(c) (Loss) on sale/ redemption of investments		(46,232)	(5,261)	(7,264)	-	-	-	-	(58,757)	(58,757)
(d) Transfer/Gain on revaluation/change in fair value		923,580	104,910	(22,539)	2,589	-	-	-	1,008,540	1,008,540
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		1,859,804	215,960	55,329	1,345,770	47,083	6,213	-	3,530,159	3,530,159
Other Income										
(a) Fee, Charges and Rent Income		-	3	-	7,699	18	-	-	7,720	7,720
(b) Contribution from Shareholders Account		-	-	-	-	-	-	-	-	-
- towards extra mortality/other charges		2,764	-	-	1,026	-	-	-	3,790	3,790
- towards excess of expense of management		-	-	-	-	-	-	-	-	-
- towards deficit funding and others		63,211	-	-	375	24,760	45,778	1,881	136,005	136,005
TOTAL (A)		2,452,662	244,085	97,826	2,572,739	105,576	168,503	1,881	5,643,272	5,643,272
Commission*	L-5	6,455	47	1,017	37,747	813	1,950	-	48,029	48,029
Service Tax/Goods & Service Tax charges on Linked Charges		31,259	1,870	1,114	-	-	-	-	34,243	34,243
Operating Expenses related to Insurance Business	L-6	180,248	8,199	3,153	428,770	24,384	12,748	-	657,502	657,502
Provision for Doubtful debts		1,333	60	23	3,174	181	94	-	4,865	4,865
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	(5,002)	-	-	-	(5,002)	(5,002)
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		219,295	10,176	5,307	464,689	25,378	14,792	-	739,637	739,637
Benefits Paid (Net)	L-7	871,963	76,419	100,415	807,630	30,720	197,212	-	2,084,359	2,084,359
Interim Bonuses Paid		2,486	322	-	181	110	-	-	3,099	3,099
Change in valuation of liability in respect of life policies										
(a) Gross		972,435	152,568	(8,205)	1,197,556	21,900	29,097	1,881	2,367,232	2,367,232
(b) Amount ceded in Reinsurance		201	-	-	4,375	(5)	(72,598)	-	(68,027)	(68,027)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		391,022	-	-	-	-	-	-	391,022	391,022
TOTAL (C)		2,238,107	229,309	92,210	2,009,742	52,725	153,711	1,881	4,777,685	4,777,685
TOTAL (B+C)		2,457,402	239,485	97,517	2,474,431	78,103	168,503	1,881	5,517,322	5,517,322
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		(4,740)	4,600	309	98,308	27,473	-	-	125,950	125,950
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(4,744)	1,688	-	(958)	(141)	-	-	(4,155)	(4,155)
Transfer to Balance sheet		4	2,912	309	99,266	27,614	-	-	130,105	130,105
TOTAL (D)		(4,740)	4,600	309	98,308	27,473	-	-	125,950	125,950
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		2,486	322	-	181	110	-	-	3,099	3,099
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		(4,740)	4,600	309	98,308	27,473	-	-	125,950	125,950
(d) Total Surplus: ((a)+(b)+(c)):		(2,254)	4,922	309	98,489	27,583	-	-	129,049	129,049

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

UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2020
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q1 '20-21	AS AT JUNE 30, 2020
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net										
(a) Premium	L-4	617,032	32,020	30,483	1,065,662	33,090	182,992	-	1,961,279	1,961,279
(b) Reinsurance ceded		(9,047)	(1)	-	(128,074)	-	(25,805)	-	(162,927)	(162,927)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		607,985	32,019	30,483	937,588	33,090	157,187	-	1,798,352	1,798,352
Income from Investments										
(a) Interest, Dividends and Rent – Gross		206,411	21,066	46,014	1,027,467	43,600	19,339	-	1,363,897	1,363,897
(b) Profit on sale/redemption of investments		296,807	38,645	20,083	1,774	-	50	-	357,359	357,359
(c) (Loss) on sale/ redemption of investments		(1,093,011)	(103,122)	(17,430)	(359,995)	-	-	-	(1,573,558)	(1,573,558)
(d) Transfer/Gain on revaluation/change in fair value		3,565,174	396,072	110,483	-	-	-	-	4,071,729	4,071,729
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		2,975,381	352,661	159,150	669,246	43,600	19,389	-	4,219,427	4,219,427
Other Income										
(a) Fee, Charges and Rent Income		44	-	-	6,110	5	-	-	6,159	6,159
(b) Contribution from Shareholders Account		-	-	-	703	-	-	-	4,097	4,097
- towards extra mortality/other charges		3,394	-	-	-	-	-	-	-	-
- towards excess of expense of management		-	-	-	-	-	-	-	-	-
- towards deficit funding and others		65,001	1,359	1,565	265,910	9,845	1,207	21,819	366,706	366,706
TOTAL (A)		3,651,805	386,039	191,198	1,879,557	86,540	177,783	21,819	6,394,741	6,394,741
Commission*	L-5	7,349	60	-	29,221	156	3,579	-	40,365	40,365
Service Tax/Goods & Service Tax charges on Linked Charges		31,533	1,579	1,032	-	-	-	-	34,144	34,144
Operating Expenses related to Insurance Business	L-6	207,761	8,056	3,068	403,321	32,432	13,825	-	668,463	668,463
Provision for Doubtful debts		639	25	9	1,244	100	42	-	2,059	2,059
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	(708)	-	-	-	(708)	(708)
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		247,282	9,720	4,109	433,078	32,688	17,446	-	744,323	744,323
Benefits Paid (Net)	L-7	564,401	54,114	66,219	366,406	28,126	55,597	-	1,134,863	1,134,863
Interim Bonuses Paid		276	505	-	10	-	-	-	791	791
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		2,741,747	316,480	120,868	1,057,533	22,226	132,198	21,819	4,412,871	4,412,871
(b) Amount ceded in Reinsurance		179	-	-	17,481	(5)	(42,490)	-	(24,835)	(24,835)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		58,071	-	-	-	-	-	-	58,071	58,071
TOTAL (C)		3,364,674	371,099	187,087	1,441,430	50,347	145,305	21,819	5,581,761	5,581,761
TOTAL (B+C)		3,611,956	380,819	191,196	1,874,508	83,035	162,751	21,819	6,326,084	6,326,084
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		39,849	5,220	2	5,049	3,505	15,032	-	68,657	68,657
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		39,849	5,220	2	2,683	(83)	-	-	47,671	47,671
Transfer to Balance sheet		-	-	-	2,366	3,588	15,032	-	20,986	20,986
TOTAL (D)		39,849	5,220	2	5,049	3,505	15,032	-	68,657	68,657
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		276	505	-	-	-	-	-	781	781
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		39,851	5,219	-	5,049	3,501	15,034	-	68,654	68,654
(d) Total Surplus: ((a)+(b)+(c)):		40,127	5,724	-	5,049	3,501	15,034	-	69,435	69,435

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2021
Shareholders' Account (Non-technical Account)

Particulars	Q1 '21-22 (Rs. 000's)	AS AT JUNE 30, 2021 (Rs. 000's)	Q1 '20-21 (Rs. 000's)	AS AT JUNE 30, 2020 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	102,710	102,710	114,741	114,741
(b) Profit on sale/redemption of investments	18,275	18,275	204	204
(c) (Loss) on sale/ redemption of investments	-	-	(49,491)	(49,491)
Other Income	-	-	-	-
TOTAL (A)	120,985	120,985	65,454	65,454
Expense other than those directly related to the insurance business	7,125	7,125	11,356	11,356
Managerial Remuneration*	14,883	14,883	13,836	13,836
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	(672)	(672)	(229)	(229)
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)				
- towards excess of expense of management	-	-	-	-
- towards deficit funding and others	136,005	136,005	366,707	366,707
TOTAL (B)	157,341	157,341	391,670	391,670
Loss before tax	(36,356)	(36,356)	(326,216)	(326,216)
Provision for Taxation	-	-	-	-
Loss after tax	(36,356)	(36,356)	(326,216)	(326,216)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(13,894,099)	(13,894,099)	(13,466,673)	(13,466,673)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(13,930,455)	(13,930,455)	(13,792,889)	(13,792,889)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.02)		(0.16)

UNAUDITED BALANCE SHEET AS AT JUNE 30, 2021

Particulars	Schedule	AS AT	AS AT
		JUNE 30, 2021 (Rs. 000's)	JUNE 30, 2020 (Rs. 000's)
SOURCES OF FUNDS			
<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		7,373	(1,221)
Sub-Total		20,056,373	20,047,779
BORROWINGS			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	L-11	-	-
		64,711	(5,059)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		130,105	20,986
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		334,357	263,224
Linked - Individual - Pension - Non Participating		5,606	13,051
Linked - Group - Life - Non Participating		-	3
Non Linked - Individual - Life - Participating		252,759	205,200
Non Linked - Individual - Pension - Participating		8,908	12,138
Non Linked - Individual - Life - Non Participating		63,272,537	55,159,028
Non Linked - Individual - Pension - Non Participating		1,829,096	1,662,398
Non Linked - Group - Life - Non Participating		465,517	486,425
Non Linked - Group - Pension - Non Participating		30,246	912,572
Non Linked - Annuity - Non Participating		549,823	492,208
Non Linked - Variable group		74,520	142,300
Non Linked Health Non Participating		167,471	116,714
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		538,091	499,214
Linked - Individual - Pension - Participating		31,533	31,165
Linked - Individual - Life - Non Participating		27,634,076	22,804,794
Linked - Individual - Pension - Non Participating		3,425,513	2,810,966
Linked - Group - Life - Non Participating		3,069,971	2,917,779
Discontinued Policies Fund - Non payment of premium		2,087,345	1,337,153
Sub-Total		103,972,185	89,882,259
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Others		856,361	799,833
TOTAL		124,884,919	110,729,871
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	6,140,185	6,519,973
- Policyholders'	L-13	66,756,869	58,833,142
- Assets held to cover linked liabilities	L-14	37,610,813	31,169,325
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	132,908	111,665
CURRENT ASSETS			
Cash & Bank Balance	L-17	286,191	256,071
Advances And Other Assets	L-18	4,952,824	4,135,708
Sub-Total (A)		5,239,015	4,391,779
CURRENT LIABILITIES			
PROVISIONS	L-19	4,793,322	3,967,252
	L-20	132,004	121,650
Sub-Total (B)		4,925,326	4,088,902
NET CURRENT ASSETS (C) = (A – B)		313,689	302,877
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		13,930,455	13,792,889
TOTAL		124,884,919	110,729,871

Particulars	As AT June 30, 2021 (Rs. 000's)	As AT June 30, 2020 (Rs. 000's)
Uncalled liability in Partly paid-up investments	210,779	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 June 30, 2021 (Rs. 000's)	As AT June 30, 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	Q1 '21-'22	AS AT JUNE 30, 2021	Q1 '20-'21	AS AT JUNE 30, 2020
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	371,973	371,973	437,922	437,922
Renewal premiums	1,773,005	1,773,005	1,489,370	1,489,370
Single premiums	22,238	22,238	33,987	33,987
TOTAL PREMIUM	2,167,216	2,167,216	1,961,279	1,961,279
Premium Income from business written :				
In India	2,167,216	2,167,216	1,961,279	1,961,279
Outside India	-	-	-	-
TOTAL PREMIUM	2,167,216	2,167,216	1,961,279	1,961,279

FORM L-5-COMMISSION SCHEDULE

Particulars	Q1 '21-22	AS AT	Q1 '20-21	AS AT
	(Rs. 000's)	JUNE 30, 2021 (Rs. 000's)	(Rs. 000's)	JUNE 30, 2020 (Rs. 000's)
Commission Paid				
Direct - First year premiums	28,285	28,285	33,844	33,844
- Renewal premiums	15,841	15,841	4,657	4,657
- Single premiums	540	540	80	80
Total	44,666	44,666	38,581	38,581
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
NET COMMISSION	44,666	44,666	38,581	38,581
Rewards and/or remuneration to agents, brokers or other intermediaries	3,363	3,363	1,784	1,784
NET COMMISSION INCLUDING REWARDS	48,029	48,029	40,365	40,365
Break-up of commission by distribution network:				
Agents	22,167	22,167	21,837	21,837
Brokers	3,045	3,045	3,175	3,175
Corporate Agency	20,385	20,385	11,145	11,145
Referral	104	104	8	8
Others (Insurance Marketing Firm)	2,328	2,328	4,200	4,200
TOTAL (B)	48,029	48,029	40,365	40,365

FORM L-4-OPERATING EXPENSES SCHEDULE

Particulars	Q1 '21-22	AS AT	Q1 '20-21	AS AT
	(Rs. 000's)	JUNE 30, 2021 (Rs. 000's)	(Rs. 000's)	JUNE 30, 2020 (Rs. 000's)
Employees' remuneration and welfare benefits	381,650	381,650	411,506	411,506
Travel, conveyance and vehicle running expenses	(981)	(981)	(1,984)	(1,984)
Training expenses	(13)	(13)	(29)	(29)
Rents, rates and taxes	74,916	74,916	78,202	78,202
Repairs & Office Maintenance	30,797	30,797	28,997	28,997
Printing and stationery	3,971	3,971	2,466	2,466
Communication expenses	10,566	10,566	10,006	10,006
Legal and professional charges	37,907	37,907	20,622	20,622
Medical fees	1,103	1,103	461	461
Auditors' fees, expenses etc				
a) as auditor	1,293	1,293	1,250	1,250
b) as adviser or in any other capacity, in respect of				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and				
c) in any other capacity	125	125	125	125
Advertisement and publicity	18,109	18,109	32,632	32,632
Interest and bank charges	4,368	4,368	6,733	6,733
Information technology and related expenses	55,900	55,900	41,855	41,855
Others				
a) Electricity	5,935	5,935	5,416	5,416
b) Recruitment	6,362	6,362	6,005	6,005
c) Miscellaneous expenses	1,144	1,144	2,352	2,352
Depreciation	21,701	21,701	18,815	18,815
Goods and Service Tax/Service tax on premium	2,649	2,649	3,034	3,034
TOTAL	657,502	657,502	668,464	668,464

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q1 '21-22	AS AT JUNE 30, 2021	Q1 '20-21	AS AT JUNE 30, 2020
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	1,404,548	1,404,548	170,126	170,126
(b) Claims by Maturity,	296,780	296,780	410,755	410,755
(c) Annuities/Pension payment	144,967	144,967	77,322	77,322
(d) Other benefits				
- Riders	93	93	(82)	(82)
- Surrender	1,044,312	1,044,312	479,326	479,326
- Health	3,750	3,750	1,500	1,500
- Periodical Benefit	148,265	148,265	64,513	64,513
- Interest to policy holders	15,055	15,055	23,082	23,082
(Amount ceded in reinsurance):				
(a) Claims by Death,	(973,411)	(973,411)	(91,679)	(91,679)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
TOTAL	2,084,359	2,084,359	1,134,863	1,134,863
Benefits paid to claimants:				
In India	2,084,359	2,084,359	1,134,863	1,134,863
Outside India	-	-	-	-
Total Benefits paid (Net)	2,084,359	2,084,359	1,134,863	1,134,863

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2021 (Rs. 000's)	JUNE 30, 2020 (Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	20,049,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT JUNE 30, 2021		AS AT JUNE 30, 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%
TOTAL	2,004,900,000	100%	2,004,900,000	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2021 (Rs. 000's)	JUNE 30, 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	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2021 (Rs. 000's)	JUNE 30, 2020 (Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	AS AT	AS AT
	JUNE 30, 2021 (Rs. 000's)	JUNE 30, 2020 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	2,544,454	2,551,461
(Market value (Rs '000) Current Year 2,626,324 Previous Year 2,765,617)		
Other Approved Securities	2,464,180	1,173,427
(Market value (Rs '000) Current Year 2,484,534 Previous Year 1,216,320)		
Other Approved Investments		
(a) Shares		
(aa) Equity	33	63
(Historical value (Rs '000) Current Year 93 Previous Year 63)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	150,831
(Market value (Rs '000) Current Year NIL Previous Year 156,885)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	859,941	976,680
Non Convertible Debentures		
(Market value (Rs '000) Current Year 897,081 Previous Year 1,035,150)		
Equity Shares	42,341	31,466
(Historical value (Rs '000) Current Year 41,125 Previous Year 31,466)		
Other Investments		
Debentures/ Bonds	-	2,990
(Market value (Rs '000) Current Year NIL Previous Year 2,990)		
Equity Shares	-	-
(Historical value (Rs '000) Current Year NIL Previous Year NIL)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	18,701	336,013
(Market value (Rs '000) Current Year 18,858 Previous Year 341,415)		
Other Approved Securities	45,158	154,044
(Market value (Rs '000) Current Year 45,700 Previous Year 156,109)		
Other Approved Investments		
(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	-	244,617
(Market value (Rs '000) Current Year NIL Previous Year 247,953)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	-	481,132
(Market value (Rs '000) Current Year NIL Previous Year 481,132)		
(f) Other Securities (Reverse Repo)	11,377	92,817
(Market value (Rs '000) Current Year 11,377 Previous Year 92,817)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	151,010	324,432
Non Convertible Debentures		
(Market value (Rs '000) Current Year 152,456 Previous Year 327,756)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	2,990	-
(Market value (Rs '000) Current Year 2,990 Previous Year NIL)		
TOTAL	6,140,185	6,519,973
INVESTMENTS		
In India	6,140,185	6,519,973
Outside India	-	-
TOTAL	6,140,185	6,519,973

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	AS AT JUNE 30, 2021 (Rs. 000's)	AS AT JUNE 30, 2020 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 46,095,765 Previous Year 48,003,287)	43,589,518	42,337,024
Other Approved Securities (Market value (Rs '000) Current Year 11,322,038 Previous Year 3,360,099)	11,372,360	3,261,682
Other Approved Investments		
(a) Shares		
(aa) Equity (Historical value (Rs '000) Current Year 7,611 Previous Year 450)	16,322	12,110
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 56,384 Previous Year 481,390)	53,926	455,072
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 79,200 Previous Year 128,700)	79,200	128,700
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	10,333,326	9,955,971
Non Convertible Debentures (Market value (Rs '000) Current Year 10,970,963 Previous Year 10,922,166)		
Equity Shares (Historical value (Rs '000) Current Year 311,745 Previous Year 233,787)	315,194	233,788
Other Investments		
Non Convertible debentures (Market value (Rs '000) Current Year 47,500 Previous Year 47,500)	47,500	47,500
Equity Shares (Historical value (Rs '000) Current Year 633 Previous Year 579)	962	579
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 229,322 Previous Year 765,917)	228,668	760,016
Other Approved Securities (Market value (Rs '000) Current Year 93,749 Previous Year 21,816)	92,631	21,393
Other Approved Investments		
(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 (Market value (Rs '000) Current Year NIL Previous Year 5,060)	-	4,992
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 97,842 Previous Year 206,111)	97,842	206,111
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 423,093 Previous Year 1,336,111)	423,093	1,336,111
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 107,123 Previous Year 72,344)	106,327	72,093
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Other Investments		
Non Convertible Debentures (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
TOTAL	66,756,869	58,833,142
INVESTMENTS		
In India	66,756,869	58,833,142
Outside India	-	-
TOTAL	66,756,869	58,833,142

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

Particulars	AS AT JUNE 30, 2021 (Rs. 000's)	AS AT JUNE 30, 2020 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	8,212,038	6,072,691
(Historical value('000)Current Year 8,225,583 Previous Year 5,849,833)		
Other Approved Securities	245,786	294,577
(Historical value('000)Current Year 245,935 Previous Year 273,087)		
Other Approved Investments		
(a) Shares		
(aa) Equity	16,052,735	11,646,606
(Historical value('000)Current Year 10,984,159 Previous Year 11,192,619)		
(bb) Preference	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	45	1,297,541
(Historical value('000)Current Year NIL Previous Year 1,137,894)		
(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	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	2,073,350	3,399,697
(Historical value('000)Current Year 1,972,023 Previous Year 3,194,196)		
(b) Equity	1,531,049	1,498,691
(Historical value('000)Current Year 1,138,309 Previous Year 1,364,471)		
Other Investments		
(a) Equity Shares*	1,917,720	553,069
(Historical value('000)Current Year 473,456 Previous Year 810,443)		
(b) Debentures/Bonds	162,500	312,500
(Historical value('000)Current Year 655,563 Previous Year 855,663)		
(c) Mutual Funds	2,315,783	1,449,948
(Historical value('000)Current Year 2,315,783 Previous Year 1,449,948)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	3,123,337	1,159,010
(Historical value('000)Current Year 3,092,035 Previous Year 1,135,839)		
Other Approved Securities	-	9,014
(Historical value('000)Current Year NIL Previous Year 8,824)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	145,025	260,919
(Historical value('000)Current Year 144,788 Previous Year 251,310)		
(f) Other Securities (Reverse Repo)	1,406,385	2,810,751
(Historical value('000)Current Year 1,406,385 Previous Year 2,810,751)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	234,802	68,464
Non Convertible Debentures		
(Historical value('000)Current Year 237,185 Previous Year 69,008)		
Other Investments		
(a) Mutual Funds	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(a) Debentures/Bonds	143,322	-
(Historical value('000)Current Year 140,070 Previous Year NIL)		
Balances in Bank	(7,924)	(21,152)
Other Current Assets (net)	54,860	356,999
TOTAL	37,610,813	31,169,325
INVESTMENTS		
In India	37,610,813	31,169,325
Outside India	-	-
TOTAL	37,610,813	31,169,325

FORM L-15-LOANS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2021 (Rs. 000's)	JUNE 30, 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	-	-
TOTAL		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL		
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL		
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Opening Balance as on April 1, 2021	Additions during the period	Deductions/ Adjustments	AS AT JUNE 30, 2021	Opening Balance as on April 1, 2021	For the period	Sales/ Adjustments	AS AT JUNE 30, 2021	AS AT JUNE 30, 2021	AS AT MARCH 31, 2021
Intangibles										
- Software	594,406	56	1,200	593,262	543,258	7,906	910	550,254	43,008	51,148
Tangibles										
Leasehold Improvements	291,899	-	-	291,899	277,249	1,624	-	278,873	13,026	14,650
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	130,575	-	-	130,575	128,889	144	-	129,033	1,542	1,686
Information Technology Equipment	549,556	4,698	-	554,254	479,226	11,349	-	490,575	63,679	70,330
Vehicles	1,264	-	-	1,264	1,264	-	-	1,264	-	-
Office Equipment	69,914	1,142	69	70,987	68,775	678	34	69,419	1,568	1,139
Sub Total	1,637,614	5,896	1,269	1,642,241	1,498,661	21,701	944	1,519,418	122,823	138,953
Capital Work In Progress	-	-	-	-	-	-	-	-	10,085	2,160
TOTAL	1,637,614	5,896	1,269	1,642,241	1,498,661	21,701	944	1,519,418	132,908	141,113
PREVIOUS YEAR	1,535,324	5,378	1,599	1,539,103	1,416,047	18,816	103	1,434,761	111,665	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT JUNE 30, 2021 (Rs. 000's)	AS AT JUNE 30, 2020 (Rs. 000's)
Cash (including cheques, drafts and stamps)	7,842	18,289
Bank Balances		
(a) Deposit Accounts*		
(aa) Short-term (due within 12 months of the date of balance sheet)	96,400	142,400
(bb) Others	52,500	52,500
(b) Current Accounts	129,449	42,882
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	286,191	256,071
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	286,191	256,071
Outside India	-	-
TOTAL	286,191	256,071

* Current Year amount includes brought forward Fixed Deposit amounting to Rs. 52,500 ('000) (Previous Year Rs. 52,500 ('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 JUNE 30, 2021 (Rs. 000's)		AS AT JUNE 30, 2020 (Rs. 000's)	
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		48,894		34,585
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source	6,091		12,955	
Less: Provision for doubtful debts	(81)	6,010	(81)	12,874
Others (includes vendor, travel advances & salary recoverable)	74,501		77,306	
Less : Provision for doubtful debts	(35,978)	38,523	(29,291)	48,015
TOTAL (A)		93,427		95,474
OTHER ASSETS				
Income accrued on investments		1,436,560		1,466,586
Outstanding Premiums		188,857		207,284
Agents' Balances	80,188		76,004	
Less : Provision for doubtful debts	(72,307)	7,881	(67,370)	8,634
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		162,512		-
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,601,165		1,640,787
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		315,985		304,868
- Refundable Security Deposits	372,216		379,686	
Less: Provision for doubtful security deposit	(11,020)	361,196	(20,886)	358,800
- Receivables against unsettled investment contracts		29,570		29,570
- Goods and Service Tax/Service Tax Unutilised Credit		17,851		14,624
- Other Reinsurance assets		737,820		9,081
TOTAL (B)		4,859,397		4,040,234
TOTAL (A+B)		4,952,824		4,135,708

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2021 (Rs. 000's)	JUNE 30, 2020 (Rs. 000's)
Agents' Balances	40,553	69,740
Balances due to other insurance companies	8,867	116,736
Premiums received in advance	170,205	95,019
Unallocated premium	212,648	61,809
Sundry creditors		
Micro, Small & Medium Enterprises	27	28
Others	49,358	123,149
Unclaimed Amount - Policyholders	1,601,165	1,640,787
Interest on Investment pertaining to Unclaimed Policyholders Fund	315,985	304,868
Claims Outstanding	1,046,985	580,172
Annuities Due	13,295	8,734
Others:		
- Accrual for expenses	807,379	637,686
- Goods and Service Tax /Service Tax payable	34,229	9,362
- Payables for unsettled investment contracts	-	-
- Payable to Policyholders	387,929	206,500
- Statutory Dues Payable	35,616	55,440
- Employee and other dues Payable	69,081	57,222
- Other Reinsurance Liability	-	-
TOTAL	4,793,322	3,967,252

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2021 (Rs. 000's)	JUNE 30, 2020 (Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	38,014	23,553
Provision for Leave Encashment	18,121	17,287
Provision for Other Long Term Benefits	40,089	40,719
Provision for Other Employee Benefits	35,780	40,091
TOTAL	132,004	121,650

FORM L-21 - MISC EXPENDITURE SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2021	JUNE 30, 2020
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

Particulars	Q1 '21-22	AS AT JUNE 30, 2021	Q1 '20-21	AS AT JUNE 30, 2020
New business premium income growth rate - segment wise				
Linked Individual - Life Participating	NA	NA	NA	NA
Linked Individual - Pension Participating	NA	NA	NA	NA
Linked Individual - Life Non Participating	(21)%	(21)%	35%	35%
Linked Individual - Pension Non Participating	(38)%	(38)%	24%	24%
Linked Group - Non Participating	41%	41%	(6)%	(6)%
Non Linked Individual - Life Participating	(105)%	(105)%	(83)%	(83)%
Non Linked Individual - Pension Participating	NA	NA	NA	NA
Non Linked Individual - Life Non Participating	(9)%	(9)%	43%	43%
Non Linked Individual - Pension Non Participating	178361%	178361%	(100)%	(100)%
Non Linked Group - Life Non Participating	(36)%	(36)%	408%	408%
Non Linked Group - Pension Non Participating	NA	NA	NA	NA
Non Linked Annuity Non Participating	(63)%	(63)%	(5)%	(5)%
Non Linked - Variable - Group	350%	350%	(92)%	(92)%
Non Linked Health Non Participating	(100)%	(100)%	(84)%	(84)%
Net Retention Ratio	91%	91%	92%	92%
Expense of Management to Gross Direct Premium Ratio	33%	33%	37%	37%
Commission Ratio (Gross commission paid to Gross Premium)	2%	2%	2%	2%
Ratio of policy holder's liabilities to shareholder's funds	17.00	17.00	14.00	14.00
Growth rate of shareholders' fund	(2)%	(2)%	(11)%	(11)%
Ratio of surplus to policyholders' liability	(0)%	(0)%	0%	0%
Change in net worth in ('000)	(128,977)	(128,977)	(798,536)	(798,536)
Profit after tax/Total Income	(1)%	(1)%	(5)%	(5)%
(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
Total investments/(Capital + Surplus)	5.51	5.51	4.81	4.81
Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
Investment Yield (Gross) with total gains				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	1.8%	1.8%	1.8%	1.8%
R2. Non-PAR	2.1%	2.1%	1.2%	1.2%
R3.Sub-TOTAL	2.1%	2.1%	1.2%	1.2%
Linked:				
R4. PAR	2.1%	2.1%	5.1%	5.1%
R5. Non-PAR	5.7%	5.7%	12%	12%
R6. Sub-TOTAL	5.5%	5.5%	12%	12%
R7.Grand Total	3.3%	3.3%	5%	5%
Shareholders' Funds	1.9%	1.9%	1.0%	1.0%
Investment Yield (Net) (Only realized gains)				
Policyholders' Funds:				
Non-Linked:				
R1. PAR	1.8%	1.8%	1.7%	1.7%
R2. Non-PAR	2.1%	2.1%	1.2%	1.2%
R3.Sub-TOTAL	2.1%	2.1%	1.2%	1.2%
Linked:				
R4. PAR	1.9%	1.9%	1.7%	1.7%
R5. Non-PAR	2.8%	2.8%	(2.7)%	(2.7)%
R6. Sub-TOTAL	2.7%	2.7%	(2.5)%	(2.5)%
R7.Grand Total	2.3%	2.3%	0.0%	0.0%
Shareholders' Funds	1.9%	1.9%	1.0%	1.0%
Conservation Ratio				
Linked Individual - Life Participating	103%	103%	85%	85%
Linked Individual - Pension Participating	56%	56%	38%	38%
Linked Individual - Life Non Participating	75%	75%	82%	82%
Linked Individual - Pension Non Participating	86%	86%	79%	79%
Linked Group - Non Participating	0%	0%	0%	0%
Non Linked Individual - Life Participating	140%	140%	75%	75%
Non Linked Individual - Pension Participating	93%	93%	83%	83%
Non Linked Individual - Life Non Participating	110%	110%	71%	71%
Non Linked Individual - Pension Non Participating	171%	171%	42%	42%
Non Linked Group - Life Non Participating	47%	47%	63%	63%
Non Linked - Variable - Group	NA	NA	NA	NA
Non Linked Health Non Participating	97%	97%	89%	89%
Persistence Ratio (by numbers)				
For 13th month	51%	64%	58%	64%
For 25th month	52%	65%	51%	55%
For 37th month	48%	60%	42%	47%
For 49th Month	57%	61%	46%	43%
for 61st month	45%	40%	39%	39%
Persistence Ratio (by premium)				
For 13th month	61%	71%	58%	68%
For 25th month	59%	59%	54%	59%
For 37th month	51%	52%	47%	51%
For 49th Month	46%	49%	52%	49%
for 61st month	40%	44%	39%	44%
NPA Ratio				
Gross NPA Ratio	0.88%	0.88%	0.40%	0.40%
Net NPA Ratio	0.22%	0.22%	0.10%	0.10%
Equity Holding Pattern for Life Insurers				
(a) No. of shares (in Lakhs)		20,049		20,049
(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		51% / 49%
(c) %of Government holding (in case of public sector insurance companies)		Nil		Nil
(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.02)		(0.16)
(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.02)		(0.16)
(iv) Book value per share (Rs)		3.12		3.13

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT JUNE 30, 2021 (Rs. 000's)	AS AT JUNE 30, 2020 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	2,619,949	2,431,929
Other Receipts	7,720	6,158
Payments to the re-insurers, net of commissions and claims	(987,330)	(83,471)
Payments of claims	(1,561,210)	(1,015,248)
Payments of commission and brokerage	(64,282)	(51,160)
Payments of other operating expenses	(789,643)	(810,320)
Deposits, advances and staff loans	15,675	8,738
Income taxes paid/ Refunded (Net)	(596)	6,001
Goods and Service tax paid	2,314	(27,578)
Other payments	-	-
Cash flows before extraordinary items	(757,403)	465,049
Cash flow from extraordinary operations	-	-
Net cash used in operating activities (I)	(757,403)	465,049
II Cash flows from investing activities		
Purchase of Fixed Assets	(13,822)	(7,862)
Proceeds from Sale of Fixed Assets	39	40
Purchase of Investment	(19,273,843)	(11,571,678)
Investments in Fixed Deposits	-	(50,000)
Proceeds from maturity of Fixed Deposits	-	80,000
Loans disbursed	-	-
Loans against policies	-	-
Proceeds from Sale/redemption of Investment	19,730,563	10,353,684
Repayments received	-	-
Rents/Interests/ Dividends received	1,837,620	1,557,724
Investments in money market instruments and in liquid mutual funds (Net)	(1,999,964)	(1,268,264)
Expenses related to investments	-	-
Net cash flow from investing activities (II)	280,593	(906,356)
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash generated from financing activities (III)	-	-
IV Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III+IV)	(476,810)	(441,307)
Cash and cash equivalent at beginning of the year	702,577	623,725
Cash and cash equivalent at the end of the year	225,767	182,418
Break up as follows :		
Components of Cash and Cash Equivalents		
Cash and Bank Balances (Refer to Note 1 below)	233,691	203,571
Bank balances - Linked Assets	(7,924)	(21,153)
Temporary bank overdrafts	-	-
Total	225,767	182,418
Note 1		
Cash (including cheques, drafts and stamps)	7,842	18,289
Bank balances on current accounts	129,449	42,882
Fixed Deposits with maturity less than 3 months	96,400	142,400
Cash and Bank Balances	233,691	203,571
Note 2		
Cash and Bank Balances (Refer to Note 1 above)	233,691	203,571
Fixed Deposits with maturity more than 3 months (Considered as Investing Activity)	52,500	52,500
Cash and Bank Balances	286,191	256,071

FORM L-24- VALUATION OF NET LIABILITIES
(Rs in Lakhs)

Sl.No.	Particulars	AS AT JUNE 30, 2021	AS AT JUNE 30, 2020
1	Linked		
a	Life	333,419	275,323
b	General Annuity	-	-
c	Pension	37,846	31,451
d	Health	-	-
2	Non-Linked		
a	Life	640,653	559,930
b	General Annuity	5,498	4,922
c	Pension	18,682	25,871
d	Health	1,675	1,167

FORM L-25-(I) : Geographical Distribution Channel - Individuals for the Quarter ended June 30, 2021

Date: June 30, 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	-	-	-	-	106	105	85.16	2,463.58	106	105	85	2,464
3	Arunachal Pradesh	-	-	0.08	-	26	26	57.25	823.39	26	26	57	823
4	Assam	2	2	2.87	7.02	93	91	52.95	1,264.02	95	93	56	1,271
5	Bihar	(11)	(11)	10.25	175.80	88	87	47.33	792.12	77	76	58	968
6	Chandigarh	-	-	-	-	16	16	17.72	220.83	16	16	18	221
7	Chhattisgarh	3	3	0.54	6.53	24	24	8.96	288.76	27	27	10	295
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	1	1	0.75	8.25	1	1	1	8
10	Delhi	-	-	-	-	191	187	345.57	6,177.68	191	187	346	6,178
11	Goa	-	-	-	-	10	10	5.31	126.50	10	10	5	127
12	Gujarat	3	3	1.89	18.80	182	172	168.55	2,973.38	185	175	170	2,992
13	Haryana	5	5	6.13	112.96	124	123	247.02	3,410.41	129	128	253	3,523
14	Himachal Pradesh	-	-	0.10	-	-	-	-	-	-	-	0	-
15	Jammu & Kashmir	-	-	-	-	4	4	1.36	19.45	4	4	1	19
16	Jharkhand	(1)	(1)	(0.01)	(0.25)	57	54	54.39	609.31	56	53	54	609
17	Karnataka	1	1	1.31	10.52	152	146	170.82	3,245.34	153	147	172	3,256
18	Kerala	1	1	2.00	20.00	27	27	14.75	566.74	28	28	17	587
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	31	31	13.15	130.75	82	80	45.96	1,089.24	113	111	59	1,220
21	Maharashtra	137	136	53.53	1,550.83	753	747	470.19	11,427.23	890	883	524	12,978
22	Manipur	-	-	0.05	-	-	-	0.03	-	-	-	0	-
23	Meghalaya	-	-	-	-	1	1	1.21	24.00	1	1	1	24
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
26	Orissa	6	6	4.08	34.25	144	141	131.30	2,481.25	150	147	135	2,516
27	Puducherry	-	-	-	-	1	1	0.10	1.45	1	1	0	1
28	Punjab	1	1	0.34	3.00	34	34	30.81	653.83	35	35	31	657
29	Rajasthan	2	2	0.30	4.35	56	55	35.35	756.45	58	57	36	761
30	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
31	Tamil Nadu	1	1	0.50	12.00	119	118	163.55	2,702.45	120	119	164	2,714
32	Tripura	-	-	0.09	-	46	46	22.25	592.03	46	46	22	592
33	Uttar Pradesh	2	2	0.84	10.38	202	200	200.53	3,998.87	204	202	201	4,009
34	Uttarakhand	-	-	0.00	-	15	15	9.39	117.07	15	15	9	117
35	West Bengal	1	1	1.21	6.80	226	212	126.20	2,099.50	227	213	127	2,106
Grand Total		184	183	99.2	2,103.7	2,780	2,723	2,514.8	48,933.1	2,964	2,906	2,614	51,037

FORM L-25-(I) : Geographical Distribution Channel - Individuals for the year ended June 30, 2021

Date: June 30, 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	-	-	-	-	106	105	85.16	2,463.58	106	105	85	2,464
3	Arunachal Pradesh	-	-	0.08	-	26	26	57.25	823.39	26	26	57	823
4	Assam	2	2	2.87	7.02	93	91	52.95	1,264.02	95	93	56	1,271
5	Bihar	(11)	(11)	10.25	175.80	88	87	47.33	792.12	77	76	58	968
6	Chandigarh	-	-	-	-	16	16	17.72	220.83	16	16	18	221
7	Chattisgarh	3	3	0.54	6.53	24	24	8.96	288.76	27	27	10	295
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	1	1	0.75	8.25	1	1	1	8
10	Delhi	-	-	-	-	191	187	345.57	6,177.68	191	187	346	6,178
11	Goa	-	-	-	-	10	10	5.31	126.50	10	10	5	127
12	Gujarat	3	3	1.89	18.80	182	172	168.55	2,973.38	185	175	170	2,992
13	Haryana	5	5	6.13	112.96	124	123	247.02	3,410.41	129	128	253	3,523
14	Himachal Pradesh	-	-	0.10	-	-	-	-	-	-	-	0	-
15	Jammu & Kashmir	-	-	-	-	4	4	1.36	19.45	4	4	1	19
16	Jharkhand	(1)	(1)	(0.01)	(0.25)	57	54	54.39	609.31	56	53	54	609
17	Karnataka	1	1	1.31	10.52	152	146	170.82	3,245.34	153	147	172	3,256
18	Kerala	1	1	2.00	20.00	27	27	14.75	566.74	28	28	17	587
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	31	31	13.15	130.75	82	80	45.96	1,089.24	113	111	59	1,220
21	Maharashtra	137	136	53.53	1,550.83	753	747	470.19	11,427.23	890	883	524	12,978
22	Manipur	-	-	0.05	-	-	-	0.03	-	-	-	0	-
23	Meghalaya	-	-	-	-	1	1	1.21	24.00	1	1	1	24
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
26	Orissa	6	6	4.08	34.25	144	141	131.30	2,481.25	150	147	135	2,516
27	Puducherry	-	-	-	-	1	1	0.10	1.45	1	1	0	1
28	Punjab	1	1	0.34	3.00	34	34	30.81	653.83	35	35	31	657
29	Rajasthan	2	2	0.30	4.35	56	55	35.35	756.45	58	57	36	761
30	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
31	Tamil Nadu	1	1	0.50	12.00	119	118	163.55	2,702.45	120	119	164	2,714
32	Tripura	-	-	0.09	-	46	46	22.25	592.03	46	46	22	592
33	Uttar Pradesh	2	2	0.84	10.38	202	200	200.53	3,998.87	204	202	201	4,009
34	Uttarakhand	-	-	0.00	-	15	15	9.39	117.07	15	15	9	117
35	West Bengal	1	1	1.21	6.80	226	212	126.20	2,099.50	227	213	127	2,106
Grand Total		184	183	99.23	2,103.72	2,780	2,723	2,514.76	48,933.14	2,964	2,906	2,614	51,037

FORM L-25- (ii) : Geographical Distribution Channel - Group for the Quarter ended June 30,2021

Date: June 30,2021

Geographical Distribution of Total Business- GROUP													(Rs in Lakhs)
Sl. No.	State / Union Territory	Rural(Group)				Urban(Group)				Total Business(Group)			
		No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	1	2,485	68	(8,535)	1	2,485	68	(8,535)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	1	896	10	5,815	1	896	10	5,815
4	Bihar	-	-	-	-	-	7	(0)	(83)	-	7	(0)	(83)
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	117	(0)	(560)	-	117	(0)	(560)
7	Gujarat	-	-	-	-	-	79	61	(274)	-	79	61	(274)
8	Haryana	-	-	-	-	5	6,651	156	(8,659)	5	6,651	156	(8,659)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	10,548	16	14,512	-	10,548	16	14,512
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	734	41	14,674	1	734	41	14,674
15	Maharashtra	-	-	-	-	7	21,770	690	154,128	7	21,770	690	154,128
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	1	(0)	(236)	-	1	(0)	(236)
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	453	26	7,718	1	453	26	7,718
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	8,075	89	19,162	1	8,075	89	19,162
27	Uttarakhand	-	-	-	-	-	123	2	2,360	-	123	2	2,360
28	West Bengal	-	-	-	-	1	16,846	58	20,260	1	16,846	58	20,260
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	5	2,998	112	52,225	5	2,998	112	52,225
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	23	71,783	1,328	272,507	23	71,783	1,328	272,507

FORM L-25-(ii) : Geographical Distribution Channel - Group for the year ended June 30, 2021

Date: June 30, 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	-	-	-	-	1	2,485	68	(8,535)	1	2,485	68	(8,535)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	1	896	10	5,815	1	896	10	5,815
4	Bihar	-	-	-	-	-	7	(0)	(83)	-	7	(0)	(83)
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	117	(0)	(560)	-	117	(0)	(560)
7	Gujarat	-	-	-	-	-	79	61	(274)	-	79	61	(274)
8	Haryana	-	-	-	-	5	6,651	156	(8,659)	5	6,651	156	(8,659)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	10,548	16	14,512	-	10,548	16	14,512
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	734	41	14,674	1	734	41	14,674
15	Maharashtra	-	-	-	-	7	21,770	690	154,128	7	21,770	690	154,128
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	1	(0)	(236)	-	1	(0)	(236)
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	453	26	7,718	1	453	26	7,718
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	8,075	89	19,162	1	8,075	89	19,162
27	Uttarakhand	-	-	-	-	-	123	2	2,360	-	123	2	2,360
28	West Bengal	-	-	-	-	1	16,846	58	20,260	1	16,846	58	20,260
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	5	2,998	112	52,225	5	2,998	112	52,225
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	23	71,783	1,328	272,507	23	71,783	1,328	272,507

FORM - 3A
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 30th June 2021
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I			
No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	614.02
	Investments (Policyholders)	8A	6,675.69
	Investments (Linked Liabilities)	8B	3,761.08
2	Loans	9	0.00
3	Fixed Assets	10	13.29
4	Current Assets		
	a. Cash & Bank Balance	11	28.62
	b. Advances & Other Assets	12	495.28
5	Current Liabilities		
	a. Current Liabilities	13	479.33
	b. Provisions	14	13.20
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,393.04
	Application of Funds as per Balance Sheet (A)		12,488.49
Less: Other Assets			
		SCH	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	13.29
3	Cash & Bank Balance (if any)	11	28.62
4	Advances & Other Assets (if any)	12	495.28
5	Current Liabilities	13	479.33
6	Provisions	14	13.20
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,393.04
		TOTAL (B)	1,437.70
	Investment Assets	(A-B)	11,050.79

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	11050.79
Balance Sheet Value of:	
A. Life Fund	7016.61
B. Pension & General Annuity and Group Business	273.10
C. Unit Linked Funds	3761.08
	11050.79

Section II
NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount@	Total Fund	Market Value
			Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
			(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(a) = [(f) - (a)]%	(h)	(i)=(a++h)	(i)
1	Central Govt. Sec	Not Less than 25%	0.00	256.32	96.76	17.57	4062.40	4433.05	63.1%	0.00	4433.05	4677.64
2	Central Govt Sec, State Govt Sec or Other Approved	Not Less than 50%	0.00	507.25	112.33	21.69	5168.49	5809.76	82.6%	0.00	5809.76	6051.37
3	Investment subject to Exposure Norms											
	a. Infrastructure/ Social/ Housing Sector											
	1. Approved Investments	Not Less than 15%	0.00	105.21	13.09	6.07	1012.84	1137.20	16.2%	0.47	1137.67	1200.54
	2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
	b. i) Approved Investments	Not exceeding 35%	0.00	1.15	31.84	1.28	28.90	63.17	0.9%	0.87	64.03	64.28
	ii) Other Investments		0.00	1.20	0.00	0.06	19.04	20.31	0.3%	-15.16	5.15	5.15
TOTAL LIFE FUND			0.00	614.80	157.26	29.10	6229.27	7030.44		-13.83	7016.61	7321.33

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
			(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(c)
1	Central Govt. Sec	Not Less than 20%	0.00	205.09	205.09	75.1%	0.00	205.09	219.39
2	Central Govt Sec, State Govt Sec or Other Approved	Not Less than 40%	0.00	225.81	225.81	82.7%	0.00	225.81	240.26
3	Balance in Approved investment	Not Less than 40%	0.00	47.29	47.29	17.3%	0.00	47.29	52.12
TOTAL PENSION, GENERAL ANNUITY FUND			0.00	273.10	273.10	100.00%		273.10	292.38

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
			(a)	(b)	(c)= (a+b)	(d)
1	Approved Investments	Not Less than 75%	138.08	3169.07	3307.15	87.9%
2	Other Investments	Not More than 25%	1.31	452.63	453.93	12.1%
TOTAL LINKED INSURANCE FUND			139.39	3621.69	3761.08	100.0%

CERTIFICATION:

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

Date: 23-Jul-21

Note:
1 (+) FRSM refers to 'Funds representing Solvency Margin'
2 Funds beyond Solvency Margin shall have a separate Custody Account.
3 Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
4 Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
5 Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 @ FVC includes impairment provisions taken on bonds and equities

Chief Financial Officer

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
Periodicity of Submission: Quarterly
Statement as on: 30th June 2021

	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	ULGF00210/03/2006GROUPBALAN12 2			ULGF00531/03/2006GROUPCASHF122			ULGF00310/03/2006GROUPDEBTF122			ULGF00410/03/2006GROUPGROWT1 22			ULGF00113/07/2005GROUPSECUR122			ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122	
Opening Balance (Market Value)	13.86			3.00			227.38			20.01			43.27			0.30		46.02		7.35	
Add: Inflow during the Quarter	0.47			2.84			3.94			0.31			0.91			0.00		1.18		0.33	
Increase / (Decrease) Value of Inv [Net]	0.47			0.02			2.13			1.08			1.10			0.00		1.89		0.32	
Less: Outflow during the Quarter	0.42			2.76			9.35			0.63			0.91			0.00		1.80		0.87	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	14.38			3.10			224.09			20.76			44.37			0.30		47.29		7.12	
INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN12 2			ULGF00531/03/2006GROUPCASHF122			ULGF00310/03/2006GROUPDEBTF122			ULGF00410/03/2006GROUPGROWT1 22			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	
Approved Investments (>=75%)																					
Central Govt Securities	6.03	42.0%		2.99	96.5%		159.38	71.1%		6.88	33.1%		26.16	59.0%		0.29	96.5%		20.47	43.3%	
State Government Securities	0.30	2.1%		0.00	0.0%		4.12	1.8%		0.26	1.3%		0.00	0.0%		0.00	0.0%		0.00	0.0%	
Other Approved Securities	0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%	
Corporate Bonds	0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%	
Infrastructure Bonds	1.67	11.6%		0.00	0.0%		37.23	16.6%		0.78	3.8%		5.76	13.0%		0.00	0.0%		6.49	13.7%	
Equity	4.73	32.9%		0.00	0.0%		0.00	0.0%		9.57	46.1%		7.28	16.4%		0.00	0.0%		15.56	32.9%	
Money Market Investments	1.06	7.4%		0.11	3.5%		13.20	5.9%		0.57	2.8%		2.61	5.9%		0.01	2.9%		2.40	5.1%	
Mutual funds	0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%	
Deposit with Banks	0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%	
Sub Total (A)	13.79	95.9%		3.10	100.0%		213.93	95.5%		18.07	87.0%		41.81	94.2%		0.30	99.4%		44.92	95.0%	
Current Assets:																					
Accrued Interest	0.13	0.9%		0.00	0.0%		3.48	1.6%		0.14	0.7%		0.56	1.3%		0.00	0.0%		0.51	1.1%	
Dividend Recievable	0.01	0.1%		0.00	0.0%		0.00	0.0%		0.02	0.1%		0.01	0.0%		0.00	0.0%		0.03	0.1%	
Bank Balance	0.00	0.0%		0.00	0.0%		0.56	0.2%		0.00	0.0%		-0.07	-0.2%		0.00	0.6%		0.08	0.2%	
Receivable for Sale of Investments	0.22	1.6%		0.00	0.0%		5.48	2.4%		0.24	1.1%		0.23	0.5%		0.00	0.0%		0.57	1.2%	
Other Current Assets (for Investments)	0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%	
Less: Current Liabilities																					
Payable for Investments	-0.70	-4.9%		0.00	0.0%		-2.36	-1.1%		-0.11	-0.5%		-0.13	-0.3%		0.00	0.0%		-1.65	-3.5%	
Fund Mgmt Charges Payable	0.00	0.0%		0.00	0.0%		-0.03	0.0%		0.00	0.0%		-0.01	0.0%		0.00	0.0%		-0.01	0.0%	
Other Current Liabilities (for Investments)	0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%	
Sub Total (B)	-0.34	-2.3%		0.00	0.0%		7.12	3.2%		0.27	1.3%		0.60	1.4%		0.00	0.6%		-0.47	-1.0%	
Other Investments (<=25%)																					
Corporate Bonds	0.18	1.2%		0.00	0.0%		3.05	1.4%		0.08	0.4%		0.80	1.8%		0.00	0.0%		0.40	0.8%	
Infrastructure Bonds	0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%	
Equity	0.61	4.2%		0.00	0.0%		0.00	0.0%		0.96	4.6%		0.93	2.1%		0.00	0.0%		2.01	4.3%	
Mutual funds- Exchange traded funds	0.14	1.0%		0.00	0.0%		0.00	0.0%		1.39	6.7%		0.22	0.5%		0.00	0.0%		0.43	0.9%	
Others	0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%		0.00	0.0%	
Sub Total (C)	0.92	6.4%		0.00	0.0%		3.05	1.4%		2.42	11.7%		1.95	4.4%		0.00	0.0%		2.84	6.0%	
Total (A + B + C)	14.38	100.0%		3.10	100.0%		224.09	100.0%		20.76	100.0%		44.37	100.0%		0.30	100.0%		47.29	100.0%	
Fund Carried Forward (as per LB 2)	14.38			3.10			224.09			20.76			44.37			0.30			47.29		

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	ULIF02625/01/2010PNIINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122	ULIF01408/02/2008PNSPROTECT122
65.67	9.68	3.60	112.61	22.91	7.22	33.86	15.04
2.68	0.25	0.25	2.54	0.76	0.57	0.21	1.65
3.63	0.55	0.36	9.02	1.82	1.34	0.82	0.40
2.56	0.99	0.54	4.40	1.34	1.26	0.54	0.96
69.42	9.49	3.68	119.77	24.15	7.87	34.35	16.13

ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNIINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122	ULIF01408/02/2008PNSPROTECT122
Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
22.35	32.2%	2.33	24.6%	0.00	0.0%	0.00	0.0%
0.00	0.0%	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%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
3.55	5.1%	0.89	9.4%	0.00	0.0%	0.00	0.0%
31.49	45.4%	4.29	45.2%	3.30	89.9%	5.97	75.8%
3.56	5.1%	0.05	0.6%	0.03	0.9%	0.04	0.5%
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%
60.95	87.8%	7.66	80.8%	3.34	90.8%	96.45	80.5%
0.48	0.7%	0.06	0.7%	0.00	0.0%	0.00	0.0%
0.05	0.1%	0.01	0.1%	0.21	0.2%	0.04	0.2%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.02	0.1%
0.82	1.2%	0.48	5.1%	0.02	0.6%	0.16	0.1%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
-1.03	-1.5%	0.00	0.0%	0.00	0.0%	-0.26	-0.2%
-0.02	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.29	0.4%	0.55	5.8%	0.03	0.8%	0.14	0.1%
0.25	0.4%	0.10	1.1%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
3.17	4.6%	0.44	4.6%	0.31	8.5%	7.03	5.9%
4.76	6.9%	0.74	7.8%	0.00	0.0%	16.13	13.5%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
8.18	11.8%	1.28	13.4%	0.31	8.5%	23.17	19.3%
69.42	100.0%	9.49	100.0%	3.68	100.0%	119.77	100.0%
69.42		9.49		3.68		119.77	

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	ULIF01508/01/2010LUBALAN-II122	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122
3.30	13.64	294.15	141.67	7.34	137.38	52.88	483.45
0.06	0.18	9.48	13.86	0.80	22.61	0.92	84.06
0.08	0.31	10.80	5.72	0.08	1.28	4.58	42.31
0.14	0.25	12.73	16.73	0.67	55.21	2.29	78.75
3.29	13.88	301.70	144.52	7.56	106.06	56.08	531.07

ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LUBALAN-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
1.79	54.5%	7.28	52.4%	139.88	46.4%	64.04	44.3%
0.26	8.0%	1.77	12.7%	0.00	0.0%	1.06	0.7%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.35	10.8%	2.85	20.5%	28.34	9.4%	11.93	8.3%
0.48	14.5%	1.54	11.1%	100.90	33.4%	51.96	36.0%
0.18	5.6%	0.03	0.2%	10.54	3.5%	8.92	6.2%
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%
3.07	93.4%	13.46	97.0%	279.66	92.7%	137.90	95.4%
0.03	1.1%	0.35	2.5%	3.02	1.0%	1.33	0.9%
0.00	0.0%	0.00	0.0%	0.18	0.1%	0.09	0.1%
-0.01	-0.4%	-0.07	-0.5%	-0.14	0.0%	-0.02	0.0%
0.00	0.0%	0.00	0.0%	4.93	1.6%	2.04	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%	-9.48	-3.1%	-6.03	-4.2%
0.00	0.0%	0.00	0.0%	-0.07	0.0%	-0.04	0.0%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.02	0.7%	0.29	2.1%	-1.56	-0.5%	-2.63	-1.8%
0.13	3.8%	0.00	0.0%	7.56	2.5%	0.93	0.6%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.06	1.9%	0.13	1.0%	13.01	4.3%	6.74	4.7%
0.01	0.3%	0.00	0.0%	3.03	1.0%	1.57	1.1%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
0.20	6.0%	0.13	1.0%	23.60	7.8%	9.24	6.4%
3.29	100.0%	13.88	100.0%	301.70	100.0%	144.52	100.0%
3.29		13.88		301.70		144.52	

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		
873.11			162.23			27.43			55.43			69.13			29.50			59.12			60.77		
17.12			7.59			1.49			0.83			2.46			1.43			8.72			2.49		
60.08			11.20			2.72			4.41			5.45			0.57			1.18			11.20		
36.52			12.53			2.16			2.76			5.41			2.54			12.64			4.97		
913.79			168.49			29.48			57.91			71.64			28.96			56.38			69.48		

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
135.67		14.8%	26.91		16.0%	0.00		0.0%	0.00		0.0%	0.00		0.0%	15.59		53.9%	34.47		61.1%	0.00		0.0%
0.12		0.0%	0.00		0.0%	0.00		0.0%	0.00		0.0%	0.00		0.0%	0.00		0.0%	0.24		0.4%	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%
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%
35.96		3.9%	4.79		2.8%	0.00		0.0%	0.00		0.0%	0.00		0.0%	5.01		17.3%	6.26		11.1%	0.00		0.0%
582.21		63.7%	106.61		63.3%	25.91		87.9%	44.15		76.2%	55.11		76.9%	4.27		14.7%	8.37		14.8%	50.88		73.2%
15.47		1.7%	3.28		1.9%	1.12		3.8%	2.36		4.1%	2.18		3.0%	1.82		6.3%	3.47		6.2%	3.14		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%
769.44		84.2%	141.59		84.0%	27.03		91.7%	46.51		80.3%	57.29		80.0%	26.69		92.2%	52.81		93.7%	54.02		77.7%
3.57		0.4%	0.55		0.3%	0.00		0.0%	0.00		0.0%	0.00		0.0%	0.46		1.6%	0.74		1.3%	0.00		0.0%
1.00		0.1%	0.18		0.1%	0.03		0.1%	0.10		0.2%	0.13		0.2%	0.01		0.0%	0.01		0.0%	0.00		0.0%
-0.23		0.0%	-0.01		0.0%	0.05		0.2%	-0.03		-0.1%	-0.05		-0.1%	0.03		0.1%	0.14		0.3%	0.10		0.1%
6.72		0.7%	1.19		0.7%	0.01		0.0%	0.07		0.1%	0.10		0.1%	0.98		3.4%	1.20		2.1%	0.23		0.3%
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%	0.00		0.0%
-14.61		-1.6%	-1.94		-1.2%	0.00		0.0%	-0.12		-0.2%	-0.15		-0.2%	-0.78		-2.7%	-0.67		-1.2%	0.00		0.0%
-0.27		0.0%	-0.04		0.0%	-0.01		0.0%	-0.01		0.0%	-0.02		0.0%	-0.01		0.0%	-0.01		0.0%	-0.02		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%
-3.82		-0.4%	-0.06		0.0%	0.08		0.3%	0.01		0.0%	0.00		0.0%	0.68		2.4%	1.41		2.5%	0.30		0.4%
2.13		0.2%	0.35		0.2%	0.00		0.0%	0.00		0.0%	0.00		0.0%	0.91		3.1%	0.83		1.5%	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%
58.52		6.4%	10.71		6.4%	2.37		8.0%	3.43		5.9%	4.28		6.0%	0.55		1.9%	1.08		1.9%	13.87		20.0%
87.51		9.6%	15.91		9.4%	0.00		0.0%	7.96		13.7%	10.06		14.0%	0.12		0.4%	0.25		0.4%	1.29		1.9%
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%
148.16		16.2%	26.96		16.0%	2.37		8.0%	11.39		19.7%	14.34		20.0%	1.58		5.5%	2.16		3.8%	15.16		21.8%
913.79		100.0%	168.49		100.0%	29.48		100.0%	57.91		100.0%	71.64		100.0%	28.96		100.0%	56.38		100.0%	69.48		100.0%
913.79			168.49			29.48			57.91			71.64			28.96			56.38			69.48		

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		ULGF00728/03/2011GROUFINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLPY122			
135.31		124.09		0.00		0.00		0.00		82.35		169.63		3613.69	
8.48		1.49		0.00		0.00		0.00		1.41		74.92		279.28	
2.37		2.55		0.00		0.00		0.00		5.67		1.34		198.84	
11.11		2.62		0.00		0.00		0.00		4.20		37.16		330.73	
135.05		125.51		0.00		0.00		0.00		85.23		208.73		3761.08	

ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122		ULGF00728/03/2011GROUFINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLPY122		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
77.54	57.4%	63.89	50.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	14.63	17.2%	193.87	92.9%	1,133.54	30.1%
0.78	0.6%	15.12	12.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	24.58	0.7%
0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	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%	0.00	0.0%
19.39	14.4%	27.26	21.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	230.82	6.1%
17.10	12.7%	13.88	11.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	50.75	59.5%	0.00	0.0%	1,758.38	46.8%
5.49	4.1%	7.56	6.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.78	5.6%	15.57	7.5%	155.14	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%
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%
120.30	89.1%	127.72	101.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	70.16	82.3%	209.44	100.3%	3,302.46	87.8%
2.17	1.6%	3.13	2.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	23.41	0.6%
0.03	0.0%	0.02	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.08	0.1%	0.00	0.0%	3.02	0.1%
-0.14	-0.1%	-1.13	-0.9%	0.00	0.0%	0.00	0.0%	0.00	100.0%	-0.06	-0.1%	-0.69	-0.3%	(0.79)	0.0%
0.64	0.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.11	0.1%	0.00	0.0%	31.00	0.8%
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%	-	0.0%
-0.24	-0.2%	-5.40	-4.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.12	-0.1%	0.00	0.0%	(51.07)	-1.4%
-0.03	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%	-0.02	0.0%	(0.87)	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%	(0.01)	0.0%
2.44	1.8%	-3.38	-2.7%	0.00	0.0%	0.00	0.0%	0.00	100.0%	0.00	0.0%	-0.71	-0.3%	4.69	0.1%
9.48	7.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	30.58	0.8%
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%	-	0.0%
2.25	1.7%	1.17	0.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.47	6.4%	0.00	0.0%	191.77	5.1%
0.58	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.61	11.3%	0.00	0.0%	231.58	6.2%
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%
12.31	9.1%	1.17	0.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	15.08	17.7%	0.00	0.0%	453.93	12.1%
135.05	100.0%	125.51	100.0%	0.00	0.0%	0.00	0.0%	0.00	100.0%	85.23	100.0%	208.73	100.0%	3,761.08	100.0%
135.05		125.51		0.00		0.00		0.00		85.23		208.73		3,761.08	

Date : 23-Jul-2021

Note:

1. The aggregate of all the above Segregated Unit-Funds should reconcile with Item C of FORM 3A (Part A), for both Par & Non Par Business
2. Details of Item 12 of FORM LB 2 which forms part of IRDA (Acturial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B).
3. Other Investments' are as permitted under Sec 27A(2)
- 4.Market value of the securities considered for NAV calculation shall be taken for the purpose of applicability of Pattern of Investments for ULIP
5. 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: 30th June 2021

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

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	ULIF00106/06/2002UFBALANCE122	6-Jun-02	Non Par	301.70	85.1162	85.1162	82.0931	80.3723	72.3512	70.3044	21.1%	9.0%	85.4797
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	11-Feb-03	Non Par	47.29	66.0473	66.0473	63.4042	62.1247	56.1861	54.5085	21.2%	8.7%	66.3297
3	Unit Linked Growth Fund	ULIF00527/01/2004UFGGROWTH122	27-Jan-04	Non Par	913.79	79.6660	79.6660	74.4834	70.8973	59.4475	56.1788	41.8%	10.8%	80.0021
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	27-Jan-04	Non Par	135.05	35.4876	35.4876	34.8796	34.5730	31.6904	31.2106	13.7%	8.5%	35.6525
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3-Mar-05	Non Par	69.42	45.4928	45.4928	43.0905	41.6701	36.3045	34.7356	31.0%	10.1%	45.6740
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECUR122	3-Mar-05	Non Par	34.35	32.2799	32.2799	31.5123	31.4256	29.6478	29.1753	10.6%	7.3%	32.4269
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	13-Jul-05	Non Par	44.37	34.7632	34.7632	33.9018	33.5578	31.3037	30.7116	13.2%	8.0%	34.9256
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEBT122	10-Mar-06	Non Par	224.09	31.3785	31.3785	31.0851	31.2252	30.1508	29.9941	4.6%	7.1%	31.5778
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	10-Mar-06	Non Par	14.38	33.4341	33.4341	32.3383	31.5829	28.5534	27.7812	20.3%	9.2%	33.5638
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	10-Mar-06	Non Par	20.76	41.9071	41.9071	39.7449	38.3354	33.3278	31.9249	31.3%	10.9%	42.0624
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	31-Mar-06	Non Par	3.10	27.9897	27.9897	27.8039	27.6277	27.4047	27.1084	3.3%	4.5%	27.9897
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	11-Jul-06	Non Par	28.96	29.8564	29.8564	29.2978	29.0956	26.7349	26.3282	13.4%	7.2%	30.0142
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	2-Jan-08	Non Par	57.91	26.4262	26.4262	24.4369	22.9318	18.2179	16.9811	55.6%	13.4%	26.6258
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	22-Jan-08	Non Par	119.77	32.5821	32.5821	30.1513	28.2865	22.4412	20.9111	55.8%	13.5%	32.8257
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	30-Jan-08	Non Par	56.08	35.3824	35.3824	32.5153	30.4767	24.3795	22.6658	56.1%	11.9%	35.5775
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	6-Feb-08	Non Par	7.56	27.3012	27.3012	27.0004	27.1691	26.0063	25.8393	5.7%	5.2%	27.4541
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	8-Feb-08	Non Par	16.13	26.4135	26.4135	25.7567	25.5666	23.8593	23.4856	12.5%	6.9%	26.5420
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	13-Feb-09	Non Par	0.30	22.4252	22.4252	22.2858	22.1413	21.9914	21.8032	2.9%	4.4%	22.4252
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFD122	8-Jan-10	Non Par	69.48	16.4931	16.4931	13.8564	11.8780	8.9560	9.6306	71.3%	8.2%	16.7337
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	8-Jan-10	Non Par	71.64	28.6367	28.6367	26.5009	24.8738	19.7065	18.3623	56.0%	13.0%	28.8670
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	8-Jan-10	Non Par	168.49	28.3224	28.3224	26.4739	25.1986	21.1078	19.9337	42.1%	11.1%	28.4415
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	8-Jan-10	Non Par	144.52	25.7586	25.7586	24.7601	24.1630	21.6462	20.9569	22.9%	9.4%	25.8683
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	8-Jan-10	Non Par	531.07	34.4291	34.4291	31.6284	29.6229	23.7536	22.0354	56.2%	12.5%	34.6145
24	Unit Linked Debt - II fund	ULIF01608/01/2010LIFDEBT-II122	8-Jan-10	Non Par	106.06	22.3556	22.3556	22.1998	22.3152	21.5957	21.5414	3.8%	5.4%	22.5130
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRA122	8-Jan-10	Non Par	29.48	18.0653	18.0653	16.4001	14.0851	11.0446	9.9862	80.9%	15.5%	18.0653
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	8-Jan-10	Non Par	56.38	22.9846	22.9846	22.5356	22.4223	21.0213	20.7265	10.9%	6.9%	23.1101
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNIINDEX-II122	25-Jan-10	Non Par	24.15	31.5314	31.5314	29.1784	27.3586	21.6920	20.2180	56.0%	13.0%	31.7726
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	25-Jan-10	Non Par	7.87	16.8910	16.8910	14.1611	12.1164	9.1755	9.8734	71.1%	8.5%	17.1518
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	25-Jan-10	Non Par	7.12	24.7938	24.7938	23.7424	23.2541	21.0302	20.4085	21.5%	9.4%	24.9000
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	25-Jan-10	Non Par	9.49	27.7787	27.7787	26.2676	25.3085	21.9662	21.0134	32.2%	9.5%	27.8863
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRA122	25-Jan-10	Non Par	3.68	18.3995	18.3995	16.6861	14.3227	11.2209	10.1833	80.7%	14.7%	18.3995
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	25-Jan-10	Non Par	3.29	21.2874	21.2874	20.7920	20.6694	19.4777	19.2262	10.7%	4.0%	21.3928
33	Discontinued Policy Fund	ULIF03127/01/2011LIDISPLCY122	27-Jan-11	Non Par	208.73	19.5532	19.5532	19.4096	19.2681	19.1155	18.9392	3.2%	5.0%	19.5532
34	Unit Linked Liquid fund @	ULIF02903/05/2010LIFEQUID122	3-May-10	Non Par	-	NA	NA	NA	NA	NA	12.4150	NA	NA	12.4150
35	Unit Linked Wealth Builder fund @	ULIF03020/07/2010LIFEWEALTH122	20-Jul-10	Non Par	-	NA	NA	NA	NA	NA	18.8430	NA	NA	18.8686
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	25-Mar-11	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	ULIF03201/08/2011LIFDYNAMIC122	1-Aug-11	Non Par	85.23	28.5894	28.5894	26.7058	25.3869	20.8566	19.5172	46.5%	11.7%	28.7166
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	25-Jun-02	Par	125.51	38.6783	38.6783	37.3944	36.1665	34.9530	33.6366	15.6%	15.6%	38.6783
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	11-Feb-03	Par	13.88	39.9488	39.9488	38.7072	37.5173	36.3387	34.6747	16.3%	16.3%	39.9488
Total					3,761.08									

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 23-Jul-2021

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

Rs. in Crores								
Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th June 2021	as % of total for this class	As at 30th June 2020	as % of total for this class	As at 30th June 2021	as % of total for this class	As at 30th June 2020	as % of total for this class
Break down by credit rating								
AAA rated	1,431	90.9%	1,402	89.4%	1,430	88.5%	1,349	86.4%
AA or better	113	7.2%	135	8.6%	106	6.6%	127	8.1%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	14	0.9%	0	0.0%	14	0.9%	0	0.0%
Any other	16	1.0%	31	2.0%	66	4.1%	86	5.5%
	1,575	100.0%	1,568	100.0%	1,616	100.0%	1,561	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	505	32.1%	431	27.5%	506	31.3%	430	27.6%
more than 1 year and upto 3years	214	13.6%	174	11.1%	231	14.3%	172	11.0%
More than 3years and up to 7years	397	25.2%	377	24.0%	418	25.8%	404	25.9%
More than 7 years and up to 10 years	253	16.1%	369	23.5%	252	15.6%	355	22.7%
More than 10 years and up to 15 years	5	0.3%	33	2.1%	5	0.3%	31	2.0%
More than 15 years and up to 20 years	1	0.1%	29	1.9%	1	0.1%	28	1.8%
Above 20 years	199	12.6%	155	9.9%	203	12.5%	140	9.0%
	1,575	100.0%	1,568	100.0%	1,616	100.0%	1,561	100.0%
Breakdown by type of the issuer								
Central Government	1,134	72.0%	723	46.1%	1,135	70.3%	701	44.9%
State Government	25	1.6%	30	1.9%	25	1.5%	28	1.8%
Corporate Securities	417	26.5%	815	51.9%	456	28.2%	833	53.3%
	1,575	100.0%	1,568	100.0%	1,616	100.0%	1,561	100.0%

0

Non Unit Linked

Rs. In Crores

Rs. in Crores								
Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th June 2021	as % of total for this class	As at 30th June 2020	as % of total for this class	As at 30th June 2021	as % of total for this class	As at 30th June 2020	as % of total for this class
Break down by credit rating								
AAA rated	7,234	99.7%	6,482	99.7%	7,234	99.7%	6,482	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%
	7,255	100.0%	6,502	100.0%	7,255	100.0%	6,502	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	114	1.6%	395	6.1%	114	1.6%	395	6.1%
more than 1 year and upto 3years	296	4.1%	357	5.5%	296	4.1%	357	5.5%
More than 3years and up to 7years	606	8.3%	422	6.5%	606	8.3%	422	6.5%
More than 7 years and up to 10 years	1,425	19.6%	733	11.3%	1,425	19.6%	733	11.3%
More than 10 years and up to 15 years	3,132	43.2%	2,157	33.2%	3,132	43.2%	2,157	33.2%
More than 15 years and up to 20 years	1,086	15.0%	735	11.3%	1,086	15.0%	735	11.3%
Above 20 years	597	8.2%	1,703	26.2%	597	8.2%	1,703	26.2%
	7,255	100.0%	6,502	100.0%	7,255	100.0%	6,502	100.0%
Breakdown by type of the issuer								
Central Government	4,646	64.0%	4,607	70.9%	4,646	64.0%	4,607	70.9%
State Government	1,389	19.2%	453	7.0%	1,389	19.2%	453	7.0%
Corporate Securities	1,219	16.8%	1,442	22.2%	1,219	16.8%	1,442	22.2%
	7,255	100.0%	6,502	100.0%	7,255	100.0%	6,502	100.0%

Notes:

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. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

Fixed Deposit are considered as Equity and Equity related instrument as per IRDA Investment return guidelines.

Reverse Repo with underlying as Gsec has been classified as Corporate Securities and AAA rated instrument.

AAA rated includes all Sovereign rated instruments#

Non-ULIP includes Shareholder fund.

FORM L-30 : Related Party Transactions

(Rs in Lakhs)

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q1 '21-22	AS AT JUNE 30, 2021	Q1 '20-21	AS AT JUNE 30, 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	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	31.81	31.81	33.03	33.03
		Net Balance Receivable/ (Payable)	2.78	2.78	14.76	14.76
Experian Credit Information Company of India Private Limited	Entity in which relative of director is a director	Professional charges for database access	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Nilesh Karia	Key Managerial Personnel	Remuneration	50.65	50.65	55.9	55.9
Anuj Arora	Key Managerial Personnel	Remuneration	8.98	8.98	8.3	8.3
Trevor Bull	Key Managerial Personnel	Remuneration	-	-	175.86	175.86
Amit Malik	Key Managerial Personnel	Remuneration	186.33	186.33	-	-
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of implementation of Cyber Ark in Aviva India	-	-	-	-
		Payable towards secondment charges of expats	-	-	-	-
		Recovery of travel related expenses & secondment charges of expats	-	-	-	-
		Balance Receivable/(Payable)	141.49	141.49	-	-

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

BOD and Key Person information			April- June 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	NA	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	NA	09.06.2021
10	Suresh Mahalingam	Director	NA	NA
11	Amit Malik	Chief Executive Officer and Managing Director	NA	NA
12	**Randy Lianggara	Director	25.06.2021	NA
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
18	Prashant Kalaver	Chief of Internal Audit	NA	NA
19	Akhilesh Gupta	Chief Investment officer	NA	NA
20	Kunal Anand	Chief Operations and Customer Services Officer	NA	NA
21	Vinit Kapahi	Head- Marketing	NA	NA
22	Ashish Mittal	Head- People Function	NA	NA
23	Anuj Arora	Company Secretary	NA	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

*Mr Trevor Bull Resigned as Director w.e.f 09.06.2021

**Mr Randy Lianggara appointed as director w.e.f 25.06.2021

FORM L-32- Solvency Margin - KT 3

Available Solvency Margin And Solvency Ratio

Rs. in lakhs

Item	Description	Adjusted Value	
		AS AT JUNE 30, 2021	AS AT JUNE 30, 2020
01	Available Assets in Policyholders' Fund:	1,072,325	945,021
	Deduct:	-	-
02	Mathematical Reserves	1,037,774	898,663
03	Other Liabilities	29,817	40,807
04	Excess in Policyholders' funds	4,735	5,550
05	Available Assets in Shareholders Fund:	62,676	62,765
	Deduct:		
06	Other Liabilities of shareholders' fund	265	82
07	Excess in Shareholders' funds	62,411	62,683
08	Total ASM (04)+(07)	67,145	68,233
09	Total RSM	30,269	27,459
10	Solvency Ratio (ASM/RSM)	2.22	2.48

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

Statement As on : 30th June 2021

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)
1	Investment Assets (As per Form 5)	1,135.62	1,176.74	-	-	44.14	169.62	5,850.68	5,544.00	7,030.44	6,890.35
2	Gross NPA	32.07	32.07	-	-	-	-	-	-	32.07	32.07
3	% of Gross NPA on Investment Assets (2/1)	2.82%	2.73%	-	-	-	-	-	-	0.46%	0.47%
4	Provision Made on NPA	24.07	24.07	-	-	-	-	-	-	24.07	24.07
5	Provision as a % on NPA (4/2)	75.04%	75.04%	-	-	-	-	-	-	75.04%	75.04%
6	Provision on Standard Assets	-	-	-	-	-	-	5.84	6.41	5.84	6.41
7	Net Investment Assets (1-4)	1,111.55	1,152.67	-	-	44.14	169.62	5,850.68	5,544.00	7,006.37	6,866.29
8	Net NPA (2-4)	8.01	8.01	-	-	-	-	-	-	8.01	8.01
9	% of Net NPA to Net Investment Assets (8/7)	0.72%	0.69%	-	-	-	-	-	-	0.11%	0.12%
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 issued by Food Corporation of India having a Category Code of CGSL.

Gross NPA includes redeemed securities of DHFL amounting to INR 11.83 Cr.

Provision on Standard Assets includes impairment provisions on InvTs and equities

Chief Financial Officer

FORM - 7

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

Statement As on : 30th June 2021

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -Pension General Annuity Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)
1	Investment Assets (As per Form 5)	43.14	43.14	-	-	4.15	1.91	225.81	225.42	273.10	270.47
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	43.14	-	-	4.15	1.91	225.81	225.42	273.10	270.47
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 & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122

Statement As on : 30th June 2021

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2021)
1	Investment Assets (As per Form 5)	261.40	378.38	-	-	155.14	157.15	3,344.54	3,078.17	3,761.08	3,613.69
2	Gross NPA	65.56	65.56	-	-	-	-	-	-	65.56	65.56
3	% of Gross NPA on Investment Assets (2/1)	25.08%	17.33%	-	-	-	-	-	-	1.74%	1.81%
4	Provision Made on NPA	49.31	49.31	-	-	-	-	-	-	49.31	49.31
5	Provision as a % on NPA (4/2)	75.21%	75.21%	-	-	-	-	-	-	75.21%	75.21%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	261.40	378.38	-	-	155.14	157.15	3,344.54	3,078.17	3,761.08	3,613.69
8	Net NPA (2-4)	16.25	16.25	-	-	-	-	-	-	16.25	16.25
9	% of Net NPA to Net Investment Assets (8/7)	7.66%	4.29%	-	-	-	-	-	-	0.43%	0.45%
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. 3761.08 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: 30th June 2021

Name of the Fund -LIFE FUND

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	4,363.25	87.26	2.0%	2.0%	4,363.25	87.25	2.0%	2.0%	4,315.20	83.06	1.9%	1.9%
	Treasury Bills	CTRB	4.86	0.04	0.8%	0.8%	4.86	0.04	0.8%	0.8%	23.89	0.28	1.2%	1.2%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	1,237.31	21.24	1.7%	1.7%	1,237.31	21.24	1.7%	1.7%	272.18	4.75	1.7%	1.7%
	Central Government Guaranteed Loans/Bonds	CGSL	8.07	0.17	2.1%	2.1%	8.07	0.17	2.1%	2.1%	8.08	0.17	2.1%	2.1%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	23.14	0.40	1.7%	1.7%	23.14	0.40	1.7%	1.7%	19.81	0.35	1.8%	1.8%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	162.75	3.31	2.0%	2.0%	162.75	3.31	2.0%	2.0%	193.03	3.92	2.0%	2.0%
	Bonds / Debentures issued by HUDCO	HTHD	87.92	1.42	1.6%	1.6%	87.92	1.42	1.6%	1.6%	21.77	0.34	1.5%	1.5%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	-	0.0%	0.0%	0.01	-	0.0%	0.0%	0.84	(0.80)	-95.2%	-95.2%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.04	0.00	0.3%	0.3%	0.04	0.00	0.3%	0.3%	7.19	(1.59)	-22.1%	-22.1%
	Infrastructure - PSU - Debentures / Bonds	IPTD	736.60	24.28	3.3%	3.3%	736.60	24.28	3.3%	3.3%	678.71	13.71	2.0%	2.0%
	Infrastructure- Infrastructure Development Fund	IDDF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	6.56	(0.30)	-4.6%	-4.6%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	15.08	0.26	26.4%	26.4%	15.08	0.26	26.4%	26.4%	10.96	0.19	18.8%	18.8%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	85.35	1.61	1.9%	1.9%	85.35	1.61	1.9%	1.9%	90.45	1.71	1.9%	1.9%
	OTHER INVESTMENTS													
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.01	0.00	5.9%	5.9%	0.01	0.00	5.9%	5.9%	1.10	(1.52)	-139.0%	-139.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.76	0.00	0.6%	0.6%	0.76	0.00	0.01	0.01	74.50	(27.75)	-37.3%	-37.3%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	12.87	0.71	5.5%	5.5%	12.87	0.71	5.5%	5.5%	20.92	1.08	5.2%	5.2%
	Deposits - CDs with Scheduled Banks	EDCD	0.85	0.01	0.9%	0.9%	0.85	0.01	0.9%	0.9%	52.46	0.77	1.5%	1.5%
	Units of Infrastructure Investment Trust	EIIT	34.66	2.40	6.9%	6.9%	34.66	2.40	6.9%	6.9%	35.52	(0.88)	-2.5%	-2.5%
	Deposits - Repo / Reverse Repo	ECMR	125.18	1.03	0.8%	0.8%	125.18	1.03	0.8%	0.8%	141.70	0.98	0.7%	0.7%
	Corporate Securities - Debentures	ECOS	14.86	2.88	19.4%	19.4%	14.86	2.88	19.4%	19.4%	85.05	1.59	1.9%	1.9%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	20.24	(0.00)	0.0%	0.0%	20.24	(0.00)	0.0%	0.0%	20.24	0.00	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	0.06	0.00	2.2%	2.2%	0.06	0.00	2.2%	2.2%	17.13	(6.91)	-40.4%	-40.4%
	TOTAL		6,933.88	147.03	2.1%	2.1%	6,933.88	147.03	2.1%	2.1%	6,097.28	73.13	0.01	0.01

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: 23-Jul-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

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

FORM - 1
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 30th June 2021
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

Rs Crore
Rs Crore

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

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 30th June 2021
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -Pension General Annuity Fund

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
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: 23-Jul-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 - 1
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 30th June 2021
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

Rs Crore

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

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

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 -ULIP 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) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	787.03	11.02	1.4%	1.4%	787.03	11.02	1.4%	1.4%	577.10	26.54	4.6%	4.6%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-			-	-		
	Treasury Bills	CTRB	185.69	1.62	0.9%	0.9%	185.69	1.62	0.9%	0.9%	110.04	1.35	1.2%	1.2%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	97.37	2.48	2.5%	2.5%	97.37	2.48	2.5%	2.5%	27.90	2.51	9.0%	9.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	129.91	1.72	1.3%	1.3%	129.91	1.72	1.3%	1.3%	155.55	6.66	4.3%	4.3%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	21.32	2.22	10.4%	10.4%	21.32	2.22	10.4%	10.4%	36.12	7.28	20.1%	20.1%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	125.78	6.60	5.2%	5.2%	125.78	6.60	5.2%	5.2%	117.03	21.81	18.6%	18.6%
	Infrastructure - PSU - Debentures / Bonds	IPTD	83.93	0.70	0.8%	0.8%	83.93	0.70	0.8%	0.8%	126.34	5.22	4.1%	4.1%
	Infrastructure- Infrastructure Development Fund	IDDF	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	45.33	1.11	2.4%	2.4%	45.33	1.11	2.4%	2.4%	52.06	1.90	3.7%	3.7%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	83.80	15.34	18.3%	18.3%	83.80	15.34	18.3%	18.3%	66.13	6.78	10.3%	10.3%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,463.93	142.92	9.8%	9.8%	1,463.93	142.92	9.8%	9.8%	1,116.80	236.74	21.2%	21.2%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.30	0.01	4.6%	4.6%
	Deposits - CDs with Scheduled Banks	EDCD	2.55	0.02	0.9%	0.9%	2.55	0.02	0.9%	0.9%	27.50	0.44	1.6%	1.6%
	Deposits - Repo / Reverse Repo	ECMR	165.32	1.34	0.8%	0.8%	165.32	1.34	0.8%	0.8%	139.38	0.96	0.7%	0.7%
	Corporate Securities - Debentures	ECOS	29.43	(5.82)	-19.8%	-19.8%	29.43	(5.82)	-19.8%	-19.8%	130.08	8.64	6.6%	6.6%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	4.69	-	-	-	4.69	-	-	-	33.58	-	0.0%	0.0%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-			-	-	-	-
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-			-	-	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	165.85	21.54	13.0%	13.0%	165.85	21.54	13.0%	13.0%	71.20	4.52	6.4%	6.4%
	Reclassified Approved Investments - Debt	ORAD	35.33	0.07	0.2%	0.2%	35.33	0.07	0.2%	0.2%	31.25	0.49	1.6%	1.6%
	Equity Exchange Traded Fund	OETF	221.39	8.88	4.0%	4.0%	221.39	8.88	4.0%	4.0%	136.02	14.75	10.8%	10.8%
	TOTAL		3,648.65	211.76	5.8%	5.8%	3,648.65	211.76	5.8%	5.8%	2,954.38	346.62	11.7%	11.7%

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: 23-Jul-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: 30th June 2021
Statement of Downgraded Investment
Periodicity of Submission: Quarterly

Name of Fund - LIFE FUND

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> ¹								
	NIL								
B.	<u>As on Date</u> ²								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	19.04	28-Sep-16	CARE	AAA	D	23-Sep-19	
	9.10% DHFL 16-Aug-2021 (ISIN : INE202B07HS6) @	ORAD	1.20	4-Jun-19	CARE	AAA	D	6-Jun-19	

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: 23-Jul-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> ¹								
	NIL								
B.	<u>As on Date</u> ²								
	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: 23-Jul-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> ¹								
	NIL								
B.	<u>As on Date</u> ²								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I07IQ8)	HTDN	63.69	28-Mar-18	CRISIL	AAA	AA	10-Feb-20	
	9.00% Indiabulls Hsg Fin Ltd- 26-09-2026 (ISIN : INE148I07GL3)	HTDN	4.71	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	14.33	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: 23-Jul-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-

Chief Financial Officer

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

S.No.	Particulars	Q1 '21-'22				Q1 '20-'21				AS AT JUNE 30, 2021				AS AT JUNE 30, 2020				(Rs in Lakhs)
		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	(0)	(44)	(44)	(11)	0	12	12	3	(0)	(44)	(44)	(11)	0	12	12	3	
	From 10,000-25,000	12	7	7	92	10	5	5	15	12	7	7	92	10	5	5	15	
	From 25001-50,000	-	-	-	-	33	7	7	26	-	-	-	-	33	7	7	26	
	From 50,001- 75,000	-	-	-	-	6	1	1	-	-	-	-	-	6	1	1	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	56	3	3	70	15	1	1	30	56	3	3	70	15	1	1	30	
ii	Individual Single Premium (ISPA)- Annuity																	
	From 0-50000	36	14	14	-	63	22	19	-	36	14	14	-	63	22	19	-	
	From 50,001-100,000	14	2	2	-	32	5	4	-	14	2	2	-	32	5	4	-	
	From 1,00,001-150,000	10	1	1	-	24	2	2	-	10	1	1	-	24	2	2	-	
	From 150,001- 2,00,000	-	-	-	-	32	2	2	-	-	-	-	-	32	2	2	-	
	From 2,00,001-250,000	23	1	1	-	-	-	-	-	23	1	1	-	-	-	-	-	
	From 2,50,001 -3,00,000	-	-	-	-	26	1	1	-	-	-	-	-	26	1	1	-	
	Above Rs. 3,00,000	-	-	-	-	51	1	1	-	-	-	-	-	51	1	1	-	
iii	Group Single Premium (GSP)																	
	From 0-10000	(8)	-	(42)	(1,044)	-	-	-	(439)	(8)	-	(42)	(1,044)	-	-	-	(439)	
	From 10,000-25,000	0	-	1	13	-	-	-	-	0	-	1	13	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001 -1,25,000	1	-	26	9	-	-	-	-	1	-	26	9	-	-	-	-	
	Above Rs. 1,25,000	72	-	1,677	4,483	42	-	2,856	2,702	72	-	1,677	4,483	42	-	2,856	2,702	
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	(12)	227	227	700	41	408	408	531	(12)	227	227	700	41	408	408	531	
	From 10,000-25,000	131	679	679	10,759	209	1,215	1,212	9,178	131	679	679	10,759	209	1,215	1,212	9,178	
	From 25001-50,000	353	829	828	9,831	546	1,560	1,551	13,922	353	829	828	9,831	546	1,560	1,551	13,922	
	From 50,001- 75,000	204	314	314	4,706	240	441	438	4,966	204	314	314	4,706	240	441	438	4,966	
	From 75,000-100,000	453	467	467	6,867	407	419	418	6,728	453	467	467	6,867	407	419	418	6,728	
	From 1,00,001 -1,25,000	101	93	93	1,671	87	67	67	1,217	101	93	93	1,671	87	67	67	1,217	
	Above Rs. 1,25,000	1,232	371	370	16,352	1,204	372	371	16,272	1,232	371	370	16,352	1,204	372	371	16,272	
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	(152)	-	10,455	(225,447)	(19)	-	7,652	(118,120)	(152)	-	10,455	(225,447)	(19)	-	7,652	(118,120)	
	From 10,000-25,000	7	1	7,195	54,842	4	1	1,439	3,808	7	1	7,195	54,842	4	1	1,439	3,808	
	From 25001-50,000	7	-	824	7,210	9	5	8,561	11,540	7	-	824	7,210	9	5	8,561	11,540	
	From 50,001- 75,000	9	1	2,845	17,005	5	4	1,877	6,578	9	1	2,845	17,005	5	4	1,877	6,578	
	From 75,000-100,000	2	-	1,315	2,802	4	1	441	4,548	2	-	1,315	2,802	4	1	441	4,548	
	From 1,00,001 -1,25,000	7	-	133	2,141	5	2	381	5,048	7	-	133	2,141	5	2	381	5,048	
	Above Rs. 1,25,000	1,382	21	47,354	410,494	1,643	34	177,536	801,446	1,382	21	47,354	410,494	1,643	34	177,536	801,446	
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	Q1 '21-22				Q1 '20-21				AS AT JUNE 30, 2021				AS AT JUNE 30, 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
2	Renewal Premium																
	i Individual																
	From 0-10000	1,029	22,211	22,067	722,784	1,009	23,588	23,415	777,289	1,029	22,211	22,067	722,784	1,009	23,588	23,415	777,289
	From 10,000-25,000	2,624	25,043	24,826	560,692	2,447	26,352	26,132	575,745	2,624	25,043	24,826	560,692	2,447	26,352	26,132	575,745
	From 25001-50,000	3,380	14,917	14,747	223,628	2,839	15,152	14,983	221,704	3,380	14,917	14,747	223,628	2,839	15,152	14,983	221,704
	From 50,001- 75,000	1,198	4,054	3,989	67,808	849	4,044	3,969	67,920	1,198	4,054	3,989	67,808	849	4,044	3,969	67,920
	From 75,000-100,000	2,313	3,221	3,204	70,887	1,838	3,178	3,165	67,105	2,313	3,221	3,204	70,887	1,838	3,178	3,165	67,105
	From 1,00,001 -1,25,000	646	1,095	1,084	30,483	383	1,099	1,080	26,865	646	1,095	1,084	30,483	383	1,099	1,080	26,865
	Above Rs. 1,25,000	5,674	2,575	2,552	165,954	5,087	2,627	2,603	188,729	5,674	2,575	2,552	165,954	5,087	2,627	2,603	188,729
	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	-	4	1,215	53	0	4	3,440	113	-	4	1,215	53	0	4	3,440	113
	From 10,000-25,000	1	2	38	310	2	7	335	785	1	2	38	310	2	7	335	785
	From 25001-50,000	2	5	393	1,328	6	12	930	3,747	2	5	393	1,328	6	12	930	3,747
	From 50,001- 75,000	5	4	699	2,524	2	2	1,377	1,045	5	4	699	2,524	2	2	1,377	1,045
	From 75,000-100,000	5	4	320	2,195	5	5	397	3,401	5	4	320	2,195	5	5	397	3,401
	From 1,00,001 -1,25,000	5	4	1,475	3,830	6	5	1,542	4,724	5	4	1,475	3,830	6	5	1,542	4,724
	Above Rs. 1,25,000	849	21	106,912	573,574	420	22	84,273	486,382	849	21	106,912	573,574	420	22	84,273	486,382
	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	Q1 '21-22			Q1 '20-21			AS AT JUNE 30, 2021			AS AT JUNE 30, 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	-	122	1	1.00	111	5	-	122	1	1	111	5
2	Corporate Agents-Banks	-	255	56	-	-	-	-	255	56	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	21	62,477	785	42.00	167,262	557	21	62,477	785	42	167,262	557
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	2	8,929	486	4.00	33,370	1,132	2	8,929	486	4	33,370	1,132
Total(A)		23	71,783	1,328	47	200,743	1,694	23	71,783	1,328	47	200,743	1,694
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A+B)		23	71,783	1,328	47	200,743	1,694	23	71,783	1,328	47	200,743	1,694

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q1 '21-22		Q1 '20-21		AS AT JUNE 30, 2021		AS AT JUNE 30, 2020	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	679	889	1,696	13	679	889	1,696	13
2	Corporate Agents-Banks	1,118	516	1,274	5	1,118	516	1,274	5
3	Corporate Agents -Others	276	263	379	3	276	263	379	3
4	Brokers	22	29	54	1	22	29	54	1
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	869	915	1,138	8	869	915	1,138	8
	Total (A)	2,964	2,612	4,541	30	2,964	2,612	4,541	30
1	Referral (B)	-	2	-	0	-	2	-	0
	Grand Total (A+B)	2,964	2,614	4,541	30	2,964	2,614	4,541	30

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	23	671	466	220	1	5	1,386	317,992
2	Survival Benefit	1,381	1,636	125	-	-	-	3,142	151,070
3	for Annuities / Pension	635	793	101	52	36	35	1,652	6,419
4	For Surrender	-	1755	0	0	0	0	1,755	714,740
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	1	0	0	0	0	1	200
	HCB	-	2	0	0	0	0	2	93
	ADB	-	0	0	0	0	0	-	-
	IB	3	29	1	0	1	2	36	451
6	Partial Withdrawals	-	342	0	0	0	0	342	78,149
7	Auto Foreclosure	-	359	0	0	0	0	359	107,922
8	EL Surrender	-	1761	0	0	0	0	1,761	65,913
9	Death Claims	-	309	1	0	0	0	310	531,739

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	-	21	2	3	-	-	26	807
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	3	2	-	-	-	5	47,882
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	104	-	-	-	-	104	597
7	Gratuity	-	525	-	-	-	-	525	132,156
8	Leave encashment	-	11	-	-	-	-	11	3,951
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	333	7	1	-	-	341	189,084

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	-	3,223	31	4,243	13	8	-	-	-	77	-	-
2	Claims reported during the period*	559	1,425	3,145	2,161	1,836	350	359	1,761	1	35	2	-
3	Claims Settled during the period	310	1,386	3,142	1,652	1,755	342	359	1,761	1	36	2	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-	-
	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	-	1,324	3	-	-	-	-	-	-	7	-	-
6	Claims O/S at End of the period	247	1,938	31	4,752	83	13	-	-	-	69	-	-
	Less than 3 months	247	770	21	699	83	13	-	-	-	1	-	-
	3 months to 6 months	-	1,165	9	578	-	-	-	-	-	8	-	-
	6 months to 1 year	-	3	1	836	-	-	-	-	-	14	-	-
	1 year and above	-	-	-	2,639	-	-	-	-	-	46	-	-

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

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

*** 3 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	-	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	385	26	-	-	5	-	-	525	11	104
3	Claims Settled during the period	341	26	-	-	5	-	-	525	11	104
4	Claims Repudiated during the period	1	-	-	-	-	-	-	-	-	-
	Less than 2 years from the date of acceptance										
a	of risk	1	-	-	-	-	-	-	-	-	-
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	43	-	-	-	-	-	-	-	-	-
	Less than 3 months	43	-	-	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-

FORM L-41 : Grievance Disposal for the Quarter Ended June 30, 2021

Date: June 30, 2021

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	16	-	6	5	-	16
b)	Policy Servicing	0	95	40	37	14	4	95
c)	Proposal Processing	0	6	0	4	1	1	6
d)	Survival Claims	0	62	25	21	12	4	62
e)	ULIP Related	-	15	-	8	4	1	15
f)	Unfair Business Practices	0	187	53	40	73	21	187
g)	Others	-	-	-	-	-	-	34
Total Number		0	415	138	127	113	37	415

2	Total No. of policies during previous year:	4541
3	Total No. of claims during previous year:	1050
4	Total No. of policies during current year:	2964
5	Total No. of claims during current year:	559
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	9.56
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	286.23

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	37	0	37
c)	15-30 days	0	0	0
d)	30-90 days	0	0	0
e)	90 days & Beyond	0	0	0
Total Number of Complaints		37	0	37

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

I-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%	258.8%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	71.4%	71.4%
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 - IIAMT (2012-15) 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.

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

No changes made in economic assumptions since last valuation.

(2) Expense Assumptions

Per policy maintenance expenses used are based on projected expenses for the year when Insurer acquires a stable level of business.
The valuation assumptions for expenses are as below:

Policy Maintenance Expenses (starting from 2 nd policy month):					
S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding i-Life, i-Shield, i-Life Total and i-Life Secure i-Term Smart)	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%

No changes made in expense assumptions since last valuation.

(3) Mortality Assumptions

Mortality assumption for Individual Annuity Non Participating products of the company has changed to 71.4% of Annuitant table IIAMT(2012-15) from 55.3% of Annuitants - LIC (a) (1996-98) Ultimate Rates.