



IRDA Public Disclosures

FOR THE QUARTER ENDED DEC 31, 2025

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Aviva Life Insurance Company India Limited
IRDAI Registration Code: 0122

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FORM L-1-A-RA

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration No. 122 with the IRDA, dated 14 May 2002

UNAUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2025

Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED		NON-LINKED							Q3'25-26	Upto the quarter ended Dec 31, 2025
				PARTICIPATING		NON PARTICIPATING						
		LIFE	PENSION	LIFE	PENSION	LIFE	PENSION	ANNUITY	HEALTH	VARIABLE INSURANCE		
		(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Premiums earned – net	L-4											
(a) Premium		32,900	363	242	2	50,297	244	1,231	210	44	27,841	85,533
(b) Reinsurance ceded		(262)	-	-	-	(8,451)	-	-	-	-	(1,788)	(8,713)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Income from Investments												
(a) Interest, Dividends and Rent – Gross		8,842	645	235	7	45,541	725	729	137	33	18,684	56,891
(b) Profit on sale/redemption of investments		16,120	1,203	27	-	130	48	37	-	2	9,536	17,567
(c) (Loss) on sale/ redemption of investments		(2,777)	(110)	-	-	1	-	-	-	-	(1,359)	(2,886)
(d) Transfer/Gain on revaluation/change in fair value		13,970	1,129	-	-	-	-	-	-	-	9,086	15,099
(e) Amortisation of Premium / Discount on investments		1,326	25	5	0	9,338	12	9	34	4	3,532	10,756
Other Income												
(a) Fee, Charges and Rent Income		1	-	-	-	101	1	-	-	-	34	103
Contribution from Shareholders' A/c												
- towards extra mortality/other charges		16	-	-	-	66	-	-	-	-	(25)	82
- towards excess of expense of management		-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		70,136	3,255	509	9	97,023	1,030	2,006	381	83	65,541	174,432
Commission*	L-5	765	-	8	-	2,277	2	2	6	-	1,004	3,060
Operating Expenses related to Insurance Business	L-6	12,003	32	90	-	8,091	(63)	195	25	1	7,188	20,374
Provision for Doubtful debts		21	-	-	-	16	-	-	-	-	18	37
Bad debts written off		2,446	341	-	-	1,329	-	-	-	-	-	4,116
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		(2,445)	(341)	-	-	(1,330)	-	-	-	-	-	(4,116)
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		684	27	-	-	-	-	-	-	-	8	711
TOTAL (B)		13,474	59	98	-	10,383	(61)	197	31	1	8,218	24,182
Benefits Paid (Net)	L-7	40,761	2,828	77	5	52,464	1,132	477	136	266	37,236	98,146
Interim Bonuses Paid		53	9	3	-	-	-	-	-	-	18	65
Change in valuation of liability in respect of life policies												
(a) Gross		72	(49)	285	(1)	24,111	(476)	1,358	171	(160)	4,302	25,312
(b) Amount ceded in Reinsurance		2	-	-	-	(1,853)	2	-	-	-	(632)	(1,849)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		18,438	(337)	-	-	-	-	-	-	-	12,285	18,100
(e) Fund for Discontinued Policies		5,162	-	-	-	-	-	-	-	-	1,858	5,162
TOTAL (C)		64,488	2,451	365	4	74,722	658	1,835	307	106	55,067	144,936
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(7,826)	745	46	5	11,918	433	(26)	43	(24)	2,256	5,314
Amount transferred from Shareholders' Account (Non-technical Account)		8,313	-	-	-	1,794	5	25	-	25	4,637	10,164
APPROPRIATIONS												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		487	62	48	4	45	-	-	-	-	129	646
Transfer to Balance sheet		2	686	-	-	13,672	435	-	43	-	6,770	14,838
TOTAL (D)		489	748	48	4	13,717	435	-	43	-	6,899	15,484
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		53	9	3	-	-	-	-	-	-	18	65
(b) Allocation of Bonus to policyholders:		7	-	-	-	-	-	-	-	-	7	7
(c) Surplus shown in the Revenue Account:		489	748	48	4	13,717	435	-	43	-	6,899	15,484
(d) Total Surplus: ((a)+(b)+(c)):		549	757	51	4	13,717	435	-	43	-	6,924	15,556

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

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

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

Particulars	Schedule	LINKED		NON-LINKED							Q3'24-25	Upto the quarter ended Dec 31, 2024
				PARTICIPATING		NON PARTICIPATING						
		LIFE	PENSION	LIFE	PENSION	LIFE	PENSION	ANNUITY	HEALTH	VARIABLE INSURANCE		
		(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)						(Rs. In lacs)	(Rs. In lacs)
Premiums earned – net	L-4											
(a) Premium		28,690	431	201	2	50,230	378	1,522	208	42	26,932	81,704
(b) Reinsurance ceded		(286)	-	-	-	(6,912)	-	-	-	-	(2,405)	(7,198)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Income from Investments												
(a) Interest, Dividends and Rent – Gross		8,714	705	219	7	42,567	1,142	350	124	31	17,952	53,859
(b) Profit on sale/redemption of investments		31,411	2,597	61	1	1,359	30	3	5	-	4,759	35,467
(c) (Loss) on sale/ redemption of investments		(1,526)	(69)	(1)	-	-	-	-	-	-	(440)	(1,596)
(d) Transfer/Gain on revaluation/change in fair value		(16,224)	(1,327)	-	-	-	-	-	-	-	(31,752)	(17,551)
(e) Amortisation of Premium / Discount on investments		1,346	38	2	-	9,547	35	4	2	7	3,586	10,981
Other Income												
(a) Fee, Charges and Rent Income		-	-	1	-	306	1	-	-	-	62	308
Contribution from Shareholders' A/c												
- towards extra mortality/other charges		16	-	-	-	355	-	-	-	-	6	371
- towards excess of expense of management	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (A)		52,141	2,375	483	10	97,452	1,586	1,879	339	80	18,700	156,345
Commission*	L-5	1,057	-	4	-	1,519	3	4	-	-	980	2,587
Operating Expenses related to Insurance Business	L-6	10,981	39	10	-	7,004	64	244	45	1	5,610	18,388
Provision for Doubtful debts		(331)	(1)	-	-	(203)	(2)	(7)	(1)	-	(226)	(545)
Bad debts written off		21	-	-	-	509	-	-	-	-	272	530
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	421	-	-	-	-	421	421
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		1,100	47	-	-	-	-	-	-	-	379	1,147
TOTAL (B)		12,828	85	14	-	9,250	65	241	44	1	7,436	22,528
Benefits Paid (Net)	L-7	39,263	3,278	137	2	27,820	3,763	385	115	41	26,460	74,804
Interim Bonuses Paid		38	12	6	-	-	-	-	-	-	25	56
Change in valuation of liability in respect of life policies												
(a) Gross		153	37	147	4	49,449	(2,956)	1,638	109	43	15,018	48,624
(b) Amount ceded in Reinsurance		-	-	-	-	522	-	-	-	-	64	522
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		433	(1,301)	-	-	-	-	-	-	-	(32,410)	(868)
(e) Fund for Discontinued Policies	5,298	-	-	-	-	-	-	-	-	1,386	5,298	
TOTAL (C)		45,185	2,026	290	6	77,791	807	2,023	224	84	10,543	128,436
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(5,672)	264	179	4	10,411	714	(385)	71	(5)	721	5,381
Amount transferred from Shareholders' Account (Non-technical Account)		6,687	-	-	-	4,188	3	385	-	5	3,118	11,268
APPROPRIATIONS												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		782	67	180	4	177	-	-	-	-	213	1,210
Transfer to Balance sheet		32	197	-	-	14,422	717	-	71	-	3,626	15,439
TOTAL (D)		814	264	180	4	14,599	717	-	71	-	3,839	16,649
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		38	12	6	-	-	-	-	-	-	25	56
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		814	264	180	4	14,599	717	-	71	-	3,839	16,649
(d) Total Surplus: ((a)+(b)+(c)):		852	276	186	4	14,599	717	-	71	-	3,864	16,705

FORM L-2-A-PL

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration No. 122 with the IRDA, dated 14 May 2002

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

Particulars	Q3'25-26 (Rs. In lacs)	Upto the quarter ended Dec 31, 2025 (Rs. In lacs)	Q3'24-25 (Rs. In lacs)	Upto the quarter ended Dec 31, 2024 (Rs. In lacs)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	1,457	4,179	1,283	3,646
(b) Profit on sale/redemption of investments	125	151	-	1,084
(c) (Loss) on sale/ redemption of investments	-	-	-	-
(d) Amortisation of Premium / Discount on Investments	(5)	(23)	(30)	(40)
Other Income	-	-	-	-
TOTAL (A)	1,577	4,307	1,253	4,690
Expense other than those directly related to the insurance business	880	1,483	(84)	682
Contribution to the Policyholders Account (Technical Account)				
(a) Towards Excess Expenses of Management	-	-	-	-
(b) Towards extra mortality/other charges	(25)	82	323	371
Interest on subordinated debt	-	-	-	-
Expenses towards CSR activities	-	-	-	-
Penalties	-	-	-	-
Bad debts written off	-	-	-	-
Amount Transferred to Policyholders' Account	4,637	10,164	3,119	11,269
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
TOTAL (B)	5,492	11,729	3,358	12,322
Profit/(Loss) before tax	(3,915)	(7,422)	(2,105)	(7,632)
Provision for Taxation	-	-	-	-
Profit/(Loss) after tax	(3,915)	(7,422)	(2,105)	(7,632)
APPROPRIATIONS				
(a) Balance at the beginning of the period	(143,167)	(139,660)	(155,940)	(150,411)
(b) Interim dividends paid during the period	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(147,082)	(147,082)	(158,045)	(158,043)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-3-A-BS

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

UNAUDITED BALANCE SHEET AS AT DECEMBER 31, 2025

Particulars	Schedule	As At Dec 31, 2025 (Rs. In lacs)	As At Dec 31, 2024 (Rs. In lacs)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	218,990	218,990
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		218,990	218,990
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	L-11	-	-
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		201	(113)
POLICY LIABILITIES		14,838	15,439
FUNDS FOR DISCONTINUED POLICIES:		1,010,602	967,576
(i) Discontinued on Account of non-payment of premiums		25,655	18,669
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		399,071	381,224
Sub-Total		1,450,367	1,382,795
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		8,905	9,464
Non-Linked (Non-PAR)		243	176
Non-Linked (PAR)		594	617
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		1,679,099	1,612,042
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	82,291	71,908
- Policyholders'	L-13	1,015,477	972,298
- Assets held to cover linked liabilities	L-14	433,632	409,358
LOANS	L-15	-	-
FIXED ASSETS	L-16	230	340
DEFERRED TAX ASSETS (Net)		-	-
CURRENT ASSETS			
Cash & Bank Balance	L-17	2,494	1,423
Advances And Other Assets	L-18	33,695	33,045
Sub-Total (A)		36,189	34,468
CURRENT LIABILITIES	L-19	34,615	33,438
PROVISIONS	L-20	1,187	935
Sub-Total (B)		35,802	34,373
NET CURRENT ASSETS (C) = (A - B)		387	95
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		147,082	158,043
TOTAL		1,679,099	1,612,042

Particulars	As At Dec 31, 2025	As At Dec 31, 2024
Uncalled liability in Partly paid-up investments	NIL	19
Underwriting commitments outstanding (in respect of shares and securities)	NIL	NIL
Claims, other than those under policies, not acknowledged as debts	90	83
Guarantees given by or on behalf of the Company	25	25
Reinsurance obligations to the extent not provided for in accounts	NIL	NIL
Others (In relation to Claims against policies)	1,769	1,687
Statutory demands/liabilities in dispute, not provided for	NIL	NIL

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

FORM L-4-PREMIUM SCHEDULE

Particulars	Q3'25-26	Upto the quarter ended Dec 31, 2025	Q3'24-25	Upto the quarter ended Dec 31, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
First year premiums	6,368	19,685	3,755	16,253
Renewal premiums	20,253	62,546	22,240	62,888
Single premiums	1,220	3,302	937	2,563
TOTAL PREMIUM	27,841	85,533	26,932	81,704
Premium Income from business written :				
In India	27,841	85,533	26,932	81,704
Outside India	-	-	-	-
TOTAL PREMIUM	27,841	85,533	26,932	81,704

FORM L-5-COMMISSION SCHEDULE

Particulars	Q3'25-26	Upto the quarter ended Dec 31, 2025	Q3'24-25	Upto the quarter ended Dec 31, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Commission Paid				
Direct - First year premiums	262	861	232	774
- Renewal premiums	262	773	239	495
- Single premiums	34	74	52	52
Total	558	1,708	523	1,321
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
NET COMMISSION	558	1,708	523	1,321
Rewards and/or remuneration to agents, brokers or other intermediaries	446	1,352	459	1,266
NET COMMISSION INCLUDING REWARDS	1,004	3,060	982	2,587
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Agents	305	824	274	622
Brokers	296	988	202	382
Corporate Agency	366	1,156	380	1,123
Referral	-	-	-	-
Others (Insurance Marketing Firm)	37	92	124	460
TOTAL (B)	1,004	3,060	980	2,587
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	1,004	3,060	980	2,587
Outside India	-	-	-	-
TOTAL COMMISSION AND REWARDS	1,004	3,060	980	2,587

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q3'25-26	Upto the quarter ended Dec 31, 2025	Q3'24-25	Upto the quarter ended Dec 31, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Employees' remuneration and welfare benefits	4,268	11,598	3,573	11,045
Travel, conveyance and vehicle running expenses	104	291	101	290
Training expenses	80	97	2	41
Stamp duty on policies	363	1,512	63	720
Rents, rates and taxes	366	1,127	370	1,112
Repairs & Office Maintenance	178	547	174	559
Printing and stationery	36	105	42	112
Communication expenses	60	186	79	232
Legal and professional charges	328	1,017	206	748
Medical fees	44	131	15	46
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	19	55	16	53
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	2	7	5	10
Advertisement and publicity	111	275	150	516
Business Development and Sales Promotion Expen	72	150	31	305
Interest and bank charges	42	87	30	93
Depreciation	39	143	118	414
Information technology and related expenses	897	2,504	536	1,674
Goods and Service Tax on premium	-	-	-	-
Others	-	-	-	-
a) Electricity	45	151	44	164
b) Recruitment	98	192	15	100
c) Miscellaneous expenses	36	199	40	154
TOTAL	7,188	20,374	5,610	18,388
In India	7,188	20,374	5,610	18,388
Outside India	-	-	-	-

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3'25-26	Upto the quarter ended Dec 31, 2025	Q3'24-25	Upto the quarter ended Dec 31, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Insurance Claims				
(a) Claims by Death,	6,395	15,934	5,075	13,212
(b) Claims by Maturity,	18,958	43,468	10,290	22,053
(c) Annuities/Pension payment	165	709	150	404
(d) Periodical Benefit	1,418	3,754	900	2,699
(e) Health	55	136	40	115
(f) Surrender	12,619	38,447	11,166	38,542
(g) Other benefits				
- Riders	(24)	10	-	8
- Interest to policy holders	110	336	129	538
- Withdrawals	1,111	3,225	937	3,171
(Amount ceded in reinsurance):				
(a) Claims by Death,	(3,571)	(7,873)	(2,227)	(5,938)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrender	-	-	-	-
(g) Other benefits				
- Riders	-	-	-	-
- Interest to policy holders	-	-	-	-
- Withdrawals	-	-	-	-
(Amount accepted in reinsurance):				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrender	-	-	-	-
(g) Other benefits				
- Riders	-	-	-	-
- Interest to policy holders	-	-	-	-
- Withdrawals	-	-	-	-
TOTAL	37,236	98,146	26,460	74,804
Benefits paid (Net)				
In India	37,236	98,146	26,460	74,804
Outside India	-	-	-	-
Total Benefits paid (Net)	37,236	98,146	26,460	74,804

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As At Dec 31, 2025 (Rs. In lacs)	As At Dec 31, 2024 (Rs. In lacs)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	250,000	250,000
Issued, Subscribed and Called up Capital 2,189,900,000 (Previous Year 2,189,900,000) Equity shares of Rs 10 each, fully paid up *)	218,990	218,990
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	218,990	218,990



FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	As At Dec 31, 2025		As At Dec 31, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	569,374,000	26%	569,374,000	26%
- Foreign - Aviva International Holdings Limited, UK	1,620,526,000	74%	1,620,526,000	74%
- Others	-	0%	-	0%
TOTAL	2,189,900,000	100%	2,189,900,000	100%

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

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

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

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

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	As At	As At
	Dec 31, 2025	Dec 31, 2024
	(Rs. In lacs)	(Rs. In lacs)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

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

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	As At Dec 31, 2025 (Rs. In lacs)	As At Dec 31, 2024 (Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	31,965	9,762
(Market value (Rs in Lakhs) Current Year 31,921 Previous Year 9,917)	-	-
Other Approved Securities	29,642	42,667
(Market value (Rs in Lakhs) Current Year 29,609 Previous Year 42,913)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(Historical value (Rs in Lakhs) Current Year NIL Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	1,002	1,003
(Market value (Rs in Lakhs) Current Year 1,013 Previous Year 1,004)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs in Lakhs) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	10,607	13,302
Non Convertible Debentures		
(Market value (Rs in Lakhs) Current Year 10,775 Previous Year 13,376)		
Equity Shares	-	-
(Historical value (Rs in Lakhs) Current Year NIL Previous Year NIL)		
Other Investments		
Debentures/ Bonds	-	-
(Market value (Rs in Lakhs) Current Year NIL Previous Year NIL)		
Equity Shares	660	-
(Historical value (Rs in Lakhs) Current Year 660 Previous Year NIL)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	-	3,023
(Market value (Rs in Lakhs) Current Year NIL Previous Year 2,993)		
Other Approved Securities	6,234	1,005
(Market value (Rs in Lakhs) Current Year 6,264 Previous Year 1,008)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Historical value (Rs in Lakhs) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs in Lakhs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	-	-
(Market value (Rs in Lakhs) Current Year NIL Previous Year NIL)		
(f) Other Securities (Reverse Repo)/(Treps)	135	123
(Market value (Rs in Lakhs) Current Year 135 Previous Year 123)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	2,046	1,023
Non Convertible Debentures		
(Market value (Rs in Lakhs) Current Year 2,057 Previous Year 1,021)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	-	-
(Market value (Rs in Lakhs) Current Year NIL Previous Year NIL)		
TOTAL	82,291	71,908
INVESTMENTS		
In India	82,291	71,908
Outside India	-	-
TOTAL	82,291	71,908

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	As At	As At
	Dec 31, 2025 (Rs. In lacs)	Dec 31, 2024 (Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs in Lakhs) Current Year 549,769 Previous Year 546,957)	544,606	534,667
Other Approved Securities (Market value (Rs in Lakhs) Current Year 271,693 Previous Year 247,941)	274,140	235,961
Other Approved Investments		
(a) Shares		
(aa) Equity (Historical value (Rs in Lakhs) Current Year 1,862 Previous Year 2,092)	2,058	1,975
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs in Lakhs) Current Year 5,661 Previous Year 6,610)	5,497	6,497
(e) Other Securities (Term Deposits) (Market value (Rs in Lakhs) Current Year NIL Previous Year NIL)	-	-
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	175,037	168,482
Non Convertible Debentures (Market value (Rs in Lakhs) Current Year 178,397 Previous Year 170,465) Equity Shares (Historical value (Rs in Lakhs) Current Year 12 Previous Year 7)	16	11
Other Investments Non Convertible debentures (Market value (Rs in Lakhs) Current Year NIL Previous Year NIL) Equity Shares (Historical value (Rs in Lakhs) Current Year 5 Previous Year NIL)	- 6	- -
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs in Lakhs) Current Year 4,006 Previous Year 1,488)	4,007	1,488
Other Approved Securities (Market value (Rs in Lakhs) Current Year 2,663 Previous Year 480)	2,632	9,701
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference (Historical value (Rs in Lakhs) Current Year NIL Previous Year NIL)	-	-
(b) Mutual Funds (Historical value (Rs in Lakhs) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs in Lakhs) Current Year 1,006 Previous Year NIL)	1,000	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) 0	2,437	6,350
(f) Other Securities (Reverse Repo)/(Treps) (Market value (Rs in Lakhs) Current Year 2,721 Previous Year 7,116)	2,721	7,116
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs in Lakhs) Current Year 1,329 Previous Year 50)	1,320	50
Commercial Paper (Market value (Rs in Lakhs) Current Year NIL Previous Year NIL)	-	-
Other Investments Non Convertible Debentures (Market value (Rs in Lakhs) Current Year NIL Previous Year NIL)	-	-
TOTAL	1,015,477	972,298
INVESTMENTS		
In India	1,015,477	972,298
Outside India	-	-
TOTAL	1,015,477	972,298

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

Particulars	As At Dec. 31, 2025	As At Dec. 31, 2024
	(Rs. In lacs)	(Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
(Historical value(Rs in Lakhs)Current Year 48,524 Previous Year 38,856)	48,065	39,031
Other Approved Securities		
(Historical value(Rs in Lakhs)Current Year 17,803 Previous Year 33,581)	17,753	33,681
Other Approved Investments		
(a) Shares		
(aa) Equity	230,974	219,012
(Historical value(Rs in Lakhs)Current Year 171,181 Previous Year 168,470)		
(bb) Preference	-	-
(Historical value(Rs in Lakhs)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	14,724	10,064
(Historical value(Rs in Lakhs)Current Year 11,199 Previous Year 7,909)		
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	2,014	6,525
(Historical value(Rs in Lakhs)Current Year 1,980 Previous Year 6,453)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	-	-
(Historical value(Rs in Lakhs)Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	17,133	24,984
(Historical value(Rs in Lakhs)Current Year 16,838 Previous Year 24,967)		
(b) Equity	34,348	40,498
(Historical value(Rs in Lakhs)Current Year 20,067 Previous Year 26,703)		
Other Investments		
(a) Equity Shares	5,772	4,340
(Historical value(Rs in Lakhs)Current Year 5,631 Previous Year 3,043)		
(b) Debentures/Bonds	6,003	5,946
(Historical value(Rs in Lakhs)Current Year 5,944 Previous Year 9,974)		
(c) Mutual Funds	-	-
(Historical value(Rs in Lakhs)Current Year NIL Previous Year NIL)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	16,042	13,081
(Historical value(Rs in Lakhs)Current Year 15,903 Previous Year 12,775)		
Other Approved Securities	3,537	502
(Historical value(Rs in Lakhs)Current Year 3,661 Previous Year 501)	-	
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	1	-
(Historical value(Rs in Lakhs)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	4,534	-
(Historical value(Rs in Lakhs)Current Year 4,500 Previous Year NIL)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	6,788	4,900
(Historical value(Rs in Lakhs)Current Year 6,618 Previous Year 4,693)		
(f) Other Securities (Reverse Repo)/(Trepis)	13,305	2,800
(Historical value(Rs in Lakhs)Current Year 13,303 Previous Year 2,800)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
Non Convertible Debentures	9,065	-
(Historical value(Rs in Lakhs)Current Year 9,122 Previous Year NIL)		
Other Investments		
(a) Mutual Funds	-	-
(Historical value(Rs in Lakhs)Current Year NIL Previous Year NIL)		
(a) Debentures/Bonds	-	-
(Historical value(Rs in Lakhs)Current Year NIL Previous Year NIL)		
Balances in Bank	3,654	933
Other Current Assets (net)	(80)	3,061
TOTAL	433,632	409,358
INVESTMENTS		
In India	433,632	409,358
Outside India	-	-
TOTAL	433,632	409,358

FORM L-15-LOANS SCHEDULE

Particulars	As At	As At
	Dec 31, 2025 (Rs. In lacs)	Dec 31, 2024 (Rs. In lacs)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
TOTAL		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL		
PERFORMANCE-WISE CLASSIFICATION	-	-
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL		
MATURITY-WISE CLASSIFICATION	-	-
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-14-FIXED ASSETS SCHEDULE

(Rs. In lacs)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Opening Balance as on April 01, 2025	Additions during the period	Deductions/ Adjustments	As At Dec 31, 2025	Opening Balance as on April 01, 2025	For the period	Sales/ Adjustments	As At Dec 31, 2025	As At Dec 31, 2025	As At March 31, 2025
Intangibles										
Software	5,966	3	-	5,969	5,947	13	-	5,960	9	19
Tangibles										
Leasehold Improvements	1,002	30	65	967	852	45	65	832	135	150
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	302	11	27	286	286	13	27	272	14	16
Information Technology Equipment	2,441	5	252	2,194	2,398	30	252	2,176	18	43
Vehicles	79	-	-	79	78	1	-	79	-	1
Office Equipment	651	28	38	641	582	41	36	587	54	69
Sub Total	10,441	77	382	10,136	10,143	143	380	9,906	230	298
Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
TOTAL	10,441	77	382	10,136	10,143	143	380	9,906	230	298
PREVIOUS YEAR	11,394	145	1,158	10,400	10,793	415	1,149	10,059	341	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As At	As At
	Dec 31, 2025 (Rs. In lacs)	Dec 31, 2024 (Rs. In lacs)
Cash (including cheques, drafts and stamps)	433	363
Bank Balances		
(a) Deposit Accounts*		
(aa) Short-term (due within 12 months of the date of balance sheet)	526	526
(bb) Others	25	25
(b) Current Accounts	1,510	509
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	2,494	1,423
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	2,494	1,423
Outside India	-	-
TOTAL	2,494	1,423

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

Particulars	As At		As At
	Dec 31, 2025		Dec 31, 2024
	(Rs. In lacs)		(Rs. In lacs)
ADVANCES			
Reserve deposits with ceding companies	-		-
Application money for investments	-		-
Prepayments	595		545
Advances to Directors/Officers	-		-
Advance tax paid and taxes deducted at source	-	1	-
Less: Provision for doubtful debts	-	(1)	-
Others (includes vendor, travel advances & salary recoverable)	655	915	
Less : Provision for doubtful debts	(184)	(240)	675
TOTAL (A)	1,066		1,220
OTHER ASSETS			
Income accrued on investments	18,799		17,666
Outstanding Premiums	1,525		2,108
Agents' Balances	388	364	
Less : Provision for doubtful debts	(375)	(344)	20
Foreign Agencies' Balances	-		-
Due from other entities carrying on insurance business (including reinsurers)	26		60
Due from Holding Company	213		932
Others			
- Investment pertaining to Unclaimed Policyholders Fund	4,945		4,911
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)	2,140		2,177
- Refundable Security Deposits	1,850	1,877	
Less: Provision for doubtful security deposit	(223)	(222)	1,655
- Receivables against unsettled investment contracts	-		-
- Goods and Service Tax Deposits	1,706		1,063
- Goods and Service Tax/Service Tax Unutilised Credit	396		881
- Other Reinsurance assets	1,239		352
TOTAL (B)	32,629		31,825
TOTAL (A+B)	33,695		33,045

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As At	As At
	Dec 31, 2025	Dec 31, 2024
	(Rs. In lacs)	(Rs. In lacs)
Agents' Balances	477	282
Balances due to other insurance companies	155	313
Deposits held on re-insurance ceded	-	-
Premiums received in advance	2,150	1,849
Unallocated premium	1,385	615
Sundry creditors		
Micro, Small & Medium Enterprises	4	1
Others	184	23
Unclaimed Amount - Policyholders	4,945	4,911
Interest on Investment pertaining to Unclaimed Policyholders Fund	2,140	2,177
Claims Outstanding	12,775	12,538
Annuities Due	421	290
Due to Officers/Directors	-	-
Others:		
- Accrual for expenses	8,552	8,564
- Goods and Service Tax /Service Tax payable	216	618
- Payables for unsettled investment contracts	-	-
- Statutory Dues Payable	486	299
- Employee and other dues Payable	627	638
- Other Reinsurance Liability	98	320
TOTAL	34,615	33,438

FORM L-20-PROVISIONS SCHEDULE

Particulars	As At	As At
	Dec 31, 2025	Dec 31, 2024
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
Others:		
Provision for Gratuity	343	138
Provision for Leave Encashment	314	225
Provision for Other Long Term Benefits	429	375
Provision for Other Employee Benefits	101	197
TOTAL	1,187	935

FORM L-21-MISC EXPENDITURE SCHEDULE

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

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q3'25-26	Upto the quarter ended Dec 31, 2025	Q3'24-25	Upto the quarter ended Dec 31, 2024
1	New business premium income growth rate - segment wise				
	(I) Linked Business:				
	a) Life	40%	1%	(29)%	(3)%
	b) Pension	(48)%	(2)%	19%	(65)%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(II) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	164%	64%	(62)%	(47)%
	b) Annuity	(36)%	(19)%	113%	81%
	c) Pension	(100)%	(307)%	(108)%	(81)%
	d) Health	NA	NA	NA	#DIV/0!
	e) Variable Insurance	10%	5%	(55)%	(43)%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	14%	16%	21%	17%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	70%	69%	63%	68%
4	Net Retention Ratio	94%	90%	91%	91%
5	Conservation Ratio				
	(I) Linked Business:				
	a) Life	79%	79%	69%	76%
	b) Pension	78%	84%	86%	81%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(II) Non-Linked Business:				
	Participating:				
	a) Life	93%	93%	93%	94%
	b) Annuity	NA	NA	NA	NA
	c) Pension	107%	93%	100%	94%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	77%	79%	82%	79%
	b) Annuity	NA	NA	NA	NA
	c) Pension	91%	81%	49%	55%
	d) Health	98%	98%	97%	97%
	e) Variable Insurance	0%	0%	0%	0%
6	Expense of Management to Gross Direct Premium Ratio	30%	27%	26%	26%
7	Commission Ratio (Gross commission paid to Gross Premium)	4%	4%	4%	3%
8	Business Development and Sales Promotion Expenses to New Business Premium	1%	1%	(1)%	3%
9	Brand/Trade Mark Usage Fee/ Charges to New Business Premium	NA	NA	NA	NA
10	Ratio of policy holder's fund to shareholder's funds	20.31	20.31	22.86	22.86
11	Ratio of surplus to policyholders' liability	0.4%	0.4%	0.4%	0.4%
12	Change in net worth (Rs. in Lacs)	10,359	10,359	8,210	8,210
13	Growth in Networth	14%	14%	12%	12%
14	Profit after tax/Total Income	-6%	-4%	-11%	-5%
15	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
16	Total investments/(Capital + Surplus)	17.65	17.65	19.03	19.03
17	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
18A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	5.9%	1.8%	7.0%
	R2. Non-PAR	1.9%	5.7%	1.8%	5.9%
	R3.Sub-TOTAL	1.9%	5.7%	1.8%	5.9%
	Linked:				
	R4. PAR	2.0%	6.0%	0.5%	6.2%
	R5. Non-PAR	4.7%	9.0%	(6.1)%	5.2%
	R6. Sub-TOTAL	4.6%	8.8%	(5.9)%	5.2%
	R7.Grand Total	2.6%	6.6%	(0.6)%	5.7%
	Shareholders' Funds	1.9%	5.5%	1.7%	7.0%
18B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	5.9%	1.8%	7.0%
	R2. Non-PAR	1.9%	5.7%	1.9%	5.9%
	R3.Sub-TOTAL	1.9%	5.7%	1.9%	5.9%
	Linked:				
	R4. PAR	1.6%	5.5%	1.7%	6.2%
	R5. Non-PAR	2.4%	5.1%	1.3%	9.7%
	R6. Sub-TOTAL	2.4%	5.1%	1.3%	9.6%
	R7.Grand Total	2.0%	5.5%	1.7%	7.0%
	Shareholders' Funds	1.9%	5.5%	1.7%	7.0%

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q3'25-26	Upto the quarter ended Dec 31, 2025	Q3'24-25	Upto the quarter ended Dec 31, 2024
19	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	59%	69%	56%	61%
	For 25th month	45%	51%	49%	49%
	For 37th month	43%	43%	47%	52%
	For 49th Month	44%	48%	42%	45%
	for 61st month	40%	39%	41%	43%
	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	63%	75%	70%	73%
	For 25th month	55%	62%	55%	61%
	For 37th month	46%	52%	50%	54%
	For 49th Month	46%	50%	48%	49%
	for 61st month	46%	43%	42%	41%
20	NPA Ratio				
	Gross NPA Ratio				
	Shareholders' Funds	0.0%	0.0%	0.0%	0.0%
	Policyholders' Funds	0.0%	0.0%	0.4%	0.4%
	Net NPA Ratio				
	Shareholders' Funds	0.0%	0.0%	0.0%	0.0%
	Policyholders' Funds	0.0%	0.0%	0.0%	0.0%
21	Solvency Ratio - As per Form KT-3	1.94	1.94	1.99	1.99
22	Debt Equity Ratio	NA	NA	NA	NA
23	Debt Service Coverage Ratio	NA	NA	NA	NA
24	Interest Service Coverage Ratio	NA	NA	NA	NA
25	Average ticket size in Rs. - Individual premium (Non-Single)	74,070	73,675	71,109	87,631
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		21,899		21,899
	(b) Percentage of shareholding (Indian / Foreign)		26% / 74%		26% / 74%
	(c) %of Government holding (in case of public sector insurance companies)		NIL		NIL
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.34)		(0.35)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.34)		(0.35)
	(iv) Book value per share (Rs)		3.96		3.49

FORM L-24-VALUATION OF NET LIABILITIES

(Rs. In lacs)

Type	Category of business	AS AT Dec 31, 2025	AS AT Dec 31, 2024
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	4,202	3,755
	General Annuity	-	-
	Pension	98	91
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	6,237	4,860
	General Annuity	-	-
	Pension	305	289
	Health	-	-
Total Par		10,842	8,994
Non-Par	Non-Linked -VIP		
	Life	654	829
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	971,922	930,219
	General Annuity	12,094	9,823
	Pension	14,311	15,166
	Health	3,555	3,379
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	391,645	367,841
	General Annuity	-	-
	Pension	30,305	31,217
	Health	-	-
Total Non Par		1,424,485	1,358,475
Total Business	Non-Linked -VIP		
	Life	654	829
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	976,124	933,974
	General Annuity	12,094	9,823
	Pension	14,408	15,257
	Health	3,555	3,379
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	397,882	372,700
	General Annuity	-	-
	Pension	30,610	31,506
	Health	-	-
Total		1,435,327	1,367,469

(Rs. In lacs)

Geographical Distribution of Total Business												
SL. No.	State/Union Territory	New Business - Rural(Individual)			New Business - Urban(Individual)			Total New Business(Individual)			Renewal Premium	Total Premium (New Business and Renewal)
		No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured		
	STATES ¹											
1	Andhra Pradesh	-	0	-	95	49	3,205	95	49	3,205	338	386
2	Arunachal Pradesh	-	-	-	5	13	55	5	13	55	122	136
3	Assam	-	-	-	88	48	2,207	88	48	2,207	415	463
4	Bihar	-	-	(1)	568	146	3,760	568	146	3,758	818	964
5	Chhattisgarh	-	-	-	22	2	1,075	22	2	1,075	109	111
6	Goa	-	-	-	20	18	452	20	18	452	47	66
7	Gujarat	1	0	8	154	80	3,241	155	80	3,249	534	614
8	Haryana	4	3	32	315	233	6,842	319	236	6,874	1,333	1,569
9	Himachal Pradesh	-	1	-	9	3	228	9	3	228	42	45
10	Jharkhand	-	-	-	42	13	1,078	42	13	1,078	115	129
11	Karnataka	-	0	-	168	156	4,656	168	156	4,656	1,456	1,611
12	Kerala	-	0	-	42	113	1,094	42	113	1,094	223	336
13	Madhya Pradesh	-	0	-	164	128	3,299	164	129	3,299	440	568
14	Maharashtra	33	4	597	1,577	1,423	27,809	1,610	1,428	28,405	4,410	5,838
15	Manipur	-	-	-	1	0	25	1	0	25	18	18
16	Meghalaya	-	-	-	-	0	-	-	0	-	9	9
17	Mizoram	-	-	-	1	1	11	1	1	11	1	2
18	Nagaland	-	-	-	3	3	24	3	3	24	13	16
19	Odisha	-	0	-	171	195	4,181	171	195	4,181	545	740
20	Punjab	-	-	-	76	37	2,324	76	37	2,324	280	317
21	Rajasthan	-	0	-	46	26	1,920	46	26	1,920	354	380
22	Sikkim	-	-	-	1	0	30	1	0	30	6	6
23	Tamil Nadu	1	3	-	173	252	4,933	174	255	4,933	1,341	1,596
24	Telangana	1	0	(30)	104	72	3,890	105	72	3,860	885	957
25	Tripura	-	0	-	58	34	701	58	34	701	147	182
26	Uttarakhand	-	2	-	119	45	2,197	119	47	2,197	61	108
27	Uttar Pradesh	(1)	(1)	(11)	296	247	8,130	295	246	8,119	1,284	1,530
28	West Bengal	-	0	-	243	166	4,130	243	166	4,130	1,002	1,168
	TOTAL	39	14	594	4,561	3,504	91,496	4,600	3,518	92,091	16,346	19,863
	UNION TERRITORIES ¹											
1	Andaman and Nicobar Islands	-	-	-	1	0	75	1	0	75	0	0
2	Chandigarh	-	-	-	14	8	156	14	8	156	102	109
3	Dadra and Nagar Haveli and D	-	-	-	1	0	40	1	0	40	3	3
4	Govt. of NCT of Delhi	-	-	-	232	576	6,734	232	576	6,734	3,051	3,627
5	Jammu & Kashmir	-	-	-	2	0	85	2	0	85	37	37
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	2	2	15	2	2	15	15	17
	TOTAL	-	-	-	252	586	7,105	252	586	7,105	3,207	3,793
	GRAND TOTAL	39	14	594	4,813	4,089	98,601	4,852	4,103	99,196	19,553	23,656
	IN INDIA							4,852	4,103	99,196	19,553	23,656
	OUTSIDE INDIA							-	-	-	-	-

(Rs. In lacs)

Geographical Distribution of Total Business												
SL. No.	State/Union Territory	New Business - Rural(Individual)			New Business - Urban(Individual)			Total New Business(Individual)			Renewal Premium	Total Premium (New Business and Renewal)
		No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured		
	STATES1											
1	Andhra Pradesh	2	1	65	243	186	7,836	245	188	7,901	955	1,143
2	Arunachal Pradesh	-	-	-	11	25	122	11	25	122	319	344
3	Assam	-	1	-	181	140	4,557	181	141	4,557	1,260	1,401
4	Bihar	87	17	235	2,186	531	12,080	2,273	548	12,316	2,157	2,705
5	Chhattisgarh	1	0	1	60	10	2,415	61	10	2,416	314	324
6	Goa	-	-	-	30	21	726	30	21	726	112	134
7	Gujarat	1	0	8	299	246	8,642	300	246	8,650	1,826	2,072
8	Haryana	89	27	432	683	476	13,594	772	503	14,026	4,842	5,345
9	Himachal Pradesh	-	3	-	31	9	766	31	12	766	106	118
10	Jharkhand	3	3	29	86	33	2,237	89	36	2,266	378	413
11	Karnataka	-	0	-	426	581	10,981	426	581	10,981	4,359	4,940
12	Kerala	-	1	-	128	203	3,204	128	204	3,204	813	1,017
13	Madhya Pradesh	23	7	291	410	292	8,437	433	299	8,729	1,250	1,549
14	Maharashtra	156	54	2,685	3,913	3,614	69,006	4,069	3,667	71,690	12,431	16,098
15	Manipur	-	-	-	1	0	25	1	0	25	35	35
16	Meghalaya	-	-	-	5	10	78	5	10	78	15	25
17	Mizoram	-	-	-	1	1	11	1	1	11	5	6
18	Nagaland	-	-	-	12	8	103	12	8	103	54	62
19	Odisha	1	10	6	447	617	10,392	448	626	10,398	1,849	2,476
20	Punjab	-	-	-	168	86	4,413	168	86	4,413	883	969
21	Rajasthan	2	1	75	127	59	4,259	129	59	4,334	1,526	1,585
22	Sikkim	-	-	-	2	0	35	2	0	35	14	14
23	Tamil Nadu	1	5	-	420	659	11,300	421	664	11,300	4,349	5,012
24	Telangana	6	0	116	313	345	9,504	319	346	9,620	2,657	3,003
25	Tripura	2	4	3	162	107	1,536	164	111	1,540	396	507
26	Uttarakhand	38	7	66	255	82	4,271	293	89	4,337	233	322
27	Uttar Pradesh	1	3	(7)	733	684	18,101	734	687	18,093	4,197	4,883
28	West Bengal	2	4	(6)	621	495	8,785	623	499	8,778	2,965	3,464
	TOTAL	415	146	4,000	11,954	9,520	217,415	12,369	9,667	221,414	50,298	59,965
	UNION TERRITORIES1											
1	Andaman and Nicobar Islands	-	-	-	1	0	75	1	0	75	5	5
2	Chandigarh	-	-	-	53	43	787	53	43	787	302	345
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	4	1	102	4	1	102	17	18
4	Govt. of NCT of Delhi	-	-	-	611	1,553	16,805	611	1,553	16,805	8,250	9,802
5	Jammu & Kashmir	-	-	-	8	6	302	8	6	302	91	97
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	7	13	193	7	13	193	46	59
	TOTAL	-	-	-	684	1,616	18,264	684	1,616	18,264	8,711	10,327
	Grand Total	415	146	4,000	12,638	11,136	235,679	13,053	11,283	239,678	59,009	70,291
	IN INDIA							13,053	11,282,516	239,678	59,009	70,291
	OUTSIDE INDIA							-	-	-	-	-

(Rs. In lacs)

Geographical Distribution of Total Business- GROUP															
Sl. No.	State / Union Territory	New Business - Rural(Group)				New Business - Urban(Group)				Total New Business(Group)				Renewal Premium	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives (Actual)	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured		
	STATES I														
1	Andhra Pradesh	-	-	-	-	-	892	1	9,806	-	892	1	9,806	-	1
2	Arunachal Pradesh	-	-	-	-	-	45	0	225	-	45	0	225	3	3
3	Assam	-	-	-	-	-	2,586	18	13,158	-	2,586	18	13,158	7	25
4	Bihar	-	-	-	-	-	2	0	10	-	2	0	10	-	0
5	Chhattisgarh	-	-	-	-	1	222	8	3,140	1	222	8	3,140	-	8
6	Goa	-	-	-	-	2	930	14	13,520	2	930	14	13,520	2	17
7	Gujarat	-	-	-	-	3	8,085	47	58,116	3	8,085	47	58,116	50	98
8	Haryana	-	-	-	-	6	15,920	151	213,882	6	15,920	151	213,882	62	213
9	Himachal Pradesh	-	-	-	-	-	2	(0)	30	-	2	(0)	30	-	(0)
10	Jharkhand	-	-	-	-	7	1,796	22	19,630	7	1,796	22	19,630	-	22
11	Karnataka	-	-	-	-	4	15,151	149	127,566	4	15,151	149	127,566	19	168
12	Kerala	-	-	-	-	-	203	1	1,455	-	203	1	1,455	8	9
13	Madhya Pradesh	-	-	-	-	2	6,200	49	43,630	2	6,200	49	43,630	16	64
14	Maharashtra	-	-	-	-	22	201,631	2,200	1,537,158	22	201,631	2,200	1,537,158	94	2,295
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	2	0	30	-	2	0	30	4	4
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	4	9,675	77	64,969	4	9,675	77	64,969	10	87
20	Punjab	-	-	-	-	-	99	0	1,765	-	99	0	1,765	5	5
21	Rajasthan	-	-	-	-	-	4,870	33	24,585	-	4,870	33	24,585	24	57
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	5	14,292	82	106,542	5	14,292	82	106,542	46	128
24	Telangana	-	-	-	-	2	6,929	51	23,153	2	6,929	51	23,153	51	101
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	3	0	30	-	3	0	30	-	0
27	Uttar Pradesh	-	-	-	-	5	28,568	115	251,120	5	28,568	115	251,120	243	358
28	West Bengal	-	-	-	-	5	9,471	119	107,900	5	9,471	119	107,900	37	156
	TOTAL	-	-	-	-	68	327,574	3,138	2,621,418	68	327,574	3,138	2,621,418	679	3,817
	UNION TERRITORIES														
	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Dadra and Nagar Haveli and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Govt. of NCT of Delhi	-	-	-	-	5	9,146	347	117,610	5	9,146	347	117,610	20	367
4	Jammu & Kashmir	-	-	-	-	-	183	(0)	3,730	-	183	(0)	3,730	-	(0)
5	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Puducherry	-	-	-	-	-	155	0	1,310	-	155	0	1,310	-	0
	TOTAL	-	-	-	-	5	9,484	346	122,650	5	9,484	346	122,650	20	366
	Grand Total	-	-	-	-	73	337,058	3,484	2,744,068	73	337,058	3,484	2,744,068	699	4,184
	IN INDIA									73	337,058	3,484	2,744,068	699	4,184
	OUTSIDE INDIA										-	-	-	-	-

Note:

- 1 Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
 2 Renewal Premium has to be reported on accrual basis.

(Rs. In lacs)

Geographical Distribution of Total Business- GROUP															
Sl. No.	State / Union Territory	Rural				Urban				Total Business				Renewal Premium	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured		
STATES															
1	Andhra Pradesh	-	-	-	-	2	3,401	46	38,513	2	3,401	46	38,513	50	96
2	Arunachal Pradesh	-	-	-	-	-	95	-	475	-	95	-	475	3	3
3	Assam	-	-	-	-	-	2,658	17	13,916	-	2,658	17	13,916	173	189
4	Bihar	-	-	-	-	-	2	5	10	-	2	5	10	-	5
5	Chhattisgarh	-	-	-	-	2	452	12	6,123	2	452	12	6,123	17	29
6	Goa	-	-	-	-	2	956	15	14,742	2	956	15	14,742	5	20
7	Gujarat	-	-	-	-	9	15,980	121	127,739	9	15,980	121	127,739	147	268
8	Haryana	-	-	-	-	30	40,982	530	631,824	30	40,982	530	631,824	259	789
9	Himachal Pradesh	-	-	-	-	3	656	10	12,744	3	656	10	12,744	-	10
10	Jharkhand	-	-	-	-	7	1,796	22	19,630	7	1,796	22	19,630	-	22
11	Karnataka	-	-	-	-	30	46,775	426	452,451	30	46,775	426	452,451	99	525
12	Kerala	-	-	-	-	1	521	5	5,700	1	521	5	5,700	10	15
13	Madhya Pradesh	-	-	-	-	5	12,438	91	93,920	5	12,438	91	93,920	16	107
14	Maharashtra	-	-	-	-	85	375,929	6,538	5,543,519	85	375,929	6,538	5,543,519	1,140	7,678
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	11	-	170	-	11	-	170	4	4
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	6	10,893	84	74,194	6	10,893	84	74,194	17	101
20	Punjab	-	-	-	-	5	2,698	37	23,045	5	2,698	37	23,045	5	41
21	Rajasthan	-	-	-	-	2	5,503	46	30,676	2	5,503	46	30,676	26	72
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	40	63,351	522	479,571	40	63,351	522	479,571	242	764
24	Telangana	-	-	-	-	5	25,797	195	58,156	5	25,797	195	58,156	51	245
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	1	343	3	3,433	1	343	3	3,433	-	3
27	Uttar Pradesh	-	-	-	-	16	163,034	1,148	1,299,232	16	163,034	1,148	1,299,232	533	1,680
28	West Bengal	-	-	-	-	17	45,487	497	396,984	17	45,487	497	396,984	206	703
	TOTAL	-	-	-	-	268	819,758	10,370	9,326,767	268	819,758	10,370	9,326,767	3,003	13,372
UNION TERRITORIES ¹															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	39	73,877	1,321	1,223,185	39	73,877	1,321	1,223,185	534	1,855
5	Jammu & Kashmir	-	-	-	-	-	1,075	14	21,810	-	1,075	14	21,810	-	14
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	444	-	3,665	-	444	-	3,665	-	(0)
	TOTAL	-	-	-	-	39	75,396	1,335	1,248,660	39	75,396	1,335	1,248,660	534	1,869
	Grand Total	-	-	-	-	307	895,154	11,705	10,575,427	307	895,154	11,705	10,575,427	3,537	15,241
IN INDIA										307	895,154	11,705	10,575,427	3,537	15,241
OUTSIDE INDIA										-	-	-	-	-	-

Note:

1 Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

2Renewal Premium has to be reported on accrual basis.

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

FORM - 3A
(Read with clause 9 of Part II of Schedule II)
Name of the Insurer/Aviva Life Insurance Company India Limited
Registration Number: 122
Statement As on : 31st December 2025
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly

PART - A

Section I		(Rs. In lacs)	
Sl. No.	PARTICULARS	SC#	Amount
1	Investments (Shareholders)	8	85,291
	Investments (Policyholders)	8A	1,013,475
	Investments (Linked Liabilities)	8B	433,630
2	Loans	9	-
3	Fixed Assets	10	231
4	Current Assets		
	a. Cash & Bank Balance	11	2,494
	b. Advances & Other Assets	12	33,695
5	Current Liabilities		
	a. Current Liabilities	13	34,615
	b. Provisions	14	1,188
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		147,082
Application of Funds as per Balance Sheet (A)			1,679,692
Less: Other Assets			Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	231
3	Cash & Bank Balance (if any)	11	2,494
4	Advances & Other Assets (if any)	12	33,695
5	Current Liabilities	13	34,615
6	Provisions	14	1,188
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		147,082
TOTAL (B)			147,701
Investment Assets (A-B)			1,531,391

Reconciliation of Investment Assets		(Rs. In lacs)
Total Investment Assets (as per Balance Sheet)		1,531,391
Balance Sheet Value of:		0
A. Life Fund		1,069,468
B. Pension & General Annuity and Group Business		28,097
C. Unit Linked Funds		433,630
		1,531,391

Section II		(Rs. In lacs)									
NON - LINKED BUSINESS											
A. LIFE FUND		SH		FH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)	(f) = (d) - (e) / (d) * 100	(g) = (f) - (a) / (f) * 100	(h)	(i) = (a) + (h)	(j)
1	Central Govt. Sec.	0	31,945	2,042	2,223	524,005	562,254	82.57%	0	542,254	546,681
2	Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (1) above)	0	67,841	3,117	3,523	795,295	869,777	81.33%	0	869,777	871,836
3	Investment subject to Exposure Norms	0	0	0	0	0	0	-	0	0	0
	a. Infrastructure/ Social Housing Sector	0	0	0	0	0	0	-	0	0	0
	1. Approved Investments	0	12,653	669	770	170,699	184,791	17.28%	4	184,795	188,227
	2. Other Investments	0	0	0	0	0	0	0.00%	0	0	0
	b. (i) Approved Investments	0	1,137	49	438	12,611	14,235	1.33%	192	14,427	14,413
	(ii) Other Investments	0	660	0	5	0	665	0.06%	1	666	666
TOTAL LIFE FUND		0	82,291	3,826	4,736	978,605	1,049,468	-	201	1,049,669	1,075,342
		100%									

Section IIA		(Rs. In lacs)									
A. LIFE FUND		SH		FH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)	(f) = (d) - (e) / (d) * 100	(g) = (f) - (a) / (f) * 100	(h)	(i) = (a) + (h)	(j)
3 & 8(i) + 9(i) above		0	660	0	5	0	665	0.06%	1	666	666
Total Housing & Infrastructure from 1,2,3#		0	1263	669	770	171214	185306	17.33%	4	185310	188753
		Not exceeding 15%									
		Not Less than 15%									

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		SH		FH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)	(f) = (d) - (e) / (d) * 100	(g) = (f) - (a) / (f) * 100	(h)	(i) = (a) + (h)	(j)
1	Central Govt. Sec.	0	0	0	0	0	0	-	0	0	0
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	0	0	0	0	0	0	-	0	0	0
3	Investment subject to Exposure Norms	0	0	0	0	0	0	-	0	0	0
	a. Infrastructure/ Social Housing Sector	0	0	0	0	0	0	-	0	0	0
	1. Approved Investments	0	0	0	0	0	0	-	0	0	0
	2. Other Investments	0	0	0	0	0	0	-	0	0	0
	b. (i) Approved Investments	0	0	0	0	0	0	-	0	0	0
	(ii) Other Investments	0	0	0	0	0	0	-	0	0	0
TOTAL PENSION, GENERAL ANNUITY FUND		0	0	0	0	0	0	-	0	0	0
		100%									

UNITED BUSINESS		SH		FH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
C. LINKED FUNDS		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)	(f) = (d) - (e) / (d) * 100	(g) = (f) - (a) / (f) * 100	(h)	(i) = (a) + (h)	(j)
1	Approved Investments	0	0	0	0	0	0	-	0	0	0
2	Other Investments	0	0	0	0	0	0	-	0	0	0
TOTAL LINKED INSURANCE FUND		0	0	0	0	0	0	-	0	0	0
		100%									

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: 29-Jan-26

- Note:
- (i) FRSM refers to 'Funds representing Solvency Margin'
 - Funds beyond Solvency Margin shall have a separate Custody Account.
 - Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 - Category of Investment (COI) shall be as per Guidelines, as amended from time to time

Chief Financial Officer

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with clause 9 of Part III of Schedule III)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2025

PART - B
(Rs. in lacs)

PARTICULARS	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund
	ULGF00210/03/2006GROUPEBALAN12	ULGF00531/03/2006GROUPECASHF12	ULGF00310/03/2006GROUPEDEBT12	ULGF00410/03/2006GROUPEGROWT1	ULGF00113/07/2005GROUPESECUR12
Opening Balance (Market Value)	1,923	322	23,527	2,510	5,648
Add: Inflow during the Quarter	17	716	438	7	81
Increase / (Decrease) Value of Inv (Net)	54	5	204	99	112
Less: Outflow during the Quarter	49	480	672	20	89
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,946	563	23,497	2,596	5,752

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPEBALAN12 2		ULGF00531/03/2006GROUPECASHF12 2		ULGF00310/03/2006GROUPEDEBT12 2		ULGF00410/03/2006GROUPEGROWT1 22		ULGF00113/07/2005GROUPESECUR12 2	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	588	30.2%	172	30.6%	11702	49.8%	492	18.9%	1876	32.6%
State Government Securities	180	9.2%	0	0.0%	2505	10.7%	162	6.2%	533	9.3%
Other Approved Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	6	0.3%	0	0.0%	1266	5.4%	53	2.0%	195	3.4%
Infrastructure Bonds	165	8.5%	0	0.0%	5502	23.4%	274	10.6%	1260	21.9%
Equity	655	33.7%	0	0.0%	0	0.0%	1431	55.1%	1019	17.7%
Money Market Investments	250	12.9%	391	69.4%	957	4.1%	140	5.4%	437	7.6%
Mutual funds	0	0.0%	0	0.0%	0	0.0%	13	0.5%	0	0.0%
Deposit with Banks	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (A)	1844	94.7%	563	100.0%	21932	93.3%	2565	98.8%	5320	92.5%
Current Assets:										
Accrued Interest	24	1.2%	0	0.0%	585	2.5%	27	1.0%	119	2.1%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	0	0.0%	0	0.0%	1	0.0%	0	0.0%	75	1.3%
Receivable for Sale of Investments	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Current Assets (for Investments)	0	(0.00)	0	-	0	0.00	0	0.00	0	-
Less: Current Liabilities										
Payable for Investments	-9	-0.5%	0	0.0%	0	0.0%	-27	-1.0%	-14	-0.2%
Fund Mgmt Charges Payable	0	0.0%	0	0.0%	-4	0.0%	0	0.0%	-1	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	15	0.8%	0	0.0%	582	2.5%	-1	0.0%	179	3.1%
Other Investments (<=25%)										
Corporate Bonds	81	4.2%	0	0.0%	984	4.2%	20	0.8%	243	4.2%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	6	0.3%	0	0.0%	0	0.0%	12	0.5%	10	0.2%
Mutual funds- Exchange traded funds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Others	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Sub Total (C)	87	4.5%	0	0.0%	984	4.2%	32	1.2%	253	4.4%
Total (A + B + C)	1946	100.0%	563	100.0%	23497	100.0%	2596	100.0%	5752	100.0%
Fund Carried Forward (as per LB 2)	1946		563		23497		2596		5752	

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 total expenditure reported in the Actuarial Return "Statement of Net Assets Values for the
 - Other Investments' are as permitted under Sec 27A(2) of Insurance Act, 1938 as amended from time
 - Category of Investment (COI) shall be as per Guidelines issued
- Treasury Bills are included under Central Government Securities.

Chief Financial Officer

Date : 29 Jan 2026

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with clause 9 of Part III of Schedule III)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limit

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2025

PART - B
(Rs. In lacs)

PARTICULARS	Grp Superann-Short Term Debt fund	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund
	ULGF00613/02/2009GROUPEDEBT12	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH12	ULIF02425/01/2010PNGROWT-II122
Opening Balance (Market Value)	-	4,644	-	3,623	970
Add: Inflow during the Quarter	-	131	-	60	2
Increase / (Decrease) Value of Inv (Net)	-	131	-	143	39
Less: Outflow during the Quarter	-	309	-	233	26
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	4,598	-	3,593	985

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPEDEBT12 2		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH12 2		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	0.00	1215	26.4%	0	0.0%	686	19.1%	194	19.7%
State Government Securities	0	0.00	378	8.2%	0	0.0%	151	4.2%	69	7.0%
Other Approved Securities	0	0.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	0	0.00	99	2.2%	0	0.0%	80	2.2%	2	0.2%
Infrastructure Bonds	0	0.00	610	13.3%	0	0.0%	447	12.5%	63	6.4%
Equity	0	0.00	1591	34.6%	0	0.0%	2026	56.4%	555	56.3%
Money Market Investments	0	0.00	403	8.8%	0	0.0%	110	3.1%	72	7.3%
Mutual funds	0	0.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Deposit with Banks	0	0.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (A)	0	0.00	4297	93.5%	0	0.0%	3501	97.4%	955	96.9%
Current Assets:										
Accrued Interest	0	-	73	1.6%	0	0.0%	44	1.2%	9	0.9%
Dividend Receivable	0	-	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	0	-	12	0.3%	0	0.0%	-11	-0.3%	0	0.0%
Receivable for Sale of Investments	0	-	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Current Assets (for Investments)	0	-	0	(0.00)	0	-	0	0.00	0	(0.00)
Less: Current Liabilities										
Payable for Investments	0	-	-22	-0.5%	0	0.0%	-38	-1.1%	-10	-1.0%
Fund Mgmt Charges Payable	0	-	-1	0.0%	0	0.0%	-1	0.0%	0	0.0%
Other Current Liabilities (for Investments)	0	-	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	0	0.00	62	1.4%	0	0.0%	-6	-0.2%	-2	-0.2%
Other Investments (<=25%)										
Corporate Bonds	0	0.00	223	4.9%	0	0.0%	91	2.5%	30	3.1%
Infrastructure Bonds	0	0.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	0	0.00	15	0.3%	0	0.0%	7	0.2%	2	0.2%
Mutual funds- Exchange traded funds	0	0.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Others	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Sub Total (C)	0	0.00	238	5.2%	0	0.0%	98	2.7%	32	3.3%
Total (A + B + C)	0	0.00	4598	100.0%	0	0.0%	3593	100.0%	985	100.0%
Fund Carried Forward (as per LB 2)	0		4598		0		3593		985	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with clause 9 of Part III of Schedule III)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2025

PART - B
(Rs. in lacs)

PARTICULARS	Pension Unit Linked Infrastructure fund ULIF02525/01/2010PNSNINFRAF122	Pension Unit Linked Index Fund ULIF01122/01/2008PNSNINDEXF122	Pension Unit Linked Index - II fund ULIF02625/01/2010PNIINDEX-II122	Pension Unit Linked PSU fund ULIF02725/01/2010PNSNPUSUFND122	Pension Unit linked Secure fund ULIF00803/03/2005PNSNSECURE122
Opening Balance (Market Value)	-	11,763	2,506	1,104	826
Add: Inflow during the Quarter	-	130	12	2	2
Increase / (Decrease) Value of Inv (Net)	-	763	160	51	15
Less: Outflow during the Quarter	-	602	78	13	85
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	12,054	2,600	1,145	758

INVESTMENT OF UNIT FUND	ULIF02525/01/2010PNSNINFRAF122		ULIF01122/01/2008PNSNINDEXF122		ULIF02625/01/2010PNIINDEX-II122		ULIF02725/01/2010PNSNPUSUFND122		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	0.0%	0	0.0%	0	0.0%	0	0.0%	285	37.6%
State Government Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	68	9.0%
Other Approved Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	20	2.7%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	151	19.9%
Equity	0	0.0%	10584	87.8%	2268	87.2%	1080	94.4%	121	16.0%
Money Market Investments	0	0.0%	23	0.2%	19	0.7%	47	4.1%	25	3.3%
Mutual funds	0	0.0%	1152	9.6%	246	9.5%	0	0.0%	0	0.0%
Deposit with Banks	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (A)	0	0.0%	11759	97.6%	2533	97.4%	1127	98.4%	670	88.4%
Current Assets:										
Accrued Interest	0	0.0%	0	0.0%	0	0.0%	0	0.0%	17	2.3%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	2	0.1%	0	0.0%
Bank Balance	0	0.0%	-5	0.0%	1	0.0%	0	0.0%	0	0.0%
Receivable for Sale of Investments	0	0.0%	0	0.0%	0	0.0%	16	1.4%	0	0.0%
Other Current Assets (for Investments)	0	-	0	(0.00)	0	(0.00)	0	-	0	(0.00)
Less: Current Liabilities										
Payable for Investments	0	0.0%	0	0.0%	0	0.0%	0	0.0%	-2	-0.2%
Fund Mgmt Charges Payable	0	0.0%	-1	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	0	0.0%	-6	-0.1%	1	0.0%	18	1.6%	16	2.1%
Other Investments (<=25%)										
Corporate Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	71	9.4%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	0	0.0%	301	2.5%	66	2.5%	0	0.0%	1	0.2%
Mutual funds- Exchange traded funds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Others	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Sub Total (C)	0	0.0%	301	2.5%	66	2.5%	0	0.0%	72	9.5%
Total (A + B + C)	0	0.0%	12054	100.0%	2600	100.0%	1145	100.0%	758	100.0%
Fund Carried Forward (as per LB 2)	0		12054		2600		1145		758	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with clause 9 of Part III of Schedule III)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limit

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2025

PART - B
(Rs. in lacs)

PARTICULARS	Pension Unit Linked Protector Fund ULIF01408/02/2008PNSPROTECT122	Pension Unit Linked Protector -II fund ULIF02825/01/2010PNPROTE-II122	Pension Unitised with Profit fund ULIF00411/02/2003PNSWPPOFIT122	Unit Linked Balanced fund ULIF00106/06/2002LIFBALANCE122	Unit Linked Balanced- II fund ULIF01508/01/2010LIBALAN-II122
Opening Balance (Market Value)	1,208	-	1,485	20,873	12,889
Add: Inflow during the Quarter	6	-	16	276	816
Increase / (Decrease) Value of Inv (Net)	21	-	32	601	407
Less: Outflow during the Quarter	24	-	39	740	1,478
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,211	-	1,494	21,009	12,634

INVESTMENT OF UNIT FUND	ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPPOFIT122		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	469	38.7%	0	0.0%	541	36.2%	5574	26.5%	3123	24.7%
State Government Securities	191	15.8%	0	0.0%	516	34.5%	1619	7.7%	828	6.5%
Other Approved Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	0	0.0%	0	0.0%	0	0.0%	969	4.6%	618	4.9%
Infrastructure Bonds	164	13.5%	0	0.0%	81	5.4%	3350	15.9%	2258	17.9%
Equity	180	14.9%	0	0.0%	177	11.8%	7320	34.8%	5150	40.8%
Money Market Investments	139	11.4%	0	0.0%	175	11.7%	790	3.8%	185	1.5%
Mutual funds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Deposit with Banks	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (A)	1142	94.3%	0	0.0%	1489	99.7%	19623	93.4%	12162	96.3%
Current Assets:										
Accrued Interest	19	1.6%	0	0.0%	25	1.7%	394	1.9%	218	1.7%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	0	0.0%	0	0.0%	-23	-1.6%	49	0.2%	0	0.0%
Receivable for Sale of Investments	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Current Assets (for Investments)	0	0.0%	0	0.0%	0	(0.0%)	0	0.0%	0	(0.0%)
Less: Current Liabilities										
Payable for Investments	-3	-0.2%	0	0.0%	0	0.0%	-137	-0.7%	-97	-0.8%
Fund Mgmt Charges Payable	0	0.0%	0	0.0%	0	0.0%	-4	0.0%	-3	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	17	1.4%	0	0.0%	2	0.1%	301	1.4%	119	0.9%
Other Investments (<=25%)										
Corporate Bonds	51	4.2%	0	0.0%	0	0.0%	1014	4.8%	304	2.4%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	2	0.1%	0	0.0%	3	0.2%	71	0.3%	50	0.4%
Mutual funds- Exchange traded funds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Others	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (C)	52	4.3%	0	0.0%	3	0.2%	1085	5.2%	354	2.8%
Total (A + B + C)	1211	100.0%	0	0.0%	1494	100.0%	21009	100.0%	12634	100.0%
Fund Carried Forward (as per LB 2)	1211		0		1494		21009		12634	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with clause 9 of Part III of Schedule III)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2025

PART - B
(Rs. in lacs)

PARTICULARS	Unit Linked Debt Fund	Unit Linked Debt - II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund	Unit Linked Growth Fund
	ULIF01306/02/2008LIFEDEBT-FU122	ULIF01608/01/2010LIFEDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122	ULIF00527/01/2004LIFEGROWTH122
Opening Balance (Market Value)	406	9,522	6,095	103,935	69,211
Add: Inflow during the Quarter	883	500	870	9,516	691
Increase / (Decrease) Value of Inv (Net)	5	71	389	6,709	3,594
Less: Outflow during the Quarter	843	2,872	942	7,263	2,236
TOTAL INVESTIBLE FUNDS (MKT VALUE)	451	7,222	6,412	112,899	71,259

INVESTMENT OF UNIT FUND	ULIF01306/02/2008LIFEDEBT-FU122		ULIF01608/01/2010LIFEDEBT-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	358	79.4%	2912	40.3%	0	0.0%	0	0.0%	7904	11.1%
State Government Securities	38	8.3%	749	10.4%	0	0.0%	0	0.0%	1606	2.3%
Other Approved Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	0	0.0%	436	6.0%	0	0.0%	0	0.0%	1743	2.4%
Infrastructure Bonds	2	0.5%	2240	31.0%	0	0.0%	0	0.0%	3132	4.4%
Equity	0	0.0%	0	0.0%	5780	90.1%	100431	89.0%	52187	73.2%
Money Market Investments	27	5.9%	0	0.0%	177	2.8%	1836	1.6%	1232	1.7%
Mutual funds	0	0.0%	0	0.0%	521	8.1%	9342	8.3%	1754	2.5%
Deposit with Banks	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (A)	424	94.1%	6337	87.7%	6478	101.0%	111609	98.9%	69558	97.6%
Current Assets:										
Accrued Interest	6	1.4%	211	2.9%	0	0.0%	0	0.0%	479	0.7%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	0	0.0%	-34	-0.5%	0	0.0%	2553	2.3%	1058	1.5%
Receivable for Sale of Investments	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Other Current Assets (for Investments)	0	-	0	0.0%	0	(0.00)	0	(0.00)	0	0.00
Less: Current Liabilities										
Payable for Investments	0	0.0%	0	0.0%	-118	-1.8%	-2086	-1.8%	-1006	-1.4%
Fund Mgmt Charges Payable	0	0.0%	-2	0.0%	-2	0.0%	-25	0.0%	-18	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	6	1.4%	175	2.4%	-120	-1.9%	442	0.4%	514	0.7%
Other Investments (<=25%)										
Corporate Bonds	20	4.5%	710	9.8%	0	0.0%	0	0.0%	1014	1.4%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	0	0.0%	0	0.0%	53	0.8%	848	0.8%	174	0.2%
Mutual funds- Exchange traded funds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Others	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (C)	20	4.5%	710	9.8%	53	0.8%	848	0.8%	1188	1.7%
Total (A + B + C)	451	100.0%	7222	100.0%	6412	100.0%	112899	100.0%	71259	100.0%
Fund Carried Forward (as per LB 2)	451		7222		6412		112899		71259	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with clause 9 of Part III of Schedule III)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2025

PART - B
(Rs. in lacs)

PARTICULARS	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	16,724	7,333	5,781	7,080	1,716
Add: Inflow during the Quarter	731	654	34	147	50
Increase / (Decrease) Value of Inv (Net)	889	290	375	437	31
Less: Outflow during the Quarter	1,252	843	90	693	66
TOTAL INVESTIBLE FUNDS (MKT VALUE)	17,092	7,434	6,100	6,971	1,730

INVESTMENT OF UNIT FUND	ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	1726	10.1%	0	0.0%	0	0.0%	0	0.0%	590	34.1%
State Government Securities	326	1.9%	0	0.0%	0	0.0%	0	0.0%	167	9.7%
Other Approved Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	426	2.5%	0	0.0%	0	0.0%	0	0.0%	48	2.8%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	379	21.9%
Equity	12650	74.0%	6267	84.3%	5297	86.8%	6230	89.4%	247	14.3%
Money Market Investments	567	3.3%	447	6.0%	27	0.4%	0	0.0%	128	7.4%
Mutual funds	398	2.3%	0	0.0%	635	10.4%	590	8.5%	0	0.0%
Deposit with Banks	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (A)	16962	99.2%	6714	90.3%	5959	97.7%	6820	97.8%	1559	90.1%
Current Assets:										
Accrued Interest	111	0.6%	0	0.0%	0	0.0%	0	0.0%	40	2.3%
Dividend Receivable	0	0.0%	2	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	9	0.1%	-13	-0.2%	-13	-0.2%	-48	-0.7%	1	0.0%
Receivable for Sale of Investments	0	0.0%	96	1.3%	0	0.0%	21	0.3%	0	0.0%
Other Current Assets (for Investments)	0	(0.00)	0	0.00	0	(0.00)	0	(0.00)	0	0.00
Less: Current Liabilities										
Payable for Investments	-179	-1.0%	-35	-0.5%	0	0.0%	0	0.0%	-3	-0.2%
Fund Mgmt Charges Payable	-4	0.0%	-2	0.0%	-1	0.0%	-2	0.0%	0	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	-64	-0.4%	49	0.7%	-14	-0.2%	-29	-0.4%	37	2.1%
Other Investments (<=25%)										
Corporate Bonds	152	0.9%	0	0.0%	0	0.0%	0	0.0%	132	7.6%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	42	0.2%	671	9.0%	155	2.5%	180	2.6%	2	0.1%
Mutual funds- Exchange traded funds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Others	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Sub Total (C)	194	1.1%	671	9.0%	155	2.5%	180	2.6%	134	7.8%
Total (A + B + C)	17092	100.0%	7434	100.0%	6100	100.0%	6971	100.0%	1730	100.0%
Fund Carried Forward (as per LB 2)	17092		7434		6100		6971		1730	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with clause 9 of Part III of Schedule III)

Unit Linked Insurance Business

Name of the Insurer:Aviva Life Insurance Company India Limit

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2025

PART - B
(Rs. in lacs)

PARTICULARS	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Midcap Fund
	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFUND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF03323/01/2024LIFEMIDCAP122
Opening Balance (Market Value)	5,396	20,743	8,537	13,728	14,580
Add: Inflow during the Quarter	477	1,904	114	58	4,018
Increase / (Decrease) Value of Inv (Net)	89	872	157	277	1,260
Less: Outflow during the Quarter	1,006	3,237	361	111	2,744
TOTAL INVESTIBLE FUNDS (MKT VALUE)	4,956	20,281	8,447	13,952	17,115

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF03323/01/2024LIFEMIDCAP122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	1615	32.6%	0	0.0%	2863	33.9%	5221	37.4%	0	0.0%
State Government Securities	758	15.3%	0	0.0%	693	8.2%	4664	33.4%	0	0.0%
Other Approved Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	226	4.6%	0	0.0%	362	4.3%	0	0.0%	0	0.0%
Infrastructure Bonds	1226	24.7%	0	0.0%	2201	26.1%	1826	13.1%	0	0.0%
Equity	726	14.6%	19535	96.3%	1284	15.2%	1414	10.1%	12448	0.0%
Money Market Investments	95	1.9%	406	2.0%	161	1.9%	591	4.2%	570	0.0%
Mutual funds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Deposit with Banks	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (A)	4644	93.7%	19941	98.3%	7564	89.5%	13716	98.3%	13018	0.0%
Current Assets:										
Accrued Interest	114	2.3%	0	0.0%	220	2.6%	264	1.9%	0	0.0%
Dividend Receivable	0	0.0%	29	0.1%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	8	0.2%	23	0.1%	0	0.0%	-57	-0.4%	109	0.0%
Receivable for Sale of Investments	0	0.0%	292	1.4%	0	0.0%	0	0.0%	368	0.0%
Other Current Assets (for Investments)	0	0.00	0	(0.00)	0	(0.00)	0	(0.00)	0	0.0%
Less: Current Liabilities										
Payable for Investments	-10	-0.2%	0	0.0%	-18	-0.2%	0	0.0%	0	0.0%
Fund Mgmt Charges Payable	-1	0.0%	-4	0.0%	-1	0.0%	0	0.0%	-4	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	111	2.2%	340	1.7%	201	2.4%	206	1.5%	473	0.0%
Other Investments (<=25%)										
Corporate Bonds	193	3.9%	0	0.0%	669	7.9%	0	0.0%	0	0.0%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	8	0.2%	0	0.0%	13	0.1%	30	0.2%	3624	0.0%
Mutual funds- Exchange traded funds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Others	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0%
Sub Total (C)	200	4.0%	0	0.0%	682	8.1%	30	0.2%	3624	0.0%
Total (A + B + C)	4956	100.0%	20281	100.0%	8447	100.0%	13952	100.0%	17115	0.0%
Fund Carried Forward (as per LB 2)	4956		20281		8447		13952		17115	

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with clause 9 of Part III of Schedule III)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st December 2025

PART - B

(Rs. In lacs)

PARTICULARS	Group Superannuation & Gratuity Income Fund ULGF00728/03/2011GROUPINCOM12	Unit Linked Dynamic P/E Fund ULIF03201/08/2011LIFDYNAMIC122	Discontinued Policy Fund ULIF03127/01/2011LIDISCPCLY122	Total of All Funds
Opening Balance (Market Value)	-	8,945	23,797	419,353
Add: Inflow during the Quarter	-	133	6,011	29,504
Increase / (Decrease) Value of Inv (Net)	-	414	351	19,047
Less: Outflow during the Quarter	-	274	4,503	34,273
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	9,219	25,655	433,630

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM12		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCPCLY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0	0.0%	2140	23.2%	11861	46.2%	64,106	14.8%
State Government Securities	0	0.0%	0	0.0%	5090	19.8%	21,290	4.9%
Other Approved Securities	0	0.0%	0	0.0%	0	0.0%	-	0.0%
Corporate Bonds	0	0.0%	0	0.0%	0	0.0%	6,549	1.5%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	26,198	6.0%
Equity	0	0.0%	6047	65.6%	0	0.0%	264,700	61.0%
Money Market Investments	0	0.0%	1023	11.1%	8643	33.7%	20,093	4.6%
Mutual funds	0	0.0%	74	0.8%	0	0.0%	14,724	3.4%
Deposit with Banks	0	0.0%	0	0.0%	0	0.0%	-	0.0%
Sub Total (A)	0	0.0%	9284	100.7%	25593	99.8%	417,659	96.3%
Current Assets:								
Accrued Interest	0	0.0%	0	0.0%	109	0.4%	3,108	0.7%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	33	0.0%
Bank Balance	0	0.0%	3	0.0%	-45	-0.2%	3,654	0.8%
Receivable for Sale of Investments	0	0.0%	0	0.0%	0	0.0%	793	0.2%
Other Current Assets (for Investments)	0	-	0	(0.00)	0	-	-	0.0%
Less: Current Liabilities								
Payable for Investments	0	0.0%	-115	-1.2%	0	0.0%	(3,928)	-0.9%
Fund Mgmt Charges Payable	0	0.0%	-2	0.0%	-2	0.0%	(86)	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	0.0%	0	0.0%	(1)	0.0%
Sub Total (B)	0	0.0%	-113	-1.2%	62	0.2%	3,574	0.8%
Other Investments (<=25%)								
Corporate Bonds	0	0.0%	0	0.0%	0	0.0%	6,003	1.4%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	-	0.0%
Equity	0	0.0%	49	0.5%	0	0.0%	6,394	1.5%
Mutual funds- Exchange traded funds	0	0.0%	0	0.0%	0	0.0%	-	0.0%
Others	0	0.0%	0	0.0%	0	0.0%	-	0.0%
Sub Total (C)	0	0.0%	49	0.5%	0	0.0%	12,397	2.9%
Total (A + B + C)	0	0.0%	9219	100.0%	25655	100.0%	433,630	100.0%
Fund Carried Forward (as per LB 2)	0		9219		25655		433,630	

FORM L-28-UNIT LINKED NAV - 3A

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

(Rs. in lacs)

No	Fund Name	SRIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per 19.2	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	ULF00106/01/2002/IBALANCE122	6-Jun-02	Non Par	21.009	123.301	123.301	119.8417	121.1288	116.2324	111.8878	10%	10%	123.3680
2	Pension Unit Linked Balanced Fund	ULF00311/02/2003/PSBALANCE122	11-Feb-03	Non Par	4.098	94.493	94.493	91.7947	92.8584	89.2386	86.4910	9%	9%	94.4391
3	Unit Linked Growth Fund	ULF00227/01/2004/IFEGROWTH122	27-Jan-04	Non Par	71.259	126.945	126.945	120.6747	124.1173	116.3631	116.0499	9%	12%	127.1928
4	Unit Linked Secure Fund	ULF00627/01/2004/IFESecure122	27-Jan-04	Non Par	8.447	47.7468	47.7468	46.8787	46.9994	45.6378	44.7994	7%	8%	47.7468
5	Pension Unit Linked Growth Fund	ULF00303/03/2005/PSNGROWTH122	3-Mar-05	Non Par	3.393	48.1787	48.1787	45.5463	44.8988	43.4443	42.5163	9%	10%	48.2742
6	Pension Unit Linked Secure Fund	ULF00803/03/2005/PSNSecure122	3-Mar-05	Non Par	758	45.4493	45.4493	44.6438	44.9253	43.6109	38.7173	17%	10%	45.4493
7	Group Superannuation & Gratuity Secure Fund	ULFG00113/07/2005/GRGROUPESEC122	13-Jul-05	Non Par	5.752	48.3429	48.3429	47.3982	47.5447	46.0776	44.6947	8%	9%	48.3429
8	Group Superannuation & Gratuity Debt Fund	ULFG00310/03/2006/GRGROUPEBT122	10-Mar-06	Non Par	23.497	40.5747	40.5747	40.2254	40.1428	39.3466	37.9172	7%	7%	40.5747
9	Group Superannuation & Gratuity Balanced Fund	ULFG00210/03/2006/GRGROUBALAN122	10-Mar-06	Non Par	1.946	49.0456	49.0456	47.6869	48.1667	46.2039	44.8933	9%	10%	49.0520
10	Group Superannuation & Gratuity Growth Fund	ULFG00410/03/2006/GRGROUGROW122	10-Mar-06	Non Par	2.596	64.5217	64.5217	62.0648	63.2151	59.9038	59.2785	9%	11%	64.6407
11	Group Superannuation & Gratuity Cash Fund	ULFG00531/03/2006/GRGROUCASH122	31-Mar-06	Non Par	563	34.9182	34.9182	34.5319	34.1086	33.6494	33.1779	5%	6%	34.9182
12	Unit Linked Protector Fund	ULFP00911/07/2004/IFPROTECT122	11-Jul-06	Non Par	1.730	41.0140	41.0140	40.2875	40.3665	39.2201	37.4460	10%	9%	41.0140
13	Unit Linked Index fund	ULFI00201/01/2008/IFINDEXF122	2-Jan-08	Non Par	6.100	46.3251	46.3251	43.4958	45.0066	41.2921	41.5518	11%	14%	46.4444
14	Pension Unit Linked Index Fund	ULFI01221/01/2008/PSINDEXF122	22-Jan-08	Non Par	12.054	57.0476	57.0476	53.5543	55.4116	50.6528	51.1545	12%	14%	57.2503
15	Unit Linked Enhancer fund	ULFI013301/01/2008/IFENHANCER122	30-Jan-08	Non Par	6.412	39.4761	39.4761	35.9519	38.0755	33.7971	34.3221	9%	13%	39.4994
16	Unit Linked Debt Fund	ULFI01306/02/2008/IFDEBTFU122	6-Feb-08	Non Par	451	35.5942	35.5942	35.0687	35.1267	34.2694	32.2357	10%	8%	35.5942
17	Pension Unit Linked Protector Fund	ULFI01488/02/2008/PSPROTECT122	6-Feb-08	Non Par	1.211	36.2227	36.2227	35.6025	35.7509	34.7628	32.9668	10%	9%	36.2316
18	Grp Superann Short Term Debt Fund	ULFG00410/02/2009/GRGROUPEBT122	13-Feb-09	Non Par	-	-	-	-	-	-	-	0%	0%	23.8600
19	Unit Linked PSU fund	ULF02208/01/2010/IFPSUND122	8-Jan-10	Non Par	20.281	44.6387	44.6387	42.7590	43.1604	39.0754	40.1189	11%	28%	45.2271
20	Unit Linked Index - II fund	ULF02008/01/2010/IFINDEX122	8-Jan-10	Non Par	6.971	48.4464	48.4464	45.5851	47.2544	43.4513	43.7980	11%	13%	48.6794
21	Unit Linked Growth - II fund	ULFI01808/01/2010/IFGROWTH122	8-Jan-10	Non Par	17.092	43.3312	43.3312	43.0190	44.2412	41.4733	41.4112	9%	12%	45.4094
22	Unit Linked Balanced - II fund	ULFI01508/01/2010/IBALAN122	8-Jan-10	Non Par	12.634	37.6068	37.6068	36.4376	36.9200	35.3609	34.5744	9%	10%	37.6098
23	Unit Linked Enhancer - II fund	ULFI01708/01/2010/IFENH122	8-Jan-10	Non Par	112.899	58.7824	58.7824	55.2420	57.2672	52.8560	53.4604	10%	13%	59.0354
24	Unit Linked Debt - II fund	ULFI01608/01/2010/IFDEBT122	8-Jan-10	Non Par	7.222	28.4981	28.4981	28.2719	28.2643	27.7206	26.9092	8%	7%	28.5360
25	Unit Linked Infrastructure fund	ULFI01908/01/2010/IFINFRA122	8-Jan-10	Non Par	7.434	38.1453	38.1453	36.7167	37.9060	34.4647	35.0095	9%	21%	38.8692
26	Unit Linked Protector - II fund	ULFI02108/01/2010/IFPROTE122	8-Jan-10	Non Par	4.956	30.7259	30.7259	30.2211	30.3809	29.5859	28.6603	7%	8%	30.7498
27	Pension Unit Linked Index - II fund	ULFI02625/01/2010/PSINDEX122	25-Jan-10	Non Par	2.600	54.2886	54.2886	51.0176	52.8100	48.5010	48.8297	11%	13%	54.4380
28	Pension Unit Linked PSU fund	ULFI02725/01/2010/PSPSUND122	25-Jan-10	Non Par	1.145	46.5578	46.5578	44.4911	44.9331	40.6701	41.7655	11%	29%	46.9485
29	Pension Unit Linked Balanced - II fund	ULFI02825/01/2010/PSBALAN122	25-Jan-10	Non Par	-	-	-	-	34.8079	33.4100	32.9707	0%	0%	-
30	Pension Unit Linked Growth - II fund	ULFI02455/01/2010/PSGROWTH122	25-Jan-10	Non Par	985	41.8675	41.8675	40.2336	41.0462	38.9318	38.1128	10%	11%	41.9225
31	Pension Unit Linked Infrastructure fund	ULFI02525/01/2010/PSINFRA122	25-Jan-10	Non Par	-	-	-	-	38.3847	34.9409	33.4899	0%	0%	-
32	Pension Unit Linked Protector - II fund	ULFI02825/01/2010/PSPROTE122	25-Jan-10	Non Par	-	-	-	-	29.3287	28.5150	25.7444	0%	0%	-
33	Unit Linked Midcap fund	ULFI03303/01/2004/IFMIDCAP122	23-Jan-04	Non Par	17.115	11.7069	11.7069	10.7975	11.5138	10.0157	11.0246	4%	NA	11.8017
34	Discontinued Policy Fund	ULFI03127/01/2011/UIDSCPLY122	27-Jan-11	Non Par	25.655	24.9173	24.9173	24.5681	24.2423	23.8441	23.4685	6%	6%	24.9173
35	Group Superannuation & Gratuity Income fund	ULFG00728/03/2011/GRGROUINCOM122	25-Mar-11	Non Par	9.219	46.0121	46.0121	43.9655	44.8923	42.3415	42.5356	8%	0%	17.0397
36	Unit Linked Dynamic P/E Fund	ULFI03201/08/2011/UIDYNAMIC122	1-Aug-11	Non Par	13.952	88.0642	88.0642	82.1909	78.2539	74.5452	71.0502	24%	22%	88.0642
37	Unfitted with Profit fund	ULFI02526/06/2005/IFWPROFIT122	25-Jun-02	Par	-	-	-	-	-	-	-	-	-	-
38	Unfitted with Profit fund	ULFI00411/02/2003/PSWPROFIT122	11-Feb-03	Par	1.494	87.5916	87.5916	81.9073	78.1464	74.5464	71.2440	23%	21%	87.5916
Total						433.630								

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

Chief Financial Officer

Note: 29-Jan-26
1. * NAV should reflect the published NAV on the reporting date
2. NAV should be upto 4 decimals
3. Category of Investment (COI) shall be as per Guidelines issued
Unit Linked Midcap Fund was launched in January 2024, 3 year returns are not applicable
*There are no policyholders left in Group Short Term Debt Fund and Group Income Fund
Three funds (Pension Unit Linked Infrastructure Fund, Pension Unit Linked Balanced Fund -II, Pension Unit Linked Protector Fund-II) have merged based on clause 8 of the Annexure INV-1 to the Schedule III to the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024.

FORM L-29- Detail regarding debt securities

Unit Linked

Rs. In Lacs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st Dec 2025	as % of total for this class	As at 31st Dec 2024	as % of total for this class	As at 31st Dec 2025	as % of total for this class	As at 31st Dec 2024	as % of total for this class
Break down by credit rating								
AAA rated	133,183	92.3%	120,924	92.0%	133,603	92.4%	120,583	89.2%
AA or better	5,053	3.5%	4,580	3.5%	5,028	3.5%	4,556	3.4%
Rated below AA but above A	6,003	4.2%	5,946	4.5%	5,944	4.1%	5,974	4.4%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	4,000	3.0%
	144,238	100.0%	131,449	100.0%	144,575	100.0%	135,112	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	53,271	36.9%	21,283	16.2%	53,485	37.0%	21,281	15.8%
more than 1 year and upto 3years	35,326	24.5%	31,691	24.1%	34,919	24.2%	35,885	26.6%
More than 3years and up to 7years	8,653	6.0%	26,791	20.4%	8,611	6.0%	26,784	19.8%
More than 7 years and up to 10 years	19,476	13.5%	26,173	19.9%	19,585	13.5%	25,873	19.1%
More than 10 years and up to 15 years	12,016	8.3%	14,609	11.1%	12,194	8.4%	14,429	10.7%
More than 15 years and up to 20 years	377	0.3%	2,045	1.6%	344	0.2%	1,968	1.5%
Above 20 years	15,120	10.5%	8,858	6.7%	15,438	10.7%	8,893	6.6%
	144,238	100.0%	131,449	100.0%	144,575	100.0%	135,112	100.0%
Breakdown by type of the issuer								
Central Government	64,106	44.4%	52,112	39.6%	64,632	44.7%	51,937	38.4%
State Government	21,290	14.8%	34,183	26.0%	21,464	14.8%	34,082	25.2%
Corporate Securities	58,843	40.8%	45,155	34.4%	58,478	40.4%	49,093	36.3%
	144,238	100.0%	131,449	100.0%	144,575	100.0%	135,112	100.0%

Non Unit Linked

Rs. In Lacs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st Dec 2025	as % of total for this class	As at 31st Dec 2024	as % of total for this class	As at 31st Dec 2025	as % of total for this class	As at 31st Dec 2024	as % of total for this class
Break down by credit rating								
AAA rated	1,101,182	100.0%	1,059,691	100.0%	1,094,751	100.0%	1,041,927	99.8%
AA or better	271	0.0%	282	0.0%	276	0.0%	293	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	1,904	0.2%
	1,101,453	100.0%	1,059,973	100.0%	1,095,026	100.0%	1,044,124	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	22,617	2.1%	20,790	2.0%	22,531	2.1%	20,657	2.0%
more than 1 year and upto 3years	42,703	3.9%	49,835	4.7%	42,087	3.8%	51,943	5.0%
More than 3years and up to 7years	233,174	21.2%	179,012	16.9%	230,120	21.0%	179,336	17.2%
More than 7 years and up to 10 years	239,254	21.7%	262,834	24.8%	237,122	21.7%	259,149	24.8%
More than 10 years and up to 15 years	296,480	26.9%	249,315	23.5%	295,370	27.0%	247,845	23.7%
More than 15 years and up to 20 years	134,487	12.2%	198,600	18.7%	135,143	12.3%	189,861	18.2%
Above 20 years	132,739	12.1%	99,587	9.4%	132,653	12.1%	95,333	9.1%
	1,101,453	100.0%	1,059,973	100.0%	1,095,026	100.0%	1,044,124	100.0%
Breakdown by type of the issuer								
Central Government	586,527	53.3%	562,194	53.0%	581,380	53.1%	549,743	52.7%
State Government	309,398	28.1%	291,515	27.5%	311,846	28.5%	288,532	27.6%
Corporate Securities	205,528	18.7%	206,264	19.5%	201,800	18.4%	205,850	19.7%
	1,101,453	100.0%	1,059,973	100.0%	1,095,026	100.0%	1,044,124	100.0%

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

TREPS has been classified as Corporate Securities and AAA rated instrument.

AAA rated includes all Sovereign rated instruments#

Non-ULIP includes Shareholder fund.

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-30 : Related Party Transactions

PART-A Related Party Transactions

(Rs. In lacs)

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q3'25-26	Upto the quarter ended Dec 31, 2025	Q3'24-25	Upto the quarter ended Dec 31, 2024
Aviva International Holdings Limited, UK	Control	NA	-	-	-	-
Dabur Invest Corp. (Partnership Firm)	Significant Influence	NA	-	-	-	-
Aviva International Insurance Limited	Significant Influence	NA	-	-	-	-
Singapore Life Limited (Earlier known as Aviva Limited, Singapore)	Significant Influence	NA	-	-	-	-
Aviva Investors Global Services Limited, UK	Significant Influence	NA	-	-	-	-
Aviva Investors Asia Pte. Limited	Significant Influence	NA	-	-	-	-
Aviva Life Services UK Limited	Significant Influence	NA	-	-	-	-
Aviva Group Holdings Limited	Significant Influence	NA	-	-	-	-
Aviva PLC	Significant Influence	NA	-	-	-	-
Sesame Group India Pvt Ltd	Significant Influence	NA	-	-	-	-
Experian Credit Information Company of India Private Limited	Entity in which relative of director is a director	NA	-	-	-	-
Key Managerial Personnel	Key Managerial Personnel	Remuneration	(278)	(1,172)	(372)	(1,507)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost towards various projects.	27	571	372	1,377

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

(Rs. In lacs)

Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
AVIVA Central Services UK limited	Significant Influence	163.97	Receivable	NA	NA	NA	NA

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

BOD and Key Person information			October- December 2025
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Lee Patrick Callaghan	Non - Executive Director	NA
2	Mohit Burman	Non - Executive Director	NA
3	Pritam Das Narang	Non - Executive Director	NA
4	Suresh Mahalingam	Chairperson, Non - Executive Independent Director	NA
7	Gajen Ganandran	Non - Executive Director	NA
8	Thomas Bauer	Non - Executive Director	NA
9	Rajni Sekhri Sibal	Non - Executive Independent Director	NA
10	Amit Agarwal	Non - Executive Independent Director	NA
11	Asit Rath	Chief Executive Officer and Managing Director	NA
12	Joydev Sengupta	Head- Legal & Compliance	Resigned w.e.f.
13	Vinit Kapahi	Head- Marketing	NA
14	Sonali Athalye	Chief Financial Officer	NA
15	Ajai Kumar Tripathi	Appointed Actuary	NA
16	Anaahat Singh	Head- People Function	NA
17	Gyanendra Singh	Chief Technology Officer	NA
18	Gaurav Banka	Chief Risk Officer	NA
19	Komal Jolly	Company Secretary	NA
20	Balamurugan Shanmugam	Chief Investment Officer	NA
21	Rajesh Shankar Dhane	Chief Legal & Compliance Officer	Appointed as Chief Legal & Compliance Officer w.e.f. 24th November 2025

Note: Key Management Person is defined in Insurance Regulatory and Development Authority of India (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024.

a) "Key Management Person" as defined under Insurance Regulatory and Development Authority of India (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024,

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

FORM L-32- Solvency Margin - KT 3

Available Solvency Margin And Solvency Ratio - Total Business

(Rs. In lacs)

Item	Description	Notes No	Adjusted Value	
			AS AT Dec 31, 2025	AS AT Dec 31, 2024
01	Available Assets in Policyholders' Fund:	1	1,470,289	1,401,793
	Deduct:			
02	Mathematical Reserves	2	1,435,327	1,367,469
03	Other Liabilities	3	28,794	28,537
04	Excess in Policyholders' funds		6,168	5,788
05	Available Assets in Shareholders Fund:	4	87,038	76,604
	Deduct:			
06	Other Liabilities of shareholders' fund	3	267	218
07	Excess in Shareholders' funds		86,770	76,386
08	Total ASM (04)+(07)		92,938	82,174
09	Total RSM		47,887	41,209
10	Solvency Ratio (ASM/RSM)		1.94	1.99

Notes

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

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : 31st December 2025
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	Prev. FY	YTD	Prev. FY	YTD	Prev. FY	YTD	Prev. FY	YTD	Prev. FY
		(As on Date)	(As on 31 Mar 2025)	(As on Date)	(As on 31 Mar 2025)	(As on Date)	(As on 31 Mar 2025)	(As on Date)	(As on 31 Mar 2025)	(As on Date)	(As on 31 Mar 2025)
1	Investment Assets (As per Form 5)	193,080	189,296	-	-	4,876	13,787	871,513	833,240	1,069,468	1,036,324
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	0.00%	-	-	-	-	-	-	-	0.00%
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	0.00%	-	-	-	-	-	-	-	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	193,080	189,296	-	-	4,876	13,787	871,513	833,240	1,069,468	1,036,324
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	0.00%	-	-	-	-	-	-	-	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

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

Chief Financial Officer

FORM L-33-NPAs

FORM - 7

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

Name of the Fund -Pension General Annuity Fund

(Rs. In lacs)											
NO	PARTICULARS	Bonds/Debtentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on Date)	Prev. FY (As on 31 Mar 2025)	YTD (As on Date)	Prev. FY (As on 31 Mar 2025)	YTD (As on Date)	Prev. FY (As on 31 Mar 2025)	YTD (As on Date)	Prev. FY (As on 31 Mar 2025)	YTD (As on Date)	Prev. FY (As on 31 Mar 2025)
1	Investment Assets (As per Form 5)	4,230	4,229	-	-	417	488	23,450	22,626	28,097	27,343
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	4,230	4,229	-	-	417	488	23,450	22,626	28,097	27,343
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

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

Chief Financial Officer

FORM L-33-NPAs

FORM - 7

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

Name of the Fund -UIIP Fund

NO	PARTICULARS	Bonds/Debtsecurities		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (As on Date)	Prev. FY (As on 31 Mar 2025)	YTD (As on Date)	Prev. FY (As on 31 Mar 2025)	YTD (As on Date)	Prev. FY (As on 31 Mar 2025)	YTD (As on Date)	Prev. FY (As on 31 Mar 2025)	YTD (As on Date)	Prev. FY (As on 31 Mar 2025)
1	Investment Assets (As per Form 5)	38,749	36,632	-	-	20,093	10,772	374,788	362,508	433,630	409,911
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	38,749	36,632	-	-	20,093	10,772	374,788	362,508	433,630	409,911
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
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 & Group Fund, UIIP Fund and at Assets Under Management level also.
 - 2 Total Investment Assets should reconcile with figures shown in Form 3A / 3B
 - 3 Gross NPA is investments classified as NPA, before any provisions
 - 4 Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
 - 5 Net Investment assets is net of 'provisions'
 - 6 Net NPA is gross NPAs less provisions
 - 7 Write off as approved by the board

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

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

Name of the Fund -LIFE FUND

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³				(Rs. in lacs)
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	
A	GOVERNMENT SECURITIES														
	Central Government Bonds	CGSB	546,412	10,492	1.9%	1.9%	539,939	31,242	5.8%	5.8%	525,564	30,919	5.9%	5.9%	
	Sovereign Green Bonds	CSGB	515	9	1.8%	1.8%	515	27	5.3%	5.3%	515	27			
	Treasury Bills	CTRB	1,101	16	1.4%	1.4%	2,418	117	4.9%	4.9%	5,140	274	5.3%	5.3%	
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
	State Government Bonds	SGGB	311,512	5,698	1.8%	1.8%	306,109	16,594	5.4%	5.4%	257,499	13,876	5.4%	5.4%	
	Central Government Guaranteed Loans/Bonds	CGSL	802	17	2.2%	2.2%	803	52	6.5%	6.5%	804	52	6.5%	6.5%	
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,320	40	1.7%	1.7%	2,319	121	5.2%	5.2%	2,318	121	5.2%	5.2%	
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
	TAXABLE BONDS														
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	11,207	225	2.0%	2.0%	11,217	673	6.0%	6.0%	11,252	672	6.0%	6.0%	
	Bonds / Debentures issued by HUDCO	HTHD	8,338	144	1.7%	1.7%	8,363	429	5.1%	5.1%	8,464	429	5.1%	5.1%	
D	INFRASTRUCTURE INVESTMENTS														
	TAXABLE BONDS														
	Infrastructure - PSU - Equity shares - Quoted	ITPE	2	0	1.9%	1.9%	2	0	21.9%	21.9%	1	0	31.4%	31.4%	
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	10	0	2.1%	2.1%	8	2	21.3%	21.3%	4	0	7.2%	7.2%	
	Infrastructure - PSU - Debentures / Bonds	IPTD	132,923	2,516	1.9%	1.9%	132,572	7,501	5.7%	5.7%	124,851	7,070	5.7%	5.7%	
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	31,862	605	1.9%	1.9%	31,865	1,810	5.7%	5.7%	32,097	1,819	5.7%	5.7%	
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
	PSU - Equity shares - Quoted	EAEQ	7	0	0.6%	0.6%	7	1	14.8%	14.8%	5	1	20.7%	20.7%	
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,004	16	0.8%	0.8%	2,082	92	4.4%	4.4%	908	2,471	272.3%	272.3%	
	Deposits - CDs with Scheduled Banks	EDCD	3,733	62	1.7%	1.7%	4,572	238	5.2%	5.2%	4,743	265	5.6%	5.6%	
	Deposits - Repo / Reverse Repo	ECMR	4,744	63	1.3%	1.3%	6,411	264	4.1%	4.1%	4,615	222	4.8%	4.8%	
	Corporate Securities - Debentures	ECOS	7,498	148	2.0%	2.0%	7,499	442	5.9%	5.9%	4,612	273			
F	OTHER INVESTMENTS														
	Reclassified Approved Investments - Debt	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,904	(421)	-22.1%	-22.1%	
	Equity Shares (incl Co-op Societies)	OESH	5	0	2.5%	2.5%	4	0	12.5%	12.5%	-	-	0.0%	0.0%	
	Equity Shares (PSUs & Unlisted)	OEPU	660	-	0.0%	0.0%	660	-	0.0%	0.0%	-	-	0.0%	0.0%	
TOTAL			1,065,655	20,052	1.9%	1.9%	1,057,365	59,606	5.6%	5.6%	985,296	58,071	5.9%	5.9%	

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

Date: 29-Jan-26

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 (SRIN) level and also at consolidated level.
5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account
YTD Income on investment excludes the Income on investment of Unclaimed Policyholders Fund

FORM L-34-YIELD ON INVESTMENTS-1

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

Name of the Fund - Pension General Annuity Fund

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	18,052	345	1.9%	1.9%	18,311	1,137	6.2%	6.2%	19,831	1,180	6.0%	6.0%
	Treasury Bills	CTRB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	45	2	5.3%	5.3%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	5,127	92	1.8%	1.8%	4,751	259	5.5%	5.5%	3,374	183	5.4%	5.4%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	130	2	1.8%	1.8%	130	7	5.3%	5.3%	130	7	5.3%	5.3%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	3,175	71	2.2%	2.2%	3,174	212	6.7%	6.7%	3,170	212	6.7%	6.7%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	924	17	1.8%	1.8%	925	51	-	-	927	51	5.5%	5.5%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Deposits - Repo / Reverse Repo	ECMR	362	5	1.3%	1.3%	376	15	4.1%	4.1%	358	17	4.8%	4.8%
F	OTHER INVESTMENTS													
	TOTAL		27,770	532	1.9%	1.9%	27,669	1,681	6.1%	6.1%	27,836	1,652	5.9%	5.9%

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

Date: 29-Jan-26

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 (SFN) level and also at consolidated level.
5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

FORM L-34-YIELD ON INVESTMENTS-1

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

Name of the Fund - ULIP Fund

No.	Category of Investment	Category Code	Current Quarter				Year to Date (Current year)				Year to Date (previous year) ³				(Rs. in lacs)
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ³	
A	GOVERNMENT SECURITIES														
	Central Government Bonds	CGSB	54,206	549	1.0%	1.0%	60,208	1,686	2.8%	2.8%	50,717	3,471	6.8%	6.8%	
	Treasury Bills	CTRB	13,495	187	1.4%	1.4%	14,559	639	4.4%	4.4%	12,488	645	5.2%	5.2%	
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES		-	-	-	-	-	-	-	-	-	-	-	-	
	State Government Bonds	SGGB	20,721	241	1.2%	1.2%	17,081	782	4.6%	4.6%	24,163	1,706	7.1%	7.1%	
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT		-	-	-	-	-	-	-	-	-	-	-	-	
	TAXABLE BONDS		-	-	-	-	-	-	-	-	-	-	-	-	
	Equity Shares in Housing Finance Companies	HAEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	287	14	4.8%	4.8%	
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,612	89	1.6%	1.6%	5,634	349	6.2%	6.2%	3,859	264	6.8%	6.8%	
D	INFRASTRUCTURE INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-	
	TAXABLE BONDS		-	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - PSU - Equity shares - Quoted	ITPE	7,652	(488)	-6.4%	-6.4%	10,696	(886)	-8.3%	-8.3%	19,538	1,826	9.3%	9.3%	
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	28,257	2,747	9.7%	9.7%	25,804	4,721	18.3%	18.3%	24,685	1,821	7.4%	7.4%	
	Infrastructure - PSU - Debentures / Bonds	IPTD	9,158	143	1.6%	1.6%	8,799	530	6.0%	6.0%	9,507	539	5.7%	5.7%	
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	8,495	127	1.5%	1.5%	8,499	514	6.1%	6.1%	8,120	489	6.0%	6.0%	
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2,538	43	1.7%	1.7%	2,554	149	5.8%	5.8%	2,878	175	6.1%	6.1%	
	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - Equity (including unlisted)	IOEQ	661	104	15.8%	15.8%	645	125	19.4%	19.4%	640	73	11.4%	11.4%	
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	-	-	
	PSU - Equity shares - Quoted	EAEQ	30,977	2,120	6.8%	6.8%	30,305	6,142	20.3%	20.3%	34,251	706	2.1%	2.1%	
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	193,335	13,345	6.9%	6.9%	188,690	20,682	11.0%	11.0%	187,904	11,176	5.9%	5.9%	
	Corporate Securities - Preference Shares	EPNQ	1	-	0.0%	0.0%	1	1	213.2%	213.2%	-	-	0.0%	0.0%	
	Deposits - CDs with Scheduled Banks	EDCD	6,919	112	1.6%	1.6%	6,302	318	5.0%	5.0%	4,081	227	5.6%	5.6%	
	Equity Exchange Traded Fund	EETF	14,528	1,233	8.5%	8.5%	14,119	2,020	14.3%	14.3%	12,138	1,139	9.4%	9.4%	
	Deposits - Repo / Reverse Repo	ECMR	10,431	137	1.3%	1.3%	8,928	362	4.1%	4.1%	5,921	285	4.8%	4.8%	
	Corporate Securities - Debentures	ECOS	6,562	125	1.9%	1.9%	6,091	386	6.3%	6.3%	4,425	316	7.1%	7.1%	
	Net Current Assets (Only in respect of ULIP Business)	ENCA	3,574	-	0.0%	0.0%	3,574	-	0.0%	0.0%	3,995	-	0.0%	0.0%	
	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-	
	Equity Shares (incl Co-op Societies)	OESH	8,677	(570)	-6.6%	-6.6%	7,148	1,144	16.0%	16.0%	4,220	754	17.9%	17.9%	
	Reclassified Approved Investments - Debt	ORAD	6,019	116	1.9%	1.9%	6,034	421	7.0%	7.0%	6,818	(499)	-7.3%	-7.3%	
	Equity Exchange Traded Fund	OETF	-	-	-	-	-	-	-	-	1,322	(36)	-2.7%	-2.7%	
TOTAL			431,818	20,359	4.7%	4.7%	425,671	40,086	9.4%	9.4%	421,956	25,091	5.9%	5.9%	

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

Chief Financial Officer

Date: 29-Jan-26

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 (SRN) level and also at consolidated level.
5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

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

PART - A

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: 29-Jan-26

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 UIIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
4 Category of Investment (COI) shall be as per Guidelines issued by the Authority

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

Name of Fund - Pension General Annuity Fund

PART - A

(Rs. in lacs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<i>During the Quarter</i> ¹								
		NIL							
B.	<i>As on Date</i> 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: 29-Jan-26

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 UIIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
4 Category of Investment (COI) shall be as per Guidelines issued by the Authority

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Name of Fund - ULIP Fund

PART - A

(Rs. In lacs)									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
	NIL								
B.	As on Date ²								
	8.43% Samman Capital Ltd 22-Feb-2028 (ISIN : INE148I07Q8)	ORAD	6,003	28-Mar-18	CRISIL	AAA	AA-	11-Oct-23	

CERTIFICATION

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

Date: 29-Jan-26

Chief Financial Officer

Note:

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

Indiabulls Housing Finance Limited has been renamed as Samman Capital Limited

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

S.No.	Particulars	Q3'25-26				Q3'24-25				Upto the quarter ended Dec 31, 2025				Upto the quarter ended Dec 31, 2024			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
i	Individual Single Premium- (ISP)																
	From 0-10,000	10	22		1,020	-	-	-	-	17	41		1,917	0	39	-	10
	From 10,000-25,000	13	7		315	3	1	-	3	32	16		540	45	20	-	83
	From 25,001-50,000	8	2		10	11	4	-	35	73	19		459	78	22	-	134
	From 50,001-75,000	18	3		49	7	1	-	8	36	6		71	25	4	-	31
	From 75,000-100,000	18	2		180	18	2	-	111	26	3		190	37	4	-	221
	From 1,00,001-1,25,000	11	1		14	(73)	(2)	-	(441)	22	2		27	12	1	-	15
	Above Rs. 1,25,000	80	2		100	88	3	-	460	406	7		507	100	4	-	475
ii	Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	87	34		-	149	50	-	-	279	97		-	365	122	-	-
	From 50,001-1,00,000	78	11		-	148	22	-	-	254	37		-	278	39	-	-
	From 1,00,001-1,50,000	53	4		-	35	3	-	-	165	15		-	145	12	-	-
	From 1,50,001-2,00,000	116	7		-	114	6	-	-	141	8		-	184	10	-	-
	From 2,00,001-2,50,000	22	1		-	68	3	-	-	22	1		-	112	5	-	-
	From 2,50,001-3,00,000	-	-		-	28	1	-	-	26	1		-	57	2	-	-
	Above Rs. 3,00,000	70	1		-	120	3	-	-	343	7		-	381	6	-	-
iii	Group Single Premium (GSP)																
	From 0-10,000	(2)	-	-	(56)	(22)	-	(84)	(1,672)	2	-	-	9	(48)	(22)	-	143
	From 10,000-25,000	1	-	8	140	-	-	-	-	2	-	-	78	314	2	-	243
	From 25,001-50,000	1	-	3	122	0	-	-	-	3	-	-	25	284	1	-	107
	From 50,001-75,000	1	-	7	64	2	-	10	105	2	-	-	11	191	3	-	149
	From 75,000-100,000	-	-	-	-	1	-	6	45	3	-	-	130	3	-	-	35
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	6	-	-	-	8	267	2	-	196
	Above Rs. 1,25,000	633	-	5,636	35,292	236	-	8,069	20,199	1,434	-	24,999	95,081	736	-	25,681	62,260
iv	Group Single Premium- Annuity- GSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-1,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,50,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-2,50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v	Individual non Single Premium- INSP																
	From 0-10,000	43	751		17,381	(91)	697	-	1,802	149	2,170		39,117	12	1,842	-	6,403
	From 10,000-25,000	162	1,225		32,811	123	692	-	6,989	449	3,204		74,938	310	1,727	-	19,281
	From 25,001-50,000	315	775		15,227	287	647	-	5,153	957	2,319		38,282	862	1,949	-	17,614
	From 50,001-75,000	489	712		6,538	349	764	-	5,661	1,352	1,944		16,822	972	1,965	-	14,227
	From 75,000-100,000	259	321		3,586	204	231	-	2,573	694	762		9,604	691	745	-	9,690
	From 1,00,001-1,25,000	555	475		5,664	410	382	-	4,323	1,454	1,200		14,509	1,097	1,032	-	14,349
	Above Rs. 1,25,000	1,698	496		16,302	1,495	499	-	15,219	4,386	1,196		42,696	5,320	1,291	-	45,006
vi	Individual non Single Premium- Annuity- INSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-1,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,50,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-2,50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii	Group Non Single Premium (GNSP)																
	From 0-10,000	(98)	1	53,424	378,372	(384)	1	9,927	(70,208)	(447)	10	118,050	949,522	(1,849)	5	27,621	(391,762)
	From 10,000-25,000	18	1	5,527	71,496	10	2	3,025	34,057	55	12	14,786	189,072	33	5	10,116	115,110
	From 25,001-50,000	25	1	5,299	62,814	13	1	12,980	79,116	87	17	21,794	540,896	47	8	32,364	223,744
	From 50,001-75,000	21	2	4,716	55,476	15	1	1,460	34,073	53	7	10,314	117,606	46	11	22,552	167,721
	From 75,000-100,000	18	2	3,456	35,863	13	2	1,148	22,304	50	15	7,501	91,791	40	8	6,153	73,302
	From 1,00,001-1,25,000	19	5	5,443	112,500	17	2	2,420	20,867	45	15	8,254	148,823	33	8	4,774	51,527
	Above Rs. 1,25,000	2,848	61	253,539	1,991,985	1,305	27	69,099	618,519	10,414	231	689,317	8,441,496	8,896	176	414,541	4,501,998
viii	Group Non Single Premium- Annuity- GNSPA																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(Rs. In lacs)																	
S.No.	Particulars	Q3'25-26				Q3'24-25				Upto the quarter ended Dec 31, 2025				Upto the quarter ended Dec 31, 2024			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium																
	i Individual																
	From 0-10000	1,310	17,160		682,884	1,378	17,547	-	684,169	3,572	57,462		2,174,898	3,648	59,194	-	2,191,295
	From 10,000-25,000	2,344	11,781		416,209	2,852	13,032	-	420,449	6,730	43,876		1,432,648	7,694	48,609	-	1,454,070
	From 25001-50,000	3,462	7,379		144,439	4,606	8,570	-	157,478	10,651	28,022		518,123	12,088	31,603	-	547,099
	From 50,001-75,000	1,551	2,073		39,958	1,811	2,007	-	41,263	4,234	9,072		159,712	4,835	8,787	-	162,350
	From 75,000-100,000	2,706	2,708		52,815	3,698	3,136	-	61,167	8,177	8,359		172,015	9,466	9,672	-	196,040
	From 1,00,001-1,25,000	1,144	829		18,211	1,143	722	-	18,180	2,881	3,583		77,723	3,204	3,170	-	75,178
	Above Rs. 1,25,000	7,035	2,041		106,376	9,565	2,289	-	118,984	22,764	7,333		411,009	23,963	7,782	-	426,175
	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	8	53,809	2,623	389	24	17,649	306,194	(25)	20	63,355	(97,730)	389	34	34,971	306,493
	From 10,000-25,000	0	1	2	144	55	9	3,923	50,902		4	2,396	524	55	12	5,860	51,331
	From 25001-50,000	0	1	65	325	53	6	6,934	36,083		5	11	613	6,137	55	11	9,771
	From 50,001-75,000	2	3	262	1,330	10	3	700	7,449		5	8	1,020	4,042	11	5	3,752
	From 75,000-100,000	2	2	149	1,510	9	2	1,246	6,230		5	6	564	4,690	9	2	6,425
	From 1,00,001-1,25,000	2	2	395	2,423	4	3	915	2,199		9	8	1,183	8,425	6	5	913
	Above Rs. 1,25,000	693	43	64,161	490,468	627	18	46,826	447,280		3,536	145	227,195	2,775,241	1,975	56	86,010
	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 I-37: Business Acquisition Through Different Channels (Group)

(Rs. In lacs)

Business Acquisition through different channels (Group)													
Sl. No.	Channels	Q3'25-26			Q3'24-25			Upto the quarter ended Dec 31, 2025			Upto the quarter ended Dec 31, 2024		
		No. of Schemes	No. of Lives Covered	Premium	No. of Schemes	No. of Lives Covered	Premium	No. of Schemes	No. of Lives Covered	Premium	No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	5	-	-	-
2	Corporate Agents-Banks	-	1,265	587	-	583	138	-	3,026	1,242	-	1,800	437
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	71	295,152	1,693	35	95,011	330	298	817,122	7,295	196	446,088	3,872
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	2	40,641	1,204	1	11,899	733	9	74,849	3,162	11	57,405	3,424
7	IMF	-	-	-	-	567	6	-	157	1	-	567	6
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	73	337,058	3,484	36	108,060	1,206	307	895,154	11,705	207	505,860	7,738
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	73	337,058	3,484	36	108,060	1,206	307	895,154	11,705	207	505,860	7,738

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

(Rs. In lacs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3'25-26		Q3'24-25		Upto the quarter ended Dec 31, 2025		Upto the quarter ended Dec 31, 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	730	1,098	766	712	2,086	3,153	1,754	2,375
2	Corporate Agents-Banks	2,307	1,502	2,415	1,218	6,702	3,842	6,354	3,171
3	Corporate Agents -Others	(2)	(1)	(3)	(2)	(8)	(7)	(11)	(10)
4	Brokers	798	56	91	(8)	1,730	76	129	(51)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	13	2	-	-	13	2	-	-
	- Others	854	1,380	626	1,178	2,241	3,964	2,215	3,829
7	IMF	84	59	71	376	135	231	235	1,708
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	68	7	43	17	154	21	165	60
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	4,852	4,103	4,009	3,492	13,053	11,282	10,841	11,082
1	Referral Arrangements (B)	-	0	-	1	-	0	-	2
	Grand Total (A+B)	4,852	4,103	4,009	3,493	13,053	11,283	10,841	11,084

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

Date: December 31, 2025

Individual

Ageing of Claims ¹									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	2,386	1,266	1	-	-	-	3,653	18,431
2	Survival Benefit ²	4,195	69	-	-	-	-	4,264	1,509
3	Annuities / Pension	1,575	114	127	74	87	110	2,087	118
4	Surrender ³	-	1,790	-	-	-	-	1,790	10,820
5	Other benefits ⁴	-	1,319	-	-	-	-	1,319	1,984
									-
	Death Claims	-	157	24	-	-	-	181	2,719

1 The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

2 Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

3 In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

4 Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

Group

Ageing of Claims ¹									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	Annuities / Pension								
4	Surrender	-	3	-	-	-	-	3	16
5	Other benefits	-	721	-	-	-	-	721	1,131
									-
	Death Claims	-	359	2	-	-	-	361	3,846

1 The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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

Date: December 31, 2025

Individual

Ageing of Claims ¹									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	4,763	3,287	1	-	-	-	8,051	44,127
2	Survival Benefit ²	11,675	377	1	-	-	-	12,053	4,244
3	Annuities / Pension	4,682	390	428	243	243	430	6,416	361
4	Surrender ³	-	5,543	-	-	-	-	5,543	28,741
5	Other benefits ⁴	-	3,770	1	-	-	-	3,771	9,246
	Death Claims	-	497	48	-	-	-	545	7,547

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

² Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

³ In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

⁴ Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

Group

Ageing of Claims ¹									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit ²								
3	Annuities / Pension								
4	Surrender ³	-	17	-	-	-	-	17	478
5	Other benefits ⁴	-	3,883	-	-	-	-	3,883	3,511
	Death Claims	-	1,001	3	-	-	-	1,004	8,349

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

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

Date: December 31, 2025

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	17	6
2	Claims Intimated / Booked during the period	173	365
(a)	Less than 3 years from the date of acceptance of risk	24	354
(b)	Greater than 3 years from the date of acceptance of risk	149	11
3	Claims Paid during the period	181	361
4	Claims Repudiated during the period ²	2	3
5	Claims Rejected ³	-	-
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	7	7
	Outstanding Claims:-		
	Less than 3months	7	7
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

¹ Opening Balance is the closing balance of previous quarter.

² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Individual

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	406	121	11,344	21	196
2	Claims Booked during the period	3,719	4,265	2,809	1,808	1,369
3	Claims Paid during the period	3,653	4,264	2,087	1,790	1,319
4	Unclaimed ³					
5	Claims O/S at End of the period	472	122	12,066	35	245
	Outstanding Claims (Individual)					
	Less than 3months	78	15	937	35	120
	3 months and less than 6 months	22	24	970	-	14
	6 months and less than 1 year	104	39	1,655	-	22
	1year and above	268	44	8,504	-	89

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

⁴ Surrender Opening reversal

¹ ADB Rider Opening case rejected

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

Date: December 31, 2025

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	-	-
2	Claims Intimated / Booked during the period	556	1,018
(a)	Less than 3 years from the date of acceptance of risk	97	990
(b)	Greater than 3 years from the date of acceptance of risk	459	28
3	Claims Paid during the period	545	1,004
4	Claims Repudiated during the period ²	4	7
5	Claims Rejected ³	-	-
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	7	7
	Outstanding Claims:-		
	Less than 3months	7	7
	3 months and less than 6 months	-	-
	6 months and less than 1 year	-	-
	1year and above	-	-

1 Opening Balance is the closing balance of previous quarter.

2 Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

3 Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

4 Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Individual

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	488	85	10,069	-	109
2	Claims Booked during the period	8,035	12,090	8,413	5,583	3,910
3	Claims Paid during the period	8,051	12,053	6,416	5,543	3,771
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	472	122	12,066	35	245
	Outstanding Claims (Individual)					
	Less than 3months	78	15	937	35	120
	3 months and less than 6 months	22	24	970	-	14
	6 months and less than 1 year	104	39	1,655	-	22
	1year and above	268	44	8,504	-	89

1 Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

2 Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

3 Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

5 Surrender Opening Reversal

2 PW Opening Reversal

1 ADB Rider Opening cases rejected

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	-	-	-	-	-	2
b)	Policy Servicing	3	36	13	-	24	2	89
c)	Proposal Processing	-	3	1	-	2	-	6
d)	Survival Claims	-	6	4	-	2	-	17
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	9	81	16	-	67	7	321
g)	Others	-	-	-	-	-	-	2
	Total Number	12	126	34	-	95	9	437

2	Total No. of policies during previous year:	10,841
3	Total No. of claims during previous year:	582
4	Total No. of policies during current year:	13,053
5	Total No. of claims during current year:	556
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	10.93
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	35.97

8	Duration wise Pending Status	Complaints made by customers		Complaints made by intermediaries		Total	Percentage to Pending complaints
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	
a)	Up to 15 days	9	7%	0	NA	9	0%
b)	15 - 30 days	0	0%	0	NA	0	0%
c)	30 - 90 days	0	0%	0	NA	0	0%
d)	90 days & Beyond	0	0%	0	NA	0	0%
	Total Number of Complaints	9	7%	0	NA	9	0%

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

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

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Disability Rate		Fixed Expenses ³		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 31-Dec for the year 2025	As at 31-Dec for the year 2024	As at 31-Dec for the year 2025	As at 31-Dec for the year 2024	As at 31-Dec for the year 2025	As at 31-Dec for the year 2024	As at 31-Dec for the year 2025	As at 31-Dec for the year 2024	As at 31-Dec for the year 2025	As at 31-Dec for the year 2024	As at 31-Dec for the year 2025	As at 31-Dec for the year 2024	As at 31-Dec for the year 2025	As at 31-Dec for the year 2024	As at 31-Dec for the year 2025	As at 31-Dec for the year 2024
For	Non-Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others																
	Life	5.30% To 6.10%	5.30% To 6.10%	115.0%	115.0%	NA	NA	633.00	633.00	1.01%	1.01%	5%	5%	1.4% To 27.1%	1.4% To 27.1%	2.3% To 4.9%	2.5% To 4.2%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	5.30% To 6.10%	5.30% To 6.10%	115.0%	115.0%	NA	NA	633.00	633.00	1.01%	1.01%	5%	5%	1.7% To 27.1%	1.7% To 27.1%	3.4% To 3.9%	3%
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -Others																
	Life	5.25% To 6.05%	5.25% To 6.05%	85.0% To 115.0%	85.0% To 115.0%	NA	NA	768.00 To 1278.00	768.00 To 1278.00	0.00% To 1.07%	0.00% To 1.07%	5%	5%	4.5% To 68.7%	7.0% To 68.7%	10%	10%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	5.25% To 6.05%	5.25% To 6.05%	85.0% To 115.0%	115.0%	NA	NA	1278.00	1278.00	1.07%	1.07%	5%	5%	3.9% To 65.6%	7.5% To 65.6%	10%	10%
Non-For	Non-Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others																
	Life	5.25% To 6.00%	5.25% To 6.05%	25.3% To 259.0%	25.3% To 259.0%	NA	NA	62.00 To 1179.00	62.00 To 1217.00	0.00% To 2.59%	0.00% To 2.59%	5%	5%	0.0% To 35.0%	0.0% To 35.0%		
	General Annuity	5.70% To 6.45%	5.70% To 6.45%	46.0%	46.0%	NA	NA	1217.00	1217.00	0.00%	0.00%	5%	5%	0.0%	0.0%		
	Pension	5.25% To 6.10%	5.25% To 6.10%	51.0% To 115.0%	51.0% To 115.0%	NA	NA	731.00 To 1217.00	731.00 To 1217.00	0.00% To 1.01%	0.00% To 1.01%	5%	5%	0.0% To 14.0%	1.0% To 14.0%		
	Health	5.25% To 6.00%	5.25% To 6.05%	0.0% To 85.0%	38.0% To 85.0%	NA	NA	912.00	912.00	1.73%	1.73%	5%	5%	1.4% To 24.5%	2.4% To 17.5%		
	Linked -VIP																
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -Others																
	Life	5.25% To 6.00%	5.25% To 6.05%	63.0% To 87.0%	63.0% To 87.0%	NA	NA	801.00 To 1334.00	767.00 To 1278.00	0.00% To 1.15%	0.00% To 1.73%	5%	5%	3.5% To 65.0%	3.5% To 58.5%		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Pension	5.25% To 6.00%	5.25% To 6.05%	63.0% To 138.0%	63.0% To 138.0%	NA	NA	801.00 To 1334.00	768.00 To 1278.00	0.00% To 1.15%	0.00% To 1.07%	5%	5%	3.9% To 65.6%	3.9% To 65.6%		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

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

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

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

Brief Details on Valuation Data

a. How the policy data needed for valuation is accessed

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

b. How the valuation bases are supplied to the system

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

Change in Valuation method or bases:

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

Form L-43: Valuation Basis (Life Insurance) - Group

Range (Minimum to Maximum) of parameters used for valuation																		
Type	Category of business	Interest Rate		Mortality Rate		Moribidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)		
		As of 31-Dec for the year 2023	As of 31-Dec for the year 2024	As of 31-Dec for the year 2023	As of 31-Dec for the year 2024	As of 31-Dec for the year 2023	As of 31-Dec for the year 2024	As of 31-Dec for the year 2023	As of 31-Dec for the year 2024	As of 31-Dec for the year 2023	As of 31-Dec for the year 2024	As of 31-Dec for the year 2023	As of 31-Dec for the year 2024	As of 31-Dec for the year 2023	As of 31-Dec for the year 2024	As of 31-Dec for the year 2023	As of 31-Dec for the year 2024	
For	Non-Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -Others																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-For	Non-Linked -VIP																	
	Life	6.00%	6.05%	100.00%	100.00%	NA	NA	1653	1574	2.00%	2.00%	5.00%	5.00%	0.00%	0.00%			
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others																	
	Life	5.25% To 6.00%	5.25% To 6.05%	58.42% To 71.5.64%	36.8% To 715.6%	NA	NA	0 to 160	0 to 160	0.00% To 0.3%	0.00% To 0.3%	5%	5%	0%	0% To 1.4%			
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -Others																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

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

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

Brief Details on Valuation Data

- a. **How the policy data needed for valuation is accessed**
- The valuation data is extracted from the policy administration system in the pre-determined format. The data format includes all the fields relevant for the calculation of reserve. The extracted file is used by Data Conversion System (DCS), which is a part of the actuarial software called "PROPHET".
- b. **How the valuation bases are supplied to the system**
- Prophet requires parameter file in the pre-set format. This format is flexible and user can add or delete the parameter fields depending upon the requirement of parameters for projections. Valuation bases are set through parameter files for each product.

Change in Valuation method or bases:

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

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

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
22-Oct-2025	Titan Company Limited	Postal Ballot	Re-appointment of Mr. Sandeep Singhal (DIN: 00422796) as an Independent Director of the Company with effect from 11th November 2025 up to 10th November 2030, not liable	FOR	No Concern with the recommendation	FOR	Management
22-Oct-2025	Titan Company Limited	Postal Ballot	Appointment of Mr. Puneet Chhatwal (DIN: 07624616) as an Additional Director (Non-Executive and Non-Independent) of the Company effective 28th August 2025.	FOR	No Concern with the recommendation	FOR	Management
29-Oct-2025	HCL Technologies Limited	Postal Ballot	Appointment of Mr. Amitabh Kant (DIN: 00222708) as a Non-Executive Independent Director of the Company for a term of five consecutive years commencing from September 8, 2025 to September 7, 2030 (both days)	FOR	No Concern with the recommendation	FOR	Management
04-Nov-2025	Infosys Limited	Postal Ballot	Buyback by the Company of its fully paid-up equity shares of face value of Rs. 5 (Equity Shares), from the shareholders of the Company, as on the record date, to be determined by the Board / Buyback Committee (Record Date), on a proportionate basis, at a price of Rs. 1,800/- per Equity Share (Buyback Price) and for an amount of Rs. 18,000 crore (Buyback Offer Size), representing 24.31% and 21.68% of the aggregate of the total paid-up share capital and free reserves of the Company based on the latest audited interim condensed financial statements of the Company as at June 30, 2025 on a standalone basis and consolidated basis respectively (Buyback). The Buyback Offer Size does not include any expenses or transaction costs incurred or to be incurred for the Buyback, such as, brokerage, filing fees, advisory fees, intermediaries' fees, public announcement, publication expenses, printing and dispatch expenses, applicable taxes such as securities transaction tax, goods and services tax, stamp duty etc. and other incidental and related expenses (Transaction Costs). The Buyback period shall commence from the date of	FOR	No Concern with the recommendation	FOR	Management
26-Nov-2025	Mahindra & Mahindra Limited	Postal Ballot	Appointment of Ms. Samina Hamied (DIN: 00027923) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of 5 (five) consecutive years commencing from 7th October 2025 to 6th October	FOR	No Concern with the recommendation	FOR	Management
26-Nov-2025	Mahindra & Mahindra Limited	Postal Ballot	Appointment of Mr. Muthu Raju Paravasa Raju Vijay Kumar (DIN: 05170323) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of 5 (five) consecutive years commencing from 7th October 2025 to 6th October 2030 (both days inclusive).	AGAINST	M.P. Vijay Kumar serves on the board of four listed companies (including Mahindra & Mahindra Limited). Given their full-time responsibilities, regulations allow whole-time directors of listed companies to be independent directors on a maximum of three listed companies. Therefore, his high number of directorships on listed companies is not in keeping with the spirit of	FOR	Management
15-Dec-2025	ITC Limited	Postal Ballot	Appointment of Mr. Amitabh Kant (DIN: 00222708) as a Director and also as an Independent Director of the Company with effect from 1st January, 2026 for a period of	FOR	No Concern with the recommendation	FOR	Management
15-Dec-2025	ITC Limited	Postal Ballot	Re-appointment of Mr. Hemant Malik (DIN: 06435812) as a Director, liable to retire by rotation, and also as a Whole-time Director of the Company with effect from 12th August,	FOR	No Concern with the recommendation	FOR	Management

FORM L-45 OFFICES AND OTHER INFORMATION

Sl. No.	Information		Number
1	No. of offices at the beginning of the quarter*		52
2	No. of branches approved during the quarter		-
3	No. of branches opened during the quarter	Out of approvals of previous year	-
4		Out of approvals of this year	1
5	No. of branches closed during the quarter		9
6	No of branches at the end of the quarter		43
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		43
10	No. of Directors:-		9
	(a) Independent Director		3
	(b) Executive Director		1
	(c) Non-executive Director (including Independent Director and women directors)		8
	(d) Women Director		1
	(e) Whole time director		1
11	No. of Employees		
	(a) On-roll:		1,520
	(b) Off-roll:		62
	(c) Total		1,582
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		3,289
	(b) Corporate Agents-Banks		3
	(c) Corporate Agents-Others		-
	(d) Insurance Brokers		100
	(e) Web Aggregators		-
	(f) Insurance Marketing Firm		20
	(g) Micro Agents		-
	(h) Point of Sales persons (DIRECT)		1,397
	(i) Other as allowed by IRDAI (ISP SP BQP)		772

* including head office.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1,406	5,933
Recruitments during the quarter	398	359
Attrition during the quarter	284	711
Number at the end of the quarter	1,520	5,581