



AVIVA
Life Insurance

IRDA Public Disclosures

QUARTER ENDED 30th SEP 2017

Aviva Life Insurance Company India Limited

S. No.	Form No.	Description	Page No.
1	L-1	REVENUE ACCOUNT	1-2
2	L-2	PROFIT & LOSS ACCOUNT	3
3	L-3	BALANCE SHEET	4
4	L-4	PREMIUM SCHEDULE	5
5	L-5	COMMISSION SCHEDULE	6
6	L-6	OPERATING EXPENSES SCHEDULE	7
7	L-7	BENEFITS PAID SCHEDULE	8
8	L-8	SHARE CAPITAL SCHEDULE	9
9	L-9	PATTERN OF SHAREHOLDING SCHEDULE	10
10	L-10	RESERVE AND SURPLUS SCHEDULE	11
11	L-11	BORROWINGS SCHEDULE	12
12	L-12	INVESTMENT SHAREHOLDERS SCHEDULE	13
13	L-13	INVESTMENT POLICYHOLDERS SCHEDULE	14
14	L-14	INVESTMENT -ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE	15
15	L-15	LOANS SCHEDULE	16
16	L-16	FIXED ASSETS SCHEDULE	17
17	L-17	CASH AND BANK BALANCE SCHEDULE	18
18	L-18	ADVANCES AND OTHER ASSETS SCHEDULE	19
19	L-19	CURRENT LIABILITIES SCHEDULE	20
20	L-20	PROVISIONS SCHEDULE	20
21	L-21	MISC EXPENDITURE SCHEDULE	21
22	L-22	ANALYTICAL RATIOS	22
23	L-24	VALUATION OF NET LIABILITIES	23
24	L-25 (i)	GEOGRAPHICAL DISTRIBUTION CHANNEL- INDIVIDUAL	24-25
25	L-25 (ii)	GEOGRAPHICAL DISTRIBUTION CHANNEL- GROUP	26-27
26	L-26	INVESTMENT ASSETS(LIFE INSURERS)-3A	28
27	L-27	UNIT LINKED BUSINESS-3A	29-35
28	L-28	ULIP-NAV-3A	36
29	L-29	DETAIL REGARDING DEBT SECURITIES	37-38
30	L-30	RELATED PARTY TRANSACTIONS	39
31	L-31	BOARD OF DIRECTORS AND KEY PERSON	40
32	L-32	SOLVENCY MARGIN - KT 3	41
33	L-33	NPAs-7A	42-44
34	L-34	YIELD ON INVESTMENTS-1	45-47
35	L-35	DOWNGRADING OF INVESTMENTS - 2	48-50
36	L-36	PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE	51-52
37	L-37	BUSINESS ACQUISITION THROUGH DFFERENT CHANNELS (GROUP)	53
38	L-38	BUSINESS ACQUISITION THROUGH DFFERENT CHANNELS (INDIVIDUAL)	54
39	L-39	DATA ON SETTLEMENT OF CLAIMS	55
40	L-40	CLAIMS DATA FOR LIFE	56
41	L-41	GREIVANCE DISPOSAL	57
40	L-42	VALUATION BASIS (LIFE INSURANCE)	58-59

UNAUDITED REVENUE ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30 2017
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q2 '17-18 (Rs. 000's)	YTD Sep '17 (Rs. 000's)
	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
Premiums earned – net									
(a) Premium	1,430,220	127,377	463,701	3,032,644	64,352	173,488	-	3,162,425	5,291,782
(b) Reinsurance ceded	(19,755)	(1)	-	(227,945)	(0)	(33,040)	-	(145,708)	(280,742)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	1,410,465	127,376	463,701	2,804,699	64,351	140,448	-	3,016,718	5,011,040
Income from Investments									
(a) Interest, Dividends and Rent – Gross	811,138	93,591	109,976	1,360,272	79,072	63,389	175	1,278,401	2,517,613
(b) Profit on sale/redemption of investments	1,712,010	249,331	65,721	13,742	541	506	1	893,751	2,041,853
(c) (Loss) on sale/ redemption of investments	(175,604)	(22,009)	(9,792)	(28)	(0)	(26)	(0)	(139,749)	(207,458)
(d) Transfer/Gain on revaluation/change in fair value	(102,034)	(12,807)	(16,359)	-	-	-	-	(280,436)	(131,201)
(e) Appropriation/Expropriation Adjustment account	-	-	-	-	-	-	-	-	-
Sub Total	2,245,511	308,106	149,546	1,373,986	79,613	63,869	177	1,751,967	4,220,806
Other Income									
(a) Other Income	10,991	110	-	9,090	574	-	-	9,760	20,765
(b) Transfer from Shareholders for Mortality charges as per IRDAI order	6,820	28	-	5,883	-	-	-	7,620	12,731
(c) Contribution from the Shareholders' A/c	178,510	-	6,490	477,038	58,582	24,667	21,660	500,694	766,945
TOTAL (A)	3,852,295	435,620	619,736	4,670,695	203,120	228,984	21,836	5,286,758	10,032,287
Commission	15,671	382	381	101,615	1,102	575	-	67,343	119,727
Service Tax/Goods & Service Tax charges on Linked Charges	77,806	5,467	2,163	-	-	-	-	46,653	85,436
Operating Expenses related to Insurance Business	529,475	22,709	8,969	1,145,601	39,537	28,132	2,113	868,514	1,776,537
Provision for Doubtful debts	789	34	13	1,707	59	42	3	712	2,647
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
TOTAL (B)	623,741	28,592	11,527	1,248,923	40,699	28,749	2,116	983,222	1,984,347
Benefits Paid (Net)	5,360,364	829,041	144,001	966,862	88,135	69,223	141,218	3,590,647	7,598,843
Interim Bonuses Paid	5,359	629	-	-	-	-	-	2,902	5,988
Change in valuation of liability in respect of life policies									
(a) Gross	(1,909,897)	(426,408)	464,209	2,307,155	2,534	135,423	(121,498)	743,509	451,519
(b) Amount ceded in Reinsurance	2,264	(0)	0	151,143	1,162	(4,411)	(0)	150,159	150,159
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	(165,519)	-	-	-	-	-	-	(172,307)	(165,519)
TOTAL (C)	3,292,571	403,262	608,210	3,425,160	91,832	200,235	19,720	4,314,909	8,040,989
TOTAL (B+C)	3,916,312	431,854	619,736	4,674,083	132,530	228,984	21,836	5,298,131	10,025,336
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	(64,016)	3,766	-	(3,388)	70,590	-	-	(11,373)	6,951
APPROPRIATIONS									
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	(64,016)	(2,035)	-	(3,388)	(142)	-	-	(52,608)	(69,582)
Transfer to Balance sheet	-	5,801	-	-	70,732	-	-	41,235	76,533
TOTAL (D)	(64,016)	3,766	-	(3,388)	70,590	-	-	(11,373)	6,951
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	5,359	629	-	-	-	-	-	2,902	5,988
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	(64,016)	3,766	-	(3,388)	70,590	-	-	(11,373)	6,951
(d) Total Surplus: ((a)+(b)+(c)):	(58,657)	4,395	-	(3,388)	70,590	-	-	(8,471)	12,939

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 PERIOD ENDED JSEPTEMBER 30, 2016
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q2 '16-'17 (Rs. 000's)	YTD Sep '16 (Rs. 000's)
	LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	
Premiums earned – net									
(a) Premium	1,670,732	175,090	173,122	3,066,075	41,793	98,903	-	3,043,219	
(b) Reinsurance ceded	(23,962)	(0)	(1)	(230,162)	(0)	(19,973)	-	(142,308)	
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	
Sub Total	1,646,770	175,090	173,121	2,835,912	41,793	78,931	-	2,900,912	
Income from Investments									
(a) Interest, Dividends and Rent – Gross	1,020,106	114,168	93,930	1,076,175	81,743	69,077	6,457	1,228,609	
(b) Profit on sale/redemption of investments	2,474,546	399,903	63,679	2,969	23	53	5	1,686,039	
(c) (Loss) on sale/ redemption of investments	(550,535)	(61,706)	(6,031)	(16)	(4)	(38)	(4)	(151,188)	
(d) Transfer/Gain on revaluation/change in fair value	1,728,120	195,490	77,809	-	-	-	-	950,920	
Sub Total	4,672,237	647,855	229,386	1,079,128	81,762	69,093	6,458	3,714,380	
Other Income									
(a) Other Income	20	-	-	16,027	381	-	-	7,433	
(b) Transfer from the Shareholders for Extra Mortality charges per IRDAI order	4,614	-	-	6,040	0	-	-	5,336	
(c) Contribution from the Shareholders' A/c	-	-	2,149	472,653	-	36,215	2,848	283,720	
TOTAL (A)	6,323,641	822,945	404,656	4,409,761	123,936	184,239	9,305	6,911,781	
Commission	15,978	459	111	106,186	935	185	-	97,767	
Service Tax on Premium	76,404	5,677	1,566	-	-	-	-	41,970	
Operating Expenses related to Insurance Business	451,193	22,805	7,294	1,249,430	22,943	20,832	2,838	900,124	
Provision for Doubtful debts	1,498	76	24	4,149	76	69	9	(30,025)	
Bad debts written off	-	-	-	-	-	-	-	-	
Provision for Tax	-	-	-	-	-	-	-	-	
Provisions (other than taxation)	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	
(b) Others	-	-	-	-	-	-	-	-	
TOTAL (B)	545,075	29,016	8,996	1,359,764	23,955	21,086	2,848	1,009,836	
Benefits Paid (Net)	5,538,221	893,977	163,510	788,202	154,297	174,904	-	4,190,151	
Interim Bonuses Paid	4,660	483	-	-	-	-	-	1,587	
Change in valuation of liability in respect of life policies									
(a) Gross	242,044	(125,741)	232,149	2,277,102	(98,131)	(11,590)	6,458	1,846,137	
(b) Amount ceded in Reinsurance	8,887	-	-	(8,027)	(20)	(161)	-	5,294	
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	
(d) Reserve for discontinued policies	(183,622)	-	-	-	-	-	-	(272,264)	
TOTAL (C)	5,610,190	768,719	395,660	3,057,277	56,146	163,153	6,458	5,770,905	
TOTAL (B+C)	6,155,265	797,735	404,656	4,417,042	80,101	184,239	9,305	6,780,742	
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	168,376	25,210	-	(7,284)	43,835	-	-	131,041	
APPROPRIATIONS									
Transfer to Other Reserves	-	-	-	-	-	-	-	-	
Transfer to/(from) Funds for Future Appropriations	77,885	9,648	-	(7,284)	482	-	-	53,331	
Transfer to Balance sheet	90,491	15,562	-	-	43,353	-	-	77,710	
TOTAL (D)	168,376	25,210	-	(7,284)	43,835	-	-	131,041	
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	4,660	483	-	-	-	-	-	1,587	
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	
(c) Surplus shown in the Revenue Account:	168,376	25,209	-	(7,286)	43,835	-	-	131,041	
(d) Total Surplus: ((a)+(b)+(c)):	173,036	25,692	-	(7,286)	43,835	-	-	132,628	

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30 2017
Shareholders' Account (Non-technical Account)

Particulars	Q2 '17-18	YTD Sep '17	Q2 '16-17	YTD Sep '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Income From Investments				
(a) Interest, Dividends and Rent – Gross	141,000	285,086	153,312	312,500
(b) Profit on sale/redemption of investments	16,113	20,266	938	1,837
(c) (Loss) on sale/ redemption of investments	(6)	(6)	-	-
Other Income	-	-	-	-
TOTAL (A)	157,107	305,345	154,251	314,337
Expense other than those directly related to the insurance business	8,693	27,660	39,579	59,815
Bad debts written off	-	-	-	-
Provisions (Other than taxation)	-	-	-	-
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	500,694	766,945	283,720	513,861
TOTAL (B)	509,386	794,605	323,299	573,676
Profit/ (Loss) before tax	(352,280)	(489,260)	(169,048)	(259,339)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(352,280)	(489,260)	(169,048)	(259,339)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(12,985,243)	(12,985,243)	(12,615,263)	(12,615,263)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(13,337,523)	(13,474,503)	(12,784,311)	(12,874,602)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.24)		(0.13)

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 SEPTEMBER 30 2017

Particulars	Schedule	AS AT SEP 30, 2017 (Rs. 000's)	AS AT SEP 30, 2016 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(1,180)	-
Sub-Total		20,047,820	20,049,000
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(9,619)	(790)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		76,533	149,405
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		403,397	482,029
Linked - Individual - Pension - Non Participating		12,503	11,781
Non Linked - Individual - Life - Participating		82,418	58,830
Non Linked - Individual - Pension - Participating		13,593	14,213
Non Linked - Individual - Life - Non Participating		34,948,302	28,442,611
Non Linked - Individual - Pension - Non Participating		1,496,213	1,476,402
Non Linked - Group - Life - Non Participating		1,274,398	1,601,866
Non Linked - Group - Pension - Non Participating		523,393	183,725
Non Linked - Annuity - Non Participating		310,242	287,686
Non Linked - Variable group		183,779	280,701
Non Linked Health Non Participating		70,985	52,338
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		642,225	577,532
Linked - Individual - Pension - Participating		59,741	57,864
Linked - Individual - Life - Non Participating		33,066,587	36,018,128
Linked - Individual - Pension - Non Participating		4,675,366	5,397,937
Linked - Group - Life - Non Participating		3,558,329	2,744,483
Discontinued Policies Fund - Non payment of premium		2,056,108	2,900,950
Sub-Total		83,444,494	80,737,691
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Others		599,577	616,563
TOTAL		104,091,891	101,403,254
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	6,841,265	7,547,983
- Policyholders'	L-13	39,095,744	35,077,321
Assets held to cover linked liabilities	L-14	44,652,456	48,316,596
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	126,977	147,341
CURRENT ASSETS			
Cash & Bank Balance	L-17	365,534	149,390
Advances And Other Assets	L-18	3,902,767	1,825,032
Sub-Total (A)		4,268,321	1,974,422
CURRENT LIABILITIES			
PROVISIONS	L-19	4,204,259	4,380,733
	L-20	163,116	154,278
Sub-Total (B)		4,367,375	4,535,011
NET CURRENT ASSETS (C) = (A - B)		(99,054)	(2,560,589)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		13,474,503	12,874,602
TOTAL		104,091,891	101,403,254

Particulars	As AT SEPTEMBER 30, 2017 (Rs. 000's)	As AT SEPTEMBER 30, 2016 (Rs. 000's)
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	15,984	7,477
Guarantees given by or on behalf of the Company	Nil	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Claims under policies not acknowledged as debts	247,498	208,137
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Company is in receipt of show cause notices amounting to Rs. (000's) 583,176 (Previous Year Rs. (000's) 583,176) (with proposal to levy interest and penalty) in respect of service tax pertaining to payouts to/ for advisors. During the year issue of commission being inclusive of service tax has been dropped by Commissioner giving 100% relief in respect of Rs. (000's) 538,152. In respect of remaining two issues pertaining to Conveyance charges & Foreign & Domestic tours for agents, demand of Rs (000's) 45,023 has been confirmed. In addition to the above, penalty of Rs. (000's) 44,729 has also been confirmed. Company has filed an appeal before CESTAT.

Company has received Commissioner's order in respect of service tax on surrender charges and upholding penalty thereon amounting to Rs. (000's) 780,313 (Previous Year Rs. (000) 780,313 as per SCN. Commissioner has also upheld imposition of interest as per SCN. Appeal before CESTAT is filed and case is yet to be placed for hearing.

Company has received Commissioner's order in respect of service tax on difference between forex payments as per financials and return for Rs. (000's) 7,683 (Previous Year Rs. (000) 7,683) and has upheld penalty thereon amounting to Rs. (000's) 15,366 (Previous Year Rs. (000's) 15,366). Imposition of interest as per SCN has also been upheld. Appeal before CESTAT is filed and case is yet to be placed for hearing.

Company had received show cause notice amounting to Rs. (000's) 216,525 (Previous Year Rs. (000) 216,525) in respect of service tax on ULIP charges other than FMC along with a proposal to levy interest and penalty. Matter has been heard and order is awaited.

Based on legal opinion, management believes that at present no provision is required in the books of accounts in respect of above matters.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q2 '17-18	YTD Sep '17	Q2 '16-17	YTD Sep '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	768,755	1,151,023	381,151	699,525
Renewal premiums	2,312,454	4,043,884	2,651,434	4,494,769
Single premiums	81,216	96,875	10,634	31,422
TOTAL PREMIUM	3,162,425	5,291,782	3,043,219	5,225,715

Premium Income from business written :

In India	3,162,425	5,291,782	3,043,219	5,225,715
Outside India	-	-	-	-
TOTAL PREMIUM	3,162,425	5,291,782	3,043,219	5,225,715

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q2 '17-18	YTD Sep '17	Q2 '16-17	YTD Sep '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	38,758	69,998	64,671	66,186
- Renewal premiums	28,560	49,704	33,062	57,513
- Single premiums	25	25	33	157
Total (A)	67,343	119,727	97,767	123,855
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	67,343	119,727	97,767	123,855
Break-up of the expenses (Gross) incurred to procure business:				
Agents	49,938	84,935	51,106	87,758
Brokers	4,123	6,970	2,800	6,097
Corporate Agency	10,825	24,262	43,605	29,532
Referral	-	(2)	-	(3)
Others (IMF)	2,458	3,561	256	472
TOTAL (B)	67,344	119,727	97,767	123,855

FORM L-6- OPERATING EXPENSES SCHEDULE

Particulars	Q2 '17-18	YTD Sep '17	Q2 '16-17	YTD Sep '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	503,060	1,030,994	543,796	1,054,507
Travel, conveyance and vehicle running expenses	11,606	23,228	8,496	19,553
Training expenses	16,525	35,498	(10,552)	9,054
Rents, rates and taxes	93,627	192,989	102,973	197,282
Repairs	(99)	1,008	1,402	2,165
Printing and stationery	7,113	17,010	6,143	15,123
Communication expenses	13,283	29,192	13,085	27,833
Legal and professional charges	29,967	45,948	49,501	100,675
Medical fees	3,018	6,047	2,462	5,917
Auditors' fees, expenses etc				
a) as auditor	1,950	3,923	1,267	2,862
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	160	410	125	250
Advertisement and publicity	44,007	100,596	55,035	73,998
Interest and bank charges	6,251	13,717	7,818	11,650
Information technology and related expenses	41,486	81,200	31,494	64,673
Service tax on premium	3,835	6,791	4,039	8,206
Others				
a) Office maintenance	41,108	89,134	35,681	72,386
b) Electricity	15,042	27,956	19,217	35,188
c) Recruitment	9,292	14,815	3,274	21,567
d) Miscellaneous expenses	2,424	7,606	(143)	3,895
Depreciation	24,859	48,477	25,012	50,553
TOTAL	868,514	1,776,537	900,124	1,777,335

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2 '17-18	YTD Sep '17	Q2 '16-17	YTD Sep '16
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	204,765	477,863	179,009	426,719
(b) Claims by Maturity,	495,583	894,852	411,171	627,293
(c) Annuities/Pension payment	65,097	281,112	98,164	211,398
(d) Other benefits				
- Riders	644	3,200	4,031	5,844
- Surrender	2,714,211	5,768,992	3,286,699	6,160,835
- Health	502	9,002	200	3,700
- Periodical Benefit	181,268	354,467	244,079	401,018
- Interest to policy holders	29,679	62,257	42,700	73,438
(Amount ceded in reinsurance):				
(a) Claims by Death,	(101,101)	(252,902)	(75,902)	(197,132)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
TOTAL	3,590,647	7,598,844	4,190,150	7,713,111
Benefits paid to claimants:				
In India	3,590,647	7,598,844	4,190,150	7,713,111
Outside India	-	-	-	-
Total Benefits paid (Net)	3,590,647	7,598,844	4,190,150	7,713,111

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

FORM L-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Particulars	AS AT SEP 30, 2017	AS AT SEP 30, 2016
	(Rs. 000's)	(Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	20,049,000

* 1,022,499,000 equity shares (Previous year 1,022,499,000) are held in the name of Partners, who are holding these shares on behalf of Dabur Invest Corp. (Partnership Firm). During the year, NIL (Previous Year NIL) equity shares of Rs. 10 each were allotted, at par value.

FORM L-9- PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT SEP 30, 2017		AS AT SEP 30, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,022,499	51%	1,022,499	51%
- Foreign - Aviva International Holdings Limited, UK	982,401	49%	982,401	49%
Others				
TOTAL	2,004,900	100%	2,004,900	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT SEP 30, 2017 (Rs. 000's)	AS AT SEP 30, 2016 (Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT SEP 30, 2017	AS AT SEP 30, 2016
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT SEP 30, 2017 (Rs. 000's)	AS AT SEP 30, 2016 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 25,63,582 Previous Year 24,21,282)	2,438,039	2,297,976
Other Approved Securities (Market value (Rs '000) Current Year 7,98,832 Previous Year 11,82,694)	773,385	1,130,937
Other Approved Investments		
(a) Shares		
(aa) Equity	11,939	37,167
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 2,83,039 Previous Year 1,96,512)	261,485	176,690
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 7,500 Previous Year 1,78,200)	7,500	178,200
(f) Subsidiaries	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 26,86,358 Previous Year 20,95,692)	2,592,304	2,019,403
Equity Shares (Market value (Rs '000) Current Year 29,087 Previous Year 5,207)	29,087	5,207
Other Investments		
Debentures/ Bonds (Market value (Rs '000) Current Year Nil, Previous Year Nil)	308	-
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 1,34,662 Previous Year 5,64,993)	134,608	564,989
Other Approved Securities (Market value (Rs '000) Current Year 1,02,140 Previous Year NIL)	100,610	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year NIL Previous Year 1,73,886)	-	173,191
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 1,78,200 Previous Year 1,67,279)	178,200	167,279
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 2,33,674 Previous Year 2,93,012)	233,674	293,012
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 80,331 Previous Year 5,07,052)	80,126	503,932
Other Investments	-	-
Mutual Funds	-	-
TOTAL	6,841,265	7,547,983
INVESTMENTS		
In India	6,841,265	7,547,983
Outside India	-	-
TOTAL	6,841,265	7,547,983

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT SEP 30, 2017	AS AT SEP 30, 2016
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 2,78,22,203 Previous Year 2,42,53,983)	25,708,655	21,808,503
Other Approved Securities (Market value (Rs '000) Current Year 2,38,347 Previous Year 6,99,039)	230,734	682,880
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 50,033 Previous Year 1,39,928)	50,033	139,928
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 15,22,806 Previous Year 6,89,618)	1,478,659	659,893
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 2,01,700 Previous Year 2,01,700)	201,700	201,700
(f) Subsidiaries	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 97,37,534 Previous Year 69,12,728)	9,153,294	6,364,136
Equity Shares (Market value (Rs '000) Current Year 2,90,430 Previous Year 19,176)	290,430	19,176
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 1,232 Previous Year 21)	1,232	21
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 9,77,999 Previous Year 27,33,646)	977,894	2,733,635
Other Approved Securities (Market value (Rs '000) Current Year 3,030 Previous Year NIL)	3,022	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	4	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year NIL Previous Year 1,28,905)	-	128,672
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 1,90,213 Previous Year 8,97,270)	190,213	897,270
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 6,26,531 Previous Year 7,64,857)	626,531	764,857
(g) Subsidiaries	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 1,84,335 Previous Year 6,80,732)	183,343	676,652
Commercial Paper	-	-
Other Investments	-	-
TOTAL	39,095,744	35,077,321
INVESTMENTS		
In India	39,095,744	35,077,321
Outside India	-	-
TOTAL	39,095,744	35,077,321

Aviva Life Insurance Company India Limited
Form L-14 - INVESTMENTS - ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	AS AT SEP 30, 2017 (Rs. 000's)	AS AT SEP 30, 2016 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	6,308,720	7,944,076
(Historic value('000)Current Year 63,04,514 Previous Year 75,57,003)		
Other Approved Securities	438,584	228,481
(Historic value('000)Current Year 4,33,571 Previous Year 2,09,438)		
Other Approved Investments		
(a) Shares		
(aa) Equity	18,674,457	22,177,761
(Historic value('000)Current Year 1,49,91,714 Previous Year 1,85,79,657)		
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	3,068,661	3,141,448
(Historic value('000)Current Year 28,21,573 Previous Year 28,31,053)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	3,000	48,500
(Historic value('000)Current Year 3,000 Previous Year 48,500)		
(f) Subsidiaries	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	5,750,755	3,767,923
(Historic value('000)Current Year 56,04,172 Previous Year 35,70,814)		
(b) Equity	4,064,444	3,804,301
(Historic value('000)Current Year 33,30,587 Previous Year 33,04,417)		
Other Investments		
(a) Equity Shares*	487,758	1,155,388
(Historic value('000)Current Year 4,89,056 Previous Year 10,60,768)		
(b) Debentures/Bonds	-	-
(c) Mutual Funds	1,710,777	-
(Historic value('000)Current Year 13,36,258 Previous Year NIL)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	1,844,394	2,838,679
(Historic value('000)Current Year 17,90,367 Previous Year 27,42,626)		
Other Approved Securities	-	-
(Historic value ('000) Current Year NIL Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	27,770	-
(Historic value('000)Current Year 27,092 Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	1,505	474,668
(Historic value('000)Current Year 1,575 Previous Year 4,71,410)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	38,000	39,257
(Historic value('000)Current Year 38,000 Previous Year 37,624)		
(f) Other Securities (Reverse Repo)	1,937,354	1,208,383
(Historic value('000)Current Year 19,37,354 Previous Year 12,08,383)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	45,968	352,650
(Historic value('000)Current Year 44,920 Previous Year 3,26,107)		
Other Investments		
Balances in Bank	(32,079)	(5,616)
Other Current Assets (net)	282,389	1,140,698
TOTAL	44,652,456	48,316,596
INVESTMENTS		
In India	44,652,456	48,316,596
Outside India	-	-
TOTAL	44,652,456	48,316,596

*Other investment in infrastructure has been considered under Long term Infrastructure

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

FORM L-15-LOANS SCHEDULE

Particulars	AS AT SEP 30, 2017 (Rs. 000's)	AS AT SEP 30, 2016 (Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(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)	-	-
<i>Unsecured</i>	-	-
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

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as on March 31, 2017	Additions during the period	Deductions	Balance as on Sept 30, 2017	Balance as on March 31, 2017	For the period	Sales/ Adjustments	Balance as on Sep 30, 2017	AS AT SEP 30, 2017	AS AT SEP 30, 2016
Intangibles										
- Software	458,518	13,479	-	471,997	375,062	26,539	16	401,586	70,412	63,473
Tangibles										
Leasehold	316,597	2,536	2	319,130	293,199	5,488	2	298,685	20,445	23,881
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	150,364	1,069	3,811	147,623	146,962	295	1,187	146,069	1,553	2,302
Information Technology Equipment	475,259	2,792	23,532	454,520	439,799	13,817	23,532	430,085	24,435	40,355
Vehicles	2,771	12	-	2,782	1,681	196	-	1,877	905	-
Office Equipment	81,405	743	748	81,400	77,214	2,142	736	78,620	2,781	6,495
Sub Total	1,484,914	20,630	28,092	1,477,452	1,333,916	48,477	25,472	1,356,921	120,531	136,506
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	6,446	10,834
TOTAL	1,484,914	20,630	28,092	1,477,452	1,333,916	48,477	25,472	1,356,921	126,977	147,341
PREVIOUS YEAR	1,489,365	28,886	55,012	1,463,239	1,322,143	50,553	45,964	1,326,732	147,341	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT SEP 30, 2017	AS AT SEP 30, 2016
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	59,665	37,147
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	143,200	17,329
(bb) Others	-	-
(b) Current Accounts	162,669	94,914
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	365,534	149,390
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	365,534	149,390
Outside India	-	-
TOTAL	365,534	149,390

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT SEP 30, 2017		AS AT SEP 30, 2016	
		(Rs. 000's)		(Rs. 000's)
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		61,056		54,371
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	19,585		19,738	
Less: Provision for doubtful debts	<u>(81)</u>	19,503	<u>(11,744)</u>	7,994
Others (includes vendor, travel advances & salary recoverable)	97,416		75,093	
Less : Provision for doubtful debts	<u>(11,782)</u>	85,634	<u>(11,734)</u>	63,359
TOTAL (A)		166,194		125,724
OTHER ASSETS				
Income accrued on investments		1,346,191		1,081,650
Outstanding Premiums		250,101		285,728
Agents' Balances	75,709		72,607	
Less : Provision for doubtful debts	<u>(72,716)</u>	2,993	<u>(69,215)</u>	3,392
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		4,068		300
Deposit with Reserve Bank of India (In Pursuant to Sec 7 of Insurance Act, 1938) (Refer Sch 8)		-		-
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,721,769		-
-Refundable Security Deposits	337,781		333,392	
Less : Provision for doubtful deposit	<u>(18,193)</u>	319,587	<u>(17,110)</u>	316,282
- Unsettled Contracts		1,035		(0)
- Service Tax/Goods & Service Tax Unutilized Credit		90,849		11,954
TOTAL (B)		3,736,593		1,699,307
TOTAL (A+B)		3,902,787		1,825,032

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT SEP 30, 2017	AS AT SEP 30, 2016
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	196,741	177,966
Balances due to other insurance companies	38,243	57,322
Deposits held on re-insurance ceded	-	-
Premiums received in advance	92,471	83,502
Unallocated premium	91,328	47,934
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	136,388	150,854
Accrual for expenses	672,085	631,737
Unclaimed Amount - Policyholders	2,180,176	1,996,456
Claims Outstanding	278,187	392,903
Due to Officers/Directors	-	-
Others:		
Others (includes statutory dues payable and payables to employees)	195,045	179,113
Service Tax payable	53,142	22,246
Payables for unsettled investment contracts	-	41,064
Temporary book overdrafts	53,881	220,301
Payable to Policyholders	216,572	379,337
TOTAL	4,204,259	4,380,733

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT SEP 30, 2017	AS AT SEP 30, 2016
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	22,332	12,208
Provision for Leave Encashment	23,648	22,425
Provision for Other Long Term Benefits	79,004	82,574
Provision for Other Employee Benefits	38,132	37,072
TOTAL	163,116	154,278

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT SEP 30, 2017	AS AT SEP 30, 2016
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

S.No.	Particulars	Q2 '17-18	YTD Sep '17	Q2 '16-17	YTD Sep '16
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	0%	(100)%	NA	NA
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	159%	16%	17%	47%
	Linked Individual - Pension Non Participating	85%	75%	42%	(59)%
	Linked Group - Non Participating	479%	178%	(67)%	(76)%
	Non Linked Individual - Life Participating	339%	167%	168%	89%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	128%	27%	(52)%	(56)%
	Non Linked Individual - Pension Non Participating	120%	120%	(8)%	(12)%
	Non Linked Group - Life Non Participating	230%	218%	455%	6%
	Non Linked Group - Pension Non Participating	0%	0%	NA	NA
	Non Linked Annuity Non Participating	56%	(6)%	(15)%	(27)%
	Non Linked - Variable - Group	400%	(0)%	(100)%	(71)%
	Non Linked Health Non Participating	807%	598%	(50)%	(43)%
2	Net Retention Ratio	95%	95%	95%	95%
3	Expense of Management to Gross Direct Premium Ratio	30%	36%	33%	37%
4	Commission Ratio (Gross commission paid to Gross Premium)	2%	2%	3%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	12.79	12.79	11.32	11.32
6	Growth rate of shareholders' fund	(8.38)%	(8.38)%	2%	2%
7	Ratio of surplus to policyholders' liability	(0.90)%	(0.90)%	(0.35)%	(0.35)%
8	Change in net worth in ('000)	(750,486)	(750,486)	135,989	135,989
9	Profit after tax/Total Income	(7)%	(5)%	(2)%	(2)%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.52	4.52	4.54	4.54
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	4.3%	2.1%	4.1%
	R2. Non-PAR	2.0%	4.0%	2.0%	4.1%
	R3.Sub-TOTAL	2.0%	4.0%	2.0%	4.1%
	Linked:				
	R4. PAR	2.1%	4.9%	4.9%	8.3%
	R5. Non-PAR	1.9%	5.2%	6.1%	11.1%
	R6. Sub-TOTAL	1.9%	5.2%	6.1%	11.1%
	R7.Grand Total	1.9%	4.6%	4.3%	8.1%
	Shareholders' Funds	2.4%	4.3%	2.0%	4.1%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	4.3%	2.1%	4.1%
	R2. Non-PAR	2.0%	4.0%	2.0%	4.1%
	R3.Sub-TOTAL	2.0%	4.0%	2.0%	4.1%
	Linked:				
	R4. PAR	1.9%	3.8%	1.9%	3.8%
	R5. Non-PAR	2.6%	5.5%	4.1%	6.8%
	R6. Sub-TOTAL	2.6%	5.5%	4.0%	6.7%
	R7.Grand Total	2.3%	4.8%	3.2%	5.6%
	Shareholders' Funds	2.4%	4.3%	2.0%	4.1%
14	Conservation Ratio				
	Linked Individual - Life Participating	68%	89%	109%	88%
	Linked Individual - Pension Participating	68%	81%	93%	89%
	Linked Individual - Life Non Participating	70%	73%	75%	77%
	Linked Individual - Pension Non Participating	67%	72%	70%	69%
	Linked Group - Non Participating	2%	4%	2%	1%
	Non Linked Individual - Life Participating	80%	82%	108%	97%
	Non Linked Individual - Pension Participating	110%	105%	90%	92%
	Non Linked Individual - Life Non Participating	83%	85%	91%	89%
	Non Linked Individual - Pension Non Participating	71%	108%	131%	66%
	Non Linked Group - Life Non Participating	29%	36%	81%	46%
	Non Linked - Variable - Group	NA	NA	0%	0%
	Non Linked Health Non Participating	90%	91%	94%	92%
15	Persistency Ratio (by numbers)				
	For 13th month	64%	61%	57%	56%
	For 25th month	49%	49%	55%	55%
	For 37th month	49%	50%	36%	42%
	For 49th Month	34%	40%	44%	39%
	for 61st month	42%	38%	39%	36%
	Persistency Ratio (by premium)				
	For 13th month	67%	75%	64%	69%
	For 25th month	55%	58%	54%	55%
	For 37th month	44%	46%	50%	48%
	For 49th Month	47%	45%	44%	42%
	for 61st month	46%	45%	46%	46%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		51% / 49%
	(c) %of Government holding (in case of public sector insurance companies)		Nil		Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.24)		(0.13)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.24)		(0.13)
	(iv) Book value per share (Rs)		3.32		3.65

FORM L-24 Valuation of Net Liabilities
(Rs in Lakhs)

Valuation of Net Liabilities			
Sl.No.	Particular	AS AT SEP 30, 2017	AS AT SEP 30, 2016
1	Linked		
a	Life	393,231	423,492
b	General Annuity	-	-
c	Pension	51,511	58,415
d	Health	-	-
2	Non-Linked		
a	Life	370,123	305,677
b	General Annuity	3,102	2,877
c	Pension	15,098	14,906
d	Health	710	523

FORM L-25- (I)

: Geographical Distribution Channel - Individuals for the Quarter Ended 30th Sep 2017

Date: 30th Sep 2017

Geographical Distribution of Total Business													
Sl. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	1	-	0	10	419	407	219	9,446	420	407	219	9,456
3	Arunachal Pradesh	-	-	-	-	41	36	32	809	41	36	32	809
4	Assam	-	-	0	-	319	315	125	4,194	319	315	125	4,194
5	Bihar	21	20	6	138	147	138	58	1,593	168	158	65	1,731
6	Chandigarh	-	-	-	-	38	27	15	1,301	38	27	15	1,301
7	Chattisgarh	-	-	-	-	10	9	14	188	10	9	14	188
8	Dadra & NagraHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	649	619	603	15,066	649	619	603	15,066
11	Goa	-	-	-	-	6	6	9	195	6	6	9	195
12	Gujarat	6	5	18	212	173	166	92	3,197	179	171	110	3,409
13	Haryana	3	3	0	1	350	326	355	10,884	353	329	356	10,885
14	Himachal Pradesh	-	-	-	-	7	7	5	143	7	7	5	143
15	Jammu & Kashmir	-	-	-	-	8	7	5	268	8	7	5	268
16	Jharkhand	2	2	1	19	67	58	35	912	69	60	35	931
17	Karnataka	1	1	0	20	405	378	268	11,512	406	379	268	11,532
18	Kerala	-	-	-	-	61	63	30	1,250	61	63	30	1,250
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	-	-	-	-	129	127	65	2,194	129	127	65	2,194
21	Maharashtra	3	1	1	11	801	754	665	18,459	804	755	666	18,470
22	Manipur	-	-	-	-	2	2	1	15	2	2	1	15
23	Meghalaya	-	-	-	-	(2)	-	1	40	(2)	-	1	40
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	1	1	1	-	1	1	1	-
26	Orissa	21	21	5	83	175	171	90	2,161	196	192	95	2,244
27	Puducherry	-	-	-	-	6	7	2	32	6	7	2	32
28	Punjab	-	(5)	(8)	15	122	108	53	2,549	122	103	45	2,565
29	Rajasthan	-	-	-	-	26	24	11	749	26	24	11	749
30	Sikkim	-	-	-	-	2	-	1	21	2	-	1	21
31	Tamil Nadu	-	-	-	-	547	525	305	8,454	547	525	305	8,454
32	Tripura	-	-	-	-	105	103	26	544	105	103	26	544
33	Uttar Pradesh	-	-	(0)	-	296	276	195	6,508	296	276	194	6,508
34	Uttarakhand	-	-	-	-	7	8	6	172	7	8	6	172
35	West Bengal	85	84	17	255	931	859	470	9,196	1,016	943	487	9,451
Grand Total		143	132	40	764	5,848	5,527	3,758	112,052	5,991	5,659	3,798	112,816

FORM L-25- (I)

: Geographical Distribution Channel - Individuals for the Period Ended 30th Sep 2017

Date: 30 Sep 2017

Geographical Distribution of Total Business													
Sl. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	907	906	6.00	214.09	733	708	372.21	17,558.39	1,640	1,614	378	17,772
3	Arunachal Pradesh	-	-	-	-	69	64	34.73	1,051.76	69	64	35	1,052
4	Assam	1	1	0.38	9.88	547	543	196.66	6,535.21	548	544	197	6,545
5	Bihar	1,090	1,090	14.90	397.44	273	260	93.73	2,900.54	1,363	1,350	109	3,298
6	Chandigarh	-	-	-	-	79	69	32.33	2,137.62	79	69	32	2,138
7	Chattisgarh	-	-	-	-	12	12	15.51	205.87	12	12	16	206
8	Dadra & NagraHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	1,323	1,268	1,031.36	28,560.63	1,323	1,268	1,031	28,561
11	Goa	-	-	-	-	10	10	15.67	305.80	10	10	16	306
12	Gujarat	10	9	21.17	278.00	317	311	148.78	5,843.18	327	320	170	6,121
13	Haryana	7	7	1.69	120.00	617	583	692.39	19,581.00	624	590	694	19,701
14	Himachal Pradesh	-	-	-	-	17	16	8.08	345.93	17	16	8	346
15	Jammu & Kashmir	-	-	-	-	8	7	4.71	268.00	8	7	5	268
16	Jharkhand	2	2	0.80	19.20	139	128	63.95	1,859.46	141	130	65	1,879
17	Karnataka	13	12	0.31	33.50	666	618	390.78	21,481.34	679	630	391	21,515
18	Kerala	-	-	-	-	129	133	71.99	2,539.47	129	133	72	2,539
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	-	-	-	-	254	250	110.95	4,306.74	254	250	111	4,307
21	Maharashtra	2	2	0.49	42.50	1,483	1,427	1,090.76	32,808.73	1,485	1,429	1,091	32,851
22	Manipur	-	-	-	-	4	4	3.25	63.38	4	4	3	63
23	Meghalaya	-	-	-	-	-	2	1.42	115.10	-	2	1	115
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	1	1	0.90	-	1	1	1	-
26	Orissa	39	39	8.98	149.38	306	303	144.55	3,752.41	345	342	154	3,902
27	Puducherry	-	-	-	-	14	15	6.29	133.85	14	15	6	134
28	Punjab	(3)	(3)	(9.24)	78.42	252	242	92.82	5,313.13	249	239	84	5,392
29	Rajasthan	-	-	0.10	-	64	60	23.90	1,633.55	64	60	24	1,634
30	Sikkim	-	-	-	-	2	1	1.20	30.10	2	1	1	30
31	Tamil Nadu	-	-	-	-	908	880	546.20	15,829.69	908	880	546	15,830
32	Tripura	-	-	-	-	166	164	48.57	820.12	166	164	49	820
33	Uttar Pradesh	2	2	(0.21)	0.50	570	547	317.53	11,405.77	572	549	317	11,406
34	Uttarakhand	6	6	0.03	1.20	17	16	7.38	384.07	23	22	7	385
35	West Bengal	165	163	25.71	433.71	1,626	1,523	809.67	16,543.73	1,791	1,686	835	16,977
Grand Total		2,241	2,236	71	1,778	10,606	10,165	6,378	204,315	12,847	12,401	6,449	206,092

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the Quarter Ended 30th Sep 2017

Date: 30 Sep 2017

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	8,987	13.36	4,120	-	8,987	13.36	4,120
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	0.00	-	
3	Assam	-	-	-	-	-	-	-	-	-	0.00	-	
4	Bihar	-	-	-	-	1	419	1	154	1	419	0.61	154
5	Chattisgarh	-	-	-	-	-	-	-	-	-	0.00	-	
6	Goa	-	-	-	-	-	-	-	-	-	0.00	-	
7	Gujarat	-	-	-	-	3	613	164	1,752	3	613	163.67	1,752
8	Haryana	-	-	-	-	4	21,364	143	21,249	4	21,364	142.86	21,249
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	0.00	-	
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	0.00	-	
11	Jharkhand	-	-	-	-	-	-	-	-	-	0.00	-	
12	Karnataka	-	-	-	-	5	519	78	5,222	5	519	77.94	5,222
13	Kerala	-	-	-	-	-	-	-	-	-	0.00	-	
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	0.00	-	
15	Maharashtra	-	-	-	-	4	21,879	3,964	48,641	4	21,879	3,964.37	48,641
16	Manipur	-	-	-	-	-	-	-	-	-	0.00	-	
17	Meghalaya	-	-	-	-	-	-	-	-	-	0.00	-	
18	Mizoram	-	-	-	-	-	-	-	-	-	0.00	-	
19	Nagaland	-	-	-	-	-	-	-	-	-	0.00	-	
20	Orissa	-	-	-	-	1	706	1	706	1	706	0.84	706
21	Punjab	-	-	-	-	-	-	-	-	-	0.00	-	
22	Rajasthan	-	-	-	-	-	-	-	-	-	0.00	0.00	
23	Sikkim	-	-	-	-	-	-	-	-	-	0.00	-	
24	Tamil Nadu	-	-	-	-	-	61	0	297	-	61	0.31	297
25	Tripura	-	-	-	-	-	-	-	-	-	0.00	-	
26	Uttar Pradesh	-	-	-	-	-	305	0	123	-	305	0.06	123
27	Uttarakhand	-	-	-	-	-	-	-	-	-	0.00	-	
28	West Bengal	-	-	-	-	1	1,509	104	36,256	1	1,509	103.60	36,256
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	0.00	-	
30	Chandigarh	-	-	-	-	-	-	-	-	-	0.00	-	
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	0.00	-	
32	Daman & Diu	-	-	-	-	-	-	-	-	-	0.00	-	
33	Delhi	-	-	-	-	4	27,669	234	18,079	4	27,669	234.27	18,079
34	Lakshadweep	-	-	-	-	-	-	-	-	-	0.00	-	
35	Puduchery	-	-	-	-	-	-	-	-	-	0.00	-	
	Total	-	-	-	-	23	84,031	4,702	136,599	23	84,031	4,702	136,599

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the Period Ended 30th Sep 2017

Date: 30 Sep 2017

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	16,267	25	7,035	-	16,267	25	7,035
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	1	419	1	154	1	419	1	154
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	3	700	173	1,794	3	700	173	1,794
8	Haryana	-	-	-	-	31	97,340	900	333,556	31	97,340	900	333,556
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	7	4,202	130	7,779	7	4,202	130	7,779
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	7	30,107	4,377	77,897	7	30,107	4,377	77,897
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	706	1	706	1	706	1	706
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	182	1	1,156	-	182	1	1,156
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	570	11	(1)	-	570	11	(1)
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	3	2,817	127	46,313	3	2,817	127	46,313
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	6	33,607	283	18,627	6	33,607	283	18,627
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	59	186,917	6,030	495,016	59	186,917	6,030	495,016

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

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

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th Sep 2017

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	684.13
	Investments (Policyholders)	8A	3,909.57
	Investments (Linked Liabilities)	8B	4,464.84
2	Loans	9	0.00
3	Fixed Assets	10	12.70
4	Current Assets		
	a. Cash & Bank Balance	11	36.96
	b. Advances & Other Assets	12	389.07
5	Current Liabilities		
	a. Current Liabilities	13	419.22
	b. Provisions	14	16.31
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,347.10
	Application of Funds as per Balance Sheet (A)		10,408.84
	Less: Other Assets		
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	12.70
3	Cash & Bank Balance (if any)	11	36.96
4	Advances & Other Assets (if any)	12	389.07
5	Current Liabilities	13	419.22
6	Provisions	14	16.31
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,347.10
	TOTAL (B)		1,350.30
	Investment Assets	(A-B)	9,058.54

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

A. Life Fund

B. Pension & General Annuity and Group Business

C. Unit Linked Funds

9058.54

4235.83

357.87

4464.84

9058.54

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM ¹	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Sec	Not Less than 25%	0.00	257.26	93.62	4.30	2375.90	2731.09	64.5%	0.00	2731.09	2941.98
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	0.00	344.66	93.62	6.19	2395.06	2839.54	67.0%	0.00	2839.54	3053.87
3	Investment subject to Exposure Norms											
	a. Infrastructure/ Social/ Housing Sector											
	1. Approved Investments	Not Less than 15%	0.00	267.39	38.23	3.17	778.33	1087.12	25.7%	0.01	1087.13	1149.80
	2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
	b. i) Approved Investments	Not exceeding 35%	0.00	72.16	50.58	1.23	186.15	310.11	7.3%	-1.10	309.01	315.52
	ii) Other Investments		0.00	0.03	0.00	0.01	0.10	0.15	0.0%	0.01	0.15	0.15
	TOTAL LIFE FUND	100%	0.00	684.24	182.42	10.60	3359.65	4236.91		-1.08	4235.83	4519.35

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
		PAR	NON PAR						
		(a)	(b)						
1	Central Govt. Sec	Not Less than 20%	0.00	194.83	194.83	54.4%	0.00	194.83	207.86
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	0.00	197.16	197.16	55.1%	0.00	197.16	210.21
3	Balance in Approved Investment	Not Exceeding 60%	0.00	160.71	160.71	44.9%	0.00	160.71	166.05
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	0.00	357.87	357.87	100.0%		357.87	376.25

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %	
		PAR	NON PAR			
		(a)	(b)			
1	Approved Investments	Not Less than 75%	128.90	4103.97	4232.87	94.8%
2	Other Investments	Not More than 25%	0.30	231.66	231.96	5.2%
	TOTAL LINKED INSURANCE FUND	100%	129.20	4335.64	4464.84	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: 12/10/2017

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

Karni S Arha
Chief Financial Officer

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to Item 'C' of FORM 3A (Part A)

Periodicity of Submission: Quarterly

Statement as on: 30th September 2017

	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund						
PARTICULARS	ULGF00210/03/2006GROUPB ALAN122	ULGF00531/03/2006GROUPC ASHF122	ULGF00310/03/2006GROUPDEBTF 122	ULGF00410/03/2006GROUPG ROWT122	ULGF00113/07/2005GROUPSE CUR122	ULGF00613/02/2009GROUPS DEBT122						
Opening Balance (Market Value)	28.54	2.00	226.38	11.63	51.33	0.24						
Add: Inflow during the Quarter	0.45	2.54	7.76	1.99	27.97	0.00						
Increase / (Decrease) Value of Inv [Net]	0.35	0.02	2.31	0.16	0.52	0.00						
Less: Outflow during the Quarter	0.94	2.45	4.02	0.42	0.50	0.00						
TOTAL INVESTIBLE FUNDS (MKT VALUE)	28.39	2.11	232.43	13.36	79.31	0.23						
INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPB ALAN122	ULGF00531/03/2006GROUPC ASHF122	ULGF00310/03/2006GROUPDEBTF 122	ULGF00410/03/2006GROUPG ROWT122	ULGF00113/07/2005GROUPSE CUR122	ULGF00613/02/2009GROUPS DEBT122						
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	5.99	21.1%	1.47	69.7%	86.29	37.1%	1.71	12.8%	27.12	34.2%	0.22	94.7%
State Government Securities	0.33	1.2%	0.00	0.0%	4.68	2.0%	0.52	3.9%	1.15	1.4%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.76	3.5%	0.00	0.0%
Corporate Bonds	2.91	10.3%	0.11	5.4%	26.03	11.2%	1.23	9.2%	4.10	5.2%	0.00	0.0%
Infrastructure Bonds	6.31	22.2%	0.00	0.0%	94.35	40.6%	1.70	12.7%	25.64	32.3%	0.00	0.0%
Equity	9.62	33.9%	0.00	0.0%	0.00	0.0%	5.75	43.0%	9.55	12.0%	0.00	0.0%
Money Market Investments	2.87	10.1%	0.06	3.1%	17.56	7.6%	1.72	12.9%	9.15	11.5%	0.01	4.9%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.30	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	28.04	98.8%	1.65	78.2%	229.22	98.6%	12.62	94.5%	79.45	100.2%	0.23	99.6%
Current Assets:												
Accrued Interest	0.39	1.4%	0.01	0.4%	6.00	2.6%	0.13	1.0%	1.58	2.0%	0.00	0.0%
Dividend Recievable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.09	0.3%	0.45	21.5%	1.97	0.8%	0.09	0.7%	0.05	0.1%	0.00	0.4%
Receivable for Sale of Investments	0.09	0.3%	0.00	0.0%	0.00	0.0%	0.06	0.4%	0.09	0.1%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.45	-1.6%	0.00	0.0%	-4.72	-2.0%	-0.23	-1.8%	-2.09	-2.6%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.04	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.11	0.4%	0.46	21.8%	3.21	1.4%	0.04	0.3%	-0.38	-0.5%	0.00	0.4%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.24	0.8%	0.00	0.0%	0.00	0.0%	0.15	1.1%	0.24	0.3%	0.00	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.54	4.1%	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%	0.00	0.0%
Sub Total (C)	0.24	0.8%	0.00	0.0%	0.00	0.0%	0.70	5.2%	0.24	0.3%	0.00	0.0%
Total (A + B + C)	28.39	100.0%	2.11	100.0%	232.43	100.0%	13.36	100.0%	79.31	100.0%	0.23	100.0%
Fund Carried Forward (as per LB 2)	28.39		2.11		232.43		13.36		79.31		0.23	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2017

	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund						
PARTICULARS	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFR AF122	ULIF01122/01/2008PNSNINDE XF122						
Opening Balance (Market Value)	61.48	14.90	78.78	16.00	9.78	162.18						
Add: Inflow during the Quarter	1.75	1.00	1.90	0.58	0.35	2.56						
Increase / (Decrease) Value of Inv [Net]	0.74	0.17	0.94	0.21	0.20	5.08						
Less: Outflow during the Quarter	6.49	2.04	7.13	1.78	0.76	12.24						
TOTAL INVESTIBLE FUNDS (MKT VALUE)	57.48	14.03	74.49	15.01	9.57	157.58						
INVESTMENT OF UNIT FUND	ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122		ULIF02525/01/2010PNSNINFR AF122		ULIF01122/01/2008PNSNINDE XF122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	13.15	22.9%	2.94	21.0%	13.16	17.7%	2.02	13.4%	0.00	0.0%	0.00	0.0%
State Government Securities	0.67	1.2%	0.43	3.1%	0.60	0.8%	0.19	1.3%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	5.25	9.1%	1.53	10.9%	5.43	7.3%	1.46	9.7%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	14.78	25.7%	2.82	20.1%	11.30	15.2%	1.79	11.9%	0.00	0.0%	0.00	0.0%
Equity	19.72	34.3%	4.83	34.4%	37.74	50.7%	7.35	49.0%	8.57	89.5%	136.58	86.7%
Money Market Investments	2.97	5.2%	1.19	8.5%	1.50	2.0%	1.24	8.3%	0.44	4.6%	2.27	1.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	56.53	98.3%	13.75	98.0%	69.73	93.6%	14.05	93.6%	9.01	94.1%	138.84	88.1%
Current Assets:												
Accrued Interest	1.00	1.7%	0.23	1.7%	0.70	0.9%	0.12	0.8%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.01	0.0%	0.00	0.0%	0.02	0.0%	0.00	0.0%	0.02	0.2%	0.05	0.0%
Bank Balance	-0.01	0.0%	0.01	0.1%	-0.20	-0.3%	-0.01	-0.1%	0.01	0.2%	-0.13	-0.1%
Receivable for Sale of Investments	0.18	0.3%	0.04	0.3%	0.38	0.5%	0.07	0.5%	0.15	1.5%	2.98	1.9%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.70	-1.2%	-0.12	-0.9%	-0.70	-0.9%	-0.14	-0.9%	0.00	0.0%	-2.20	-1.4%
Fund Mgmt Charges Payable	-0.01	0.0%	0.00	0.0%	-0.02	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.47	0.8%	0.16	1.1%	0.18	0.2%	0.04	0.3%	0.18	1.9%	0.69	0.4%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.49	0.8%	0.12	0.9%	0.97	1.3%	0.19	1.3%	0.39	4.0%	3.20	2.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	3.61	4.8%	0.72	4.8%	0.00	0.0%	14.85	9.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.49	0.8%	0.12	0.9%	4.58	6.1%	0.91	6.1%	0.39	4.0%	18.05	11.5%
Total (A + B + C)	57.48	100.0%	14.03	100.0%	74.49	100.0%	15.01	100.0%	9.57	100.0%	157.58	100.0%
Fund Carried Forward (as per LB 2)	57.48		14.03		74.49		15.01		9.57		157.58	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2017

	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund						
PARTICULARS	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUF ND122	ULIF00803/03/2005PNSNSECU RE122	ULIF01408/02/2008PNSPROTE CT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPRO FIT122						
Opening Balance (Market Value)	33.69	22.25	52.63	29.60	8.59	13.33						
Add: Inflow during the Quarter	1.07	1.13	0.07	1.05	0.93	0.05						
Increase / (Decrease) Value of Inv [Net]	1.07	1.30	0.54	0.32	0.09	0.26						
Less: Outflow during the Quarter	5.59	2.04	1.40	3.44	2.49	0.21						
TOTAL INVESTIBLE FUNDS (MKT VALUE)	30.25	22.64	51.83	27.52	7.12	13.44						
INVESTMENT OF UNIT FUND	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUF ND122	ULIF00803/03/2005PNSNSECU RE122	ULIF01408/02/2008PNSPROTE CT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPRO FIT122						
	Actual Inv.	% Actual	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%	17.06	32.9%	9.45	34.3%	1.84	25.9%	5.71	42.5%
State Government Securities	0.00	0.0%	0.00	0.0%	0.80	1.5%	0.42	1.5%	0.37	5.3%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.11	0.8%
Corporate Bonds	0.00	0.0%	0.00	0.0%	5.99	11.6%	4.11	14.9%	1.30	18.3%	1.61	12.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	17.77	34.3%	8.23	29.9%	2.20	30.8%	3.88	28.9%
Equity	26.09	86.3%	20.95	92.5%	7.55	14.6%	4.06	14.8%	1.12	15.7%	1.51	11.2%
Money Market Investments	0.61	2.0%	0.60	2.7%	2.22	4.3%	0.93	3.4%	0.23	3.3%	0.12	0.9%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	26.70	88.3%	21.56	95.2%	51.39	99.1%	27.20	98.8%	7.07	99.3%	12.93	96.2%
Current Assets:												
Accrued Interest	0.00	0.0%	0.00	0.0%	1.14	2.2%	0.72	2.6%	0.14	2.0%	0.47	3.5%
Dividend Recievable	0.01	0.0%	0.09	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.01	0.0%	0.05	0.2%	0.01	0.0%	0.01	0.0%	0.00	0.0%	-0.01	0.0%
Receivable for Sale of Investments	0.53	1.7%	0.00	0.0%	0.07	0.1%	0.04	0.1%	0.08	1.2%	0.01	0.1%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-0.42	-1.4%	0.00	0.0%	-0.96	-1.8%	-0.53	-1.9%	-0.21	-2.9%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.01	0.0%	-0.01	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.12	0.4%	0.13	0.6%	0.26	0.5%	0.22	0.8%	0.02	0.3%	0.48	3.5%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.61	2.0%	0.71	3.2%	0.19	0.4%	0.10	0.4%	0.03	0.4%	0.03	0.2%
Mutual funds- Exchange traded funds	2.81	9.3%	0.24	1.1%	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%	0.00	0.0%
Sub Total (C)	3.43	11.3%	0.96	4.2%	0.19	0.4%	0.10	0.4%	0.03	0.4%	0.03	0.2%
Total (A + B + C)	30.25	100.0%	22.64	100.0%	51.83	100.0%	27.52	100.0%	7.12	100.0%	13.44	100.0%
Fund Carried Forward (as per LB 2)	30.25		22.64		51.83		27.52		7.12		13.44	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2017

	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
PARTICULARS	ULIF00106/06/2002LIFBALAN-CE122	ULIF01508/01/2010LIBALAN-II122	ULIF01306/02/2008LIFEDEBTF-U122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122
Opening Balance (Market Value)	446.48	173.79	5.53	147.86	80.89	290.11
Add: Inflow during the Quarter	12.25	12.22	1.91	10.59	1.98	26.28
Increase / (Decrease) Value of Inv [Net]	5.31	2.08	0.07	1.53	1.52	5.48
Less: Outflow during the Quarter	34.47	15.61	1.58	14.19	4.75	27.86
TOTAL INVESTIBLE FUNDS (MKT VALUE)	429.57	172.48	5.93	145.79	79.64	294.02

INVESTMENT OF UNIT FUND	ULIF00106/06/2002LIFBALAN-CE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTF-U122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	98.92	23.0%	32.52	18.9%	2.28	38.5%	54.43	37.3%	0.00	0.0%	0.00	0.0%
State Government Securities	5.04	1.2%	2.93	1.7%	0.55	9.3%	3.36	2.3%	0.00	0.0%	0.00	0.0%
Other Approved Securities	1.99	0.5%	0.77	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	53.01	12.3%	22.88	13.3%	1.22	20.6%	27.40	18.8%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	93.46	21.8%	30.34	17.6%	1.60	27.0%	53.74	36.9%	0.00	0.0%	0.00	0.0%
Equity	145.22	33.8%	67.89	39.4%	0.00	0.0%	0.00	0.0%	69.81	87.7%	252.42	85.9%
Money Market Investments	26.48	6.2%	12.77	7.4%	0.18	3.1%	11.23	7.7%	0.60	0.8%	9.41	3.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	424.11	98.7%	170.10	98.6%	5.84	98.4%	150.16	103.0%	70.41	88.4%	261.83	89.1%
Current Assets:												
Accrued Interest	6.04	1.4%	2.11	1.2%	0.18	3.1%	3.28	2.2%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.06	0.0%	0.03	0.0%	0.00	0.0%	0.00	0.0%	0.03	0.0%	0.10	0.0%
Bank Balance	-0.26	-0.1%	0.03	0.0%	0.01	0.2%	0.09	0.1%	0.08	0.1%	0.79	0.3%
Receivable for Sale of Investments	1.31	0.3%	0.61	0.4%	0.00	0.0%	0.00	0.0%	0.71	0.9%	2.59	0.9%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-5.14	-1.2%	-2.04	-1.2%	-0.10	-1.7%	-7.70	-5.3%	-0.31	-0.4%	-1.30	-0.4%
Fund Mgmt Charges Payable	-0.10	0.0%	-0.05	0.0%	0.00	0.0%	-0.04	0.0%	-0.03	0.0%	-0.08	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	1.90	0.4%	0.69	0.4%	0.09	1.6%	-4.37	-3.0%	0.49	0.6%	2.11	0.7%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	3.56	0.8%	1.69	1.0%	0.00	0.0%	0.00	0.0%	1.96	2.5%	6.99	2.4%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.78	8.5%	23.09	7.9%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	3.56	0.8%	1.69	1.0%	0.00	0.0%	0.00	0.0%	8.74	11.0%	30.08	10.2%
Total (A + B + C)	429.57	100.0%	172.48	100.0%	5.93	100.0%	145.79	100.0%	79.64	100.0%	294.02	100.0%
Fund Carried Forward (as per LB 2)	429.57		172.48		5.93		145.79		79.64		294.02	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2017

	Unit Linked Growth Fund	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
PARTICULARS	ULIF00527/01/2004LIFEGROWTH122	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRA F122	ULIF01002/01/2008LIFEINDEX F122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTEC T122
Opening Balance (Market Value)	1249.87	159.03	44.90	106.09	107.78	44.89
Add: Inflow during the Quarter	29.78	8.17	1.49	2.03	2.95	2.19
Increase / (Decrease) Value of Inv [Net]	17.87	2.09	0.97	3.28	3.24	0.49
Less: Outflow during the Quarter	112.78	14.20	3.86	5.74	13.24	3.86
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1184.74	155.09	43.50	105.66	100.72	43.72
INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGROWTH122	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRA F122	ULIF01002/01/2008LIFEINDEX F122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTEC T122
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)						
Central Govt Securities	96.04	8.1%	12.82	8.3%	0.00	0.0%
State Government Securities	5.33	0.5%	0.70	0.5%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	81.92	6.9%	6.90	4.4%	0.00	0.0%
Infrastructure Bonds	64.42	5.4%	11.34	7.3%	0.00	0.0%
Equity	808.48	68.2%	107.25	69.1%	39.05	89.8%
Money Market Investments	20.13	1.7%	1.78	1.1%	1.81	4.2%
Mutual funds	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%
Sub Total (A)	1076.32	90.8%	140.79	90.8%	40.86	93.9%
Current Assets:						
Accrued Interest	6.54	0.6%	0.72	0.5%	0.00	0.0%
Dividend Recievable	0.34	0.0%	0.04	0.0%	0.10	0.2%
Bank Balance	-0.87	-0.1%	0.09	0.1%	0.01	0.0%
Receivable for Sale of Investments	8.04	0.7%	1.05	0.7%	0.67	1.5%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities						
Payable for Investments	-3.74	-0.3%	-0.55	-0.4%	0.00	0.0%
Fund Mgmt Charges Payable	-0.35	0.0%	-0.04	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	9.96	0.8%	1.33	0.9%	0.77	1.8%
Other Investments (<=25%)						
Corporate Bonds	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%
Equity	21.33	1.8%	2.81	1.8%	1.88	4.3%
Mutual funds- Exchange traded funds	77.14	6.5%	10.17	6.6%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	98.46	8.3%	12.98	8.4%	1.88	4.3%
Total (A + B + C)	1184.74	100.0%	155.09	100.0%	43.50	100.0%
Fund Carried Forward (as per LB 2)	1184.74		155.09		43.50	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2017

	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund						
PARTICULARS	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFN D122	ULIF00627/01/2004LIFESECUR E122	ULIF00225/06/2002LIFWPROF IT122	ULIF02903/05/2010LIFELIQUI D122	ULIF03020/07/2010LIFEWEAL TH122						
Opening Balance (Market Value)	54.87	146.66	221.46	116.94	0.00	8.92						
Add: Inflow during the Quarter	6.64	3.57	7.32	2.91	0.00	0.00						
Increase / (Decrease) Value of Inv [Net]	0.55	8.47	2.29	2.40	0.00	0.12						
Less: Outflow during the Quarter	10.46	12.56	16.24	6.49	0.00	0.30						
TOTAL INVESTIBLE FUNDS (MKT VALUE)	51.60	146.14	214.83	115.76	0.00	8.74						
INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFN D122	ULIF00627/01/2004LIFESECUR E122	ULIF00225/06/2002LIFWPROF IT122	ULIF02903/05/2010LIFELIQUI D122	ULIF03020/07/2010LIFEWEAL TH122						
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	15.96	30.9%	0.00	0.0%	73.51	34.2%	38.10	32.9%	0.00	0.0%	5.80	66.4%
State Government Securities	1.04	2.0%	0.00	0.0%	3.29	1.5%	0.00	0.0%	0.00	0.0%	0.74	8.5%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.41	3.8%	0.00	0.0%	0.00	0.0%
Corporate Bonds	6.25	12.1%	0.00	0.0%	29.01	13.5%	9.43	8.1%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	17.86	34.6%	0.00	0.0%	62.99	29.3%	39.82	34.4%	0.00	0.0%	1.97	22.5%
Equity	7.57	14.7%	137.44	94.0%	31.16	14.5%	12.94	11.2%	0.00	0.0%	0.00	0.0%
Money Market Investments	3.44	6.7%	2.29	1.6%	13.31	6.2%	3.43	3.0%	0.00	0.0%	0.03	0.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.80	3.3%	0.00	0.0%	0.00	0.0%
Sub Total (A)	52.11	101.0%	139.73	95.6%	213.27	99.3%	111.94	96.7%	0.00	0.0%	8.54	97.7%
Current Assets:												
Accrued Interest	1.02	2.0%	0.00	0.0%	4.54	2.1%	6.63	5.7%	0.00	-0.2%	0.20	2.3%
Dividend Recievable	0.00	0.0%	0.59	0.4%	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.11	0.2%	-0.29	-0.2%	-0.10	0.0%	-3.18	-2.7%	0.00	972.0%	0.00	0.0%
Receivable for Sale of Investments	0.07	0.1%	0.00	0.0%	0.28	0.1%	0.10	0.1%	0.00	-871.8%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities												
Payable for Investments	-1.88	-3.6%	0.00	0.0%	-3.93	-1.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.04	0.0%	-0.04	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	-0.69	-1.3%	0.26	0.2%	0.77	0.4%	3.56	3.1%	0.00	100.0%	0.20	2.3%
Other Investments (<=25%)												
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.19	0.4%	4.57	3.1%	0.79	0.4%	0.27	0.2%	0.00	0.0%	0.00	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	1.59	1.1%	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%	0.00	0.0%
Sub Total (C)	0.19	0.4%	6.15	4.2%	0.79	0.4%	0.27	0.2%	0.00	0.0%	0.00	0.0%
Total (A + B + C)	51.60	100.0%	146.14	100.0%	214.83	100.0%	115.76	100.0%	0.00	100.0%	8.74	100.0%
Fund Carried Forward (as per LB 2)	51.60		146.14		214.83		115.76		0.00	100.00%	8.74	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

PART - B

Periodicity of Submission: Quarterly

Rs. Crore

Statement as on: 30th September 2017

	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISPLCY122	
Opening Balance (Market Value)	0.01	131.50	222.84	4583.75
Add: Inflow during the Quarter	0.00	4.39	15.50	205.31
Increase / (Decrease) Value of Inv [Net]	0.00	2.46	2.98	77.49
Less: Outflow during the Quarter	0.01	13.89	35.71	401.71
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.00	124.46	205.61	4464.84

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.00	0.0%	0.00	0.0%	181.92	88.5%	815.31	18.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	33.82	0.8%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	10.04	0.2%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	307.02	6.9%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	579.67	13.0%
Equity	0.00	0.0%	99.46	79.9%	0.00	0.0%	2,264.56	50.7%
Money Market Investments	0.00	0.0%	11.38	9.1%	24.63	12.0%	193.74	4.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.10	0.1%
Sub Total (A)	0.00	0.0%	110.84	89.1%	206.55	100.5%	4,208.25	94.3%
Current Assets:								
Accrued Interest	0.00	-0.1%	0.00	0.0%	0.01	0.0%	44.85	1.0%
Dividend Recievable	0.00	0.0%	0.04	0.0%	0.00	0.0%	1.65	0.0%
Bank Balance	0.00	98.1%	0.08	0.1%	-0.93	-0.5%	(2.13)	0.0%
Receivable for Sale of Investments	0.00	0.0%	1.02	0.8%	0.00	0.0%	25.25	0.6%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Less: Current Liabilities								
Payable for Investments	0.00	0.0%	-0.45	-0.4%	0.00	0.0%	(43.94)	-1.0%
Fund Mgmt Charges Payable	0.00	2.0%	-0.03	0.0%	-0.02	0.0%	(1.04)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.02)	0.0%
Sub Total (B)	0.00	100.0%	0.67	0.5%	-0.94	-0.5%	24.62	0.6%
Other Investments (<=25%)								
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	2.85	2.3%	0.00	0.0%	60.88	1.4%
Mutual funds- Exchange traded funds	0.00	0.0%	10.10	8.1%	0.00	0.0%	171.08	3.8%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.00	0.0%	12.95	10.4%	0.00	0.0%	231.96	5.2%
Total (A + B + C)	0.00	100.0%	124.46	100.0%	205.61	100.0%	4,464.84	100.0%
Fund Carried Forward (as per LB 2)	0.00		124.46		205.61		4,464.84	

Date : 12/10/2017

Note:

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

Karni S Arha

Chief Financial Officer

FORM L-28 - ULIP - NAV - 3A

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to FORM 3A (Part B)

Statement for the period: 30th September 2017

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

														Rs.Crore
No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	6/6/2002	Non Par	429.57	64.2934	64.2934	63.5552	61.369	58.551	58.892	9.2%	9.4%	65.2808
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	57.48	50.2341	50.2341	49.6656	47.997	45.747	45.991	9.2%	9.5%	51.0260
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,184.74	55.4597	55.4597	54.7306	52.475	47.552	49.399	12.3%	8.9%	57.2797
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	214.83	27.6163	27.6163	27.3367	26.500	25.854	25.558	8.1%	10.0%	27.8335
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	74.49	32.8159	32.8159	32.4530	31.225	29.105	29.721	10.4%	8.7%	33.6281
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	3/3/2005	Non Par	51.83	25.9790	25.9790	25.7191	24.904	24.318	23.920	8.6%	10.3%	26.1812
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	79.31	27.3217	27.3217	27.0099	26.168	25.455	25.143	8.7%	10.3%	27.5047
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBT122	3/10/2006	Non Par	232.43	25.7115	25.7115	25.4515	24.659	24.579	23.968	7.3%	10.6%	25.8058
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	28.39	24.9927	24.9927	24.6914	23.841	22.717	22.739	9.9%	10.3%	25.3818
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	3/10/2006	Non Par	13.36	29.4290	29.4290	28.9814	27.869	25.870	26.406	11.4%	10.4%	30.0622
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	3/31/2006	Non Par	2.11	23.6595	23.6595	23.3480	23.027	22.739	22.377	5.7%	7.0%	23.6595
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	43.72	24.1040	24.1040	23.8448	23.113	22.555	22.262	8.3%	10.1%	24.2930
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	105.66	16.5634	16.5634	16.0753	15.465	13.812	14.534	14.0%	7.2%	17.1702
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	1/22/2008	Non Par	157.58	20.3903	20.3903	19.7867	19.036	16.996	17.884	14.0%	7.2%	21.1488
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	79.64	23.4669	23.4669	23.0489	22.140	19.531	20.622	13.8%	8.8%	24.4407
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	5.93	23.7199	23.7199	23.4275	22.747	22.657	22.049	7.6%	10.3%	23.7997
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	27.52	21.5381	21.5381	21.3186	20.651	20.165	19.897	8.2%	10.1%	21.7157
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	2/13/2009	Non Par	0.23	18.9534	18.9534	18.7068	18.473	18.239	17.996	5.3%	7.9%	18.9534
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	1/8/2010	Non Par	146.14	14.5105	14.5105	13.7129	14.398	12.897	12.199	18.9%	10.1%	14.9495
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	1/8/2010	Non Par	100.72	18.2394	18.2394	17.7245	17.080	15.266	16.092	13.3%	6.6%	18.9310
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	1/8/2010	Non Par	155.09	19.4762	19.4762	19.2322	18.449	16.707	17.326	12.4%	9.1%	20.1237
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	1/8/2010	Non Par	172.48	19.1893	19.1893	18.9656	18.315	17.358	17.553	9.3%	9.3%	19.5323
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	294.02	22.3582	22.3582	21.9468	21.071	18.574	19.571	14.2%	9.2%	23.2662
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	1/8/2010	Non Par	145.79	19.3444	19.3444	19.1453	18.597	18.529	18.107	6.8%	10.2%	19.4082
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	43.50	12.5006	12.5006	12.2459	11.969	10.460	10.487	19.2%	7.0%	13.0462
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	1/8/2010	Non Par	51.60	18.7174	18.7174	18.5255	17.978	17.593	17.390	7.6%	9.7%	18.8601
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	1/25/2010	Non Par	30.25	20.0149	20.0149	19.4164	18.686	16.668	17.545	14.1%	7.2%	20.7610
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	1/25/2010	Non Par	22.64	14.7721	14.7721	13.9498	14.636	13.084	12.377	19.4%	10.2%	15.2190
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	14.03	18.5737	18.5737	18.3813	17.777	16.956	17.028	9.1%	9.5%	18.8764
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	15.01	20.3957	20.3957	20.1403	19.377	17.995	18.414	10.8%	9.3%	20.8912
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	1/25/2010	Non Par	9.57	13.0155	13.0155	12.7602	12.452	10.890	10.911	19.3%	6.3%	13.5867
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	7.12	18.9199	18.9199	18.7603	18.189	17.803	17.577	7.6%	9.5%	19.0943
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.00	12.4150	12.4150	12.4150	12.415	12.415	12.415	0.0%	0.6%	12.4150
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	8.74	16.7497	16.7497	16.5226	16.251	15.863	15.728	6.5%	7.6%	16.7554
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISPLCY122	1/27/2011	Non Par	205.61	16.1847	16.1847	15.9602	15.737	15.515	15.281	5.9%	6.8%	16.1847
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	3/25/2011	Non Par	0.00	17.0280	17.0280	16.9359	16.627	16.461	16.161	5.4%	7.7%	17.0397
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	124.46	18.8854	18.8854	18.5583	17.869	15.872	16.654	13.4%	8.5%	19.5946
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	115.76	23.0454	23.0454	22.5113	21.995	21.496	20.998	9.8%	8.1%	23.0454
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	13.44	23.3643	23.3643	22.8228	22.300	21.794	21.289	9.7%	8.3%	23.3643
	Total				4,464.84									

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 : 12- 12/10/2017

Note: 1. * NAV should reflect the published NAV on the reporting date
2. NAV should be upto 4 decimals

Karni S Arha
Chief Financial Officer

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

FORM L-29 Detail regarding debt securities

Unit Linked (Rs in cr)

Detail Regarding debt securities									
	MARKET VALUE				Book Value				
	As at 30 Sep 2017	as % of total for this class	As at 30 Sep 2016	as % of total for this class	As at 30 Sep 2017	as % of total for this class	As at 30 Sep 2016	as % of total for this class	
Break down by credit rating									
AAA rated	1,780	91.9%	1,893	94.7%	1,749	92.3%	1,807	94.8%	
AA or better	156	8.1%	106	5.3%	147	7.7%	100	5.2%	
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
	1,936	100.00%	2,000	100.00%	1,896	100.00%	1,907	100.0%	
BREAKDOWN BY RESIDUALMATURITY									
Up to 1 year	379	19.6%	491	24.6%	379	20.0%	491	25.7%	
more than 1 year and upto 3years	59	3.1%	49	2.5%	59	3.1%	48	2.5%	
More than 3years and up to 7years	528	27.3%	302	15.1%	506	26.7%	284	14.9%	
More than 7 years and up to 10 years	740	38.2%	467	23.4%	734	38.7%	445	23.4%	
More than 10 years and up to 15 years	61	3.1%	238	11.9%	60	3.2%	226	11.9%	
More than 15 years and up to 20 years	34	1.8%	124	6.2%	34	1.8%	113	5.9%	
Above 20 years	135	7.0%	328	16.4%	124	6.5%	301	15.8%	
	1,936	100.00%	2,000	100.0%	1,896	100.0%	1,907	100.0%	
Breakdown by type of the issuer									
Central Government	815	42.1%	1,078	53.9%	815	43.0%	1,040	54.5%	
State Government	34	1.7%	6	0.3%	34	1.8%	6	0.3%	
Corporate Securities	1,087	56.1%	915	45.8%	1,047	55.2%	862	45.2%	
	1,936	100.00%	2,000	100.0%	1,896	100.00%	1,907	100.0%	

Non Unit Linked
(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 Sep 2017	as % of total for this class	As at 30 Sep 2016	as % of total for this class	As at 30 Sep 2017	as % of total for this class	As at 30 Sep 2016	as % of total for this class
Break down by credit rating								
AAA rated	4,492	99.4%	4,204	100.0%	4,492	99.4%	4,204	100.0%
AA or better	25	0.6%	0	0.0%	25	0.6%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	4,517	100.00%	4,204	100.00%	4,517	100.00%	4,204	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	253	5.6%	690	16.4%	253	5.6%	690	16.4%
more than 1 year and upto 3years	373	8.3%	137	3.3%	373	8.3%	137	3.3%
More than 3years and up to 7years	301	6.7%	366	8.7%	301	6.7%	366	8.7%
More than 7 years and up to 10 years	425	9.4%	241	5.7%	425	9.4%	241	5.7%
More than 10 years and up to 15 years	1,072	23.7%	947	22.5%	1,072	23.7%	947	22.5%
More than 15 years and up to 20 years	711	15.8%	601	14.3%	711	15.8%	601	14.3%
Above 20 years	1,381	30.6%	1,223	29.1%	1,381	30.6%	1,223	29.1%
	4,517	100.00%	4,204	100.00%	4,517	100.00%	4,204	100.00%
Breakdown by type of the issuer								
Central Government	2,926	64.8%	2,741	65.2%	2,926	64.8%	2,741	65.2%
State Government	111	2.5%	181	4.3%	111	2.5%	181	4.3%
Corporate Securities	1,480	32.8%	1,282	30.5%	1,480	32.8%	1,282	30.5%
	4,517	100.00%	4,204	100.00%	4,517	100.00%	4,204	100.00%

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Non-ULIP includes Shareholder fund.
4. Fixed Deposit are considered as Equity and Equity related instrument as per IRDAI Investment return guidelines.
5. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
6. Reverse Repo with underlying as Gsec has been classified as Corporate Securities and AAA rated instrument.
7. AAA rated includes all Sovereign rated instruments#

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
			Q2 '17-18	YTD Sep '17	Q2 '16-17	YTD Sep '16
Aviva Group Holdings Limited	Significant Influence	Net Balance Receivable/ (Payable)	-	(1.20)	(1.20)	(1.20)
Aviva PLC	Significant Influence	Net Balance Receivable/ (Payable)	-	(26.61)	(29.65)	(29.65)
AVIVA Central Services UK Limited	Significant Influence	Net Balance Receivable/ (Payable)	(120.98)	-	-	-
Aviva Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses			(8.48)	(8.48)
		Net Balance Receivable/ (Payable)	(0.67)	-	(8.48)	(8.48)
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	-	-	-	(13.70)
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	29.49	57.48	-	-
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(78.16)	(152.07)	(248.88)	(325.50)

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

BOD and Key Person Information			July-Sep, 2017	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Ajay Dua	Director	NA	NA
2	Dr Anand Chand Burman	Director	NA	NA
3	Bobby Parikh	Director	NA	NA
4	David Elliot	Additional Director	27-07-2017*	NA
5	Falguni Sanjay Nayar	Director	NA	NA
6	Lee Patrick Callaghan	Director	NA	NA
7	Mohit Burman	Director	NA	NA
8	Pradip Burman	Director	NA	NA
9	Pritam Das Narang	Director	NA	NA
10	Nishit Piyush Majmudar	Director	NA	NA
11	Trevor Bull	Chief Executive Officer & Managing Director	NA	NA
12	Vivek Saxena	General Counsel	NA	NA
13	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
14	Sanjeeb Kumar	Appointed Actuary & Chief Risk Officer	NA	NA
15	Karni Singh Arha	Chief Financial Officer & Chief Operations, IT and Customer Services Officer	NA	NA
16	Vijayalakshmi Natarajan	Chief Compliance Officer	NA	NA
17	Prashant Kalaver	Chief of Internal Audit	NA	NA
18	Prashant Sharma	Chief Investment officer	NA	NA
19	Amit Malik	Chief People Officer	NA	NA
20	Mahesh Misra	Chief Distribution Officer	NA	NA
21	Nisha Prabhakar	Company Secretary	NA	NA
22	Kunal Anand	Chief Strategic Alliances Officer	NA	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

* Appointed as an Additional Director with effect from 17th May 2017 and change in designation from Additional Director to Director with effect from 27th July 2017.

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

FORM L-32 - SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Item	Description	Rs. in lakhs	
		Adjusted Value	
		AS AT SEP 30, 2017	AS AT SEP 30, 2016
01	Available Assets in Policyholders' Fund:	879,619	854,274
	Deduct:		
02	Mathematical Reserves	833,776	805,891
03	Other Liabilities	43,268	44,805
04	Excess in Policyholders' funds	2,576	3,579
05	Available Assets in Shareholders Fund:	66,784	73,784
	Deduct:		
06	Other Liabilities of shareholders' fund	406	546
07	Excess in Shareholders' funds	66,378	73,238
08	Total ASM (04)+(07)	68,953	76,817
09	Total RSM	22,288	20,430
10	Solvency Ratio (ASM/RSM)	3.09	3.76

Certification:

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

Sd/-

Sanjeeb Kumar

Appointed Actuary

Place: Gurgaon

Date: _____

Notes

1. Item No. 01 is the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Policyholders A/c
2. Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H;
3. Item Nos. 03 and 06 are the amounts of other liabilities as mentioned in the Balance Sheet;
4. Items No. 05 is the amount of Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Shareholders A/c

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th september 2017

Details of Non Performing Assets-Quarterly

Name of the Fund -Pension General Annuity Fund

Periodicity of Submission : Quarterly

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)
1	Investment Assets (As per Form 3A/3B- Total Fund)	130.77	117.93	-	-	29.94	37.35	197.16	213.86	357.87	369.13
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	130.77	117.93	-	-	29.94	37.35	197.16	213.86	357.87	369.13
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

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

Karni S Arha
Chief Financial Officer

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th Sep 2017

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)
1	Investment Assets (As per Form 3A/3B- Total Fund)	1,244.15	1,101.36	-	-	75.11	94.81	2,917.66	2,811.21	4,236.91	4,007.38
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,244.15	1,101.36	-	-	75.11	94.81	2,917.66	2,811.21	4,236.91	4,007.38
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

Karni S Arha
Chief Financial Officer

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th Sep 2017

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2017)
1	Investment Assets (As per Form 3A/3B- Total Fund)	896.72	747.59	-	-	193.74	193.11	3,374.38	3,744.90	4,464.84	4,685.60
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	896.72	747.59	-	-	193.74	193.11	3,374.38	3,744.90	4,464.84	4,685.60
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

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

Karni S Arha
Chief Financial Officer

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

FORM L-34-YIELD ON INVESTMENTS-1

COMPANY NAME & CODE : AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited
Registration Number: 122

Statement as on: 30th September 2017

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³					
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²		
A	GOVERNMENT SECURITIES															
	Central Government Bonds	CGSB	177.30	3.59	2.0%	2.0%	184.06	7.35	4.0%	4.0%	141.85	6.04	4.3%	4.3%		
	Treasury Bills	CTRB	37.34	0.57	1.5%	1.5%	30.01	0.91	3.0%	3.0%	44.19	1.49	3.4%	3.4%		
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES															
	State Government Bonds	SGGB	2.33	0.04	1.9%	1.9%	2.33	0.09	3.8%	3.8%	1.02	0.04	4.2%	4.2%		
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT															
	TAXABLE BONDS															
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	54.60	1.07	2.0%	2.0%	53.96	2.15	4.0%	4.0%	42.63	1.78	4.2%	4.2%		
D	INFRASTRUCTURE INVESTMENTS															
	TAXABLE BONDS															
	Infrastructure - PSU - Debentures / Bonds	IPTD	52.75	1.16	2.2%	2.2%	50.72	2.30	4.5%	4.5%	56.15	2.50	4.5%	4.5%		
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.10	0.00	2.4%	2.4%	0.11	0.01	5.7%	5.7%	0.13	0.01	4.7%	4.7%		
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
	Commercial Papers	ECCP	8.60	0.16	1.9%	1.9%	11.63	0.44	3.8%	3.8%	21.41	0.88	4.1%	4.1%		
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	4.51	0.19	4.2%	4.2%		
	Deposits - CDs with Scheduled Banks	EDCD	0.31	0.00	0.5%	0.5%	2.98	0.10	3.4%	3.4%	49.88	1.89	3.8%	3.8%		
	Deposits - Repo / Reverse Repo	ECMR	11.68	0.16	1.4%	1.4%	13.51	0.39	2.9%	2.9%	13.65	0.45	3.3%	3.3%		
	Corporate Securities - Debentures	ECOS	13.60	0.26	1.9%	1.9%	12.61	0.48	3.8%	3.8%	7.41	0.30	4.0%	4.0%		
	TOTAL		358.59	7.02	2.0%	2.0%	361.92	14.22	3.9%	3.9%	382.83	15.57	4.1%	4.1%		

CERTIFICATION

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

Date: 12/10/2017

Karni S Arha

Chief Financial Officer

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

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th September 2017

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			<i>Rs Crore</i>											
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	2,633.16	52.25	2.0%	2.0%	2,577.85	102.57	4.0%	4.0%	2,179.82	88.83	4.1%	4.1%
	Treasury Bills	CTRB	47.39	0.74	1.6%	1.6%	52.52	1.58	3.0%	3.0%	273.31	9.39	3.4%	3.4%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	116.28	5.29	4.5%	4.5%	155.86	9.68	6.2%	6.2%	146.95	6.43	4.4%	4.4%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	13.44	0.24	1.8%	1.8%	6.81	0.24	3.6%	3.6%	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	162.38	3.29	2.0%	2.0%	151.44	6.11	4.0%	4.0%	101.96	4.59	4.5%	4.5%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.13	0.00	2.2%	2.2%	0.08	0.00	3.9%	3.9%	0.13	0.01	3.9%	3.9%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.32	0.00	0.1%	0.1%	0.18	0.00	0.1%	0.1%	0.16	0.01	6.3%	6.3%
	Infrastructure - PSU - Debentures / Bonds	IPTD	779.23	16.51	2.1%	2.1%	781.83	33.31	4.3%	4.3%	736.44	31.77	4.3%	4.3%
	Infrastructure- Infrastructure Development Fund	IDDF	2.34	0.06	2.4%	2.4%	2.34	0.11	4.8%	4.8%	2.34	0.11	4.7%	4.7%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	77.79	1.50	1.9%	1.9%	61.96	2.39	3.9%	3.9%	0.00	0.00	0.0%	0.0%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	45.96	0.89	1.9%	1.9%	45.96	0.89	1.9%	1.9%	-	-	-	-
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	0.0%	0.0%	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.33	(0.00)	0.0%	0.0%	0.18	0.00	0.0%	0.0%	0.28	0.01	2.4%	2.4%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	3.24	0.00	0.1%	0.1%	1.88	0.01	0.5%	0.5%	2.44	0.01	0.5%	0.5%
	Commercial Papers	ECCP	5.73	0.11	1.9%	1.9%	7.75	0.30	3.8%	3.8%	5.46	0.22	4.0%	4.0%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance	ECDB	38.74	1.36	3.5%	3.5%	38.74	2.67	6.9%	6.9%	37.99	2.39	6.3%	6.3%
	Deposits - CDs with Scheduled Banks	EDCD	6.50	0.10	1.6%	1.6%	4.72	0.15	3.2%	3.2%	53.35	2.03	3.8%	3.8%
	Corporate Securities - Preference Shares	EPNQ	0.00	-	0.0%	0.0%	0.00	-	0.0%	0.0%	-	-	-	-
	Units of Infrastructure Investment Trust	EIIT	32.56	0.32	1.0%	1.0%	21.68	0.38	1.8%	1.8%	-	-	-	-
	Deposits - Repo / Reverse Repo	ECMR	81.03	1.20	1.5%	1.5%	87.35	2.59	3.0%	3.0%	98.30	3.23	3.3%	3.3%
	Corporate Securities - Debentures	ECOS	144.05	3.04	2.1%	2.1%	125.75	5.28	4.2%	4.2%	87.50	3.86	4.4%	4.4%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	0.10	(0.00)	-0.3%	-0.3%	0.06	(0.00)	-0.5%	-0.5%	0.00	0.00	1.0%	1.0%
	TOTAL		4,195.02	87.06	2.1%	2.1%	4,121.07	169.12	4.1%	4.1%	3,726.44	152.89	4.1%	4.1%

CERTIFICATION

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

Date: 12/10/2017

Karni S Arha
Chief Financial Officer

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

- 1 Based on daily simple Average of Investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account
- 6 YTD Income on investment excludes the Income on Investment of Unclaimed Policyholders Fund
- 7 Unclaimed Policyholder Fund has been reclassified from Life fund and reported in as current assets in the financial statement as per IRDA Investment Regulation 2016

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th September 2017

Name of the Fund - ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	641.89	5.54	0.9%	0.9%	702.47	36.05	5.1%	5.1%	824.53	80.48	9.8%	9.8%
	Treasury Bills	CTRB	207.18	3.20	1.5%	1.5%	206.63	6.38	3.1%	3.1%	318.70	11.00	3.5%	3.5%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	4.67	0.09	2.0%	2.0%	13.49	0.90	6.7%	6.7%	6.10	0.47	7.7%	7.7%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	1.27	(0.03)	-2.3%	-2.3%	0.64	(0.03)	-4.6%	-4.6%	0.00	0.00	0.0%	0.0%
	Central Government Guaranteed Loans / Bonds	CGSL	6.34	0.11	1.8%	1.8%	5.82	0.20	3.4%	3.4%	16.32	1.23	7.6%	7.6%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	98.70	1.85	1.9%	1.9%	111.16	4.81	4.3%	4.3%	149.17	11.83	7.9%	7.9%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	150.08	8.48	5.6%	5.6%	154.52	8.15	5.3%	5.3%	164.06	44.69	27.2%	27.2%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	252.88	3.98	1.6%	1.6%	254.77	15.07	5.9%	5.9%	248.75	30.91	12.4%	12.4%
	Infrastructure - PSU - Debentures / Bonds	IPTD	289.54	4.35	1.5%	1.5%	227.45	9.78	4.3%	4.3%	113.28	8.06	7.1%	7.1%
	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Infrastructure- Infrastructure Development Fund	IDDF	38.45	0.25	0.6%	0.6%	41.09	0.38	0.9%	0.9%	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	98.34	1.90	1.9%	1.9%	97.91	4.53	4.6%	4.6%	92.90	5.63	6.1%	6.1%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	16.64	0.45	2.7%	2.7%	24.73	1.63	6.6%	6.6%	-	-	-	-
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	11.72	(0.68)	-5.8%	-5.8%	11.77	(0.78)	-6.7%	-6.7%	18.01	-3.77	-21.0%	-21.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	214.92	9.30	4.3%	4.3%	238.63	(1.05)	-0.4%	-0.4%	272.29	75.31	27.7%	27.7%
	Corporate Securities - Preference Shares	EPNQ	2.74	0.07	0.0%	0.0%	2.35	0.07	2.9%	2.9%	0.26	0.00	0.8%	0.8%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,745.88	43.23	2.5%	2.5%	1,738.56	144.96	8.3%	8.3%	1796.35	214.88	12.0%	12.0%
	Commercial Papers	ECCP	0.29	0.01	1.8%	1.8%	0.39	0.01	3.5%	3.5%	0.14	0.01	4.0%	4.0%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	4.10	0.16	4.0%	4.0%	4.10	0.32	7.8%	7.8%	4.86	0.34	7.0%	7.0%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	87.48	3.20	3.7%	3.7%
	Deposits - Repo / Reverse Repo	ECMR	224.64	3.30	1.5%	1.5%	218.78	6.45	2.9%	2.9%	241.73	8.02	3.3%	3.3%
	Corporate Securities - Debentures	ECOS	302.16	5.41	1.8%	1.8%	296.94	15.49	5.2%	5.2%	313.86	29.15	9.3%	9.3%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.0%	0.0%	-	-	-	-	0.00	0.00	0.0%	0.0%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	24.62	-	0.0%	0.0%	24.62	-	0.0%	0.0%	113.50	-	-	-
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	59.73	(1.88)	-3.1%	-3.1%	63.47	(5.86)	-9.2%	-9.2%	45.01	8.49	18.9%	18.9%
	Equity Exchange Traded Fund	OETF	152.90	4.82	3.2%	3.2%	148.22	15.90	10.7%	10.7%	60.39	11.56	19.1%	19.1%
	TOTAL		4,549.68	93.92	2.06%	2.06%	4,588.49	263.36	5.74%	5.74%	4,887.69	541.49	11.08%	11.08%

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: 12/10/2017

Karni S Arha

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on: 30th September 2017

Name of Fund- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on: 30th September 2017

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on: 30th September 2017

Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

CERTIFICATION

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

Date: 12/10/2017

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

Karni S Arha
Chief Financial Officer

	Q2 '17-18				Q2 '16-17				YTD September'17				YTD September'16			
	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1 First year Premium																
i Individual Single Premium- (ISP)																
From 0-10000	4	6	5	6	5	147	148	35	22	2,000	1,995	428	10.05	409	409	91
From 10,000-25,000	8	5	5	11	8	6	7	10	13	8	7	17	15	10	10	17
From 25,001-50,000	27	6	4	38	3	1	2	4	39	9	7	56	7	2	2	11
From 50,001-75,000	-	-	-	-	6	1	1	8	12	2	15	13	2	2	2	16
From 75,000-100,000	16	2	1	19	-	-	-	-	23	3	2	29	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	12	1	1	15	-	-	-	-	12	1	1	15
Above Rs. 1,25,000	79	4	3	137	-	-	1	-	79	4	3	137	143	5	5	179
ii Individual Single Premium (SPA)- Annuity																
From 0-50000	26	10	9	-	28	24	25	-	54	16	15	-	53	45	45	-
From 50,001-100,000	8	1	1	-	33	5	5	-	20	3	3	-	33	5	5	-
From 1,00,001-150,000	-	-	-	-	-	-	1	-	-	-	-	-	12	1	1	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	17	1	1	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group Single Premium (GSP)																
From 0-10000	0.00	0	0	(401)	0.00	0	0	(213)	0.05	0	1	-1,162.88	0.03	0	1	-640.10
From 10,000-25,000	0.26	0	2	10,386	0.27	1	52	66	0.26	0	2	10.39	0.27	1	52	66.00
From 25,001-50,000	0.29	0	1	15	1.12	0	6	64	0.63	0	4	32.00	1.65	0	10	93.60
From 50,001-75,000	0.00	0	0	0	0.53	0	1	16	0.00	0	0	0.00	0.53	0	1	16.00
From 75,000-100,000	0.92	0	4	55.7	0.00	0	0	0	0.92	0	4	55.70	0.00	0	0	0.00
From 1,00,001 -1,25,000	1.17	0	5	44.25	0.00	0	0	0	1.17	0	5	44.25	0.00	0	0	0.00
Above Rs. 1,25,000	626.30	1	7,582	34,381	3.59	0	2	155	664.31	3	7783	36,238.82	5.39	0	12	250.54
iv Group Single Premium- Annuity- GSPA																
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v Individual non Single Premium- INSP																
From 0-10000	10.70	1,460	1,580	26,809	(15)	1,037	1,057	27,337	71	3,114	3,298	55,275	48	2,130	2,130	55,697
From 10,000-25,000	211.40	1,180	1,185	24,483	204	1,182	1,187	24,123	363	2,058	2,059	43,335	405	2,377	2,377	47,614
From 25,001-50,000	660.05	1,580	1,563	17,584	541	1,369	1,380	16,766	1,151	2,793	2,770	30,704	898	2,385	2,385	28,440
From 50,001-75,000	206.15	368	364	5,228	141	234	237	4,620	350	609	605	8,496	254	420	420	8,680
From 75,000-100,000	657.34	680	680	10,358	363	365	367	5,867	1,073	1,106	1,106	18,354	642	675	675	11,869
From 1,00,001 -1,25,000	115.80	115	111	3,105	73	68	68	2,143	182	178	173	4,749	132	126	126	4,062
Above Rs. 1,25,000	1,768.25	574	571	25,038	1,337	375	377	22,810	2,979	943	940	44,497	2,369	651	651	40,561
vi Individual non Single Premium- Annuity- INSPA																
From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii Group Non Single Premium (GNSP)																
From 0-10000	-24.60	3	13297	(38,634)	-5.71	-	12407	(10,189.03)	-32.12	4	20,878	(49,035)	-20.05	-	32,198	(19,600)
From 10,000-25,000	4.29	1	847	4,523	2.74	-	729	4,704.73	9.19	6	4,046	10,199	6.75	-	1,478	8,779
From 25,001-50,000	4.97	1	785	4,761	8.22	1	1,091	15,900.00	10.27	5	2,911	9,432	14.52	5	2,741	20,920
From 50,001-75,000	8.83	3	653	3,366	4.83	-	339	3,394.44	13.05	6	926	5,197	9.30	1	2,026	6,579
From 75,000-100,000	8.41	2	816	3,334	0.77	-	201	2,425.90	11.19	2	1,417	4,943	1.76	-	439	4,950
From 1,00,001 -1,25,000	3.32	-	2,408	2,923	1.10	-	1,139	320.10	12.13	5	5,935	8,885	2.15	-	2,335	1,326
Above Rs. 1,25,000	4,067.72	12	57,631	122,020	1,161.60	3	21,138	40,807.72	5,338.54	28	143,005	470,178	2,240.57	6	27,585	45,833
viii Group Non Single Premium- Annuity- GNSPA																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(Rs in Lakhs)

	Q2 '17-18				Q2 '16-17				YTD September'17				YTD September'16			
	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	1,544	26,937	26,527	863,089	1,681	29,557	29,784	886,418	2,824	56,882	56,190	1,664,770	3,043	61,888	61,888	1,693,640
From 10,000-25,000	4,338	25,663	25,284	530,244	5,045	29,650	29,939	549,267	7,887	63,068	62,341	1,114,700	9,009	72,251	72,251	1,144,773
From 25001-50,000	4,852	11,572	11,392	183,129	5,465	12,699	12,887	187,249	8,304	29,462	29,061	412,256	9,107	32,536	32,536	426,982
From 50,001-75,000	1,663	2,304	2,192	50,558	1,689	2,565	2,457	53,183	2,893	4,702	4,488	122,227	2,995	7,438	7,438	127,951
From 75,000-100,000	2,902	2,934	2,905	62,513	3,648	3,546	3,572	72,350	4,961	4,640	4,612	135,561	6,022	7,567	7,567	151,065
From 1,00,001 -1,25,000	1,188	808	782	23,111	1,178	956	988	25,506	1,922	2,191	2,140	59,261	2,028	2,528	2,528	62,436
Above Rs. 1,25,000	6,450	2,115	2,084	129,355	7,549	2,368	2,416	142,315	11,306	4,877	4,804	300,123	12,286	5,531	5,531	315,507
ii Individual- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10000	0.00	3	19,642	196.42	-0.12	6	1,594	19.25	0.07	22	38,421	621.89	-1.35	27	20,329	225.38
From 10,000-25,000	1.55	5	449	1,528.04	1.52	5	542	1,224.99	3.08	7	562	1,817.50	3.94	9	1,040	1,551.87
From 25001-50,000	3.53	7	1,001	1,694.95	6.85	9	1,774	4,475	7.59	13	1,878	3,531.09	13.20	16	2,186	5,960.61
From 50,001-75,000	4.51	6	1,279	3,237.65	6.82	6	965	4,678	13.25	9	2,335	3,991.14	12.09	8	1,564	7,108.28
From 75,000-100,000	5.54	3	749	2,519.60	8.25	-	-	-	11.04	7	2,324	5,361.07	16.09	4	1,662	2,886.15
From 1,00,001 -1,25,000	3.42	2	241	1,285.40	3.33	1	113	565	4.62	3	974	2,637.87	6.84	3	808	2,476.32
Above Rs. 1,25,000	168.76	12	15,850	108,982.25	232.66	14	101,171	135,977	302.66	29	33,549	185,731.12	406.58	30	120,109	236,204.44
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)

Date: 30 Sep 2017

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q2 '17-18			Q2 '16-17			YTD September'17			YTD September'16		
		Up to the period			Up to the period			Same period of the previous year			Same period of the previous year		
		Channels	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered
1	Individual agents	1	272	1.77	0	469	1.41	3	2,044	7.46	0	890	17.64
2	Corporate Agents-Banks	0	0	0.00	1	53	29.35	0	0	0.00	1	66	34.35
3	Corporate Agents -Others	0	0	0.00	0	0	-	0	0	0.00	0	0	-
4	Brokers	12	38,703	212.95	2	1,329	114.43	23	90,113	865.44	2	2,439	129.31
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-
6	Direct Business	10	45,056	4,487.16	2	35,254	1,033.87	33	94,760	5,156.69	10	65,483	2,081.56
	Total(A)	23	84,031	4,702	5	37,105	1,179	59	186,917	6,030	13	68,878	2,263
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
	Grand Total (A+B)	23	84,031	4,702	5	37,105	1,179	59	186,917	6,030	13	68,878	2,263

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

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

Date: 30 Sep 2017

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q2 '17-18		Q2 '16-17		YTD September'17		YTD September'16	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,583	2,022	3,085	1,626	7,721	3,357	5,724	3,141
2	Corporate Agents-Banks	171	234	420	527	1,323	561	1,054	875
3	Corporate Agents -Others	105	180	10	13	134	250	23	24
4	Brokers	152	80	6	1	204	96	19	91
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,980	1,291	1,294	583	3,465	2,201	2,375	1,005
	Total (A)	5,991	3,807	4,815	2,751	12,847	6,465	9,195	5,137
1	Referral (B)	-	(9)	-	(12)	-	(16)	49	(90)
	Grand Total (A+B)	5,991	3,798	4,815	2,739	12,847	6,449	9,244	5,047

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

FORM L-39-Data on Settlement of Claims for the Quarter Ended 30th Sep 2017

Date: 30 Sep 2017

Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	1,518	263	133	32	-	1,946	451,855
2	Survival Benefit	945	2,678	38	1	-	3	3,665	180,310
3	for Annuities / Pension	545	856	56	33	17	8	1,515	4,439
4	For Surrender	-	6,241	2	-	-	-	6,243	1,868,245
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	1	-	-	-	-	1	200
	HCB	-	4	-	-	-	-	4	74
	ADB	-	6	-	-	-	-	6	570
	IB	-	9	1	2	-	1	13	912
6	Partial Withdrawals	-	578	1	-	-	-	579	108,853
7	Auto Foreclosure	-	1,288	-	-	-	-	1,288	169,501
8	EL Surrender	-	3,583	-	-	-	-	3,583	378,881
9	Death Claims	-	250	-	-	-	-	250	187,093

Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	3	-	-	41	12	56	7
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	26	-	-	-	-	26	54,450
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	68	-	-	-	-	68	326
7	Gratuity	-	599	-	-	-	-	599	60,122
8	Leave encashment	-	2	-	-	-	-	2	147
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	107	-	-	-	-	107	16,804

*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation. Data is on settlement basis

Individual No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender**	For Partial withdrawals**	For Auto Fore Closure (Foreclosure only for Group)	For EL Surrender	CI/ADD/PTD***	Income Benefit	HCB***	ADB
1	Claims O/S at the beginning of the period	3	1,055	22	849	188	13	-	-	-	33	-	-
2	Claims reported during the period*	259	2,175	3,665	1,648	6,010	663	1,431	3,688	3	17	5	6
3	Claims Settled during the period	248	1,946	3,660	1,514	6,115	672	1,431	3,688	1	13	4	6
4	Claims Repudiated during the period	11	-	-	-	-	-	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	11	-	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	347	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	3	937	27	983	67	4	-	-	-	37	-	-
	Less than 3 months	3	694	26	190	67	4	-	-	-	8	-	-
	3 months to 6 months	-	243	1	167	-	-	-	-	-	3	-	-
	6 months to 1 year	-	-	-	216	-	-	-	-	-	11	-	-
	1 year and above	-	-	-	410	-	-	-	-	-	15	-	-

GROUP No. of claims only

Sl. No.	Claims Experience	For Death**	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	11	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	108	56	-	-	26	-	-	602	2	68
3	Claims Settled during the period	107	56	-	-	26	-	-	599	2	68
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	12	-	-	-	-	-	-	3	-	-
	Less than 3 months	12	-	-	-	-	-	-	3	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-

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

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

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

**** 1 cases rejected in this quarter

***** 16 Cases rejected in this quarter

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions**	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	6	-	2	4	-	10
b)	Policy Servicing	-	159	7	124	28	-	370
c)	Proposal Processing	-	47	7	27	12	1	104
d)	Survival Claims	-	77	-	58	19	-	163
e)	ULIP Related	-	6	-	4	2	-	24
f)	Unfair Business Practices	-	274	27	97	150	-	593
g)	Others	-	-	-	-	-	-	-
	Total Number	-	569	41	312	215	1	1,264

2 Total No. of policies during previous year: 49523

3 Total No. of claims during previous year: 22176

4 Total No. of policies during current year: 12906

5 Total No. of claims during current year: 15245

6 Total No. of Policy Complaints (current year) per 10,000 policies (current year): 845.34

7 Total No. of Claim Complaints (current year) per 10,000 claims registered (current year): 113.48

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	1	0	1
b)	7-15 days	0	0	0
c)	15-30 days	0	0	0
d)	30-90 days	0	0	0
e)	90 days & Beyond	0	0	0
	Total Number of Complaints	1	0	1

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

** Additions does not include the 22 duplicate complaints received during the quarter

L-42- Valuation Basis (Life Insurance)

A chapter on Valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.

a. How the policy data needed for valuation is accessed

The valuation data is extracted from the policy administration system in the pre-determined format. The data format includes all the fields relevant for the calculation of reserve. The extracted file is used by Data Conversion System (DCS), which is a part of the actuarial software called "PROPHET".

b. How the valuation bases are supplied to the system

Prophet requires parameter file in the pre-set format. This format is flexible and user can add or delete the parameter fields depending upon the requirement of parameters for projections. Valuation bases are set through parameter files for each product.

1) Interest : Maximum and minimum interest rate taken for each segment

I. Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
2.	Life- Non-participating Policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities – Non-participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
6.	Unit Linked	6.4% for first 5 years and 5.4% thereafter	6.1% for first 5 years and 5.1% thereafter	6.4% for first 5 years and 5.4% thereafter	6.1% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
8.	India Bond	NA	7.9% for first 5 years and 6.9% thereafter	NA	7.9% for first 5 years and 6.9% thereafter

ii. Group Business For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis. For single premium group term plan and group endowment type product the interest rate assumption is as for non par life product.

2) Mortality Rates : the mortality rates used for each segment

i. Individual Business (% of IALM 2006-08 Ultimate)

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	77.3%	77.3%
2.	Life- Non-participating Policies	27.6%	175.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	57.1%	77.3%
6.	Unit Linked	57.1%	77.3%
7.	Health Insurance	57.0%	60.4%

*These rates are a proportion of Mortality for Annuitants - LIC (a) [1996-98] Ultimate Rates □

ii. Group Business For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis. For single premium group term plan and group endowment type product the mortality rate assumption varies from 96.0% to 155.8%.

3) Expense:

i. Individual Business - Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	865	865
2.	Life- Non-participating Policies	44	865
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	865	865
5.	Individual Pension Plan	865	865
6.	Unit Linked	908	908
7.	Health Insurance	649	649

ii. Group Business For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis. For single premium group term plan and group endowment type product the fixed expense assumption varies from 113.84 to 462.32

4) Bonus:

i. Individual Business

S. No.	Product Category	Life	Pension
1.	Life- Participating policies	* given below	3.00%
2.	Life- Non-participating Policies	NA	NA
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	NA	NA
5.	Annuities- Individual Pension Plan	NA	NA
6.	Unit Linked	6.00%	6.00%
7.	Health Insurance	NA	NA

Dhan Nirman	
Policy Term	Simple Reversionary Bonus Rate (as % of Sum Assured)
18	3.75%
21	4.00%
25	4.00%
30	4.25%
Money Back	4.00%

Dhan Viddhi Plus	
Premium Payment Term	Simple Reversionary Bonus Rate (as % of Sum Assured)
5	3.00%
7	3.40%
11	3.85%

ii. Group Business NA NA

L-42- Valuation Basis (Life Insurance)

5) **Policyholders Reasonable Expectations:**
PRE considerations are:

☐ The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises.

Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - [Unit Reserve (for UWP/PUWP) X max{ (p1x[(0.015)^{DMT}DMT of assets] + p2 x 30%, 3%)}], where p1 and p2 are the proportion of fixed interest assets and equities respectively backing the reserves as on the valuation date, is also kept besides the surplus available in policyholder's fund and for unit linked policies, where capital guarantees is provided to the extent of regular premium amount invested in the Secure fund, an additional provision equal to 0.25% of Unit reserve has been made in order to increase the level of margin in reserve against guarantees.

For highest NAV guaranteed product the reserve has been kept based on formula- Additional Charge For Guarantee X Fund Value as on Valuation Date X Elapsed Period (No. of years)

☐ Under With Profits plan policyholders expect the bonus rates to be in line with the returns available on other investments in the market. Aviva considers this aspect when regular bonus rate is decided and the future rates of bonus(es) has been allowed in reserve.

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

6) **Taxation and Shareholder Transfers:**

☐ Tax rate is assumed to be 14.42%

☐ Shareholder's Share in surplus of UWP fund is assumed to be 1/9th of the surplus distributed to the With Profits policyholders and 100% for Non Par policies

7) **Basis of provisions for Incurred but not reported (IBNR)****Linked Business**

Keeping in view the flexibility provided in the policy for the reporting of a claim, following provisions have been made towards unreported claims-
For Linked business

$$\text{IBNR Reserves} = \text{Average Monthly Risk Charge} * \text{Claim Intimation Delay in Months} * \text{Reinsurance retained proportion}$$

Non Linked Individual

$$\text{IBNR Reserves} = qx * \text{Sum at Risk after reinsurance} * \text{Delay Months}/12$$

For group business OYRGTA Business

$$\text{IBNR Reserves} = \text{Gross Premium}/12 * \text{Delay Months} * \text{Reinsurance retained proportion}$$

For SP Group Term Business

$$\text{IBNR Reserves} = qx * \text{Sum Assured} * \text{Delay Months}/12 * \text{Reinsurance retained proportion}$$

8) **Change in Valuation method or bases:****(1) Economic Assumptions**

There is no change in economic assumptions since last valuation.

(2) Expense Assumptions

Per policy maintenance expenses used are based on projected expenses for the year when Insurer acquires a stable level of business.

The valuation assumptions for expenses are as below:

Policy Maintenance Expenses (starting from 2nd policy month):

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding i-Life, i-Shield, i-Life Total and i-Life Secure)	649	0.76%	-	0.0575%
2	All Traditional Endowment Products	865	1.01%	-	0.0575%
3	All UL Endowment (fully underwritten)	908	1.07%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	908	1.07%	-	0.2300%
5	All UL Pension Products	908	1.07%	-	0.2300%
6	Single Premium UL Products	908	0.00%	-	0.2300%
7	i-Life, i-Shield, i-Life Secure, i-Life Total	649	1.73%	-	0.0575%
8	Rural Endowment	109	0.00%	-	0.0575%
9	Rural Term Assurance	44 to 127	0.00%	-	0.0575%
10	Health Secure	649	1.73%	-	0.0575%
10	Heart Care	649	0.76%	-	0.0575%
11	iGrowth	908	1.73%	-	0.2300%

(3) Mortality Assumptions

Mortality assumption under endowment products of the company has changed to 77.3% from 74.5%

Mortality assumption under health products of the company has changed to (57.0% to 60.4%) from (55.1% to 60.4%)

Mortality assumptions for term products, excluding online and HNI products, has changed from 94.0% to 89.6%