



IRDA Public Disclosures

QUARTER ENDED DECEMBER 31, 2020

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2020
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q3 '20-21 (Rs. 000's)	YTD DECEMBER 31, 2020 (Rs. 000's)
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
Premiums earned – net		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)		
(a) Premium	L-4	1,598,264	119,197	188,302	4,747,299	156,904	336,229	-	2,322,148	7,146,195
(b) Reinsurance ceded		(25,852)	(1)	-	(386,918)	(1)	(86,450)	-	(159,813)	(499,222)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		1,572,412	119,196	188,302	4,360,381	156,903	249,779	-	2,162,335	6,646,973
Income from Investments										
(a) Interest, Dividends and Rent – Gross		708,859	75,190	139,256	3,211,137	133,782	35,754	-	1,457,145	4,303,978
(b) Profit on sale/redemption of investments		1,354,596	182,696	96,445	487,977	-	17,728	-	1,081,081	2,139,442
(c) (Loss) on sale/ redemption of investments		(1,504,466)	(145,423)	(24,313)	(360,263)	-	(19)	-	(108,737)	(2,034,484)
(d) Transfer/Gain on revaluation/change in fair value		7,883,699	899,795	137,812	-	-	-	-	4,113,353	8,921,306
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		8,442,688	1,012,258	349,200	3,338,851	133,782	53,463	-	6,542,842	13,330,242
Other Income										
(a) Fee, Charges and Rent Income		261	9	-	23,128	78	-	-	4,433	23,476
(b) Transfer from Shareholders Account on account of extra mortality/other charges		6,705	-	-	1,616	-	-	-	1,249	8,321
(c) Contribution from the Shareholders' A/c		-	-	-	-	-	-	-	-	-
- towards excess of expense of management		-	-	-	-	-	-	-	-	-
- towards deficit funding and others		75,183	6,595	6,050	110,521	94,881	23,006	15,400	(164,987)	331,636
TOTAL (A)		10,097,249	1,138,058	543,552	7,834,497	385,644	326,248	15,400	8,545,872	20,340,648
Commission*	L-5	16,620	650	355	119,313	2,465	8,883	-	47,948	148,286
Service Tax/Goods & Service Tax charges on Linked Charges		89,762	5,077	3,194	-	-	-	-	31,920	98,033
Operating Expenses related to Insurance Business	L-6	496,638	25,959	9,569	1,393,161	138,847	51,550	-	721,629	2,115,724
Provision for Doubtful debts		1,584	82	30	4,448	444	164	-	1,341	6,752
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	7,269	-	-	-	(1,955)	7,269
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		604,604	31,768	13,148	1,524,191	141,756	60,597	-	800,883	2,376,064
Benefits Paid (Net)	L-7	2,503,078	264,194	265,760	1,922,032	91,215	240,265	883,600	2,081,713	6,170,144
Interim Bonuses Paid		1,466	852	-	414	61	-	-	849	2,793
Change in valuation of liability in respect of life policies										
(a) Gross		6,409,189	828,483	264,644	4,370,839	123,698	72,794	(868,200)	5,512,368	11,201,447
(b) Amount ceded in Reinsurance		905	-	-	1,676	(12)	(47,408)	-	15,805	(44,839)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		472,681	-	-	-	-	-	-	51,695	472,681
TOTAL (C)		9,387,319	1,093,529	530,404	6,294,941	214,962	265,651	15,400	7,642,430	17,802,226
TOTAL (B+C)		9,991,923	1,125,297	543,552	7,819,152	356,718	326,248	15,400	8,463,313	20,178,290
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		105,326	12,761	-	15,345	28,926	-	-	82,559	162,358
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		105,326	12,761	-	12,240	(379)	-	-	57,278	129,948
Transfer to Balance sheet		-	-	-	3,105	29,305	-	-	25,281	32,410
TOTAL (D)		105,326	12,761	-	15,345	28,926	-	-	82,559	162,358
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		1,466	852	-	414	61	-	-	849	2,793
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		105,326	12,761	-	15,345	28,926	-	-	82,559	162,358
(d) Total Surplus: ((a)+(b)+(c)):		106,792	13,613	-	15,759	28,987	-	-	83,408	165,151

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

Particulars	Schedule	LINKED			NON-LINKED				Q3 '19-20 (Rs. 000's)	YTD DECEMBER 31, 2019 (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	L-4	1,729,954	109,300	108,059	4,864,273	114,231	151,316	639,300	2,788,023	7,716,433
(b) Reinsurance ceded		(25,902)	(6)	-	(370,832)	(1)	(36,920)	-	(141,459)	(433,661)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		1,704,052	109,294	108,059	4,493,441	114,230	114,396	639,300	2,646,564	7,282,772
Income from Investments										
(a) Interest, Dividends and Rent – Gross		914,305	92,126	176,329	2,863,741	127,784	51,675	-	1,379,866	4,225,960
(b) Profit on sale/redemption of investments		2,058,779	341,437	129,308	3,235	27,015	717	-	1,009,388	2,560,491
(c) (Loss) on sale/ redemption of investments		(1,004,337)	(112,806)	(64,418)	(39,214)	-	(925)	-	(342,188)	(1,221,700)
(d) Transfer/Gain on revaluation/change in fair value		(1,052,686)	(231,364)	(120,342)	-	-	-	-	286,422	(1,404,392)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		-	-	-	-	-	-	-	2,333,486	4,160,357
Other Income										
(a) Fee, Charges and Rent Income		271	-	-	30,647	103	-	-	12,389	31,021
(b) Transfer from Shareholders Account on account of extra mortality/other charges		2,921	-	-	5,716	-	-	-	1,353	8,637
(c) Contribution from the Shareholders' A/c		64,771	-	-	27,681	62,200	1,906	46,765	90,038	203,323
TOTAL (A)		1,772,015	109,294	108,059	4,557,485	176,533	116,302	686,065	5,083,830	11,686,110
Commission	L-5	17,904	249	250	121,674	653	3,055	-	54,091	143,785
Service Tax on Premium		113,842	5,972	3,906	-	-	-	-	48,705	123,719
Operating Expenses related to Insurance Business	L-6	578,537	24,511	9,710	1,469,275	92,982	33,588	930	755,260	2,217,771
Provision for Doubtful debts		(42,257)	(1,784)	(707)	(107,340)	(6,805)	(2,444)	(68)	(1,232)	(161,405)
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		75,114	-	-	189,854	-	-	-	116,988	264,968
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		743,140	28,948	13,159	1,673,443	86,830	34,199	842	973,812	2,588,838
Benefits Paid (Net)	L-7	4,748,407	553,592	491,614	1,192,865	92,938	335,659	200,000	2,803,972	7,615,075
Interim Bonuses Paid		8,242	854	-	54	152	-	-	2,367	9,302
Change in valuation of liability in respect of life policies										
(a) Gross		(2,777,844)	(401,321)	(342,326)	4,498,473	95,424	(174,539)	485,203	1,472,069	1,383,070
(b) Amount ceded in Reinsurance		(261)	-	55,233	6,123	(7)	(64,016)	-	(8,906)	(2,928)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		(101,146)	-	-	-	-	-	-	(114,077)	(101,146)
TOTAL (C)		1,877,398	153,125	204,521	5,697,515	188,507	97,104	485,203	4,155,425	8,903,373
TOTAL (B+C)		2,420,538	182,073	217,680	7,370,978	275,337	131,303	686,065	5,129,237	11,492,211
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		67,538	16,613	11,256	14,269	55,995	36,463	-	(45,407)	193,899
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		65,443	8,426	-	8,657	(509)	-	-	52,146	82,017
Transfer to Balance sheet		-	8,185	11,257	-	55,976	36,466	-	40,251	111,884
TOTAL (D)		65,443	16,611	11,257	8,657	55,467	36,466	-	92,397	193,901
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		8,242	854	-	54	152	-	-	7,718	9,302
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		65,443	16,610	11,253	8,656	55,467	36,463	-	92,388	193,892
(d) Total Surplus: ((a)+(b)+(c)):		73,685	17,464	11,253	8,710	55,619	36,463	-	100,106	203,194

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2020
Shareholders' Account (Non-technical Account)

Particulars	Q3 '20-21 (Rs. 000's)	YTD DECEMBER 31, 2020 (Rs. 000's)	Q3 '19-20 (Rs. 000's)	YTD DECEMBER 31, 2019 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	108,415	336,091	125,756	376,896
(b) Profit on sale/redemption of investments	57,077	60,158	5,156	6,568
(c) (Loss) on sale/ redemption of investments	-	(49,491)	-	(772)
Other Income	-	-	-	-
TOTAL (A)	165,492	346,758	130,912	382,692
Expense other than those directly related to the insurance business	5,237	14,916	5,850	31,072
Managerial Remuneration*	4,936	23,909	4,546	24,333
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	(224)	889	8,435	28,248
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	(164,987)	331,636	90,038	203,323
TOTAL (B)	(155,038)	371,350	108,869	286,976
Profit/ (Loss) before tax	320,530	(24,592)	22,043	95,716
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	320,530	(24,592)	22,043	95,716
APPROPRIATIONS				
(a) Balance at the beginning of the year	(13,466,673)	(13,466,673)	(12,973,568)	(12,973,568)
(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	(13,146,143)	(13,491,265)	(12,951,525)	(12,877,852)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.01)		0.05

*in excess of the allowable limits

UNAUDITED BALANCE SHEET AS AT DECEMBER 31, 2020

Particulars	Schedule	AS AT DECEMBER 31, 2020 (Rs. 000's)	AS AT DECEMBER 31, 2019 (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		4,723	(2,505)
Sub-Total		20,053,723	20,046,495
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	L-11	-	-
		43,319	(14,154)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		32,410	111,884
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		290,897	296,341
Linked - Individual - Pension - Non Participating		9,814	16,853
Linked - Group - Life - Non Participating		-	3
Non Linked - Individual - Life - Participating		227,638	178,489
Non Linked - Individual - Pension - Participating		11,342	11,920
Non Linked - Individual - Life - Non Participating		58,426,132	50,282,092
Non Linked - Individual - Pension - Non Participating		1,729,849	1,633,276
Non Linked - Group - Life - Non Participating		425,344	395,413
Non Linked - Group - Pension - Non Participating		22,553	890,263
Non Linked - Annuity - Non Participating		527,020	447,245
Non Linked - Variable group		139,060	153,872
Non Linked Health Non Participating		124,677	109,567
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		512,130	459,746
Linked - Individual - Pension - Participating		30,799	32,258
Linked - Individual - Life - Non Participating		26,432,370	26,193,999
Linked - Individual - Pension - Non Participating		3,326,571	3,270,214
Linked - Group - Life - Non Participating		3,061,554	3,420,209
Discontinued Policies Fund - Non payment of premium		1,751,763	1,323,139
Sub-Total		97,125,242	89,212,629
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Others		882,117	793,850
TOTAL		118,061,082	110,052,974
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	6,331,024	7,138,370
- Policyholders'	L-13	62,488,718	54,136,774
- Assets held to cover linked liabilities	L-14	35,956,463	35,463,845
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	111,439	120,498
CURRENT ASSETS			
Cash & Bank Balance	L-17	271,527	375,655
Advances And Other Assets	L-18	4,641,543	4,008,867
Sub-Total (A)		4,913,070	4,384,522
CURRENT LIABILITIES			
PROVISIONS			
	L-19	5,063,878	3,931,516
	L-20	167,019	137,371
Sub-Total (B)		5,230,897	4,068,887
NET CURRENT ASSETS (C) = (A - B)		(317,827)	315,635
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		13,491,265	12,877,852
TOTAL		118,061,082	110,052,974

Particulars	As AT December 31, 2020 (Rs. 000's)	As AT December 31, 2019 (Rs. 000's)
Uncalled liability in Partly paid-up investments	200,582	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts	16,281	11,939
Guarantees given by or on behalf of the Company	Nil	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies)	207,323	305,630
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Nature	Authority where matter is lying	Nature	As AT December 31, 2020 (Rs. 000's)	As AT December 31, 2019 (Rs. 000's)
Service Tax on ULIP Charges for the period of July 10 to Apr 11	CESTAT	Tax	216,525	216,525
		Penalty	216,525	216,525
		Interest	Till date of actual deposit of tax, at applicable rates	Till date of actual deposit of tax, at applicable rates
Service Tax on Conveyance Charges and Foreign & Domestic Tours for Agents	CESTAT	Tax	45,023	45,023
		Penalty	44,729	44,729
Service Tax on Surrender Charges	CESTAT	Tax	390,154	390,154
		Penalty	390,159	390,159
Service Tax on Forfeiture of Endowment policies	Commissioner	Tax	13,256	NIL
		Penalty	NIL	NIL

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	Q3 '20-21	YTD	Q3 '19-20	YTD
	DECEMBER 31, 2020	DECEMBER 31, 2020	DECEMBER 31, 2019	DECEMBER 31, 2019
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	343,645	1,245,046	681,116	1,580,134
Renewal premiums	1,966,167	5,803,463	2,076,275	6,051,732
Single premiums	12,336	97,686	30,632	84,567
TOTAL PREMIUM	2,322,148	7,146,195	2,788,023	7,716,433

Premium Income from business written :

In India	2,322,148	7,146,195	2,788,023	7,716,433
Outside India	-	-	-	-
TOTAL PREMIUM	2,322,148	7,146,195	2,788,023	7,716,433

FORM L-5-COMMISSION SCHEDULE

Particulars	Q3 '20-21	YTD	Q3 '19-20	YTD
	(Rs. 000's)	DECEMBER 31, 2020 (Rs. 000's)	(Rs. 000's)	DECEMBER 31, 2019 (Rs. 000's)
Commission Paid				
Direct - First year premiums	30,682	104,556	37,050	94,102
- Renewal premiums	15,746	35,951	16,557	49,182
- Single premiums	(16)	1	484	501
Total	46,412	140,508	54,091	143,785
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission (A)	46,412	140,508	54,091	143,785
Rewards and/or remuneration to agents, brokers or other intermediaries (B)	1,536	7,778	4,017	8,232
Net Commission (A+B)	47,948	148,286	58,108	152,017
Break-up of the expenses (Gross) incurred to procure business:				
Agents	20,675	67,732	33,023	83,742
Brokers	464	8,093	627	3,193
Corporate Agency	22,894	59,590	19,941	51,023
Referral	72	98	-	(139)
Others (IMF)	3,843	12,773	4,517	14,198
TOTAL (B)	47,948	148,286	58,108	152,017

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q3 '20-21	YTD	Q3 '19-20	YTD
	(Rs. 000's)	DECEMBER 31, 2020 (Rs. 000's)	(Rs. 000's)	DECEMBER 31, 2019 (Rs. 000's)
Employees' remuneration and welfare benefits	402,573	1,257,363	411,062	1,239,899
Travel, conveyance and vehicle running expenses	1,111	487	7,760	24,589
Training expenses	2,607	3,001	5,304	11,513
Rents, rates and taxes	68,900	241,743	78,823	249,774
Repairs & Office Maintenance	27,039	83,613	30,482	92,249
Printing and stationery	4,005	9,263	2,980	9,674
Communication expenses	9,564	31,869	8,237	26,097
Legal and professional charges	21,474	67,403	42,274	100,802
Medical fees	914	2,118	1,438	4,344
Auditors' fees, expenses etc				
a) as auditor	1,250	3,911	1,249	4,118
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	375	267	497
Advertisement and publicity	21,746	72,541	80,466	171,596
Interest and bank charges	6,708	14,734	3,499	13,217
Information technology and related expenses	116,613	208,554	40,874	133,753
Others				
a) Electricity	7,360	21,899	4,144	22,389
b) Recruitment	4,383	18,887	5,945	21,044
c) Miscellaneous expenses	3,476	9,543	3,915	11,518
Depreciation	18,907	58,840	22,394	60,408
Goods and Service Tax/Service tax on premium	2,874	9,580	4,150	12,052
TOTAL	721,629	2,115,724	755,263	2,209,533
Less : Excess of Expenses of Management transfer to Shareholder's account	-	-	-	-
NET TOTAL	721,629	2,115,724	755,263	2,209,533

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3 '20-21	YTD DECEMBER 31, 2020	Q3 '19-20	YTD DECEMBER 31, 2019
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	376,322	895,702	225,940	654,578
(b) Claims by Maturity,	530,917	1,472,137	591,681	1,272,014
(c) Annuities/Pension payment	98,767	1,233,056	137,711	770,110
(d) Other benefits				
- Riders	725	1,049	916	3,698
- Surrender	1,060,209	2,589,698	1,873,269	4,948,398
- Health	1,000	7,000	8,000	15,550
- Periodical Benefit	157,134	337,335	63,615	197,853
- Interest to policy holders	17,804	55,833	30,269	96,949
(Amount ceded in reinsurance):				
(a) Claims by Death,	(161,165)	(421,666)	(127,429)	(344,075)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
TOTAL	2,081,713	6,170,144	2,803,972	7,615,075
Benefits paid to claimants:				
In India	2,081,713	6,170,144	2,803,972	7,615,075
Outside India	-	-	-	-
Total Benefits paid (Net)	2,081,713	6,170,144	2,803,972	7,615,075

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2020 (Rs. 000's)	DECEMBER 31, 2019 (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 DECEMBER 31, 2020		AS AT DECEMBER 31, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,022,499,000	51%	1,022,499,000	51%
- Foreign - Aviva International Holdings Limited, UK	982,401,000	49%	982,401,000	49%
Others	-	0%	-	0%
TOTAL	2,004,900,000	100%	2,004,900,000	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2020	DECEMBER 31, 2019
	(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	AS AT
	DECEMBER 31, 2020	DECEMBER 31, 2019
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	AS AT	AS AT
	DECEMBER 31, 2020 (Rs. 000's)	DECEMBER 31, 2019 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	2,063,687	2,946,017
(Market value (Rs '000) Current Year 2,225,842 Previous Year 3,034,913)		
Other Approved Securities	2,100,258	661,458
(Market value (Rs '000) Current Year 2,168,330 Previous Year 669,089)		
Other Approved Investments		
(a) Shares		
(aa) Equity	44	-
(Historical value (Rs '000) Current Year 93 Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	151,006
(Market value (Rs '000) Current Year NIL Previous Year 151,392)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	648,341	896,464
Non Convertible Debentures		
(Market value (Rs '000) Current Year 697,778 Previous Year 919,562)		
Equity Shares	36,198	33,687
(Historical value (Rs '000) Current Year 41,261 Previous Year 33,687)		
Other Investments		
Debentures/ Bonds	-	2,990
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
Equity Shares	-	-
(Historic value (Rs '000) Current Year NIL Previous Year NIL)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	501,599	597,386
(Market value (Rs '000) Current Year 511,318 Previous Year 599,896)		
Other Approved Securities	95,882	275,326
(Market value (Rs '000) Current Year 99,051 Previous Year 279,470)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Historic value (Rs '000) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	244,198
(Market value (Rs '000) Current Year NIL Previous Year 246,632)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	-	566,088
(Market value (Rs '000) Current Year NIL Previous Year 566,088)		
(f) Other Securities (Reverse Repo)	631,978	310,362
(Market value (Rs '000) Current Year 631,978 Previous Year 310,362)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	250,047	453,388
(Market value (Rs '000) Current Year 256,807 Previous Year 457,752)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	2,990	-
(Market value (Rs '000) Current Year 2,990 Previous Year NIL)		
TOTAL	6,331,024	7,138,370
INVESTMENTS		
In India	6,331,024	7,138,370
Outside India	-	-
TOTAL	6,331,024	7,138,370

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	AS AT	AS AT
	DECEMBER 31, 2020 (Rs. 000's)	DECEMBER 31, 2019 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 44,577,787 Previous Year 44,414,935)	39,159,848	41,152,871
Other Approved Securities (Market value (Rs '000) Current Year 9,920,786 Previous Year 343,306)	9,694,878	335,175
Other Approved Investments		
(a) Shares		
(aa) Equity	15,062	8,501
(Historical value (Rs '000) Current Year 7,633 Previous Year 8,500)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	454,757	400,652
(Market value (Rs '000) Current Year 493,127 Previous Year 397,927)		
(e) Other Securities (Term Deposits)	79,200	201,700
(Market value (Rs '000) Current Year 79,200 Previous Year 201,700)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	10,099,385	8,440,124
Non Convertible Debentures (Market value (Rs '000) Current Year 11,090,979 Previous Year 8,847,031)		
Equity Shares	268,978	250,305
(Historical value (Rs '000) Current Year 312,302 Previous Year 250,304)		
Other Investments		
Non Convertible debentures	47,500	47,500
(Market value (Rs '000) Current Year 47,500 Previous Year 47,500)		
Equity Shares	719	628
(Historical value (Rs '000) Current Year 633 Previous Year 628)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 936,455 Previous Year 1,436,261)	931,206	1,430,586
Other Approved Securities (Market value (Rs '000) Current Year 108,057 Previous Year 64,513)	105,104	64,015
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Market value Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(Market value Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	4,984
(Market value (Rs '000) Current Year NIL Previous Year 5,033)		
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits)	122,500	232,816
(Market value (Rs '000) Current Year 122,500 Previous Year 232,816)		
(f) Other Securities (Reverse Repo)	1,402,100	1,301,584
(Market value (Rs '000) Current Year 1,402,100 Previous Year 1,301,584)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	107,481	265,333
(Market value (Rs '000) Current Year 110,006 Previous Year 267,454)		
Commercial Paper	-	-
(Market value Current Year NIL Previous Year NIL)		
Other Investments		
Non Convertible Debentures	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
TOTAL	62,488,718	54,136,774
INVESTMENTS		
In India	62,488,718	54,136,774
Outside India	-	-
TOTAL	62,488,718	54,136,774

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

Particulars	AS AT	AS AT
	DECEMBER 31, 2020 (Rs. 000's)	DECEMBER 31, 2019 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
(Historical value('000)Current Year 5,199,908 Previous Year 8,463,297)	5,308,540	8,503,680
Other Approved Securities		
(Historical value('000)Current Year 2,243,665 Previous Year 19,812)	2,293,896	20,976
Other Approved Investments		
(a) Shares		
(aa) Equity	15,348,827	13,560,654
(Historical value('000)Current Year 11,214,058 Previous Year 11,703,789)		
(bb) Preference	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	675,934	819,515
(Historical value('000)Current Year 562,471 Previous Year 761,213)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	3,047,495	3,230,938
(Historical value('000)Current Year 2,839,344 Previous Year 3,154,042)		
(b) Equity	1,632,216	2,148,095
(Historical value('000)Current Year 1,373,881 Previous Year 1,878,324)		
Other Investments		
(a) Equity Shares	1,124,639	896,684
(Historical value('000)Current Year 269,698 Previous Year 47,409)		
(b) Debentures/Bonds	370,142	371,032
(Historical value('000)Current Year 855,663 Previous Year 855,663)		
(c) Mutual Funds	2,087,243	2,298,794
(Historical value('000)Current Year 2,087,243 Previous Year 2,298,794)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	2,120,269	1,169,006
(Historical value('000)Current Year 2,096,908 Previous Year 1,154,707)		
Other Approved Securities	-	9,123
(Historical value('000)Current Year NIL Previous Year 8,824)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	153,486	-
(Historical value('000)Current Year 149,056 Previous Year NIL)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	-	286,626
(Historical value('000)Current Year NIL Previous Year 284,426)		
(f) Other Securities (Reverse Repo)	1,247,114	1,765,303
(Historical value('000)Current Year 1,247,114 Previous Year 1,765,303)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	187,097	25,656
(Historical value('000)Current Year 186,620 Previous Year 25,918)		
Other Investments		
Debentures/Bonds	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
Balances in Bank	593	(27,212)
Other Current Assets (net)	358,972	384,975
TOTAL	35,956,463	35,463,845
INVESTMENTS		
In India	35,956,463	35,463,845
Outside India	-	-
TOTAL	35,956,463	35,463,845

FORM L-15-LOANS SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2020 (Rs. 000's)	DECEMBER 31, 2019 (Rs. 000's)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
TOTAL		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL		
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL		
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Opening Balance as on April 1, 2020	Additions during the period	Deductions/ Adjustments	AS AT DECEMBER 31, 2020	Opening Balance as on April 1, 2020	For the period	Sales/ Adjustments	AS AT DECEMBER 31, 2020	AS AT DECEMBER 31, 2020	AS AT MARCH 31, 2020
Intangibles										
- Software	566,899	-	3,647	563,252	510,015	21,821	-	531,836	31,416	56,884
Tangibles										
Leasehold Improvements	288,651	1,430	-	290,081	269,812	5,799	-	275,611	14,470	18,839
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	130,993	153	-	131,146	129,042	441	-	129,483	1,663	1,951
Information Technology Equipment	478,568	33,557	122	512,003	438,607	28,960	74	467,493	44,510	39,961
Vehicles	1,264	-	-	1,264	1,264	-	-	1,264	-	-
Office Equipment	68,946	1,349	319	69,976	67,308	1,819	198	68,929	1,047	1,638
Sub Total	1,535,321	36,489	4,088	1,567,722	1,416,048	58,840	272	1,474,616	93,106	119,273
Capital Work In Progress	-	-	-	-	-	-	-	-	18,333	4,842
TOTAL	1,535,321	36,489	4,088	1,567,722	1,416,048	58,840	272	1,474,616	111,439	124,115
PREVIOUS YEAR	1,462,986	73,879	21,026	1,515,838	1,359,052	60,408	20,968	1,398,492	120,498	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2020 (Rs. 000's)	DECEMBER 31, 2019 (Rs. 000's)
Cash (including cheques, drafts and stamps)	10,112	2,335
Bank Balances		
(a) Deposit Accounts*		
(aa) Short-term (due within 12 months of the date of balance sheet)	157,200	179,600
(bb) Others	42,500	52,500
(b) Current Accounts	61,715	141,220
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	271,527	375,655
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	271,527	375,655
Outside India	-	-
TOTAL	271,527	375,655

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FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

Particulars	AS AT DECEMBER 31, 2020 (Rs. 000's)		AS AT DECEMBER 31, 2019 (Rs. 000's)	
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		26,543		32,863
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source	10,420		14,935	
Less: Provision for doubtful debts	(81)	10,339	(81)	14,854
Others (includes vendor, travel advances & salary recoverable)	73,286		74,238	
Less : Provision for doubtful debts	(29,384)	43,902	(19,330)	54,908
TOTAL (A)		80,784		102,625
OTHER ASSETS				
Income accrued on investments		1,545,891		1,338,166
Outstanding Premiums		281,145		204,807
Agents' Balances	80,955		69,307	
Less : Provision for doubtful debts	(75,344)	5,611	(63,019)	6,288
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		12,498		27,664
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,610,020		1,619,721
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		319,661		275,589
- Refundable Security Deposits	380,514		392,199	
Less: Provision for doubtful security deposit	(12,938)	367,576	(18,449)	373,750
-Receivables against unsettled investment contracts		330,128		29,642
-Goods and Service Tax/Service Tax Unutilised Credit		32,416		18,602
- Other Reinsurance assets		55,813		12,013
TOTAL (B)		4,560,759		3,906,242
TOTAL (A+B)		4,641,543		4,008,867

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2020 (Rs. 000's)	DECEMBER 31, 2019 (Rs. 000's)
Agents' Balances	62,977	92,367
Balances due to other insurance companies	55,648	19,686
Premiums received in advance	80,282	85,123
Unallocated premium	194,760	50,602
Sundry creditors		
Micro, Small & Medium Enterprises	140	23
Others	88,869	157,958
Unclaimed Amount - Policyholders	1,610,020	1,619,721
Interest on Investment pertaining to Unclaimed Policyholders Fund	319,661	275,589
Claims Outstanding	733,172	381,164
Annuities Due	1,166	6,455
Others:		
- Accrual for expenses	747,630	751,467
- Goods and Service Tax /Service Tax payable	2,790	17,468
- Payables for unsettled investment contracts	728,845	-
- Payable to Policyholders	321,185	329,992
- Statutory Dues Payable	43,849	81,900
- Employee and other dues Payable	72,884	62,001
TOTAL	5,063,878	3,931,516

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2020 (Rs. 000's)	DECEMBER 31, 2019 (Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	35,230	18,034
Provision for Leave Encashment	28,533	21,322
Provision for Other Long Term Benefits	54,297	58,225
Provision for Other Employee Benefits	48,959	39,790
TOTAL	167,019	137,371

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT	AS AT
	DECEMBER 31, 2020	DECEMBER 31, 2019
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q3 '20-21	YTD DECEMBER 31, 2020	Q3 '19-20	YTD DECEMBER 31, 2019
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	NA	NA	NA	NA
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	(57)%	(8)%	54%	5%
	Linked Individual - Pension Non Participating	(72)%	(25)%	23%	146%
	Linked Group - Non Participating	116%	78%	-67%	-56%
	Non Linked Individual - Life Participating	(97)%	(89)%	-68%	-62%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	(18)%	7%	0%	-18%
	Non Linked Individual - Pension Non Participating	3337%	1853%	-95%	-85%
	Non Linked Group - Life Non Participating	118%	250%	44%	-43%
	Non Linked Group - Pension Non Participating	NA	NA	NA	NA
	Non Linked Annuity Non Participating	(85)%	14%	49%	80%
	Non Linked - Variable - Group	(100)%	(91)%	-99%	-95%
	Non Linked Health Non Participating	(95)%	(90)%	-109%	-70%
2	Net Retention Ratio	93%	93%	95%	94%
3	Expense of Management to Gross Direct Premium Ratio	34%	32%	30%	31%
4	Commission Ratio (Gross commission paid to Gross Premium)	2%	2%	2%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	17.24	15.00	13.00	13.00
6	Growth rate of shareholders' fund	1400%	-8%	9%	9%
7	Ratio of surplus to policyholders' liability	4%	0%	0%	0%
8	Change in net worth in ('000)	(606,187)	(606,187)	606,860	606,860
9	Profit after tax/Total Income	3.7%	0%	0%	1%
10	[Total real estate + loans]/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	5.22	5.22	4.83	4.83
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	3.0%	6.8%	1.8%	5.4%
	R2. Non-PAR	2.7%	5.9%	1.7%	5.4%
	R3.Sub-TOTAL	2.7%	5.9%	1.7%	5.4%
	Linked:				
	R4. PAR	4.1%	11.8%	2.5%	7.3%
	R5. Non-PAR	15.5%	35.2%	3.2%	1.5%
	R6. Sub-TOTAL	15.0%	34.2%	3.2%	1.7%
	R7.Grand Total	6.9%	14.9%	2.3%	3.8%
	Shareholders' Funds	2.6%	5.4%	1.8%	5.3%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.9%	6.6%	1.8%	5.4%
	R2. Non-PAR	2.7%	5.9%	1.9%	5.9%
	R3.Sub-TOTAL	2.7%	5.9%	1.9%	5.9%
	Linked:				
	R4. PAR	2.4%	6.0%	1.7%	5.4%
	R5. Non-PAR	2.0%	1.6%	2.4%	5.5%
	R6. Sub-TOTAL	2.0%	1.8%	2.4%	5.5%
	R7.Grand Total	2.5%	4.6%	2.1%	5.7%
	Shareholders' Funds	2.6%	5.4%	1.9%	5.7%
14	Conservation Ratio				
	Linked Individual - Life Participating	71%	87%	105%	95%
	Linked Individual - Pension Participating	98%	64%	84%	100%
	Linked Individual - Life Non Participating	73%	82%	81%	81%
	Linked Individual - Pension Non Participating	184%	110%	74%	80%
	Linked Group - Non Participating	0%	0%	0%	0%
	Non Linked Individual - Life Participating	84%	88%	88%	67%
	Non Linked Individual - Pension Participating	61%	76%	83%	71%
	Non Linked Individual - Life Non Participating	84%	85%	92%	91%
	Non Linked Individual - Pension Non Participating	80%	96%	88%	79%
	Non Linked Group - Life Non Participating	7%	50%	33%	43%
	Non Linked - Variable - Group	0%	NA	0%	NA
	Non Linked Health Non Participating	91%	92%	108%	89%
15	Persistence Ratio (by numbers)				
	For 13th month	53%	62%	61%	65%
	For 25th month	49%	55%	54%	55%
	For 37th month	44%	47%	44%	48%
	For 49th Month	37%	44%	40%	39%
	for 61st month	37%	37%	41%	44%
	Persistence Ratio (by premium)				
	For 13th month	60%	68%	65%	71%
	For 25th month	52%	59%	59%	62%
	For 37th month	47%	51%	49%	55%
	For 49th Month	43%	51%	49%	46%
	for 61st month	46%	44%	44%	45%
16	NPA Ratio				
	Gross NPA Ratio	0.9%	0.9%	NIL	NIL
	Net NPA Ratio	0.2%	0.2%	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)		(0.01)		0.05
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.01)		0.05
	(iv) Book value per share (Rs)		3.29		3.63

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT DECEMBER 31, 2020 (Rs. 000's)	AS AT DECEMBER 31, 2019 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	7,661,197	8,274,682
Other receipts	23,476	31,020
Payments to the re-insurers, net of commissions and claims/ Benefits	(540,084)	(435,220)
Payments of claims/benefits	(5,808,388)	(7,894,611)
Payments of commission and brokerage	(162,823)	(93,082)
Payments of other operating expenses	(2,159,961)	(2,350,167)
Deposits, advances and staff loans	4,074	24,128
Taxes paid	(43,407)	12,595
Cash flows before extraordinary items	(1,025,916)	(2,430,655)
Cash flow from extraordinary operations	-	-
Net cash from operating Activities	(1,025,916)	(2,430,655)
II Cash flows from investing activities		
Purchase of fixed assets	(49,980)	(63,205)
Proceeds from sale of fixed assets	38	866
Investments in Fixed Deposits	-	(50,000)
Proceeds from maturity of Fixed Deposits	40,000	-
Purchase of Investment	(46,761,135)	(76,210,059)
Proceeds from Sale/redemption of Investment	42,739,405	73,325,627
Interest, dividend and rent received	4,663,483	4,714,344
Net cash from investing activities	631,811	1,717,573
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)	(394,105)	(713,082)
Cash and cash equivalent at beginning of the year	623,725	1,009,025
Cash and cash equivalent at the end of the year	229,620	295,943
Break up as follows :		
Cash and Bank Balances (Refer Note-1)	229,027	323,155
Bank balances (Policyholder's - Schedule L-14)	593	(27,212)
Temporary bank overdrafts	-	-
Total	229,620	295,943
Note 1		
Cash (including cheques, drafts and stamps)	10,112	2,335
Bank balances on current accounts	61,715	141,220
Fixed Deposits with maturity less than 3 months	157,200	179,600
Cash and Bank Balances	229,027	323,155
Note 2		
Cash and Bank Balances (Refer to Note 1 above)	229,027	323,155
Fixed Deposits with maturity more than 3 months (Considered as Investing Activity)	42,500	52,500
Cash and Bank Balances	271,527	375,655

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

Sl.No.	Particulars	AS AT	AS AT
		DECEMBER 31, 2020	DECEMBER 31, 2019
1	Linked		
a	Life	317,316	314,140
b	General Annuity	-	-
c	Pension	36,843	35,988
d	Health	-	-
2	Non-Linked	-	-
a	Life	592,182	519,001
b	General Annuity	5,270	4,472
c	Pension	17,637	16,452
d	Health	1,247	1,096

FORM L-25-(I) : Geographical Distribution Channel - Individuals for the Quarter ended December 31 , 2020

Date: December 31 , 2020

(Rs in Lakhs)

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	3	3	1.53	35.72	117	113	110.72	2,313.02	120	116	112	2,349
3	Arunachal Pradesh	2	2	2.80	32.09	14	14	26.53	434.99	16	16	29	467
4	Assam	16	16	9.76	70.84	119	114	58.56	1,001.15	135	130	68	1,072
5	Bihar	176	174	52.89	806.21	149	143	53.68	981.62	325	317	107	1,788
6	Chandigarh	-	-	-	-	6	6	5.73	76.57	6	6	6	77
7	Chattisgarh	2	2	0.34	3.63	16	16	(3.39)	24.60	18	18	(3)	28
8	Dadra & NagraHaveli	-	-	-	-	1	1	0.60	12.02	1	1	1	12
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	-	-	-	-	171	161	229.63	3,087.88	171	161	230	3,088
11	Goa	-	-	-	-	6	6	11.32	139.11	6	6	11	139
12	Gujarat	7	7	4.81	108.05	171	163	114.54	1,960.22	178	170	119	2,068
13	Haryana	2	2	3.29	38.04	105	102	129.62	1,974.73	107	104	133	2,013
14	Himachal Pradesh	2	2	0.78	(32.93)	7	7	3.87	111.15	9	9	5	78
15	Jammu & Kashmir	-	-	0.09	-	6	6	12.24	243.75	6	6	12	244
16	Jharkhand	3	3	0.26	3.88	27	26	12.04	164.46	30	29	12	168
17	Karnataka	2	2	0.57	5.43	119	118	135.96	2,132.18	121	120	137	2,138
18	Kerala	-	-	-	-	15	14	17.24	239.86	15	14	17	240
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	38	38	9.87	223.70	130	125	74.34	1,431.21	168	163	84	1,655
21	Maharashtra	255	253	141.74	2,597.42	823	810	615.35	11,155.62	1,078	1,063	757	13,753
22	Manipur	-	-	0.09	-	2	2	1.04	6.30	2	2	1	6
23	Meghalaya	-	-	0.03	-	1	1	0.62	10.02	1	1	1	10
24	Mizoram	-	-	-	-	1	1	0.07	1.74	1	1	0	2
25	Nagaland	-	-	-	-	2	2	1.43	3.30	2	2	1	3
26	Orissa	8	8	5.30	35.50	75	72	35.34	824.20	83	80	41	860
27	Puducherry	-	-	-	-	2	2	3.00	30.03	2	2	3	30
28	Punjab	3	3	1.61	21.45	68	66	30.89	781.70	71	69	33	803
29	Rajasthan	2	2	0.89	8.49	78	77	39.41	721.53	80	79	40	730
30	Sikkim	-	-	-	-	1	1	0.46	10.56	1	1	0	11
31	Tamil Nadu	4	4	3.28	52.08	108	104	105.09	1,790.48	112	108	108	1,843
32	Tripura	3	3	1.46	9.59	22	21	11.08	191.44	25	24	13	201
33	Uttar Pradesh	10	10	6.43	131.42	137	131	107.85	1,765.36	147	141	114	1,897
34	Uttarakhand	1	1	2.44	6.23	6	5	6.78	71.85	7	6	9	78
35	West Bengal	20	20	4.04	81.49	198	186	121.50	1,660.80	218	206	126	1,742
Grand Total		559	555	254.3	4,238.3	2,703	2,616	2,073.1	35,353.5	3,262	3,171	2,327	39,592

FORM L-25-(I) : Geographical Distribution Channel - Individuals for the period ended December 31 , 2020

Date: December 31 , 2020

(Rs in Lakhs)

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	9	9	5.49	76.89	420	408	349.15	6,812.04	429	417	355	6,889
3	Arunachal Pradesh	4	4	7.98	39.09	39	38	71.29	1,298.73	43	42	79	1,338
4	Assam	67	66	40.47	330.20	726	709	273.66	5,531.54	793	775	314	5,862
5	Bihar	543	541	132.18	2,163.97	531	518	195.95	3,984.49	1,074	1,059	328	6,148
6	Chandigarh	-	-	-	-	62	61	46.03	765.09	62	61	46	765
7	Chattisgarh	5	5	1.54	60.12	57	56	9.33	399.70	62	61	11	460
8	Dadra & NagarHaveli	-	-	-	-	1	1	0.60	12.02	1	1	1	12
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	1	-	0.20	2.70	887	829	1,073.15	15,265.61	888	829	1,073	15,268
11	Goa	-	-	0.23	-	32	28	40.41	316.79	32	28	41	317
12	Gujarat	34	32	29.28	437.23	567	531	394.57	7,026.40	601	563	424	7,464
13	Haryana	21	20	15.43	275.13	461	440	559.09	8,108.03	482	460	575	8,383
14	Himachal Pradesh	8	8	3.88	56.22	34	34	15.88	390.25	42	42	20	446
15	Jammu & Kashmir	2	2	0.68	8.65	23	22	18.66	340.76	25	24	19	349
16	Jharkhand	26	26	2.28	36.51	101	97	54.00	908.39	127	123	56	945
17	Karnataka	10	10	2.04	38.49	544	541	588.30	7,837.42	554	551	590	7,876
18	Kerala	1	1	0.17	11.00	51	49	54.03	914.50	52	50	54	926
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	85	84	18.39	440.44	609	590	421.33	7,512.15	694	674	440	7,953
21	Maharashtra	882	876	320.44	6,412.50	2,876	2,835	2,123.50	36,005.09	3,758	3,711	2,444	42,418
22	Manipur	-	-	0.56	-	3	3	2.95	25.30	3	3	4	25
23	Meghalaya	1	1	0.12	4.50	4	4	2.78	41.11	5	5	3	46
24	Mizoram	-	-	-	-	3	3	1.59	23.26	3	3	2	23
25	Nagaland	-	-	0.35	-	3	3	2.09	13.32	3	3	2	13
26	Orissa	33	33	13.35	169.23	286	279	159.71	3,287.53	319	312	173	3,457
27	Puducherry	-	-	-	-	11	11	9.28	114.79	11	11	9	115
28	Punjab	14	14	8.15	87.00	324	317	165.36	3,688.70	338	331	174	3,776
29	Rajasthan	16	16	8.11	129.19	184	181	102.14	1,692.03	200	197	110	1,821
30	Sikkim	-	-	0.20	-	4	4	1.64	35.70	4	4	2	36
31	Tamil Nadu	6	6	4.32	64.20	443	431	430.40	6,449.16	449	437	435	6,513
32	Tripura	13	13	5.06	48.87	207	202	73.26	1,604.90	220	215	78	1,654
33	Uttar Pradesh	44	44	17.61	299.95	693	672	447.29	8,385.51	737	716	465	8,685
34	Uttarakhand	5	5	9.88	35.46	65	63	39.13	742.30	70	68	49	778
35	West Bengal	31	31	10.15	131.86	810	765	534.13	7,852.81	841	796	544	7,985
Grand Total		1,861	1,847	658.53	11,359.41	11,061	10,725	8,260.66	137,385.44	12,922	12,572	8,919	148,745

FORM L-25- (II) : Geographical Distribution Channel - Group for the Quarter ended December 31 , 2020

Date: December 31 , 2020

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural(Group)				Urban(Group)				Total Business(Group)			
		No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	1	1,468	40	(895)	1	1,468	40	(895)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	1	0	(11)	-	1	0	(11)
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	43	0	110	-	43	0	110
7	Gujarat	-	-	-	-	1	484	97	3,208	1	484	97	3,208
8	Haryana	-	-	-	-	7	4,001	58	26,127	7	4,001	58	26,127
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	5	28,573	247	173,212	5	28,573	247	173,212
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	734	3	5,246	1	734	3	5,246
15	Maharashtra	-	-	-	-	9	15,055	295	56,717	9	15,055	295	56,717
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	(98)	-	-	-	(98)
21	Punjab	-	-	-	-	-	5	0	24	-	5	0	24
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	1,520	9	5,555	2	1,520	9	5,555
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	4	10,287	96	57,100	4	10,287	96	57,100
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	3	16,564	17	11,474	3	16,564	17	11,474
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	1,766	369	(83,539)	3	1,766	369	(83,539)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	36	80,501	1,232	254,231	36	80,501	1,232	254,231

FORM L-25-(ii) : Geographical Distribution Channel - Group for the period ended December 31 , 2020

Date: December 31 , 2020

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural				Urban				Total Business			
		No. of	No. of Lives	Premium	Sum Assured	No. of	No. of Lives	Premium	Sum Assured	No. of	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	8	18,266	169	51,847	8	18,266	169	51,847
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	74	0	(140)	-	74	0	(140)
4	Bihar	-	-	-	-	-	32	0	(33)	-	32	0	(33)
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	1	1,897	14	17,660	1	1,897	14	17,660
7	Gujarat	-	-	-	-	1	645	414	2,766	1	645	414	2,766
8	Haryana	-	-	-	-	18	26,972	190	84,304	18	26,972	190	84,304
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	16	63,363	616	442,587	16	63,363	616	442,587
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	734	3	4,949	1	734	3	4,949
15	Maharashtra	-	-	-	-	24	118,849	1,217	406,383	24	118,849	1,217	406,383
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	5	1	(42)	-	5	1	(42)
21	Punjab	-	-	-	-	1	136	1	2,202	1	136	1	2,202
22	Rajasthan	-	-	-	-	1	749	10	5,243	1	749	10	5,243
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	5	2,085	21	(24,326)	5	2,085	21	(24,326)
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	12	24,236	271	142,377	12	24,236	271	142,377
27	Uttarakhand	-	-	-	-	2	871	24	20,879	2	871	24	20,879
28	West Bengal	-	-	-	-	11	83,820	227	88,882	11	83,820	227	88,882
29	Andaman & Nicobar Islai	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	13	38,228	1,328	179,772	13	38,228	1,328	179,772
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	114	380,962	4,508	1,425,311	114	380,962	4,508	1,425,311

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

FORM 3A
 (Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: Aviva Life Insurance Company India Limited
 Registration Number: 122
 Periodicity of Submission: Quarterly
 Statement as on: 31st December 2020

	Group Superannuation & Gratuity		Group Superannuation & Gratuity		Group Superannuation & Gratuity Debt		Group Superannuation & Gratuity		Group Superannuation & Gratuity	
PARTICULARS	ULGF00210/03/2004GROUPBALAN12	ULGF00531/03/2006GROUPCASHF122	ULGF00310/03/2006GROUPDEBT122	ULGF00410/03/2006GROUPGROW122	ULGF00113/07/2005GROUPSECUR122					
Opening Balance (Market Value)	11.33	2.77	218.04	16.82	41.34					
Add: Inflow during the Quarter	1.09	2.07	4.51	0.46	0.25					
Increase / (Decrease) Value of Inv. (Net)	1.20	0.02	7.77	2.55	2.96					
Less: Outflow during the Quarter	1.17	2.15	2.95	0.26	0.81					
TOTAL INVESTIBLE FUNDS (MKT VALUE)	12.46	2.72	227.38	19.57	43.74					

INVESTMENT OF UNIT FUND		ULGF00210/03/2004GROUPBALAN12		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBT122		ULGF00410/03/2006GROUPGROW122		ULGF00113/07/2005GROUPSECUR122	
		Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)											
Central Govt Securities		2.91	23.4%	3.40	125.2%	89.18	39.2%	3.98	20.3%	14.34	32.8%
State Government Securities		0.89	7.1%	0.00	0.0%	44.58	19.6%	1.40	7.2%	8.24	18.8%
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		1.09	8.8%	0.00	0.0%	9.67	4.3%	0.65	3.3%	1.64	3.7%
Infrastructure Bonds		1.92	15.5%	0.00	0.0%	57.98	25.5%	1.46	7.5%	6.94	15.9%
Equity		4.19	33.7%	0.00	0.0%	0.00	0.0%	9.13	46.7%	7.67	17.5%
Money Market Investments		0.62	5.0%	0.97	35.6%	16.87	7.4%	0.69	3.5%	2.63	6.0%
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)		11.63	93.4%	4.37	160.8%	218.28	96.0%	17.32	88.5%	41.46	94.8%
Current Assets:											
Accrued Interest		0.21	1.7%	0.00	0.0%	4.83	2.1%	0.16	0.8%	0.66	1.5%
Dividend Receivable		0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance		0.01	0.1%	-0.76	-27.9%	1.24	0.5%	0.00	0.0%	0.04	0.1%
Receivable for Sale of Investments		0.00	0.0%	0.00	0.0%	0.00	0.0%	0.32	1.6%	0.00	0.0%
Other Current Assets (for Investments)		0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities											
Payable for Investments		0.00	0.0%	-0.89	-32.9%	0.00	0.0%	-0.04	-0.2%	0.00	0.0%
Fund Mgmt Charges Payable		0.00	0.0%	0.00	0.0%	-0.02	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)		0.21	1.7%	-1.65	-60.8%	6.05	2.7%	0.45	2.3%	0.67	1.6%
Other Investments (<=25%)											
Corporate Bonds		0.18	1.4%	0.00	0.0%	3.05	1.3%	0.08	0.4%	0.80	1.8%
Infrastructure Bonds		0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity		0.31	2.5%	0.00	0.0%	0.00	0.0%	0.55	2.8%	0.57	1.3%
Mutual funds- Exchange traded funds		0.12	1.0%	0.00	0.0%	0.00	0.0%	1.18	6.0%	0.22	0.5%
Others		0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)		0.61	4.9%	0.00	0.0%	3.05	1.3%	1.81	9.2%	1.58	3.6%
Total (A + B + C)		12.46	100.0%	2.72	100.0%	227.38	100.0%	19.57	100.0%	43.74	100.0%
Fund Carried Forward (as per LB 2)		12.46		2.72		227.38		19.57		43.74	

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

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2020

	Grp Superann-Short Term Debt fund		Pension Unit Linked Balanced Fund		Pension Unit Linked Balanced - II Fund		Pension Unit linked Growth fund		Pension Unit Linked Growth - II Fund	
PARTICULARS	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122					
Opening Balance (Market Value)	0.29	40.08	7.05	55.23	10.48					
Add: Inflow during the Quarter	0.00	2.63	0.31	9.02	0.19					
Increase / (Decrease) Value of Inv (Net)	0.00	4.34	0.75	8.50	1.55					
Less: Outflow during the Quarter	0.00	1.57	0.35	6.34	1.35					
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.29	45.48	7.75	66.40	10.87					

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122					
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.28	96.5%	13.60	29.9%	2.39	30.8%	14.48	21.8%	2.29	21.1%
State Government Securities	0.00	0.0%	3.94	8.7%	0.98	12.7%	4.35	6.6%	0.62	5.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.51	0.8%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	8.05	17.7%	1.14	14.7%	6.15	9.3%	1.46	13.4%
Equity	0.00	0.0%	15.40	33.9%	2.63	34.0%	30.94	46.6%	5.28	48.6%
Money Market Investments	0.01	2.9%	1.81	4.0%	0.22	2.9%	2.35	3.5%	0.31	2.9%
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)	0.29	99.5%	42.83	94.2%	7.37	95.0%	58.78	88.5%	9.96	91.6%
Current Assets:										
Accrued Interest	0.00	0.0%	0.63	1.4%	0.10	1.2%	0.50	0.7%	0.10	0.9%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	0.09	0.2%	0.00	0.0%	-0.08	-0.1%	-0.63	-5.8%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.13	1.7%	0.24	2.2%
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	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.12	-0.2%	-0.02	-0.1%
Fund Mgmt Charges Payable	0.00	0.0%	-0.01	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.00	0.5%	0.71	1.6%	0.10	1.2%	1.41	2.1%	-0.31	-2.8%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.40	0.9%	0.03	0.3%	0.25	0.4%	0.10	0.9%
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%	1.16	2.6%	0.20	2.5%	1.86	2.8%	0.31	2.8%
Mutual funds- Exchange traded funds	0.00	0.0%	0.38	0.8%	0.07	0.9%	4.09	6.2%	0.81	7.4%
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%	1.95	4.3%	0.29	3.8%	6.21	9.3%	1.21	11.2%
Total (A + B + C)	0.29	100.0%	45.48	100.0%	7.75	100.0%	66.40	100.0%	10.87	100.0%
Fund Carried Forward (as per LB 2)	0.29		45.48		7.75		66.40		10.87	

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

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration Number: 122
Periodicity of Submission: Quarterly
Statement as on: 31st December 2020

	Pension Unit Linked Infrastructure fund		Pension Unit Linked Index fund		Pension Unit Linked Index - II fund		Pension Unit Linked PSU fund		Pension Unit Linked Secure fund	
PARTICULARS	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNSNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122					
Opening Balance (Market Value)	3.13	93.11	21.26	6.89	32.46					
Add: Inflow during the Quarter	0.02	1.38	0.10	0.05	38.70					
Increase / (Decrease) Value of Inv (Net)	0.83	23.48	5.39	2.12	1.94					
Less: Outflow during the Quarter	0.25	7.11	1.17	0.51	39.02					
TOTAL INVESTIBLE FUNDS (MKT VALUE)	3.72	110.86	25.58	8.56	34.08					

INVESTMENT OF UNIT FUND	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNSNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122					
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	11.12	32.6%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	12.16	35.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.78	5.2%
Equity	3.41	91.7%	90.72	81.8%	20.70	80.9%	6.53	76.3%	4.81	14.1%
Money Market Investments	0.00	0.0%	1.54	1.4%	0.60	2.4%	0.22	2.6%	2.72	8.0%
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)	3.41	91.7%	92.26	83.2%	21.31	83.3%	6.75	78.9%	32.58	95.6%
Current Assets:										
Accrued Interest	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.46	1.4%
Dividend Receivable	0.00	0.0%	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	0.05	0.0%	0.01	0.0%	-0.15	-1.8%	0.00	0.0%
Receivable for Sale of Investments	0.10	2.7%	0.00	0.0%	0.00	0.0%	0.18	2.1%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.10	2.7%	0.05	0.0%	0.01	0.0%	0.02	0.3%	0.46	1.3%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.50	1.5%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.21	5.6%	3.48	3.1%	0.79	3.1%	1.64	19.2%	0.41	1.2%
Mutual funds- Exchange traded funds	0.00	0.0%	15.07	13.6%	3.47	13.6%	0.14	1.6%	0.13	0.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.21	5.6%	18.55	16.7%	4.26	16.7%	1.78	20.8%	1.04	3.1%
Total (A + B + C)	3.72	100.0%	110.86	100.0%	25.58	100.0%	8.56	100.0%	34.08	100.0%
Fund Carried Forward (as per LB 2)	3.72		110.86		25.58		8.56		34.08	

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

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2020

	Pension Unit Linked Protector Fund		Pension Unit Linked Protector -II fund		Pension Utilised with Profit fund		Unit Linked Balanced fund		Unit Linked Balanced- II fund	
PARTICULARS	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122					
Opening Balance (Market Value)	15.67	2.28	13.20	281.98	130.95					
Add: Inflow during the Quarter	1.19	0.12	0.09	6.58	9.17					
Increase / (Decrease) Value of Inv (Net)	1.10	0.14	0.61	30.79	14.98					
Less: Outflow during the Quarter	1.14	0.01	0.16	16.65	13.03					
TOTAL INVESTIBLE FUNDS (MKT VALUE)	16.82	2.54	13.74	302.71	142.07					

INVESTMENT OF UNIT FUND	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122					
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	6.93	41.2%	0.76	30.0%	7.01	51.1%	67.18	22.2%	34.29	24.1%
State Government Securities	2.65	15.8%	0.69	27.3%	1.28	9.3%	30.45	10.1%	12.63	8.9%
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%	14.70	4.9%	7.01	4.9%
Infrastructure Bonds	2.72	16.2%	0.36	14.3%	2.93	21.3%	48.27	15.9%	19.80	13.9%
Equity	2.45	14.6%	0.36	14.3%	1.54	11.2%	103.13	34.1%	54.85	38.6%
Money Market Investments	0.98	5.8%	0.16	6.3%	0.77	5.6%	9.96	3.3%	5.33	3.8%
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)	15.72	93.5%	2.34	92.2%	13.53	98.5%	273.69	90.4%	133.90	94.3%
Current Assets:										
Accrued Interest	0.29	1.7%	0.03	1.3%	0.26	1.9%	4.56	1.5%	1.75	1.2%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	0.0%	0.00	0.1%	-0.15	-1.1%	0.32	0.1%	-0.02	0.0%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.72	1.9%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.05	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.29	1.7%	0.04	1.4%	0.11	0.8%	10.56	3.5%	1.71	1.2%
Other Investments (<=25%)										
Corporate Bonds	0.56	3.3%	0.13	4.9%	0.00	0.0%	8.04	2.7%	0.93	0.7%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.18	1.1%	0.03	1.1%	0.10	0.7%	7.69	2.5%	4.11	2.9%
Mutual funds- Exchange traded funds	0.06	0.4%	0.01	0.4%	0.00	0.0%	2.73	0.9%	1.41	1.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.81	4.8%	0.16	6.4%	0.10	0.7%	18.46	6.1%	6.45	4.5%
Total (A + B + C)	16.82	100.0%	2.54	100.0%	13.74	100.0%	302.71	100.0%	142.07	100.0%
Fund Carried Forward (as per LB 2)	16.82		2.54		13.74		302.71		142.07	

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

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration Number: 122
Periodicity of Submission: Quarterly
Statement as on: 31st December 2020

	Unit Linked Debt Fund		Unit Linked Debt -II Fund		Unit Linked Enhancer fund		Unit Linked Enhancer - II fund		Unit Linked Growth Fund	
PARTICULARS	ULIF01306/02/2008ULFEDEBT-FU122		ULIF01608/01/2010ULFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122		ULIF00527/01/2004LIFEGROWTH122	
Opening Balance (Market Value)	7.06		118.50		42.87		377.12		756.15	
Add: Inflow during the Quarter	2.66		9.28		0.48		25.59		16.78	
Increase / (Decrease) Value of Inv (Net)	0.26		3.98		10.60		93.20		143.87	
Less: Outflow during the Quarter	4.21		10.35		1.97		29.77		40.51	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	5.76		121.41		51.99		466.14		876.28	

INVESTMENT OF UNIT FUND	ULIF01306/02/2008ULFEDEBT-FU122		ULIF01608/01/2010ULFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122		ULIF00527/01/2004LIFEGROWTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	2.85	49.6%	44.15	36.4%	0.00	0.0%	0.00	0.0%	82.40	9.4%
State Government Securities	1.33	23.1%	24.20	19.9%	0.00	0.0%	0.00	0.0%	27.14	3.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	6.22	5.1%	0.00	0.0%	0.00	0.0%	28.52	3.3%
Infrastructure Bonds	0.80	13.9%	33.37	27.5%	0.00	0.0%	0.00	0.0%	44.47	5.1%
Equity	0.00	0.0%	0.00	0.0%	42.65	82.0%	376.80	80.8%	551.99	63.0%
Money Market Investments	0.46	8.0%	8.54	7.0%	0.66	1.3%	12.61	2.7%	6.32	0.7%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	5.44	94.5%	116.48	95.9%	43.31	83.3%	389.40	83.5%	740.84	84.5%
Current Assets:										
Accrued Interest	0.10	1.7%	2.54	2.1%	0.00	0.0%	0.00	0.0%	5.07	0.6%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.09	-1.5%	0.14	0.1%	-0.10	-0.2%	0.09	0.0%	-1.08	-0.1%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.14	0.3%	1.38	0.3%	20.08	2.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.14	-0.3%	-1.43	-0.3%	-1.99	-0.2%
Fund Mgmt Charges Payable	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	-0.08	0.0%	-0.17	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.01	0.1%	2.67	2.2%	-0.10	-0.2%	-0.04	0.0%	21.91	2.5%
Other Investments (<=25%)										
Corporate Bonds	0.31	5.3%	2.25	1.9%	0.00	0.0%	0.00	0.0%	2.13	0.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.00	0.0%	2.85	5.5%	25.16	5.4%	32.63	3.7%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	5.93	11.4%	51.61	11.1%	78.77	9.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.31	5.3%	2.25	1.9%	8.77	16.9%	76.78	16.5%	113.52	13.0%
Total (A + B + C)	5.76	100.0%	121.41	100.0%	51.99	100.0%	466.14	100.0%	876.28	100.0%
Fund Carried Forward (as per LB 2)	5.76		121.41		51.99		466.14		876.28	

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

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration Number: 122
Periodicity of Submission: Quarterly
Statement as on: 31st December 2020

	Unit Linked Growth - II fund		Unit Linked Infrastructure fund		Unit Linked Index fund		Unit Linked Index - II fund		Unit Linked Protector Fund	
PARTICULARS	UUF01808/01/2010LIGROWT-II122	UUF01908/01/2010LIFEINFRAF122	UUF01002/01/2008LIFEINDEXF122	UUF02008/01/2010LIFINDX-II122	UUF00911/07/2006LIFPROTECT122					
Opening Balance (Market Value)	134.36	20.23	45.39	60.17	27.34					
Add: Inflow during the Quarter	6.47	0.74	0.69	2.00	2.19					
Increase / (Decrease) Value of Inv (Net)	25.88	5.51	11.49	15.48	2.41					
Less: Outflow during the Quarter	9.08	1.49	2.81	6.46	1.81					
TOTAL INVESTIBLE FUNDS (MKT VALUE)	157.63	25.00	54.77	71.19	30.13					

INVESTMENT OF UNIT FUND	UUF01808/01/2010LIGROWT-II122	UUF01908/01/2010LIFEINFRAF122	UUF01002/01/2008LIFEINDEXF122	UUF02008/01/2010LIFINDX-II122	UUF00911/07/2006LIFPROTECT122					
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	14.62	9.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	7.67	25.5%
State Government Securities	6.34	4.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.02	20.0%
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	4.14	2.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.96	3.2%
Infrastructure Bonds	7.71	4.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.74	19.0%
Equity	99.26	63.0%	22.80	91.2%	44.69	81.6%	59.33	83.3%	4.33	14.4%
Money Market Investments	1.23	0.8%	0.18	0.7%	1.06	1.9%	0.02	0.0%	1.80	6.0%
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)	133.29	84.6%	22.98	91.9%	45.75	83.5%	59.36	83.4%	26.51	88.0%
Current Assets:										
Accrued Interest	0.90	0.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.65	2.2%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.01	0.0%	0.01	0.0%	0.00	0.0%
Bank Balance	0.06	0.0%	0.01	0.0%	-0.09	-0.2%	-0.17	-0.2%	0.06	0.2%
Receivable for Sale of Investments	3.51	2.2%	0.64	2.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities										
Payable for Investments	-0.36	-0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.03	0.0%	0.00	0.0%	-0.01	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	4.09	2.6%	0.64	2.6%	-0.09	-0.2%	-0.18	-0.2%	0.71	2.3%
Other Investments (<=25%)										
Corporate Bonds	0.35	0.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.48	8.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	5.77	3.7%	1.38	5.5%	1.70	3.1%	2.26	3.2%	0.32	1.1%
Mutual funds- Exchange traded funds	14.13	9.0%	0.00	0.0%	7.41	13.5%	9.75	13.7%	0.11	0.4%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	20.25	12.8%	1.38	5.5%	9.11	16.6%	12.01	16.9%	2.91	9.7%
Total (A + B + C)	157.63	100.0%	25.00	100.0%	54.77	100.0%	71.19	100.0%	30.13	100.0%
Fund Carried Forward (as per LB 2)	157.63		25.00		54.77		71.19		30.13	

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

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2020

	Unit Linked Protector - II fund		Unit Linked PSU fund		Unit Linked Secure fund		Unitised with Profit fund		Unit Linked Liquid Fund	
PARTICULARS	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122	
Opening Balance (Market Value)	54.48		45.07		131.51		119.38		0.00	
Add: Inflow during the Quarter	8.05		1.32		7.42		0.25		0.00	
Increase / (Decrease) Value of Inv (Net)	3.61		14.44		11.97		5.63		0.00	
Less: Outflow during the Quarter	9.00		3.79		9.80		0.58		0.00	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	57.14		57.05		141.09		124.68		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	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	18.57	32.5%	0.00	0.0%	46.48	32.9%	59.14	47.4%	0.00	-
State Government Securities	11.33	19.8%	0.00	0.0%	22.80	16.2%	5.33	4.3%	0.00	-
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-
Corporate Bonds	2.09	3.7%	0.00	0.0%	5.75	4.1%	0.00	0.0%	0.00	-
Infrastructure Bonds	11.06	19.4%	0.00	0.0%	26.99	19.1%	32.36	26.0%	0.00	-
Equity	8.56	15.0%	43.62	76.5%	18.95	13.4%	13.83	11.1%	0.00	-
Money Market Investments	2.78	4.9%	0.25	0.4%	1.22	0.9%	11.33	9.1%	0.00	-
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-
Sub Total (A)	54.39	95.2%	43.87	76.9%	122.19	86.6%	121.99	97.8%	0.00	-
Current Assets:										
Accrued Interest	0.90	1.6%	0.00	0.0%	3.25	2.3%	2.39	1.9%	0.00	-
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-
Bank Balance	0.17	0.3%	-0.19	-0.3%	0.07	0.0%	-0.58	-0.5%	0.00	-
Receivable for Sale of Investments	0.00	0.0%	1.63	2.9%	0.00	0.0%	0.00	0.0%	0.00	-
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-
Fund Mgmt Charges Payable	-0.01	0.0%	-0.01	0.0%	-0.02	0.0%	0.00	0.0%	0.00	-
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-
Sub Total (B)	1.06	1.8%	1.43	2.5%	3.30	2.3%	1.82	1.5%	0.00	-
Other Investments (<=25%)										
Corporate Bonds	0.83	1.4%	0.00	0.0%	13.65	9.7%	0.00	0.0%	0.00	-
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-
Equity	0.63	1.1%	10.84	19.0%	1.41	1.0%	0.88	0.7%	0.00	-
Mutual funds- Exchange traded funds	0.24	0.4%	0.90	1.6%	0.54	0.4%	0.00	0.0%	0.00	-
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	-
Sub Total (C)	1.69	3.0%	11.74	20.6%	15.59	11.1%	0.88	0.7%	0.00	-
Total (A + B + C)	57.14	100.0%	57.05	100.0%	141.09	100.0%	124.68	100.0%	0.00	-
Fund Carried Forward (as per LB 2)	57.14		57.05		141.09		124.68		0.00	

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

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration Number: 122
Periodicity of Submission: Quarterly
Statement as on: 31st December 2020

PART - B

Rs. Crore

PARTICULARS	Unit Linked Wealth Builder fund ULIF03020/07/2010LIFEWEALTH122	Group Superannuation & Gratuity Income Fund ULGF00728/03/2011GROUPINCOM122	Unit Linked Dynamic P/E Fund ULIF03201/08/2011LIFDYNAMIC122	Discontinued Policy Fund ULIF03127/01/2011LIDISCPCLCY122	Total of All Funds
Opening Balance (Market Value)	0.00	0.00	71.12	170.01	3185.12
Add: Inflow during the Quarter	0.00	0.00	1.89	21.41	185.18
Increase / (Decrease) Value of Inv (Net)	0.00	0.00	15.14	1.34	475.82
Less: Outflow during the Quarter	0.00	0.00	5.25	17.59	250.48
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.00	0.00	82.90	175.18	3595.65

INVESTMENT OF UNIT FUND	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCPCLCY122	Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)						
Central Govt Securities	0.00	-	0.00	0.0%	21.36	25.8%
State Government Securities	0.00	-	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	-	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	-	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	-	0.00	0.0%	0.00	0.0%
Equity	0.00	-	0.00	0.0%	47.54	57.4%
Money Market Investments	0.00	-	0.00	0.0%	23.04	27.8%
Mutual funds	0.00	-	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	-	0.00	0.0%	0.00	0.0%
Sub Total (A)	0.00	-	0.00	0.0%	91.93	110.9%
Current Assets:						
Accrued Interest	0.00	-	0.00	-0.1%	0.00	0.0%
Dividend Receivable	0.00	-	0.00	0.0%	0.00	0.0%
Bank Balance	0.00	-	0.00	100.0%	-0.03	-0.4%
Receivable for Sale of Investments	0.00	-	0.00	0.0%	0.01	0.0%
Other Current Assets (for Investments)	0.00	-	0.00	0.0%	0.00	0.0%
Less: Current Liabilities						
Payable for Investments	0.00	-	0.00	0.0%	-21.48	-25.9%
Fund Mgmt Charges Payable	0.00	-	0.00	0.0%	-0.01	0.0%
Other Current Liabilities (for Investments)	0.00	-	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.00	-	0.00	100.0%	-21.52	-26.0%
Other Investments (<=25%)						
Corporate Bonds	0.00	-	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	-	0.00	0.0%	0.00	0.0%
Equity	0.00	-	0.00	0.0%	3.04	3.7%
Mutual funds- Exchange traded funds	0.00	-	0.00	0.0%	9.44	11.4%
Others	0.00	-	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	-	0.00	0.0%	12.48	15.1%
Total (A + B + C)	0.00	-	0.00	100.0%	82.90	100.0%
Fund Carried Forward (as per L8 2)	0.00	-	0.00	100.0%	82.90	100.0%

Date :

22-Mar-21

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)
 - Market value of the securities considered for NAV calculation shall be taken for the purpose of applicability of Pattern of Investments for ULIP
 - All the assets of linked funds at the segregated level including net current assets shall be considered in the denominator for limit monitoring
- Treasury Bills are included under Central Government Securities.

Chief Financial Officer

FORM L-28-UNIT LINKED NAV - 3A

(Read with Regulation 10)
 Name of the Insurer: Aviva Life Insurance Company India Limited
 Registration Number: 122
 Link to FORM 3A (Part B)
 Statement for the period: 31st December 2020
 Periodicity of Submission: Quarterly
 Statement of NAV of Segregated Funds

PART - C

														Rs. In Crore
No	Fund Name	SPIN	Date of Launch	Par/Non Par	Assets Under Management as the	NAV as per 18.2	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	ULIF00106/06/2002ULBALANCE122	6/6/2002	Non Par	302.71	80.3723	80.3723	72.3512	70.3044	63.8479	71.3489	12.6%	6.7%	80.3723
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	45.48	62.1247	62.1247	56.1861	54.5085	49.6242	55.2177	12.5%	6.3%	62.1247
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	876.28	70.8973	70.8973	59.4475	56.1788	48.3568	63.8127	11.1%	6.1%	70.8973
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESecure122	1/27/2004	Non Par	141.09	34.5730	34.5730	31.6904	31.2106	29.2071	30.5661	13.1%	7.5%	34.5730
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	66.40	41.6701	41.6701	36.3045	34.7356	30.8747	37.1480	12.2%	6.6%	41.6701
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSecure122	3/3/2005	Non Par	34.08	31.4256	31.4256	29.6478	29.1753	27.2873	27.9950	12.3%	6.2%	31.4256
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	43.74	33.5578	33.5578	31.3037	30.7116	28.6643	29.6836	13.1%	6.8%	33.5578
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBT122	3/10/2006	Non Par	227.38	31.2252	31.2252	30.1508	29.9941	28.7184	27.7833	12.4%	6.8%	31.2252
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	12.46	31.5829	31.5829	28.5534	27.7812	25.2212	28.4520	11.0%	7.1%	31.5829
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWTH122	3/10/2006	Non Par	19.57	38.3354	38.3354	33.3278	31.9249	28.3804	33.9135	13.0%	7.6%	38.3354
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPPCASHF122	3/31/2006	Non Par	2.72	27.6277	27.6277	27.4047	27.1084	26.8319	26.5454	4.1%	4.9%	27.6277
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	30.13	29.0956	29.0956	26.7349	26.3282	24.6907	25.8395	12.6%	6.1%	29.0956
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	54.77	22.9318	22.9318	18.2179	16.9811	14.2648	20.3361	12.8%	8.8%	22.9318
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	1/22/2008	Non Par	110.86	28.2865	28.2865	22.4412	20.9111	17.5817	25.0765	12.8%	8.8%	28.2865
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIFEENHANCER122	1/30/2008	Non Par	51.99	30.4767	30.4767	24.3795	22.6658	19.0350	27.5371	10.7%	5.9%	30.4767
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTU122	2/6/2008	Non Par	5.76	27.1691	27.1691	26.0063	25.8393	24.7992	24.4443	11.1%	4.9%	27.1691
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	16.82	25.5666	25.5666	23.8593	23.4856	21.9978	22.7128	12.6%	5.6%	25.5666
18	Grp Superann-Shorl Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	2/13/2009	Non Par	0.29	22.1413	22.1413	21.9914	21.8032	21.5923	21.3646	3.6%	4.9%	22.1413
19	Unit Linked PSU fund	ULIF02208/01/2010LIFESUPIND122	1/8/2010	Non Par	57.05	11.8780	11.8780	8.9560	9.6306	8.4076	12.8059	-7.2%	-9.1%	16.4347
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDEX-II122	1/8/2010	Non Par	71.19	24.8738	24.8738	19.7065	18.3623	15.4270	22.1092	12.5%	8.3%	24.8738
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGROWTH-II122	1/8/2010	Non Par	157.63	25.1986	25.1986	21.1078	19.9337	17.1500	22.5563	11.7%	6.6%	25.1986
22	Unit Linked Balanced - II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	142.07	24.1630	24.1630	21.6462	20.9569	18.9529	21.4367	12.7%	6.8%	24.1630
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFEENH-II122	1/8/2010	Non Par	466.14	29.6229	29.6229	23.7536	22.0354	18.5174	26.4936	11.8%	6.6%	29.6229
24	Unit Linked Debt - II fund	ULIF01608/01/2010LIFDEBT-II122	1/8/2010	Non Par	121.41	22.3152	22.3152	21.5957	21.5414	20.6421	20.0189	11.5%	5.1%	22.3152
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFINFRAFI122	1/8/2010	Non Par	25.00	14.0851	14.0851	11.0446	9.9862	7.9204	11.1087	26.8%	-0.4%	14.5449
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	1/8/2010	Non Par	57.14	22.4223	22.4223	21.0213	20.7265	19.4144	19.8933	12.7%	5.9%	22.4223
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	1/25/2010	Non Par	25.58	27.3586	27.3586	21.6920	20.2180	17.0233	24.4301	12.0%	8.4%	27.3586
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFND122	1/25/2010	Non Par	8.56	12.1164	12.1164	9.1755	9.8734	8.6468	13.0061	-6.8%	-9.1%	16.7318
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	1/25/2010	Non Par	7.75	23.2541	23.2541	21.0302	20.4085	18.5125	20.6817	12.4%	6.8%	23.2541
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWTH-II122	1/25/2010	Non Par	10.87	25.3085	25.3085	21.9662	21.0134	18.6811	22.5970	12.0%	5.8%	25.3085
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRAFI122	1/25/2010	Non Par	3.72	14.3227	14.3227	11.2209	10.1833	8.0858	11.4697	24.9%	-1.2%	15.1488
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNSPROTE-II122	1/25/2010	Non Par	2.54	20.6694	20.6694	19.4777	19.2262	18.0417	18.5449	11.5%	2.7%	20.6694
33	Discontinued Policy Fund	ULIF03127/01/2011LIFDISPOLCY122	1/27/2011	Non Par	175.18	19.2681	19.2681	19.1155	18.9392	18.7229	18.4944	4.2%	5.5%	19.2681
34	Unit Linked Liquid fund @	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	-	NA	NA	NA	NA	12.4150	12.4150	NA	NA	12.4150
35	Unit Linked Wealth Builder fund @	ULIF03020/07/2010LIFWEALTH122	7/20/2010	Non Par	-	NA	NA	NA	NA	18.8430	18.7242	18.5645	NA	18.8686
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	3/25/2011	Non Par	0.00	17.0280	17.0280	17.0280	17.0280	17.0280	17.0280	0.0%	0.0%	17.0397
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	82.90	25.3869	25.3869	20.8566	19.5172	16.6287	22.3223	13.7%	7.3%	25.3869
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	124.68	36.1665	36.1665	34.9530	33.6366	32.3833	31.1767	16.0%	15.1%	36.1665
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	13.74	37.5173	37.5173	36.3387	34.6747	33.1037	31.6038	18.7%	16.0%	37.5173
Total						3,595.65								

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-Mar-21

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

@ 2 funds viz., Unit Linked Wealth Builder Fund and Unit Linked Liquid fund are closed ended funds and are left with no policyholders.

Chief Financial Officer

FORM L-29- Detail regarding debt securities

Unit Linked

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st December 2020	as % of total for this class	As at 31st December 2019	as % of total for this class	As at 31st December 2020	as % of total for this class	As at 31st December 2019	as % of total for this class
Break down by credit rating								
AAA rated	1,372	89.1%	1,452	89.6%	1,333	86.5%	1,438	87.1%
AA or better	131	8.5%	131	8.1%	122	7.9%	127	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	21	1.3%	21	1.3%	20	1.3%	20	1.2%
Any other	16	1.1%	16	1.0%	66	4.3%	66	4.0%
	1,540	100.00%	1,620	100.00%	1,540	100.00%	1,651	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	371	24.1%	325	20.1%	370	24.0%	325	19.7%
more than 1 year and upto 3years	170	11.0%	191	11.8%	183	11.9%	188	11.4%
More than 3years and up to 7years	279	18.1%	794	49.0%	295	19.1%	837	50.7%
More than 7 years and up to 10 years	396	25.7%	175	10.8%	384	24.9%	172	10.4%
More than 10 years and up to 15 years	69	4.5%	66	4.1%	68	4.4%	65	3.9%
More than 15 years and up to 20 years	3	0.2%	2	0.1%	3	0.2%	2	0.1%
Above 20 years	253	16.4%	67	4.1%	238	15.4%	61	3.7%
	1,540	100.00%	1,620	100.0%	1,540	100.0%	1,651	100.0%
Breakdown by type of the issuer								
Central Government	743	48.2%	967	59.7%	732	47.5%	963	58.4%
State Government	229	14.9%	3	0.2%	224	14.6%	3	0.2%
Corporate Securities	568	36.9%	650	40.1%	584	37.9%	685	41.5%
	1,540	100.00%	1,620	100.0%	1,540	100.00%	1,651	100.0%

Non Unit Linked

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st December 2020	as % of total for this class	As at 31st December 2019	as % of total for this class	As at 31st December 2020	as % of total for this class	As at 31st December 2019	as % of total for this class
Break down by credit rating								
AAA rated	6,825	99.7%	6,072	99.7%	6,825	99.7%	6,072	99.7%
AA or better	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	20	0.3%	20	0.3%	20	0.3%	20	0.3%
	6,845	100.00%	6,092	100.00%	6,845	100.00%	6,092	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	404	5.9%	574	9.4%	404	5.9%	574	9.4%
more than 1 year and upto 3years	193	2.8%	293	4.8%	193	2.8%	293	4.8%
More than 3years and up to 7years	466	6.8%	331	5.4%	466	6.8%	331	5.4%
More than 7 years and up to 10 years	1,078	15.7%	356	5.8%	1,078	15.7%	356	5.8%
More than 10 years and up to 15 years	2,399	35.0%	2,111	34.7%	2,399	35.0%	2,111	34.7%
More than 15 years and up to 20 years	1,340	19.6%	621	10.2%	1,340	19.6%	621	10.2%
Above 20 years	966	14.1%	1,806	29.6%	966	14.1%	1,806	29.6%
	6,845	100.00%	6,092	100.00%	6,845	100.00%	6,092	100.00%
Breakdown by type of the issuer								
Central Government	4,274	62.4%	4,621	75.8%	4,274	62.4%	4,621	75.8%
State Government	1,192	17.4%	126	2.1%	1,192	17.4%	126	2.1%
Corporate Securities	1,380	20.2%	1,346	22.1%	1,380	20.2%	1,346	22.1%
	6,845	100.00%	6,092	100.00%	6,845	100.00%	6,092	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	Q3 '20-21	YTD DECEMBER 31, 2020	Q3 '19-20	YTD DECEMBER 31, 2019
Aviva Group Holdings Limited	Significant Influence	Recovery of reimbursement of Travel related expenses & secondment charges of expats	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Aviva PLC	Significant Influence	Reimbursement on account of travel related expenses	-	-	-	-
		Reimbursement of Healthcare, consultancy & Relocation charges	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Aviva Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses (Payable)	-	-	-	-
		Reimbursement of Travel related expenses receivable	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	-	-	0.25	0.25
		Net Balance Receivable/ (Payable)	-	-	0.25	0.25
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	37.07	70.10	36.72	99.73
		Net Balance Receivable/ (Payable)	-	-	-	-
Experian Credit Information Company of India Private Limited	Entity in which relative of director is a director	Professional charges for database access	0.12	0.12	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Nilesh Karia	Key Managerial Personnel	Remuneration	(58.36)	(172.34)	-	-
Anuj Arora	Key Managerial Personnel	Remuneration	(7.92)	(22.44)	(6.38)	(15.42)
Trevor Bull	Key Managerial Personnel	Remuneration	(86.86)	(351.59)	82.96	355.83
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of implementation of Cyber Ark in Aviva India	-	-	11.95	15.49
		Payable towards secondment charges of expats	(5.37)	(5.37)	-	14.23
		Recovery of travel related expenses & secondment charges of expats	6.72	6.72	51.61	94.77
		Balance Receivable/(Payable)	-	-	-	63.81

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

BOD and Key Person information			October- December 2020	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Anand Chand Burman	Director	NA	NA
2	Bobby Parikh	Director	NA	NA
3	E V Sumithasri	Director	NA	NA
4	Chetan Singh	Director	NA	NA
5	Lee Patrick Callaghan	Director	NA	NA
6	Mohit Burman	Director	NA	NA
7	Pradip Burman	Director	NA	NA
8	Pritam Das Narang	Director	NA	NA
9	*Nishit Piyush Majmudar	Director	NA	31.12.2020
10	**Trevor Bull	Chief Executive Officer & Managing Director	NA	31.12.2020
11	Suresh Mahalingam	Director	22.07.2020	NA
12	Vivek Saxena	General Counsel	NA	15.06.2020
13	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
14	Ajai Kumar Tripathi	Appointed Actuary and officiating Chief Investment Officer(CIO)	NA	NA
15	Nilesh Ratilal Karia	Chief Financial Officer	NA	NA
16	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	NA	NA
17	Ali Onder Lulu	Chief Distribution Officer	NA	NA
18	Prashant Kalaver	Chief of Internal Audit	NA	NA
19	Prashant Sharma	Chief Investment officer	NA	18.09.2020
20	Amit Malik	Chief People, Operations and Customer Services Officer	NA	NA
21	***Joydev Sengupta	Head-Legal	21.12.2020	
22	Anuj Arora	Company Secretary	NA	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

*Mr Nishit Majmudar resigned as Director w.e.f 31.12.2020

**Mr Trevor Bull Completion of tenure w.e.f 31.12.2020

*** Mr Joydev Sengupta appointed as Head- Legal w.e.f 21.12.2020

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		AS AT DECEMBER 31, 2020	AS AT DECEMBER 31, 2019
01	Available Assets in Policyholders' Fund:	1,028,977	936,771
	Deduct:	-	-
02	Mathematical Reserves	970,495	891,149
03	Other Liabilities	52,081	40,418
04	Excess in Policyholders' funds	6,401	5,204
05	Available Assets in Shareholders Fund:	66,054	73,001
	Deduct:	-	-
06	Other Liabilities of shareholders' fund	228	271
07	Excess in Shareholders' funds	65,825	72,730
08	Total ASM (04)+(07)	72,227	77,934
09	Total RSM	28,922	25,887
10	Solvency Ratio (ASM/RSM)	2.50	3.01

Certification:

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

Place: Gurugram
Date: _____

Sd/-
Ajai Kumar Tripathi
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;
- Item No. 05 is the amount of Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Shareholders A/c

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : 31st December 2020
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 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)
1	Investment Assets (As per Form 5)	1,141.08	1,051.36	-	-	200.40	219.47	5,293.48	4,775.25	6,634.96	6,046.08
2	Gross NPA	32.07	13.03	-	-	-	-	-	-	32.07	13.03
3	% of Gross NPA on Investment Assets (2/1)	2.81%	1.24%	-	-	-	-	-	-	0.48%	0.22%
4	Provision Made on NPA	24.07	9.77	-	-	-	-	-	-	24.07	9.77
5	Provision as a % on NPA (4/2)	75.04%	75.00%	-	-	-	-	-	-	75.04%	75.00%
6	Provision on Standard Assets	-	14.29	-	-	-	-	8.90	8.08	8.90	22.38
7	Net Investment Assets (1-4)	1,117.03	1,041.59	-	-	200.40	219.47	5,293.48	4,775.25	6,610.91	6,036.31
8	Net NPA (2-4)	8.02	3.26	-	-	-	-	-	-	8.02	3.26
9	% of Net NPA to Net Investment Assets (8/7)	0.72%	0.31%	-	-	-	-	-	-	0.12%	0.05%
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
- Bonds/Debentures include the Bonds issued by Food Corporation of India having a Category Code of CGSL.
Gross NPA includes redeemed securities of DHFL amounting to INR 11.83 cr.
Provision on Standard Assets includes provision IRB Investment Trust and other equity shares.

Chief Financial Officer

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : 31st December 2020
Details of Non Performing Assets-Quarterly
Periodicity of Submission : Quarterly

Name of the Fund -Pension General Annuity Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)
1	Investment Assets (As per Form 5)	43.23	67.58	-	-	3.01	23.47	220.06	252.88	266.30	343.93
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	43.23	67.58	-	-	3.01	23.47	220.06	252.88	266.30	343.93
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

Note:

- 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.
- Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
- Gross NPA is investments classified as NPA, before any provisions
- 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
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the board

Chief Financial Officer

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : 31st December 2020
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 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2020)
1	Investment Assets (As per Form 5)	443.42	495.39	-	-	124.71	77.89	3,027.52	2,215.98	3,595.65	2,789.26
2	Gross NPA	65.56	25.56	-	-	-	-	-	-	65.56	25.56
3	% of Gross NPA on Investment Assets (2/1)	14.78%	5.16%	-	-	-	-	-	-	1.82%	0.92%
4	Provision Made on NPA	49.31	19.31	-	-	-	-	-	-	49.31	19.31
5	Provision as a % on NPA (4/2)	75.21%	75.54%	-	-	-	-	-	-	75.21%	75.54%
6	Provision on Standard Assets	-	35.01	-	-	-	-	-	-	-	35.01
7	Net Investment Assets (1-4)	443.42	495.39	-	-	124.71	77.89	3,027.52	2,215.98	3,595.65	2,789.26
8	Net NPA (2-4)	16.25	6.25	-	-	-	-	-	-	16.25	6.25
9	% of Net NPA to Net Investment Assets (8/7)	3.66%	1.26%	-	-	-	-	-	-	0.45%	0.22%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

- Note:
- 1 The above statement, in the case of Life Insurers shall be prepared 'fund wise' viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund.
 - 2 Investment assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the balance sheet
 - 3 Gross NPA is investments classified as NPA, before any provisions
 - 4 Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
 - 5 Net Investment assets is net of 'provisions'
 - 6 Net NPA is gross NPAs less provisions
 - 7 Write off as approved by the board
- ** The provisions for NPA and Standard Assets disclosed above (Rs 49.31 Cr.) are already netted off in the carrying value of ULIP assets of Rs. 3595.65 Cr.**

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 31st December 2020
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

Rs Crore														
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	4,130.10	131.71	3.2%	3.2%	4,278.02	298.91	7.0%	7.0%	4,111.00	240.23	5.8%	5.8%
	Treasury Bills	CTRB	6.24	0.06	1.0%	1.0%	15.67	0.57	3.6%	3.6%	101.50	4.97	4.9%	4.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	971.37	16.61	1.7%	1.7%	574.50	29.51	5.1%	5.1%	74.92	4.51	6.0%	6.0%
	Central Government Guaranteed Loans/Bonds	CGSL	8.07	0.17	2.2%	2.2%	8.08	0.52	6.5%	6.5%	8.09	0.52	6.4%	6.4%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	19.94	0.35	1.8%	1.8%	19.86	1.06	5.3%	5.3%	17.34	0.93	5.4%	5.4%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT												0.0%	
	TAXABLE BONDS												0.0%	
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	170.67	3.76	2.2%	2.2%	182.93	11.47	6.3%	6.3%	172.80	8.20	4.7%	4.7%
	Bonds / Debentures issued by HUDCO	HTHD	88.42	1.44	1.6%	1.6%	61.03	2.93	4.8%	4.8%	0.00	0.00	0.0%	0.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.01	0.00	8.8%	8.8%	0.28	(0.80)	-283.6%	-283.6%	0.01	0.00	7.7%	7.7%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.04	0.00	1.3%	1.3%	2.41	(1.59)	-66.0%	-66.0%	0.03	0.00	1.7%	1.7%
	Infrastructure - PSU - Debentures / Bonds	IPTD	718.31	14.89	2.1%	2.1%	706.98	43.23	6.1%	6.1%	601.83	37.37	6.2%	6.2%
	Infrastructure- Infrastructure Development Fund	IDDF	-	-	0.0%	0.0%	2.17	(0.30)	-13.9%	-13.9%	20.65	0.37	1.8%	1.8%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	15.09	0.27	1.8%	1.8%	13.81	0.84	6.1%	6.1%	-	-	0.0%	0.0%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	87.30	2.13	2.4%	2.4%	89.39	5.56	6.2%	6.2%	90.50	5.16	5.7%	5.7%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.01	(0.00)	-2.3%	-2.3%	0.37	(1.53)	-411.4%	-411.4%	0.01	0.00	0.8%	0.8%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.83	0.02	2.4%	2.4%	25.22	(27.74)	-110.0%	-110.0%	0.44	0.01	1.2%	1.2%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	20.17	1.11	5.5%	5.5%	20.42	3.28	16.0%	16.0%	20.92	3.05	14.6%	14.6%
	Deposits - CDs with Scheduled Banks	EDCD	6.75	0.10	1.4%	1.4%	28.00	1.23	0.04	0.04	86.04	4.93	5.7%	5.7%
	Units of Infrastructure Investment Trust	EIIT	35.34	1.06	3.0%	3.0%	35.42	(0.08)	-0.2%	-0.2%	35.88	(2.39)	-6.7%	-6.7%
	Deposits - Repo / Reverse Repo	ECMR	84.57	0.63	0.7%	0.7%	112.50	2.44	2.2%	2.2%	85.93	3.42	4.0%	4.0%
	Corporate Securities - Debentures	ECOS	66.00	1.90	2.9%	2.9%	78.68	5.09	6.5%	6.5%	59.99	3.70	6.2%	6.2%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	20.24	(0.00)	0.0%	0.0%	20.24	0.00	0.0%	0.0%	26.48	(24.08)	-90.9%	-90.9%
	Equity Shares (incl Co-op Societies)	OESH	0.07	0.00	2.0%	2.0%	5.72	(6.91)	-120.9%	-120.9%	0.05	0.00	0.1%	0.1%
	TOTAL		6,449.55	176.21	2.7%	2.7%	6,281.69	367.70	5.9%	5.9%	5,514.40	290.90	0.05	0.05

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-Mar-21

Chief Financial Officer

- Note:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time
- ¹ Based on daily simple Average of Investments
 - ² Yield netted for Tax
 - ³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
 - ⁴ FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
 - ⁵ YTD Income on investment shall be reconciled with figures in P&L and Revenue account
 - ⁶ YTD Income on investment excludes the Income on Investment of UnclaimedPolicyholders Fund

FORM - 1
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 31st December 2020
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

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

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 31st December 2020
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -Pension General Annuity Fund

Rs Crore														
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	199.78	3.76	1.9%	1.9%	205.52	12.02	5.8%	5.8%	198.37	14.06	7.1%	7.1%
	Treasury Bills	CTRB	-	-	0.0%	0.0%	4.62	0.21	4.6%	4.6%	24.14	1.18	4.9%	4.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	16.84	0.23	1.3%	1.3%	22.61	1.51	6.7%	6.7%	5.57	0.28	5.1%	5.1%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	0.0%	0.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS										-	-	0.0%	0.0%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	0.0%	0.0%	5.02	0.44	8.8%	8.8%	13.44	0.80	6.0%	6.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS										-	-	0.0%	0.0%
	Infrastructure - PSU - Debentures / Bonds	IPTD	43.23	0.95	2.2%	2.2%	45.82	3.11	6.8%	6.8%	49.53	3.23	6.5%	6.5%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	-	-	1.82	0.46	-	-	-	-	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	3.32	0.20	6.0%	6.0%	7.43	0.40	5.4%	5.4%
	Deposits - Repo / Reverse Repo	ECMR	3.69	0.03	0.7%	0.7%	9.81	0.21	2.1%	2.1%	7.89	0.32	4.0%	4.0%
	Corporate Securities - Debentures	ECOS	0.40	0.01	1.8%	1.8%	0.47	0.03	5.5%	5.5%	0.28	0.02	5.5%	5.5%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	0.0%	0.0%	0.88	(0.03)	-3.7%	-3.7%
	TOTAL		263.96	4.97	1.9%	1.9%	299.00	18.19	6.1%	6.1%	307.53	20.26	6.6%	6.6%

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-Mar-21

Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

FORM - 1
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 31st December 2020
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

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

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1
(Read with Regulation 10)
Name of the Insurer:Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 31st December 2020
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -ULIP Fund

Rs Crore														
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	465.67	17.65	3.8%	3.8%	564.86	46.08	8.2%	8.2%	916.87	64.45	7.0%	7.0%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-			-	-		
	Treasury Bills	CTRB	156.30	1.42	0.9%	0.9%	135.50	4.24	3.1%	3.1%	121.57	5.75	4.7%	4.7%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	233.55	12.74	5.5%	5.5%	103.10	15.55	15.1%	15.1%	58.00	7.17	12.4%	12.4%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	0.00	0.00	0.00	-	-	0.0%	0.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	154.43	5.45	3.5%	3.5%	156.16	14.51	9.3%	9.3%	119.02	10.48	8.8%	8.8%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	22.52	5.41	24.0%	24.0%	28.63	9.91	34.6%	34.6%	86.18	(14.58)	-16.9%	-16.9%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	129.43	33.86	26.2%	26.2%	124.89	32.67	26.2%	26.2%	176.08	(1.42)	-0.8%	-0.8%
	Infrastructure - PSU - Debentures / Bonds	IPTD	128.02	3.50	2.7%	2.7%	130.09	11.59	8.9%	8.9%	39.86	3.56	8.9%	8.9%
	Infrastructure - PSU - CPs	IPCP	-	-			-	-			-	-		
	Infrastructure- Infrastructure Development Fund	IDDF	-	-	-	-	-	-	-	-	5.70	(0.90)	-15.7%	-15.7%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	47.11	1.62	3.4%	3.4%	51.66	4.18	8.1%	8.1%	42.62	4.26	10.0%	10.0%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	3.15	(0.81)	-25.6%	-25.6%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	41.57	6.79	16.3%	16.3%	55.77	8.48	15.2%	15.2%	102.02	(4.70)	-4.6%	-4.6%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,405.83	292.51	20.8%	20.8%	1,246.21	684.75	54.9%	54.9%	1,273.13	57.65	4.5%	4.5%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	0.10	0.01	12.2%	12.2%	0.30	0.04	13.1%	13.1%
	Deposits - CDs with Scheduled Banks	EDCD	11.83	0.17	1.4%	1.4%	18.64	0.84	4.5%	4.5%	24.85	1.47	5.9%	5.9%
	Deposits - Repo / Reverse Repo	ECMR	170.73	1.25	0.7%	0.7%	167.58	3.66	2.2%	2.2%	213.41	8.64	4.0%	4.0%
	Corporate Securities - Debentures	ECOS	105.19	3.54	3.4%	3.4%	121.20	10.99	9.1%	9.1%	92.57	6.19	6.7%	6.7%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	35.96	-	-	-	35.96	-	-	-	35.78	-	0.0%	0.0%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-			-	-	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	90.48	30.81	34.1%	34.1%	71.50	39.37	55.1%	55.1%	97.54	(4.35)	-4.5%	-4.5%
	Reclassified Approved Investments - Debt	ORAD	34.52	6.26	18.1%	18.1%	32.34	7.26	22.4%	22.4%	56.74	(44.35)	-78.2%	-78.2%
	Equity Exchange Traded Fund	OETF	183.32	64.87	35.4%	35.4%	155.15	79.97	51.5%	51.5%	221.22	4.95	2.2%	2.2%
	TOTAL		3,416.45	487.85	14.3%	14.3%	3,199.35	974.06	30.4%	30.4%	3,686.61	103.51	2.8%	2.8%

Date: 22-Mar-21

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

Chief Financial Officer

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement as on: 31st Decemebr 2020
Statement of Downgraded Investment
Periodicity of Submission: Quarterly

Name of Fund - LIFE FUND

PART - A

Rs Crore									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
	NIL								
B.	As on Date ²								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	19.04	28-Sep-16	CARE	AAA	D	23-Sep-19	
	9.10% DHFL 16-Aug-2021 (ISIN : INE202B07HS6) @	ORAD	1.20	4-Jun-19	CARE	AAA	D	6-Jun-19	

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-Mar-2020

Chief Financial Officer

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded to the original grade or above, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority
- @ This investment was transferred to ShareHolders Funds (Life Fund) from Pension Fund on 04/06/2019 in order to comply with the provisions of Investment Regulations

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement as on: 31st Decemebr 2020
Statement of Downgraded Investment
Periodicity of Submission: Quarterly

Name of Fund - Pension General Annuity Fund

PART - A

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

CERTIFICATION

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

Date: 22-Mar-2020

Chief Financial Officer

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded to the original grade or above, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement as on: 31st Decemebr 2020
Statement of Downgraded Investment
Periodicity of Submission: Quarterly

Name of Fund - ULIP Fund

PART - A

Rs Crore									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
	NIL								
B.	As on Date ²								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I07IQ8)	HTDN	65.01	28-Mar-18	CRISIL	AAA	AA	10-Feb-20	
	9.00% Indiabulls Hsg Fin Ltd- 26-09-2026 (ISIN : INE148I07GL3)	HTDN	5.52	30-Mar-17	CARE	AAA	AA	17-Feb-20	
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	10.00	9-Sep-16	CARE	AAA	D	23-Sep-19	
	9.05% Dewan Housing Finance Ltd 09.09.2023 (ISIN : INE202B07IN5)	ORAD	6.25	7-Nov-17	CARE	AAA	D	6-Jun-19	
	9.90% Yes Bank 28-03-2022 (ISIN: INE528G08212)	ORAD	20.76	30-Oct-12	CARE	AA	BBB	10-Nov-20	

CERTIFICATION

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

Date: 22-Mar-2020

Chief Financial Officer

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded to the original grade or above, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

Rating of 9.90% Yes Bank NCD 28.03.2022 was upgraded to BBB on 10-Nov-20

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

Premium and Number of Lives Covered by Policy Type																		(Rs in Lakhs)	
S.No.	Particulars	Q3 '20-21				Q3 '19-20				YTD DECEMBER 31, 2020				YTD DECEMBER 31, 2019					
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable		
1 First year Premium																			
i Individual Single Premium- (ISP)																			
	From 0-10000	0	6	6	2	4	244	242	83	1	101	101	25	8	248	244	102		
	From 10,000-25,000	13	7	5	26	11	7	6	42	29	16	14	54	28	17	14	215		
	From 25001-50,000	11	3	3	16	20	5	4	35	57	13	13	58	37	9	7	62		
	From 50,001-75,000	-	-	-	-	7	1	1	9	19	3	2	26	7	1	1	9		
	From 75,000-100,000	10	1	1	20	-	-	-	-	20	2	2	20	18	2	2	30		
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Above Rs. 1,25,000	40	2	2	80	-	-	-	-	155	4	3	310	25	1	1	31		
ii Individual Single Premium (ISPA)- Annuity																			
	From 0-50000	14	6	6	-	71	24	21	-	184	59	48	-	221	76	68	-		
	From 50,001-100,000	11	2	1	-	55	8	8	-	114	16	13	-	147	22	21	-		
	From 1,00,001-150,000	-	-	-	-	25	2	1	-	64	5	4	-	60	5	4	-		
	From 150,001-2,00,000	-	-	-	-	20	1	-	-	49	3	1	-	36	2	1	-		
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	50	2	1	-	46	2	2	-		
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	26	1	-	-	-	-	-	-		
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	98	2	1	-	-	-	-	-		
iii Group Single Premium (GSP)																			
	From 0-10000	-	-	-	(714)	(0)	-	1	(1,617)	(0)	-	4	(2,137)	0	-	9	(4,446)		
	From 10,000-25,000	-	-	-	-	0	-	1	4	0	-	1	20	0	-	2	22		
	From 25001-50,000	0	-	100	50	1	-	6	87	1	-	104	86	4	-	30	234		
	From 50,001-75,000	-	-	-	-	-	-	-	-	1	-	2	29	-	-	-	-		
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	1	-	5	58		
	From 1,00,001-1,25,000	2	-	838	420	1	-	7	57	2	-	838	420	3	-	47	126		
	Above Rs. 1,25,000	19	-	171	610	85	-	1,081	3,194	95	-	7,642	6,358	188	-	2,490	7,116		
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	40	457	457	591	54	799	794	10,662	122	1,552	1,552	1,606	63	1,855	1,841	25,890		
	From 10,000-25,000	160	750	746	4,842	217	1,169	1,155	16,848	620	3,268	3,251	23,207	587	3,224	3,204	53,233		
	From 25001-50,000	441	984	974	9,345	714	1,867	1,857	18,090	1,616	4,083	4,051	38,399	1,764	4,784	4,768	47,502		
	From 50,001-75,000	184	260	253	3,319	230	405	402	5,281	692	1,136	1,118	13,273	632	1,140	1,132	15,365		
	From 75,000-100,000	415	419	417	6,563	510	524	524	9,353	1,360	1,385	1,381	21,375	1,318	1,353	1,352	24,326		
	From 1,00,001-1,25,000	79	62	61	1,186	99	99	99	2,073	277	212	211	3,908	252	243	242	5,126		
	Above Rs. 1,25,000	910	303	303	13,603	1,199	424	421	22,114	3,368	1,059	1,057	46,482	3,132	1,029	1,024	52,892		
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	(95)	2	(144)	(218,353)	(18)	-	15,567	(256,896)	(144)	3	15,941	(473,478)	(74)	-	40,323	(618,101)		
	From 10,000-25,000	3	-	757	5,187	5	-	1,080	4,021	13	1	7,911	15,818	15	-	2,367	15,524		
	From 25001-50,000	5	3	1,807	4,438	5	-	1,411	5,041	18	10	12,164	19,710	15	-	2,286	9,209		
	From 50,001-75,000	10	3	5,860	11,018	7	-	801	2,028	21	7	8,300	21,511	15	-	1,389	9,412		
	From 75,000-100,000	3	-	160	8,271	3	-	63	1,172	9	1	2,424	14,589	9	-	91	4,656		
	From 1,00,001-1,25,000	6	1	471	2,716	2	-	1,084	5,150	14	4	1,375	12,994	17	-	1,108	8,660		
	Above Rs. 1,25,000	1,280	27	70,481	440,589	3,790	9	57,548	111,101	4,480	88	324,256	1,809,390	8,074	27	245,090	554,632		
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	Q3 '20-21				Q3 '19-20				YTD DECEMBER 31, 2020				YTD DECEMBER 31, 2019			
		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	1,320	16,770	16,500	679,112	1,512	18,944	18,609	735,867	3,716	64,422	63,614	2,306,947	3,948	69,111	68,183	2,385,001
	From 10,000-25,000	3,082	14,599	14,325	409,911	3,848	17,331	16,949	450,001	9,118	62,304	61,392	1,539,824	10,310	68,858	67,788	1,570,203
	From 25001-50,000	4,085	8,438	8,188	143,630	5,173	9,484	9,175	160,425	12,020	35,466	34,773	556,901	13,298	37,110	36,346	569,284
	From 50,001-75,000	1,602	1,665	1,597	35,900	1,133	1,916	1,825	38,108	3,911	8,119	7,881	157,448	3,456	8,301	8,031	159,653
	From 75,000-100,000	2,730	2,749	2,736	55,800	3,698	2,975	2,962	60,252	8,175	9,246	9,196	195,490	9,122	9,506	9,447	198,934
	From 1,00,001 -1,25,000	939	496	466	14,773	433	599	566	16,934	2,104	2,364	2,293	63,614	1,727	2,488	2,408	68,596
	Above Rs. 1,25,000	5,885	1,877	1,854	100,286	4,901	2,035	2,016	102,432	18,252	6,859	6,774	421,765	17,938	6,995	6,902	394,725
	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	6	5,507	92	0	13	33,051	7,613	0	23	60,554	546	(19)	61	96,238	29,459
	From 10,000-25,000	1	1	265	270	1	5	238	412	4	13	9,204	4,217	5	20	8,873	2,833
	From 25001-50,000	2	4	1,555	651	4	8	1,894	1,891	10	22	29,311	13,674	14	27	4,552	10,416
	From 50,001-75,000	3	3	21,035	6,390	5	8	1,270	2,381	8	10	57,937	17,545	11	17	1,722	7,165
	From 75,000-100,000	1	-	-	9	3	3	141	1,856	10	8	795	5,761	11	10	992	7,897
	From 1,00,001 -1,25,000	1	1	136	1,847	4	1	57	683	13	9	2,014	10,099	13	6	1,024	5,742
	Above Rs. 1,25,000	13	3	1,163	14,927	47	9	8,622	37,614	692	40	103,363	658,547	683	51	92,996	521,323
	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)	Q3 '20-21			Q3 '19-20			YTD DECEMBER 31, 2020			YTD DECEMBER 31, 2019		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	43	(0.17)	-	51.00	0.32	1.00	195.00	5.09	-	201.00	1.36
2	Corporate Agents-Banks	-	-	-	-	-	-	-	4,742.00	7.68	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	31	53,974	296.39	5.00	56,228.00	94.68	102.00	310,275.00	1,580.55	20.00	240,440.00	490.30
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	5	26,484	936.16	4.00	22,371.00	3,787.46	11.00	65,750.00	2,914.80	7.00	54,596.00	7,775.65
Total(A)		36	80,501	1,232	9	78,650	3,882	114	380,962	4,508	27	295,237	8,267
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A+B)		36	80,501	1,232	9	78,650	3,882	114	380,962	4,508	27	295,237	8,267

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3 '20-21		Q3 '19-20		YTD DECEMBER 31, 2020		YTD DECEMBER 31, 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	595	531	1,717	1,269	3,672	2,744	4,784	3,191
2	Corporate Agents-Banks	1,801	908	1,983	613	5,291	2,196	3,580	1,156
3	Corporate Agents -Others	205	241	243	290	863	968	875	1,155
4	Brokers	46	67	118	109	127	320	341	305
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	615	581	1,518	965	2,969	2,687	4,433	2,587
Total (A)		3,262	2,327	5,579	3,246	12,922	8,916	14,013	8,394
1	Referral (B)	-	0	-	(11)	-	3	-	(14)
Grand Total (A+B)		3,262	2,327	5,579	3,235	12,922	8,919	14,013	8,380

FORM L-39-Data on Settlement of Claims for the quarter ended December 31 , 2020

Date: December 31 , 2020

Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs.'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	22	865	410	358	38	-	1,693	277,477
2	Survival Benefit	799	1,859	135	1	1	-	2,795	107,133
3	for Annuities / Pension	535	817	119	43	33	32	1,579	5,445
4	For Surrender	-	2449	35	0	0	0	2484	837,096
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	-	-	-	-	-	-	-
	HCB	-	-	-	-	-	-	-	-
	ADB	-	1	-	-	-	-	1	360
	IB	11	47	1	1	1	1	62	2,563
6	Partial Withdrawals	-	362	15	0	0	0	377	77,097
7	Auto Foreclosure	-	207	59	0	0	0	266	59,604
8	EL Surrender	-	951	344	0	0	0	1295	89,466
9	Death Claims	-	245	8	-	-	-	253	200,176

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	-	289	-	-	-	-	289	214
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	5	-	-	-	-	5	5,841
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	83	-	-	-	-	83	549
7	Gratuity	-	730	4	-	-	-	731	83,937
8	Leave encashment	-	14	-	-	-	-	14	1,880
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	227	14	7	-	-	248	78,413

FOR L-40-Quarterly Claims data for Life for the quarter ended December 31, 2020

Date: December 31, 2020

Individual

No. of claims only

Sl. No.	Claims Experience	For Death*	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender**	For Partial withdrawals ***	For Auto Fore Closure	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	26	7,960	47	3,572	82	26	-	-	-	76	-	-
2	Claims reported during the period*	325	3,457	4,047	2,022	2,464	362	266	1,295	-	77	-	1
3	Claims Settled during the period	253	1,693	2,795	1,579	2,484	377	266	1,295	-	62	-	1
4	Claims Repudiated during the period	4	-	-	-	-	-	-	-	-	-	-	-
	Less than 2 years from the date of acceptance of risk	4	-	-	-	-	-	-	-	-	-	-	-
	a												
	b												
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	1,579	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	94	8,145	1,299	4,015	58	7	-	-	-	91	-	-
	Less than 3 months	92	2,583	1,287	583	58	7	-	-	-	19	-	-
	3 months to 6 months	2	3,817	1	439	-	-	-	-	-	9	-	-
	6 months to 1 year	-	1,745	11	821	-	-	-	-	-	12	-	-
	1 year and above	-	-	-	2,172	-	-	-	-	-	51	-	-

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

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

*** 4 cases in the Partial Withdrawal category were reversed from opening balance

GROUP

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	28	18	-	-	5	-	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
2	Claims reported during the period*	284	280	-	-	5	-	-	6	-	83
3	Claims Settled during the period	248	289	-	-	-	-	-	767	14	83
4	Claims Repudiated during the period	248	289	-	-	-	-	-	734	14	-
	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	a										
	b										
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	64	9	-	-	-	-	-	39	-	-
	Less than 3 months	59	7	-	-	-	-	-	39	-	-
	3 months to 6 months	5	2	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl 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	-	6	-	1	1	-	11
b)	Policy Servicing	7	111	76	8	13	21	298
c)	Proposal Processing	0	10	6	0	2	2	37
d)	Survival Claims	5	42	34	7	2	4	101
e)	ULIP Related	-	9	-	1	1	1	17
f)	Unfair Business Practices	18	149	52	15	85	15	476
g)	Others	-	-	-	-	-	-	86
Total Number		32	370	193	54	109	46	1026

2	Total No. of policies during previous year:	14013
3	Total No. of claims during previous year:	0
4	Total No. of policies during current year:	12926
5	Total No. of claims during current year:	0
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	23.93
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	0.26

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	28	0	28
b)	7-15 days	10	0	10
c)	15-30 days	3	0	3
d)	30-90 days	5	0	5
e)	90 days & Beyond	0	0	0
Total Number of Complaints		46	0	46

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

L-42- Valuation Basis (Life Insurance)

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

a. **How the policy data needed for valuation is accessed**

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

b. **How the valuation bases are supplied to the system**

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

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

i. Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.3% 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	6.2% for first 5 years and 5.2% thereafter	6.1% for first 5 years and 5.1% thereafter	6.2% for first 5 years and 5.2% 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 2012-14 Ultimate)**

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	75.9%	75.9%
2.	Life- Non-participating Policies	25.3%	196.8%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	56.1%	75.9%
6.	Unit Linked	56.1%	75.9%
7.	Health Insurance	63.8%	75.9%

*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/regular premium group term plan and group regular endowment type product the mortality rate assumption varies from 58.4% to 226.0%.

3) **Expense:**

i. **Individual Business -Fixed expenses**

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	1,002	1,002
2.	Life- Non-participating Policies	51	1,002
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	1,002	1,002
5.	Individual Pension Plan	1,002	1,002
6.	Unit Linked	1,052	1,052
7.	Health Insurance	751	751

- ii. **Group Business** For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis
For single/regular premium group term plan and group regular endowment type product the fixed expense assumption varies from 0 to 535

4) Bonus:

i. Individual Business

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

Non-Linked Participating Policies - Life

Year\ Product Name	Aviva Money Back	Aviva Dhan Nirman - Policy Term 18	Aviva Dhan Nirman - Policy Term 21	Aviva Dhan Nirman - Policy Term 25	Aviva Dhan Nirman - Policy Term 30	Aviva Dhan Vriddhi Plus Premium Payment Term 5	Aviva Dhan Vriddhi Plus Premium Payment Term 7	Aviva Dhan Vriddhi Plus Premium Payment Term 11
1-3	4.50%	4.25%	4.50%	4.50%	4.75%	3.30%	3.70%	4.15%
4-5	3.83%	3.61%	3.83%	3.83%	4.04%	2.81%	3.15%	3.53%
6 onwards	3.15%	2.98%	3.15%	3.15%	3.33%	2.31%	2.59%	2.91%

Non-Linked Participating Policies - Pension

Year\ Product Name	Aviva Secure Pension
1-3	3.50%
4-5	2.98%
6 onwards	2.45%

ii. Group Business

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

5) PolicyHolders Reasonable Expectations:

PRE considerations are:

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

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

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- IBNR Reserves for Individual business are estimated using Bornhuetter-Ferguson (BF) Method, using the following relation

For Individual (Linked & Non-Linked) business

$$\text{IBNR Reserves} = \text{Ultimate Loss Amount} \times \text{Outstanding Claim Proportion} \times A \times (1 + B) \times (1 + \text{MAD})$$

where A = Sum at Risk after reinsurance/Total Sum Assured; B = Claims reported after 12 months of death / Claims reported within 12 months of death.

MAD = Margin for Adverse Deviation

For Group business OYRGTA Business

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

For SP Group Term Business

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

8) Change in Valuation method or bases:

(1) Economic Assumptions

No changes made in economic assumptions since last valuation.

(2) Expense Assumptions

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

Policy Maintenance Expenses (starting from 2 nd policy month):					
S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding i-Life, i-Shield, i-Life Total and i-Life Secure i-Term Smart)	751	0.76%	-	0.0575%
2	All Traditional Endowment Products (excluding Dhan Suraksha)	1002	1.01%	-	0.0575%
3	Aviva Dhan Suraksha - Traditional Endowment Product	100	1.04%	-	0.0575%
4	All UL Endowment (fully underwritten)	1052	1.07%	-	0.2300%
5	All UL Endowment (Simplified Underwritten)	1052	1.07%	-	0.2300%
6	All UL Pension Products	1052	1.07%	-	0.2300%
7	Single Premium UL Products	1052	0.00%	-	0.2300%
8	i-Life, i-Shield, i-Life Secure, i-Life Total, i-Term Smart	751	1.73%	-	0.0575%
9	Rural Endowment	126	0.00%	-	0.0575%
10	Rural Term Assurance	51 to 147	0.00%	-	0.0500% to 0.0575%
11	Heath Secure	751	1.73%	-	0.0575%
12	Heart Care	751	0.76%	-	0.0575%
13	iGrowth	1052	1.73%	-	0.2300%

No changes made in expense assumptions since last valuation.

(3) Mortality Assumptions

No changes made in mortality assumptions since last valuation.