



IRDA Public Disclosures

QUARTER ENDED 30th SEP 2018

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE SIX MONTHS PERIOD ENDED SEPTEMBER 30 2018
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q2'18-19 (Rs. 000's)	YTD SEP'18 (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)		
Premiums earned – net									
(a) Premium	1,301,908	96,045	133,954	3,062,729	68,228	179,622	-	2,642,812	4,842,486
(b) Reinsurance ceded	(18,149)	(4)	-	(234,069)	(1)	(20,333)	-	(138,135)	(272,556)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	1,283,759	96,041	133,954	2,828,660	68,227	159,289	-	2,504,677	4,569,930
Income from Investments									
(a) Interest, Dividends and Rent – Gross	743,541	84,681	138,106	1,616,599	84,544	46,458	(189)	1,375,726	2,713,740
(b) Profit on sale/redemption of investments	1,936,154	246,191	54,446	35,663	9,091	4	(1)	1,140,543	2,281,548
(c) (Loss) on sale/ redemption of investments	(922,436)	(84,568)	(91,888)	(2,138)	0	(1,042)	(1)	(657,927)	(1,102,073)
(d) Transfer/Gain on revaluation/change in fair value	(261,478)	(62,352)	(79,350)	-	-	-	-	(292,083)	(403,180)
(e) Appropriation/Expropriation Adjustment account	-	-	-	-	-	-	-	-	-
Sub Total	1,495,781	183,952	21,314	1,650,124	93,635	45,420	(191)	1,566,259	3,490,035
Other Income									
(a) Fee, Charges and Rent Income	1	-	-	17,311	183	-	-	6,450	17,495
(b) Transfer from Shareholders Account on account of extra mortality/other	3,637	31	-	5,431	-	-	-	4,923	9,099
(c) Contribution from the Shareholders' A/c	85,020	-	-	147,702	50,444	7,997	20,543	175,323	311,706
TOTAL (A)	2,868,198	280,024	155,268	4,649,228	212,489	212,706	20,352	4,257,631	8,398,265
Commission	13,589	308	198	120,278	920	2,260	-	80,953	137,553
Service Tax/Goods & Service Tax charges on Linked Charges	75,272	4,913	2,799	-	-	-	-	40,202	82,984
Operating Expenses related to Insurance Business	481,659	23,206	8,795	1,209,008	50,514	35,285	-	923,137	1,808,467
Provision for Doubtful debts	1,484	71	27	3,721	155	109	-	4,959	5,567
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
TOTAL (B)	572,004	28,498	11,819	1,333,007	51,589	37,654	-	1,049,251	2,034,571
Benefits Paid (Net)	3,431,795	513,337	473,767	781,376	80,628	202,834	-	3,002,996	5,483,737
Interim Bonuses Paid	24,626	2,145	-	11	27	-	-	15,670	26,809
Change in valuation of liability in respect of life policies									
(a) Gross	(1,258,326)	(268,293)	(337,617)	2,524,087	27,704	(24,917)	20,352	250,079	682,990
(b) Amount ceded in Reinsurance	(1,326)	-	-	(3,096)	0	(2,862)	-	(7,283)	(7,283)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	96,372	-	-	-	-	-	-	(62,690)	96,372
TOTAL (C)	2,293,141	247,189	136,150	3,302,378	108,359	175,055	20,352	3,198,772	6,282,625
TOTAL (B+C)	2,865,145	275,687	147,969	4,635,385	159,948	212,709	20,352	4,248,023	8,317,196
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	3,053	4,336	7,299	13,843	52,541	(3)	-	9,609	81,069
APPROPRIATIONS									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	3,053	2,795	-	1,375	(207)	(3)	-	3,889	7,013
Transfer to Balance sheet	(0)	1,541	7,299	12,468	52,748	-	-	5,722	74,056
TOTAL (D)	3,053	4,336	7,299	13,843	52,541	(3)	-	9,611	81,069
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	24,626	2,145	-	11	27	-	-	15,670	26,809
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	3,053	4,336	7,299	13,843	52,541	(3)	-	9,609	81,069
(d) Total Surplus: ((a)+(b)+(c)):	27,679	6,481	7,299	13,854	52,568	(3)	-	25,279	107,878

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

Particulars	LINKED			NON-LINKED				Q2 17-18 (Rs. 000's)	YTD SEP 2017 (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)	-	(145,709)	(280,742)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	1,410,465	127,376	463,701	2,804,699	64,351	140,448	-	3,016,717	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	2,517,612
(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) Fee, Charges and Rent Income	10,991	110	-	9,090	574	-	-	9,760	20,765
(b) Transfer from Shareholders Account on account of extra mortality/other	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	5,286,757	10,032,287
Commission	15,671	382	381	101,615	1,102	575	-	67,343	119,727
Service Tax on Premium	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	868,515	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	983,223	1,984,347
Benefits Paid (Net)	5,360,364	829,041	144,001	966,862	88,135	69,223	141,218	3,590,646	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	5,298,132	10,025,336
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	(64,017)	3,766	0	(3,388)	70,589	(0)	1	(11,373)	6,951
APPROPRIATIONS									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	1	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	(64,017)	(2,036)	-	(3,388)	(143)	-	-	(52,608)	(69,582)
Transfer to Balance sheet	-	5,801	-	-	70,732	-	-	41,235	76,533
TOTAL (D)	(64,017)	3,765	-	(3,388)	70,589	-	-	(11,372)	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:	(64,017)	3,765	-	(3,388)	70,589	-	-	(11,373)	6,951
(d) Total Surplus: ((a)+(b)+(c)):	(58,658)	4,394	-	(3,388)	70,589	-	-	(8,471)	12,939

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE SIX MONTHS PERIOD ENDED SEPTEMBER 30 2018
Shareholders' Account (Non-technical Account)

Particulars	Q2 '18-19 (Rs. 000's)	YTD SEP '2018 (Rs. 000's)	Q2 '17-18 (Rs. 000's)	YTD SEP '2017 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	127,702	250,097	141,000	285,086
(b) Profit on sale/redemption of investments	93	15,806	16,113	20,266
(c) (Loss) on sale/ redemption of investments	(1,642)	(3,373)	(6)	(6)
Other Income	-	-	-	-
TOTAL (A)	126,153	262,530	157,107	305,345
Expense other than those directly related to the insurance business	22,446	43,264	8,693	27,660
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)	175,324	311,706	500,694	766,945
TOTAL (B)	197,770	354,970	509,385	794,605
Profit/ (Loss) before tax	(71,616)	(92,440)	(352,280)	(489,260)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(71,616)	(92,440)	(352,280)	(489,260)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(13,505,451)	(13,505,451)	(12,985,243)	(12,985,243)
(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	(13,577,067)	(13,597,891)	(13,337,523)	(13,474,503)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.05)		(0.24)

UNAUDITED BALANCE SHEET AS AT SEPTEMBER 30 2018

Particulars	Schedule	AS AT SEP 30, 2018 (Rs. 000's)	AS AT SEP 30, 2017 (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		(5,764)	(1,180)
Sub-Total		20,043,236	20,047,820
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(45,618)	(9,619)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account			
		74,056	76,533
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		330,785	403,397
Linked - Individual - Pension - Non Participating		13,774	12,503
Linked - Group - Life - Non Participating		4	2
Non Linked - Individual - Life - Participating		105,818	82,418
Non Linked - Individual - Pension - Participating		12,980	13,593
Non Linked - Individual - Life - Non Participating		41,483,164	34,948,302
Non Linked - Individual - Pension - Non Participating		1,552,493	1,496,213
Non Linked - Group - Life - Non Participating		754,408	1,274,398
Non Linked - Group - Pension - Non Participating		561,082	523,393
Non Linked - Annuity - Non Participating		356,296	310,242
Non Linked - Variable group		155,779	183,779
Non Linked Health Non Participating		87,497	70,985
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		499,643	642,225
Linked - Individual - Pension - Participating		43,256	59,741
Linked - Individual - Life - Non Participating		29,093,968	33,066,587
Linked - Individual - Pension - Non Participating		3,958,064	4,675,366
Linked - Group - Life - Non Participating		3,579,770	3,558,329
Discontinued Policies Fund - Non payment of premium		1,666,718	2,056,108
Sub-Total		84,283,928	83,444,494
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Others		658,748	599,577
TOTAL		104,985,912	104,091,891
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	6,469,129	6,841,265
- Policyholders'	L-13	45,160,768	39,095,744
- Assets held to cover linked liabilities	L-14	39,475,155	44,652,456
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	135,591	126,977
CURRENT ASSETS			
Cash & Bank Balance	L-17	277,653	365,534
Advances And Other Assets	L-18	4,162,308	3,902,787
Sub-Total (A)		4,439,961	4,268,321
CURRENT LIABILITIES			
PROVISIONS			
	L-19	4,159,091	4,204,259
	L-20	133,492	163,116
Sub-Total (B)		4,292,583	4,367,375
NET CURRENT ASSETS (C) = (A - B)		147,378	(99,054)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		13,597,891	13,474,503
TOTAL		104,985,912	104,091,891

Particulars	As AT SEP 30, 2018 (Rs. 000's)	As AT SEP 30, 2017 (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	16,729	15,984
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	234,264	247,498
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Nature	Authority where matter is lying	Nature	Current Year (Rs. 000's)	Previous Year (Rs. 000's)
-1 Service Tax on ULIP Charges for the period of July, 2010 to April, 2011	Commissioner order Received	Tax	216,525	216,525
		Penalty	216,525	216,525
-2 Service Tax on Conveyance Charges and Foreign & Domestic Tours for Agents	CESTAT	Tax	45,023	45,023
		Penalty	44,729	44,729
-3 Service Tax on Surrender Charges	CESTAT	Tax	780,313	780,313
		Penalty	780,313	780,313
-4 Service Tax on difference of Forex Payment per financials v/s Service Tax Return	CESTAT	Tax	7,683	7,683
		Penalty	15,366	15,366

Issues in Note # 1, 2 and 3 above are industry issues. Based on legal opinion, management believes that at present, no provision is required in the books of account in respect of the above matters.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q2 '18-19	YTD SEP '2018	Q2 '17-18	YTD SEP '2017
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	387,435	885,064	768,755	1,151,023
Renewal premiums	2,233,355	3,907,914	2,312,454	4,043,884
Single premiums	22,022	49,508	81,216	96,875
TOTAL PREMIUM	2,642,812	4,842,486	3,162,425	5,291,782

Premium Income from business written :

In India	2,642,812	4,842,486	3,162,425	5,291,782
Outside India	-	-	-	-
TOTAL PREMIUM	2,642,812	4,842,486	3,162,425	5,291,782

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q2 '18-19	YTD SEP '2018	Q2 '17-18	YTD SEP '2017
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	50,019	86,696	38,758	69,998
- Renewal premiums	30,903	50,819	28,559	49,704
- Single premiums	32	38	25	25
Total (A)	80,953	137,553	67,343	119,727
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	80,953	137,553	67,343	119,727
Break-up of the expenses (Gross) incurred to procure business:				
Agents	44,241	73,816	50,283	85,281
Brokers	6,383	16,386	3,742	6,589
Corporate Agency	23,797	39,779	10,862	24,299
Referral	0	0	(0)	(2)
Others (IMF)	6,532	7,572	2,458	3,562
TOTAL (B)	80,953	137,553	67,343	119,727

FORM L-6- OPERATING EXPENSES SCHEDULE

Particulars	Q2 '18-19	YTD SEP '2018	Q2 '17-18	YTD SEP '2017
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	570,265	1,093,304	503,060	1,030,994
Travel, conveyance and vehicle running expenses	10,900	22,150	11,606	23,228
Training expenses	2,239	6,463	3,669	6,195
Rents, rates and taxes	88,904	183,782	93,627	192,989
Repairs	33,841	58,610	41,009	90,141
Printing and stationery	7,831	12,761	7,113	17,010
Communication expenses	9,174	22,115	13,283	29,192
Legal and professional charges	58,914	84,830	42,823	75,250
Medical fees	3,207	6,509	3,018	6,047
Auditors' fees, expenses etc				
a) as auditor	1,257	2,959	1,950	3,923
b) as adviser or in any other capacity, in respect of				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity	125	385	160	410
Advertisement and publicity	39,287	113,477	44,007	100,596
Interest and bank charges	7,014	14,295	6,251	13,717
Information technology and related expenses	49,270	94,830	41,486	81,200
Goods and Service Tax/Service tax on premium	4,293	8,623	3,835	6,791
Others				
a) Electricity	12,814	27,813	15,042	27,956
b) Recruitment	5,431	7,412	9,292	14,815
c) Miscellaneous expenses	388	5,405	2,424	7,606
Depreciation	17,984	42,743	24,859	48,477
TOTAL	923,137	1,808,467	868,514	1,776,537
Less : Excess of Expenses of Management transfer to Shareholder's account	-	-	-	-
NET TOTAL	923,137	1,808,467	868,514	1,776,537

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2 '18-19 (Rs. 000's)	YTD SEP '2018 (Rs. 000's)	Q2 '17-18 (Rs. 000's)	YTD SEP '2017 (Rs. 000's)
Insurance Claims				
(a) Claims by Death,	188,227	392,079	204,765	477,863
(b) Claims by Maturity,	519,319	889,647	495,583	894,852
(c) Annuities/Pension payment	460,357	531,148	65,097	281,112
(d) Other benefits				
- Riders	6,079	7,906	644	3,200
- Surrender	1,804,249	3,621,846	2,714,211	5,768,992
- Health	5,500	5,500	502	9,002
- Periodical Benefit	78,295	162,798	181,268	354,467
- Interest to policy holders	31,007	60,493	29,679	62,257
(Amount ceded in reinsurance):				
(a) Claims by Death,	(90,038)	(187,680)	(101,103)	(252,902)
(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	3,002,995	5,483,737	3,590,645	7,598,844
Benefits paid to claimants:				
In India	3,002,995	5,483,737	3,590,645	7,598,844
Outside India	-	-	-	-
Total Benefits paid (Net)	3,002,995	5,483,737	3,590,645	7,598,844

FORM L-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Particulars	AS AT SEP 30, 2018	AS AT SEP 30, 2017
	(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

FORM L-9- PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT SEP 30, 2018		AS AT SEP 30, 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,022,499,000	51%	1,022,499,000	51%
- Foreign - Aviva International Holdings Limited, UK	982,401,000	49%	982,401,000	49%
Others				
TOTAL	2,004,900,000	100%	2,004,900,000	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT SEP 30, 2018	AS AT SEP 30, 2017
	(Rs. 000's)	(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, 2018	AS AT SEP 30, 2017
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L -12 - INVESTMENT - SHAREHOLDERS

Particulars	AS AT SEP 30, 2018	AS AT SEP 30, 2017
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	2,155,999	2,438,039
(Market value (Rs '000) Current Year 22,35,038 Previous Year 25,73,796)		
Other Approved Securities		
(Market value (Rs '000) Current Year 5,92,081 Previous Year 10,77,987)	602,218	773,385
Other Approved Investments		
(a) Shares	-	-
(aa) Equity	-	11,939
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	125,622	261,485
(Market value (Rs '000) Current Year 1,85,515 Previous Year 2,82,626)		
(e) Other Securities (Term Deposits)	7,500	7,500
(Market value (Rs '000) Current Year 7,500 Previous Year 7,500)		
(f) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	1,608,373	2,592,304
(Market value (Rs '000) Current Year 17,80,566 Previous Year 25,09,949)		
Equity Shares	36,959	29,087
(Market value (Rs '000) Current Year 39,575 Previous Year 28,030)		
Other Investments		
Debentures/ Bonds	-	-
(Market value (Rs '000) Current Year Nil, Previous Year Nil)		
Equity Shares	-	308
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	676,665	134,608
(Market value (Rs '000) Current Year 4,84,299 Previous Year 95,901)		
Other Approved Securities	120,044	100,610
(Market value (Rs '000) Current Year 1,20,755 Previous Year 1,02,526)		
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 NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	372,406	178,200
(Market value (Rs '000) Current Year 3,65,354 Previous Year 2,07,740)		
(f) Other Securities (Reverse Repo)	217,434	233,674
(Market value (Rs '000) Current Year 2,37,925 Previous Year 1,36,562)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	545,909	80,126
(Market value (Rs '000) Current Year 4,09,201 Previous Year 2,41,041)		
Other Investments		
Mutual Funds	-	-
TOTAL	6,469,129	6,841,265
INVESTMENTS		
In India	6,469,129	6,841,265
Outside India	-	-
TOTAL	6,469,129	6,841,265

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT SEP 30, 2018	AS AT SEP 30, 2017
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 3,25,03,971 Previous Year 2,72,76,414)	33,495,255	25,708,655
Other Approved Securities (Market value (Rs '000) Current Year 2,25,135 Previous Year 7,70,524)	283,294	230,734
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 8,181 Previous Year 7,137)	6,903	50,033
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 10,67,575 Previous Year 13,23,592)	1,107,541	1,478,659
(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 69,83,073 Previous Year 89,56,616)	7,206,685	9,153,294
Equity Shares (Market value (Rs '000) Current Year 2,94,105 Previous Year 2,89,934)	274,616	290,430
Other Investments		
Equity Shares (Market value (Rs '000) Current Year 79 Previous Year 126)	1,024	1,232
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 9,14,502 Previous Year 7,52,834)	794,492	977,894
Other Approved Securities (Market value (Rs '000) Current Year 4,363 Previous Year 3,043)	28,086	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 1,50,109 Previous Year NIL)	150,693	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 13,952 Previous Year 2,47,280)	14,235	190,213
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 3,30,333 Previous Year 6,08,275)	803,658	626,531
(g) Subsidiaries	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 7,13,475 Previous Year 5,16,343)	792,586	183,343
Commercial Paper	-	-
Other Investments	-	-
TOTAL	45,160,768	39,095,744
INVESTMENTS		
In India	45,160,768	39,095,744
Outside India	-	-
TOTAL	45,160,768	39,095,744

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

Particulars	AS AT SEP 30, 2018 (Rs. 000's)	AS AT SEP 30, 2017 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
(Historic value('000)Current Year 59,61,354 Previous Year 63,45,336)	5,078,984	6,308,720
Other Approved Securities	292,400	438,584
(Historic value('000)Current Year 3,05,079 Previous Year 86,006)		
Other Approved Investments		
(a) Shares		
(aa) Equity	15,875,108	18,674,457
(Historic value('000)Current Year 1,37,96,800 Previous Year 1,56,14,276)		
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	2,355,158	3,068,661
(Historic value('000)Current Year 23,47,723 Previous Year 26,00,792)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	3,000	3,000
(Historic value('000)Current Year 3,000 Previous Year 3,000)		
(f) Subsidiaries	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	3,541,156	5,750,755
(Historic value('000)Current Year 40,50,527 Previous Year 49,68,004)		
(b) Equity	1,834,999	4,064,444
(Historic value('000)Current Year 20,55,191 Previous Year 32,91,908)		
Other Investments		
(a) Equity Shares*	1,659,655	487,758
(Historic value('000)Current Year 6,08,113 Previous Year 2,17,104)		
(b) Debentures/Bonds	-	-
(c) Mutual Funds	1,577,466	1,710,777
(Historic value('000)Current Year 10,96,656 Previous Year 14,12,939)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	1,708,503	1,844,394
(Historic value('000)Current Year 15,29,928 Previous Year 21,47,365)		
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 NIL Previous Year 27,092)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	1,505
(Historic value('000)Current Year NIL Previous Year 71,307)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	333,745	38,000
(Historic value('000)Current Year 3,18,717 Previous Year 42,801)		
(f) Other Securities (Reverse Repo)	4,721,884	1,937,354
(Historic value('000)Current Year 14,74,594 Previous Year NIL)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	270,759	45,968
(Historic value('000)Current Year 5,75,317 Previous Year 1,43,729)		
Other Investments		
Balances in Bank	13,327	(32,079)
Other Current Assets (net)	209,008	282,389
TOTAL	39,475,153	44,652,456
INVESTMENTS		
In India	39,475,153	44,652,456
Outside India	-	-
TOTAL	39,475,153	44,652,456

*other investment in Infrastructure of Rs. 09,25,68 in '000 has been considered under Long term Infrastructure

FORM L-15-LOANS SCHEDULE

Particulars	AS AT SEP 30, 2018	AS AT SEP 30, 2017
	(Rs. 000's)	(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, 2018	Additions during the period	Deductions/ Adjustments	Balance as on Sep 30, 2018	Balance as on March 31, 2018	For the year	Sales/ Adjustments	Balance as on Sep 30, 2018	Balance as on Sep 30, 2018	Balance as on Sep 30, 2017
Intangibles										
- Software	493,220	11,160	-	504,379	428,916	23,044	-	451,960	52,419	70,412
Tangibles										
Leasehold Improvements	319,468	300	5,469	314,300	299,845	4,055	5,071	298,828	15,472	20,445
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	146,302	1,205	2,111	145,396	144,451	253	2,074	142,630	2,766	1,553
Information Technology Equipment	475,582	12,685	50	488,217	432,099	13,457	(328)	445,884	42,333	24,435
Vehicles	2,782	-	-	2,782	2,070	194	-	2,264	518	905
Office Equipment	80,272	579	1,634	79,216	78,374	1,741	1,607	78,508	708	2,781
Sub Total	1,517,626	25,929	9,264	1,534,289	1,385,755	42,743	8,425	1,420,074	114,215	120,531
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	21,375	6,446
TOTAL	1,517,626	25,929	9,264	1,534,289	1,385,755	42,743	8,425	1,420,074	135,591	126,977
PREVIOUS YEAR	1,484,914	20,630	28,092	1,477,452	1,333,916	48,477	25,472	1,356,921	126,977	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT SEP 30, 2018	AS AT SEP 30, 2017
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	22,322	59,665
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	108,800	143,200
(bb) Others	2,500	-
(b) Current Accounts	144,031	162,669
(c) Others	-	-
Money at Call and Short Notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	277,653	365,534
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	277,653	365,534
Outside India	-	-
TOTAL	277,653	365,534

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT SEP 30, 2018		AS AT SEP 30, 2017	
		(Rs. 000's)		(Rs. 000's)
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		49,092		61,056
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	24,044		19,585	
Less: Provision for doubtful debts	<u>(81)</u>	23,963	<u>(81)</u>	19,503
Others (includes vendor, travel advances & salary recoverable)	112,227		63,474	
Less : Provision for doubtful debts	<u>(16,742)</u>	95,485	<u>(11,782)</u>	51,692
TOTAL (A)		168,540		132,251
OTHER ASSETS				
Income accrued on investments		1,379,816		1,346,191
Outstanding Premiums		278,996		250,101
Agents' Balances	84,714		75,709	
Less : Provision for doubtful debts	<u>(77,813)</u>	6,901	<u>(72,716)</u>	2,993
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		-		4,068
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,739,279		1,620,562
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		191,082		101,207
- Refundable Security Deposits	356,750		337,781	
Less: Provision for doubtful security deposit	<u>(16,281)</u>	340,469	<u>(18,193)</u>	319,587
-Receivables against unsettled investment contracts		12,000		1,035
-Goods and Service Tax/Service Tax Unutilised Credit	122,685		56,462	
Less: Provision for Doubtful GST Credit	<u>(77,460)</u>	45,225	-	56,462
- Other Reinsurance assets		-		33,943
Service tax Refund		-		34,387
TOTAL (B)		3,993,768		3,770,536
TOTAL (A+B)		4,162,308		3,902,787

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT SEP 30, 2018	AS AT SEP 30, 2017
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	218,343	196,741
Balances due to other insurance companies	45,529	38,243
Deposits held on re-insurance ceded	-	-
Premiums received in advance	91,729	92,471
Unallocated premium	72,962	91,328
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	230,253	136,388
Unclaimed Amount - Policyholders	1,739,279	2,038,520
Interest on Investment pertaining to Unclaimed	191,082	101,207
Claims Outstanding	339,949	275,778
Annuities Due	4,502	2,409
Others:		
- Accrual for expenses	703,170	672,085
- Others (includes statutory dues payable, and payables to employees)	148,785	195,045
- Goods and Service Tax /Service Tax payable	6,658	53,142
- Payables for unsettled investment contracts	94,062	0
- Temporary book overdrafts	-	53,881
- Payable to Policyholders	269,008	257,022
- Other Reinsurance Liability	3,781	-
TOTAL	4,159,091	4,204,259

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT SEP 30, 2018	AS AT SEP 30, 2017
	(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	16,114	22,332
Provision for Leave Encashment	23,660	23,648
Provision for Other Long Term Benefits	60,326	79,004
Provision for Other Employee Benefits	33,392	38,132
TOTAL	133,492	163,116

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT SEP 30, 2018	AS AT SEP 30, 2017
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM I-22 Analytical Ratios

S.No.	Particulars	Q2 '18-19	YTD SEP '2018	Q2 '17-18	YTD SEP '2017
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	0%	100%	0%	(100)%
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	52%	(20)%	159%	16%
	Linked Individual - Pension Non Participating	2%	(104)%	85%	75%
	Linked Group - Non Participating	13%	(71)%	479%	178%
	Non Linked Individual - Life Participating	81%	40%	339%	167%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	105%	13%	128%	27%
	Non Linked Individual - Pension Non Participating	51%	(59)%	120%	120%
	Non Linked Group - Life Non Participating	29%	(6)%	230%	218%
	Non Linked Group - Pension Non Participating	NA	NA	0%	NA
	Non Linked Annuity Non Participating	247%	84%	56%	(6)%
	Non Linked - Variable - Group	50%	43%	400%	(0)%
	Non Linked Health Non Participating	52%	(65)%	807%	598%
2	Net Retention Ratio	95%	94%	95%	95%
3	Expense of Management to Gross Direct Premium Ratio	39%	41%	30%	36%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	3%	2%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	-232%	13.18	-200%	12.79
6	Growth rate of shareholders' fund	-79%	-2%	109%	-8%
7	Ratio of surplus to policyholders' liability	-97%	0%	-72%	-1%
8	Change in net worth in ('000)	278,495	(127,973)	(183,501)	(601,081)
9	Profit after tax/Total Income	-2%	-1%	-7%	-5%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	68.94	4.55	311.07	4.52
12	Total affiliated investments/(Capital+ Surplus)	NIL	NIL	NIL	NIL
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	3.9%	2.0%	4.3%
	R2. Non-PAR	2.0%	4.0%	2.0%	4.0%
	R3.Sub-TOTAL	2.0%	4.0%	2.0%	4.0%
	Linked:				
	R4. PAR	1.8%	2.3%	2.1%	3.8%
	R5. Non-PAR	1.2%	3.4%	1.9%	5.5%
	R6. Sub-TOTAL	1.2%	3.4%	1.9%	5.5%
	R7.Grand Total	1.6%	3.7%	1.9%	4.8%
	Shareholders' Funds	1.9%	4.1%	2.4%	4.3%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	3.9%	2.0%	4.3%
	R2. Non-PAR	2.0%	4.0%	2.0%	4.0%
	R3.Sub-TOTAL	2.0%	4.0%	2.0%	4.0%
	Linked:				
	R4. PAR	2.6%	4.5%	1.9%	3.8%
	R5. Non-PAR	2.0%	4.4%	2.6%	5.5%
	R6. Sub-TOTAL	2.0%	4.4%	2.6%	5.5%
	R7.Grand Total	2.0%	4.2%	2.3%	4.8%
	Shareholders' Funds	1.9%	4.1%	2.4%	4.3%
14	Conservation Ratio				
	Linked Individual - Life Participating	90%	69%	68%	89%
	Linked Individual - Pension Participating	72%	59%	68%	81%
	Linked Individual - Life Non Participating	74%	80%	70%	73%
	Linked Individual - Pension Non Participating	83%	76%	67%	72%
	Linked Group - Non Participating	0%	0%	2%	4%
	Non Linked Individual - Life Participating	60%	55%	80%	82%
	Non Linked Individual - Pension Participating	86%	83%	110%	105%
	Non Linked Individual - Life Non Participating	87%	86%	83%	85%
	Non Linked Individual - Pension Non Participating	50%	78%	71%	108%
	Non Linked Group - Life Non Participating	0%	21%	29%	36%
	Non Linked - Variable - Group	0%	NA	NA	0%
	Non Linked Health Non Participating	79%	77%	90%	91%
15	Persistency Ratio (by numbers)				
	For 13th month	59%	61%	64%	61%
	For 25th month	56%	49%	49%	50%
	For 37th month	43%	50%	49%	46%
	For 49th Month	46%	40%	34%	42%
	for 61st month	33%	38%	42%	38%
	Persistency Ratio (by premium)				
	For 13th month	65%	75%	67%	75%
	For 25th month	59%	58%	55%	58%
	For 37th month	45%	46%	44%	48%
	For 49th Month	40%	45%	47%	45%
	for 61st month	47%	45%	46%	45%
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)		(0.05)		(0.07)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.05)		(0.07)
	(iv) Book value per share (Rs)		3.25		3.47

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT SEP 30, 2018	AS AT SEP 30, 2017
	(Rs. 000's)	(Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	5,379,312	5,989,507
Other receipts	17,495	16,428
Payments to the re-insurers, net of commissions and claims/ Benefits	(197,425)	(161,850)
Payments of claims/benefits	(6,312,506)	(7,608,685)
Payments of commission and brokerage	(165,079)	(101,067)
Payments of other operating expenses	(2,039,293)	(1,863,525)
Deposits, advances and staff loans	(51,083)	74,328
Taxes paid	18,526	(575)
Cash flows before extraordinary items	(3,350,052)	(3,655,439)
Cash flow from extraordinary operations	-	-
Net cash from operating Activities	(3,350,052)	(3,655,439)
II Cash flows from investing activities		
Purchase of fixed assets	(41,746)	(27,037)
Proceeds from sale of fixed assets	3,393	9,508
Purchase of Investment	(84,921,808)	(38,080,420)
Proceeds from Sale/redemption of Investment	84,853,610	39,003,798
Interest, dividend and rent received	2,942,490	2,714,150
Investment in Fixed Deposits	(32,500)	-
Net cash from investing activities	2,803,437	3,619,999
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(546,615)	(35,440)
Cash and cash equivalent at beginning of the year	805,095	(41,088)
Cash and cash equivalent at the end of the year	258,480	(76,529)
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	245,153	149,390
Bank balances (Policyholder's - Schedule 8B)	13,327	(5,617)
Temporary book overdrafts	-	(220,301)
Note 1		
Cash and Bank Balances	14,853	132,061
Fixed Deposits with maturity less than 3 months	230,300	17,329
Cash and Bank Balances	245,153	149,390

FORM L-24 Valuation of net liabilities

(Rs in Lakhs)

Sl.No.	Particular	AS AT SEP 30, 2018	AS AT SEP 30, 2017
1	Linked		
a	Life	347,780	393,231
b	General Annuity	-	-
c	Pension	44,080	51,511
d	Health	-	-
2	Non-Linked		
a	Life	430,602	370,123
b	General Annuity	3,563	3,102
c	Pension	15,655	15,098
d	Health	875	710

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	-	-	-	-	282	272	189.09	9,466.98	282	272	189	9,467
3	Arunachal Pradesh	17	17	3.23	145.67	20	20	24.71	524.53	37	37	28	670
4	Assam	85	82	7.31	412.55	321	314	71.45	2,619.20	406	396	79	3,032
5	Bihar	587	587	11.10	257.60	81	80	19.67	1,045.77	668	667	31	1,303
6	Chandigarh	-	-	(0.48)	-	33	30	15.45	713.23	33	30	15	713
7	Chattisgarh	-	-	-	-	28	28	9.80	696.13	28	28	10	696
8	Dadra & NagraHaveli	-	-	-	-	1	1	0.36	3.60	1	1	0	4
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	542	515	433.57	13,208.63	542	515	434	13,209
11	Goa	-	-	-	-	10	10	13.92	190.11	10	10	14	190
12	Gujarat	1	1	0.12	7.30	138	132	64.43	3,650.66	139	133	65	3,658
13	Haryana	5	5	1.05	59.69	298	286	245.31	10,154.19	303	291	246	10,214
14	Himachal Pradesh	7	7	5.64	80.30	19	19	17.59	257.56	26	26	23	338
15	Jammu & Kashmir	-	-	-	-	22	21	5.83	268.19	22	21	6	268
16	Jharkhand	1	1	0.09	-	23	22	12.68	711.25	24	23	13	711
17	Karnataka	1	1	0.02	2.50	408	387	318.06	14,203.30	409	388	318	14,206
18	Kerala	-	-	-	-	40	39	50.90	832.10	40	39	51	832
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	24	24	5.52	78.50	224	221	77.02	3,400.77	248	245	83	3,479
21	Maharashtra	16	15	3.80	69.23	1,480	1,443	748.82	27,413.83	1,496	1,458	753	27,483
22	Manipur	1	1	0.06	2.22	7	6	2.95	52.39	8	7	3	55
23	Meghalaya	-	-	-	-	2	2	1.05	112.50	2	2	1	113
24	Mirzoram	1	1	0.06	2.50	3	2	2.90	54.27	4	3	3	57
25	Nagaland	-	-	-	-	3	3	0.11	13.08	3	3	0	13
26	Orissa	51	51	11.53	277.79	67	67	42.20	1,200.57	118	118	54	1,478
27	Puduchery	-	-	-	-	9	8	4.78	61.42	9	8	5	61
28	Punjab	2	2	(0.48)	8.37	177	168	79.41	2,891.56	179	170	79	2,900
29	Rajasthan	36	35	4.79	94.01	157	149	37.83	2,264.67	193	184	43	2,359
30	Sikkim	-	-	-	-	2	2	0.39	5.61	2	2	0	6
31	Tamil Nadu	1	1	0.09	9.88	334	322	177.66	5,814.02	335	323	178	5,824
32	Tripura	-	-	0.13	-	121	120	32.30	747.91	121	120	32	748
33	Uttar Pradesh	5	5	(0.37)	30.47	363	350	212.13	9,559.64	368	355	212	9,590
34	Uttarakhand	-	-	-	-	20	19	17.83	535.60	20	19	18	536
35	West Bengal	58	59	16.96	289.15	739	672	343.36	8,163.50	797	731	360	8,453
	Grand Total	899	895	70.2	1,827.7	5,974	5,730	3,273.6	120,836.8	6,873	6,625	3,344	122,665

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andaman & Nicobar Islands	-	-	-	-	2	2	1.50	15.00	2	2	2	15
2	Andhra Pradesh	-	-	-	-	551	537	327.39	16,064.86	551	537	327	16,065
3	Arunachal Pradesh	21	21	5.05	287.23	33	33	39.44	1,084.01	54	54	44	1,371
4	Assam	106	103	11.52	497.28	551	537	139.69	4,991.24	657	640	151	5,489
5	Bihar	686	686	21.17	400.69	172	170	57.17	2,287.67	858	856	78	2,688
6	Chandigarh	1	1	(0.40)	1.25	60	56	24.88	1,511.17	61	57	24	1,512
7	Chhattisgarh	-	-	-	-	46	45	13.98	803.62	46	45	14	804
8	Dadra & NagraHaveli	-	-	-	-	1	1	0.36	3.60	1	1	0	4
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	1,140	1,088	896.88	26,565.77	1,140	1,088	897	26,566
11	Goa	-	-	-	-	21	21	25.81	450.01	21	21	26	450
12	Gujarat	4	4	1.02	38.80	281	273	144.28	5,706.58	285	277	145	5,745
13	Haryana	12	12	2.73	184.31	571	547	549.60	20,690.33	583	559	552	20,875
14	Himachal Pradesh	14	14	7.97	118.25	46	44	26.90	423.44	60	58	35	542
15	Jammu & Kashmir	-	-	(0.10)	-	51	48	10.27	444.49	51	48	10	444
16	Jharkhand	2	2	0.09	0.20	60	57	33.91	1,245.26	62	59	34	1,245
17	Karnataka	2	2	0.24	4.90	761	732	567.37	25,753.39	763	734	568	25,758
18	Kerala	-	-	0.05	-	77	74	98.02	1,593.12	77	74	98	1,593
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	26	26	5.72	80.74	417	414	168.72	6,728.89	443	440	174	6,810
21	Maharashtra	18	17	3.94	71.98	2,534	2,479	1,349.82	50,966.17	2,552	2,496	1,354	51,038
22	Manipur	2	2	0.07	4.76	9	8	3.20	57.63	11	10	3	62
23	Meghalaya	-	-	-	-	7	7	3.69	175.38	7	7	4	175
24	Mizoram	1	1	0.06	2.50	4	3	8.90	61.77	5	4	9	64
25	Nagaland	-	-	-	-	4	4	0.61	18.08	4	4	1	18
26	Orissa	97	97	22.78	625.30	194	192	118.20	2,739.57	291	289	141	3,365
27	Puduchery	-	-	-	-	16	15	8.45	196.68	16	15	8	197
28	Punjab	10	9	0.48	68.17	334	321	134.09	5,359.90	344	330	135	5,428
29	Rajasthan	67	66	11.97	244.18	470	458	120.73	5,422.79	537	524	133	5,667
30	Sikkim	-	-	-	-	5	5	1.23	71.43	5	5	1	71
31	Tamil Nadu	1	1	0.09	9.88	726	703	386.77	12,533.12	727	704	387	12,543
32	Tripura	1	1	0.26	1.50	200	199	58.32	1,174.64	201	200	59	1,176
33	Uttar Pradesh	10	10	0.63	50.47	760	726	459.50	18,423.52	770	736	460	18,474
34	Uttarakhand	-	-	-	-	30	29	23.63	669.45	30	29	24	669
35	West Bengal	159	157	48.52	719.93	1,274	1,191	579.85	12,826.26	1,433	1,348	628	13,546
	Grand Total	1,240	1,232	143.89	3,412.32	11,408	11,019	6,383.17	227,058.83	12,648	12,251	6,527	230,471

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 (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	-	11,594	17	5,246	-	11,594	17	5,246
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	178	1	960	-	178	1	960
4	Bihar	-	-	-	-	-	9	0	29	-	9	0	29
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	8,216	24	11,346	1	8,216	24	11,346
8	Haryana	-	-	-	-	-	3,525	252	(6,643)	-	3,525	252	(6,643)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	3	7,945	82	41,116	3	7,945	82	41,116
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	3	22,213	258	12,896	3	22,213	258	12,896
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	(74)	-	-	-	(74)
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	182	1	1,627	-	182	1	1,627
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	8,294	18	(160,017)	-	8,294	18	(160,017)
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	1,187	39	16,997	-	1,187	39	16,997
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	15,791	57	6,534	3	15,791	57	6,534
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	10	79,134	751	(69,982)	10	79,134	751	(69,982)

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 (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	2	19,390	29	11,250	2	19,390	29	11,250
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	178	1	960	-	178	1	960
4	Bihar	-	-	-	-	-	18	0	62	-	18	0	62
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	5	12,078	55	24,829	5	12,078	55	24,829
8	Haryana	-	-	-	-	5	28,953	551	96,678	5	28,953	551	96,678
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	10	29,541	224	185,840	10	29,541	224	185,840
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	2	294	279	4	2	294	279	4
15	Maharashtra	-	-	-	-	9	61,360	1,094	(88,986)	9	61,360	1,094	(88,986)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	(74)	-	-	-	(74)
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	3	1,487	22	30,178	3	1,487	22	30,178
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	51,920	181	(124,817)	2	51,920	181	(124,817)
27	Uttarakhand	-	-	-	-	-	-	-	(1,926)	-	-	-	(1,926)
28	West Bengal	-	-	-	-	3	5,011	61	24,330	3	5,011	61	24,330
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	70,677	321	34,000	7	70,677	321	34,000
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	48	280,907	2,819	192,328	48	280,907	2,819	192,328

(Read with Regulation 10)
 Name of the Insurer: Aviva Life Insurance Company India Limited (Registration Code: 0122)
 Statement as on: 30th September 2018

PART - A

Statement of Investment Assets (Life Insurers) (Business within India)

Periodicity of Submission: Quarterly

Rs. Crore

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	646.91
	Investments (Policyholders)	8A	4,516.08
	Investments (Linked Liabilities)	8B	3,947.97
2	Loans	9	0.00
3	Fixed Assets	10	13.56
4	Current Assets		
	a. Cash & Bank Balance	11	27.68
	b. Advances & Other Assets	12	406.60
5	Current Liabilities		
	a. Current Liabilities	13	408.20
	b. Provisions	14	13.35
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		1,363.40
	Application of Funds as per Balance Sheet (A)		10,500.66
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	13.56
3	Cash & Bank Balance (if any)	11	27.68
4	Advances & Other Assets (if any)	12	406.60
5	Current Liabilities	13	408.20
6	Provisions	14	13.35
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		0.00
9	Debit Balance of P&L A/c		1,363.40
	TOTAL (B)		1,389.70
	Investment Assets (A-B)		9,110.96

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	9110.96
Balance Sheet Value of:	
A. Life Fund	4840.89
B. Pension & General Annuity and Group Business	322.10
C. Unit Linked Funds	3947.97
	9110.96

Section II
 NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Sec	Not Less than 25%	0.00	283.27	86.10	8.73	3144.87	3522.97	72.7%	0.00	3522.97	3437.62
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	0.00	355.49	86.10	10.62	3172.10	3624.32	74.8%	0.00	3624.32	3537.81
3	Investment subject to Exposure Norms											
	a. Infrastructure/ Social/ Housing Sector											
	1. Approved Investments	Not Less than 15%	0.00	215.43	30.20	3.06	663.53	912.21	18.8%	0.01	912.22	881.02
	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	76.57	40.80	1.51	190.54	309.42	6.4%	-5.18	304.24	296.27
	ii) Other Investments		0.00	0.00	0.00	0.07	0.00	0.07	0.0%	0.03	0.10	0.10
	TOTAL LIFE FUND	100%	0.00	647.49	157.10	15.27	4026.17	4846.03		-5.14	4840.89	4715.19

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	189.27	189.27	58.8%	0.00	189.23
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	0.00	191.29	191.29	59.4%	0.00	191.16
3	Balance in Approved investment	Not Exceeding 60%	0.00	130.82	130.82	40.6%	0.00	130.09
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	0.00	322.10	322.10	100.0%		322.10

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %	
		PAR	NON PAR			
		(a)	(b)			
1	Approved Investments	Not Less than 75%	116.58	3498.42	3615.00	91.6%
2	Other Investments	Not More than 25%	1.54	331.43	332.97	8.4%
	TOTAL LINKED INSURANCE FUND	100%	118.12	3829.85	3947.97	100.0%

CERTIFICATION:

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

Date: 22/10/2018

- 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

Amil Kapoor
 On behalf of Chief Financial Officer

FORM L- 27 -UNIT LINKED INSURANCE BUSINESS - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited (Registration Code: 0122)

Periodicity of Submission: Quarterly

Statement as on: 30th September 2018

Particulars	Group Superannuation & Gratuity									
	ULGF00210/03/2006GROUPBALAN122		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT122		ULGF00113/07/2005GROUPSECUR122	
Opening Balance (Market Value)	29.92		2.30		246.60		13.08		97.95	
Add: Inflow during the Quarter	0.50		1.69		7.66		0.33		0.25	
Increase / (Decrease) Value of Inv (Net)	0.30		0.03		0.99		0.18		0.89	
Less: Outflow during the Quarter	0.58		1.96		8.98		0.75		32.66	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	30.13		2.06		246.28		12.84		66.43	

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT122		ULGF00113/07/2005GROUPSECUR122	
	Actual Inv.	% Actual								
Approved Investments (>=75%)										
Central Govt Securities	7.22	23.9%	1.74	85.3%	82.80	33.6%	1.51	11.8%	22.09	33.3%
State Government Securities	0.00	0.0%	0.00	0.0%	0.50	0.2%	0.25	2.0%	0.00	0.0%
Other Approved Securities	0.82	2.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.84	7.3%
Corporate Bonds	2.94	9.8%	0.10	4.8%	22.05	9.0%	1.27	9.9%	6.11	9.2%
Infrastructure Bonds	3.82	12.7%	0.01	0.4%	63.66	25.8%	1.46	11.4%	13.95	21.0%
Equity	8.57	28.4%	0.00	0.0%	0.00	0.0%	5.41	42.2%	11.14	16.8%
Money Market Investments	5.53	18.4%	0.19	9.3%	70.83	28.8%	1.69	13.1%	5.59	8.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.30	0.1%	0.00	0.0%	0.00	0.0%
Sub Total (A)	28.91	95.9%	2.05	99.8%	240.14	97.5%	11.59	90.3%	63.73	95.9%
Current Assets:										
Accrued Interest	0.48	1.6%	0.00	0.2%	5.45	2.2%	0.16	1.2%	1.48	2.2%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.16	-0.5%	0.00	0.1%	0.72	0.3%	0.04	0.3%	0.00	0.0%
Receivable for Sale of Investments	0.09	0.3%	0.00	0.0%	0.00	0.0%	0.06	0.5%	0.12	0.2%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-0.14	-0.5%	0.00	0.0%	0.00	0.0%	-0.11	-0.9%	-0.16	-0.2%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.04	0.0%	0.00	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.27	0.9%	0.00	0.2%	6.13	2.5%	0.15	1.1%	1.43	2.2%
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%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.96	3.2%	0.00	0.0%	0.00	0.0%	0.48	3.7%	1.26	1.9%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.62	4.8%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.96	3.2%	0.00	0.0%	0.00	0.0%	1.10	8.4%	1.26	1.9%
Total (A + B + C)	30.13	100.0%	2.06	100.0%	246.28	100.0%	12.84	100.0%	66.43	100.0%
Fund Carried Forward (as per LB 2)	30.13		2.06		246.28		12.84		66.43	

FORM L-27 -UNIT LINKED INSURANCE BUSINESS - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited (Registration Cod

Periodicity of Submission: Quarterly

Statement as on: 30th September 2018

Particulars	Grp Superann-Short Term Debt fund ULGF00613/02/2009GROUPSDEBT122	Pension Unit Linked Balanced Fund ULIF00311/02/2003PNSBALANCE122	Pension Unit Linked Balanced - II Fund ULIF02325/01/2010PNBALAN-II122	Pension Unit linked Growth fund ULIF00703/03/2005PNSNGROWTH122	Pension Unit Linked Growth - II Fund ULIF02425/01/2010PNGROWT-II122
Opening Balance (Market Value)	0.24	52.97	10.98	67.47	12.87
Add: Inflow during the Quarter	0.00	0.73	0.29	1.16	0.28
Increase / (Decrease) Value of Inv (Net)	0.00	0.46	0.10	0.79	0.15
Less: Outflow during the Quarter	0.00	2.96	0.81	2.64	1.03
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.25	51.19	10.55	66.78	12.27

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122	
	Actual Inv.	% Actual								
Approved Investments (>=75%)										
Central Govt Securities	0.20	81.7%	14.14	27.6%	1.89	17.9%	12.04	18.0%	1.64	13.4%
State Government Securities	0.00	0.0%	0.00	0.0%	0.25	2.4%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	1.13	2.2%	0.00	0.0%	0.41	0.6%	0.00	0.0%
Corporate Bonds	0.00	0.0%	6.35	12.4%	0.94	8.9%	2.58	3.9%	1.47	12.0%
Infrastructure Bonds	0.01	4.0%	9.58	18.7%	1.76	16.7%	6.58	9.8%	0.96	7.8%
Equity	0.00	0.0%	14.65	28.6%	3.03	28.7%	27.96	41.9%	5.27	42.9%
Money Market Investments	0.03	13.8%	3.04	5.9%	2.19	20.7%	10.82	16.2%	1.86	15.2%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	0.25	99.5%	48.88	95.5%	10.06	95.3%	60.39	90.4%	11.20	91.2%
Current Assets:										
Accrued Interest	0.00	0.1%	1.12	2.2%	0.17	1.6%	0.65	1.0%	0.13	1.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.01	0.0%	0.00	0.0%
Bank Balance	0.00	0.5%	-0.35	-0.7%	0.00	0.0%	0.08	0.1%	-0.13	-1.1%
Receivable for Sale of Investments	0.00	0.0%	0.16	0.3%	0.03	0.3%	0.36	0.5%	0.06	0.5%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	-0.24	-0.5%	-0.05	-0.5%	-0.58	-0.9%	-0.11	-0.9%
Fund Mgmt Charges Payable	0.00	0.0%	-0.01	0.0%	0.00	0.0%	-0.02	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%
Sub Total (B)	0.00	0.5%	0.68	1.3%	0.16	1.5%	0.49	0.7%	-0.06	-0.5%
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%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	1.63	3.2%	0.34	3.2%	2.52	3.8%	0.47	3.8%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	3.39	5.1%	0.66	5.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	0.0%	1.63	3.2%	0.34	3.2%	5.91	8.8%	1.13	9.2%
Total (A + B + C)	0.25	100.0%	51.19	100.0%	10.55	100.0%	66.78	100.0%	12.27	100.0%
Fund Carried Forward (as per LB 2)	0.25		51.19		10.55		66.78		12.27	

FORM L- 27 -UNIT LINKED INSURANCE BUSINESS - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited (Registration Cod

Periodicity of Submission: Quarterly

Statement as on: 30th September 2018

Particulars	Pension Unit Linked Infrastructure fund ULIF02525/01/2010PNSNINFRAF122	Pension Unit Linked Index Fund ULIF01122/01/2008PNSNINDEXF122	Pension Unit Linked Index - II fund ULIF02625/01/2010PNINDEX-II122	Pension Unit Linked PSU fund ULIF02725/01/2010PNSNPSUFND122	Pension Unit linked Secure fund ULIF00803/03/2005PNSNSECURE122
Opening Balance (Market Value)	7.73	136.76	29.02	16.59	49.85
Add: Inflow during the Quarter	0.27	2.56	0.88	0.39	0.04
Increase / (Decrease) Value of Inv (Net)	-0.60	3.37	0.65	-0.06	0.29
Less: Outflow during the Quarter	0.80	12.55	1.33	1.57	0.96
TOTAL INVESTIBLE FUNDS (MKT VALUE)	6.60	130.14	29.21	15.35	49.22

INVESTMENT OF UNIT FUND	ULIF02525/01/2010PNSNINFRAF122		ULIF01122/01/2008PNSNINDEXF122		ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122	
	Actual Inv.	% Actual								
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.93	34.4%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.61	11.4%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.85	20.0%
Equity	5.33	80.7%	108.56	83.4%	24.13	82.6%	12.27	79.9%	5.95	12.1%
Money Market Investments	0.71	10.8%	1.05	0.8%	0.70	2.4%	0.36	2.3%	9.30	18.9%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	6.04	91.5%	109.61	84.2%	24.83	85.0%	12.63	82.2%	47.64	96.8%
Current Assets:										
Accrued Interest	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.96	1.9%
Dividend Receivable	0.01	0.2%	0.05	0.0%	0.01	0.0%	0.05	0.3%	0.00	0.0%
Bank Balance	-0.13	-1.9%	0.03	0.0%	0.02	0.1%	-0.02	-0.1%	0.00	0.0%
Receivable for Sale of Investments	0.00	0.0%	2.32	1.8%	0.38	1.3%	0.00	0.0%	0.06	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%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	-1.92	-1.5%	-0.47	-1.6%	0.00	0.0%	-0.10	-0.2%
Fund Mgmt Charges Payable	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	0.00	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	-0.12	-1.8%	0.46	0.4%	-0.06	-0.2%	0.03	0.2%	0.91	1.9%
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%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.68	10.2%	8.42	6.5%	1.89	6.5%	2.49	16.2%	0.66	1.3%
Mutual funds- Exchange traded funds	0.00	0.0%	11.64	8.9%	2.56	8.8%	0.21	1.4%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.68	10.2%	20.07	15.4%	4.45	15.2%	2.70	17.6%	0.66	1.3%
Total (A + B + C)	6.60	100.0%	130.14	100.0%	29.21	100.0%	15.35	100.0%	49.22	100.0%
Fund Carried Forward (as per LB 2)	6.60		130.14		29.21		15.35		49.22	

FORM L- 27 -UNIT LINKED INSURANCE BUSINESS - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited (Registration Cod

Periodicity of Submission: Quarterly

Statement as on: 30th September 2018

Particulars	Pension Unit Linked Protector Fund ULIF01408/02/2008PNSPROTECT122	Pension Unit Linked Protector -II fund ULIF02825/01/2010PNPROTE-II122	Pension Unifised with Profit fund ULIF00411/02/2003PNSWPROFIT122	Unit Linked Balanced fund ULIF00106/06/2002LIFBALANCE122	Unit Linked Balanced- II fund ULIF01508/01/2010LIBALAN-II122
Opening Balance (Market Value)	21.79	5.05	12.78	381.14	156.74
Add: Inflow during the Quarter	1.46	0.21	0.01	9.07	9.49
Increase / (Decrease) Value of Inv (Net)	0.13	0.03	0.22	3.31	1.40
Less: Outflow during the Quarter	3.19	1.00	0.44	27.02	13.88
TOTAL INVESTIBLE FUNDS (MKT VALUE)	20.19	4.29	12.57	366.50	153.75

INVESTMENT OF UNIT FUND	ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122		ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122	
	Actual Inv.	% Actual								
Approved Investments (>=75%)										
Central Govt Securities	4.71	23.3%	0.88	20.5%	5.41	43.0%	107.79	29.4%	28.30	18.4%
State Government Securities	0.00	0.0%	0.25	5.9%	0.00	0.0%	0.00	0.0%	1.01	0.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.10	0.8%	8.24	2.2%	2.78	1.8%
Corporate Bonds	3.45	17.1%	0.81	18.8%	1.10	8.7%	43.22	11.8%	15.41	10.0%
Infrastructure Bonds	5.64	27.9%	0.88	20.5%	2.77	22.0%	53.09	14.5%	16.45	10.7%
Equity	2.39	11.8%	0.51	11.9%	1.12	8.9%	105.66	28.8%	50.13	32.6%
Money Market Investments	2.78	13.8%	0.82	19.2%	1.50	12.0%	33.77	9.2%	32.31	21.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	18.96	93.9%	4.15	96.8%	12.01	95.5%	351.78	96.0%	146.38	95.2%
Current Assets:										
Accrued Interest	0.52	2.6%	0.08	1.9%	0.40	3.1%	6.19	1.7%	1.95	1.3%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.02	0.0%	0.01	0.0%
Bank Balance	0.46	2.3%	0.01	0.1%	0.00	0.0%	-2.54	-0.7%	0.13	0.1%
Receivable for Sale of Investments	0.03	0.1%	0.00	0.1%	0.00	0.0%	1.13	0.3%	0.56	0.4%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-0.04	-0.2%	-0.01	-0.2%	0.00	0.0%	-1.76	-0.5%	-0.84	-0.5%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.09	0.0%	-0.04	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.96	4.8%	0.08	1.9%	0.40	3.2%	2.95	0.8%	1.77	1.2%
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%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.26	1.3%	0.06	1.3%	0.17	1.3%	11.78	3.2%	5.60	3.6%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.26	1.3%	0.06	1.3%	0.17	1.3%	11.78	3.2%	5.60	3.6%
Total (A + B + C)	20.19	100.0%	4.29	100.0%	12.57	100.0%	366.50	100.0%	153.75	100.0%
Fund Carried Forward (as per LB 2)	20.19		4.29		12.57		366.50		153.75	

FORM L- 27 -UNIT LINKED INSURANCE BUSINESS - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited (Registration Cod

Periodicity of Submission: Quarterly

Statement as on: 30th September 2018

Particulars	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund	Unit Linked Growth Fund
	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122	ULIF00527/01/2004LIFEGROWTH122
Opening Balance (Market Value)	5.01	127.47	71.12	344.42	1029.38
Add: Inflow during the Quarter	1.45	8.89	4.14	32.16	20.41
Increase / (Decrease) Value of Inv (Net)	0.03	0.11	1.45	6.93	16.28
Less: Outflow during the Quarter	0.65	13.06	4.39	25.12	72.86
TOTAL INVESTIBLE FUNDS (MKT VALUE)	5.84	123.41	72.31	358.38	993.21

INVESTMENT OF UNIT FUND	ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122		ULIF00527/01/2004LIFEGROWTH122	
	Actual Inv.	% Actual								
Approved Investments (>=75%)										
Central Govt Securities	1.90	32.6%	30.57	24.8%	0.00	0.0%	0.00	0.0%	81.68	8.2%
State Government Securities	0.30	5.2%	0.71	0.6%	0.00	0.0%	0.00	0.0%	0.18	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.13	0.1%
Corporate Bonds	1.00	17.2%	19.81	16.1%	0.00	0.0%	0.00	0.0%	39.13	3.9%
Infrastructure Bonds	1.36	23.3%	38.24	31.0%	0.00	0.0%	0.00	0.0%	47.90	4.8%
Equity	0.00	0.0%	0.00	0.0%	56.09	77.6%	283.26	79.0%	577.54	58.1%
Money Market Investments	1.11	19.0%	31.35	25.4%	3.16	4.4%	17.71	4.9%	123.48	12.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	5.68	97.3%	120.68	97.8%	59.25	81.9%	300.97	84.0%	871.04	87.7%
Current Assets:									50,675,724.00	51,824,453.37
Accrued Interest	0.16	2.7%	2.75	2.2%	0.00	0.0%	0.01	0.0%	5.18	0.5%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.01	0.0%	0.06	0.0%	0.13	0.0%
Bank Balance	0.00	0.1%	0.02	0.0%	2.14	3.0%	2.80	0.8%	-0.64	-0.1%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.79	1.1%	3.64	1.0%	6.51	0.7%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.70	-1.0%	-3.61	-1.0%	-12.11	-1.2%
Fund Mgmt Charges Payable	0.00	0.0%	-0.03	0.0%	-0.02	0.0%	-0.09	0.0%	-0.29	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.16	2.7%	2.73	2.2%	2.22	3.1%	2.81	0.8%	-1.21	-0.1%
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%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.00	0.0%	5.45	7.5%	27.36	7.6%	51.57	5.2%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	5.38	7.4%	27.25	7.6%	71.81	7.2%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	0.0%	0.00	0.0%	10.83	15.0%	54.60	15.2%	123.38	12.4%
Total (A + B + C)	5.84	100.0%	123.41	100.0%	72.31	100.0%	358.38	100.0%	993.21	100.0%
Fund Carried Forward (as per LB 2)	5.84		123.41		72.31		358.38		993.21	

FORM L-27 -UNIT LINKED INSURANCE BUSINESS - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited (Registration Cod

Periodicity of Submission: Quarterly

Statement as on: 30th September 2018

Particulars	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	158.25	36.72	81.64	94.10	35.86
Add: Inflow during the Quarter	7.43	0.94	1.55	2.84	1.68
Increase / (Decrease) Value of Inv (Net)	2.46	-2.83	2.17	2.11	0.20
Less: Outflow during the Quarter	9.61	2.78	12.65	7.76	3.11
TOTAL INVESTIBLE FUNDS (MKT VALUE)	158.53	32.05	72.71	91.28	34.63

INVESTMENT OF UNIT FUND	ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122	
	Actual Inv.	% Actual								
Approved Investments (>=75%)										
Central Govt Securities	14.24	9.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.51	27.5%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	1.24	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	6.04	3.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.15	17.7%
Infrastructure Bonds	6.73	4.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	7.68	22.2%
Equity	91.97	58.0%	25.93	80.9%	60.83	83.7%	75.83	83.1%	4.19	12.1%
Money Market Investments	19.73	12.4%	2.73	8.5%	0.16	0.2%	1.30	1.4%	5.92	17.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	139.94	88.3%	28.67	89.4%	60.99	83.9%	77.13	84.5%	33.45	96.6%
Current Assets:	1,148,729.37									
Accrued Interest	0.82	0.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.75	2.2%
Dividend Receivable	0.02	0.0%	0.06	0.2%	0.03	0.0%	0.03	0.0%	0.00	0.0%
Bank Balance	0.02	0.0%	0.04	0.1%	-0.19	-0.3%	-0.11	-0.1%	0.00	0.0%
Receivable for Sale of Investments	1.12	0.7%	0.00	0.0%	1.62	2.2%	1.52	1.7%	0.05	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%
Less: Current Liabilities										
Payable for Investments	-1.91	-1.2%	0.00	0.0%	-1.10	-1.5%	-1.40	-1.5%	-0.07	-0.2%
Fund Mgmt Charges Payable	-0.04	0.0%	-0.01	0.0%	-0.01	0.0%	-0.02	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.03	0.0%	0.09	0.3%	0.35	0.5%	0.02	0.0%	0.72	2.1%
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%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	8.19	5.2%	3.30	10.3%	4.53	6.2%	5.92	6.5%	0.47	1.4%
Mutual funds- Exchange traded funds	10.37	6.5%	0.00	0.0%	6.84	9.4%	8.22	9.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	18.56	11.7%	3.30	10.3%	11.37	15.6%	14.14	15.5%	0.47	1.4%
Total (A + B + C)	158.53	100.0%	32.05	100.0%	72.71	100.0%	91.28	100.0%	34.63	100.0%
Fund Carried Forward (as per LB 2)	158.53		32.05		72.71		91.28		34.63	

FORM L- 27 -UNIT LINKED INSURANCE BUSINESS - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited (Registration Cod

Periodicity of Submission: Quarterly

Statement as on: 30th September 2018

Particulars	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unifised with Profit fund	Unit Linked Liquid Fund
	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122
Opening Balance (Market Value)	55.80	113.41	184.33	108.24	0.00
Add: Inflow during the Quarter	7.88	2.70	5.32	0.70	0.00
Increase / (Decrease) Value of Inv (Net)	0.25	-0.16	1.07	1.94	0.00
Less: Outflow during the Quarter	8.76	7.56	14.14	5.32	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	55.17	108.40	176.58	105.55	0.00

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122	
	Actual Inv.	% Actual								
Approved Investments (>=75%)										
Central Govt Securities	13.39	24.3%	0.00	0.0%	48.39	27.4%	35.92	34.0%	0.00	0.0%
State Government Securities	0.23	0.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.12	3.9%	0.00	0.0%
Corporate Bonds	6.77	12.3%	0.00	0.0%	33.44	18.9%	9.79	9.3%	0.00	0.0%
Infrastructure Bonds	12.78	23.2%	0.00	0.0%	38.94	22.1%	35.09	33.2%	0.00	0.0%
Equity	6.58	11.9%	85.87	79.2%	21.33	12.1%	9.72	9.2%	0.00	0.0%
Money Market Investments	13.54	24.5%	3.36	3.1%	29.01	16.4%	5.70	5.4%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	53.30	96.6%	89.23	82.3%	171.12	96.9%	100.33	95.1%	0.00	0.0%
Current Assets:										
Accrued Interest	1.00	1.8%	0.00	0.0%	3.82	2.2%	3.84	3.6%	0.00	-0.2%
Dividend Receivable	0.00	0.0%	0.35	0.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.20	0.4%	-0.01	0.0%	-0.58	-0.3%	0.00	0.0%	0.00	972.0%
Receivable for Sale of Investments	0.07	0.1%	0.00	0.0%	0.23	0.1%	0.00	0.0%	0.00	-871.8%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-0.11	-0.2%	0.00	0.0%	-0.35	-0.2%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.01	0.0%	-0.03	0.0%	-0.03	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%
Sub Total (B)	1.15	2.1%	0.31	0.3%	3.09	1.7%	3.84	3.6%	0.00	100.0%
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%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.73	1.3%	17.45	16.1%	2.38	1.3%	1.37	1.3%	0.00	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	1.40	1.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.73	1.3%	18.85	17.4%	2.38	1.3%	1.37	1.3%	0.00	0.0%
Total (A + B + C)	55.17	100.0%	108.40	100.0%	176.58	100.0%	105.55	100.0%	0.00	100.0%
Fund Carried Forward (as per LB 2)	55.17		108.40		176.58		105.55		0.00	100.0%

FORM L- 27 -UNIT LINKED INSURANCE BUSINESS - 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited (Registration Cod

Periodicity of Submission: Quarterly

Statement as on: 30th September 2018

PART - B

Rs. in Crores

Particulars	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLPCY122	
Opening Balance (Market Value)	8.06	0.00	104.26	172.94	4082.82
Add: Inflow during the Quarter	0.00	0.00	2.86	12.66	150.89
Increase / (Decrease) Value of Inv (Net)	0.09	0.00	2.26	2.59	49.57
Less: Outflow during the Quarter	0.30	0.00	10.59	21.52	335.31
TOTAL INVESTIBLE FUNDS (MKT VALUE)	7.85	0.00	98.79	166.67	3947.97

INVESTMENT OF UNIT FUND	ULIF03020/07/2010LIFEWEALTH122		ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLPCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual						
Approved Investments (>=75%)										
Central Govt Securities	4.88	62.1%	0.00	0.0%	0.00	0.0%	128.96	77.4%	678.75	17.2%
State Government Securities	0.72	9.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	4.41	0.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	24.83	0.6%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	235.52	6.0%
Infrastructure Bonds	1.99	25.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	381.19	9.7%
Equity	0.00	0.0%	0.00	0.0%	70.53	71.4%	0.00	0.0%	1,761.75	44.6%
Money Market Investments	0.08	1.0%	0.00	0.0%	13.93	14.1%	48.22	28.9%	505.56	12.8%
Mutual funds	0.00	0.0%	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%	0.00	0.0%	0.30	0.0%
Sub Total (A)	7.67	97.6%	0.00	0.0%	84.46	85.5%	177.18	106.3%	3,592.31	91.0%
Current Assets:										
Accrued Interest	0.19	2.4%	0.00	-0.1%	0.01	0.0%	0.01	0.0%	38.28	1.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.02	0.0%	0.00	0.0%	0.90	0.0%
Bank Balance	0.00	0.0%	0.00	98.1%	0.01	0.0%	-1.09	-0.7%	0.79	0.0%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.93	0.9%	0.00	0.0%	21.83	0.6%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.87	-0.9%	-9.41	-5.6%	(38.17)	-1.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	2.0%	-0.03	0.0%	-0.02	0.0%	(0.92)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.02)	0.0%
Sub Total (B)	0.19	2.4%	0.00	100.0%	0.07	0.1%	-10.51	-6.3%	22.69	0.6%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	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%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	0.00	0.0%	6.86	6.9%	0.00	0.0%	175.22	4.4%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	7.39	7.5%	0.00	0.0%	157.75	4.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.00	0.0%	0.00	0.0%	14.25	14.4%	0.00	0.0%	332.97	8.4%
Total (A + B + C)	7.85	100.0%	0.00	100.0%	98.79	100.0%	166.67	100.0%	3,947.97	100.0%
Fund Carried Forward (as per LB 2)	7.85		0.00		98.79		166.67		3,947.97	

Date : 22/10/2018

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.

 Amit Kapoor
 On behalf of Chief Financial Officer

(Read with Regulation 10)
 Name of the Insurer: Aviva Life Insurance Company India Limited (Registration Code: 0122)
 Link to FORM 3A (Part B)
 Statement for the period: 30th September 2018
 Periodicity of Submission: Quarterly
 Statement of NAV of Segregated Funds

30/09/2017 30/09/2018

Rs. In Crores

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per L8 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	366.50	66.2665	66.2665	65.7265	64.9659	66.1016	64.2934	3.1%	7.7%	68.1565
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	51.19	51.7873	51.7873	51.3722	50.8071	51.6611	50.2341	3.1%	7.7%	53.2936
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	993.21	59.3802	59.3802	58.5277	56.3756	59.2807	55.4597	7.1%	10.2%	62.7095
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	176.58	27.9153	27.9153	27.7650	27.8268	27.8664	27.6163	1.1%	6.6%	28.3540
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	66.78	34.4983	34.4983	34.1071	33.2678	34.4055	32.8159	5.1%	8.7%	35.8957
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSSECURE122	3/3/2005	Non Par	49.22	26.2822	26.2822	26.1324	26.1810	26.2196	25.9790	1.2%	6.9%	26.6791
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2006GROUPESECUR122	7/13/2005	Non Par	66.43	27.7708	27.7708	27.5912	27.5434	27.5804	27.3217	1.6%	7.1%	28.2347
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	3/10/2006	Non Par	246.28	25.6348	25.6348	25.5342	25.8532	25.6038	25.7115	-0.3%	6.1%	25.8652
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	3/10/2006	Non Par	30.13	25.9374	25.9374	25.6806	25.3490	25.7372	24.9927	3.8%	8.3%	26.4423
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	3/10/2006	Non Par	12.84	31.1376	31.1376	30.7257	29.9151	30.7998	29.4290	5.8%	9.6%	32.4262
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	3/31/2006	Non Par	2.06	24.8389	24.8389	24.5249	24.2360	23.9282	23.6595	5.0%	6.0%	24.8389
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	34.63	24.3743	24.3743	24.2442	24.3132	24.3464	24.1040	1.1%	6.8%	24.7673
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	72.71	18.5143	18.5143	18.1089	17.0990	17.8113	16.5634	11.8%	11.4%	19.8758
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	1/22/2008	Non Par	130.14	22.8193	22.8193	22.3008	21.0793	21.9425	20.3903	11.9%	11.5%	24.4518
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	72.31	25.7464	25.7464	25.2652	23.9909	25.6830	23.4669	9.7%	11.5%	27.5911
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	5.84	23.5297	23.5297	23.4223	23.7608	23.5624	23.7199	-0.8%	5.7%	23.7997
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	20.19	21.7303	21.7303	21.6235	21.6914	21.7390	21.5381	0.9%	6.7%	22.0974
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	2/13/2009	Non Par	0.25	19.9893	19.9893	19.7093	19.4596	19.1988	18.9534	5.5%	6.9%	19.9893
19	Unit Linked PSU fund	ULIF02208/01/2010LIFESUFND122	1/8/2010	Non Par	108.40	12.9698	12.9698	13.0057	13.9562	15.8395	14.5105	-10.6%	8.3%	16.4367
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	91.28	20.2718	20.2718	19.8607	18.8156	19.6038	18.2394	11.1%	10.9%	21.7333
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFEGROW-II122	1/8/2010	Non Par	158.53	20.9512	20.9512	20.6407	19.8686	20.8300	19.4762	7.6%	10.2%	22.0675
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	153.75	19.8615	19.8615	19.6890	19.4001	19.8340	19.1893	3.5%	7.9%	20.4917
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	358.38	24.6543	24.6543	24.1569	22.9462	24.4449	22.3582	10.3%	12.1%	26.3671
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	1/8/2010	Non Par	123.41	19.1017	19.1017	19.0876	19.3978	19.2490	19.3444	-1.3%	5.4%	19.4131
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	32.05	10.7618	10.7618	11.7098	12.8110	14.2732	12.5006	-13.9%	4.8%	14.5449
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	55.17	18.8939	18.8939	18.8106	18.8663	18.8970	18.7174	0.9%	6.5%	19.1995
27	Pension Unit Linked Index - II fund	ULIF02425/01/2010PNSINDEX-II122	1/25/2010	Non Par	29.21	22.3084	22.3084	21.8364	20.6619	21.5074	20.0149	11.5%	11.3%	23.8793
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFND122	1/25/2010	Non Par	15.35	13.1677	13.1677	13.2209	14.1926	16.1232	14.772	-10.9%	8.4%	16.7318
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	1/25/2010	Non Par	10.55	19.0849	19.0849	18.9226	18.7424	19.1020	18.574	2.8%	7.6%	19.6393
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROW-II122	1/25/2010	Non Par	12.27	21.3751	21.3751	21.1438	20.6600	21.3926	20.396	4.8%	8.7%	22.3029
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAF122	1/25/2010	Non Par	6.60	11.2049	11.2049	12.1813	13.3493	14.8504	13.016	-13.9%	4.8%	15.1488
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNSPROTE-II122	1/25/2010	Non Par	4.29	18.9693	18.9693	18.9028	19.0167	19.1006	18.920	0.3%	6.0%	19.3043
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.00	12.4150	12.4150	12.4150	12.4150	12.4150	12.415	0.0%	0.0%	12.4150
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	7.85	17.2492	17.2492	17.0626	17.0435	16.8317	16.750	3.0%	6.0%	17.2492
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCPCLY122	1/27/2011	Non Par	166.67	17.1520	17.1520	16.8921	16.6445	16.4113	16.185	6.0%	6.2%	17.1520
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	3/25/2011	Non Par	0.00	17.0280	17.0280	17.0280	17.0280	17.0280	17.028	0.0%	4.8%	17.0397
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	98.79	20.8975	20.8975	20.4971	19.4991	20.5661	18.885	10.7%	11.9%	22.2438
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	105.55	25.7533	25.7533	25.0421	24.3580	23.6998	23.045	11.8%	9.7%	25.7533
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	12.57	26.1096	26.1096	25.3886	24.6951	24.0278	23.364	11.7%	9.8%	26.1096
Total					3947.97									

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 : 22-10-2018

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

Amit Kapoor
 On behalf of Chief Financial Officer

FORM L-29 : Detail regarding debt securities

Unit Linked

Rs. In Crores

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As at Sep 30, 2018	as % of total for this class	As at Sep 30, 2017	as % of total for this class	As at Sep 30, 2018	as % of total for this class	As at Sep 30, 2017	as % of total for this class
Break down by credit rating								
AAA rated	1,674	91.5%	1,780	91.9%	1,692	91.4%	1,749	92.3%
AA or better	156	8.5%	156	8.1%	159	8.6%	147	7.7%
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%
	1,830	100.00%	1,936	100.00%	1,851	100.00%	1,896	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	703	38.4%	379	19.6%	704	38.0%	379	20.0%
more than 1 year and upto 3 years	177	9.7%	59	3.1%	178	9.6%	59	3.1%
More than 3 years and up to 7 years	213	11.6%	528	27.3%	216	11.7%	506	26.7%
More than 7 years and up to 10 years	246	13.5%	740	38.2%	252	13.6%	734	38.7%
More than 10 years and up to 15 years	14	0.7%	61	3.1%	14	0.8%	60	3.2%
More than 15 years and up to 20 years	219	11.9%	34	1.8%	222	12.0%	34	1.8%
Above 20 years	258	14.1%	135	7.0%	265	14.3%	124	6.5%
	1,830	100.00%	1,936	100.0%	1,851	100.0%	1,896	100.0%
Breakdown by type of the issuer								
Central Government	679	37.1%	815	42.1%	686	37.1%	815	43.0%
State Government	4	0.2%	34	1.7%	4	0.2%	34	1.8%
Corporate Securities	1,147	62.7%	1,087	56.1%	1,161	62.7%	1,047	55.2%
	1,830	100.00%	1,936	100.0%	1,851	100.00%	1,896	100.0%

Non Unit Linked

Rs. In Crores

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As at Sep 30, 2018	as % of total for this class	As at Sep 30, 2017	as % of total for this class	As at Sep 30, 2018	as % of total for this class	As at Sep 30, 2017	as % of total for this class
Break down by credit rating								
AAA rated	5,083	99.5%	4,492	99.4%	5,083	99.5%	4,492	87.9%
AA or better	28	0.5%	25	0.6%	28	0.5%	25	0.5%
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%
	5,110	100.00%	4,517	100.00%	5,110	100.00%	4,517	88.39%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	452	8.8%	253	5.6%	452	8.8%	253	5.6%
more than 1 year and upto 3 years	231	4.5%	373	8.3%	231	4.5%	373	8.3%
More than 3 years and up to 7 years	213	4.2%	301	6.7%	213	4.2%	301	6.7%
More than 7 years and up to 10 years	304	5.9%	425	9.4%	304	5.9%	425	9.4%
More than 10 years and up to 15 years	984	19.2%	1,072	23.7%	984	19.2%	1,072	23.7%
More than 15 years and up to 20 years	1,347	26.4%	711	15.8%	1,347	26.4%	711	15.8%
Above 20 years	1,580	30.9%	1,381	30.6%	1,580	30.9%	1,381	30.6%
	5,110	100.00%	4,517	100.00%	5,110	100.00%	4,517	100.00%
Breakdown by type of the issuer								
Central Government	3,712	72.6%	2,926	64.8%	3,712	72.6%	2,926	64.8%
State Government	95	1.9%	111	2.5%	95	1.9%	111	2.5%
Corporate Securities	1,303	25.5%	1,480	32.8%	1,303	25.5%	1,480	32.8%
	5,110	100.00%	4,517	100.00%	5,110	100.00%	4,517	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 IRDA Investment return guidelines.
5. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
6. Reverse Repo with underlying as Gsec has been classified as Corporate Securities and AAA rated instrument.
7. AAA rated includes all Sovereign rated instruments#

FORM L-30 : Related Party Transactions

(Rs in Lakhs)

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q2 '18-19	YTD SEP '2018	Q2 '17-18	YTD SEP '2017
Aviva Group Holdings Limited	Significant Influence	Recovery of reimbursement of Travel related expenses & secondment charges of expats	-	-	-	-
		Net Balance Receivable/ (Payable)	23.26	23.26	-	(1.20)
Aviva PLC	Significant Influence	Reimbursement on account of travel related expenses	-	-	-	-
		Reimbursement of Healthcare, consultancy & Relocation charges	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	(26.61)
Aviva Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses (Payable)	-	-	-	-
		Reimbursement of Travel related expenses receivable	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	(0.67)	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	-	-	-	-
		Net Balance Receivable/ (Payable)	0.58	0.58	-	-
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	29.92	58.34	29.49	57.48
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(74.05)	(148.14)	(78.16)	(152.07)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of Symantec Software	-	-	-	-
		Recovery of travel related expenses & secondment charges of expats	3.23	4.40	-	-
		Reimbursement of Healthcare, Consultancy & Relocation charges	-	-	-	-
		Balance Receivable/(Payable)	76.83	76.83	(120.98)	-

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

BOD and Key Person information			July-September, 2018	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Anand Chand Burman	Director	NA	NA
2	Bobby Parikh	Director	NA	NA
3	E V Sumithasri	Director	NA	NA
4	David Anthony Elliot	Director	NA	NA
6	Falguni Sanjay Nayar	Director	NA	26-09-2018*
7	Lee Patrick Callaghan	Director	NA	NA
8	Mohit Burman	Director	NA	NA
9	Pradip Burman	Director	NA	NA
10	Pritam Das Narang	Director	NA	NA
11	Nishit Piyush Majmudar	Director	NA	NA
12	Trevor Bull	Chief Executive Officer & Managing Director	NA	20-08-2018**
13	Vivek Saxena	General Counsel	NA	06-08-2018***
14	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
15	Sanjeeb Kumar	Appointed Actuary	NA	NA
16	Karni Singh Arha	Chief Financial Officer & IT Officer	NA	25-06-2018****
17	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	NA	NA
18	Phil Michael Hayman	Chief Distribution Officer	8/20/2018	NA
19	Prashant Kalaver	Chief of Internal Audit	NA	NA
20	Prashant Sharma	Chief Investment officer	NA	NA
21	Amit Malik	Chief People, Operations and Customer Services Officer	NA	NA
22	Nisha Prabhakar	Company Secretary	NA	NA
23	Kunal Anand	Chief Strategic Alliances Officer	NA	1st September 2018*****

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

*Ms Falguni Nayar's second term as the independent director of the Company completed on 25th September 2018

**Mr Trevor Bull (in addition to his role as CEO & MD) ceased to be Chief Distribution Officer of the Company with effect from 20th August 2018

***Mr Vivek Saxena (in addition to his role as General Counsel) ceased to be alternate director to Mr David Anthony Elliot with effect from 6th August 2018

**** Mr Karni Singh Arha ceased to be the Chief Financial & IT Officer of the Company with effect from 25th June 2018.

***** Mr Kunal Anand ceased to be Key Management Person as per the IRDAI Corporate Governance Guidelines, 2016

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		As at Sep 30, 2018	As at Sep 30, 2017
01	Available Assets in Policyholders' Fund:	889,124	879,619
	Deduct:		
02	Mathematical Reserves	842,555	833,776
03	Other Liabilities	42,609	43,268
04	Excess in Policyholders' funds	3,960	2,576
05	Available Assets in Shareholders Fund:	65,511	66,784
	Deduct:		
06	Other Liabilities of shareholders' fund	316	406
07	Excess in Shareholders' funds	65,194	66,378
08	Total ASM (04)+(07)	69,154	68,953
09	Total RSM	23,931	22,288
10	Solvency Ratio (ASM/RSM)	2.89	3.09

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

Place: Gurgaon
Date: _____

Sd/-
Sanjeeb Kumar
Appointed Actuary

Notes

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th September 2018

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 2018)	YTD (As on Date)	Prev. FY (As on 31 Mar 2018)	YTD (As on Date)	Prev. FY (As on 31 Mar 2018)	YTD (As on Date)	Prev. FY (As on 31 Mar 2018)	YTD (As on Date)	Prev. FY (As on 31 Mar 2018)
1	Investment Assets (As per Form 3A/3B- Total Fund)	117.76	110.09	-	-	13.06	2.49	191.29	205.37	322.10	317.95
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)	117.76	110.09	-	-	13.06	2.49	191.29	205.37	322.10	317.95
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

Amit Kapoor
 On behalf of Chief Financial Officer

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th September 2018

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 2018)	YTD (As on Date)	Prev. FY (As on 31 Mar 2018)	YTD (As on Date)	Prev. FY (As on 31 Mar 2018)	YTD (As on Date)	Prev. FY (As on 31 Mar 2018)	YTD (As on Date)	Prev. FY (As on 31 Mar 2018)
1	Investment Assets (As per Form 3A/3B- Total Fund)	1,044.08	1,027.25	-	-	127.71	121.28	3,674.23	3,369.44	4,846.03	4,517.97
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)	1,044.08	1,027.25	-	-	127.71	121.28	3,674.23	3,369.44	4,846.03	4,517.97
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

Amit Kapoor
On behalf of Chief Financial Officer

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 30th September 2018

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 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2018)
1	Investment Assets (As per Form 3A/3B- Total Fund)	641.54	729.36	-	-	505.56	205.80	2,800.87	3,188.60	3,947.97	4,123.76
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)	641.54	729.36	-	-	505.56	205.80	2,800.87	3,188.60	3,947.97	4,123.76
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

Amit Kapoor
 On behalf of Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th September 2018

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. In Crores

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	167.46	3.42	2.0%	2.0%	166.46	7.71	4.6%	4.6%	177.30	3.59	2.0%	2.0%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	27.78	0.41	1.5%	1.5%	29.57	0.89	3.0%	3.0%	37.34	0.57	1.5%	1.5%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	2.02	0.04	1.9%	1.9%	2.02	0.08	3.8%	3.8%	2.33	0.04	1.9%	1.9%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by	HTDN	46.63	0.91	2.0%	2.0%	46.65	1.81	3.9%	3.9%	54.60	1.07	2.0%	2.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	57.70	1.20	2.1%	2.1%	55.79	2.32	4.1%	4.1%	52.75	1.16	2.2%	2.2%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	-	-	-	-	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.10	0.00	2.5%	2.5%	0.10	0.00	4.9%	4.9%	0.10	0.00	2.4%	2.4%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
		EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	8.60	0.16	1.9%	1.9%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	Deposits - CDs with Scheduled Banks	EDCD	0.94	0.02	0.0%	0.0%	0.49	0.02	3.9%	3.9%	0.31	0.00	0.5%	0.5%
	Deposits - Repo / Reverse Repo	ECMR	6.13	0.10	1.6%	1.6%	6.47	0.20	3.1%	3.1%	11.68	0.16	1.4%	1.4%
	Corporate Securities - Debentures	ECOS	15.87	0.25	1.6%	1.6%	16.01	0.55	3.5%	3.5%	13.60	0.26	1.9%	1.9%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.04	0.00	-	-	0.02	0.00	3.5%	3.5%	-	-	-	-
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	TOTAL		324.66	6.35	2.0%	2.0%	323.56	13.59	4.2%	4.2%	358.59	7.02	2.0%	2.0%

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: 10/22/2018

Amit Kapoor

On behalf of 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 2018

Name of the Fund - LIFE FUND

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. In Crores

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.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	3,448.88	67.92	2.0%	2.0%	3,359.62	132.08	3.9%	3.9%	2,633.16	52.25	2.0%	2.0%
	Central Government Guaranteed Loans/Bonds	CGSL	6.78	0.14	0.0%	0.0%	3.41	0.14	0.0%	0.0%	-	-	0.0%	0.0%
	Treasury Bills	CTRB	46.48	0.75	1.6%	1.6%	41.59	1.31	3.2%	3.2%	47.39	0.74	1.6%	1.6%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	78.51	1.63	2.1%	2.1%	83.46	3.47	4.2%	4.2%	116.28	5.29	4.5%	4.5%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	14.76	0.27	1.8%	1.8%	14.75	0.53	3.6%	3.6%	13.44	0.24	1.8%	1.8%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	130.88	2.61	2.0%	2.0%	133.29	5.39	4.0%	4.0%	162.38	3.29	2.0%	2.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	12.4%	12.4%	0.20	0.06	28.8%	28.8%	0.13	0.00	2.2%	2.2%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.03	0.00	1.5%	1.5%	0.48	0.12	24.0%	24.0%	0.32	0.00	0.1%	0.1%
	Infrastructure- Infrastructure Development Fund	IDDF	65.26	1.35	2.1%	2.1%	65.26	2.69	4.1%	4.1%	50.28	1.04	2.1%	2.1%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.31	0.06	2.4%	2.4%	2.32	0.11	4.8%	4.8%	2.34	0.06	2.4%	2.4%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	90.57	1.73	1.9%	1.9%	90.57	3.44	3.8%	3.8%	77.79	1.50	1.9%	1.9%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.02	(0.00)	-4.3%	-4.3%	0.32	0.00	0.9%	0.9%	0.33	(0.00)	0.0%	0.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.45	0.02	3.8%	3.8%	4.51	2.44	54.2%	54.2%	3.24	0.00	0.1%	0.1%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	20.92	0.92	4.4%	4.4%	20.92	1.82	8.7%	8.7%	38.74	1.36	3.5%	3.5%
	Deposits - CDs with Scheduled Banks	EDCD	37.36	0.71	1.9%	1.9%	32.77	1.22	3.7%	3.7%	6.50	0.10	1.6%	1.6%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	-	0.0%	0.0%
	Units of Infrastructure Investment Trust	EIIT	36.60	0.99	2.7%	2.7%	36.67	1.98	5.4%	5.4%	32.56	0.32	1.0%	1.0%
	Deposits - Repo / Reverse Repo	ECMR	63.66	1.01	1.6%	1.6%	66.13	2.04	3.1%	3.1%	81.03	1.20	1.5%	1.5%
	Corporate Securities - Debentures	ECOS	129.04	2.48	1.9%	1.9%	133.16	6.49	4.9%	4.9%	144.05	3.04	2.1%	2.1%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1.50	0.03	1.8%	1.8%	11.41	0.40	0.0%	0.0%	-	-	-	-
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	0.07	0.00	0.0%	0.0%	0.62	0.52	83.2%	83.2%	0.10	(0.00)	-0.3%	-0.3%
	TOTAL		4,786.97	95.45	2.0%	2.0%	4,705.45	191.41	4.1%	4.1%	4,046.30	82.07	2.0%	2.0%

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: 10/22/2018

Amit Kapoor
 On behalf of 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 2018

Name of the Fund - ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. In Crores

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 (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	722.62	1.39	0.2%	0.2%	696.38	(3.63)	-0.5%	-0.5%	641.89	5.54	0.9%	0.9%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	0.0%	0.0%
	Treasury Bills	CTRB	142.81	2.33	1.6%	1.6%	136.06	4.32	3.2%	3.2%	207.18	3.20	1.5%	1.5%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	30.81	0.69	2.2%	2.2%	44.81	(0.51)	-1.1%	-1.1%	4.67	0.09	2.0%	2.0%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	#DIV/0!	#DIV/0!	1.27	(0.03)	-2.3%	-2.3%
	Central Government Guaranteed Loans / Bonds	CGSL	25.08	0.31	1.2%	1.2%	27.28	0.14	0.5%	0.5%	6.34	0.11	1.8%	1.8%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	173.23	2.09	1.2%	1.2%	187.75	0.27	0.1%	0.1%	98.70	1.85	1.9%	1.9%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	70.47	3.07	4.4%	4.4%	74.58	(0.31)	-0.4%	-0.4%	150.08	8.48	5.6%	5.6%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	138.10	(4.97)	-3.6%	-3.6%	167.60	(13.67)	-8.2%	-8.2%	252.88	3.98	1.6%	1.6%
	Infrastructure - PSU - Debentures / Bonds	IPTD	74.74	1.18	1.6%	1.6%	103.61	(2.17)	-2.1%	-2.1%	289.54	4.35	1.5%	1.5%
	Infrastructure - PSU - CPs	ICP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure- Infrastructure Development Fund	IDDF	44.11	0.54	1.2%	1.2%	44.37	(0.16)	-0.4%	-0.4%	38.45	0.25	0.6%	0.6%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	91.87	1.12	1.2%	1.2%	92.44	0.43	0.5%	0.5%	98.34	1.90	1.9%	1.9%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	-	-	0.0%	0.0%	-	-	0.0%	0.0%	16.64	0.45	2.7%	2.7%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	13.02	(2.18)	-16.7%	-16.7%	20.77	(5.60)	-26.9%	-26.9%	11.72	(0.68)	-5.8%	-5.8%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	173.24	(0.19)	-0.1%	-0.1%	157.15	(17.38)	-11.1%	-11.1%	214.92	9.30	4.3%	4.3%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2.74	0.07	0.0%	0.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,494.51	66.27	4.4%	4.4%	1,496.16	187.78	12.6%	12.6%	1,745.88	43.23	2.5%	2.5%
	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.29	0.01	1.8%	1.8%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCLL, RBI	ECDB	0.30	0.01	4.0%	4.0%	0.30	0.02	7.8%	7.8%	4.10	0.16	4.0%	4.0%
	Deposits - CDs with Scheduled Banks	EDCD	33.08	0.59	1.8%	1.8%	31.01	1.14	3.7%	3.7%	-	-	-	-
	Deposits - Repo / Reverse Repo	ECMR	220.34	3.50	1.6%	1.6%	188.99	5.85	3.1%	3.1%	224.64	3.30	1.5%	1.5%
	Corporate Securities - Debentures	ECOS	250.81	0.56	0.2%	0.2%	248.21	(4.58)	-1.8%	-1.8%	302.16	5.41	1.8%	1.8%
	Mutual Funds - Gilt / G.Sec / Liquid Schemes	EGMF	2.34	0.04	-	-	1.17	0.04	-	-	-	-	0.0%	0.0%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	22.69	-	0.0%	0.0%	22.69	-	0.0%	0.0%	24.62	-	0.0%	0.0%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	186.56	(5.38)	-2.9%	-2.9%	194.08	5.39	2.8%	2.8%	59.73	(1.88)	-3.1%	-3.1%
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Exchange Traded Fund	OEIF	163.93	(6.72)	-4.1%	-4.1%	165.15	6.48	3.9%	3.9%	152.90	4.82	3.2%	3.2%
	TOTAL		4,074.66	64.25	1.6%	1.6%	4,100.57	163.83	4.0%	4.0%	4,549.68	93.92	2.1%	2.1%

CERTIFICATION

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

Date: 10/22/2018

 Amit Kapoor
 On behalf of Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th September 2018
 Statement of Down Graded Investments
 Periodicity of Submission: Quarterly

Name of Fund- Life Fund

Rs. In Crores

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

Date: 10/22/2018

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

Amit Kapoor

On behalf of Chief Financial Officer

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th September 2018
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

Name of Fund- Linked Fund

Rs. In Crores

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

Date: 10/22/2018

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

Amit Kapoor

On behalf of Chief Financial Officer

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Statement as on: 30th September 2018
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

Name of Fund Pension Fund

Rs. In 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

Date: 10/22/2018

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

Amit Kapoor

On behalf of Chief Financial Officer

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

S.No.	Particulars	Q2 '18-19				Q2 '17-18				YTD Sep 18-19				YTD Sep 17-18			
		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
		(Rs in Lakhs)															
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	4.33	555.00	553.00	111.80	4.49	6.00	5.00	5.61	10.50	627.00	625.00	136.01				
	From 10,000-25,000	6.57	4.00	4.00	19.00	7.62	5.00	5.00	10.65	20.13	13.00	11.00	81.72				
	From 25001-50,000	5.00	1.00	1.00	10.00	27.20	6.00	4.00	37.75	14.13	4.00	4.00	21.41				
	From 50,001 - 75,000	6.00	1.00	1.00	7.50	-	-	-	-	12.00	2.00	2.00	15.00				
	From 75,000-100,000	8.00	1.00	1.00	16.00	15.58	2.00	1.00	19.48	8.00	1.00	1.00	16.00				
	From 1,00,001 -1.25,000	-	-	-	-	-	-	-	-	-	-	-	-				
	Above Rs. 1.25,000	-	-	-	-	79.19	4.00	3.00	137.41	20.00	1.00	1.00	25.00				
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	52.63	18.00	15.00	-	26.34	10.00	9.00	-	96.78	35.00	31.00	-				
	From 50,001-100,000	31.42	5.00	4.00	-	7.72	1.00	1.00	-	51.29	8.00	7.00	-				
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	20.45	2.00	1.00	-				
	From 150,001-2.00,000	-	-	-	-	-	-	-	-	-	-	-	-				
	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	(0.07)	-	2.00	(986.51)	-	-	-	(400.76)	(0.01)	-	4.00	(2,429.35)	0.05	-	1.00	(1,162.88)
	From 10,000-25,000	0.69	-	13.00	76.70	0.26	-	2.00	10.39	0.93	-	16.00	99.50	0.26	-	2.00	10.39
	From 25001-50,000	1.03	-	14.00	50.04	0.29	-	1.00	15.00	2.21	-	23.00	146.59	0.63	-	4.00	32.00
	From 50,001 - 75,000	1.98	-	15.00	146.00	-	-	-	-	3.41	-	22.00	239.29	-	-	-	-
	From 75,000-100,000	1.82	-	9.00	108.50	0.92	-	4.00	55.70	2.76	-	11.00	131.00	0.92	-	4.00	55.70
	From 1,00,001 -1.25,000	-	-	-	-	1.17	-	5.00	44.25	-	-	-	-	1.17	-	5.00	44.25
	Above Rs. 1.25,000	94.61	-	1,087.00	5,633.67	626.30	1.00	7,582.00	34,380.89	216.80	2.00	2,485.00	12,201.92	664.31	3.00	7,783.00	36,238.82
	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	9.25	1,012.00	1,005.00	22,284.82	10.70	1,460.00	1,580.00	26,809.14	53.84	2,028.00	2,017.00	44,809.75				
	From 10,000-25,000	293.90	1,668.00	1,657.00	39,254.12	211.40	1,180.00	1,185.00	24,483.33	554.30	3,249.00	3,234.00	71,863.94				
	From 25001-50,000	743.70	1,968.00	1,959.00	23,479.06	660.05	1,580.00	1,563.00	17,583.54	1,353.72	3,519.00	3,504.00	41,116.10				
	From 50,001 - 75,000	232.90	419.00	417.00	5,125.61	206.15	368.00	364.00	5,228.08	450.50	809.00	806.00	10,710.40				
	From 75,000-100,000	640.97	661.00	660.00	11,530.52	657.34	680.00	680.00	10,357.86	1,221.36	1,266.00	1,265.00	20,281.15				
	From 1,00,001 -1.25,000	108.35	103.00	102.00	2,443.38	115.80	111.00	111.00	3,105.14	219.00	204.00	201.00	5,138.02				
	Above Rs. 1.25,000	1,200.75	457.00	456.00	18,382.71	1,768.25	574.00	571.00	25,038.43	2,421.04	880.00	878.00	36,256.64				
	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	(31.74)	-	19,640.00	(234,489.48)	(24.60)	3.00	13,297.00	(38,633.55)	(53.45)	-	41,248.00	(597,490.49)	(32.12)	4.00	20,878.00	(49,035.41)
	From 10,000-25,000	3.44	1.00	5,093.00	7,399.97	4.29	1.00	847.00	4,523.21	8.37	3.00	9,238.00	14,140.63	9.19	6.00	4,046.00	10,198.57
	From 25001-50,000	8.99	1.00	1,918.00	6,492.37	4.97	1.00	785.00	4,960.68	16.30	4.00	23,177.00	24,654.35	10.27	5.00	2,911.00	9,431.74
	From 50,001 - 75,000	9.89	-	689.00	6,056.02	8.83	3.00	653.00	3,366.35	21.43	2.00	7,080.00	28,689.77	13.05	6.00	926.00	5,197.07
	From 75,000-100,000	1.57	-	299.00	1,971.52	8.41	2.00	816.00	3,334.42	7.55	-	2,885.00	5,869.52	11.19	2.00	1,417.00	4,943.23
	From 1,00,001 -1.25,000	6.62	-	978.00	4,802.12	3.32	-	2,408.00	2,922.51	10.91	2.00	1,787.00	6,718.72	12.13	5.00	5,935.00	8,884.53
	Above Rs. 1.25,000	651.98	8.00	49,377.00	132,757.13	4,067.72	12.00	57,631.00	122,019.68	2,581.44	35.00	192,931.00	699,356.82	5,338.54	28.00	143,005.00	470,178.34
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000																
	From 10,000-25,000																
	From 25001-50,000																
	From 50,001 - 75,000																
	From 75,000-100,000																
	From 1,00,001 -1.25,000																
	Above Rs. 1,25,000																

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

(Rs in Lakhs)																	
S.No.	Particulars	Q2 '18-'19				Q2 '17-'18				YTD Sep 18-'19				YTD Sep 17-'18			
		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	1,437.19	26,050.00	25,610.00	873,289.51	1,544.12	26,937.00	26,527.00	863,089.41	2,619.10	53,278.00	52,616.00	1,652,659.65				
	From 10,000-25,000	3,936.70	23,447.00	22,936.00	535,884.92	4,338.30	25,663.00	25,284.00	530,243.68	7,016.44	55,468.00	54,652.00	1,093,566.45				
	From 25001-50,000	4,756.77	11,216.00	10,918.00	176,333.71	4,852.16	11,572.00	11,382.00	183,128.69	7,972.04	27,406.00	26,919.00	395,107.51				
	From 50,001- 75,000	1,481.80	2,253.00	2,145.00	50,812.16	1,662.79	2,304.00	2,192.00	50,558.14	2,516.16	6,242.00	6,050.00	118,416.16				
	From 75,000-100,000	3,071.27	2,943.00	2,907.00	62,613.69	2,902.41	2,934.00	2,905.00	62,512.63	5,121.58	6,198.00	6,143.00	130,882.55				
	From 1,00,001 -1,25,000	928.01	749.00	724.00	21,377.83	1,187.61	808.00	782.00	23,111.21	1,536.04	1,946.00	1,901.00	53,047.25				
	Above Rs. 1,25,000	6,484.19	2,158.00	2,121.00	126,622.00	6,449.84	2,115.00	2,084.00	129,355.08	11,980.69	4,843.00	4,770.00	295,231.85				
	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	0.13	12.00	2,185.00	102.32	-	3.00	19,642.00	196.42	0.06	25.00	14,684.00	227.31	0.07	22.00	38,421.00	621.89
	From 10,000-25,000	1.57	9.00	379.00	1,543.76	1.55	5.00	449.00	1,528.04	2.91	12.00	631.00	1,965.41	3.08	7.00	562.00	1,817.50
	From 25001-50,000	5.30	11.00	2,087.00	5,108.90	3.53	7.00	1,001.00	1,694.95	10.21	20.00	3,500.00	7,674.23	7.59	13.00	1,878.00	3,531.09
	From 50,001- 75,000	4.91	8.00	551.00	4,552.18	4.51	6.00	1,279.00	3,237.65	5.47	9.00	630.00	5,010.04	13.25	9.00	2,335.00	3,991.14
	From 75,000-100,000	2.56	3.00	231.00	3,008.42	5.54	3.00	749.00	2,519.60	4.26	5.00	546.00	4,309.47	11.04	7.00	2,324.00	5,361.07
	From 1,00,001 -1,25,000	6.91	4.00	1,000.00	4,417.21	3.42	2.00	241.00	1,285.40	10.22	5.00	1,727.00	5,529.58	4.62	3.00	974.00	2,637.87
	Above Rs. 1,25,000	216.24	27.00	46,206.00	176,863.95	168.76	12.00	15,850.00	108,982.25	283.97	38.00	63,311.00	245,522.98	302.66	29.00	33,549.00	185,731.12
	iv Group- Annuity																
	From 0-10000																
	From 10,000-25,000																
	From 25001-50,000																
	From 50,001- 75,000																
	From 75,000-100,000																
	From 1,00,001 -1,25,000																
	Above Rs. 1,25,000																

Note:

1. Premium stands for premium amount.
2. No. of lives means no. of lives insured under the policies.
3. Premium collected for Annuity will be disclosed separately as stated above.

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q2 '18-19			Q2 '17-18			YTD Sep'18			YTD Sep'17		
		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	1,687	6.67	1	272	1.77	1	1,978	7.04	3	2,044	7.46
2	Corporate Agents-Banks	0	0	0.00	0	0	-	0	0	0.00	0	0	-
3	Corporate Agents -Others	0	0	0.00	0	0	-	0	0	0.00	0	0	-
4	Brokers	7	33,600	243.50	12	38,703	212.95	36	161,530	810.87	23	90,113	865.44
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-
6	Direct Business	2	43,847	500.63	10	45,056	4,487.16	11	117,399	2,000.76	33	94,760	5,156.69
	Total(A)	10	79,134	751	23	84,031	4,701.88	48	280,907	2,818.66	59	186,917	6,029.59
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
	Grand Total (A+B)	10	79,134	751	23	84,031	4,702	48	280,907	2,819	59	186,917	6,030

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

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)										
S.No.	Channels	Q2 '18-19		Q2 '17-18		YTD 2018-19		YTD 2017-18		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
		1	Individual agents	2,214	1,145	3,583	2,022	4,550	2,436	7,721
2	Corporate Agents-Banks	1,748	692	171	234	2,533	1,117	1,323	561	
3	Corporate Agents -Others	447	278	105	180	708	467	134	250	
4	Brokers	650	284	152	80	1,458	547	204	96	
5	Micro Agents	-	-	-	-	-	-	-	-	
6	Direct Business	1,814	954	1,980	1,291	3,399	1,967	3,465	2,201	
	Total (A)	6,873	3,353	5,991	3,807.17	12,648	6,535	12,847	6,465.11	
1	Referral (B)	-	(9)	-	(9)	-	(8)	-	(16)	
	Grand Total (A+B)	6,873	3,344	5,991	3,797.83	12,648	6,527	12,847	6,449.39	

FORM L-39-Data on Settlement of Claims for the Quarter Ended 30th Sep 2018

Date: 30 Sep 2018

Individual

Ageing of Claims*									
S. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. '000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	23	1,467	248	186	2		1,926	429,418
2	Survival Benefit	1,847	278	1	13	3		2,142	78,444
3	for Annuities / Pension	1,305	90	34	27	31	6	1,493	4,577
4	For Surrender		4433	2	0	0	0	4435	1,339,901
5	Other benefits								
	CI/PTD/ADP	2						2	725
	HCB	1						1	4
	ADB		5	-				5	5,500
	IB		35	2	1	2	3	43	676
6	Partial Withdrawals		678	0	0	0	0	678	129,302
7	Auto Foreclosure		721	1	0	0	0	722	88,504
8	EL Surrender		4682	2	0	0	0	4684	207,435
9	Death Claims	-	201	-	-	-	-	201	186,200

The figures for individual and group insurance business need to be shown separately

*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

Data is on settlement basis

Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. '000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	2	-	-	-	-	2	0.821
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	-	-	-	-	-	-	-
7	Gratuity	-	909	-	-	-	-	909	392,406
8	Leave encashment	-	223	-	-	-	-	223	61,432
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	193	-	-	-	-	193	27,457

Individual

No. of claims only

S. 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	2	1,442	15	1,350	120	15	-	-	-	45	-	-
2	Claims reported during the period*	224	2,352	2,172	1,735	4,413	690	722	4,684	2	42	1	5
3	Claims Settled during the period	201	1,926	2,142	1,493	4,435	678	722	4,684	2	43	1	5
4	Claims Repudiated during the period	4	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	4	-	-	-	-	-	-	-	-	-	-	-
a													
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
b													
5	Claims Written Back	-	612	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	19	1,256	45	1,592	90	26	-	-	-	44	-	-
	Less than 3months	19	868	42	1,306	-	-	-	-	-	9	-	-
	3 months to 6 months	-	388	-	237	-	-	-	-	-	5	-	-
	6months to 1 year	-	-	1	372	-	-	-	-	-	7	-	-
	1year and above	-	-	2	697	-	-	-	-	-	23	-	-

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

** 2 cases rejected in this quarter

*** 8 cases rejected in the quarter

****1 case rejected in the quarter

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	10	-	-	-	-	-	-	3	-	-
2	Claims reported during the period*	219	2	-	-	-	-	-	907	223	-
3	Claims Settled during the period	193	2	-	-	-	-	-	909	223	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
a											
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
b											
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	36	-	-	-	-	-	-	1	-	-
	Less than 3months	36	-	-	-	-	-	-	1	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
S No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	3	-	2	1	-	8
b)	Policy Servicing	-	173	5	129	30	9	290
c)	Proposal Processing	-	23	2	16	4	1	45
d)	Survival Claims	-	66	2	43	16	5	133
e)	ULIP Related	-	5	-	3	2	-	9
f)	Unfair Business Practices	-	263	31	68	147	17	543
g)	Others	-	3	-	2	1	-	4
Total Number		-	536	40	263	201	32	1032

2	Total No. of policies during previous year:	12906
3	Total No. of claims during previous year:	15245
4	Total No. of policies during current year:	12696
5	Total No. of claims during current year:	12987
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	701.80
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	108.57

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

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

* 28 Duplicate complaints received for the quarter ended JAS18.

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**

S. No.	Product Category	Minimum		Maximum	
		Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.3% thereafter	NA	6.1% for first 5 years and 5.3% thereafter
2.	Life- Non-participating Policies	NA	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	6.9% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter	6.9% for first 5 years and 5.9% 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	74.5%	74.5%
2.	Life- Non-participating Policies	23.0%	152.4%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	55.1%	74.5%
6.	Unit Linked	55.1%	74.5%
7.	Health Insurance	57.0%	74.5%

*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 52.0% to 175.3%.

3) **Expense:**i. **Individual Business -Fixed expenses**

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	908	908
2.	Life- Non-participating Policies	46	908
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	908	908
5.	Individual Pension Plan	908	908
6.	Unit Linked	954	954
7.	Health Insurance	681	681

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 119.53 to 485.44

L-42- Valuation Basis (Life Insurance)

4)

Bonus:**i. Individual Business**

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

Non-Linked Participating Policies - Life

Year\Product Name	Aviva Money Back	Aviva Dhan Nirman - Policy Term 18	Aviva Dhan Nirman - Policy Term 21	Aviva Dhan Nirman - Policy Term 25	Aviva Dhan Nirman - Policy Term 30	Aviva Dhan Vriddhi Plus Premium Payment Term 5	Aviva Dhan Vriddhi Plus Premium Payment Term 7	Aviva Dhan Vriddhi Plus Premium Payment Term 11
1-3	4.5%	4.3%	4.5%	4.5%	4.8%	3.0%	3.4%	3.9%
4-5	3.8%	3.6%	3.8%	3.8%	4.0%	2.6%	2.9%	3.3%
6 onwards	3.2%	3.0%	3.2%	3.2%	3.3%	2.1%	2.4%	2.7%

Non-Linked Participating Policies - Pension

Year\Product Name	Aviva Secure Pension
1-3	3.5%
4-5	3.0%
6 onwards	2.3%

ii. Group Business

No participating business has been sold by the Company under Group policies

5)

Policyholders Reasonable Expectations:

PRE considerations are:

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

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

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

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

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

6)

Taxation and Shareholder Transfers:

Ø Tax rate is assumed to be 14.56%

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

7)

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

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

IBNR Reserves = Average Monthly Risk Charge * Claim Intimation Delay in Months * Reinsurance retained proportion

Non Linked Individual

IBNR Reserves = qx * Sum at Risk after reinsurance * Delay Months/12

For group business OYRGTA Business

IBNR Reserves = Gross Premium/12 * Delay Months * Reinsurance retained proportion

For SP Group Term Business

IBNR Reserves = qx * Sum Assured * Delay Months/12 * Reinsurance retained proportion

L-42- Valuation Basis (Life Insurance)

8)

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

No changes made in economic assumptions since last valuation.

(2) Expense Assumptions

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

Policy Maintenance Expenses (starting from 2 nd policy month):					
S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding i-Life, i-Shield, i-Life Total and i-Life Secure i-Term Smart)	681	0.76%	-	0.0575%
2	All Traditional Endowment Products (excluding Dhan Suraksha)	908	1.01%	-	0.0575%
3	Aviva Dhan Suraksha - Traditional Endowment Product	91	1.04%	-	0.0575%
4	All UL Endowment (fully underwritten)	954	1.07%	-	0.2300%
5	All UL Endowment (Simplified Underwritten)	954	1.07%	-	0.2300%
6	All UL Pension Products	954	1.07%	-	0.2300%
7	Single Premium UL Products	954	0.00%	-	0.2300%
8	i-Life, i-Shield, i-Life Secure, i-Life Total, i-Term Smart	681	1.73%	-	0.0575%
9	Rural Endowment	114	0.00%	-	0.0575%
10	Rural Term Assurance	46 to 133	0.00%	-	0.0575%
11	Heath Secure	681	1.73%	-	0.0575%
12	Heart Care	681	0.76%	-	0.0575%
13	iGrowth	954	1.73%	-	0.2300%

No changes made in economic assumptions since last valuation.

(3) Mortality Assumptions

No changes made in economic assumptions since last valuation.