



IRDA Public Disclosures

FOR THE QUARTER ENDED DECEMBER 31, 2023

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Aviva Life Insurance Company India Limited
IRDAI Registration Code: 0122

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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

UNAUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2023
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED		NON-LINKED							Q3'23-24	Upto the quarter ended December 31, 2023
				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		24,636	535	214	2	56,672	630	840	213	73	29,177	83,815
(b) Reinsurance ceded		(191)	-	-	-	(5,551)	-	-	(4)	-	(1,767)	(5,746)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Income from Investments												
(a) Interest, Dividends and Rent – Gross		7,718	682	200	6	38,826	1,058	436	177	15	16,547	49,119
(b) Profit on sale/redemption of investments		23,393	2,582	15	-	716	32	13	2	-	11,014	26,753
(c) (Loss) on sale/ redemption of investments		(1,159)	(81)	-	-	(11)	(2)	(1)	-	-	(711)	(1,254)
(d) Transfer/Gain on revaluation/change in fair value		30,111	2,323	-	-	-	-	-	-	-	16,119	32,434
(e) Amortisation of Premium / Discount on investments		2,179	99	(1)	-	9,106	31	5	2	10	3,779	11,430
Other Income												
(a) Fee, Charges and Rent Income		1	-	1	-	176	2	-	-	-	35	180
Contribution from Shareholders' A/c											-	-
- towards extra mortality/other charges		43	-	-	-	17	-	-	-	-	8	60
- towards excess of expense of management			-	-	-	-	-	-	-	-	-	-
TOTAL (A)		86,731	6,140	429	8	99,951	1,751	1,293	390	98	74,201	1,96,791
Commission*	L-5	1,436	-	3	-	3,203	4	1	1	-	2,306	4,648
Operating Expenses related to Insurance Business	L-6	8,372	55	6	-	11,172	183	112	74	3	6,410	19,977
Provision for Doubtful debts		42	-	-	-	57	1	1	-	-	7	101
Bad debts written off		2,113	108	-	-	-	-	-	-	-	2,221	2,221
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		(2,113)	(108)	-	-	-	-	-	-	-	(2,221)	(2,221)
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on UIIP Charges		972	45	-	-	-	-	-	-	-	343	1,017
TOTAL (B)		10,822	100	9	-	14,432	188	114	75	3	9,066	25,743
Benefits Paid (Net)	L-7	37,975	3,731	138	6	24,217	1,190	353	154	122	22,156	67,886
Interim Bonuses Paid		149	19	9	1	-	-	-	-	-	36	178
Change in valuation of liability in respect of life policies												
(a) Gross		(90)	(5)	139	(1)	51,114	(85)	893	102	(25)	18,008	52,042
(b) Amount ceded in Reinsurance		(116)	(6)	-	-	(12)	4	(2)	-	-	447	(132)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		40,651	1,993	-	-	-	-	-	-	-	22,110	42,644
(e) Fund for Discontinued Policies	1,445	-	-	-	-	-	-	-	-	60	1,445	
TOTAL (C)		80,014	5,732	286	6	75,319	1,109	1,244	256	97	62,817	1,64,063
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		(4,105)	308	134	2	10,200	454	(65)	59	(2)	2,318	6,985
Amount transferred from Shareholders' Account (Non-technical Account)		5,028	-	-	-	42	4	64	-	1	1,440	5,139
APPROPRIATIONS												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		814	67	132	2	-	-	-	-	-	113	1,015
Transfer to Balance sheet		109	239	-	-	10,243	458	-	61	-	3,645	11,110
TOTAL (D)		923	306	132	2	10,243	458	-	61	-	3,758	12,125
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		149	19	9	1	-	-	-	-	-	36	178
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		923	306	132	2	10,243	458	-	61	-	3,758	12,125
(d) Total Surplus: ((a)+(b)+(c)):		1,072	325	141	3	10,243	458	-	61	-	3,794	12,303

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

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

UNAUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2022

Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED		NON-LINKED							Q3'22-23	Upto the quarter ended December 31, 2022	
				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		20,237	654	281	2	56,274	850	576	220	59	28,039	79,153	
(b) Reinsurance ceded		(192)	-	-	-	(4,996)	-	-	(84)	-	(1,972)	(5,272)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	
Income from Investments													
(a) Interest, Dividends and Rent – Gross		7,043	674	178	5	34,719	1,124	413	124	17	14,761	44,297	
(b) Profit on sale/redemption of investments		18,443	1,829	13	-	289	42	15	1	-	4,910	20,632	
(c) (Loss) on sale/ redemption of investments		(3,837)	(335)	(1)	-	(21)	-	-	-	-	(637)	(4,194)	
(d) Transfer/Gain on revaluation/change in fair value		(7,192)	(583)	-	-	-	-	-	-	-	8,065	(7,775)	
(e) Amortisation of Premium / Discount on investments		1,977	63	(2)	-	7,498	17	-	-	(4)	3,420	9,549	
Other Income													
(a) Fee, Charges and Rent Income		1	-	1	-	178	2	-	-	-	31	182	
Contribution from Shareholders' A/c													
- towards extra mortality/other charges		59	-	-	-	-	11	-	-	-	10	70	
- towards excess of expense of management	-	-	-	-	-	-	-	-	-	-	-		
TOTAL (A)		36,539	2,302	470	7	93,952	2,035	1,004	261	72	56,627	1,36,642	
Commission*	L-5	167	1	2	-	2,002	8	6	-	-	937	2,186	
Operating Expenses related to Insurance Business	L-6	5,839	46	3	-	13,178	301	762	4	13	7,047	20,146	
Provision for Doubtful debts		39	-	-	-	89	2	5	-	-	59	135	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		-	-	-	-	53	-	-	-	-	(1)	53	
(b) Others		-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		952	49	-	-	-	-	-	-	-	336	1,001	
TOTAL (B)		6,997	96	5	-	15,322	311	773	4	13	8,378	23,521	
Benefits Paid (Net)	L-7	41,223	4,042	138	6	27,168	1,354	298	76	97	25,799	74,402	
Interim Bonuses Paid		100	7	5	-	-	-	-	-	-	43	112	
Change in valuation of liability in respect of life policies													
(a) Gross		(205)	71	222	(1)	44,213	(153)	553	73	(25)	18,390	44,748	
(b) Amount ceded in Reinsurance		146	-	3	-	3,697	2	-	703	-	(128)	4,551	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		(12,650)	(2,066)	-	-	-	-	-	-	-	3,226	(14,716)	
(e) Fund for Discontinued Policies		1,872	-	-	-	-	-	-	-	-	(206)	1,872	
TOTAL (C)		30,486	2,054	368	5	75,078	1,203	851	852	72	47,124	1,10,969	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(944)	152	97	2	3,552	521	(620)	(595)	(13)	1,125	2,152	
Amount transferred from Shareholders' Account (Non-technical Account)		1,146	-	-	-	2,190	-	620	596	12	1,980	4,564	
APPROPRIATIONS													
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	
Transfer to/(from) Funds for Future Appropriations		173	2	97	2	-	-	-	-	-	268	274	
Transfer to Balance sheet		29	150	-	-	5,742	521	-	-	-	2,837	6,442	
TOTAL (D)		202	152	97	2	5,742	521	-	-	-	3,105	6,716	
The break up of Total surplus is as under:													
(a) Interim Bonuses Paid:		100	7	5	-	-	-	-	-	-	43	112	
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in the Revenue Account:		202	152	97	2	5,742	521	-	-	-	3,105	6,716	
(d) Total Surplus: ((a)+(b)+(c)):		302	159	102	2	5,742	521	-	-	-	3,148	6,828	

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

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2023
Shareholders' Account (Non-technical Account)

Particulars	Q3'23-24	Upto the quarter ended December 31, 2023	Q3'22-23	Upto the quarter ended December 31, 2022
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	1,057	2,946	944	2,771
(b) Profit on sale/redemption of investments	-	4	-	63
(c) (Loss) on sale/ redemption of investments	-	(6)	-	(11)
(d) Amortisation of Premium / Discount on Investments	(24)	(91)	(43)	(130)
Other Income	-	-	-	-
TOTAL (A)	1,033	2,853	901	2,693
Expense other than those directly related to the insurance business	197	699	156	699
Contribution to the Policyholders Account (Technical Account)				
(a) Towards Excess Expenses of Management	-	-	-	-
(b) Towards extra mortality/other charges	9	61	10	70
Interest on subordinated debt	-	-	-	-
Expenses towards CSR activities	-	-	-	-
Penalties	-	-	-	-
Bad debts written off	193	193	-	-
Amount Transferred to Policyholders' Account	1,441	5,140	1,980	4,564
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	(193)	(193)	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
TOTAL (B)	1,647	5,900	2,146	5,333
Profit/(Loss) before tax	(614)	(3,047)	(1,245)	(2,640)
Provision for Taxation	-	-	-	-
Profit/(Loss) after tax	(614)	(3,047)	(1,245)	(2,640)
APPROPRIATIONS				
(a) Balance at the beginning of the period	(1,61,810)	(1,59,377)	(1,48,929)	(1,47,534)
(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	(1,62,424)	(1,62,424)	(1,50,174)	(1,50,174)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-3-A-B5

Name of the Insurer: Aviva Life Insurance Company India Limited
Registration No. 122 with the IRDA, dated 14 May 2002

UNAUDITED BALANCE SHEET AS AT DECEMBER 31, 2023

Particulars	Schedule	As At December 31, 2023 (Rs. In lacs)	As At December 31, 2022 (Rs. In lacs)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	2,18,990	2,00,490
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		500	-
Sub-Total		2,19,490	2,00,490
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	L-11	-	-
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		730	103
POLICY LIABILITIES		11,110	6,442
FUNDS FOR DISCONTINUED POLICIES:		8,89,478	7,91,976
(i) Discontinued on Account of non-payment of premiums		16,355	17,370
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		3,66,271	3,33,944
Sub-Total		12,83,943	11,49,835
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		9,511	8,876
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		546	406
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		15,13,491	13,59,606
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	61,621	53,593
- Policyholders'	L-13	8,89,341	7,90,266
- Assets held to cover linked liabilities	L-14	3,92,136	3,60,191
LOANS	L-15	-	-
FIXED ASSETS	L-16	670	1,318
DEFERRED TAX ASSETS (Net)			
CURRENT ASSETS			
Cash & Bank Balance	L-17	3,998	2,704
Advances And Other Assets	L-18	41,133	37,244
Sub-Total (A)		45,131	39,948
CURRENT LIABILITIES	L-19	37,095	34,979
PROVISIONS	L-20	737	905
Sub-Total (B)		37,832	35,884
NET CURRENT ASSETS (C) = (A - B)		7,299	4,064
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		1,62,424	1,50,174
TOTAL		15,13,491	13,59,606

Particulars	As At December 31, 2023	As At December 31, 2022
Uncalled liability in Partly paid-up investments	Nil	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts	255	75
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)	1,920	2,070
Statutory demands/liabilities in dispute, not provided for	12,600	13,296

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	Q3'23-24	Upto the quarter ended December 31, 2023	Q3'22-23	Upto the quarter ended December 31, 2022
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
First year premiums	6,818	21,253	6,859	17,985
Renewal premiums	21,673	59,217	20,636	59,768
Single premiums	686	3,345	544	1,400
TOTAL PREMIUM	29,177	83,815	28,039	79,153
Premium Income from business written :				
In India	29,177	83,815	28,039	79,153
Outside India	-	-	-	-
TOTAL PREMIUM	29,177	83,815	28,039	79,153

FORM L-5-COMMISSION SCHEDULE

Particulars	Q3'23-24	Upto the quarter ended December 31, 2023	Q3'22-23	Upto the quarter ended December 31, 2022
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Commission Paid				
Direct - First year premiums	440	1,549	653	1,623
- Renewal premiums	214	574	199	451
- Single premiums	-	7	4	4
Total	654	2,130	856	2,078
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
NET COMMISSION	654	2,130	856	2,078
Rewards and/or remuneration to agents, brokers or other intermediaries	1,652	2,518	81	108
NET COMMISSION INCLUDING REWARDS	2,306	4,648	937	2,186
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Agents	419	984	259	483
Brokers	52	293	92	217
Corporate Agency	1,549	2,896	545	1,370
Referral	-	-	(1)	(1)
Others (Insurance Marketing Firm)	286	475	42	117
TOTAL (B)	2,306	4,648	937	2,186
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	2,306	4,648	937	2,186
Outside India	-	-	-	-
TOTAL COMMISSION AND REWARDS	2,306	4,648	937	2,186

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q3'23-24	Upto the quarter ended December 31, 2023	Q3'22-23	Upto the quarter ended December 31, 2022
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Employees' remuneration and welfare benefits	3,235	11,237	3,803	11,094
Travel, conveyance and vehicle running expenses	96	312	87	217
Training expenses	3	2	1	2
Rents, rates and taxes	402	1,190	382	1,436
Repairs & Office Maintenance	190	471	174	743
Printing and stationery	40	131	35	115
Communication expenses	101	292	123	339
Legal and professional charges	882	1,329	141	326
Medical fees	20	24	22	45
Auditors' fees, expenses etc				
a) as auditor	18	50	15	48
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	3	7	-	3
Advertisement and publicity	310	790	650	1,618
Business Development and Sales Promotion Expenses	(87)	648	491	833
Stamp duty on policies	170	654	124	258
Interest and bank charges	33	102	27	111
Depreciation	187	590	305	880
Information technology and related expenses	494	1,453	511	1,499
Goods and Service Tax on premium	28	89	22	76
Others				
a) Electricity	54	180	51	195
b) Recruitment	158	269	38	225
c) Miscellaneous expenses	73	157	45	83
TOTAL	6,410	19,977	7,047	20,146
In India	6,410	19,977	7,047	20,146
Outside India	-	-	-	-

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3'23-24	Upto the quarter ended December 31, 2023	Q3'22-23	Upto the quarter ended December 31, 2022
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Insurance Claims				
(a) Claims by Death,	4,000	10,212	3,055	8,942
(b) Claims by Maturity,	4,515	12,695	7,103	19,375
(c) Annuities/Pension payment	92	309	375	569
(d) Periodical Benefit	971	3,454	1,359	4,906
(e) Health	47	220	48	133
(f) Surrender	11,382	39,338	14,350	40,312
(g) Other benefits				
- Riders	-	12	(2)	4
- Interest to policy holders	259	799	258	650
- Withdrawals	2,567	5,046	733	3,807
(Amount ceded in reinsurance):				
(a) Claims by Death,	(1,677)	(4,133)	(1,445)	(4,239)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	(66)	(35)	(57)
(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	22,156	67,886	25,799	74,402
Benefits paid (Net)				
In India	22,156	67,886	25,799	74,402
Outside India	-	-	-	-
Total Benefits paid (Net)	22,156	67,886	25,799	74,402

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As At	As At
	December 31, 2023 (Rs. In lacs)	December 31, 2022 (Rs. In lacs)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	2,50,000	2,50,000
Issued, Subscribed and Called up Capital 2,189,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up)	2,18,990	2,00,490
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	2,18,990	2,00,490

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	As At December 31, 2023		As At December 31, 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	56,93,74,000	26%	52,12,74,000	26%
- Foreign - Aviva International Holdings Limited, UK	1,62,05,26,000	74%	1,48,36,26,000	74%
- Others	-	0%	-	0%
TOTAL	2,18,99,00,000	100%	2,00,49,00,000	100%

FORM L-9A- PART A: PATTERN OF SHAREHOLDING SCHEDULE AS AT DECEMBER 31, 2023

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):*								
	(i) Mr V C Burman	-	56,93,73,660	26%	56,937	-	-	-	-
	(ii) Ms Asha Burman	-	100		0	-	-	-	-
	(iii) Mr Pradip Burman	-	100		0	-	-	-	-
	(iv) Ms Indira Burman	-	100		0	-	-	-	-
	(v) Mr Ashak Kumar Jain	-	10		0	-	-	-	-
	(vi) Ms Gagan Ahluwalia	-	10		0	-	-	-	-
	(vii) Mr Abhay Kumar Aggarwal	-	10		0	-	-	-	-
	(viii) Mr Arun Gupta	-	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:	-	1,62,05,26,000	74%	1,62,053	-	-	-	-
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	-	2,18,99,00,000	100%	2,18,990	-	-	-	-

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)	FI belonging to Foreign promoter #	-	-	-	-	-	-	-	-
vi)	FI 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	-	-	100%	-	-	-	-	-

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	As At	As At
	December 31, 2023	December 31, 2022
	(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
	December 31, 2023	December 31, 2022
	(Rs. In lacs)	(Rs. In lacs)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	As At December 31, 2023 (Rs. In lacs)	As At December 31, 2022 (Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	13,239	17,075
(Market value (Rs. In Lacs) Current Year 13,176 Previous Year 16,876)		
Other Approved Securities	30,562	25,682
(Market value (Rs. In Lacs) Current Year 30,065 Previous Year 25,086)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	8,470	4,649
Non Convertible Debentures		
(Market value (Rs. In Lacs) Current Year 8,419 Previous Year 4,630)		
Equity Shares	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
Other Investments		
Debentures/ Bonds	-	-
(Market value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
Equity Shares	1,356	1
(Historical value (Rs. In Lacs) Current Year 856 Previous Year 1)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	2,997	133
(Market value (Rs. In Lacs) Current Year 2988 Previous Year 132)		
Other Approved Securities	2,517	-
(Market value (Rs. In Lacs) Current Year 2,516 Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	-	-
(Market value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(f) Other Securities (Reverse Repo)/(Treps)	697	310
(Market value (Rs. In Lacs) Current Year 697 Previous Year 310)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	1,783	5,743
Non Convertible Debentures		
(Market value (Rs. In Lacs) Current Year 1,773 Previous Year 5,716)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	-	-
(Market value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
TOTAL	61,621	53,593
INVESTMENTS		
In India	61,621	53,593
Outside India	-	-
TOTAL	61,621	53,593

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	As At December 31, 2023 (Rs. In lacs)	As At December 31, 2022 (Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	5,11,018	4,99,320
(Market value (Rs. In Lacs) Current Year 507,065 Previous Year 494,144)		
Other Approved Securities	1,93,385	1,38,337
(Market value (Rs. In Lacs) Current Year 188,629 Previous Year 133,008)		
Other Approved Investments		
(a) Shares		
(aa) Equity	229	188
(Historical value (Rs. In Lacs) Current Year 114 Previous Year 93)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	2,965	-
(Market value (Rs. In Lacs) Current Year 3011 Previous Year NIL)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	1,57,150	1,30,806
Non Convertible Debentures		
(Market value (Rs. In Lacs) Current Year 155,965 Previous Year 131,657)		
Equity Shares	4	11
(Historical value (Rs. In Lacs) Current Year 2 Previous Year 6)		
Other Investments		
Non Convertible debentures	421	421
(Market value (Rs. In Lacs) Current Year 421 Previous Year 421)		
Equity Shares	1,660	13
(Historical value (Rs. In Lacs) Current Year 1,048 Previous Year 13)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	13,285	13,954
(Market value (Rs. In Lacs) Current Year 13,280 Previous Year 13,936)		
Other Approved Securities	511	401
(Market value (Rs. In Lacs) Current Year 505 Previous Year 401)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits)	1,577	1,432
(Market value (Rs. In Lacs) Current Year 1,577 Previous Year 1432)		
(f) Other Securities (Reverse Repo)/(Treps)	6,417	5,033
(Market value (Rs. In Lacs) Current Year 6,417 Previous Year 5,033)		
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	719	350
Non Convertible Debentures		
(Market value (Rs. In Lacs) Current Year 717 Previous Year 350)		
Commercial Paper	-	-
(Market value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
Other Investments		
Non Convertible Debentures	-	-
(Market value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
TOTAL	8,89,341	7,90,266
INVESTMENTS		
In India	8,89,341	7,90,266
Outside India	-	-
TOTAL	8,89,341	7,90,266

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

Particulars	As At December 31, 2023 (Rs. In lacs)	As At December 31, 2022 (Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	58,001	48,932
(Historical value (Rs. In Lacs) Current Year 57,938 Previous Year 48,900)		
Other Approved Securities	16,121	30,884
(Historical value (Rs. In Lacs) Current Year 16,439 Previous Year 31,223)		
Other Approved Investments		
(a) Shares		
(aa) Equity	1,96,282	1,58,538
(Historical value (Rs. In Lacs) Current Year 136,031 Previous Year 109,111)		
(bb) Preference	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	1,539
(Historical value (Rs. In Lacs) Current Year NIL Previous Year 5,844)		
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	-	-
(Historical value (Rs. In 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	22,119	22,459
(Historical value (Rs. In Lacs) Current Year 22,277 Previous Year 22,574)		
(b) Equity	34,344	18,706
(Historical value (Rs. In Lacs) Current Year 20,325 Previous Year 13,496)		
Other Investments		
(a) Equity Shares	7,932	14,635
(Historical value (Rs. In Lacs) Current Year 5,226 Previous Year 13,552)		
(b) Debentures/Bonds	6,798	886
(Historical value (Rs. In Lacs) Current Year 9,974 Previous Year 4,000)		
(c) Mutual Funds	18,459	22,174
(Historical value (Rs. In Lacs) Current Year 14,457 Previous Year 8,200)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	13,718	16,892
(Historical value (Rs. In Lacs) Current Year 13,550 Previous Year 16,606)		
Other Approved Securities	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	8,004	10,047
(Historical value (Rs. In Lacs) Current Year 7,774 Previous Year 10,001)		
(f) Other Securities (Reverse Repo)/(Trepas)	9,660	10,813
(Historical value (Rs. In Lacs) Current Year 9,655 Previous Year 10,809)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	-	958
Non Convertible Debentures		
(Historical value (Rs. In Lacs) Current Year NIL Previous Year 969)		
Other Investments		
(a) Mutual Funds	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
(a) Debentures/Bonds	-	-
(Historical value (Rs. In Lacs) Current Year NIL Previous Year NIL)		
Balances in Bank	1,661	(290)
Other Current Assets (net)	(963)	3,018
TOTAL	3,92,136	3,60,191
INVESTMENTS		
In India	3,92,136	3,60,191
Outside India	-	-
TOTAL	3,92,136	3,60,191

FORM L-15-LOANS SCHEDULE

Particulars	As At	As At
	December 31, 2023 (Rs. In lacs)	December 31, 2022 (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, 2023	Additions during the period	Deductions/ Adjustments	As At December 31, 2023	Opening Balance as on April 01, 2023	For the period	Sales/ Adjustments	As At December 31, 2023	As At December 31, 2023	As At March 31, 2023
Intangibles										
Software	6,080	31	-	6,111	5,927	105	-	6,032	79	153
Tangibles										
Leasehold Improvements	3,060	73	2,162	971	2,728	143	2,152	719	252	332
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	1,311	13	1,032	292	1,287	19	1,031	275	17	24
Information Technology Equipment	4,495	-	1,206	3,289	4,105	226	1,206	3,125	164	390
Vehicles	78	2	1	79	43	20	1	62	17	35
Office Equipment	790	23	197	616	593	77	195	475	141	197
Sub Total	15,814	142	4,598	11,358	14,683	590	4,585	10,688	670	1,131
Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
TOTAL	15,814	142	4,598	11,358	14,683	590	4,585	10,688	670	1,131
PREVIOUS YEAR	15,076	1,124	404	15,796	13,987	880	389	14,478	1,318	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As At	As At
	December 31, 2023 (Rs. In lacs)	December 31, 2022 (Rs. In lacs)
Cash (including cheques, drafts and stamps)	486	81
Bank Balances		
(a) Deposit Accounts*		
(aa) Short-term (due within 12 months of the date of balance sheet)	1,719	1,508
(bb) Others	-	425
(b) Current Accounts	1,793	690
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	3,998	2,704
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	3,998	2,704
Outside India	-	-
TOTAL	3,998	2,704

* Current Year amount includes brought forward Fixed Deposit amounting to Rs. 325 (In lacs) (Previous Year Rs. 425 (In lacs)) which were due for maturity after 3 months at the time of placement and hence were considered as investing activity

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

Particulars	As At December 31, 2023 (Rs. In lacs)		As At December 31, 2022 (Rs. In lacs)	
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		353		392
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source	501		26	
Less: Provision for doubtful debts	(1)	500	(1)	25
Others (includes vendor, travel advances & salary recoverable)	2,121		1,470	
Less : Provision for doubtful debts	(227)	1,894	(275)	1,195
TOTAL (A)		2,747		1,612
OTHER ASSETS				
Income accrued on investments		16,218		13,315
Outstanding Premiums		2,513		2,130
Agents' Balances	1,179		976	
Less : Provision for doubtful debts	(948)	231	(898)	78
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		36		-
Others				
- Investment pertaining to Unclaimed Policyholders Fund		12,033		13,806
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		3,580		3,327
- Refundable Security Deposits	2,086		2,107	
Less: Provision for doubtful security deposit	(226)	1,860	(148)	1,959
- Receivables against unsettled investment contracts		-		-
- Goods and Service Tax/Service Tax Unutilised Credit		1,294		1,017
- Other Reinsurance assets		621		-
TOTAL (B)		38,386		35,632
TOTAL (A+B)		41,133		37,244

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As At	As At
	December 31, 2023	December 31, 2022
	(Rs. In lacs)	(Rs. In lacs)
Agents' Balances	665	660
Balances due to other insurance companies	397	59
Deposits held on re-insurance ceded	-	-
Premiums received in advance	1,358	1,022
Unallocated premium	1,937	709
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	126	268
Unclaimed Amount - Policyholders	12,033	13,806
Interest on Investment pertaining to Unclaimed Policyholders Fund	3,580	3,327
Claims Outstanding	3,247	4,856
Annuities Due	240	171
Due to Officers/Directors	-	-
Others:		
- Accrual for expenses	7,847	7,755
- Goods and Service Tax /Service Tax payable	601	661
- Payables for unsettled investment contracts	3,456	-
- Statutory Dues Payable	344	330
- Employee and other dues Payable	723	676
- Other Reinsurance Liability	541	679
TOTAL	37,095	34,979

FORM L-20-PROVISIONS SCHEDULE

Particulars	As At	As At
	December 31, 2023	December 31, 2022
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
Others:		
Provision for Gratuity	118	205
Provision for Leave Encashment	263	221
Provision for Other Long Term Benefits	218	315
Provision for Other Employee Benefits	138	164
TOTAL	737	905

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As At	As At
	December 31, 2023	December 31, 2022
	(Rs. In lacs)	(Rs. In lacs)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q3'23-24	Upto the quarter ended December 31, 2023	Q3'22-23	Upto the quarter ended December 31, 2022
1	New business premium income growth rate - segment wise				
	(I) Linked Business:				
	a) Life	0%	0%	0%	0%
	b) Pension	0%	0%	0%	0%
	c) Health	0%	0%	0%	0%
	d) Variable Insurance	0%	0%	0%	0%
	(II) Non-Linked Business:				
	Participating:				
	a) Life	0%	0%	0%	NA
	b) Annuity	0%	0%	0%	0%
	c) Pension	0%	0%	0%	0%
	d) Health	0%	0%	0%	0%
	e) Variable Insurance	0%	0%	0%	0%
	Non Participating:				
	a) Life	0%	0%	0%	0%
	b) Annuity	0%	0%	0%	0%
	c) Pension	0%	0%	0%	0%
	d) Health	0%	NA	0%	0%
	e) Variable Insurance	0%	0%	0%	0%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	0%	10%	6%	8%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	0%	53%	36%	31%
4	Net Retention Ratio	91%	93%	93%	93%
5	Conservation Ratio				
	(I) Linked Business:				
	a) Life	0%	0%	0%	0%
	b) Pension	0%	0%	0%	0%
	c) Health	0%	0%	0%	0%
	d) Variable Insurance	0%	0%	0%	0%
	(II) Non-Linked Business:				
	Participating:				
	a) Life	0%	0%	0%	0%
	b) Annuity	0%	0%	0%	0%
	c) Pension	0%	0%	0%	0%
	d) Health	0%	0%	0%	0%
	e) Variable Insurance	0%	0%	0%	0%
	Non Participating:				
	a) Life	0%	0%	0%	0%
	b) Annuity	0%	0%	NA	NA
	c) Pension	0%	0%	0%	0%
	d) Health	0%	0%	0%	0%
	e) Variable Insurance	0%	0%	0%	0%
6	Expense of Management to Gross Direct Premium Ratio	15%	30%	29%	28%
7	Commission Ratio (Gross commission paid to Gross Premium)	9%	6%	3%	3%
8	Business Development and Sales Promotion Expenses to New Business Premium	0%	#REF!	3%	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	22.68	22.68	23.04	23.04
11	Ratio of surplus to policyholders' liability	0.01	0.01	0.00	0.00
12	Change in net worth (Rs. in Lacs)	11,420	11,420	-9,557	-9,557
13	Growth in Networth	20%	20%	(14)%	(14)%
14	Profit after tax/Total Income	(2)%	(2)%	(2)%	(2)%
15	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
16	Total investments/(Capital + Surplus)	19.70	19.70	0.00	0.00
17	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
18A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2%	6%	2%	6%
	R2. Non-PAR	2%	6%	2%	6%
	R3.Sub-TOTAL	2%	6%	2%	6%
	Linked:				
	R4. PAR	3%	8%	3%	2%
	R5. Non-PAR	8%	19%	4%	4%
	R6. Sub-TOTAL	8%	19%	4%	4%
	R7. Grand Total	4%	10%	3%	5%
	Shareholders' Funds	2%	5%	2%	5%
18B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2%	6%	2%	6%
	R2. Non-PAR	2%	6%	2%	6%
	R3.Sub-TOTAL	2%	6%	2%	6%
	Linked:				
	R4. PAR	3%	7%	2%	5%
	R5. Non-PAR	3%	9%	2%	6%
	R6. Sub-TOTAL	3%	9%	2%	6%
	R7. Grand Total	2%	7%	2%	6%
	Shareholders' Funds	2%	5%	2%	5%

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q3'23-24	Upto the quarter ended December 31, 2023	Q3'22-23	Upto the quarter ended December 31, 2022
19	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	57%	57%	61%	70%
	For 25th month	51%	58%	49%	54%
	For 37th month	43%	48%	48%	50%
	For 49th Month	46%	48%	72%	63%
	for 61st month	42%	44%	42%	42%
	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	63%	71%	70%	77%
	For 25th month	58%	64%	57%	60%
	For 37th month	50%	52%	49%	49%
	For 49th Month	47%	47%	47%	50%
	for 61st month	43%	44%	44%	44%
20	NPA Ratio				
	Gross NPA Ratio				
	Shareholders' Funds	-	-	0%	0%
	Policyholders' Funds	0%	0%	1%	1%
	Net NPA Ratio				
	Shareholders' Funds	-	-	-	-
	Policyholders' Funds	0%	0%	0%	0%
21	Solvency Ratio - As per Form KT-3	188%	188%	186%	186%
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)	75,980	72,506	66,794	67,704
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)	21,899		20,049	
	(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)	(0.14)		(0.13)	
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)	(0.14)		(0.13)	
	(iv) Book value per share (Rs)	3.09		2.83	

FORM L-24-VALUATION OF NET LIABILITIES

(Rs. In lacs)

Type	Category of business	Mathematical Reserves As At December 31, 2023	Mathematical Reserves As At December 31, 2022
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	3,381	3,153
	General Annuity	-	-
	Pension	92	87
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -Others		
	Life	4,034	4,515
	General Annuity	-	-
	Pension	316	310
	Health	-	-
Total Par		7,823	8,065
Non-Par	Non-Linked -VIP		
	Life	624	373
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	8,52,152	7,56,627
	General Annuity	8,004	7,073
	Pension	18,633	18,758
	Health	3,177	2,568
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -Others		
	Life	3,49,120	3,17,480
	General Annuity	-	-
	Pension	32,570	32,346
	Health	-	-
Total Non Par		12,64,281	11,35,224
Total Business	Non-Linked -VIP		
	Life	624	373
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	8,55,533	7,59,780
	General Annuity	8,004	7,073
	Pension	18,725	18,846
	Health	3,177	2,568
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked -Others		
	Life	3,53,154	3,21,995
	General Annuity	-	-
	Pension	32,887	32,656
	Health	-	-
Total		12,72,104	11,43,289

(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	-	1	-	78	54	983	78	55	983	396	451
2	Arunachal Pradesh	-	-	-	8	24	302	8	24	302	106	130
3	Assam	-	0	-	76	80	599	76	80	599	530	610
4	Bihar	220	53	810	1,288	348	5,011	1,508	400	5,822	639	1,039
5	Chhattisgarh	8	4	469	49	23	187	57	27	657	123	150
6	Goa	(1)	(0)	(2)	20	25	120	19	24	118	65	90
7	Gujarat	1	1	2	99	190	1,141	100	190	1,143	725	916
8	Haryana	324	54	831	332	274	3,613	656	329	4,445	1,564	1,893
9	Himachal Pradesh	-	-	-	3	2	32	3	2	32	50	52
10	Jharkhand	6	1	18	46	24	320	52	26	337	167	192
11	Karnataka	-	-	-	149	188	2,624	149	188	2,624	1,932	2,120
12	Kerala	-	-	-	45	51	765	45	51	765	392	443
13	Madhya Pradesh	37	11	271	99	61	1,300	136	72	1,571	448	520
14	Maharashtra	180	78	2,374	1,302	1,079	21,256	1,482	1,157	23,630	4,348	5,506
15	Manipur	-	-	-	(2)	(7)	(67)	(2)	(7)	(67)	18	11
16	Meghalaya	-	-	-	3	1	13	3	1	13	23	25
17	Mizoram	-	-	-	1	0	1	1	0	1	3	3
18	Nagaland	-	-	-	1	1	1	1	1	1	11	11
19	Odisha	10	8	88	113	79	1,098	123	87	1,187	622	709
20	Punjab	2	0	3	48	40	881	50	40	884	415	455
21	Rajasthan	175	123	1,106	169	214	2,655	344	337	3,762	443	780
22	Sikkim	-	-	-	2	3	21	2	3	21	8	10
23	Tamil Nadu	-	-	-	299	346	4,482	299	346	4,482	1,548	1,894
24	Telangana	-	0	-	112	169	2,741	112	169	2,741	1,032	1,201
25	Tripura	9	5	56	70	35	351	79	39	407	141	181
26	Uttarakhand	-	-	-	(1)	0	(9)	(1)	0	(9)	88	88
27	Uttar Pradesh	20	4	50	246	312	4,966	266	315	5,016	1,647	1,963
28	West Bengal	3	1	12	325	366	3,497	328	368	3,509	1,230	1,598
	TOTAL	994	343	6,091	4,980	3,982	58,887	5,974	4,326	64,978	18,717	23,043
	UNION TERRITORIES											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	(2)	(2)
2	Chandigarh	-	-	-	16	30	311	16	30	311	115	144
3	Dadra and Nagar Haveli and Diu	-	-	-	-	-	-	-	-	-	8	8
4	Govt. of NCT of Delhi	1	1	11	223	791	6,331	224	792	6,342	2,764	3,556
5	Jammu & Kashmir	-	-	-	1	0	51	1	0	51	52	52
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	10	7	170	10	7	170	19	26
	TOTAL	1	1	11	250	828	6,863	251	829	6,874	2,956	3,785
	Grand Total	995	344	6,102	5,230	4,810	65,750	6,225	5,154	71,851	21,673	26,828
	IN INDIA							6,225	5,154	71,851	21,673	26,828
	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	4	7	47	280	279	3,800	284	286	3,846	984	1,270
2	Arunachal Pradesh	-	-	-	46	166	2,803	46	166	2,803	356	522
3	Assam	2	2	7	343	308	2,985	345	310	2,992	1,464	1,773
4	Bihar	773	167	2,547	3,264	896	13,479	4,037	1,063	16,026	1,592	2,655
5	Chhattisgarh	12	4	476	97	55	612	109	59	1,088	361	420
6	Goa	2	0	3	39	44	390	41	44	393	147	191
7	Gujarat	1	1	(31)	434	712	5,115	435	713	5,083	2,073	2,785
8	Haryana	1,473	252	3,983	1,427	736	9,427	2,900	988	13,410	4,337	5,325
9	Himachal Pradesh	-	-	-	16	16	169	16	16	169	132	148
10	Jharkhand	14	4	67	157	97	1,490	171	101	1,556	493	594
11	Karnataka	2	1	24	556	779	10,458	558	780	10,482	5,340	6,120
12	Kerala	1	0	3	200	200	2,379	201	200	2,382	1,054	1,254
13	Madhya Pradesh	121	42	868	379	223	3,928	500	265	4,796	1,210	1,475
14	Maharashtra	687	324	7,226	3,773	3,260	52,484	4,460	3,584	59,710	11,516	15,099
15	Manipur	-	-	-	4	(3)	(34)	4	(3)	(34)	36	32
16	Meghalaya	-	-	-	12	6	79	12	6	79	51	57
17	Mizoram	-	-	-	2	1	12	2	1	12	5	7
18	Nagaland	-	-	-	21	26	432	21	26	432	33	59
19	Odisha	77	35	491	388	366	4,702	465	401	5,193	1,648	2,050
20	Punjab	4	1	7	126	107	1,910	130	108	1,916	1,114	1,222
21	Rajasthan	189	127	1,222	332	441	5,329	521	568	6,551	1,224	1,793
22	Sikkim	-	-	-	3	3	26	3	3	26	17	20
23	Tamil Nadu	-	-	-	963	1,144	13,073	963	1,144	13,073	4,458	5,602
24	Telangana	4	1	61	378	531	7,261	382	532	7,322	2,725	3,257
25	Tripura	32	14	148	269	150	1,558	301	164	1,707	346	509
26	Uttarakhand	-	-	-	23	30	351	23	30	351	247	277
27	Uttar Pradesh	39	8	128	755	855	12,605	794	863	12,733	4,419	5,282
28	West Bengal	22	6	81	1,146	1,069	10,392	1,168	1,075	10,472	3,308	4,383
	TOTAL	3,459	995	17,357	15,433	12,497	1,67,215	18,892	13,493	1,84,572	50,689	64,182
	UNION TERRITORIES											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	2	2
2	Chandigarh	-	-	-	48	64	799	48	64	799	312	376
3	Dadra and Nagar Haveli and Diu	-	-	-	6	3	82	6	3	82	23	27
4	Govt. of NCT of Delhi	1	1	11	845	2,171	19,175	846	2,172	19,186	8,017	10,189
5	Jammu & Kashmir	-	-	-	1	0	51	1	0	51	129	129
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	33	28	515	33	28	515	44	72
	TOTAL	1	1.01	11.00	933	2,266	20,621.62	934	2,267	20,633	8,528	10,795
	Grand Total	3,460	996	17,368	16,366	14,763	1,87,837	19,826	15,760	2,05,205	59,217	74,977
	IN INDIA							19,826	15,760	2,05,205	59,217	74,977
	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	-	-	-	-	1	1,562	10	7,810	1	1,562	10	7,810	-	10
2	Arunachal Pradesh	-	-	-	-	1	472	4	2,360	1	472	4	2,360	-	4
3	Assam	-	-	-	-	2	3,425	26	17,120	2	3,425	26	17,120	-	26
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	4	841	7	5,245	4	841	7	5,245	-	7
7	Gujarat	-	-	-	-	3	1,903	24	15,271	3	1,903	24	15,271	-	24
8	Haryana	-	-	-	-	10	3,620	120	48,352	10	3,620	120	48,352	-	120
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	1	1,582	12	7,910	1	1,582	12	7,910	-	12
11	Karnataka	-	-	-	-	11	21,990	290	1,59,774	11	21,990	290	1,59,774	-	290
12	Kerala	-	-	-	-	1	1,336	10	6,680	1	1,336	10	6,680	-	10
13	Madhya Pradesh	-	-	-	-	1	545	20	18,806	1	545	20	18,806	-	20
14	Maharashtra	-	-	-	-	11	13,496	614	1,70,459	11	13,496	614	1,70,459	-	614
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	1	108	4	1,782	1	108	4	1,782	-	4
20	Punjab	-	-	-	-	1	879	26	8,447	1	879	26	8,447	-	26
21	Rajasthan	-	-	-	-	4	5,117	48	26,256	4	5,117	48	26,256	-	48
22	Sikkim	-	-	-	-	-	1	1	239	-	1	1	239	-	1
23	Tamil Nadu	-	-	-	-	5	13,474	144	93,597	5	13,474	144	93,597	-	144
24	Telangana	-	-	-	-	4	11,970	100	31,645	4	11,970	100	31,645	-	100
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	7	1,03,573	180	5,04,204	7	1,03,573	180	5,04,204	-	180
28	West Bengal	-	-	-	-	1	3,657	202	23,046	1	3,657	202	23,046	-	202
	TOTAL	-	-	-	-	69	1,89,551	1,842	11,49,003	69	1,89,551	1,842	11,49,003	-	1,842
	UNION TERRITORIES														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and L	-	-	-	-	1	1,975	11	5,925	1	1,975	11	5,925	-	11
4	Govt. of NCT of Delhi	-	-	-	-	8	10,109	497	56,718	8	10,109	497	56,718	-	497
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	9	12,084	508	62,643	9	12,084	508	62,643	-	508
	Grand Total	-	-	-	-	78	2,01,635	2,350	12,11,646	78	2,01,635	2,350	12,11,646	-	2,350
	IN INDIA									78	2,01,635	2,350	12,11,646	-	2,350
	OUTSIDE INDIA									-	-	-	-	-	-

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	-	-	-	-	1	1,562	10	7,810	1	1,562	10	7,810	-	10
2	Arunachal Pradesh	-	-	-	-	1	472	4	2,360	1	472	4	2,360	-	4
3	Assam	-	-	-	-	2	3,430	26	17,145	2	3,430	26	17,145	-	26
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	25	(0)	125	-	25	(0)	125	-	(0)
6	Goa	-	-	-	-	7	1,716	25	16,013	7	1,716	25	16,013	-	25
7	Gujarat	-	-	-	-	11	13,280	240	79,969	11	13,280	240	79,969	-	240
8	Haryana	-	-	-	-	23	11,621	348	1,95,182	23	11,621	348	1,95,182	-	348
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	1	1,582	12	7,910	1	1,582	12	7,910	-	12
11	Karnataka	-	-	-	-	26	30,420	452	2,98,945	26	30,420	452	2,98,945	-	452
12	Kerala	-	-	-	-	3	17,123	98	15,340	3	17,123	98	15,340	-	98
13	Madhya Pradesh	-	-	-	-	4	7,335	222	1,58,072	4	7,335	222	1,58,072	-	222
14	Maharashtra	-	-	-	-	63	1,05,106	3,180	10,41,385	63	1,05,106	3,180	10,41,385	-	3,180
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	2	377	7	2,858	2	377	7	2,858	-	7
20	Punjab	-	-	-	-	2	2,333	28	22,785	2	2,333	28	22,785	-	28
21	Rajasthan	-	-	-	-	4	6,904	126	35,410	4	6,904	126	35,410	-	126
22	Sikkim	-	-	-	-	-	41	7	2,241	-	41	7	2,241	-	7
23	Tamil Nadu	-	-	-	-	13	92,042	590	2,74,183	13	92,042	590	2,74,183	-	590
24	Telangana	-	-	-	-	7	34,483	354	89,171	7	34,483	354	89,171	-	354
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	25	2,43,679	776	12,57,472	25	2,43,679	776	12,57,472	-	776
28	West Bengal	-	-	-	-	7	29,641	497	1,61,037	7	29,641	497	1,61,037	-	497
	TOTAL	-	-	-	-	202	6,03,172	7,000	36,85,412	202	6,03,172	7,000	36,85,412	-	7,000
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Diu	-	-	-	-	1	1,975	11	5,925	1	1,975	11	5,925	-	11
4	Govt. of NCT of Delhi	-	-	-	-	19	1,40,247	1,827	4,11,372	19	1,40,247	1,827	4,11,372	-	1,827
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	20	1,42,222	1,839	4,17,297	20	1,42,222	1,839	4,17,297	-	1,839
	Grand Total	-	-	-	-	222	7,45,394	8,839	41,02,709	222	7,45,394	8,839	41,02,709	-	8,839
IN INDIA										222	7,45,394	8,839	41,02,709	-	8,839
OUTSIDE INDIA										-	-	-	-	-	-

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

FORM - 3A
(Read with Regulation 10)
Statement as on: 31st December 2023
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	61,420.75
	Investments (Policyholders)	8A	8,89,339.93
	Investments (Linked Liabilities)	8B	3,92,137.26
2	Loans	9	0.00
3	Fixed Assets	10	670.42
4	Current Assets		0.00
	a. Cash & Bank Balance	11	3,997.54
	b. Advances & Other Assets	12	41,132.63
5	Current Liabilities		0.00
	a. Current Liabilities	13	37,093.97
	b. Provisions	14	737.00
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,62,595.26
Application of Funds as per Balance Sheet (A)			15,13,662.83
Less: Other Assets			Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	670.42
3	Cash & Bank Balance (if any)	11	3,997.54
4	Advances & Other Assets (if any)	12	41,132.63
5	Current Liabilities	13	37,093.97
6	Provisions	14	737.00
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,62,595.26
TOTAL (B)			1,70,564.89
Investment Assets (A-B)			13,43,097.94

Reconciliation of Investment Assets		(Rs. In lacs)
Total Investment Assets (as per Balance Sheet)		13,43,097.94
Balance Sheet Value of:		
A. Life Fund		9,22,950.97
B. Pension & General Annuity and Group Business		28,009.71
C. Unit Linked Funds		3,92,137.26
		13,43,097.94

Section II

NON - LINKED BUSINESS

<

																				(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)						(c)=(a+b)	(d)	(e)	(f)=(c+e)	(g)				
1	Central Govt. Sec			Not Less than 20%		0.00	21,506.64	21,506.64	77%	0.00	21,506.64	21,913.31									
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)			Not Less than 40%		0.00	23,554.82	23,554.82	84%	0.00	23,554.82	23,938.81									
3	Balance in Approved investment			Not Less than 40%		0.00	4,454.89	4,454.89	16%	0.00	4,454.89	4,536.90									
TOTAL PENSION, GENERAL ANNUITY FUND				100%		0.00	28,009.71	28,009.71	100%		28,009.71	28,475.71									

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%	13,837.69	3,45,110.95	3,58,948.63	92%
2	Other Investments	Not More than 25%	23.84	33,164.79	33,188.63	8%
	TOTAL LINKED INSURANCE FUND	100%	13,861.52	3,78,275.74	3,92,137.26	100.0%

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

Date: 22-Jan-24

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

Chief Financial Officer

FORM L-27-UNIT LINKED NAV - 3A

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Periodicity of Submission: Quarterly
Statement as on: December 31, 2023

PART - B
(Rs. In lacs)

	Group Superannuation & Gratuity	Group Superannuation & Gratuity Cash	Group Superannuation & Gratuity Debt	Group Superannuation & Gratuity	Group Superannuation & Gratuity
PARTICULARS	ULGF00210/03/2006GROUPBALAN122	ULGF00531/03/2006GROUPCASHF122	ULGF00310/03/2006GROUPDEBTF122	ULGF00410/03/2006GROUPGROWT122	ULGF00113/07/2005GROUPSECUR122
Opening Balance (Market Value)	1,649.17	293.75	22,716.15	2,478.31	5,447.59
Add: Inflow during the Quarter	48.57	326.75	1,575.35	155.10	31.33
Increase / (Decrease) Value of Inv. [Net]	76.90	4.55	317.99	160.32	167.72
Less: Outflow during the Quarter	29.63	341.15	3,122.72	35.27	56.48
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,745.00	283.90	21,486.77	2,758.47	5,590.15

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT122		ULGF00113/07/2005GROUPSECUR122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	572.27	32.8%	236.45	83.3%	10442.86	48.6%	646.82	23.4%	2269.13	40.6%
State Government Securities	125.99	7.2%	0.00	0.0%	2766.97	12.9%	169.79	6.2%	445.39	8.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	174.68	10.0%	0.00	0.0%	4432.07	20.6%	211.96	7.7%	955.86	17.1%
Equity	612.80	35.1%	0.00	0.0%	0.00	0.0%	1390.01	50.4%	1036.11	18.5%
Money Market Investments	147.94	8.5%	47.37	16.7%	2680.15	12.5%	177.20	6.4%	620.74	11.1%
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)	1633.68	93.6%	283.82	100.0%	20322.05	94.6%	2595.78	94.1%	5327.23	95.3%
Current Assets:										
Accrued Interest	25.22	1.4%	0.01	0.0%	433.21	2.0%	21.51	0.8%	93.94	1.7%
Dividend Recievable	(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	0.96	0.1%	0.11	0.0%	50.46	0.2%	8.35	0.3%	0.34	0.0%
Receivable for Sale of Investments	18.68	1.1%	-	0.0%	298.25	1.4%	4.39	0.2%	15.22	0.3%
Other Current Assets (for Investments)	0.00	0.0%	-	0.0%	-	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	(55.18)	-3.2%	-	0.0%	(693.29)	-3.2%	(44.97)	-1.6%	(163.66)	-2.9%
Fund Mgmt Charges Payable	(0.23)	0.0%	(0.04)	0.0%	(2.81)	0.0%	(0.35)	0.0%	(0.72)	0.0%
Other Current Liabilities (for Investments)	(0.01)	0.0%	(0.00)	0.0%	(0.13)	0.0%	(0.01)	0.0%	(0.03)	0.0%
Sub Total (B)	-10.55	-0.6%	0.08	0.0%	85.70	0.4%	-11.07	-0.4%	-54.91	-1.0%
Other Investments (<=25%)										
Corporate Bonds	90.57	5.2%	0.00	0.0%	1079.03	5.0%	24.30	0.9%	265.06	4.7%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	31.31	1.8%	0.00	0.0%	0.00	0.0%	53.21	1.9%	52.77	0.9%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	96.25	3.5%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	121.88	7.0%	0.00	0.0%	1079.03	5.0%	173.76	6.3%	317.83	5.7%
Total (A + B + C)	1745.00	100.0%	283.90	100.0%	21486.77	100.0%	2758.47	100.0%	5590.15	100.0%
Fund Carried Forward (as per LB 2)	1745.00		283.90		21486.77		2758.47		5590.15	

Note:

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

Chief Financial Officer

Date :
14-Feb-2024

FORM L-27-UNIT LINKED NAV - 3A

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Periodicity of Submission: Quarterly
Statement as on: December 31, 2023

PART - B
(Rs. In lacs)

	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
PARTICULARS	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122
Opening Balance (Market Value)	27.51	4,342.79	680.21	4,115.64	1,081.30
Add: Inflow during the Quarter	0.00	59.17	1.47	125.73	12.61
Increase / (Decrease) Value of Inv. [Net]	0.41	193.14	28.20	247.40	66.46
Less: Outflow during the Quarter	0.00	276.34	101.15	273.60	3.74
TOTAL INVESTIBLE FUNDS (MKT VALUE)	27.92	4,318.76	608.73	4,215.16	1,156.63

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	26.54	95.0%	1408.94	32.6%	185.18	30.4%	946.12	22.4%	274.21	23.7%
State Government Securities	0.00	0.0%	302.98	7.0%	87.56	14.4%	144.96	3.4%	81.27	7.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	505.86	11.7%	22.76	3.7%	415.40	9.9%	52.64	4.6%
Equity	0.00	0.0%	1587.17	36.8%	234.27	38.5%	2191.39	52.0%	580.47	50.2%
Money Market Investments	1.30	4.7%	251.06	5.8%	31.00	5.1%	165.24	3.9%	74.55	6.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	27.84	99.7%	4056.01	93.9%	560.77	92.1%	3863.13	91.6%	1063.14	91.9%
Current Assets:										
Accrued Interest	(0.00)	0.0%	54.43	1.3%	9.03	1.5%	38.15	0.9%	10.83	0.9%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	0.09	0.3%	8.60	0.2%	0.41	0.1%	3.91	0.1%	0.57	0.0%
Receivable for Sale of Investments	-	0.0%	9.81	0.2%	1.23	0.2%	39.40	0.9%	14.05	1.2%
Other Current Assets (for Investments)	-	0.0%	(0.00)	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-	0.0%	(100.16)	-2.3%	(14.30)	-2.3%	(80.76)	-1.9%	(31.81)	-2.8%
Fund Mgmt Charges Payable	(0.00)	0.0%	(0.87)	0.0%	(0.13)	0.0%	(1.02)	0.0%	(0.25)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.02)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.00)	0.0%
Sub Total (B)	0.08	0.3%	-28.21	-0.7%	-3.77	-0.6%	-0.33	0.0%	-6.63	-0.6%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	209.87	4.9%	39.75	6.5%	107.15	2.5%	36.45	3.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	81.09	1.9%	11.98	2.0%	83.47	2.0%	22.11	1.9%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	161.75	3.8%	41.55	3.6%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	0.0%	290.96	6.7%	51.73	8.5%	352.37	8.4%	100.11	8.7%
Total (A + B + C)	27.92	100.0%	4318.76	100.0%	608.73	100.0%	4215.16	100.0%	1156.63	100.0%
Fund Carried Forward (as per LB 2)	27.92		4318.76		608.73		4215.16		1156.63	

FORM L-27-UNIT LINKED NAV - 3A

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Periodicity of Submission: Quarterly
Statement as on: December 31, 2023

PART - B
(Rs. In lacs)

	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
PARTICULARS	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122
Opening Balance (Market Value)	305.10	11,766.72	2,572.08	927.48	1,052.21
Add: Inflow during the Quarter	29.45	97.75	8.98	25.24	37.41
Increase / (Decrease) Value of Inv. [Net]	51.41	1,103.02	251.04	215.07	27.67
Less: Outflow during the Quarter	4.21	995.72	64.94	4.58	82.81
TOTAL INVESTIBLE FUNDS (MKT VALUE)	381.76	11,971.76	2,767.17	1,163.20	1,034.49

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%	427.43	41.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	84.49	8.2%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	140.88	13.6%
Equity	337.36	88.4%	10511.18	87.8%	2399.53	86.7%	1057.11	90.9%	165.63	16.0%
Money Market Investments	11.20	2.9%	34.80	0.3%	37.60	1.4%	6.70	0.6%	81.43	7.9%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	348.56	91.3%	10545.98	88.1%	2437.13	88.1%	1063.81	91.5%	899.87	87.0%
Current Assets:										
Accrued Interest	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	20.24	2.0%
Dividend Recievable	-	0.0%	(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	9.70	2.5%	(7.48)	-0.1%	6.76	0.2%	23.02	2.0%	0.12	0.0%
Receivable for Sale of Investments	25.36	6.6%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	3.27	0.3%
Other Current Assets (for Investments)	0.00	0.0%	(0.00)	0.0%	(0.00)	0.0%	-	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	(25.96)	-6.8%	(23.53)	-0.2%	(5.42)	-0.2%	(21.89)	-1.9%	(29.89)	-2.9%
Fund Mgmt Charges Payable	(0.08)	0.0%	(1.43)	0.0%	(0.44)	0.0%	(0.25)	0.0%	(0.17)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.01)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Sub Total (B)	9.01	2.4%	-32.45	-0.3%	0.90	0.0%	0.88	0.1%	-6.44	-0.6%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	132.59	12.8%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	24.19	6.3%	188.96	1.6%	41.63	1.5%	3.94	0.3%	8.47	0.8%
Mutual funds- Exchange traded funds	0.00	0.0%	1269.27	10.6%	287.52	10.4%	94.57	8.1%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	24.19	6.3%	1458.23	12.2%	329.15	11.9%	98.51	8.5%	141.05	13.6%
Total (A + B + C)	381.76	100.0%	11971.76	100.0%	2767.17	100.0%	1163.20	100.0%	1034.49	100.0%
Fund Carried Forward (as per LB 2)	381.76		11971.76		2767.17		1163.20		1034.49	

FORM L-27-UNIT LINKED NAV - 3A

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Periodicity of Submission: Quarterly
Statement as on: December 31, 2023

PART - B
(Rs. In lacs)

	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
PARTICULARS	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122
Opening Balance (Market Value)	1,195.46	196.20	1,381.38	24,025.40	14,498.71
Add: Inflow during the Quarter	248.48	66.96	33.86	383.55	2,021.34
Increase / (Decrease) Value of Inv. [Net]	33.47	6.74	38.04	1,072.61	698.95
Less: Outflow during the Quarter	146.98	2.48	39.53	1,450.55	3,058.35
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,330.44	267.41	1,413.76	24,031.01	14,160.64

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	589.62	44.3%	128.97	48.2%	575.11	40.7%	7629.81	31.7%	3898.68	27.5%
State Government Securities	184.39	13.9%	49.75	18.6%	608.89	43.1%	1417.41	5.9%	1169.81	8.3%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	151.26	11.4%	4.50	1.7%	0.00	0.0%	3210.40	13.4%	1811.31	12.8%
Equity	193.33	14.5%	39.32	14.7%	155.43	11.0%	8878.44	36.9%	6002.39	42.4%
Money Market Investments	161.95	12.2%	28.46	10.6%	49.60	3.5%	1427.52	5.9%	612.02	4.3%
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)	1280.55	96.3%	251.01	93.9%	1389.03	98.3%	22563.58	93.9%	13494.21	95.3%
Current Assets:										
Accrued Interest	22.42	1.7%	3.82	1.4%	23.34	1.7%	314.17	1.3%	170.79	1.2%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	(0.22)	0.0%	1.21	0.5%	(1.02)	-0.1%	(13.79)	-0.1%	26.36	0.2%
Receivable for Sale of Investments	21.47	1.6%	2.68	1.0%	(0.00)	0.0%	52.00	0.2%	104.82	0.7%
Other Current Assets (for Investments)	0.00	0.0%	(0.00)	0.0%	(0.00)	0.0%	0.00	0.0%	(0.00)	0.0%
Less: Current Liabilities										
Payable for Investments	(56.45)	-4.2%	(9.85)	-3.7%	-	0.0%	(548.66)	-2.3%	(307.96)	-2.2%
Fund Mgmt Charges Payable	(0.21)	0.0%	(0.06)	0.0%	-	0.0%	(4.84)	0.0%	(3.08)	0.0%
Other Current Liabilities (for Investments)	(0.01)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.07)	0.0%	(0.04)	0.0%
Sub Total (B)	-13.00	-1.0%	-2.20	-0.8%	22.32	1.6%	-201.20	-0.8%	-9.12	-0.1%
Other Investments (<=25%)										
Corporate Bonds	53.04	4.0%	16.58	6.2%	0.00	0.0%	1215.14	5.1%	368.97	2.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	9.86	0.7%	2.01	0.8%	2.40	0.2%	453.49	1.9%	306.57	2.2%
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	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	62.89	4.7%	18.60	7.0%	2.40	0.2%	1668.64	6.9%	675.54	4.8%
Total (A + B + C)	1330.44	100.0%	267.41	100.0%	1413.76	100.0%	24031.01	100.0%	14160.64	100.0%
Fund Carried Forward (as per LB 2)	1330.44		267.41		1413.76		24031.01		14160.64	

FORM L-27-UNIT LINKED NAV - 3A

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Periodicity of Submission: Quarterly
Statement as on: December 31, 2023

PART - B
(Rs. In lacs)

	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund	Unit Linked Growth Fund
PARTICULARS	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122	ULIF00527/01/2004LIFEGROWTH122
Opening Balance (Market Value)	505.97	7,267.66	6,179.16	77,982.12	71,646.15
Add: Inflow during the Quarter	187.08	5,118.90	296.15	9,675.91	1,209.81
Increase / (Decrease) Value of Inv. [Net]	4.40	104.86	621.97	7,976.06	5,569.67
Less: Outflow during the Quarter	332.15	4,556.82	193.46	10,704.90	3,657.79
TOTAL INVESTIBLE FUNDS (MKT VALUE)	365.30	7,934.61	6,903.83	84,929.18	74,767.84

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	199.21	54.5%	4119.97	51.9%	0.00	0.0%	0.00	0.0%	8960.63	12.0%
State Government Securities	87.40	23.9%	210.72	2.7%	0.00	0.0%	0.00	0.0%	1655.66	2.2%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	12.51	3.4%	1752.36	22.1%	0.00	0.0%	0.00	0.0%	3973.98	5.3%
Equity	0.00	0.0%	0.00	0.0%	5874.32	85.1%	73407.37	86.4%	52212.01	69.8%
Money Market Investments	38.38	10.5%	824.33	10.4%	222.30	3.2%	449.40	0.5%	1073.02	1.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	337.50	92.4%	6907.38	87.1%	6096.62	88.3%	73856.77	87.0%	67875.29	90.8%
Current Assets:										
Accrued Interest	7.34	2.0%	185.72	2.3%	(0.00)	0.0%	(0.00)	0.0%	384.90	0.5%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	(0.00)	0.0%
Bank Balance	0.57	0.2%	52.71	0.7%	40.60	0.6%	859.29	1.0%	(98.23)	-0.1%
Receivable for Sale of Investments	1.74	0.5%	361.74	4.6%	9.94	0.1%	173.60	0.2%	472.69	0.6%
Other Current Assets (for Investments)	-	0.0%	0.00	0.0%	(0.00)	0.0%	(0.00)	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	(8.30)	-2.3%	(355.30)	-4.5%	(57.11)	-0.8%	(311.89)	-0.4%	(833.80)	-1.1%
Fund Mgmt Charges Payable	(0.06)	0.0%	(1.76)	0.0%	(1.93)	0.0%	(18.18)	0.0%	(18.05)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.05)	0.0%	(0.00)	0.0%	(0.03)	0.0%	(0.09)	0.0%
Sub Total (B)	1.28	0.3%	243.07	3.1%	-8.50	-0.1%	702.78	0.8%	-92.57	-0.1%
Other Investments (<=25%)										
Corporate Bonds	26.52	7.3%	784.16	9.9%	0.00	0.0%	0.00	0.0%	1148.70	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%	233.16	3.4%	2944.37	3.5%	1975.15	2.6%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	582.55	8.4%	7425.26	8.7%	3861.27	5.2%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	26.52	7.3%	784.16	9.9%	815.71	11.8%	10369.63	12.2%	6985.13	9.3%
Total (A + B + C)	365.30	100.0%	7934.61	100.0%	6903.83	100.0%	84929.18	100.0%	74767.84	100.0%
Fund Carried Forward (as per LB 2)	365.30		7934.61		6903.83		84929.18		74767.84	

FORM L-27-UNIT LINKED NAV - 3A

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Periodicity of Submission: Quarterly
Statement as on: December 31, 2023

PART - B
(Rs. In lacs)

	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
PARTICULARS	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	16,353.95	6,990.38	5,475.08	7,800.67	2,317.95
Add: Inflow during the Quarter	816.05	1,704.54	71.18	190.19	130.29
Increase / (Decrease) Value of Inv. [Net]	1,300.16	1,128.31	528.83	736.70	62.32
Less: Outflow during the Quarter	863.82	4,198.28	318.16	444.29	294.76
TOTAL INVESTIBLE FUNDS (MKT VALUE)	17,606.35	5,624.95	5,756.93	8,283.27	2,215.80

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	2143.29	12.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	888.96	40.1%
State Government Securities	532.48	3.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	94.83	4.3%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	824.24	4.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	470.33	21.2%
Equity	12144.73	69.0%	5276.21	93.8%	5007.96	87.0%	7161.31	86.5%	366.26	16.5%
Money Market Investments	415.98	2.4%	178.10	3.2%	64.70	1.1%	157.90	1.9%	237.10	10.7%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	16060.71	91.2%	5454.31	97.0%	5072.66	88.1%	7319.21	88.4%	2057.48	92.9%
Current Assets:										
Accrued Interest	83.45	0.5%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	40.76	1.8%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	35.72	0.2%	(30.99)	-0.6%	5.46	0.1%	12.97	0.2%	5.83	0.3%
Receivable for Sale of Investments	63.03	0.4%	151.71	2.7%	(0.00)	0.0%	(0.00)	0.0%	6.95	0.3%
Other Current Assets (for Investments)	(0.00)	0.0%	0.00	0.0%	(0.00)	0.0%	(0.00)	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	(161.80)	-0.9%	(212.29)	-3.8%	(11.31)	-0.2%	(16.26)	-0.2%	(60.44)	-2.7%
Fund Mgmt Charges Payable	(3.81)	0.0%	(1.31)	0.0%	(0.69)	0.0%	(1.79)	0.0%	(0.36)	0.0%
Other Current Liabilities (for Investments)	(0.02)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.01)	0.0%
Sub Total (B)	16.56	0.1%	-92.89	-1.7%	-6.54	-0.1%	-5.08	-0.1%	-7.27	-0.3%
Other Investments (<=25%)										
Corporate Bonds	175.63	1.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	146.89	6.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	463.40	2.6%	263.54	4.7%	87.46	1.5%	122.57	1.5%	18.69	0.8%
Mutual funds- Exchange traded funds	890.04	5.1%	0.00	0.0%	603.35	10.5%	846.57	10.2%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	1529.07	8.7%	263.54	4.7%	690.81	12.0%	969.14	11.7%	165.59	7.5%
Total (A + B + C)	17606.35	100.0%	5624.95	100.0%	5756.93	100.0%	8283.27	100.0%	2215.80	100.0%
Fund Carried Forward (as per LB 2)	17606.35		5624.95		5756.93		8283.27		2215.80	

FORM L-27-UNIT LINKED NAV - 3A

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Periodicity of Submission: Quarterly
Statement as on: December 31, 2023

PART - B
(Rs. In lacs)

	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund
PARTICULARS	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122
Opening Balance (Market Value)	5,047.87	14,840.93	9,879.75	12,206.34	-
Add: Inflow during the Quarter	1,017.07	9,458.89	275.73	143.55	-
Increase / (Decrease) Value of Inv. [Net]	130.96	3,617.14	265.28	338.20	-
Less: Outflow during the Quarter	994.43	3,332.16	620.71	240.33	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	5,201.48	24,584.80	9,800.04	12,447.77	-

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	2025.29	38.9%	0.00	0.0%	4061.67	41.4%	5606.96	45.0%	0.00	0.0%
State Government Securities	529.76	10.2%	0.00	0.0%	377.62	3.9%	4993.11	40.1%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	922.38	17.7%	0.00	0.0%	2073.99	21.2%	0.00	0.0%	0.00	0.0%
Equity	786.92	15.1%	22268.39	90.6%	1558.81	15.9%	1384.19	11.1%	0.00	0.0%
Money Market Investments	647.57	12.4%	147.20	0.6%	1096.46	11.2%	277.00	2.2%	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)	4911.92	94.4%	22415.59	91.2%	9168.55	93.6%	12261.26	98.5%	0.00	0.0%
Current Assets:										
Accrued Interest	86.03	1.7%	(0.00)	0.0%	196.50	2.0%	211.58	1.7%	-	0.0%
Dividend Recievable	(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	86.07	1.7%	900.32	3.7%	(33.04)	-0.3%	(46.50)	-0.4%	-	0.0%
Receivable for Sale of Investments	12.97	0.2%	(0.00)	0.0%	29.01	0.3%	(0.00)	0.0%	-	0.0%
Other Current Assets (for Investments)	0.00	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	-	0.0%
Less: Current Liabilities										
Payable for Investments	(156.61)	-3.0%	(514.03)	-2.1%	(294.81)	-3.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	(1.11)	0.0%	(5.06)	0.0%	(1.58)	0.0%	-	0.0%	-	0.0%
Other Current Liabilities (for Investments)	(0.03)	0.0%	(0.02)	0.0%	(0.05)	0.0%	(0.01)	0.0%	-	0.0%
Sub Total (B)	27.32	0.5%	381.20	1.6%	-103.96	-1.1%	165.07	1.3%	0.00	0.0%
Other Investments (<=25%)										
Corporate Bonds	222.02	4.3%	0.00	0.0%	655.82	6.7%	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	40.22	0.8%	70.04	0.3%	79.64	0.8%	21.43	0.2%	0.00	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	1717.97	7.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	262.23	5.0%	1788.01	7.3%	735.46	7.5%	21.43	0.2%	0.00	0.0%
Total (A + B + C)	5201.48	100.0%	24584.80	100.0%	9800.05	100.0%	12447.76	100.0%	0.00	0.0%
Fund Carried Forward (as per LB 2)	5201.48		24584.80		9800.05		12447.76		0.00	0.00

FORM L-27-UNIT LINKED NAV - 3A

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Periodicity of Submission: Quarterly
Statement as on: December 31, 2023

PART - B
(Rs. In lacs)

	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLCY122	
Opening Balance (Market Value)	-	0.00	8,171.88	16,295.00	3,69,714.04
Add: Inflow during the Quarter	-	-	102.18	3,041.58	38,728.23
Increase / (Decrease) Value of Inv. [Net]	0.00	-	634.83	259.36	28,040.16
Less: Outflow during the Quarter	-	-	262.09	3,240.77	44,345.17
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.00	0.00	8,646.80	16,355.17	3,92,137.26

INVESTMENT OF UNIT FUND	ULIF03020/07/2010LIFEWEALTH122		ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.0%	0.00	0.0%	1480.70	17.1%	11974.78	73.2%	71719.60	18.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	16121.24	4.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	22119.37	5.6%
Equity	0.00	0.0%	0.00	0.0%	5806.12	67.1%	0.00	0.0%	230626.54	58.8%
Money Market Investments	0.00	0.0%	0.00	0.0%	533.40	6.2%	4653.31	28.5%	17663.99	4.5%
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)	0.00	0.0%	0.00	0.0%	7820.23	90.4%	16628.09	101.7%	3,58,250.74	91.4%
Current Assets:										
Accrued Interest	-	0.0%	(0.00)	-0.1%	(0.00)	0.0%	(0.00)	0.0%	2,437.40	0.6%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	(0.00)	0.0%
Bank Balance	-	0.0%	0.00	100.1%	23.14	0.3%	(271.51)	-1.7%	1,660.85	0.4%
Receivable for Sale of Investments	-	0.0%	-	0.0%	15.88	0.2%	-	-0.0%	1,909.87	0.5%
Other Current Assets (for Investments)	-	0.0%	-	0.0%	(0.00)	0.0%	-	0.0%	0.00	0.0%
Less: Current Liabilities									-	0.0%
Payable for Investments	-	0.0%	-	0.0%	(25.89)	-0.3%	-	0.0%	(5,233.58)	-1.3%
Fund Mgmt Charges Payable	-	0.0%	-	0.0%	(1.87)	0.0%	(1.34)	0.0%	(75.89)	0.0%
Other Current Liabilities (for Investments)	-	0.0%	-	0.0%	(0.02)	0.0%	(0.07)	0.0%	(0.76)	0.0%
Sub Total (B)	0.00	0.0%	0.00	100.0%	11.23	0.1%	-272.92	-1.7%	697.89	0.2%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6798.23	1.7%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.00	0.0%	234.67	2.7%	0.00	0.0%	7931.81	2.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	580.68	6.7%	0.00	0.0%	18458.59	4.7%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	0.0%	0.00	0.0%	815.35	9.4%	0.00	0.0%	33,188.63	8.5%
Total (A + B + C)	0.00	0.0%	0.00	100.0%	8646.80	100.0%	16355.17	100.0%	3,92,137.26	100.0%
Fund Carried Forward (as per LB 2)	0.00		0.00		8646.80		16355.17		3,92,137.26	

FORM L-28-UNIT LINKED NAV - 3A

FORM - 3A
(Read with Regulation 10)
Link to FORM 3A (Part B)
Statement as on: December 31, 2023
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	ULIF00106/06/2002LIFBALANCEI122	04-Jun-02	Non Par	24,031.01	103.4388	103.4388	98.9000	97.2427	92.3262	92.9092	11.3%	8.8%	103.4388
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCEI122	11-Feb-03	Non Par	4,318.76	79.8344	79.8344	76.3596	75.0828	71.3706	71.9102	11.0%	8.7%	79.8344
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	27-Jan-04	Non Par	74,767.84	106.5187	106.5187	98.6836	96.5891	88.7568	91.4306	16.5%	14.5%	106.6477
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECUREI122	27-Jan-04	Non Par	9,800.04	41.1020	41.1020	39.9989	39.4571	38.0939	37.8790	8.5%	5.9%	41.1020
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTHI122	03-Mar-05	Non Par	4,215.16	57.6556	57.6556	54.3274	53.3538	49.8343	50.7976	13.5%	11.4%	57.6867
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURI122	03-Mar-05	Non Par	1,034.49	37.0225	37.0225	36.0628	35.5914	34.3637	34.1870	8.3%	5.6%	37.0225
7	Group Superannuation & Gratuity Secure Fund	ULGR00113/07/2005GROUPSECUR122	13-Jul-05	Non Par	5,590.15	41.0794	41.0794	39.8483	39.2709	37.8553	37.6692	9.1%	7.0%	41.0794
8	Group Superannuation & Gratuity Debt Fund	ULGR00310/03/2006GROUPDEBTI122	10-Mar-06	Non Par	21,486.77	35.0737	35.0737	34.5773	34.2135	33.4794	32.9841	6.3%	4.0%	35.0737
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	10-Mar-06	Non Par	1,745.00	41.1417	41.1417	39.3213	38.6043	36.6639	36.8426	11.7%	9.2%	41.1417
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	10-Mar-06	Non Par	2,758.47	54.1737	54.1737	51.0545	50.0319	46.6955	47.4465	14.2%	12.2%	54.1972
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	31-Mar-06	Non Par	283.90	31.2152	31.2152	30.7426	30.2817	29.8280	29.4264	6.1%	4.2%	31.2152
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECTI122	11-Jul-06	Non Par	2,215.80	34.7608	34.7608	33.8226	33.3739	32.2137	32.0427	8.5%	6.1%	34.7608
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	02-Jan-08	Non Par	5,756.93	37.9458	37.9458	34.4810	33.4945	30.3399	31.3908	20.9%	18.3%	38.0360
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	22-Jan-08	Non Par	11,971.76	46.7029	46.7029	42.4630	41.2619	37.3646	38.6674	20.8%	18.2%	46.8142
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	30-Jan-08	Non Par	6,903.83	49.8053	49.8053	45.2578	44.1446	39.8081	41.5557	19.9%	17.8%	49.8970
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTU122	04-Feb-08	Non Par	365.30	30.3361	30.3361	29.9286	29.6400	28.9997	28.5707	6.2%	3.7%	30.3361
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECTI122	08-Feb-08	Non Par	1,330.44	30.6289	30.6289	29.7941	29.4047	28.4154	28.2371	8.5%	6.2%	30.6289
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	13-Feb-09	Non Par	27.92	24.9458	24.9458	24.5793	24.2139	23.8508	23.5401	6.0%	4.1%	24.9458
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	08-Jan-10	Non Par	24,584.80	33.4617	33.4617	27.2485	23.1721	20.6735	21.2899	57.2%	41.2%	33.6241
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	08-Jan-10	Non Par	8,283.27	40.2675	40.2675	36.7054	35.7417	32.4788	33.6287	19.7%	17.4%	40.3654
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGROWTH-II122	08-Jan-10	Non Par	17,606.35	37.9501	37.9501	35.1678	34.4215	31.6688	32.6118	16.4%	14.6%	37.9946
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II122	08-Jan-10	Non Par	14,160.64	31.7995	31.7995	30.2806	29.7525	28.1389	28.3854	12.0%	9.6%	31.7995
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	08-Jan-10	Non Par	84,929.19	48.9268	48.9268	44.4099	43.2535	39.0340	40.6627	20.3%	18.2%	49.0153
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	08-Jan-10	Non Par	7,934.61	24.6589	24.6589	24.3516	24.1351	23.6432	23.3318	5.7%	3.4%	24.6589
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAFI122	08-Jan-10	Non Par	5,624.95	29.8548	29.8548	25.5014	23.5745	21.0991	21.6663	37.8%	28.5%	29.8570
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	08-Jan-10	Non Par	5,201.48	26.5385	26.5385	25.8590	25.5379	24.6866	24.5539	8.1%	5.8%	26.5385
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	25-Jan-10	Non Par	2,767.17	44.8265	44.8265	40.8052	39.7048	36.0696	37.2836	20.2%	17.9%	44.9340
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFND122	25-Jan-10	Non Par	1,163.20	34.5814	34.5814	28.1026	23.8134	21.2027	21.8323	58.4%	41.8%	34.7434
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	25-Jan-10	Non Par	608.73	30.1629	30.1629	28.8392	28.3630	26.9317	27.0613	11.5%	9.1%	30.1629
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWTH-II122	25-Jan-10	Non Par	1,156.63	35.1722	35.1722	33.1510	32.5405	30.4619	31.0050	13.4%	11.6%	35.1892
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAFI122	25-Jan-10	Non Par	381.76	30.1858	30.1858	25.9000	23.9617	21.4126	22.0219	37.1%	28.2%	30.1881
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNSPROTE-II122	25-Jan-10	Non Par	267.41	24.6641	24.6641	24.0376	23.7570	22.9500	22.8268	8.0%	6.1%	24.6641
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFEELIQUIDI122	03-May-10	Non Par	-	NA	NA	NA	NA	NA	NA	NA	NA	12.4150
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTHI122	20-Jul-10	Non Par	-	NA	NA	NA	NA	NA	NA	NA	NA	18.8686
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCPCLCY122	27-Jan-11	Non Par	16,355.17	22.0038	22.0038	21.6604	21.3180	20.9769	20.6685	6.5%	4.5%	22.0038
36	Group Superannuation & Gratuity Income fund	ULGR00728/03/2011GROUPINCOMI122	25-Mar-11	Non Par	0.00	17.0280	17.0280	17.0280	17.0280	17.0280	17.0280	0.0%	0.0%	17.0397
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMICI122	01-Aug-11	Non Par	8,646.80	38.8683	38.8683	36.0467	35.2012	32.1353	33.1343	17.3%	15.3%	38.9186
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROHTI122	25-Jun-02	Par	12,447.77	58.4697	58.4697	55.6764	53.0094	50.4972	48.1297	21.5%	17.4%	58.4697
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROHTI122	11-Feb-03	Par	1,413.76	59.1161	59.1161	56.4090	53.8189	51.3741	49.0653	20.5%	16.4%	59.1161
Total					3,92,137.26									

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 15-Jan-24
Note: 1. * NAV should reflect the published NAV on the reporting date
2. NAV should be upto 4 decimals
@ 2 funds viz., Unit Linked Wealth Builder Fund and Unit Linked Liquid fund are closed ended funds and are left with no policyholders.

Chief Financial Officer

FORM L-29- Detail regarding debt securities

Unit Linked

Rs. In Lacs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st December 2023	as % of total for this class	As at 31st December 2022	as % of total for this class	As at 31st December 2023	as % of total for this class	As at 31st December 2022	as % of total for this class
Break down by credit rating								
AAA rated	1,22,959	91.5%	1,30,189	91.8%	1,23,285	89.3%	1,30,648	89.9%
AA or better	4,666	3.5%	10,796	7.6%	4,751	3.4%	10,758	7.4%
Rated below AA but above A	5,912	4.4%	0	0.0%	5,974	4.3%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	886	0.7%	886	0.6%	4,000	2.9%	4,000	2.8%
	1,34,422	100.0%	1,41,871	100.0%	1,38,010	100.0%	1,45,407	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	31,382	23.3%	38,710	27.3%	31,382	22.7%	38,709	26.6%
more than 1 year and upto 3 years	30,436	22.6%	502	0.4%	33,968	24.6%	501	0.3%
More than 3 years and up to 7 years	20,232	15.1%	52,891	37.3%	20,342	14.7%	56,533	38.9%
More than 7 years and up to 10 years	27,785	20.7%	20,099	14.2%	27,768	20.1%	20,085	13.8%
More than 10 years and up to 15 years	13,650	10.2%	21,859	15.4%	13,630	9.9%	21,869	15.0%
More than 15 years and up to 20 years	480	0.4%	108	0.1%	456	0.3%	112	0.1%
Above 20 years	10,457	7.8%	7,703	5.4%	10,463	7.6%	7,598	5.2%
	1,34,422	100.0%	1,41,871	100.0%	1,38,010	100.0%	1,45,407	100.0%
Breakdown by type of the issuer								
Central Government	71,720	53.4%	65,824	46.4%	71,657	51.9%	65,780	45.2%
State Government	16,121	12.0%	30,884	21.8%	16,439	11.9%	31,223	21.5%
Corporate Securities	46,582	34.7%	45,164	31.8%	49,915	36.2%	48,403	33.3%
	1,34,422	100.0%	1,41,871	100.0%	1,38,010	100.0%	1,45,407	100.0%

Non Unit Linked

Rs. In Lacs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st December 2023	as % of total for this class	As at 31st December 2022	as % of total for this class	As at 31st December 2023	as % of total for this class	As at 31st December 2022	as % of total for this class
Break down by credit rating								
AAA rated	9,46,981	99.8%	8,42,897	99.7%	9,46,981	99.8%	8,42,897	99.7%
AA or better	310	0.0%	327	0.0%	310	0.0%	327	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	1,904	0.2%	1,904	0.2%	1,904	0.2%	1,904	0.2%
	9,49,195	100.0%	8,45,129	100.0%	9,49,195	100.0%	8,45,129	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	30,503	3.2%	27,356	3.2%	30,503	3.2%	27,356	3.2%
more than 1 year and upto 3 years	36,162	3.8%	15,766	1.9%	36,162	3.8%	15,766	1.9%
More than 3 years and up to 7 years	1,49,254	15.7%	98,198	11.6%	1,49,254	15.7%	98,198	11.6%
More than 7 years and up to 10 years	1,77,293	18.7%	1,92,004	22.7%	1,77,293	18.7%	1,92,004	22.7%
More than 10 years and up to 15 years	2,75,641	29.0%	2,72,468	32.2%	2,75,641	29.0%	2,72,468	32.2%
More than 15 years and up to 20 years	1,81,870	19.2%	1,49,445	17.7%	1,81,870	19.2%	1,49,445	17.7%
Above 20 years	98,472	10.4%	89,892	10.6%	98,472	10.4%	89,892	10.6%
	9,49,195	100.0%	8,45,129	100.0%	9,49,195	100.0%	8,45,129	100.0%
Breakdown by type of the issuer								
Central Government	5,41,343	57.0%	5,31,288	62.9%	5,41,343	57.0%	5,31,288	62.9%
State Government	2,26,170	23.8%	1,63,614	19.4%	2,26,170	23.8%	1,63,614	19.4%
Corporate Securities	1,81,683	19.1%	1,50,226	17.8%	1,81,683	19.1%	1,50,226	17.8%
	9,49,195	100.0%	8,45,129	100.0%	9,49,195	100.0%	8,45,129	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.

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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	Q3'23-24	Upto the quarter ended December 31, 2023	Q3'22-23	Upto the quarter ended December 31, 2022
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	(98.20)	(541.17)	(88.05)	(684.65)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost towards various projects.	1,776.47	4,670.11	317.17	317.17
Aviva Asia Management Pte Ltd	Significant Influence	Payable towards recharge of executive search fees	(112.95)	(112.95)	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter ended December 31, 2023

(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	595.53	Receivable	NA	NA	NA	NA

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

BOD and Key Person Information			October - December 2023
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Sumithasri EV	Chairwoman, Non - Executive Independent Director	NA
2	Lee Patrick Callaghan	Non - Executive Director	NA
3	Mohit Burman	Non - Executive Director	NA
4	Pritam Das Narang	Non - Executive Director	NA
5	Suresh Mahalingam	Non - Executive Independent Director	NA
6	Randy Lianggara	Non - Executive Director	NA
7	Andrew Maitland Dinwiddie	Non - Executive Director	NA
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	Akhilesh Gupta	Chief Investment officer	NA
12	Kunal Anand	Chief Operations and Customer Services Officer	NA
13	Vinit Kapahi	Head- Marketing	NA
14	Vishnu Kumar	Chief Distribution Officer	NA
15	Sonali Athalye	Chief Financial Officer	NA
16	Ajai Kumar Tripathi	Appointed Actuary	NA
17	Anaahat Singh	Head- People Function	NA
19	Gyanendra Singh	Chief Technology Officer	NA
20	Gaurav Banka	Chief Risk Officer	Joined the Organization on 01st December 2023.
21	Komal Jolly	Company Secretary	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 December 31, 2023	As At December 31, 2022
01	Available Assets in Policyholders' Fund:	1	13,00,365	11,68,253
	Deduct:			
02	Mathematical Reserves	2	12,72,104	11,43,289
03	Other Liabilities	3	22,159	18,844
04	Excess in Policyholders' funds		6,102	6,120
05	Available Assets in Shareholders Fund:	4	67,736	56,924
	Deduct:			
06	Other Liabilities of shareholders' fund	3	59	167
07	Excess in Shareholders' funds		67,677	56,756
08	Total ASM (04)+(07)		73,779	62,876
09	Total RSM		39,228	33,809
10	Solvency Ratio (ASM/RSM)		1.88	1.86

Certification:

I, Ajai Kumar Tripathi, the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of the Insurance Act, 1938, and the amounts mentioned therein are true and fair to the best of my knowledge.

Place: Gurugram
Date: 05-Feb-24

Sd/-
Ajai Kumar Tripathi
Appointed Actuary

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 : December 31, 2023
Details of Non Performing Assets-Quarterly
Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

(Rs. In lacs)											
NO	PARTICULARS	Bonds/Debtentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on Date)	Prev. FY (As on MAR 31, 2023)	YTD (As on Date)	Prev. FY (As on MAR 31, 2023)	YTD (As on Date)	Prev. FY (As on MAR 31, 2023)	YTD (As on Date)	Prev. FY (As on MAR 31, 2023)	YTD (As on Date)	Prev. FY (As on MAR 31, 2023)
1	Investment Assets (As per Form 5)	1,69,570.02	1,49,346.94	-	-	8,461.98	25,315.18	7,45,172.89	6,84,486.22	9,23,204.89	8,59,148.34
2	Gross NPA	1,904.27	2,731.64	-	-	-	-	-	-	1,904.27	2,731.64
3	% of Gross NPA on Investment Assets (2/1)	1.12%	1.83%	-	-	-	-	-	-	0.21%	0.32%
4	Provision Made on NPA	1,483.47	2,310.84	-	-	-	-	-	-	1,483.47	2,310.84
5	Provision as a % on NPA (4/2)	77.90%	84.60%	-	-	-	-	-	-	77.90%	84.60%
6	Provision on Standard Assets	-	-	-	-	-	-	-	0.00	-	0.00
7	Net Investment Assets (1-4)	1,67,190.75	1,46,967.67	-	-	8,461.98	25,315.18	7,45,172.89	6,84,486.22	9,20,825.62	8,56,769.07
8	Net NPA (2-4)	420.79	420.79	-	-	-	-	-	-	420.79	420.79
9	% of Net NPA to Net Investment Assets (8/7)	0.25%	0.29%	-	-	-	-	-	-	0.05%	0.05%
10	Write off made during the period	827.37	-	-	-	-	-	-	-	827.37	-

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

Note:

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

2 Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet

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

4 Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time

5 Net Investment assets is net of 'provisions'

6 Net NPA is gross NPAs less provisions

7 Write off as approved by the board

Bonds/Debtentures include the Bonds issued by Food Corporation of India having a Category Code of CGSL.

** The unrecovered amount of Rs 8.27 cr on DHFL bonds, post NCLT approved resolution, has been written off as bad debt in Nov'23.

Chief Financial Officer

FORM L-33-NPAs

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : December 31, 2023
Details of Non Performing Assets-Quarterly
Periodicity of Submission : Quarterly

Name of the Fund -Pension General Annuity Fund

(Rs. In lacs)											
NO	PARTICULARS	Bonds/Debenitures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on Date)	Prev. FY (As on MAR 31, 2023)	YTD (As on Date)	Prev. FY (As on MAR 31, 2023)	YTD (As on Date)	Prev. FY (As on MAR 31, 2023)	YTD (As on Date)	Prev. FY (As on MAR 31, 2023)	YTD (As on Date)	Prev. FY (As on MAR 31, 2023)
1	Investment Assets (As per Form 5)	4,226.29	4,348.41	-	-	228.60	141.15	23,554.82	23,096.33	28,009.71	27,585.89
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)	4,226.29	4,348.41	-	-	228.60	141.15	23,554.82	23,096.33	28,009.71	27,585.89
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

- 1 The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.
- 2 Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
- 3 Gross NPA is investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
- 5 Net Investment assets is net of 'provisions'
- 6 Net NPA is gross NPAs less provisions
- 7 Write off as approved by the board

Chief Financial Officer

FORM L-33-NPAs

FORM - 7

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

Statement As on : December 31, 2023

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund - ULIP Fund

NO	PARTICULARS	Bonds/Debt Instruments		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD	Prev. FY	YTD	Prev. FY	YTD	Prev. FY	YTD	Prev. FY	YTD	Prev. FY
		(As on Date)	(As on MAR 31, 2023)	(As on Date)	(As on MAR 31, 2023)	(As on Date)	(As on MAR 31, 2023)	(As on Date)	(As on MAR 31, 2023)	(As on Date)	(As on MAR 31, 2023)
1	Investment Assets (As per Form 5)	28,917.59	17,592.60	-	-	17,663.99	24,892.26	3,45,555.68	3,05,021.99	3,92,137.26	3,47,506.86
2	Gross NPA	4,000.00	5,586.80	-	-	-	-	-	-	4,000.00	5,586.80
3	% of Gross NPA on Investment Assets (2/1)	13.83%	31.76%	-	-	-	-	-	-	1.02%	1.61%
4	Provision Made on NPA	3,114.12	4,700.92	-	-	-	-	-	-	3,114.12	4,700.92
5	Provision as a % on NPA (4/2)	77.85%	84.14%	-	-	-	-	-	-	77.85%	84.14%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)**	28,917.59	17,592.60	-	-	17,663.99	24,892.26	3,45,555.68	3,05,021.99	3,92,137.26	3,47,506.86
8	Net NPA (2-4)	885.88	885.88	-	-	-	-	-	-	885.88	885.88
9	% of Net NPA to Net Investment Assets (8/7)	3.06%	5.04%	-	-	-	-	-	-	0.23%	0.25%
10	Write off made during the period	1,586.80	-	-	-	-	-	-	-	1,586.80	-

CERTIFICATION

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

Note:

- 1 The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.
- 2 Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
- 3 Gross NPA is investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
- 5 Net Investment assets is net of 'provisions'
- 6 Net NPA is gross NPAs less provisions
- 7 Write off as approved by the board

* The provisions for NPA disclosed above (Rs 31.14 cr) are already netted off in the carrying value of ULIP assets of Rs. 3921.37 cr.

** The unrecovered amount of Rs 15.87 cr on DHFL bonds, post NCLT approved resolution, has been written off as bad debt in Nov'23.

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

(Read with Regulation 10)

Statement as on: December 31, 2023

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)			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	5,04,484.44	10,299.67	2.0%	2.0%	4,97,319.16	29,865.22	6.0%	6.0%	4,96,657.75	30,163.98	6.1%	6.1%
	Treasury Bills	CTRB	10,058.54	172.58	1.7%	1.7%	12,936.13	674.17	5.2%	5.2%	9,412.91	380.95	4.0%	4.0%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	2,15,822.56	3,842.07	1.8%	1.8%	2,05,045.31	10,907.04	5.3%	5.3%	1,43,557.27	7,394.64	5.2%	5.2%
	Central Government Guaranteed Loans/Bonds	CGSL	804.42	17.44	2.2%	2.2%	804.67	52.13	6.5%	6.5%	805.69	52.28	6.5%	6.5%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,317.17	40.34	1.7%	1.7%	2,316.85	121.02	5.2%	5.2%	2,315.57	121.02	5.2%	5.2%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	11,276.75	224.40	2.0%	2.0%	11,286.77	673.94	6.0%	6.0%	11,590.89	683.49	5.9%	5.9%
	Bonds / Debentures issued by HUDCO	HTHD	8,539.47	143.06	1.7%	1.7%	8,564.73	427.63	5.0%	5.0%	8,665.53	429.01	5.0%	5.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.66	0.02	3.2%	3.2%	0.66	0.08	12.8%	12.8%	0.60	0.08	12.8%	12.8%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1.18	-	0.0%	0.0%	3.08	4.86	157.9%	157.9%	5.43	0.47	8.7%	8.7%
	Infrastructure - PSU - Debentures / Bonds	IPTD	1,18,788.24	2,245.25	1.9%	1.9%	1,18,159.94	7,089.48	6.0%	6.0%	99,030.69	5,624.76	5.7%	5.7%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	500.89	8.63	1.7%	1.7%	585.01	30.32	5.2%	5.2%	1,503.94	79.77	5.3%	5.3%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	22,389.25	423.14	1.9%	1.9%	19,623.01	1,109.98	5.7%	5.7%	3,051.96	167.05	5.5%	5.5%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	3.60	0.03	0.01	0.01	3.59	0.43	0.12	0.12	3.06	0.18	0.06	0.06
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	110.29	0.90	0.8%	0.8%	108.84	11.97	11.0%	11.0%	83.35	9.17	11.0%	11.0%
	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	22.85	0.0%	0.0%	-	22.85	0.0%	0.0%	360.72	52.76	14.6%	14.6%
	Deposits - CDs with Scheduled Banks	EDCD	2,077.88	36.71	1.8%	1.8%	2,137.09	114.53	5.4%	5.4%	592.95	23.89	4.0%	4.0%
	Deposits - Repo / Reverse Repo	ECMR	3,983.52	67.45	1.7%	1.7%	4,905.60	240.37	4.9%	4.9%	4,877.32	175.31	3.6%	3.6%
	Corporate Securities - Debentures	ECOS	2,373.76	46.94	2.0%	2.0%	794.13	46.94	5.9%	5.9%	143.87	3.45	2.4%	2.4%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	1,904.27	-	0.0%	0.0%	1,904.27	-	0.0%	0.0%	1,904.27	(54.28)	-2.9%	-2.9%
	Equity Shares (incl Co-op Societies)	OESH	1,903.80	0.11	0.0%	0.0%	1,447.48	0.19	0.0%	0.0%	13.94	1.72	12.3%	12.3%
	TOTAL		9,07,340.67	17,591.61	1.9%	1.9%	8,87,946.32	51,393.17	5.8%	5.8%	7,84,577.70	45,309.69	5.8%	5.8%

CERTIFICATION

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

Date: 22-Jan-24

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 Regulation 10)

Statement as on: December 31, 2023

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)			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ¹	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ¹	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ¹
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	21,022.78	403.42	1.9%	1.9%	21,075.41	1,212.39	5.8%	5.8%	21,572.82	1,300.29	6.0%	6.0%
	Treasury Bills	CTRB	445.46	7.55	1.7%	1.7%	524.90	26.90	5.1%	5.1%	117.41	4.19	3.6%	3.6%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES		-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	1,861.82	32.51	1.7%	1.7%	1,662.75	86.75	5.2%	5.2%	1,844.24	85.12	4.6%	4.6%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT		-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	130.00	2.31	1.8%	1.8%	130.00	6.90	5.3%	5.3%	130.00	6.91	5.3%	5.3%
D	INFRASTRUCTURE INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	3,167.56	70.78	2.2%	2.2%	3,328.34	263.88	7.9%	7.9%	4,216.07	279.28	6.6%	6.6%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	928.50	16.96	1.8%	1.8%	733.12	39.51	5.4%	5.4%	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Repo / Reverse Repo	ECMR	134.12	2.28	1.7%	1.7%	131.62	6.49	4.9%	4.9%	141.10	5.08	3.6%	3.6%
F	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		27,690.24	535.81	1.9%	1.9%	27,586.15	1,642.83	6.0%	6.0%	28,021.64	1,680.86	6.0%	6.0%

CERTIFICATION

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

Date: 22-Jan-24

Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

(Read with Regulation 10)

Statement as on: December 31, 2023

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)			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	48,299.61	1,014.67	2.1%	2.1%	49,975.72	2,691.32	5.4%	5.4%	65,687.89	1,322.10	2.0%	2.0%
	Treasury Bills	CTRB	14,104.54	239.22	1.7%	1.7%	15,009.46	776.85	5.2%	5.2%	14,794.50	545.44	3.7%	3.7%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES		-	-	-	-	-	-	-	-	-	-	-	-
	State Government Bonds	SGGB	30,073.89	395.69	1.3%	1.3%	28,789.56	1,777.94	6.2%	6.2%	16,362.12	642.43	3.9%	3.9%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT		-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	561.81	8.07	1.4%	1.4%	574.72	31.31	5.4%	5.4%	6,696.95	83.89	1.3%	1.3%
D	INFRASTRUCTURE INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	11,768.93	2,926.25	24.9%	24.9%	9,479.32	5,988.86	63.2%	63.2%	5,266.56	459.92	8.7%	8.7%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	17,361.88	2,532.98	14.6%	14.6%	14,702.31	6,604.29	44.9%	44.9%	11,764.84	1,626.72	13.8%	13.8%
	Infrastructure - PSU - Debentures / Bonds	IPTD	10,751.64	183.01	1.7%	1.7%	6,570.99	324.41	4.9%	4.9%	14,405.69	637.23	4.4%	4.4%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	2,508.12	42.07	1.7%	1.7%	2,520.16	137.26	0.0%	0.0%	414.63	21.00	-	-
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	4,106.15	74.71	1.8%	1.8%	4,137.31	230.89	5.6%	5.6%	4,224.52	54.13	1.3%	1.3%
	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	0.0%	0.0%	50.24	(6.91)	-13.8%	-13.8%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-
	PSU - Equity shares - Quoted	EAEQ	22,644.38	4,306.77	19.0%	19.0%	17,870.25	7,768.77	43.5%	43.5%	12,585.59	2,081.32	16.5%	16.5%
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	1,56,283.01	14,710.99	9.4%	9.4%	1,55,933.19	31,847.13	20.4%	20.4%	1,48,001.05	4,480.88	3.0%	3.0%
	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCLL, RBI	ECDB	-	0.19	-	-	-	0.19	0.0%	0.0%	-	(0.16)	-	-
	Deposits - CDs with Scheduled Banks	EDCD	9,058.71	155.20	1.7%	1.7%	11,973.71	636.79	5.3%	5.3%	2,566.71	114.50	4.5%	4.5%
	Equity Exchange Traded Fund	EETF	245.86	(17.97)	-7.3%	-7.3%	828.44	112.56	13.6%	13.6%	1,525.85	(370.01)	-24.2%	-24.2%
	Commercial Papers	ECPP	-	-	-	-	-	-	-	-	1,797.33	57.63	3.2%	3.2%
	Deposits - Repo / Reverse Repo	ECMR	10,887.37	184.87	1.7%	1.7%	12,641.07	623.43	4.9%	4.9%	15,603.44	583.95	3.7%	3.7%
	Corporate Securities - Debentures	ECOS	-	-	-	-	-	-	-	-	32.84	1.61	5.5%	5.5%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	697.89	-	-	-	697.89	-	-	-	2,728.31	-	-	-
F	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	6,925.47	1,241.99	17.9%	17.9%	7,484.28	3,982.99	53.2%	53.2%	13,959.28	1,551.93	11.1%	11.1%
	Reclassified Approved Investments - Debt	ORAD	6,793.58	51.06	0.8%	0.8%	6,866.14	288.58	4.2%	4.2%	961.41	(114.12)	-11.9%	-11.9%
	Equity Exchange Traded Fund	OETF	18,305.65	1,316.32	7.2%	7.2%	19,018.89	3,598.62	18.9%	18.9%	21,773.18	3,715.58	17.1%	17.1%
	TOTAL		3,71,378.49	29,366.08	7.9%	7.9%	3,65,073.40	67,422.18	18.5%	18.5%	3,61,202.92	17,489.27	4.8%	4.8%

CERTIFICATION

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

Date: 22-Jan-24

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

PART - A

Statement as on: December 31, 2023

Statement of Downgraded Investment

Periodicity of Submission: Quarterly

Name of Fund - LIFE 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 Quarter¹</u>								
	NIL								
B.	<u>As on Date²</u>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	1,904.27	28-Sep-16	CARE	AAA	D	23-Sep-19	

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

Date: 22-Jan-24

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 Investment (COI) shall be as per Guidelines issued by the Authority

(Rs. In lacs)

[illegible]

Chief Financial Officer

4 Category of Investment (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: December 31, 2023
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								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I07IQ8)*	ORAD	5,912.34	28-Mar-18	CRISIL	AAA	AA-	11-Oct-23	
B.	As on Date ²								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I07IQ8)	ORAD	5,912.34	28-Mar-18	CRISIL	AAA	AA-	11-Oct-23	
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	885.88	9-Sep-16	CARE	AAA	D	23-Sep-19	

CERTIFICATION

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

Date: 22-Jan-24

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 Investment (COI) shall be as per Guidelines issued by the Authority
- * The security was downgraded basis rating downgrade of Indiabulls Housing Finance by CARE

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

(Rs. In lacs)

S.No.	Particulars	Q3'23-24				Q3'22-23				Upto the quarter ended December 31, 2023				Upto the quarter ended December 31, 2022			
		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 0-10,000	-	-	-	-	-	-	-	-	0	16	16	4	-	-	-	-
	From 10,000-25,000	8	4	4	19	15	8	6	141	98	42	41	385	20	11	9	147
	From 25,001-50,000	35	8	7	147	20	4	2	19	229	54	52	914	68	14	12	78
	From 50,001-75,000	-	-	-	-	2	-	-	3	28	4	4	96	14	2	2	17
	From 75,000-100,000	68	7	7	85	10	1	-	-	165	17	17	382	36	4	3	107
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	48	2	2	60	84	3	3	105	186	8	8	232	255	7	7	485
ii	Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	74	23	24	-	57	17	11	-	198	60	61	-	153	47	38	-
	From 50,001-100,000	89	12	11	-	55	7	6	-	152	22	21	-	139	18	16	-
	From 1,00,001-150,000	57	5	3	-	38	3	3	-	184	15	13	-	149	11	8	-
	From 150,001-2,00,000	16	1	1	-	32	2	1	-	51	3	3	-	49	3	2	-
	From 2,00,001-250,000	44	2	2	-	-	-	-	-	90	4	4	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	29	1	1	-	29	1	1	-
	Above Rs. 3,00,000	33	1	1	-	-	-	-	-	138	3	3	-	57	1	1	-
iii	Group Single Premium (GSP)																
	From 0-10,000	(35)	-	23	(152)	(2)	-	(4)	(60)	(45)	-	190	38	(2)	-	2	(27)
	From 10,000-25,000	1	-	102	122	1	-	10	97	3	-	358	404	1	-	11	108
	From 25,001-50,000	3	-	287	290	1	-	19	79	9	1	2,042	1,201	4	-	44	276
	From 50,001-75,000	3	-	677	305	3	1	77	172	13	-	3,536	1,744	5	1	89	328
	From 75,000-100,000	2	-	240	243	2	-	7	53	17	1	3,875	2,056	5	-	22	219
	From 1,00,001-1,25,000	7	-	1,249	618	3	-	7	118	19	-	4,205	2,461	5	-	12	278
	Above Rs. 1,25,000	228	1	12,903	18,870	219	5	39,667	19,646	1,766	7	2,31,862	1,64,347	398	7	40,351	29,596
iv	Group Single Premium- Annuity- GSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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 0-10,000	121	1,627	1,613	3,842	163	1,651	1,650	2,613	248	4,964	4,944	7,991	337	3,609	3,608	5,319
	From 10,000-25,000	204	1,082	1,066	11,372	237	1,204	1,203	8,302	629	3,263	3,236	25,912	562	2,745	2,744	13,008
	From 25,001-50,000	672	1,560	1,518	15,236	759	1,850	1,843	17,342	2,091	4,914	4,807	44,841	2,125	5,186	5,176	39,926
	From 50,001-75,000	360	440	404	3,767	282	437	432	6,077	1,262	1,809	1,706	15,427	763	1,200	1,189	12,832
	From 75,000-100,000	445	455	425	6,280	1,021	1,035	1,034	14,686	1,637	1,669	1,580	22,262	2,419	2,460	2,458	34,018
	From 1,00,001-1,25,000	447	329	286	4,748	222	308	285	4,018	1,341	988	906	13,054	542	595	571	7,992
	Above Rs. 1,25,000	2,434	667	573	26,296	2,166	772	759	28,317	7,005	1,970	1,711	73,706	5,163	1,781	1,766	65,774
vi	Individual non Single Premium- Annuity- INSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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 0-10,000	(302)	-	28,026	1,44,038	(115)	-	3,622	23,073	(436)	1	69,205	3,86,185	(136)	1	24,956	92,450
	From 10,000-25,000	8	2	8,113	49,029	3	1	547	4,285	23	3	11,347	84,153	10	2	2,265	27,527
	From 25,001-50,000	12	3	1,931	22,162	6	-	426	4,994	34	6	3,656	51,141	16	1	2,019	39,639
	From 50,001-75,000	10	5	13,782	74,248	4	3	1,014	2,994	27	8	14,936	98,053	18	4	2,728	20,680
	From 75,000-100,000	9	2	3,090	21,313	9	3	1,608	4,831	20	5	4,982	29,993	16	8	3,835	7,491
	From 1,00,001-1,25,000	8	5	609	7,825	10	6	2,853	5,500	26	12	2,360	26,243	22	7	3,733	20,059
	Above Rs. 1,25,000	2,396	60	1,30,103	8,72,735	2,096	57	1,19,405	7,25,188	7,363	178	3,92,840	32,54,690	6,143	97	2,47,530	13,41,067
viii	Group Non Single Premium- Annuity- GNSPA																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	Q3'23-24				Q3'22-23				Upto the quarter ended December 31, 2023				Upto the quarter ended December 31, 2022			
		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	1,310	17,234	15,993	6,82,342	1,285	17,216	16,956	6,97,359	3,560	59,421	55,277	22,04,013	3,543	60,324	59,638	22,27,489
	From 10,000-25,000	2,817	13,771	12,610	4,20,283	3,007	14,695	14,395	4,29,460	8,022	52,237	48,918	14,72,126	8,514	55,833	55,029	14,94,861
	From 25001-50,000	4,284	9,033	7,851	1,59,665	4,251	8,817	8,557	1,56,101	11,869	32,736	29,779	5,52,132	12,003	33,385	32,763	5,57,005
	From 50,001-75,000	1,514	1,954	1,595	42,237	1,473	1,870	1,808	39,646	4,212	7,948	7,005	1,56,940	4,216	8,035	7,825	1,58,900
	From 75,000-100,000	3,608	3,539	2,914	69,845	3,323	3,199	3,187	64,559	9,290	10,041	8,704	2,09,018	9,127	9,780	9,724	2,05,031
	From 1,00,001-1,25,000	822	669	502	18,017	742	528	502	15,781	2,362	2,518	2,106	68,045	2,257	2,333	2,272	66,148
	Above Rs. 1,25,000	7,318	2,380	1,720	1,26,571	6,555	2,166	2,145	1,13,952	19,913	7,233	5,688	4,13,899	19,675	7,066	6,994	4,11,486
	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	-	2	263	13	-	2	175	9	-	12	11,150	547	-	13	30,238	1,283
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	1	1,940	360	-	-	-	-	-	1	1,940	360
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	1	1	191	440
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	432	12	9,997	2,33,462
	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	Q3'23-24			Q3'22-23			Upto the quarter ended December 31, 2023			Upto the quarter ended December 31, 2022		
		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	-	-	-	-	-	-	-	-	-	-	170	9
2	Corporate Agents-Banks	-	595	85	2	7,773	73	1	1,902	302	8	48,248	386
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	78	1,93,021	1,084	67	1,55,654	1,335	201	6,65,066	4,742	85	2,00,461	1,814
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	8,019	1,180	7	5,831	833	20	78,426	3,795	35	78,718	4,294
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	78	2,01,635	2,350	76	1,69,258	2,241	222	7,45,394	8,839	128	3,27,597	6,503
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	78	2,01,635	2,350	76	1,69,258	2,241	222	7,45,394	8,839	128	3,27,597	6,503

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

(Rs. In lacs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3'23-24		Q3'22-23		Upto the quarter ended December 31, 2023		Upto the quarter ended December 31, 2022	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	384	1,022	839	822	1,414	3,363	1,952	2,232
2	Corporate Agents-Banks	4,056	1,593	4,771	2,225	12,573	4,981	11,369	5,169
3	Corporate Agents -Others	23	37	120	94	103	123	442	354
4	Brokers	13	79	236	274	163	523	524	614
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business			-	-				
	- Online (Through Company Website)	2	1	4	7	3	2	14	61
	- Others	1,268	1,860	1,239	1,482	4,530	5,765	3,133	3,826
7	IMF	334	534	93	258	467	903	261	623
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	145	27	-	-	573	97	-	-
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	6,225	5,154	7,302	5,162	19,826	15,756	17,695	12,880
1	Referral Arrangements (B)	-	0	-	-	-	3	-	-
	Grand Total (A+B)	6,225	5,154	7,302	5,162	19,826	15,760	17,695	12,880

FORM L-39 - Data on Settlement of Claims for the quarter ended December 31, 2023

Date: December 31, 2023

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	1,243	19	7	6	-	-	1,275	4,065
2	Survival Benefit	1,810	770	1	-	-	-	2,581	976
3	Annuities / Pension	261	121	89	203	1,069	272	2,015	86
4	Surrender	-	1,845	-	-	-	-	1,845	8,354
5	Other benefits	8	1,111	8	1	-	-	1,128	2,969
	Death Claims		186					186	2,836

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		3					3	16
5	Other benefits		819					819	2,559
	Death Claims		471					471	1,182

FORM L-39-Data on Settlement of Claims for the period ended December 31, 2023

Date: December 31, 2023

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	2,598	1,308	45	36	-	-	3,987	12,478
2	Survival Benefit	6,010	1,931	1	-	-	-	7,942	3,446
3	Annuities / Pension	2,114	1,279	269	434	1,296	614	6,006	279
4	Surrender	-	6,884	1				6,885	30,112
5	Other benefits	26	3,388	16	5	3	5	3,443	9,315
	Death Claims		550					550	7,496

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		1					1	0
2	Survival Benefit							-	
3	Annuities / Pension							-	
4	Surrender		16					16	233
5	Other benefits		2,135					2,135	5,044
	Death Claims		1,258					1,258	2,931

FORM L-40 - Quarterly Claims data for Life for the quarter ended December 31, 2023

Date: December 31, 2023

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	18	41
2	Claims Intimated / Booked during the period	185	493
(a)	Less than 3 years from the date of acceptance of risk	38	486
(b)	Greater than 3 years from the date of acceptance of risk	147	7
3	Claims Paid during the period	186	471
4	Claims Repudiated during the period	2	4
5	Claims Rejected		
6	Unclaimed		
7	Claims O/S at End of the period	15	59
	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 Benefit1	Annuities/ Pension	Surrender*	Other Benefits**
1	Claims O/S at the beginning of the period	51	9	7,274	16	84
2	Claims Booked during the period	1,315	2,575	2,367	1,873	1,147
3	Claims Paid during the period	1,275	2,581	2,015	1,845	1,128
4	Unclaimed	10	-	-	-	
5	Claims O/S at End of the period	81	3	7,626	42	100
	Outstanding Claims (Individual)					
	Less than 3 months	61	2	606	42	100
	3 months and less than 6 months	17	1	670		
	6 months and less than 1 year	4	-	1,226		
	1 year and above	-	-	5,124		

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

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

FORM L-40-Quarterly Claims data for Life for the period ended December 31, 2023

Date: December 31, 2023

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	-
2	Claims Intimated / Booked during the period	570	1,325
(a)	Less than 3 years from the date of acceptance of risk	95	1,287
(b)	Greater than 3 years from the date of acceptance of risk	475	38
3	Claims Paid during the period	550	1,258
4	Claims Repudiated during the period	5	8
5	Claims Rejected		
6	Unclaimed		
7	Claims O/S at End of the period	15	59
	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 Benefit1	Annuities/ Pension	Surrender*	Other Benefits**
1	Claims O/S at the beginning of the period	114	-	6,654	42	109
2	Claims Booked during the period	4,020	7,945	7,067	6,888	3,456
3	Claims Paid during the period	3,987	7,942	6,095	6,885	3,451
4	Unclaimed	66	-			5
5	Claims O/S at End of the period	81	3	7,626	42	100
	Outstanding Claims (Individual)					
	Less than 3 months	61	2	606	42	100
	3 months and less than 6 months	17	1	670		
	6 months and less than 1 year	4	-	1,226		
	1 year and above	-	-	5,124		

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

** 9 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	2	2	0	0	0	6
b)	Policy Servicing	1	12	4	3	6	0	45
c)	Proposal Processing	0	4	3	1	0	0	11
d)	Survival Claims	0	9	3	3	3	0	38
e)	ULIP Related	0	0	0	0	0	0	1
f)	Unfair Business Practices	10	171	21	14	134	12	521
g)	Others	0	0	0	0	0	0	1
	Total Number	11	198	33	21	143	12	623

2	Total No. of policies during previous year:	17,695
3	Total No. of claims during previous year:	602
4	Total No. of policies during current year:	19,826
5	Total No. of claims during current year:	570
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	15
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	105

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	12	100%	0	NA	12	100%
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	12	100%	0	NA	12	100%

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-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022
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	1159.00	1104.00	1.01%	1.01%	5%	5%	1.6% To 27.1%	1.6% To 27.1%	2.31% To 4.75%	2.31% To 4.75%
	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	1159.00	1104.00	1.01%	1.01%	5%	5%	0.0% To 31.7%	1.6% To 31.7%	2.45% To 3.50%	2.45% To 3.50%
	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	5.10% To 5.95%	5.10% To 5.95%	51.0% To 115.0%	51.0% To 115.0%	NA	NA	1217.00	1159.00	0.00% To 1.07%	0.00% To 1.07%	5%	5%	4.5% To 68.6%	8.5% To 68.6%	6%	6%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	5.10% To 5.95%	5.10% To 5.95%	51.0% To 115.0%	51.0% To 115.0%	NA	NA	1217.00	1159.00	1.07%	1.07%	5%	5%	3.9% To 65.5%	7.4% To 65.5%	6%	6%
	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	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	5.25% To 6.05%	5.10% To 5.95%	25.3% To 259.0%	22.0% To 259.0%	NA	NA	59.00 To 1159.00	56.00 To 1104.00	0.00% To 2.59%	0.00% To 1.73%	5%	5%	0.0% To 35.0%	0.5% To 35.0%		
	General Annuity	5.70% To 6.45%	5.10% To 5.95%	46.0% To 63.0%	64.0%	NA	NA	1159.00	1104.00	0.00%	0.00%	5%	5%	0.0%	0.0%		
	Pension	5.25% To 6.10%	5.10% To 5.95%	51.0% To 115.0%	51.0% To 115.0%	NA	NA	1159.00	1104.00	0.00% To 1.01%	0.00% To 1.01%	5%	5%	0.0% To 14.0%	3.5% To 26.5%		
	Health	5.25% To 6.05%	5.10% To 5.95%	51.0% To 85.0%	63.8% To 115.0%	NA	NA	869.00	828.00	0.76% To 1.73%	0.76% To 1.73%	5%	5%	2.4% To 17.5%	2.8% To 21.0%		
	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	5.10% To 5.95%	5.10% To 5.95%	64.0% To 138.0%	64.0% To 138.0%	NA	NA	730.00 To 1217.00	696.00 To 1159.00	0.00% To 1.73%	0.00% To 1.73%	5%	5%	3.3% To 68.6%	2.6% To 38.1%		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	5.10% To 5.95%	5.10% To 5.95%	64.0% To 138.0%	64.0% To 138.0%	NA	NA	1217.00	1159.00	0.00% To 1.07%	0.00% To 1.07%	5%	5%	7.4% To 65.5%	4.0% To 35.3%		
	Health	NA	NA	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, 2016

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
No changes made in economic assumptions since last valuation i.e. Mar'23
- (2) Expense Assumptions
No changes made in expense assumptions since last valuation except that the fixed expenses have been increased by 5% w.e.f. 1st Jan'23.
- (3) Mortality Assumptions
Experience analysis was done basis Dec'22 data for performing the statutory valuation as at Mar'23 and accordingly changes were made in the valuation assumptions. Further no changes were made for valuation as at Dec'23.
- (4) Withdrawal Assumptions
Experience analysis was done basis Dec'22 data for performing the statutory valuation as at Mar'23 and accordingly changes were made in the valuation assumptions. Further no changes were made for valuation as at Dec'23.

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-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022	As at 31-Dec for the year 2023	As at 31-Dec for the year 2022
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	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	5.25% To 6.05%	5.10% To 5.95%	36.8% To 716.6%	36.2% To 226.0%	NA	NA	0 To 152	0 To 590	0.00% To 0.3%	0.00% To 0.3%	5%	5%	0% To 3.5%	0% To 10.5%		
	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
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.

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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, 2016

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:

- Economic Assumptions
No changes made in economic assumptions since last valuation i.e. Mar'23
- Expense Assumptions
No changes made in expense assumptions since last valuation except that the fixed expenses have been increased by 5% w.e.f. 1st Jan'23.
- Mortality Assumptions
No changes made in mortality assumptions since last valuation.
- Withdrawal Assumptions
No changes made in withdrawal assumptions since last valuation.

*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 in excel models.

Meeting 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
03-Oct-2023	IndusInd Bank Limited	Postal Ballot	Re-appointment of Mr. Sanjay Asher (DIN: 00008221) as the Non-Executive Independent Director of the Bank for second term of four consecutive years, from October 10, 2023 up to October 9, 2027 (both days inclusive) shall not be liable to retire by rotation.	Against	Mr. Sanjay Asher serves on the boards of seven listed companies (including IndusInd Bank Limited). Given their full time responsibilities, regulations allow whole-time directors of listed companies to be independent directors in a maximum of three listed companies. His responsibilities as Senior Partner - Crawford Bayley & Co., a law firm are equivalent to a whole-time directorship. Therefore, his high number of directorships on listed companies are not in keeping with the spirit of the regulation.	For	Management
03-Oct-2023	IndusInd Bank Limited	Postal Ballot	Re-appointment of Mrs. Bhavna Doshi (DIN: 00400508) as the Non-Executive Independent Director of the Bank for second term of four consecutive years, from January 14, 2024 up to January 13, 2028 (both days inclusive) shall not be liable to retire by rotation.	Against	Ms. Bhavna Doshi serves on the boards of five listed companies (including IndusInd Bank Limited). Given their full-time responsibilities, regulations allow whole-time directors of listed companies to be independent directors in a maximum of three listed companies. Her responsibilities as the Founding Partner of Bhavna Doshi & Associates LLP, an independent consultant, provides advisory services in the fields of taxation, accounting, corporate and regulatory matters are equivalent to a whole-time directorship. Therefore, her high number of directorships on listed companies are not in keeping with the spirit of the regulation.	For	Management
12-Oct-2023	9.00% Reliance Capital NCD 09.09.2026	Meeting of the CoC	Creation of additional corpus fund account amounting to INR 3 crores (total being increased from INR 12 crore to INR 15 crore) ["the CoC Fund"]. The CoC Fund funded amounts will bear an interest of 25 percent per annum from the date of funding and shall rank higher in priority to any payments to financial creditors pursuant to the resolution plan	For	No concern with the proposed recommendation	For	Management
26-Oct-2023	Axis Bank Limited	Postal Ballot	Appointment of Mini Ipe (DIN: 07791184) as the Non-Executive (Nominee) Director of the Bank with effect from July 29, 2023, liable to retire by rotation.	For	No concern with the proposed recommendation	For	Management
26-Oct-2023	Reliance Industries Limited	Postal Ballot	Appointment of Ms. Isha M. Ambani (DIN: 06984175) as a Non-Executive Director of the Company, liable to retire by rotation.	For	No concern with the proposed recommendation	For	Management
26-Oct-2023	Reliance Industries Limited	Postal Ballot	Appointment of Shri Akash M. Ambani (DIN: 06984194) as a Non-Executive Director of the Company, liable to retire by rotation.	For	No concern with the proposed recommendation	For	Management
26-Oct-2023	Reliance Industries Limited	Postal Ballot	Appointment of Shri Anant M. Ambani (DIN: 07945702) as a Non-Executive Director of the Company, liable to retire by rotation.	For	No concern with the proposed recommendation	For	Management
30-Oct-2023	Kotak Mahindra Bank Limited	Postal Ballot	Appointment of Mr. Dipak Gupta (DIN: 00004771) as the Managing Director & CEO of the Bank for the period commencing from September 2, 2023 until the earlier of December 31, 2023 or the time period as may be approved by the RBI for such appointment and payment of remuneration to him.	For	No concern with the proposed recommendation	For	Management
31-Oct-2023	Bajaj Finance Limited	Extraordinary General Meeting	To issue and allot up to 15,50,000 Warrants convertible into equivalent number of Equity Shares of the Company, in one or more tranches, at any time within eighteen months from the date of allotment of the Warrants under the SEBI ICDR Regulations for cash to Bajaj Finserv Limited, promoter and holding company of the Company (Proposed Allottee) on a preferential issue basis at a price, as determined by the Board in accordance with the pricing guidelines prescribed under Regulation 164 of the SEBI ICDR Regulations at an aggregate consideration not exceeding Rs.1,200 Crore.	For	No concern with the proposed recommendation	For	Management
31-Oct-2023	Bajaj Finance Limited	Extraordinary General Meeting	To create, offer, issue and allot (including with provisions for reservations on firm and/or competitive basis, or such part of issue and for such categories of persons as may be permitted) such number of fully paid-up Equity Shares to Qualified Institutional Buyers as defined in the SEBI ICDR Regulations, (QIBs) through a Qualified Institutions Placement (QIP) pursuant to and in accordance with the provisions of Chapter VI and other applicable provisions of the SEBI ICDR Regulations, whether or not such QIBs are Members of the Company on the basis of the preliminary placement document, placement document and/or other permissible/requisite offer documents to QIBs in accordance with Chapter VI of the SEBI ICDR Regulations, at such time or times in one or more tranche or tranches, for cash, at such price or prices as the Board may deem fit, including discount of up to 5% on the floor price calculated as per Regulation 176 of the SEBI ICDR Regulations, such that the total amount to be raised through the issue of Equity Shares shall not exceed Rs.8,800 Crore.	For	No concern with the proposed recommendation	For	Management
31-Oct-2023	Bajaj Finance Limited	Extraordinary General Meeting	Alteration of the Object Clause of the Memorandum of Association of the Company.	For	No concern with the proposed recommendation	For	Management

Meeting 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
05-Nov-2023	Eicher Motors Limited	Postal Ballot	Appointment of Mr. Subramanian Madhavan (DIN: 06451889) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of 5 consecutive years with effect from September 29, 2023 upto September 28, 2028.	For	No concern with the proposed recommendation	For	Management
05-Nov-2023	Eicher Motors Limited	Postal Ballot	Appointment of Mr. Tejpreet S. Chopra (DIN: 00317683) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of 5 consecutive years with effect from September 29, 2023 upto September 28, 2028.	Against	Tejpreet Chopra serves on the boards of five listed companies. Given their full-time responsibilities, regulations allow whole-time directors of listed companies to be independent directors in a maximum of three listed companies (including Eicher Motors). As co-founder & CEO of BLP, his responsibilities are equivalent to a whole-time directorship. Therefore, his high number of directorships on listed companies are not in keeping with the spirit of the regulation.	For	Management
05-Nov-2023	Eicher Motors Limited	Postal Ballot	Re-appointment of Mr. Inder Mohan Singh (DIN: 07114750) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of 5 consecutive years with effect from November 12, 2023 upto November 11, 2028.	Against	There is a conflict of interest since Eicher Motors has paid professional fees of Rs. 6.6mn in FY23 to Shardul Amarchand Mangaldas & Co. Hence the Equity Partner - Mr. Inder Mohan Singh cannot be reappointed as an Independent Director in true sense.	For	Management
16-Nov-2023	Maruti Suzuki India Limited	Postal Ballot	To approve Related Party Transaction.	For	No concern with the proposed recommendation	For	Management
16-Nov-2023	Maruti Suzuki India Limited	Postal Ballot	To create, offer, issue and allot on a preferential basis, 1,23,22,514 equity shares of the Company having face value of INR 5/- each, at a price of INR 10,420.85/- per equity share, which is not less than the floor price determined in accordance with Chapter V of the ICDR Regulations (Subscription Shares) for consideration other than cash towards payment of the total purchase consideration of INR 12,841.1 Crores, payable by the Company to Suzuki Motor Corporation (SMC) (Proposed Allottee), for acquisition of 12,84,11,07,500 equity shares of INR 10/- each, representing 100% paid-up equity capital of Suzuki Motor Gujarat Private Limited (SMG) owned by Proposed Allottee (Purchase Shares).	For	No concern with the proposed recommendation	For	Management
29-Nov-2023	SBI Life Insurance Company Limited	Postal Ballot	Appointment of Mr. Amit Jhingran (DIN: 10255903) as the Managing Director & Chief Executive Officer of the Company with effect from October 01, 2023 for a period of two years and including remuneration.	For	No concern with the proposed recommendation	For	Management
01-Dec-2023	Axis Bank Limited	Postal Ballot	Appointment of Munish Sharda (DIN: 06796060) as a Director and Whole-time Director (designated as Executive Director) of the Bank and payment of remuneration.	For	No concern with the proposed recommendation	For	Management
01-Dec-2023	Axis Bank Limited	Postal Ballot	Alteration of Articles of Association of the Bank.	For	No concern with the proposed recommendation	For	Management
06-Dec-2023	IndusInd Bank Limited	Postal Ballot	Amendments to Articles of Association of the Bank.	For	No concern with the proposed recommendation	For	Management
07-Dec-2023	Bajaj Finserv Limited	Postal Ballot	Re-appointment of Shri Anami N Roy (DIN: 01361110) as a Non-executive Independent Director, not liable to retire by rotation, to hold office for a second term of five consecutive years, i.e., from 1 January 2024 upto 31 December 2028.	For	No concern with the proposed recommendation	For	Management
08-Dec-2023	Nestle India Limited	Postal Ballot	Sub-division/ split of equity shares of the Company, such that 1 equity share having face value of Rs.10/- each, fully paid-up, be sub-divided into 10 equity shares having face value of Re.1/- each.	For	No concern with the proposed recommendation	For	Management
12-Dec-2023	Tata Motors Limited	Postal Ballot	Material Modification to the approved Related Party Transaction(s) of the Company with Tata Steel Limited (TSL), identified subsidiaries/affiliates of TSL and Poshs Metals Industries Private Limited (a third party) through dealers of TSL.	For	No concern with the proposed recommendation	For	Management
22-Dec-2023	Kotak Mahindra Bank Limited	Postal Ballot	Appointment of Mr. Ashok Vaswani (DIN: 10227550) as a Director and Managing Director & Chief Executive Officer (Managing Director & CEO) of the Bank, for a period of three years, with effect from January 1, 2024 and including remuneration.	For	No concern with the proposed recommendation	For	Management
22-Dec-2023	Kotak Mahindra Bank Limited	Postal Ballot	Approval of Kotak Mahindra Equity Option Scheme 2023 for eligible employees of the Bank.	For	No concern with the proposed recommendation	For	Management
22-Dec-2023	Kotak Mahindra Bank Limited	Postal Ballot	Approval of Kotak Mahindra Equity Option Scheme 2023 for eligible employees of the subsidiaries of the Bank.	For	No concern with the proposed recommendation	For	Management
21-Dec-2023	ITC Limited	Postal Ballot	Appointment of Mr. Rahul Jain (DIN: 07442202) as a Director of the Company, liable to retire by rotation, with effect from 1st January, 2024 for a period of three years or till such earlier date upon withdrawal by the recommending Institution or to conform with the policy on retirement and as may be determined by the Board of Directors of the Company and / or by any applicable statutes, rules, regulations or guidelines.	For	No concern with the proposed recommendation	For	Management

Meeting 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
22-Dec-2023	Asian Paints Limited	Postal Ballot	Appointment of Mr. Soumitra Bhattacharya (DIN: 02783243) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a period of five consecutive years from 26th October 2023 to 25th October 2028.	For	No concern with the proposed recommendation	For	Management
28-Dec-2023	Titan Company Limited	Postal Ballot	Appointment of Mr. Arun Roy, IAS (DIN: 01726117) as a Director of the Company liable to retire by rotation.	For	No concern with the proposed recommendation	For	Management
28-Dec-2023	Titan Company Limited	Postal Ballot	Appointment of Mr. Sandeep Nanduri, IAS (DIN: 07511216) as a Director of the Company liable to retire by rotation.	For	No concern with the proposed recommendation	For	Management
30-Dec-2023	Oil & Natural Gas Corporation Limited	Postal Ballot	Approval of Related Party Transaction for providing Letter of Comfort (LOC) for raising debt by OPaL up to a value of Rs.5,400 crore.	For	No concern with the proposed recommendation	For	Management
21-Dec-2023	9.00% Reliance Capital NCD 09.09.2026	Meeting of the CoC	To approve the fees charged by Datasite Singapore Pte., Ltd as the Virtual Data Room service provider amounting to: a) Investor VDR : First 78GB - 18,720 USD, Additional GB - 240 USD, Special media (Video/audio/zip/rar) per MB :- 7.00USD b) CoC VDR: First 1GB - 500 USD, Additional GB - 500 USD, Special media (Video/audio/zip/rar) per MB- 10.00 USD. The above cost shall form part of the insolvency resolution process cost.	For	No concern with the proposed recommendation	For	Management

FORM L-45 OFFICES AND OTHER INFORMATION

Sl. No.	Information		Number
1	No. of offices at the beginning of the quarter*		59
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	1
5	No. of branches closed during the quarter		-
6	No. of branches at the end of the quarter		59
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		59
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:		1,825
	(b) Off-roll:		61
	(c) Total		1,886
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		3,005
	(b) Corporate Agents-Banks		5
	(c) Corporate Agents-Others		4
	(d) Insurance Brokers		148
	(e) Web Aggregators		-
	(f) Insurance Marketing Firm		24
	(g) Micro Agents		-
	(h) Point of Sales persons (DIRECT)		1,475
	(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	1,836	4,614
Recruitments during the quarter	435	311
Attrition during the quarter	446	264
Number at the end of the quarter	1,825	4,661