



IRDA Public Disclosures

FOR THE QUARTER ENDED MARCH 31, 2025

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Aviva Life Insurance Company India Limited
IRDAI Registration Code: 0122

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

FORM L-1-A-RA
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration No. 122 with the IRDA, dated 14 May 2002

AUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2025
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED		NON-LINKED							Q4'24-25	Upto the quarter ended March 31, 2025	
				PARTICIPATING		NON PARTICIPATING							
		LIFE	PENSION	LIFE	PENSION	LIFE	PENSION	ANNUITY	HEALTH	VARIABLE INSURANCE			
		(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	
Premiums earned – net	L-4												
(a) Premium		45,503	661	295	4	80,798	613	2,443	297	63	48,973	130,677	
(b) Reinsurance ceded		(386)	-	-	-	(11,004)	-	-	-	-	(4,192)	(11,390)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	
Income from Investments													
(a) Interest, Dividends and Rent – Gross		12,714	1,069	292	13	58,207	1,244	741	250	44	20,715	74,574	
(b) Profit on sale/redemption of investments		35,341	3,308	75	2	1,359	21	12	5	-	4,656	40,123	
(c) (Loss) on sale/ redemption of investments		(3,000)	(159)	(2)	-	(1)	-	-	-	-	(1,566)	(3,162)	
(d) Transfer/Gain on revaluation/change in fair value		(17,777)	(1,595)	-	-	-	-	-	-	-	(1,821)	(19,372)	
(e) Amortisation of Premium / Discount on investments		1,502	25	2	-	12,116	36	-	-	8	2,708	13,689	
Other Income													
(a) Fee, Charges and Rent Income		1	-	1	-	282	3	-	-	-	(21)	287	
Contribution from Shareholders' A/c													
- towards extra mortality/other charges		21	-	-	-	437	-	-	-	-	87	458	
- towards excess of expense of management		-	-	-	-	-	-	-	-	-	-	-	
TOTAL (A)			73,919	3,309	663	19	142,194	1,917	3,196	552	115	69,539	225,884
Commission*		L-5	1,428	1	3	-	2,074	5	(2)	1	-	923	3,510
Operating Expenses related to Insurance Business		L-6	14,957	47	17	2	10,255	60	348	13	3	7,313	25,701
Provision for Doubtful debts			(276)	(1)	-	-	(184)	(1)	(6)	-	-	77	(468)
Bad debts written off			21	-	-	-	509	-	-	-	-	-	530
Provision for Tax			-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)													
(a) For diminution in the value of investments (Net)		2,446	341	-	-	(154)	-	-	-	-	2,212	2,633	
(b) Others		-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		1,478	61	-	-	-	-	-	-	-	392	1,539	
TOTAL (B)		20,054	449	20	2	12,500	64	340	14	3	10,917	33,445	
Benefits Paid (Net)	L-7	54,999	4,632	202	4	46,296	4,475	526	195	45	36,570	111,374	
Interim Bonuses Paid		47	17	10	-	-	-	-	-	-	18	74	
Change in valuation of liability in respect of life policies													
(a) Gross		188	(828)	311	11	73,952	(3,340)	2,552	113	28	24,363	72,987	
(b) Amount ceded in Reinsurance		1	-	-	-	(4,534)	-	-	-	-	(5,055)	(4,533)	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		433	(1,301)	-	-	-	-	-	-	-	-	(868)	
(e) Fund for Discontinued Policies		7,122	-	-	-	-	-	-	-	-	1,824	7,122	
TOTAL (C)		62,790	2,520	523	15	115,714	1,135	3,078	308	73	57,720	186,156	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(8,925)	340	120	2	13,981	718	(222)	230	40	902	6,283	
Amount transferred from Shareholders' Account (Non-technical Account)		8,764	-	-	-	1,129	4	222	-	-	(1,149)	10,119	
APPROPRIATIONS													
Transfer to Shareholders' Account		138	301	14	-	14,910	722	-	230	40	16,355	16,355	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	
Transfer to/(from) Funds for Future Appropriations		(300)	39	107	2	199	-	-	-	-	(1,163)	47	
Transfer to Balance sheet		-	-	-	-	-	-	-	-	-	(15,439)	-	
TOTAL (D)		(162)	340	121	2	15,109	722	-	230	40	(247)	16,402	
The break up of Total surplus is as under:													
(a) Interim Bonuses Paid:		47	17	10	-	-	-	-	-	-	18	74	
(b) Allocation of Bonus to policyholders:		397	61	113	4	-	-	-	-	-	575	575	
(c) Surplus shown in the Revenue Account:		(162)	340	121	2	15,109	722	-	230	40	(247)	16,402	
(d) Total Surplus: ((a)+(b)+(c)):		282	418	244	6	15,109	722	-	230	40	346	17,051	

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

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

FORM L-1-A-RA
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration No. 122 with the IRDA, dated 14 May 2002

AUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2024
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED		NON-LINKED							Q4'23-24	Upto the quarter ended March 31, 2024
				PARTICIPATING		NON PARTICIPATING						
		LIFE	PENSION	LIFE	PENSION	LIFE	PENSION	ANNUITY	HEALTH	VARIABLE INSURANCE		
		(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)						(Rs. In lacs)	(Rs. In lacs)
Premiums earned – net	L-4											
(a) Premium		41,813	799	311	4	89,136	1,062	1,032	306	223	50,871	134,686
(b) Reinsurance ceded		(267)	-	-	-	(7,726)	-	-	(4)	-	(2,251)	(7,997)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Income from Investments												
(a) Interest, Dividends and Rent – Gross		10,265	891	270	7	52,292	1,409	592	236	18	16,861	65,980
(b) Profit on sale/redemption of investments		33,933	3,423	28	1	716	32	13	3	-	11,396	38,149
(c) (Loss) on sale/ redemption of investments		(1,522)	(106)	-	-	(13)	(2)	(1)	-	-	(390)	(1,644)
(d) Transfer/Gain on revaluation/change in fair value		34,147	2,573	-	-	-	-	-	-	-	4,286	36,720
(e) Amortisation of Premium / Discount on investments		2,688	116	(2)	-	12,295	42	6	3	17	3,735	15,165
Other Income												
(a) Fee, Charges and Rent Income		8	-	1	-	323	3	-	-	-	155	335
Contribution from Shareholders' A/c												
- towards extra mortality/other charges		49	-	-	-	165	-	-	-	-	154	214
- towards excess of expense of management		-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		121,114	7,696	608	12	147,188	2,546	1,642	544	258	84,817	281,608
Commission*	L-5	3,544	-	5	-	4,378	8	9	2	-	3,298	7,946
Operating Expenses related to Insurance Business	L-6	13,784	56	10	-	12,587	233	129	74	9	6,905	26,882
Provision for Doubtful debts		25	-	-	-	25	-	-	-	-	(51)	50
Bad debts written off		2,118	108	-	-	123	-	-	-	-	128	2,349
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		(2,114)	(108)	-	-	-	-	-	-	-	(1)	(2,222)
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		1,352	61	-	-	-	-	-	-	-	396	1,413
TOTAL (B)		18,709	117	15	-	17,113	241	138	76	9	10,675	36,418
Benefits Paid (Net)	L-7	57,985	4,965	181	8	34,436	2,216	484	215	123	32,727	100,613
Interim Bonuses Paid		180	23	14	1	-	-	-	-	-	40	218
Change in valuation of liability in respect of life policies												
(a) Gross		1,152	18	365	(4)	81,671	(593)	1,073	196	136	31,972	84,014
(b) Amount ceded in Reinsurance		(11)	-	-	-	(2,472)	(2)	(2)	-	-	(2,355)	(2,487)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		55,620	2,178	-	-	-	-	-	-	-	15,154	57,798
(e) Fund for Discontinued Policies		(1,539)	-	-	-	-	-	-	-	-	(2,984)	(1,539)
TOTAL (C)		113,387	7,184	560	5	113,635	1,621	1,555	411	259	74,554	238,617
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(10,982)	395	33	7	16,440	684	(51)	57	(10)	(412)	6,573
Amount transferred from Shareholders' Account (Non-technical Account)		11,053	-	-	-	-	3	51	-	10	5,978	11,117
APPROPRIATIONS												
Transfer to Shareholders' Account		146	336	18	-	16,440	687	-	57	-	17,684	17,684
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		(76)	59	16	7	-	-	-	-	-	(1,009)	6
Transfer to Balance sheet		-	-	-	-	-	-	-	-	-	(11,110)	-
TOTAL (D)		70	395	34	7	16,440	687	-	57	-	5,565	17,690
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		180	23	14	1	-	-	-	-	-	40	218
(b) Allocation of Bonus to policyholders:		527	67	141	2	-	-	-	-	-	737	737
(c) Surplus shown in the Revenue Account:		70	395	34	7	16,440	687	-	57	-	5,565	17,690
(d) Total Surplus: ((a)+(b)+(c)):		777	485	189	10	16,440	687	-	57	-	6,342	18,645

FORM L-2-A-PL
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration No. 122 with the IRDA, dated 14 May 2002

AUDITED PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2025
Shareholders' Account (Non-technical Account)

Particulars	Q4'24-25	Upto the quarter ended March 31, 2025	Q4'23-24	Upto the quarter ended March 31, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Amount transferred from Policyholders Account (Technical Account)	16,355	16,355	17,684	17,684
Income From Investments				
(a) Interest, Dividends and Rent – Gross	1,269	4,916	1,069	4,015
(b) Profit on sale/redemption of investments	9	1,093	8	12
(c) (Loss) on sale/ redemption of investments	-	-	(1)	(7)
(d) Amortisation of Premium / Discount on Investments	(5)	(45)	(19)	(110)
Other Income	-	-	-	-
TOTAL (A)	17,628	22,319	18,741	21,594
Expense other than those directly related to the insurance business	308	990	597	1,296
Contribution to the Policyholders Account (Technical Account)				
(a) Towards Excess Expenses of Management	-	-	-	-
(b) Towards extra mortality/other charges	87	458	153	214
Interest on subordinated debt	-	-	-	-
Expenses towards CSR activities	-	-	-	-
Penalties	-	-	-	-
Bad debts written off	-	-	-	193
Amount Transferred to Policyholders' Account	(1,150)	10,119	5,978	11,118
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	-	-	-	(193)
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
TOTAL (B)	(755)	11,567	6,728	12,628
Profit/(Loss) before tax	18,383	10,752	12,013	8,966
Provision for Taxation	-	-	-	-
Profit/(Loss) after tax	18,383	10,752	12,013	8,966
APPROPRIATIONS				
(a) Balance at the beginning of the period	(158,045)	(150,411)	(162,424)	(159,377)
(b) Interim dividends paid during the period	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(139,662)	(139,659)	(150,411)	(150,411)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-3-A-BS
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration No. 122 with the IRDA, dated 14 May 2002

AUDITED BALANCE SHEET AS AT MARCH 31, 2025

Particulars	Schedule	As At Mar 31, 2025 (Rs. In lacs)	As At Mar 31, 2024 (Rs. In lacs)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	218,990	218,990
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	1,017
Sub-Total		218,990	220,007
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(327)	1,350
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		-	-
POLICY LIABILITIES		987,045	918,094
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		20,493	13,371
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		381,064	382,428
Sub-Total		1,388,275	1,315,243
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		8,355	8,614
Non-Linked (Non-PAR)		198	-
Non-Linked (PAR)		543	434
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		1,616,361	1,544,298
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	72,734	62,754
- Policyholders'	L-13	990,605	917,974
- Assets held to cover linked liabilities	L-14	409,913	404,412
LOANS	L-15	-	-
FIXED ASSETS	L-16	298	601
DEFERRED TAX ASSETS (Net)			
CURRENT ASSETS			
Cash & Bank Balance	L-17	9,397	7,507
Advances And Other Assets	L-18	35,634	40,664
Sub-Total (A)		45,031	48,171
CURRENT LIABILITIES	L-19	41,133	39,577
PROVISIONS	L-20	747	449
Sub-Total (B)		41,880	40,026
NET CURRENT ASSETS (C) = (A – B)		3,151	8,145
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		139,659	150,411
TOTAL		1,616,360	1,544,297

Particulars	As At March 31, 2025	As At March 31, 2024
Uncalled liability in Partly paid-up investments	NIL	49
Underwriting commitments outstanding (in respect of shares and securities)	NIL	Nil
Claims, other than those under policies, not acknowledged as debts	67	45
Guarantees given by or on behalf of the Company	25	25
Reinsurance obligations to the extent not provided for in accounts	NIL	Nil
Others (In relation to Claims against policies)	1,709	1,827
Statutory demands/liabilities in dispute, not provided for	NIL	-

Management believes that at present, no additional provision is required in the books of account in respect of the above matters.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q4'24-25	Upto the quarter ended March 31, 2025	Q4'23-24	Upto the quarter ended March 31, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
First year premiums	10,257	26,510	10,456	31,709
Renewal premiums	37,322	100,210	39,684	98,901
Single premiums	1,394	3,957	731	4,076
TOTAL PREMIUM	48,973	130,677	50,871	134,686
Premium Income from business written :				
In India	48,973	130,677	50,871	134,686
Outside India	-	-	-	-
TOTAL PREMIUM	48,973	130,677	50,871	134,686

FORM L-5-COMMISSION SCHEDULE

Particulars	Q4'24-25	Upto the quarter ended March 31, 2025	Q4'23-24	Upto the quarter ended March 31, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Commission Paid				
Direct - First year premiums	150	924	508	2,057
- Renewal premiums	320	815	415	989
- Single premiums	45	45	97	104
Total	515	1,784	1,020	3,150
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
NET COMMISSION	515	1,784	1,020	3,150
Rewards and/or remuneration to agents, brokers or other intermediaries	460	1,726	2,278	4,796
NET COMMISSION INCLUDING REWARDS	975	3,510	3,298	7,946
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Agents	369	991	2,033	3,017
Brokers	339	721	93	386
Corporate Agency	66	1,189	879	3,775
Referral	-	-	-	-
Others (Insurance Marketing Firm)	149	609	293	768
TOTAL (B)	923	3,510	3,298	7,946
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	923	3,510	3,298	7,946
Outside India	-	-	-	-
TOTAL COMMISSION AND REWARDS	923	3,510	3,298	7,946

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q4'24-25	Upto the quarter ended March 31, 2025	Q4'23-24	Upto the quarter ended March 31, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Employees' remuneration and welfare benefits	3,136	14,181	4,093	15,330
Travel, conveyance and vehicle running expenses	143	433	179	491
Training expenses	1	42	43	45
Stamp duty on policies	891	1,611	(30)	618
Rents, rates and taxes	645	1,757	349	1,003
Repairs & Office Maintenance	184	743	394	1,584
Printing and stationery	40	152	192	663
Communication expenses	79	311	38	169
Legal and professional charges	618	1,366	86	378
Medical fees	28	74	358	1,687
Auditors' fees, expenses etc				
a) as auditor	22	75	-	-
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	(1)	10	-	-
Advertisement and publicity	122	638	2	9
Business Development and Sales Promotion Expense	443	748	351	1,141
Interest and bank charges	61	154	42	144
Depreciation	101	515	206	796
Information technology and related expenses	662	2,336	525	1,978
Goods and Service Tax on premium	-	-	(89)	-
Others				
a) Electricity	35	199	39	219
b) Recruitment	13	113	23	292
c) Miscellaneous expenses	90	244	63	220
TOTAL	7,313	25,701	6,864	26,767
In India	7,313	25,701	6,864	26,767
Outside India	-	-	-	-

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q4'24-25	Upto the quarter ended March 31, 2025	Q4'23-24	Upto the quarter ended March 31, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Insurance Claims				
(a) Claims by Death,	4,215	17,427	4,030	14,242
(b) Claims by Maturity,	16,979	39,032	8,144	20,839
(c) Annuities/Pension payment	145	549	247	556
(d) Periodical Benefit	2,060	4,759	1,707	5,161
(e) Health	80	195	61	281
(f) Surrender	13,186	51,728	18,484	57,822
(g) Other benefits				
- Riders	10	18	7	19
- Interest to policy holders	107	645	245	1,044
- Withdrawals	1,366	4,537	1,712	6,758
(Amount ceded in reinsurance):				
(a) Claims by Death,	(1,578)	(7,516)	(1,910)	(6,043)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	(66)
(f) Surrender	-	-	-	-
(g) Other benefits				
- Riders	-	-	-	-
- Interest to policy holders	-	-	-	-
- Withdrawals	-	-	-	-
(Amount accepted in reinsurance):				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrender	-	-	-	-
(g) Other benefits				
- Riders	-	-	-	-
- Interest to policy holders	-	-	-	-
- Withdrawals	-	-	-	-
TOTAL	36,570	111,374	32,727	100,613
Benefits paid (Net)				
In India	36,570	111,374	32,727	100,613
Outside India	-	-	-	-
Total Benefits paid (Net)	36,570	111,374	32,727	100,613

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As At	As At
	Mar 31, 2025	Mar 31, 2024
	(Rs. In lacs)	(Rs. In lacs)
Authorized Capital	250,000	250,000
2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each		
Issued, Subscribed and Called up Capital		
2,189,900,000 (Previous Year 2,189,900,000) Equity shares of Rs 10 each, fully paid up *)	218,990	218,990
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	218,990	218,990

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	As At Mar 31, 2025		As At Mar 31, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	569,374,000	26%	569,374,000	26%
- Foreign - Aviva International Holdings Limited, UK	1,620,526,000	74%	1,620,526,000	74%
- Others	-	-	-	-
TOTAL	2,189,900,000	100%	2,189,900,000	100%

FORM L-9A- PART A:PATTERN OF SHAREHOLDING SCHEDULE AS AT MARCH 31, 2025

S.No.	Category	No. of Investors	Number of Shares	% of Holding	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares	As a percentage of Total Shares held	Number of shares	As a percentage of Total Shares held
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):*			26%					
	(i) Mr V C Burman	-	569,373,660		56,937	-	-	-	-
	(ii) Ms Asha Burman	-	100		0	-	-	-	-
	(iii) Mr Pradip Burman	-	100		0	-	-	-	-
	(iv) Ms Indira Burman	-	100		0	-	-	-	-
	(v) Mr Ashok Kumar Jain	-	10		0	-	-	-	-
	(vi) Ms Gagan Ahluwalia	-	10		0	-	-	-	-
	(vii) Mr Abhay Kumar Agarwal	-	10		0	-	-	-	-
	(viii) Mr Nitin Garg	-	10		0	-	-	-	-
	*Indian Shareholding is held by Dabur Invest Corp ("DIC"), a Partnership firm. Persons mentioned at A.1.i) (i) to A.1.i) (iii) above are partners of the firm who have been nominated by DIC to hold the shares on its behalf. Persons mentioned in A.1.i)(iv) to A.1.i)(viii) are affiliates of Dabur Invest Corp and hold shares for the beneficial interest of Dabur Invest Corp.								
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	1,620,526,000	74%	162,053	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	TOTAL	-	2,189,900,000	100%	218,990	-	-	-	-

FORM L-9A- PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

S.No.	Shareholder	No. of Investors	Number of Shares	% of Holding	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares	As a percentage of Total Shares held	Number of shares	As a percentage of Total Shares held
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):*								
	(i) Ms Shivani Burman	-	NA	19%	NA	-	-	-	-
	(ii) Mr V C Burman	-	NA	24%	NA	-	-	-	-
	(iii) Ms Asha Burman	-	NA	19%	NA	-	-	-	-
	(iv) Mr Pradip Burman	-	NA	38%	NA	-	-	-	-
	* Indian Promoter, Dabur Invest Corp, is a partnership firm and the partners in the partnership firm share the profits and losses of the firm in a fixed proportion as indicated above.								
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter #	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Indivudal share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	TOTAL	-	-	100%	-	-	-	-	-

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	As At	As At
	Mar 31, 2025	Mar 31, 2024
	(Rs. In lacs)	(Rs. In lacs)
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
	Mar 31, 2025	Mar 31, 2024
	(Rs. In lacs)	(Rs. In lacs)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	As At Mar 31, 2025 (Rs. In lacs)	As At Mar 31, 2024 (Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	9,734	12,749
(Market value (Rs 'Lacs) Current Year 9,950 Previous Year 12,713)	-	-
Other Approved Securities	39,904	34,601
(Market value (Rs 'Lacs) Current Year 40,487 Previous Year 34,262)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	1,003	-
(Market value (Rs 'Lacs) Current Year 1,008 Previous Year NIL)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g)Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	12,754	10,417
(Market value (Rs 'Lacs) Current Year 12,916 Previous Year 10,432)		
Equity Shares	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
Other Investments		
Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
Equity Shares	660	1,872
(Historical value (Rs 'Lacs) Current Year 660 Previous Year 856)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	3,062	2,095
(Market value (Rs 'Lacs) Current Year 3,045 Previous Year 2,089)		
Other Approved Securities	3,740	-
(Market value (Rs 'Lacs) Current Year 3,749 Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(f) Other Securities (Reverse Repo)/(Treps)	843	317
(Market value (Rs 'Lacs) Current Year 843 Previous Year 317)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	1,034	703
(Market value (Rs 'Lacs) Current Year 1,032 Previous Year 697)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
TOTAL	72,734	62,754
INVESTMENTS		
In India	72,734	62,754
Outside India	-	-
TOTAL	72,734	62,754

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	As At Mar 31, 2025 (Rs. In lacs)	As At Mar 31, 2024 (Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs 'Lacs) Current Year 556,888 Previous Year 530,566)	537,558	524,371
Other Approved Securities (Market value (Rs 'Lacs) Current Year 263,554 Previous Year 193,468)	257,758	195,032
Other Approved Investments		
(a) Shares		
(aa) Equity (Historical value (Rs 'Lacs) Current Year 2,138 Previous Year 124)	1,807	227
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs 'Lacs) Current Year 6,687 Previous Year 3,060)	6,497	2,966
(e) Other Securities (Term Deposits) (Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)	-	-
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs 'Lacs) Current Year 174,387 Previous Year 161,112)	170,615	160,050
Equity Shares (Historical value (Rs 'Lacs) Current Year 11 Previous Year 2)	15	5
Other Investments		
Non Convertible debentures (Market value (Rs 'Lacs) Current Year NIL Previous Year 421)	-	421
Equity Shares (Historical value (Rs 'Lacs) Current Year NIL Previous Year 1,048)	-	2,293
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs 'Lacs) Current Year 1,478 Previous Year 13,707)	1,478	13,709
Other Approved Securities (Market value (Rs 'Lacs) Current Year 628 Previous Year 6,135)	624	6,136
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs 'Lacs) Current Year 4,871 Previous Year 3,071)	4,871	3,071
(f) Other Securities (Reverse Repo)/(Treps) (Market value (Rs 'Lacs) Current Year 8,562 Previous Year 9,343)	8,562	9,343
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs 'Lacs) Current Year 834 Previous Year 349)	820	350
Commercial Paper (Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)	-	-
Other Investments		
Non Convertible Debentures (Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)	-	-
TOTAL	990,605	917,974
INVESTMENTS		
In India	990,605	917,974
Outside India	-	-
TOTAL	990,605	917,974

Form L-14-INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES		
Particulars	As At Mar 31, 2025	As At Mar 31, 2024
	(Rs. In lacs)	(Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	55,325	65,362
(Historical value (Rs 'Lacs) Current Year 54,626 Previous Year 64,555)		
Other Approved Securities	20,082	9,123
(Historical value (Rs 'Lacs) Current Year 19,992 Previous Year 9,367)		
Other Approved Investments		
(a) Shares		
(aa) Equity	213,361	205,278
(Historical value (Rs 'Lacs) Current Year 166,957 Previous Year 144,230)		
(bb) Preference	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	10,039	-
(Historical value (Rs 'Lacs) Current Year 8,298 Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	5,553	2,507
(Historical value (Rs 'Lacs) Current Year 5,483 Previous Year 2,481)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	25,093	23,771
(Historical value (Rs 'Lacs) Current Year 24,950 Previous Year 23,766)		
(b) Equity	37,485	42,802
(Historical value (Rs 'Lacs) Current Year 24,351 Previous Year 25,821)		
Other Investments		
(a) Equity Shares	5,767	8,493
(Historical value (Rs 'Lacs) Current Year 5,756 Previous Year 4,682)		
(b) Debentures/Bonds	5,985	6,822
(Historical value (Rs 'Lacs) Current Year 5,974 Previous Year 9,974)		
(c) Mutual Funds	-	14,673
(Historical value (Rs 'Lacs) Current Year NIL Previous Year 12,280)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	13,783	13,224
(Historical value (Rs 'Lacs) Current Year 13,262 Previous Year 13,031)		
Other Approved Securities	502	-
(Historical value (Rs 'Lacs) Current Year 501 Previous Year NIL)	-	
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	4,363	3,384
(Historical value (Rs 'Lacs) Current Year 4,208 Previous Year 3,325)		
(f) Other Securities (Reverse Repo)/(Treps)	6,409	5,609
(Historical value (Rs 'Lacs) Current Year 6,404 Previous Year 5,605)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
Non Convertible Debentures	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
Other Investments		
(a) Mutual Funds	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(a) Debentures/Bonds	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
Balances in Bank	3,322	2,650
Other Current Assets (net)	2,844	714
TOTAL	409,913	404,412
INVESTMENTS		
In India	409,913	404,412
Outside India	-	-
TOTAL	409,913	404,412

FORM L-15-LOANS SCHEDULE

Particulars	As At	As At
	Mar 31, 2025	Mar 31, 2024
	(Rs. In lacs)	(Rs. In lacs)
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. In lacs)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Opening Balance as on April 01, 2024	Additions during the period	Deductions/ Adjustments	As At Mar 31, 2025	Opening Balance as on April 01, 2024	For the period	Sales/ Adjustments	As At Mar 31, 2025	As At Mar 31, 2025	As At March 31, 2024
Intangibles										
Software	6,111	9	154	5,966	6,051	46	150	5,947	19	60
Tangibles										
Leasehold Improvements	1,047	103	148	1,002	800	197	145	852	150	247
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	306	29	33	302	290	29	33	286	16	16
Information Technology Equipment	3,199	20	778	2,441	3,073	102	777	2,398	43	126
Vehicles	79	-	-	79	68	10	-	78	1	11
Office Equipment	652	63	64	651	511	131	60	582	69	141
Sub Total	11,394	224	1,177	10,441	10,793	515	1,165	10,143	298	601
Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
TOTAL	11,394	224	1,177	10,441	10,793	515	1,165	10,143	298	601
PREVIOUS YEAR	15,814	280	4,700	11,394	14,684	796	4,687	10,793	601	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As At Mar 31, 2025 (Rs. In lacs)	As At Mar 31, 2024 (Rs. In lacs)
Cash (including cheques, drafts and stamps)	695	939
Bank Balances		
(a) Deposit Accounts*		
(aa) Short-term (due within 12 months of the date of balance sheet)	-	5,330
(bb) Others	25	25
(b) Current Accounts	8,677	1,213
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	9,397	7,507
Balances with non-scheduled banks included above	-	-
CASH AND BANK BALANCES		
In India	9,397	7,507
Outside India	-	-
TOTAL	9,397	7,507

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

Particulars	As At		As At
	Mar 31, 2025		Mar 31, 2024
	(Rs. In lacs)		(Rs. In lacs)
ADVANCES			
Reserve deposits with ceding companies	-		-
Application money for investments	-		-
Prepayments	336		384
Advances to Directors/Officers	-		-
Advance tax paid and taxes deducted at source	-	1	
Less: Provision for doubtful debts	-	(1)	-
Others (includes vendor, travel advances & salary recoverable)	599	1,175	
Less : Provision for doubtful debts	(172)	(226)	949
TOTAL (A)	763		1,333
OTHER ASSETS			
Income accrued on investments	18,488		16,521
Outstanding Premiums	4,846		6,168
Agents' Balances	363	940	
Less : Provision for doubtful debts	(351)	(882)	58
Foreign Agencies' Balances	-		-
Due from other entities carrying on insurance business (including reinsurers)	24		27
Due from Holding Company	600		633
Others			
- Investment pertaining to Unclaimed Policyholders Fund	5,100		9,286
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)	1,939		2,742
- Refundable Security Deposits	1,853	1,599	
Less: Provision for doubtful security deposit	(222)	(242)	1,357
- Receivables against unsettled investment contracts	-		-
- Goods and Service Tax Deposits	1,002		1,152
- Goods and Service Tax/Service Tax Unutilised Credit	978		1,054
- Other Reinsurance assets	251		333
TOTAL (B)	34,871		39,331
TOTAL (A+B)	35,634		40,664

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As At	As At
	Mar 31, 2025	Mar 31, 2024
	(Rs. In lacs)	(Rs. In lacs)
Agents' Balances	308	699
Balances due to other insurance companies	391	789
Deposits held on re-insurance ceded	-	-
Premiums received in advance	1,354	1,176
Unallocated premium	3,661	2,680
Sundry creditors		
Micro, Small & Medium Enterprises	26	-
Others	238	81
Unclaimed Amount - Policyholders	5,100	9,286
Interest on Investment pertaining to Unclaimed Policyholders Fund	1,939	2,742
Claims Outstanding	15,190	8,324
Annuities Due	339	249
Due to Officers/Directors	32	57
Others:		
- Accrual for expenses	7,802	9,974
- Goods and Service Tax /Service Tax payable	866	1,002
- Payables for unsettled investment contracts	-	535
- Statutory Dues Payable	454	787
- Employee and other dues Payable	613	695
- Other Reinsurance Liability	2,820	501
TOTAL	41,133	39,577

FORM L-20-PROVISIONS SCHEDULE

Particulars	As At	As At
	Mar 31, 2025	Mar 31, 2024
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
Others:		
Provision for Gratuity	-	-
Provision for Leave Encashment	228	179
Provision for Other Long Term Benefits	368	227
Provision for Other Employee Benefits	151	44
TOTAL	747	450

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As At	As At
	Mar 31, 2025	Mar 31, 2024
	(Rs. In lacs)	(Rs. In lacs)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q4'24-25	Upto the quarter ended March 31, 2025	Q4'23-24	Upto the quarter ended March 31, 2024
1	New business premium income growth rate - segment wise				
	(i) Linked Business:				
	a) Life	(27)%	(13)%	6%	33%
	b) Pension	33%	(37)%	46%	46%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	50%	(25)%	(49)%	(13)%
	b) Annuity	379%	137%	(42)%	14%
	c) Pension	(119)%	(93)%	(18)%	(23)%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	(86)%	(72)%	(32)%	(20)%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	21%	18%	5%	8%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	66%	68%	74%	60%
4	Net Retention Ratio	91%	91%	96%	94%
5	Conservation Ratio				
	(i) Linked Business:				
	a) Life	69%	73%	70%	69%
	b) Pension	87%	83%	88%	84%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	91%	93%	82%	78%
	b) Annuity	NA	NA	NA	NA
	c) Pension	99%	95%	91%	93%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	78%	79%	84%	81%
	b) Annuity	NA	NA	NA	NA
	c) Pension	58%	56%	77%	64%
	d) Health	95%	97%	97%	97%
	e) Variable Insurance	0%	0%	0%	0%
6	Expense of Management to Gross Direct Premium Ratio	16%	22%	20%	26%
7	Commission Ratio (Gross commission paid to Gross Premium)	2%	3%	6%	6%
8	Business Development and Sales Promotion Expenses to New Business Premium	1%	2%	(0)%	2%
9	Brand/Trade Mark Usage Fee/ Charges to New Business Premium	NA	NA	NA	NA
10	Ratio of policy holder's fund to shareholder's funds	17.61	17.61	19.03	19.03
11	Ratio of surplus to policyholders' liability	0.4%	0.4%	0.5%	0.5%
12	Change in net worth (Rs. in Lacs)	9,735	9,735	8,966	8,966
13	Growth in Network	14%	14%	15%	15%
14	Profit after tax/Total Income	4%	5%	1%	3%
15	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
16	Total investments/(Capital + Surplus)	18.57	18.57	20.20	20.20
17	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
18A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	9.2%	2.1%	8.1%
	R2. Non-PAR	2.0%	8.0%	1.9%	7.9%
	R3.Sub-TOTAL	2.0%	8.0%	1.9%	7.9%
	Linked:				
	R4. PAR	2.1%	8.4%	2.3%	10.0%
	R5. Non-PAR	0.3%	5.5%	4.4%	24.6%
	R6. Sub-TOTAL	0.3%	5.6%	4.4%	24.0%
	R7.Grand Total	1.5%	7.3%	2.6%	12.5%
	Shareholders' Funds	1.7%	8.8%	1.7%	6.9%
18B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	9.2%	2.1%	8.1%
	R2. Non-PAR	2.0%	8.0%	1.9%	7.9%
	R3.Sub-TOTAL	2.0%	8.0%	1.9%	7.9%
	Linked:				
	R4. PAR	1.7%	8.0%	2.1%	9.2%
	R5. Non-PAR	0.8%	10.6%	3.3%	13.2%
	R6. Sub-TOTAL	0.8%	10.5%	3.3%	13.1%
	R7.Grand Total	1.6%	8.7%	2.3%	9.4%
	Shareholders' Funds	1.7%	8.8%	1.7%	6.9%

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q4'24-25	Upto the quarter ended March 31, 2025	Q4'23-24	Upto the quarter ended March 31, 2024
19	Persistence Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	67%	63%	58%	62%
	For 25th month	49%	52%	41%	50%
	For 37th month	37%	44%	52%	48%
	For 49th Month	50%	45%	52%	49%
	for 61st month	42%	43%	42%	44%
	Persistence Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	73%	73%	69%	70%
	For 25th month	58%	59%	60%	63%
	For 37th month	52%	53%	52%	51%
	For 49th Month	48%	47%	53%	50%
	for 61st month	46%	44%	36%	42%
20	NPA Ratio				
	Gross NPA Ratio				
	Shareholders' Funds	-	-	-	-
	Policyholders' Funds	-	-	0.5%	0.5%
	Net NPA Ratio				
	Shareholders' Funds	-	-	-	-
	Policyholders' Funds	-	-	0.1%	0.1%
21	Solvency Ratio - As per Form KT-3	1.93	1.93	1.83	1.83
22	Debt Equity Ratio	NA	NA	NA	NA
23	Debt Service Coverage Ratio	NA	NA	NA	NA
24	Interest Service Coverage Ratio	NA	NA	NA	NA
25	Average ticket size in Rs. - Individual premium (Non-Single)	76,306	83,809	116,768	83,852
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		21,899		21,899
	(b) Percentage of shareholding (Indian / Foreign)		26% / 74%		26% / 74%
	(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)		0.49		0.41
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		0.49		0.41
	(iv) Book value per share (Rs)		3.62		3.13

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	As At Mar 31, 2025 (Rs. In lacs)	As At Mar 31, 2024 (Rs. In lacs)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	133,127	135,800
Other Receipts	284	334
Payments to the re-insurers, net of commissions and claims	(1,868)	(1,131)
Payments of claims	(116,997)	(108,245)
Payments of commission and brokerage	(5,493)	(5,608)
Payments of other operating expenses	(28,424)	(28,904)
Deposits, advances and staff loans	935	(1,150)
Income taxes paid/ Refunded (Net)	-	-
Goods and Service tax paid	68	(59)
Other payments	-	-
Cash flows before extraordinary items	(18,368)	(8,963)
Cash flow from extraordinary operations	-	-
Net cash used in operating activities (I)	(18,368)	(8,963)
II Cash flows from investing activities		
Purchase of Fixed Assets	(223)	(280)
Proceeds from Sale of Fixed Assets	18	15
Purchase of Investment	(384,978)	(587,774)
Investments in Fixed Deposits	-	(526)
Proceeds from maturity of Fixed Deposits	826	50
Loans disbursed	-	-
Loans against policies	-	-
Proceeds from Sale/redemption of Investment	313,120	575,630
Repayments received	-	-
Rents/Interests/ Dividends received	76,531	68,272
Investments in money market instruments and in liquid mutual funds (Net)	16,462	(43,447)
Expenses related to investments	-	-
Net cash flow from investing activities (II)	21,756	11,940
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)	3,388	2,977
Cash and cash equivalent at beginning of the year	9,306	6,329
Cash and cash equivalent at the end of the year	12,694	9,306
Break up as follows :		
<u>Components of Cash and Cash Equivalents</u>		
Cash and Bank Balances (Refer to Note 1 below)	9,372	6,656
Bank balances - Linked Assets	3,322	2,650
Temporary book overdrafts	-	-
Total	12,694	9,306
Note 1		
Cash (including cheques,drafts and stamps)	695	939
Bank balances on current accounts	8,677	1,213
Fixed Deposits with maturity less than 3 months	-	4,504
Cash and Bank Balances	9,372	6,656
Note 2		
Cash and Bank Balances (Refer to Note 1 above)	9,372	6,656
Fixed Deposits with maturity more than 3 months (Considered as Investing Activity)	25	851
Cash and Bank Balances (As per Schedule 11)	9,397	7,507

FORM L-24-VALUATION OF NET LIABILITIES

(Rs. In lacs)

Type	Category of business	Mathematical Reserves As At March 31, 2025	Mathematical Reserves As At March 31, 2024
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	3,917	3,607
	General Annuity	-	-
	Pension	99	88
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	6,145	5,022
	General Annuity	-	-
	Pension	316	325
	Health	-	-
	Total Par	10,477	9,042
Non-Par	Non-Linked -VIP		
	Life	814	786
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	949,664	880,250
	General Annuity	10,735	8,184
	Pension	14,784	18,119
	Health	3,384	3,270
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	368,537	361,356
	General Annuity	-	-
	Pension	30,206	32,885
	Health	-	-
	Total Non Par	1,378,124	1,304,851
Total Business	Non-Linked -VIP		
	Life	814	786
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	953,581	883,857
	General Annuity	10,735	8,184
	Pension	14,883	18,207
	Health	3,384	3,270
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	374,682	366,378
	General Annuity	-	-
	Pension	30,522	33,211
	Health	-	-
	Total	1,388,601	1,313,892

(Rs. In lacs)

Geographical Distribution of Total Business												
SL. No.	State/Union Territory	New Business - Rural(Individual)			New Business - Urban(Individual)			Total New Business(Individual)			Renewal Premium	Total Premium (New Business and Renewal)
		No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured		
	STATES											
1	Andhra Pradesh	25	14	621	52	39	969	77	53	1,590	579	632
2	Arunachal Pradesh	2	2	54	7	4	21	9	6	75	244	251
3	Assam	25	16	137	55	29	530	80	45	667	806	851
4	Bihar	1,397	360	4,924	(26)	(60)	(279)	1,371	300	4,646	982	1,282
5	Chhattisgarh	7	1	13	2	3	281	9	4	294	233	236
6	Goa	2	2	116	2	9	66	4	11	182	108	119
7	Gujarat	19	37	235	36	182	119	55	220	354	1,250	1,470
8	Haryana	197	55	834	(42)	125	1,371	155	180	2,205	2,682	2,862
9	Himachal Pradesh	4	2	32	8	6	151	12	8	183	76	84
10	Jharkhand	25	12	119	3	(3)	68	28	9	187	304	313
11	Karnataka	72	37	466	86	304	3,249	158	341	3,715	2,771	3,112
12	Kerala	69	20	371	(12)	63	952	57	83	1,323	648	731
13	Madhya Pradesh	59	26	885	129	152	2,484	188	179	3,370	852	1,031
14	Maharashtra	671	466	8,626	673	903	10,938	1,344	1,369	19,564	7,028	8,397
15	Manipur	1	1	12	-	-	(4)	1	1	8	22	23
16	Meghalaya	1	3	28	2	1	27	3	3	54	28	31
17	Mizoram	-	-	-	-	-	-	-	-	-	2	2
18	Nagaland	7	3	36	(4)	(2)	(31)	3	0	5	95	96
19	Odisha	110	51	1,021	156	141	2,515	266	192	3,536	1,168	1,360
20	Punjab	10	10	167	46	28	575	56	38	742	661	699
21	Rajasthan	27	277	281	33	2	729	60	279	1,010	978	1,257
22	Sikkim	-	-	-	-	-	-	-	-	-	10	10
23	Tamil Nadu	65	48	978	152	503	3,624	217	551	4,602	2,609	3,161
24	Telangana	14	4	404	130	236	3,084	144	240	3,488	1,560	1,801
25	Tripura	78	34	374	62	4	243	140	38	616	250	288
26	Uttarakhand	60	11	413	85	2	105	145	13	518	201	214
27	Uttar Pradesh	112	70	1,326	151	259	2,937	263	329	4,263	2,634	2,964
28	West Bengal	106	70	923	288	150	2,910	394	219	3,833	1,928	2,147
	TOTAL	3,165	1,634	23,394	2,074	3,080	37,633	5,239	4,714	61,027	30,709	35,423
	UNION TERRITORIES I											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	1	1
2	Chandigarh	-	-	-	20	16	209	20	16	209	232	248
3	Dadra and Nagar Haveli and D	-	-	-	-	-	-	-	-	-	54	54
4	Govt. of NCT of Delhi	-	-	-	224	433	3,934	224	433	3,934	5,866	6,299
5	Jammu & Kashmir	-	-	-	4	1	29	4	1	29	46	48
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puduchery	1	1	12	4	2	70	5	2	82	14	16
	TOTAL	1	1	12	252	452	4,242	253	452	4,254	6,213	6,665
	GRAND TOTAL	3,166	1,635	23,406	2,326	3,531	41,875	5,492	5,166	65,281	36,922	42,088
	IN INDIA							5,492	5,166	65,281	36,922	42,088
	OUTSIDE INDIA							-	-	-	-	-

(Rs. In lacs)

Geographical Distribution of Total Business												
SL. No.	State/Union Territory	New Business - Rural(Individual)			New Business - Urban(Individual)			Total New Business(Individual)			Renewal Premium	Total Premium (New Business and Renewal)
		No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured		
	STATES											
1	Andhra Pradesh	25	14	621	184	149	3,647	209	162	4,268	1,661	1,823
2	Arunachal Pradesh	2	2	54	10	36	2	12	39	56	600	639
3	Assam	25	17	137	178	165	1,426	203	182	1,563	2,181	2,363
4	Bihar	1,900	454	6,209	1,948	533	8,107	3,848	988	14,317	2,985	3,973
5	Chhattisgarh	11	4	52	35	16	760	46	20	813	607	628
6	Goa	2	2	116	12	44	212	14	46	328	253	299
7	Gujarat	20	37	236	157	403	1,692	177	440	1,928	3,223	3,663
8	Haryana	406	98	1,398	347	698	7,260	753	796	8,658	7,224	8,020
9	Himachal Pradesh	7	2	55	14	8	201	21	11	256	217	228
10	Jharkhand	25	12	119	60	38	441	85	50	560	773	823
11	Karnataka	72	37	466	486	877	9,150	558	914	9,616	7,668	8,582
12	Kerala	69	20	371	187	211	2,852	256	231	3,223	1,644	1,875
13	Madhya Pradesh	86	39	1,070	383	353	5,801	469	391	6,871	2,094	2,485
14	Maharashtra	1,008	644	13,549	3,354	3,585	44,585	4,362	4,229	58,134	19,492	23,721
15	Manipur	1	1	12	1	1	8	2	2	20	50	53
16	Meghalaya	1	3	28	4	3	64	5	6	92	67	73
17	Mizoram	-	-	-	-	-	-	-	-	-	8	8
18	Nagaland	7	3	36	11	6	291	18	9	327	146	155
19	Odisha	110	51	1,022	529	455	7,559	639	505	8,581	3,012	3,517
20	Punjab	11	10	218	117	153	1,565	128	163	1,783	1,651	1,814
21	Rajasthan	28	780	301	133	77	2,218	161	856	2,519	2,382	3,238
22	Sikkim	-	-	-	-	0	-	-	0	-	30	30
23	Tamil Nadu	65	49	978	632	1,244	12,421	697	1,292	13,399	7,149	8,442
24	Telangana	14	4	404	344	597	7,417	358	601	7,821	4,295	4,896
25	Tripura	92	39	434	232	89	1,141	324	128	1,575	632	760
26	Uttarakhand	77	12	441	121	31	540	198	43	982	436	480
27	Uttar Pradesh	119	74	1,361	819	1,023	13,434	938	1,097	14,795	6,858	7,955
28	West Bengal	110	73	934	883	650	8,720	993	722	9,654	5,259	5,981
	TOTAL	4,293	2,481	30,622	11,181	11,445	141,514	15,474	13,926	172,136	82,598	96,524
	UNION TERRITORIES											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	0	0
2	Chandigarh	-	-	-	61	76	855	61	76	855	546	621
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	1	0	1	1	0	1	75	76
4	Govt. of NCT of Delhi	-	-	-	778	2,226	19,663	778	2,226	19,663	14,423	16,649
5	Jammu & Kashmir	-	-	-	4	1	29	4	1	29	155	157
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	1	1	12	14	14	124	15	15	136	65	80
	TOTAL	1	1	12	858	2,318	20,672	859	2,318	20,684	15,264	17,582
	Grand Total	4,294	2,481	30,634	12,039	13,763	162,186	16,333	16,244	192,821	97,862	114,106
IN INDIA								16,333	16,243.957	192,821	97,862	114,106
OUTSIDE INDIA								-	-	-	-	-

(Rs. In lacs)

Geographical Distribution of Total Business- GROUP															
Sl. No.	State / Union Territory	New Business - Rural(Group)				New Business - Urban(Group)				Total New Business(Group)				Renewal Premium	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives (Actual)	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured		
	STATES														
1	Andhra Pradesh	-	-	-	-	-	709	(2)	9,448	-	709	(2)	9,448	-	(2)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	1	147	1	475	1	147	1	475	-	1
4	Bihar	-	-	-	-	-	2	0	6	-	2	0	6	-	0
5	Chhattisgarh	-	-	-	-	-	107	(1)	1,070	-	107	(1)	1,070	-	(1)
6	Goa	-	-	-	-	-	25	(0)	959	-	25	(0)	959	2	2
7	Gujarat	-	-	-	-	5	2,596	51	22,938	5	2,596	51	22,938	-	51
8	Haryana	-	-	-	-	14	13,995	443	266,322	14	13,995	443	266,322	79	522
9	Himachal Pradesh	-	-	-	-	1	38	2	760	1	38	2	760	-	2
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	8	2,712	45	56,527	8	2,712	45	56,527	12	57
12	Kerala	-	-	-	-	-	401	4	4,691	-	401	4	4,691	-	4
13	Madhya Pradesh	-	-	-	-	-	191	(5)	6,322	-	191	(5)	6,322	10	6
14	Maharashtra	-	-	-	-	25	189,823	4,772	4,411,420	25	189,823	4,772	4,411,420	114	4,886
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	2	(0)	40	-	2	(0)	40	-	(0)
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	2	1,025	8	6,740	2	1,025	8	6,740	-	8
20	Punjab	-	-	-	-	1	311	3	1,736	1	311	3	1,736	9	12
21	Rajasthan	-	-	-	-	-	501	19	3,517	-	501	19	3,517	-	19
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	-	4,157	25	49,461	-	4,157	25	49,461	37	61
24	Telangana	-	-	-	-	3	6,258	99	77,782	3	6,258	99	77,782	2	101
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	2	1,800	25	8,789	2	1,800	25	8,789	2	27
27	Uttar Pradesh	-	-	-	-	10	15,747	243	175,326	10	15,747	243	175,326	75	319
28	West Bengal	-	-	-	-	9	4,022	31	31,575	9	4,022	31	31,575	37	67
	TOTAL	-	-	-	-	81	244,569	5,764	5,135,904	81	244,569	5,764	5,135,904	379	6,143
	UNION TERRITORIES														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	8	23,733	691	221,282	8	23,733	691	221,282	21	712
5	Jammu & Kashmir	-	-	-	-	1	640	30	16,870	1	640	30	16,870	-	30
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	48	(0)	410	-	48	(0)	410	-	(0)
	TOTAL	-	-	-	-	9	24,421	721	238,562	9	24,421	721	238,562	21	742
	Grand Total	-	-	-	-	90	268,990	6,485	5,374,466	90	268,990	6,485	5,374,466	400	6,885
	IN INDIA									90	268,990	6,485	5,374,466	400	6,885
	OUTSIDE INDIA									-	-	-	-	-	-

(Rs. In lacs)

Geographical Distribution of Total Business- GROUP															
Sl. No.	State / Union Territory	Rural				Urban				Total Business				Renewal Premium	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured		
	STATES														
1	Andhra Pradesh					2	6,406	50	102,611	2	6,406	50	102,611	6	56
2	Arunachal Pradesh					-	38	0	190	-	38	0	190	3	3
3	Assam					2	5,361	204	36,500	2	5,361	204	36,500	24	229
4	Bihar					-	4	0	24	-	4	0	24	0	0
5	Chhattisgarh					5	2,178	27	22,090	5	2,178	27	22,090	-	27
6	Goa					-	308	1	4,645	-	308	1	4,645	9	10
7	Gujarat					12	9,017	182	48,809	12	9,017	182	48,809	122	305
8	Haryana					54	37,674	781	626,364	54	37,674	781	626,364	133	914
9	Himachal Pradesh					1	38	2	760	1	38	2	760	-	2
10	Jharkhand					-	753	5	3,765	-	753	5	3,765	10	16
11	Karnataka					21	18,658	118	198,668	21	18,658	118	198,668	85	203
12	Kerala					1	814	7	7,499	1	814	7	7,499	13	20
13	Madhya Pradesh					2	1,642	15	38,223	2	1,642	15	38,223	178	192
14	Maharashtra					110	411,850	8,538	6,625,710	110	411,850	8,538	6,625,710	492	9,030
15	Manipur					-	-	-	-	-	-	-	-	-	-
16	Meghalaya					-	2	(0)	40	-	2	(0)	40	-	(0)
17	Mizoram					-	-	-	-	-	-	-	-	-	-
18	Nagaland					-	-	-	-	-	-	-	-	-	-
19	Odisha					6	10,982	84	68,344	6	10,982	84	68,344	8	92
20	Punjab					1	496	2	3,789	1	496	2	3,789	17	20
21	Rajasthan					2	5,918	95	37,301	2	5,918	95	37,301	28	123
22	Sikkim					1	129	4	1,700	1	129	4	1,700	-	4
23	Tamil Nadu					10	30,170	326	351,656	10	30,170	326	351,656	95	421
24	Telangana					8	41,862	379	172,630	8	41,862	379	172,630	29	409
25	Tripura					-	-	-	-	-	-	-	-	-	-
26	Uttarakhand					2	1,811	25	8,911	2	1,811	25	8,911	2	27
27	Uttar Pradesh					22	145,728	1,749	1,198,997	22	145,728	1,749	1,198,997	356	2,105
28	West Bengal					15	10,234	185	129,983	15	10,234	185	129,983	180	365
	TOTAL	-	-	-	-	277	742,073	12,779	9,689,208	277	742,073	12,779	9,689,208	1,791	14,570
	UNION TERRITORIES														
1	Andaman and Nicobar Islands					-	-	-	-	-	-	-	-	-	-
2	Chandigarh					-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu					-	-	(0)	-	-	-	(0)	-	557	557
4	Govt. of NCT of Delhi					18	30,675	1,403	293,673	18	30,675	1,403	293,673	-	1,403
5	Jammu & Kashmir					1	640	30	16,870	1	640	30	16,870	-	30
6	Ladakh					-	-	-	-	-	-	-	-	-	-
7	Lakshadweep					-	-	-	-	-	-	-	-	-	-
8	Puducherry					1	1,462	11	17,745	1	1,462	11	17,745	-	11
	TOTAL	-	-	-	-	20	32,777	1,444	328,288	20	32,777	1,444	328,288	557	2,001
	Grand Total	-	-	-	-	297	774,850	14,223	10,017,496	297	774,850	14,223	10,017,496	2,349	16,571
IN INDIA										297	774,850	14,223	10,017,496	2,349	16,571
OUTSIDE INDIA										-	-	-	-	-	-

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

FORM - 3A
(Read with clause 9 of Part III of Schedule III)
Statement As on : 31st March 2025
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly

Section I		(Rs. In lacs)	
No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	72,734
2	Investments (Policyholders)	8A	990,606
	Investments (Linked Liabilities)	8B	409,911
2	Loans	9	-
3	Fixed Assets	10	299
4	Current Assets		-
	a. Cash & Bank Balance	11	9,397
	b. Advances & Other Assets	12	35,634
5	Current Liabilities		-
	a. Current Liabilities	13	41,133
	b. Provisions	14	750
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		139,659
Application of Funds as per Balance Sheet (A)			1,616,357
Less: Other Assets			Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	299
3	Cash & Bank Balance (if any)	11	9,397
4	Advances & Other Assets (if any)	12	35,634
5	Current Liabilities	13	41,133
6	Provisions	14	750
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		139,659
TOTAL (B)			143,106
Investment Assets (A-B)			1,473,251

Reconciliation of Investment Assets		(Rs. In lacs)
Total Investment Assets (as per Balance Sheet)		1,473,251
Balance Sheet Value of:		
A. Life Fund		1,035,997
B. Pention & General Annuity and Group Business		27,343
C. Unit Linked Funds		409,911
		1,473,251

Section II

NON - LINKED BUSINESS

(Rs. In lacs)

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]	(g) = [(f) - (a)]%	(h)	(i)=(a+f+h)	(j)
1	Central Govt. Sec	Not Less than 25%	0	12,796	1,974	1,925	516,220	532,915	51.42%	0	532,915	551,273
2	Central Govt Sec, State Govt Sec or Other Approved Securities [incl (1) above]	Not Less than 50%	0	56,440	2,940	3,224	768,630	831,234	80.21%	0	831,234	855,903
3	Investment subject to Exposure Norms											
	a. Infrastructure/ Social/ Housing Sector											
	1. Approved Investments	Not Less than 15%	0	13,788	634	770	165,813	181,005	17.47%	4	181,009	184,813
	2. Other Investments		0	0	0	0	0	0	0.00%	0	0	0
	b. i) Approved Investments	Not exceeding 35%	0	1,846	81	365	21,133	23,425	2.26%	-331	23,094	23,290
	ii) Other Investments		0	660	0	0	0	660	0.06%	0	660	660
	TOTAL LIFE FUND	100%	0	72,734	3,655	4,359	955,576	1,036,324		-327	1,035,997	1,064,665

Section IIA												
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]	(g) = [(f) - (a)]%	(h)	(i)=(a+f+h)	(j)	
3 a (ii) + 3b (ii) above	Not exceeding 15%	0	660	0	0	0	660	0.06%	0	660	660	
Total Housing & Infrastructure from 1,2,3#	Not Less than 15%	0	13788	634	770	166328	181520	17.52%	4	181524	185343	

(Rs. In lacs)									
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)					
1	Central Govt. Sec	Not Less than 20%	122	18,796	18,918	69.19%	0	18,918	20,089
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	127	22,499	22,626	82.75%	0	22,626	23,877
3	Balance in Approved investment	Not Less than 40%	2	4,715	4,717	17.25%	0	4,717	4,860
TOTAL PENSION, GENERAL ANNUITY FUND		100%	129	27,214	27,343	100.00%		27,343	28,737

LINKED BUSINESS			(Rs. In lacs)				
C. LINKED FUNDS			% as per Reg	PH		Total Fund	Actual %
				PAR	NON PAR		
1	Approved Investments		Not Less than 75%	14,816	383,343	398,159	97.13%
2	Other Investments		Not More than 25%	0	11,752	11,752	2.87%
TOTAL LINKED INSURANCE FUND			100%	14,816	395,096	409,911	100.00%

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: 26-May-25

- Note:
- (+) FRSM refers to 'Funds representing Solvency Margin'
 - Funds beyond Solvency Margin shall have a separate Custody Account.
 - Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 - Category of Investment (COI) shall be as per Guidelines, as amended from time to time
- # Sovereign Green Bonds are part of Category A, but are considered for exposure to Infra & Housing

Chief Financial Officer

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A
(Read with clause 9 of Part III of Schedule III)
Unit Linked Insurance Business
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Periodicity of Submission: Quarterly
Statement as on: 31st March 2025

PART - B
(Rs. In lacs)

PARTICULARS	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
	ULGF00210/03/2006GROUPEBALAN122	ULGF00531/03/2006GROUPECASHF122	ULGF00310/03/2006GROUPEDEBTF122	ULGF00410/03/2006GROUPEGROWT12	ULGF00113/07/2005GROUPESECUR122
Opening Balance (Market Value)	1,828.60	285.85	22,545.48	2,485.89	5,510.98
Add: Inflow during the Quarter	14.57	828.74	859.37	9.77	281.36
Increase / (Decrease) Value of Inv [Net]	52.90	4.21	867.27	26.23	163.95
Less: Outflow during the Quarter	34.80	825.51	641.77	14.20	334.78
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,861.28	293.28	23,630.35	2,507.69	5,621.52

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPEBALAN122		ULGF00531/03/2006GROUPECASHF122		ULGF00310/03/2006GROUPEDEBTF122		ULGF00410/03/2006GROUPEGROWT12 2		ULGF00113/07/2005GROUPESECUR122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	685.94	36.9%	201.17	68.6%	12711.53	53.8%	534.90	21.3%	1918.09	34.1%
State Government Securities	201.89	10.8%	0.00	0.0%	2248.45	9.5%	197.83	7.9%	713.31	12.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	6.07	0.3%	0.00	0.0%	709.02	3.0%	46.40	1.9%	194.68	3.5%
Infrastructure Bonds	163.93	8.8%	0.00	0.0%	5486.16	23.2%	272.47	10.9%	1256.12	22.3%
Equity	629.99	33.8%	0.00	0.0%	0.00	0.0%	1328.76	53.0%	983.00	17.5%
Money Market Investments	44.39	2.4%	91.76	31.3%	764.06	3.2%	28.29	1.1%	151.47	2.7%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	10.83	0.4%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	1732.21	93.1%	292.93	99.9%	21919.23	92.8%	2419.48	96.5%	5216.67	92.8%
Current Assets:										
Accrued Interest	32.84	1.8%	(0.00)	0.0%	680.33	2.9%	31.72	1.3%	135.07	2.4%
Dividend Recievable	0.01	0.0%	-	0.0%	-	0.0%	-	0.0%	0.01	0.0%
Bank Balance	1.61	0.1%	0.40	0.1%	58.79	0.2%	10.00	0.4%	62.10	1.1%
Receivable for Sale of Investments	(0.00)	0.0%	-	0.0%	-	0.0%	1.33	0.1%	(0.00)	0.0%
Other Current Assets (for Investments)	0.00	0.00	-	-	(0.00)	(0.00)	0.00	0.00	0.00	0.00
Less: Current Liabilities										
Payable for Investments	(0.00)	0.0%	-	0.0%	(0.00)	0.0%	0.00	0.0%	(55.32)	-1.0%
Fund Mgmt Charges Payable	(0.29)	0.0%	(0.05)	0.0%	(3.66)	0.0%	(0.39)	0.0%	(0.87)	0.0%
Other Current Liabilities (for Investments)	(0.01)	0.0%	(0.00)	0.0%	(0.10)	0.0%	(0.00)	0.0%	(0.02)	0.0%
Sub Total (B)	34.17	1.8%	0.35	0.1%	735.37	3.1%	42.66	1.7%	140.98	2.5%
Other Investments (<=25%)										
Corporate Bonds	80.47	4.3%	0.00	0.0%	975.75	4.1%	20.12	0.8%	241.42	4.3%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	14.42	0.8%	0.00	0.0%	0.00	0.0%	25.43	1.0%	22.46	0.4%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	94.89	5.1%	0.00	0.0%	975.75	4.1%	45.55	1.8%	263.88	4.7%
Total (A + B + C)	1861.28	100.0%	293.28	100.0%	23630.35	100.0%	2507.69	100.0%	5621.52	100.0%
Fund Carried Forward (as per LB 2)	1861.28		293.28		23630.35		2507.69		5621.52	

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
5. All the assets of linked funds at the segregated level including net current assets shall be considered in the denominator for limit
Treasury Bills are included under Central Government Securities.

Chief Financial Officer

Date :
20-May-25

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A
(Read with clause 9 of Part III of Schedule III)
Unit Linked Insurance Business
Name of the Insurer:Aviva Life Insurance Company India
Registration Number: 122
Periodicity of Submission: Quarterly
Statement as on: 31st March 2025

PART - B
(Rs. In lacs)

PARTICULARS	Grp Superann-Short Term Debt fund	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund
	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122
Opening Balance (Market Value)	-	4,097.95	492.81	4,006.73	1,125.43
Add: Inflow during the Quarter	-	109.24	30.99	276.67	7.39
Increase / (Decrease) Value of Inv [Net]	-	124.08	6.33	55.29	21.37
Less: Outflow during the Quarter	-	286.34	43.82	419.55	163.40
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	4,044.93	486.31	3,919.14	990.79

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.00	1254.42	31.0%	210.66	43.3%	840.31	21.4%	249.22	25.2%
State Government Securities	0.00	0.00	368.83	9.1%	51.93	10.7%	192.70	4.9%	80.62	8.1%
Other Approved Securities	0.00	0.00	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.00	84.73	2.1%	0.00	0.0%	79.85	2.0%	2.02	0.2%
Infrastructure Bonds	0.00	0.00	604.55	14.9%	2.12	0.4%	444.95	11.4%	62.34	6.3%
Equity	0.00	0.00	1382.05	34.2%	167.91	34.5%	2079.09	53.0%	530.39	53.5%
Money Market Investments	0.00	0.00	45.19	1.1%	3.40	0.7%	79.49	2.0%	7.90	0.8%
Mutual funds	0.00	0.00	0.00	0.0%	0.00	0.0%	16.85	0.4%	3.99	0.4%
Deposit with Banks	0.00	0.00	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	0.00	0.00	3739.78	92.5%	436.01	89.7%	3733.24	95.3%	936.49	94.5%
Current Assets:										
Accrued Interest	-	-	72.75	1.8%	7.20	1.5%	50.22	1.3%	11.49	1.2%
Dividend Recievable	-	-	0.02	0.0%	0.00	0.0%	-	0.0%	-	0.0%
Bank Balance	-	-	(9.27)	-0.2%	(6.64)	-1.4%	4.57	0.1%	2.13	0.2%
Receivable for Sale of Investments	-	-	29.96	0.7%	5.78	1.2%	1.80	0.0%	0.54	0.1%
Other Current Assets (for Investments)	-	-	(0.00)	(0.00)	0.00	0.00	0.00	0.00	(0.00)	(0.00)
Less: Current Liabilities		0.00								
Payable for Investments	-	-	0.00	0.0%	-	0.0%	(0.00)	0.0%	-	0.0%
Fund Mgmt Charges Payable	-	-	(0.98)	0.0%	(0.13)	0.0%	(1.14)	0.0%	(0.26)	0.0%
Other Current Liabilities (for Investments)	-	-	(0.01)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.00)	0.0%
Sub Total (B)	0.00	0.00	92.47	2.3%	6.22	1.3%	55.45	1.4%	13.89	1.4%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.00	181.07	4.5%	40.24	8.3%	90.53	2.3%	30.18	3.0%
Infrastructure Bonds	0.00	0.00	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.00	31.61	0.8%	3.84	0.8%	39.92	1.0%	10.23	1.0%
Mutual funds- Exchange traded funds	0.00	0.00	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	0.00	0.00	212.68	5.3%	44.08	9.1%	130.45	3.3%	40.41	4.1%
Total (A + B + C)	0.00	0.00	4044.93	100.0%	486.31	100.0%	3919.14	100.0%	990.79	100.0%
Fund Carried Forward (as per LB 2)	0.00		4044.93		486.31		3919.14		990.79	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A
(Read with clause 9 of Part III of Schedule III)
Unit Linked Insurance Business
Name of the Insurer:Aviva Life Insurance Company India
Registration Number: 122
Periodicity of Submission: Quarterly
Statement as on: 31st March 2025

PART - B
(Rs. In lacs)

PARTICULARS	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund
	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122
Opening Balance (Market Value)	461.96	11,764.67	2,678.18	1,341.14	858.47
Add: Inflow during the Quarter	5.47	195.84	62.86	26.14	28.60
Increase / (Decrease) Value of Inv [Net]	(7.70)	(73.38)	(18.81)	(43.32)	100.74
Less: Outflow during the Quarter	13.33	378.68	109.94	134.65	134.43
TOTAL INVESTIBLE FUNDS (MKT VALUE)	446.39	11,508.44	2,612.29	1,189.32	853.39

INVESTMENT OF UNIT FUND	ULIF02525/01/2010PNSNINFRAF122		ULIF01122/01/2008PNSNINDEXF122		ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	336.27	39.4%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	91.46	10.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	20.16	2.4%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	150.12	17.6%
Equity	400.72	89.8%	10107.25	87.8%	2289.61	87.6%	1178.08	99.1%	128.39	15.0%
Money Market Investments	7.10	1.6%	37.29	0.3%	13.00	0.5%	4.50	0.4%	30.39	3.6%
Mutual funds	0.00	0.0%	1181.23	10.3%	270.03	10.3%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	407.82	91.4%	11325.78	98.4%	2572.65	98.5%	1182.58	99.4%	756.79	88.7%
Current Assets:										
Accrued Interest	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	19.34	2.3%
Dividend Recievable	0.03	0.0%	(0.00)	0.0%	-	0.0%	0.27	0.0%	0.00	0.0%
Bank Balance	2.07	0.5%	120.81	1.0%	24.55	0.9%	6.8	0.6%	(19.90)	-2.3%
Receivable for Sale of Investments	(0.00)	0.0%	207.85	1.8%	1.43	0.1%	(0.00)	0.0%	(0.00)	0.0%
Other Current Assets (for Investments)	0.00	0.00	(0.00)	(0.00)	(0.00)	(0.00)	-	-	(0.00)	(0.00)
Less: Current Liabilities										
Payable for Investments	-	0.0%	(292.79)	-2.5%	(19.51)	-0.7%	-	0.0%	(6.22)	-0.7%
Fund Mgmt Charges Payable	(0.12)	0.0%	(1.65)	0.0%	(0.50)	0.0%	(0.31)	0.0%	(0.17)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Sub Total (B)	1.98	0.4%	34.22	0.3%	5.98	0.2%	6.74	0.6%	-6.95	-0.8%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	100.59	11.8%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	36.59	8.2%	148.45	1.3%	33.67	1.3%	0.00	0.0%	2.95	0.3%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	36.59	8.2%	148.45	1.3%	33.67	1.3%	0.00	0.0%	103.55	12.1%
Total (A + B + C)	446.39	100.0%	11508.44	100.0%	2612.29	100.0%	1189.32	100.0%	853.39	100.0%
Fund Carried Forward (as per LB 2)	446.39		11508.44		2612.29		1189.32		853.39	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A
(Read with clause 9 of Part III of Schedule III)
Unit Linked Insurance Business
Name of the Insurer:Aviva Life Insurance Company India
Registration Number: 122
Periodicity of Submission: Quarterly
Statement as on: 31st March 2025

PART - B
(Rs. In lacs)

PARTICULARS	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund	Unit Linked Balanced fund	Unit Linked Balanced- II fund
	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122
Opening Balance (Market Value)	1,108.78	186.18	1,443.82	21,035.47	13,900.84
Add: Inflow during the Quarter	22.03	10.70	40.28	318.38	919.22
Increase / (Decrease) Value of Inv [Net]	52.90	20.69	30.07	804.27	305.54
Less: Outflow during the Quarter	167.30	2.23	70.85	1,039.26	1,436.20
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,016.42	215.34	1,443.32	21,118.85	13,689.40

INVESTMENT OF UNIT FUND	ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122		ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	477.42	47.0%	108.36	50.3%	542.50	37.6%	5836.38	27.6%	3737.78	27.3%
State Government Securities	146.66	14.4%	38.19	17.7%	616.35	42.7%	1794.41	8.5%	759.30	5.5%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	972.34	4.6%	617.63	4.5%
Infrastructure Bonds	160.33	15.8%	4.24	2.0%	80.35	5.6%	3339.23	15.8%	2248.37	16.4%
Equity	146.25	14.4%	30.90	14.3%	142.2405	9.9%	7163.63	33.9%	5343.39	39.0%
Money Market Investments	3.00	0.3%	17.20	8.0%	57.49	4.0%	454.92	2.2%	341.84	2.5%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	933.66	91.9%	198.88	92.4%	1438.93	99.7%	19560.92	92.6%	13048.31	95.3%
Current Assets:										
Accrued Interest	25.19	2.5%	3.92	1.8%	22.51	1.6%	407.62	1.9%	240.56	1.8%
Dividend Recievable	0.00	0.0%	0.00	0.0%	-	0.0%	0.10	0.0%	0.07	0.0%
Bank Balance	14.18	1.4%	5.08	2.4%	(18.13)	-1.3%	(14.39)	-0.1%	(19.93)	-0.1%
Receivable for Sale of Investments	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Other Current Assets (for Investments)	0.00	0.00	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00	0.00	0.00
Less: Current Liabilities										
Payable for Investments	(0.00)	0.0%	(3.27)	-1.5%	-	0.0%	(0.00)	0.0%	(0.00)	0.0%
Fund Mgmt Charges Payable	(0.20)	0.0%	(0.06)	0.0%	-	0.0%	(5.12)	0.0%	(3.59)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.05)	0.0%	(0.03)	0.0%
Sub Total (B)	39.17	3.9%	5.68	2.6%	4.38	0.3%	388.15	1.8%	217.07	1.6%
Other Investments (<=25%)										
Corporate Bonds	40.24	4.0%	10.06	4.7%	0.00	0.0%	1005.93	4.8%	301.78	2.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	3.35	0.3%	0.73	0.3%	0.00	0.0%	163.85	0.8%	122.24	0.9%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	43.58	4.3%	10.79	5.0%	0.00	0.0%	1169.78	5.5%	424.02	3.1%
Total (A + B + C)	1016.42	100.0%	215.34	100.0%	1443.32	100.0%	21118.85	100.0%	13689.40	100.0%
Fund Carried Forward (as per LB 2)	1016.42		215.34		1443.32		21118.85		13689.40	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A
(Read with clause 9 of Part III of Schedule III)
Unit Linked Insurance Business
Name of the Insurer:Aviva Life Insurance Company India
Registration Number: 122
Periodicity of Submission: Quarterly
Statement as on: 31st March 2025

PART - B
(Rs. In lacs)

PARTICULARS	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund	Unit Linked Growth Fund
	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122	ULIF00527/01/2004LIFEGROWTH122
Opening Balance (Market Value)	411.62	7,159.97	6,147.68	101,664.54	70,132.73
Add: Inflow during the Quarter	326.10	2,047.33	373.53	12,372.16	1,030.67
Increase / (Decrease) Value of Inv [Net]	25.23	406.84	(62.03)	(1,168.63)	168.46
Less: Outflow during the Quarter	328.35	1,526.14	426.33	12,567.42	2,045.41
TOTAL INVESTIBLE FUNDS (MKT VALUE)	434.61	8,088.00	6,032.85	100,300.67	69,286.45

INVESTMENT OF UNIT FUND	ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122		ULIF00527/01/2004LIFEGROWTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	173.33	39.9%	4266.79	52.8%	0.00	0.0%	0.00	0.0%	8131.77	11.7%
State Government Securities	53.97	12.4%	534.27	6.6%	0.00	0.0%	0.00	0.0%	2061.43	3.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	210.82	2.6%	0.00	0.0%	0.00	0.0%	1608.35	2.3%
Infrastructure Bonds	2.12	0.5%	2237.20	27.7%	0.00	0.0%	0.00	0.0%	3114.49	4.5%
Equity	0.00	0.0%	0.00	0.0%	5557.76	92.1%	90089.71	89.8%	50749.83	73.2%
Money Market Investments	177.67	40.9%	54.39	0.7%	45.79	0.8%	52.09	0.1%	532.01	0.8%
Mutual funds	0.00	0.0%	0.00	0.0%	353.65	5.9%	6165.47	6.1%	475.91	0.7%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	407.08	93.7%	7303.48	90.3%	5957.20	98.7%	96307.27	96.0%	66673.77	96.2%
Current Assets:										
Accrued Interest	6.85	1.6%	239.24	3.0%	(0.00)	0.0%	(0.00)	0.0%	453.66	0.7%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	(0.00)	0.0%
Bank Balance	0.64	0.1%	(156.69)	-1.9%	55.44	0.9%	2,289.42	2.3%	143.22	0.2%
Receivable for Sale of Investments	-	0.0%	-	0.0%	0.17	0.0%	86.68	0.1%	52.78	0.1%
Other Current Assets (for Investments)	(0.00)	(0.00)	0.00	0.00	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00
Less: Current Liabilities										
Payable for Investments	(0.00)	0.0%	(0.00)	0.0%	(33.58)	-0.6%	(0.00)	0.0%	(0.00)	0.0%
Fund Mgmt Charges Payable	(0.08)	0.0%	(2.15)	0.0%	(2.05)	0.0%	(25.65)	0.0%	(20.16)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.03)	0.0%	(0.00)	0.0%	(0.02)	0.0%	(0.08)	0.0%
Sub Total (B)	7.41	1.7%	80.37	1.0%	19.98	0.3%	2350.42	2.3%	629.41	0.9%
Other Investments (<=25%)										
Corporate Bonds	20.12	4.6%	704.15	8.7%	0.00	0.0%	0.00	0.0%	1005.93	1.5%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.00	0.0%	55.67	0.9%	1642.97	1.6%	977.33	1.4%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	20.12	4.6%	704.15	8.7%	55.67	0.9%	1642.97	1.6%	1983.26	2.9%
Total (A + B + C)	434.61	100.0%	8088.00	100.0%	6032.85	100.0%	100300.67	100.0%	69286.45	100.0%
Fund Carried Forward (as per LB 2)	434.61		8088.00		6032.85		100300.67		69286.45	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A
(Read with clause 9 of Part III of Schedule III)
Unit Linked Insurance Business
Name of the Insurer:Aviva Life Insurance Company India
Registration Number: 122
Periodicity of Submission: Quarterly
Statement as on: 31st March 2025

PART - B
(Rs. In lacs)

PARTICULARS	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	18,014.10	8,889.54	5,574.14	8,300.88	1,605.86
Add: Inflow during the Quarter	1,808.15	1,251.15	42.29	307.45	86.71
Increase / (Decrease) Value of Inv [Net]	43.08	(142.05)	(34.46)	(72.29)	76.22
Less: Outflow during the Quarter	2,097.47	882.35	62.44	902.66	140.10
TOTAL INVESTIBLE FUNDS (MKT VALUE)	17,767.86	9,116.28	5,519.52	7,633.39	1,628.69

INVESTMENT OF UNIT FUND	ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	2182.12	12.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	580.44	35.6%
State Government Securities	381.17	2.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	201.53	12.4%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	396.02	2.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	48.58	3.0%
Infrastructure Bonds	864.16	4.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	377.28	23.2%
Equity	13381.37	75.3%	8169.96	89.6%	4872.25	88.3%	6915.30	90.6%	234.89	14.4%
Money Market Investments	57.09	0.3%	149.07	1.6%	15.30	0.3%	16.10	0.2%	25.50	1.6%
Mutual funds	123.56	0.7%	0.00	0.0%	569.08	10.3%	795.72	10.4%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	17385.50	97.8%	8319.03	91.3%	5456.63	98.9%	7727.12	101.2%	1468.20	90.1%
Current Assets:										
Accrued Interest	114.38	0.6%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	40.49	2.5%
Dividend Recievable	-	0.0%	0.66	0.0%	-	0.0%	-	0.0%	0.00	0.0%
Bank Balance	(149.42)	-0.8%	53.35	0.6%	35.16	0.6%	(154.18)	-2.0%	(15.82)	-1.0%
Receivable for Sale of Investments	13.67	0.1%	(0.00)	0.0%	98.46	1.8%	145.27	1.9%	(0.00)	0.0%
Other Current Assets (for Investments)	0.00	0.00	0.00	0.00	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00
Less: Current Liabilities										
Payable for Investments	(0.00)	0.0%	(0.00)	0.0%	(141.46)	-2.6%	(184.21)	-2.4%	(0.00)	0.0%
Fund Mgmt Charges Payable	(4.71)	0.0%	(2.38)	0.0%	(0.80)	0.0%	(2.05)	0.0%	(0.32)	0.0%
Other Current Liabilities (for Investments)	(0.02)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.01)	0.0%
Sub Total (B)	-26.10	-0.1%	51.63	0.6%	-8.63	-0.2%	-195.17	-2.6%	24.34	1.5%
Other Investments (<=25%)										
Corporate Bonds	150.89	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	130.77	8.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	257.57	1.4%	745.63	8.2%	71.52	1.3%	101.43	1.3%	5.38	0.3%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	408.46	2.3%	745.63	8.2%	71.52	1.3%	101.43	1.3%	136.15	8.4%
Total (A + B + C)	17767.86	100.0%	9116.28	100.0%	5519.52	100.0%	7633.39	100.0%	1628.69	100.0%
Fund Carried Forward (as per LB 2)	17767.86		9116.28		5519.52		7633.39		1628.69	

FORM 3A
(Read with clause 9 of Part III of Schedule III)
Unit Linked Insurance Business
Name of the Insurer:Aviva Life Insurance Company India
Registration Number: 122
Periodicty of Submission: Quarterly
Statement as on: 31st March 2025

PART - B
(Rs. In lacs)

PARTICULARS	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Midcap Fund
	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF03323/01/2024LIFEMIDCAP122
Opening Balance (Market Value)	5,443.65	22,535.58	8,989.34	13,168.71	6,607.85
Add: Inflow during the Quarter	2,378.65	2,347.83	237.34	62.63	3,292.36
Increase / (Decrease) Value of Inv [Net]	192.99	(655.91)	165.18	273.28	(600.18)
Less: Outflow during the Quarter	1,614.53	2,883.23	494.70	132.15	1,957.04
TOTAL INVESTIBLE FUNDS (MKT VALUE)	6,400.77	21,344.26	8,897.16	13,372.48	7,342.99

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF03323/01/2024LIFEMIDCAP122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	2184.79	34.1%	0.00	0.0%	3116.92	35.0%	5245.23	39.2%	0.00	0.0%
State Government Securities	800.61	12.5%	0.00	0.0%	953.07	10.7%	5061.54	37.9%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	195.70	3.1%	0.00	0.0%	361.10	4.1%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	1221.41	19.1%	0.00	0.0%	2196.87	24.7%	804.13	6.0%	0.00	0.0%
Equity	903.71	14.1%	21030.60	98.5%	1315.52	14.8%	1268.19	9.5%	5916.48	0.0%
Money Market Investments	551.10	8.6%	103.08	0.5%	66.49	0.7%	821.95	6.1%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	5857.32	91.5%	21133.68	99.0%	8009.96	90.0%	13201.04	98.7%	5916.48	0.0%
Current Assets:										
Accrued Interest	136.15	2.1%	(0.00)	0.0%	225.50	2.5%	203.92	1.5%	-	0.0%
Dividend Recievable	0.01	0.0%	4.77	0.0%	0.02	0.0%	-	0.0%	-	0.0%
Bank Balance	302.84	4.7%	211.35	1.0%	(30.59)	-0.3%	(32.46)	-0.2%	444.70	0.0%
Receivable for Sale of Investments	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	-	0.0%
Other Current Assets (for Investments)	0.00	0.00	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	-	0.0%
Less: Current Liabilities										
Payable for Investments	(105.70)	-1.7%	0.00	0.0%	(0.00)	0.0%	-	0.0%	(90.53)	0.0%
Fund Mgmt Charges Payable	(1.62)	0.0%	(5.54)	0.0%	(1.73)	0.0%	-	0.0%	(1.84)	0.0%
Other Current Liabilities (for Investments)	(0.03)	0.0%	(0.00)	0.0%	(0.02)	0.0%	(0.03)	0.0%	(0.00)	0.0%
Sub Total (B)	331.65	5.2%	210.58	1.0%	193.18	2.2%	171.43	1.3%	352.34	0.0%
Other Investments (<=25%)										
Corporate Bonds	191.13	3.0%	0.00	0.0%	663.91	7.5%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	20.67	0.3%	0.00	0.0%	30.10	0.3%	0.00	0.0%	1074.17	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0%
Sub Total (C)	211.79	3.3%	0.00	0.0%	694.02	7.8%	0.00	0.0%	1074.17	0.0%
Total (A + B + C)	6400.77	100.0%	21344.26	100.0%	8897.16	100.0%	13372.48	100.0%	7342.99	0.0%
Fund Carried Forward (as per LB 2)	6400.77		21344.26		8897.16		13372.48		7342.99	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A
(Read with clause 9 of Part III of Schedule III)
Unit Linked Insurance Business
Name of the Insurer:Aviva Life Insurance Company India
Registration Number: 122
Periodicty of Submission: Quarterly
Statement as on: 31st March 2025

PART - B
(Rs. In lacs)

PARTICULARS	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
	ULGF00728/03/2011GROUPINCOM12	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCPLCY122	
Opening Balance (Market Value)	-	8,882.59	18,668.97	409,356.98
Add: Inflow during the Quarter	-	137.48	5,759.96	37,909.42
Increase / (Decrease) Value of Inv [Net]	-	(41.19)	306.54	1,373.68
Less: Outflow during the Quarter	-	174.84	4,242.51	38,728.69
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	8,804.04	20,492.96	409,911.40

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM12 2		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.00	0.0%	2062.10	23.4%	11519.33	56.2%	69,107.77	16.9%
State Governement Securities	0.00	0.0%	0.00	0.0%	3034.48	14.8%	20,584.01	5.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	5,553.48	1.4%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	25,092.94	6.1%
Equity	0.00	0.0%	6407.84	72.8%	0.00	0.0%	250,845.05	61.2%
Money Market Investments	0.00	0.0%	100.38	1.1%	5821.33	28.4%	10,772.03	2.6%
Mutual funds	0.00	0.0%	72.77	0.8%	0.00	0.0%	10,039.11	2.4%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (A)	0.00	0.0%	8643.10	98.2%	20375.14	99.4%	391,994.39	95.6%
Current Assets:								
Accrued Interest	-	0.0%	(0.00)	0.0%	53.60	0.3%	3,214.56	0.8%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	5.97	0.0%
Bank Balance	-	0.0%	32.51	0.4%	66.24	0.3%	3,320.50	0.8%
Receivable for Sale of Investments	-	0.0%	6.06	0.1%	-	0.0%	651.80	0.2%
Other Current Assets (for Investments)	-	-	(0.00)	(0.00)	-	-	0.00	0.00
Less: Current Liabilities		0.0%					-	0.0%
Payable for Investments	-	0.0%	-	0.0%	-	0.0%	(932.59)	-0.2%
Fund Mgmt Charges Payable	-	0.0%	(2.30)	0.0%	(1.98)	0.0%	(94.83)	0.0%
Other Current Liabilities (for Investments)	-	0.0%	(0.01)	0.0%	(0.04)	0.0%	(0.55)	0.0%
Sub Total (B)	0.00	0.0%	36.26	0.4%	117.82	0.6%	6,164.87	1.5%
Other Investments (<=25%)								
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	5,985.28	1.5%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	124.68	1.4%	0.00	0.0%	5,766.86	1.4%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	0.00	0.0%	124.68	1.4%	0.00	0.0%	11,752.14	2.9%
Total (A + B + C)	0.00	0.0%	8804.04	100.0%	20492.96	100.0%	409,911.40	100.0%
Fund Carried Forward (as per LB 2)	0.00		8804.04		20492.96		409,911.40	

FORM L-28-UNIT LINKED NAV - 3A

FORM - 3A
Read with clause 9 of Part III of Schedule III)
Link to FORM 3A (Part B)
Statement As on : 31st March 2025
Periodicity of Submission: Quarterly
Statement of NAV of Segregated Funds

(Rs. In lacs)

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	06-Jun-02	Non Par	21,118.85	116.3234	116.3234	111.8878	116.1489	111.4335	106.7114	9%	9%	116.8180
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	11-Feb-03	Non Par	4,044.93	89.2386	89.2386	86.4910	89.6130	85.9533	82.3413	8%	8%	90.1308
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	27-Jan-04	Non Par	69,286.45	116.3631	116.3631	116.0499	124.1531	117.5059	110.2299	6%	10%	125.6940
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	27-Jan-04	Non Par	8,897.16	45.6378	45.6378	44.7994	45.0572	43.4960	42.2828	8%	7%	45.6415
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	03-Mar-05	Non Par	3,919.14	63.4443	63.4443	62.5163	65.7359	62.6374	59.4984	7%	9%	66.3352
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	03-Mar-05	Non Par	853.39	43.6109	43.6109	38.7173	40.4790	39.1468	38.0653	15%	9%	43.6219
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPECUR122	13-Jul-05	Non Par	5,621.52	46.0776	46.0776	44.6967	45.2831	43.6272	42.2897	9%	8%	46.0829
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEBTF122	10-Mar-06	Non Par	23,630.35	39.3666	39.3666	37.9172	37.7582	36.6265	35.9955	9%	7%	39.3683
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	10-Mar-06	Non Par	1,861.27	46.2039	46.2039	44.8933	46.3713	44.4230	42.4730	9%	9%	46.6397
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	10-Mar-06	Non Par	2,507.69	59.9038	59.9038	59.2785	62.0588	59.0058	55.9989	7%	10%	62.6220
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	31-Mar-06	Non Par	293.28	33.6494	33.6494	33.1779	32.6884	32.1818	31.6890	6%	6%	33.6494
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	11-Jul-06	Non Par	1,628.69	39.2201	39.2201	37.4460	38.0979	36.7675	35.7600	10%	8%	39.2280
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	02-Jan-08	Non Par	5,519.52	41.2921	41.2921	41.5518	45.4177	42.2966	39.2780	5%	12%	46.1012
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	22-Jan-08	Non Par	11,508.44	50.8328	50.8328	51.1545	55.8928	52.0438	48.3240	5%	12%	56.7307
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	30-Jan-08	Non Par	6,032.85	53.7571	53.7571	54.3221	59.3387	55.8293	51.6396	4%	11%	60.2809
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	06-Feb-08	Non Par	434.61	34.2694	34.2694	32.2357	32.3904	31.5697	31.0936	10%	7%	34.2694
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	08-Feb-08	Non Par	1,016.42	34.7628	34.7628	32.9668	33.5617	32.4032	31.4846	10%	8%	34.7679
18	Grp Superann-Short Term Debt fund@	ULGF00613/02/2009GROUPEDEBT122	13-Feb-09	Non Par	-	-	-	-	25.8577	25.7020	25.3204	NA	NA	25.8577
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	08-Jan-10	Non Par	21,344.26	39.0754	39.0754	40.1189	45.6466	45.0461	39.0846	0%	29%	48.4331
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	08-Jan-10	Non Par	7,633.39	43.4513	43.4513	43.7980	47.9592	44.7445	41.6065	4%	11%	48.6831
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	08-Jan-10	Non Par	17,767.86	41.4733	41.4733	41.4112	44.2348	41.8559	39.2754	6%	10%	44.7815
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	08-Jan-10	Non Par	13,689.40	35.3609	35.3609	34.5744	35.8795	34.3921	32.8245	8%	9%	36.1069
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	08-Jan-10	Non Par	100,300.68	52.8560	52.8560	53.4604	58.2929	54.8149	50.7861	4%	11%	59.2174
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	08-Jan-10	Non Par	8,088.00	27.7206	27.7206	26.3092	26.4157	25.6592	25.2748	10%	6%	27.7281
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	08-Jan-10	Non Par	9,116.28	34.4647	34.4647	35.0095	39.2993	37.6880	34.1308	1%	18%	39.6675
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	08-Jan-10	Non Par	6,400.77	29.5859	29.5859	28.6603	29.0485	28.0540	27.2698	8%	7%	29.5882
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	25-Jan-10	Non Par	2,612.29	48.5010	48.5010	48.8297	53.4058	49.7964	46.3483	5%	11%	54.2115
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	25-Jan-10	Non Par	1,189.32	40.6701	40.6701	41.7655	47.4926	46.8322	40.6603	0%	30%	50.3717
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	25-Jan-10	Non Par	486.31	33.4100	33.4100	32.9707	33.8908	32.5563	31.0968	7%	8%	34.0822
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	25-Jan-10	Non Par	990.79	38.9318	38.9318	38.1128	40.0681	38.1727	36.2753	7%	9%	40.4406
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	25-Jan-10	Non Par	446.39	34.9409	34.9409	35.4899	39.8423	38.1475	34.2727	2%	18%	40.2176
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	25-Jan-10	Non Par	215.34	28.5150	28.5150	25.7444	26.8724	25.9752	25.3018	13%	8%	28.5298
33	Unit Linked Midcap fund#	ULIF03323/01/2024LIFEMIDCAP122	23-Jan-24	Non Par	7,342.99	10.0157	10.0157	11.0246	11.7212	11.0513	9.6305	4%	NA	11.7863
34	Discontinued Policy Fund	ULIF03127/01/2011LIDISCPICY122	27-Jan-11	Non Par	20,492.96	23.8441	23.8441	23.4685	23.1084	22.7115	22.3445	7%	6%	23.8441
35	Group Superannuation & Gratuity Income fund@	ULGF00728/03/2011GROUPEINCOM122	25-Mar-11	Non Par	-	-	-	-	17.0280	17.0280	17.0280	NA	NA	17.0397
36	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	01-Aug-11	Non Par	8,804.04	42.3415	42.3415	42.5356	45.0163	42.7094	40.0799	6%	10%	45.4933
37	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	25-Jun-02	Par	13,372.48	74.5452	74.5452	71.0502	67.6468	64.4151	61.3704	21%	20%	74.5452
38	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	11-Feb-03	Par	1,443.32	74.5964	74.5964	71.2440	67.9728	64.8601	61.9215	20%	19%	74.5964
	Total				409,911.40									

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 26-May-25
Note: 1. * NAV should reflect the published NAV on the reporting date
2. NAV should be upto 4 decimals
3. Category of Investment (COI) shall be as per Guidelines issued
Unit Linked Midcap Fund was launched in January '2024, 3 year returns are not applicable
@ 2 funds viz., Group Short Term Debt and Group Income Fund are left with no policyholders.

Chief Financial Officer

FORM L-29- Detail regarding debt securities

Unit Linked

Rs. In Lacs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st March 2025	as % of total for this class	As at 31st March 2024	as % of total for this class	As at 31st March 2025	as % of total for this class	As at 31st March 2024	as % of total for this class
Break down by credit rating								
AAA rated	126,539	92.3%	118,331	91.2%	125,568	92.3%	117,652	88.9%
AA or better	4,571	3.3%	4,650	3.6%	4,539	3.3%	4,735	3.6%
Rated below AA but above A	5,985	4.4%	5,936	4.6%	5,974	4.4%	5,974	4.5%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	886	0.7%	0	0.0%	4,000	3.0%
	137,096	100.0%	129,803	100.0%	136,081	100.0%	132,360	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	25,057	18.3%	22,217	17.1%	25,055	18.4%	22,217	16.8%
more than 1 yearand upto 3years	43,325	31.6%	27,251	21.0%	43,414	31.9%	30,741	23.2%
More than 3years and up to 7years	13,103	9.6%	16,448	12.7%	12,918	9.5%	16,477	12.4%
More than 7 years and up to 10 years	22,506	16.4%	31,090	24.0%	22,180	16.3%	30,758	23.2%
More than 10 years and up to 15 years	12,222	8.9%	13,881	10.7%	11,890	8.7%	13,706	10.4%
More than 15 years and up to 20 years	504	0.4%	491	0.4%	456	0.3%	456	0.3%
Above 20 years	20,379	14.9%	18,424	14.2%	20,167	14.8%	18,006	13.6%
	137,096	100.0%	129,803	100.0%	136,081	100.0%	132,360	100.0%
Breakdown by type of the issuer								
Central Government	69,108	50.4%	78,586	60.5%	68,409	50.3%	77,779	58.8%
State Government	20,584	15.0%	9,123	7.0%	20,493	15.1%	9,367	7.1%
Corporate Securities	47,404	34.6%	42,093	32.4%	47,179	34.7%	45,214	34.2%
	137,096	100.0%	129,803	100.0%	136,081	100.0%	132,360	100.0%

Non Unit Linked

Rs. In Lacs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st December 2024	as % of total for this class	As at 31st December 2023	as % of total for this class	As at 31st December 2024	as % of total for this class	As at 31st December 2023	as % of total for this class
Break down by credit rating								
AAA rated	1,060,574	100.0%	975,607	99.8%	1,060,574	100.0%	975,607	99.8%
AA or better	284	0.0%	301	0.0%	284	0.0%	301	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	1,904	0.2%	0	0.0%	1,904	0.2%
	1,060,858	100.0%	977,813	100.0%	1,060,858	100.0%	977,813	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	24,499	2.3%	35,724	3.7%	24,499	2.3%	35,724	3.7%
more than 1 yearand upto 3years	51,711	4.9%	35,677	3.6%	51,711	4.9%	35,677	3.6%
More than 3years and up to 7years	198,969	18.8%	169,099	17.3%	198,969	18.8%	169,099	17.3%
More than 7 years and up to 10 years	248,756	23.4%	162,003	16.6%	248,756	23.4%	162,003	16.6%
More than 10 years and up to 15 years	247,657	23.3%	296,660	30.3%	247,657	23.3%	296,660	30.3%
More than 15 years and up to 20 years	196,509	18.5%	169,934	17.4%	196,509	18.5%	169,934	17.4%
Above 20 years	92,756	8.7%	108,716	11.1%	92,756	8.7%	108,716	11.1%
	1,060,858	100.0%	977,813	100.0%	1,060,858	100.0%	977,813	100.0%
Breakdown by type of the issuer								
Central Government	552,636	52.1%	553,728	56.6%	552,636	52.1%	553,728	56.6%
State Government	301,224	28.4%	234,964	24.0%	301,224	28.4%	234,964	24.0%
Corporate Securities	206,998	19.5%	189,121	19.3%	206,998	19.5%	189,121	19.3%
	1,060,858	100.0%	977,813	100.0%	1,060,858	100.0%	977,813	100.0%

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.

TREPS 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

PART-A Related Party Transactions

(Rs. In lacs)						
Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q4'24-25	Upto the quarter ended MAR 31, 2025	Q4'23-24	Upto the quarter ended MAR 31, 2024
Aviva International Holdings Limited, UK	Control	NA	-	-	-	-
Dabur Invest Corp. (Partnership Firm)	Significant Influence	NA	-	-	-	-
Aviva International Insurance Limited	Significant Influence	NA	-	-	-	-
Singapore Life Limited (Earlier known as Aviva Limited, Singapore)	Significant Influence	NA	-	-	-	-
Aviva Investors Global Services Limited, UK	Significant Influence	NA	-	-	-	-
Aviva Investors Asia Pte. Limited	Significant Influence	NA	-	-	-	-
Aviva Life Services UK Limited	Significant Influence	NA	-	-	-	-
Aviva Group Holdings Limited	Significant Influence	NA	-	-	-	-
Aviva PLC	Significant Influence	NA	-	-	-	-
Sesame Group India Pvt Ltd	Significant Influence	NA	-	-	-	-
Experian Credit Information Company of India Private Limited	Entity in which relative of director is a director	NA	-	-	-	-
Key Managerial Personnel	Key Managerial Personnel	Remuneration	(311.72)	(1,818.57)	(321.67)	(1,578.39)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost towards various projects.	(590.48)	(1,967.02)	(1,772.81)	(6,442.92)
		Secondment charges of expats			-	-
		Consultant payment	(11.54)	(11.54)	-	-
Aviva Asia Management Pte Ltd	Significant Influence	Payable towards recharge of executive search fees	-	-	(3.46)	(116.41)

PART-B Related Party Transaction Balances - As at the end of the Quarter ended March 31, 2025

(Rs. In lacs)							
Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
AVIVA Central Services UK limited	Significant Influence	568.05	Receivable	NA	NA	NA	NA

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

BOD and Key Person information			January-March 2025
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Lee Patrick Callaghan	Non - Executive Director	NA
2	Mohit Burman	Non - Executive Director	NA
3	Pritam Das Narang	Non - Executive Director	NA
4	Suresh Mahalingam	Chairperson, Non - Executive Independent Director	NA
5	Gregory Robert Neilson	Non - Executive Director	Resigned as Non - Executive Director w.e.f 31st March 2025
6	Thomas Bauer	Non - Executive Director	NA
7	Rajni Sekhri Sibal	Non - Executive Independent Director	Appointed as Non - Executive Independent Director w.e.f 13th March 2025
8	Amit Agarwal	Non - Executive Independent Director	NA
9	Asit Rath	Chief Executive Officer and Managing Director	NA
10	Joydev Sengupta	Head- Legal & Compliance	NA
11	Vinit Kapahi	Head- Marketing	NA
12	Sonali Athalye	Chief Financial Officer	NA
13	Ajai Kumar Tripathi	Appointed Actuary	NA
14	Anaahat Singh	Head- People Function	NA
15	Gyanendra Singh	Chief Technology Officer	NA
16	Gaurav Banka	Chief Risk Officer	NA
17	Komal Jolly	Company Secretary	NA
18	Balamurugan Shanmugam	Chief Investment Officer	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

- Note:
- a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance
 - b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM L-32- Solvency Margin - KT 3

Available Solvency Margin And Solvency Ratio - Total Business

(Rs. In lacs)

Item	Description	Notes No	Adjusted Value	
			AS AT Mar 31, 2025	AS AT Mar 31, 2024
01	Available Assets in Policyholders' Fund:	1	1,429,910	1,345,861
	Deduct:			
02	Mathematical Reserves	2	1,388,601	1,313,892
03	Other Liabilities	3	36,318	27,790
04	Excess in Policyholders' funds		4,991	4,178
05	Available Assets in Shareholders Fund:	4	79,565	68,786
	Deduct:			
06	Other Liabilities of shareholders' fund	3	235	207
07	Excess in Shareholders' funds		79,331	68,579
08	Total ASM (04)+(07)		84,322	72,757
09	Total RSM		43,596	39,846
10	Solvency Ratio (ASM/RSM)		1.93	1.83

- Notes
- 1) Item No. 01 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Policyholders A/c;
 - 2) Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
 - 3) Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
 - 4) Item No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Shareholders A/C;

FORM L-33-NPAs

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : 31st March 2025
Details of Non Performing Assets-Quarterly
Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

(Rs. In lacs)											
NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)
1	Investment Assets (As per Form 5)	189,296.39	172,967.53	-	-	13,787.49	12,652.57	833,239.94	765,961.58	1,036,323.82	951,581.68
2	Gross NPA	-	1,904.27	-	-	-	-	-	-	-	1,904.27
3	% of Gross NPA on Investment Assets (2/1)	-	1.10%	-	-	-	-	-	-	-	0.20%
4	Provision Made on NPA	-	1,483.47	-	-	-	-	-	-	-	1,483.47
5	Provision as a % on NPA (4/2)	-	77.90%	-	-	-	-	-	-	-	77.90%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	189,296.39	170,588.27	-	-	13,787.49	12,652.57	833,239.94	765,961.58	1,036,323.82	949,202.41
8	Net NPA (2-4)	-	420.79	-	-	-	-	-	-	-	420.79
9	% of Net NPA to Net Investment Assets (8/7)	-	0.25%	-	-	-	-	-	-	-	0.04%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

- 1 The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.
- 2 Total Investment Assets should reconcile with figures shown in Form 3A / 3B
- 3 Gross NPA is investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- 5 Net Investment assets is net of 'provisions'
- 6 Net NPA is gross NPAs less provisions
- 7 Wite off as approved by the board
- Bonds/Debentures include the Bonds issued by Food Corporation of India having a Category Code of CGSL.

Chief Financial Officer

FORM L-33-NPAs

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : 30th September 2024
Details of Non Performing Assets-Quarterly
Periodicity of Submission : Quarterly

Name of the Fund -Pension General Annuity Fund

(Rs. In lacs)											
NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)
1	Investment Assets (As per Form 5)	4,229	4,227	-	-	488	78	22,626	23,957	27,343	28,262
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)	4,229	4,227	-	-	488	78	22,626	23,957	27,343	28,262
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 returnare within the exhaustive categories provided in Investment Guidelines as amended from time to time.

- Note:
- 1 The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.

2 Total Investment Assets should reconcile with figures shown in Form 3A / 3B

3 Gross NPA is investments classified as NPA, before any provisions

4 Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.

5 Net Investment assets is net of 'provisions'

6 Net NPA is gross NPAs less provisions

7 Wite off as approved by the board

Chief Financial Officer

FORM L-33-NPAs

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : 31st December 2024
Details of Non Performing Assets-Quarterly
Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

(Rs. In lacs)											
NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)
1	Investment Assets (As per Form 5)	36,632	33,100	-	-	10,772	8,993	362,508	362,319	409,911	404,412
2	Gross NPA	-	4,000	-	-	-	-	-	-	-	4,000
3	% of Gross NPA on Investment Assets (2/1)	0.00%	12.08%	-	-	-	-	-	-	0.00%	0.99%
4	Provision Made on NPA	-	3,114	-	-	-	-	-	-	-	3,114
5	Provision as a % on NPA (4/2)	0.00%	77.85%	-	-	-	-	-	-	0.00%	77.85%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)**	36,632	33,100	-	-	10,772	8,993	362,508	362,319	409,911	404,412
8	Net NPA (2-4)	-	886	-	-	-	-	-	-	-	886
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	2.68%	-	-	-	-	-	-	0.00%	0.22%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

- Note:
- 1 The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension &Group Fund, ULIP Fund and at Assets Under Management level also.

2 Total Investment Assets should reconcile with figures shown in Form 3A / 3B

3 Gross NPA is investments classified as NPA, before any provisions

4 Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.

5 Net Investment assets is net of 'provisions'

6 Net NPA is gross NPAs less provisions

7 Wite off as approved by the board

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1
(Read with clause 9 of Part III of Schedule III)
Statement As on : 31st March 2025
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

(Rs. In lacs)														
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	529,488.41	10,220.79	1.9%	1.9%	526,531.59	41,139.78	7.8%	7.8%	501,379.26	40,010.54	8.0%	8.0%
	Sovereign Green Bonds	CSGB	515.16	9.08	1.8%	1.8%	515.36	36.33	7.0%	7.0%	83.13	5.65	6.8%	6.8%
	Treasury Bills	CTRB	1,839.52	29.52	1.6%	1.6%	4,326.24	303.22	7.0%	7.0%	12,810.47	892.19	7.0%	7.0%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES		-	-			-	-			-	-		
	State Government Bonds	SGGB	291,881.55	5,237.07	1.8%	1.8%	265,977.09	19,112.83	7.2%	7.2%	210,150.90	14,939.38	7.1%	7.1%
	Central Government Guaranteed Loans/Bonds	CGSL	803.15	17.11	2.1%	2.1%	803.53	69.38	8.6%	8.6%	804.55	69.39	8.6%	8.6%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,318.76	40.33	1.7%	1.7%	2,318.28	161.36	7.0%	7.0%	2,317.01	161.36	7.0%	7.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	11,237.23	220.36	2.0%	2.0%	11,248.35	892.54	7.9%	7.9%	11,283.09	896.42	7.9%	7.9%
	Bonds / Debentures issued by HUDCO	HTHD	8,413.27	140.40	1.7%	1.7%	8,451.24	569.41	6.7%	6.7%	8,552.17	569.18	6.7%	6.7%
D	INFRASTRUCTURE INVESTMENTS		-	-			-	-			-	-		
	TAXABLE BONDS		-	-			-	-			-	-		
	Infrastructure - PSU - Equity shares - Quoted	ITPE	2.56	0.20	7.9%	7.9%	1.45	0.55	37.5%	37.5%	0.66	0.23	34.7%	34.7%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	7.39	0.69	9.3%	9.3%	4.90	0.98	20.0%	20.0%	2.61	5.03	192.9%	192.9%
	Infrastructure - PSU - Debentures / Bonds	IPTD	127,211.03	2,371.26	1.9%	1.9%	125,432.63	9,441.13	7.5%	7.5%	118,211.16	9,304.68	7.9%	7.9%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-			-	-	0.0%	0.0%	546.21	36.79	6.7%	6.7%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	31,871.13	592.10	1.9%	1.9%	32,041.23	2,410.67	7.5%	7.5%	21,780.29	1,640.84	7.5%	7.5%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-			-	-			-	-		
	PSU - Equity shares - Quoted	EAEQ	8.81	0.79	8.9%	8.9%	6.13	1.87	30.6%	30.6%	3.60	0.90	25.1%	25.1%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,121.08	11.62	0.5%	0.5%	1,206.80	2,482.66	205.7%	205.7%	109.20	25.25	23.1%	23.1%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-			-	-	0.0%	0.0%	-	22.85		
	Deposits - CDs with Scheduled Banks	EDCD	6,280.47	114.05	1.8%	1.8%	5,122.45	379.43	7.4%	7.4%	2,217.45	160.42	7.2%	7.2%
	Deposits - Repo / Reverse Repo	ECMR	7,260.86	112.69	1.6%	1.6%	5,267.13	335.12	6.4%	6.4%	4,514.16	294.15	6.5%	6.5%
	Corporate Securities - Debentures	ECOS	7,499.69	144.55	1.9%	1.9%	5,323.72	417.45	7.8%	7.8%	1,333.99	105.74	7.9%	7.9%
F	OTHER INVESTMENTS		-	-			-	-			-	-		
	Reclassified Approved Investments - Debt	ORAD	1,650.25	1,080.90	65.5%	65.5%	1,841.63	660.11	35.8%	35.8%	1,904.27	-	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	-	-			-	-	0.0%	0.0%	1,560.92	0.44	0.0%	0.0%
	Equity Shares (PSUs & Unlisted)	OEPU	234.67	-	0.0%	0.0%	57.86	-	0.0%	0.0%	-	-	0.0%	0.0%
	TOTAL		1,030,644.97	20,343.52	2.0%	2.0%	996,477.62	78,414.81	7.9%	7.9%	899,565.08	69,141.43	7.7%	7.7%

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: 26-May-25

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 L-34-YIELD ON INVESTMENTS-1

FORM - 1
(Read with clause 9 of Part III of Schedule III)
Statement As on : 31st March 2025
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -Pension General Annuity Fund

(Rs. In lacs)														
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	18,915.60	363.57	1.9%	1.9%	19,605.64	1,543.62	7.9%	7.9%	20,975.67	1,610.74	7.7%	7.7%
	Treasury Bills	CTRB	-	-	0.0%	0.0%	33.66	2.35	7.0%	7.0%	533.94	36.77	6.9%	6.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES		-	-			-	-			-	-		
	State Government Bonds	SGBB	3,698.25	67.53	1.8%	1.8%	3,454.14	250.50	7.3%	7.3%	1,878.68	131.76	7.0%	7.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT		-	-			-	-			-	-		
	TAXABLE BONDS		-	-			-	-			-	-		
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	130.00	2.26	1.7%	1.7%	130.00	9.15	7.0%	7.0%	130.00	9.18	7.1%	7.1%
D	INFRASTRUCTURE INVESTMENTS		-	-			-	-			-	-		
	TAXABLE BONDS		-	-			-	-			-	-		
	Infrastructure - PSU - Debentures / Bonds	IPTD	3,172.41	69.43	2.2%	2.2%	3,170.95	281.56	8.9%	8.9%	3,288.61	333.91	10.2%	10.2%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	925.99	16.58	1.8%	1.8%	926.74	67.14	-	-	781.58	56.25	7.2%	7.2%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-			-	-			-	-		
	Deposits - CDs with Scheduled Banks	EDCD	-	-			-	-			-	-		
	Deposits - Repo / Reverse Repo	ECMR	302.58	4.71	1.6%	1.6%	344.42	22.07	6.4%	6.4%	149.39	9.83	6.6%	6.6%
F	OTHER INVESTMENTS		-	-			-	-			-	-		
	TOTAL		27,144.83	524.08	1.9%	1.9%	27,665.55	2,176.39	7.9%	7.9%	27,737.87	2,188.44	7.9%	7.9%

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: 26-May-25

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

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1
(Read with clause 9 of Part III of Schedule III)
Statement As on : 31st March 2025
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -ULIP Fund

(Rs. In lacs)														
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	43,112.08	1,377.55	3.2%	3.2%	48,841.82	4,848.35	9.9%	9.9%	53,582.18	4,740.95	8.8%	8.8%
	Treasury Bills	CTRB	13,329.52	214.92	1.6%	1.6%	12,695.52	859.82	6.8%	6.8%	14,797.16	1,023.18	6.9%	6.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES		-	-			-	-			-	-		
	State Government Bonds	SGGB	30,860.46	728.38	2.4%	2.4%	25,814.48	2,434.82	9.4%	9.4%	24,139.64	1,972.96	8.2%	8.2%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT		-	-			-	-			-	-		
	TAXABLE BONDS		-	-			-	-			-	-		
	Equity Shares in Housing Finance Companies	HAEQ	192.52	(76.76)	-39.9%	-39.9%	263.67	(62.97)	-23.9%	-23.9%	-	-		
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,583.07	130.70	2.3%	2.3%	4,283.81	394.53	9.2%	9.2%	572.24	44.85	7.8%	7.8%
D	INFRASTRUCTURE INVESTMENTS		-	-			-	-			-	-		
	TAXABLE BONDS		-	-			-	-			-	-		
	Infrastructure - PSU - Equity shares - Quoted	ITPE	13,951.72	(445.39)	-3.2%	-3.2%	18,160.29	1,380.69	7.6%	7.6%	11,869.47	8,090.84	68.2%	68.2%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	23,334.95	462.74	2.0%	2.0%	24,352.33	2,284.20	9.4%	9.4%	16,309.46	9,171.17	56.2%	56.2%
	Infrastructure - PSU - Debentures / Bonds	IPTD	8,505.59	203.21	2.4%	2.4%	9,259.90	742.33	8.0%	8.0%	8,704.12	752.11	8.6%	8.6%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	8,367.30	205.11	2.5%	2.5%	8,180.78	693.79	8.5%	8.5%	2,723.77	218.22	8.0%	8.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2,555.56	57.24	2.2%	2.2%	2,798.22	232.40	8.3%	8.3%	4,128.29	321.61	7.8%	7.8%
	OTHER INVESTMENTS		-	-			-	-			-	-		
	Infrastructure - Equity (including unlisted)	IOEQ	414.80	(21.58)	-5.2%	-5.2%	584.40	51.39	8.8%	8.8%	0.93	(1.23)	-132.5%	-132.5%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-			-	-			-	-		
	PSU - Equity shares - Quoted	EAEQ	28,457.49	125.45	0.4%	0.4%	32,822.61	831.25	2.5%	2.5%	21,847.63	13,167.29	60.3%	60.3%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	184,002.28	(2,610.93)	-1.4%	-1.4%	186,941.82	8,564.83	4.6%	4.6%	158,403.63	35,168.76	22.2%	22.2%
	Deposits - CDs with Scheduled Banks	EDCD	4,839.30	87.28	1.8%	1.8%	4,267.63	314.55	7.4%	7.4%	10,071.66	715.77	7.1%	7.1%
	Equity Exchange Traded Fund	EETF	8,402.42	87.35	1.0%	1.0%	11,217.07	1,226.78	10.9%	10.9%	622.46	112.56	18.1%	18.1%
	Deposits - Repo / Reverse Repo	ECMR	4,657.72	71.80	1.5%	1.5%	5,609.71	357.78	6.4%	6.4%	10,990.50	722.82	6.6%	6.6%
	Corporate Securities - Debentures	ECOS	6,394.20	138.70	2.2%	2.2%	4,910.72	454.75	9.3%	9.3%	506.01	64.90	12.8%	12.8%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	6,164.87	-	0.0%	0.0%	6,164.87	-	0.0%	0.0%	3,363.72	-	0.0%	0.0%
F	OTHER INVESTMENTS		-	-			-	-			-	-		
	Equity Shares (incl Co-op Societies)	OESH	3,729.85	(400.95)	-10.7%	-10.7%	4,099.29	352.65	8.6%	8.6%	7,652.65	5,567.66	72.8%	72.8%
	Reclassified Approved Investments - Debt	ORAD	5,954.42	2,438.48	41.0%	41.0%	6,604.90	1,939.62	29.4%	29.4%	6,853.09	436.87	6.4%	6.4%
	Equity Exchange Traded Fund	OETF	-	-	0.0%	0.0%	996.10	(36.27)	-3.6%	-3.6%	18,259.98	3,525.29	19.3%	19.3%
	TOTAL		402,810.13	2,773.30	0.7%	0.7%	418,869.95	27,865.29	6.7%	6.7%	375,398.61	85,816.59	22.9%	22.9%

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.

Chief Financial Officer

Date: 26-May-25

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

FORM L-35 - DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement As on : 31st March 2025
Statement of Downgraded Investment
Periodicity of Submission: Quarterly

Name of Fund - LIFE FUND

PART - A

(Rs. In lacs)									
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								

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: 26-May-25

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement As on : 31st March 2025
Statement of Downgraded Investment
Periodicity of Submission: Quarterly

PART - A
Name of Fund - Pension General Annuity Fund

(Rs. In lacs)									
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: 26-May-25

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 2025
Statement of Downgraded Investment
Periodicity of Submission: Quarterly

NAME OF FUND - ULIP FUND

PART - A

(Rs. In lacs)									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
	NIL								
B.	As on Date ²								
	8.43% Samman Capital Ltd 22-Feb-2028 (ISIN : INE148I07IQ8)	ORAD	5,985	28-Mar-18	CRISIL	AAA	AA-	11-Oct-23	

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: 26-May-25

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
- #Indiabulls Housing Finance Limited has been renamed as Samman Capital Limited

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

(Rs. In lacs)																	
S.No.	Particulars	Q4'24-25				Q4'23-24				Upto the quarter ended MAR 31, 2025				Upto the quarter ended MAR 31, 2024			
		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	3	7		385	13	1,770	1,766	462	4	46		395	13	1,786	1,782	466
	From 10,000-25,000	10	4		109	29	12	9	90	55	24		192	127	54	50	474
	From 25001-50,000	24	7		31	58	15	14	88	103	29		165	288	69	66	1,002
	From 50,001- 75,000	6	1		8	6	1	1	30	31	5		38	34	5	5	126
	From 75,000-100,000	-	-		-	20	2	1	25	37	4		221	185	19	18	407
	From 1,00,001 -1,25,000	-	-		-	-	-	-	-	12	1		15	-	-	-	-
	Above Rs. 1,25,000	81	3		230	97	4	4	121	181	7		705	283	12	12	353
	ii Individual Single Premium (ISPA)- Annuity	-			-	-	-	-	-	-			-	-	-	-	-
	From 0-50000	167	52		-	109	34	32	-	532	174		-	307	94	93	-
	From 50,001-100,000	130	19		-	38	5	6	-	408	58		-	190	27	27	-
	From 1,00,001-150,000	105	9		-	37	3	3	-	250	21		-	220	18	16	-
	From 150,001- 2,00,000	124	7		-	16	-	-	-	307	17		-	67	3	3	-
	From 2,00,001-250,000	25	1		-	-	-	-	-	137	6		-	90	4	4	-
	From 2,50,001 -3,00,000	29	1		-	-	-	-	-	86	3		-	29	1	1	-
	Above Rs. 3,00,000	342	6		-	(9)	(2)	-	-	723	12		-	129	1	3	-
	iii Group Single Premium (GSP)				-	-	-	-	-	-			-	-	-	-	-
	From 0-10000	(4)	-	(406)	(217)	(5)	1	124	62	(25)	-	(243)	(1,731)	(50)	1	314	100
	From 10,000-25,000	-	-	-	-	3	-	429	360	2	-	55	243	6	-	787	764
	From 25001-50,000	2	-	16	152	2	-	27	188	3	-	29	258	11	1	2,069	1,389
	From 50,001- 75,000	1	-	10	142	3	-	44	206	5	-	159	770	16	-	3,580	1,950
	From 75,000-100,000	2	-	17	280	-	-	-	-	4	-	52	425	17	1	3,875	2,056
	From 1,00,001 -1,25,000	1	-	7	92	2	-	357	211	3	-	29	288	21	-	4,562	2,672
	Above Rs. 1,25,000	328	1	4,879	25,561	304	2	8,537	22,324	1,064	1	30,560	87,821	2,070	9	240,399	186,671
	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	1,922	1,069		8,435	348	1,338	1,316	6,471	1,934	2,911		14,838	596	6,302	6,260	14,462
	From 10,000-25,000	2,086	1,105		12,264	167	901	892	8,934	2,396	2,832		31,546	795	4,164	4,128	34,846
	From 25001-50,000	1,064	900		8,948	637	1,448	1,396	12,697	1,924	2,849		26,562	2,728	6,362	6,203	57,539
	From 50,001- 75,000	(313)	1,073		8,655	472	979	912	7,514	658	3,038		22,882	1,734	2,788	2,618	22,940
	From 75,000-100,000	501	285		3,151	517	541	496	7,706	1,192	1,030		12,841	2,155	2,210	2,076	29,968
	From 1,00,001 -1,25,000	(266)	512		5,663	590	546	485	6,450	829	1,544		20,013	1,930	1,534	1,391	19,504
	Above Rs. 1,25,000	(873)	431		17,402	5,160	995	809	59,549	4,446	1,722		62,408	12,165	2,965	2,520	133,256
	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	(101)	3	17,180	185,899	(115)	3	49,713	70,209	(1,637)	8	44,943	(17,727)	(552)	4	118,918	456,394
	From 10,000-25,000	14	4	4,079	56,306	8	3	1,474	19,299	44	8	12,483	157,619	31	6	12,821	103,452
	From 25001-50,000	22	4	5,160	54,609	13	7	6,555	43,108	66	12	25,947	212,119	47	13	10,211	94,249
	From 50,001- 75,000	20	2	4,490	58,592	15	8	4,624	50,771	61	12	26,531	217,100	42	16	19,560	148,823
	From 75,000-100,000	11	5	1,773	12,403	8	5	1,733	18,254	47	13	7,624	76,575	28	10	6,715	48,248
	From 1,00,001 -1,25,000	14	2	1,416	24,864	2	1	1,079	9,534	45	10	5,856	72,076	28	13	3,439	35,777
	Above Rs. 1,25,000	6,174	69	230,369	4,955,784	2,643	82	140,759	1,867,686	14,542	233	620,825	9,211,659	10,006	260	533,599	5,122,375
	viii Group Non Single Premium- Annuity- GNSPA				-	-	-	-	-	-			-	-	-	-	-
	From 0-10000				-	-	-	-	-				-	-	-	-	-
	From 10,000-25,000				-	-	-	-	-				-	-	-	-	-
	From 25001-50,000				-	-	-	-	-				-	-	-	-	-
	From 50,001- 75,000				-	-	-	-	-				-	-	-	-	-
	From 75,000-100,000				-	-	-	-	-				-	-	-	-	-
	From 1,00,001 -1,25,000				-	-	-	-	-				-	-	-	-	-
	Above Rs. 1,25,000				-	-	-	-	-				-	-	-	-	-

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

(Rs. In lacs)																		
S.No.	Particulars		Q4'24-25				Q4'23-24				Upto the quarter ended MAR 31, 2025				Upto the quarter ended MAR 31, 2024			
			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	1,445	19,134		715,258	1,310	17,234	15,993	682,342	5,073	78,328		2,906,554	5,164	78,962	73,356	5,145
		From 10,000-25,000	3,633	16,990		480,373	2,817	13,771	12,610	420,283	11,074	65,599		1,934,444	12,178	71,167	66,033	12,221
		From 25001-50,000	5,805	11,779		188,281	4,284	9,033	7,851	159,665	17,241	43,382		735,380	18,800	45,715	40,746	18,819
		From 50,001- 75,000	2,901	3,093		51,429	1,514	1,954	1,595	42,237	7,519	11,880		213,779	6,730	11,356	9,711	6,760
		From 75,000-100,000	4,534	4,310		84,243	3,608	3,539	2,914	69,845	13,426	13,982		280,283	15,180	15,040	12,563	15,269
		From 1,00,001 -1,25,000	2,367	1,185		24,910	822	669	502	18,017	5,468	4,355		100,089	3,919	3,707	2,935	3,962
		Above Rs. 1,25,000	16,237	3,713		210,203	7,317	2,380	1,720	126,571	38,061	11,495		636,378	36,930	11,412	8,433	36,510
							-	-	-	-					-	-	-	-
	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	-	21	25,976	(231)	-	2	38,157	1,908	0	38	34,950	381	-	14	49,307	2,454
		From 10,000-25,000	1	3	133	929	-	-	-	-	1	6	471	1,492	-	-	-	-
		From 25001-50,000	1	2	8	2,270	-	-	-	-	3	7	147	6,401	-	-	-	-
		From 50,001- 75,000	-	-	-	-	-	-	-	-	2	4	122	2,019	-	-	-	-
		From 75,000-100,000	3	3	13	3,756	-	-	-	-	4	5	908	5,501	-	-	-	-
		From 1,00,001 -1,25,000	2	2	49	7,607	-	-	-	-	5	4	58	9,387	-	-	-	-
		Above Rs. 1,25,000	394	37	4,992	341,221	-	-	-	-	2,333	112	18,983	1,674,851	-	-	-	-
							-	-	-	-					-	-	-	-
	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 lacs)

Business Acquisition through different channels (Group)													
Sl. No.	Channels	Q4'24-25			Q4'23-24			Upto the quarter ended MAR 31, 2025			Upto the quarter ended MAR 31, 2024		
		No. of Schemes	No. of Lives Covered	Premium	No. of Schemes	No. of Lives Covered	Premium	No. of Schemes	No. of Lives Covered	Premium	No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	911	246	-	640	114	-	2,711	684	1	2,542	416
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	77	232,672	4,284	110	171,820	1,688	273	678,760	8,155	311	836,886	6,430
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	10	35,131	1,948	2	42,995	1,079	21	92,536	5,371	22	121,421	4,874
7	IMF	3	276	7	-	-	-	3	843	13	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	90	268,990	6,485	112	215,455	2,882	297	774,850	14,223	334	960,849	11,720
1	Referral Arrangements (B)				-	-	-				-	-	-
	Grand Total (A+B)	90	268,990	6,485	112	215,455	2,882	297	774,850	14,223	334	960,849	11,720

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

(Rs. In lacs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q4'24-25		Q4'23-24		Upto the quarter ended March 31, 2025		Upto the quarter ended March 31, 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1,359	1,266	661	2,159	3,113	3,641	2,075	5,522
2	Corporate Agents-Banks	2,804	1,465	5,562	1,950	9,158	4,637	18,135	6,932
3	Corporate Agents -Others	(4)	(5)	4	5	(15)	(15)	107	128
4	Brokers	83	(9)	(5)	15	212	(60)	158	538
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	(1)	(0)	-	-	2	2
	- Others	1,167	2,009	1,988	2,705	3,382	5,832	6,518	8,470
7	IMF	48	434	212	1,436	283	2,141	679	2,338
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	35	6	171	33	200	66	744	130
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	5,492	5,165	8,592	8,304	16,333	16,241	28,418	24,060
1	Referral Arrangements (B)	-	1	-	1	-	3	-	4
	Grand Total (A+B)	5,492	5,166	8,592	8,305	16,333	16,244	28,418	24,065

FORM L-39 - Data on Settlement of Claims for the quarter ended MAR 31, 2025

Date: MAR 31, 2025

Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	1,442	1,447	-	-	-	-	2,889	15,899
2	Survival Benefit	4,022	1,827	-	-	-	-	5,849	2,029
3	Annuities / Pension	1,092	584	104	74	65	116	2,035	79
4	Surrender	-	1,955	-	1	-	-	1,956	9,807
5	Other benefits	-	1,096	-	-	-	-	1,096	3,836
	Death Claims	-	182	-	-	-	-	182	2,008

Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	Annuities / Pension								
4	Surrender	-	5	-	-	-	-	5	234
5	Other benefits	-	4,911	-	-	-	-	4,911	1,407
	Death Claims	-	585	-	-	-	-	585	2,361

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-39-Data on Settlement of Claims for the period ended MAR 31, 2025

Date: MAR 31, 2025

Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	4,081	2,719	-	-	-	-	6,800	36,403
2	Survival Benefit	11,681	2,750	-	-	-	-	14,431	4,720
3	Annuities / Pension	4,509	2,210	429	337	384	677	8,546	418
4	Surrender	-	7,780	-	1	-	-	7,781	36,949
5	Other benefits	-	3,793	-	1	-	-	3,794	13,842
	Death Claims	-	746	1	-	-	-	747	10,616

Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	Annuities / Pension								
4	Surrender	-	30	-	-	-	-	30	1,034
5	Other benefits	-	8,476	-	-	-	-	8,476	4,671
	Death Claims	-	2,410	2	-	-	-	2,412	7,614

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-40 - Quarterly Claims data for Life for the quarter ended MAR 31, 2025

Date: MAR 31, 2025

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	12	-
2	Claims Intimated / Booked during the period	172	587
(a)	Less than 3 years from the date of acceptance of risk	24	576
(b)	Greater than 3 years from the date of acceptance of risk	148	11
3	Claims Paid during the period	182	585
4	Claims Repudiated during the period	2	2
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	-
	Outstanding Claims:-		
	Less than 3 months	-	-
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1 year and above	-	-

Individual

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender*	Other Benefits**
1	Claims O/S at the beginning of the period	426	66	9,471	29	164
2	Claims Booked during the period	2,951	5,868	2,633	1,933	1,043
3	Claims Paid during the period	2,889	5,849	2,035	1,956	1,096
4	Unclaimed	-	-		-	
5	Claims O/S at End of the period	488	85	10,069	-	109
	Outstanding Claims (Individual)					
	Less than 3 months	203	33	990	-	15
	3 months and less than 6 months	95	11	604	-	7
	6 months and less than 1 year	130	38	1,361	-	16
	1 year and above	60	3	7,114	-	71

*1 case in the partial withdrawal category was reversed from the opening balance

FORM L-40-Quarterly Claims data for Life for the period ended MAR 31, 2025

Date: MAR 31, 2025

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	2
2	Claims Intimated / Booked during the period	754	2,423
(a)	Less than 3 years from the date of acceptance of risk	147	2,384
(b)	Greater than 3 years from the date of acceptance of risk	607	39
3	Claims Paid during the period	747	2,412
4	Claims Repudiated during the period	7	13
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	-	-
	Outstanding Claims:-		
	Less than 3 months	-	-
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

Individual

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit1	Annuities/ Pension	Surrender*	Other Benefits**
1	Claims O/S at the beginning of the period	148	9	8,228	2	70
2	Claims Booked during the period	7,140	14,507	10,387	7,789	3,844
3	Claims Paid during the period	6,800	14,431	8,546	7,781	3,794
4	Unclaimed	-	-	-	-	-
5	Claims O/S at End of the period	488	85	10,069	-	109
	Outstanding Claims (Individual)					
	Less than 3months	203	33	990	-	15
	3 months and less than 6 months	95	11	604	-	7
	6 months and less than 1 year	130	38	1,361	-	16
	1year and above	60	3	7,114	-	71

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

** 11 case in the Partial Withdrawal category were reversed from the opening balance.

GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	0	0	0	0	0	0	5
b)	Policy Servicing	2	28	19	0	11	0	96
c)	Proposal Processing	0	1	1	0	0	0	1
d)	Survival Claims	0	5	4	0	1	0	23
e)	ULIP Related	0	0	0	0	0	0	1
f)	Unfair Business Practices	11	116	17	0	110	0	507
g)	Others	0	0	0	0	0	0	5
	Total Number	13	150	41	0	122	0	638

2	Total No. of policies during previous year:	28,418
3	Total No. of claims during previous year:	783
4	Total No. of policies during current year:	16,333
5	Total No. of claims during current year:	754
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	16
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	66

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	Percentage to Pending complaints
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	
a)	Up to 15 days	0	0%	0	NA	0	0%
b)	15 - 30 days	0	0%	0	NA	0	0%
c)	30 - 90 days	0	0%	0	NA	0	0%
d)	90 days & Beyond	0	0%	0	NA	0	0%
	Total Number of Complaints	0	0%	0	NA	0	0%

Form L-42 - Valuation Basis (Life Insurance) - Individual

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024
Par	Non-Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked - Others																
	Life	5.30% To 6.10%	5.30% To 6.10%	115.0%	115.0%	NA	NA	633.00	633.00	1.01%	1.01%	5%	5%	1.4% To 27.1%	1.0% To 27.1%	2.3% To 4.9%	2.5% To 4.2%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	5.30% To 6.10%	5.30% To 6.10%	115.0%	115.0%	NA	NA	633.00	633.00	1.01%	1.01%	5%	5%	1.7% To 27.1%	1.7% To 27.1%	3.4% To 3.9%	3%
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked-Others																
	Life	5.25% To 6.05%	5.25% To 6.05%	85.0% To 115.0%	85.0% To 115.0%	NA	NA	768.00 To 1278.00	768.00 To 1278.00	0.00% To 1.07%	0.00% To 1.07%	5%	5%	4.5% To 68.7%	7.0% To 68.7%	10%	10%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	5.25% To 6.05%	5.25% To 6.05%	85.0% To 115.0%	115.0%	NA	NA	1278.00	1278.00	1.07%	1.07%	5%	5%	3.9% To 65.6%	7.5% To 65.6%	10%	10%
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-Par	Non-Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Non-Linked - Others																
	Life	5.25% To 6.00%	5.25% To 6.05%	25.3% To 259.0%	25.3% To 259.0%	NA	NA	62.00 To 1179.00	62.00 To 1217.00	0.00% To 2.59%	0.00% To 2.59%	5%	5%	0.0% To 35.0%	0.0% To 35.0%		
	General Annuity	5.70% To 6.45%	5.70% To 6.45%	46.0%	46.0%	NA	NA	1217.00	1217.00	0.00%	0.00%	5%	5%	0.0%	0.0%		
	Pension	5.25% To 6.10%	5.25% To 6.10%	51.0% To 115.0%	51.0% To 115.0%	NA	NA	731.00 To 1217.00	731.00 To 1217.00	0.00% To 1.01%	0.00% To 1.01%	5%	5%	0.0% To 14.0%	1.0% To 14.0%		
	Health	5.25% To 6.00%	5.25% To 6.05%	38.0% To 85.0%	38.0% To 85.0%	NA	NA	912.00	912.00	1.73%	1.73%	5%	5%	2.4% To 17.5%	2.4% To 17.5%		
	Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Linked-Others																
	Life	5.25% To 6.00%	5.25% To 6.05%	63.0% To 87.0%	63.0% To 87.0%	NA	NA	801.00 To 1334.00	767.00 To 1278.00	0.00% To 1.15%	0.00% To 1.73%	5%	5%	3.5% To 65.0%	3.5% To 58.5%		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	5.25% To 6.00%	5.25% To 6.05%	63.0% To 138.0%	63.0% To 138.0%	NA	NA	801.00 To 1334.00	768.00 To 1278.00	0.00% To 1.15%	0.00% To 1.07%	5%	5%	3.9% To 65.6%	3.9% To 65.6%		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

1 Individual and Group Business are to be reported separately
2 Fixed per policy expenses
3 Premium related expenses
4 Restricted to Lapse and Surrender
In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

In addition to the above, the following shall be mentioned.
1 Brief details on valuation data covering its accuracy, completeness and reasonableness and how the data flows to the valuation system
2 Brief mention of any significant change in the valuation basis and /or methodology

Refer IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024

Brief Details on Valuation Data

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.

Change in Valuation method or bases:

- (1) Economic Assumptions
Assumptions have been revised as compared to Mar 2024
- (2) Expense Assumptions
Assumptions have been revised as compared to Mar 2024
- (3) Mortality Assumptions
Assumptions have been revised as compared to Mar 2024
- (4) Withdrawal Assumptions
Assumptions have been revised as compared to Mar 2024

Form L-42- Valuation Basis (Life Insurance) - Group

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024	As at 31-Mar for the year 2025	As at 31-Mar for the year 2024
Par	Non-Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked-Others																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-Par	Non-Linked -VIP																
	Life	6.00%	6.05%	100.00%	100.00%	NA	NA	1653	1574	2.00%	2.00%	5.00%	5.00%	0.00%	0.00%		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Non-Linked -Others																
	Life	5.25% To 6.00%	5.25% To 6.05%	36.8% To 715.6%	58.4% to 716%	NA	NA	0 to 160	0 to 160	0.00% To 0.3%	0.00% To 0.3%	5%	5%	0%	0%		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Linked-Others																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
NOT APPLICABLE																	

1 Individual and Group Business are to be reported separately
2 Fixed per policy expenses
3 Premium related expenses
4 Restricted to Lapse and Surrender
In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

In addition to the above, the following shall be mentioned.
1 Brief details on valuation data covering its accuracy,completeness and reasonableness and how the data flows to the valuation system
2 Brief mention of any significant change in the valuation basis and /or methodology

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2024

Brief Details on Valuation Data

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.

Change in Valuation method or bases:

- (1) **Economic Assumptions**
Assumptions have been revised as compared to Mar 2024
- (2) **Expense Assumptions**
Assumptions have been revised as compared to Mar 2024
- (3) **Mortality Assumptions**
Assumptions have been revised as compared to Mar 2024
- (4) **Withdrawal Assumptions**
Assumptions have been revised as compared to Mar 2024

*The above mentioned assumptions and details correspond to long term group products. For One Year Renewable Group Term Assurance business, reserves are maintained on UPR basis

Form L- 43

Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 31st March 2025

Date: 19-May-25

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
NIL							

FORM L-45 OFFICES AND OTHER INFORMATION

Sl. No.	Information		Number
1	No. of offices at the beginning of the quarter*		52
2	No. of branches approved during the quarter		-
3	No. of branches opened during the quarter	Out of approvals of previous year	-
4		Out of approvals of this year	-
5	No. of branches closed during the quarter		-
6	No. of branches at the end of the quarter		51
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		51
10	No. of Directors:-		9
	(a) Independent Director		3
	(b) Executive Director		1
	(c) Non-executive Director (including Independent Director and women directors)		8
	(d) Women Director		1
	(e) Whole time director		1
11	No. of Employees		
	(a) On-roll:		1,491
	(b) Off-roll:		60
	(c) Total		1,551
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		2,997
	(b) Corporate Agents-Banks		4
	(c) Corporate Agents-Others		2
	(d) Insurance Brokers		106
	(e) Web Aggregators		-
	(f) Insurance Marketing Firm		24
	(g) Micro Agents		-
	(h) Point of Sales persons (DIRECT)		1,660
	(i) Other as allowed by IRDAI (To be specified)		-

* including head office.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1,473	4,642
Recruitments during the quarter	368	484
Attrition during the quarter	350	333
Number at the end of the quarter	1,491	4,793