



IRDA Public Disclosures

FOR THE QUARTER ENDED SEP 30, 2025

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Aviva Life Insurance Company India Limited
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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 SEPTEMBER 30, 2025
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED		NON-LINKED							Q2'25-26	Upto the quarter ended Sep 30, 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		22,089	274	157	1	34,058	151	806	129	27	30,919	57,692
(b) Reinsurance ceded		(188)	-	-	-	(6,737)	-	-	-	-	(3,704)	(6,925)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Income from Investments												
(a) Interest, Dividends and Rent – Gross		6,205	466	155	5	30,283	546	418	105	24	19,134	38,207
(b) Profit on sale/redemption of investments		7,060	758	25	-	101	48	37	-	2	2,659	8,031
(c) (Loss) on sale/ redemption of investments		(1,452)	(76)	-	-	1	-	-	-	-	(915)	(1,527)
(d) Transfer/Gain on revaluation/change in fair value		5,709	303	-	-	1	-	-	-	-	(12,933)	6,013
(e) Amortisation of Premium / Discount on investments		869	14	3	-	6,296	9	7	23	3	3,548	7,224
Other Income												
(a) Fee, Charges and Rent Income		1	-	-	-	67	1	-	-	-	38	69
Contribution from Shareholders' A/c											-	-
- towards extra mortality/other charges		10	-	-	-	97	-	-	-	-	55	107
- towards excess of expense of management		-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		40,303	1,739	340	6	64,167	755	1,268	257	56	38,801	108,891
Commission*	L-5	589	-	5	-	1,459	1	2	-	-	1,067	2,056
Operating Expenses related to Insurance Business	L-6	7,490	20	59	-	5,555	(72)	128	6	-	6,986	13,186
Provision for Doubtful debts		11	-	-	-	8	-	-	-	-	(72)	19
Bad debts written off		2,446	341	-	-	1,329	-	-	-	-	4,116	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)	(4,116)
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		676	27	-	-	-	-	-	-	-	325	703
TOTAL (B)		8,767	47	64	-	7,021	(71)	130	6	-	8,306	15,964
Benefits Paid (Net)	L-7	26,832	1,698	50	4	30,896	776	325	81	248	33,367	60,910
Interim Bonuses Paid		42	4	1	-	-	-	-	-	-	21	47
Change in valuation of liability in respect of life policies												
(a) Gross		(287)	(47)	192	(2)	20,697	(366)	898	119	(194)	9,736	21,010
(b) Amount ceded in Reinsurance		1	-	-	-	(1,218)	-	-	-	-	(454)	(1,217)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		5,992	(177)	-	-	-	-	-	-	-	(12,766)	5,815
(e) Fund for Discontinued Policies		3,304	-	-	-	-	-	-	-	-	(81)	3,304
TOTAL (C)		35,884	1,478	243	2	50,375	410	1,223	200	54	29,823	89,869
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		(4,348)	214	33	4	6,771	416	(85)	51	2	672	3,058
Amount transferred from Shareholders' Account (Non-technical Account)		4,753	-	-	-	685	3	84	-	-	1,826	5,527
APPROPRIATIONS												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		405	44	34	3	31	-	-	-	-	37	517
Transfer to Balance sheet		3	169	-	-	7,427	417	-	51	1	2,457	8,068
TOTAL (D)		408	213	34	3	7,458	417	-	51	1	2,494	8,585
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		42	4	1	-	-	-	-	-	-	21	47
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	(3)	-
(c) Surplus shown in the Revenue Account:		408	213	34	3	7,458	417	-	51	1	2,494	8,585
(d) Total Surplus: ((a)+(b)+(c)):		450	217	35	3	7,458	417	-	51	1	2,512	8,632

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

FORM L-1-A-RA

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

UNAUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2024
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED		NON-LINKED							Q2'24-25	Upto the quarter ended Sep 30, 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		19,886	317	129	1	33,143	276	860	133	27	29,948	54,772
(b) Reinsurance ceded		(188)	-	-	-	(4,605)	-	-	-	-	(2,579)	(4,793)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Income from Investments												
(a) Interest, Dividends and Rent – Gross		6,079	500	147	4	28,031	661	339	125	21	18,148	35,907
(b) Profit on sale/redemption of investments		27,138	2,139	60	1	1,357	5	3	5	-	16,381	30,708
(c) (Loss) on sale/redemption of investments		(1,098)	(58)	-	-	-	-	-	-	-	(419)	(1,156)
(d) Transfer/Gain on revaluation/change in fair value		12,870	1,331	-	-	-	-	-	-	-	2,601	14,201
(e) Amortisation of Premium / Discount on investments		910	26	-	-	6,428	23	3	1	4	3,640	7,395
Other Income												
(a) Fee, Charges and Rent Income		-	-	1	-	244	1	-	-	-	46	246
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-
- towards extra mortality/other charges		11	-	-	-	354	-	-	-	-	341	365
- towards excess of expense of management		-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		65,608	4,255	337	6	64,952	966	1,205	264	52	68,107	137,645
Commission*	L-5	745	-	1	-	856	5	-	-	-	737	1,607
Operating Expenses related to Insurance Business	L-6	7,963	30	5	(1)	4,545	65	138	32	1	6,412	12,778
Provision for Doubtful debts		(203)	(1)	-	-	(108)	(2)	(4)	(1)	-	(76)	(319)
Bad debts written off		6	-	-	-	252	-	-	-	-	-	258
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		737	31	-	-	-	-	-	-	-	386	768
TOTAL (B)		9,248	60	6	(1)	5,545	68	134	31	1	7,459	15,092
Benefits Paid (Net)	L-7	26,531	2,414	90	-	16,671	2,259	267	75	37	25,521	48,344
Interim Bonuses Paid		21	5	5	-	-	-	-	-	-	17	31
Change in valuation of liability in respect of life policies												
(a) Gross		295	124	95	4	33,771	(1,688)	921	64	19	19,061	33,606
(b) Amount ceded in Reinsurance		-	-	-	-	458	-	-	-	-	202	458
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		30,192	1,351	-	-	-	-	-	-	-	14,061	31,542
(e) Fund for Discontinued Policies		3,912	-	-	-	-	-	-	-	-	718	3,912
TOTAL (C)		60,951	3,894	190	4	50,900	571	1,188	139	56	59,580	117,893
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(4,591)	301	141	3	8,507	327	(117)	94	(5)	1,068	4,660
Amount transferred from Shareholders' Account (Non-technical Account)		5,269	-	-	-	2,757	2	117	-	5	4,166	8,150
APPROPRIATIONS												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		617	67	142	3	168	-	-	-	-	533	997
Transfer to Balance sheet		60	234	-	-	11,096	329	-	94	-	4,700	11,813
TOTAL (D)		677	301	142	3	11,264	329	-	94	-	5,233	12,810
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		21	5	5	-	-	-	-	-	-	17	31
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	(6)	-
(c) Surplus shown in the Revenue Account:		677	301	142	3	11,264	329	-	94	-	5,233	12,810
(d) Total Surplus: ((a)+(b)+(c)):		698	306	147	3	11,264	329	-	94	-	5,244	12,841

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 SEPTEMBER 30, 2025
Shareholders' Account (Non-technical Account)

Particulars	Q2'25-26	Upto the quarter ended	Q2'24-25	Upto the quarter ended
	(Rs. In lacs)	Sep 30, 2025 (Rs. In lacs)	(Rs. In lacs)	Sep 30, 2024 (Rs. In lacs)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	1,424	2,722	1,228	2,382
(b) Profit on sale/redemption of investments	26	26	-	1,084
(c) (Loss) on sale/ redemption of investments	-	-	-	-
(d) Amortisation of Premium / Discount on Investments	(20)	(18)	-	(30)
Other Income	-	-	-	-
TOTAL (A)	1,430	2,730	1,228	3,436
Expense other than those directly related to the insurance business	355	603	126	449
Contribution to the Policyholders Account (Technical Account)				
(a) Towards Excess Expenses of Management	-	-	-	-
(b) Towards extra mortality/other charges	55	107	341	365
Interest on subordinated debt	-	-	-	-
Expenses towards CSR activities	-	-	-	-
Penalties	-	-	-	-
Bad debts written off	-	-	-	-
Amount Transferred to Policyholders' Account	1,826	5,527	4,166	8,150
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
TOTAL (B)	2,236	6,237	4,633	8,964
Profit/(Loss) before tax	(806)	(3,507)	(3,405)	(5,528)
Provision for Taxation	-	-	-	-
Profit/(Loss) after tax	(806)	(3,507)	(3,405)	(5,528)
APPROPRIATIONS				
(a) Balance at the beginning of the period	(142,361)	(139,660)	(152,535)	(150,412)
(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	(143,167)	(143,167)	(155,940)	(155,940)

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 SEPTEMBER 30, 2025

Particulars	Schedule	As At Sep 30, 2025 (Rs. In lacs)	As At Sep 30, 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		(6)	81
POLICY LIABILITIES		8,068	11,813
FUNDS FOR DISCONTINUED POLICIES:		1,006,966	952,267
(i) Discontinued on Account of non-payment of premiums		23,797	17,283
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		386,750	413,858
Sub-Total		1,425,575	1,395,302
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		8,806	9,300
Non-Linked (Non-PAR)		228	167
Non-Linked (PAR)		578	578
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		1,654,177	1,624,337
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	80,450	70,502
- Policyholders'	L-13	1,012,287	952,693
- Assets held to cover linked liabilities	L-14	419,354	440,440
LOANS	L-15	-	-
FIXED ASSETS	L-16	255	471
DEFERRED TAX ASSETS (Net)		-	-
CURRENT ASSETS			
Cash & Bank Balance	L-17	2,179	2,908
Advances And Other Assets	L-18	34,660	34,926
Sub-Total (A)		36,839	37,834
CURRENT LIABILITIES	L-19	37,280	32,655
PROVISIONS	L-20	895	888
Sub-Total (B)		38,175	33,543
NET CURRENT ASSETS (C) = (A - B)		(1,336)	4,291
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		143,167	155,940
TOTAL		1,654,177	1,624,337

Particulars	As At Sep 30, 2025	As At Sep 30, 2024
Uncalled liability in Partly paid-up investments	NIL	33
Underwriting commitments outstanding (in respect of shares and securities)	NIL	NIL
Claims, other than those under policies, not acknowledged as debts	77	82
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)	1,715	1,722
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	Q2'25-26	Upto the quarter ended Sep 30, 2025	Q2'24-25	Upto the quarter ended Sep 30, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
First year premiums	6,887	13,317	5,961	12,498
Renewal premiums	22,673	42,293	23,049	40,648
Single premiums	1,359	2,082	938	1,626
TOTAL PREMIUM	30,919	57,692	29,948	54,772
Premium Income from business written :				
In India	30,919	57,692	29,948	54,772
Outside India	-	-	-	-
TOTAL PREMIUM	30,919	57,692	29,948	54,772

FORM L-5-COMMISSION SCHEDULE

Particulars	Q2'25-26	Upto the quarter ended Sep 30, 2025	Q2'24-25	Upto the quarter ended Sep 30, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Commission Paid				
Direct - First year premiums	302	599	329	542
- Renewal premiums	245	511	243	256
- Single premiums	28	40	2	2
Total	575	1,150	574	800
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
NET COMMISSION	575	1,150	574	800
Rewards and/or remuneration to agents, brokers or other intermediaries	492	906	163	807
NET COMMISSION INCLUDING REWARDS	1,067	2,056	737	1,607
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Agents	269	519	1,146	348
Brokers	312	692	148	180
Corporate Agency	460	790	207	743
Referral	-	-	(30)	-
Others (Insurance Marketing Firm)	26	55	(735)	336
TOTAL (B)	1,067	2,056	736	1,607
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	1,067	2,056	736	1,607
Outside India	-	-	-	-
TOTAL COMMISSION AND REWARDS	1,067	2,056	736	1,607

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q2'25-26	Upto the quarter ended Sep 30, 2025	Q2'24-25	Upto the quarter ended Sep 30, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Employees' remuneration and welfare benefits	3,917	7,330	3,992	7,472
Travel, conveyance and vehicle running expenses	123	187	103	189
Training expenses	13	17	19	39
Stamp duty on policies	486	1,149	293	657
Rents, rates and taxes	391	761	364	742
Repairs & Office Maintenance	193	369	188	385
Printing and stationery	37	69	35	70
Communication expenses	58	126	72	153
Legal and professional charges	395	689	276	542
Medical fees	61	87	20	31
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	20	36	22	37
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	-	5	-	5
Advertisement and publicity	106	164	248	366
Business Development and Sales Promotion Expen:	40	78	213	274
Interest and bank charges	30	45	31	63
Depreciation	48	104	148	296
Information technology and related expenses	842	1,607	557	1,138
Goods and Service Tax on premium	-	-	-	-
Others	-	-	-	-
a) Electricity	48	106	56	120
b) Recruitment	51	94	24	85
c) Miscellaneous expenses	127	163	68	114
TOTAL	6,986	13,186	6,729	12,778
In India	6,986	13,186	6,729	12,778
Outside India	-	-	-	-

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2'25-26	Upto the quarter ended Sep 30, 2025	Q2'24-25	Upto the quarter ended Sep 30, 2024
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Insurance Claims				
(a) Claims by Death,	4,464	9,539	3,534	8,137
(b) Claims by Maturity,	15,253	24,510	7,555	11,763
(c) Annuities/Pension payment	406	544	141	254
(d) Periodical Benefit	1,364	2,336	1,037	1,799
(e) Health	33	81	40	75
(f) Surrender	12,477	25,828	12,921	27,376
(g) Other benefits				
- Riders	34	34	-	8
- Interest to policy holders	110	226	204	409
- Withdrawals	1,066	2,114	1,436	2,234
(Amount ceded in reinsurance):				
(a) Claims by Death,	(1,840)	(4,302)	(1,347)	(3,711)
(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	33,367	60,910	25,521	48,344
Benefits paid (Net)				
In India	33,367	60,910	25,521	48,344
Outside India	-	-	-	-
Total Benefits paid (Net)	33,367	60,910	25,521	48,344

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As At Sep 30, 2025 (Rs. In lacs)	As At Sep 30, 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 Sep 30, 2025		As At Sep 30, 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 SEPTEMBER 30, 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):*								
	(i) Mr V C Burman	-	569,373,660	26%	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
	Sep 30, 2025	Sep 30, 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
	Sep 30, 2025	Sep 30, 2024
	(Rs. In lacs)	(Rs. In lacs)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	As At Sep 30, 2025 (Rs. In lacs)	As At Sep 30, 2024 (Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	16,672	11,261
(Market value (Rs in Lacs) Current Year 16,694 Previous Year 11,399)	-	-
Other Approved Securities	42,237	42,187
(Market value (Rs in Lacs) Current Year 42,479 Previous Year 42,520)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(Historical value (Rs in Lacs) Current Year NIL Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	1,002	-
(Market value (Rs in Lacs) Current Year 1,016 Previous Year NIL)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs in Lacs) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	10,642	11,332
(Market value (Rs in Lacs) Current Year 10,833 Previous Year 11,461)		
Equity Shares	-	-
(Historical value (Rs in Lacs) Current Year NIL Previous Year NIL)		
Other Investments		
Debentures/ Bonds	-	-
(Market value (Rs in Lacs) Current Year NIL Previous Year NIL)		
Equity Shares	660	-
(Historical value (Rs in Lacs) Current Year 660 Previous Year NIL)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	1,551	3,585
(Market value (Rs in Lacs) Current Year 1,550 Previous Year 3,571)		
Other Approved Securities	5,240	-
(Market value (Rs in Lacs) Current Year 5,266 Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Historical value (Rs in Lacs) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs in Lacs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	-	-
(Market value (Rs in Lacs) Current Year NIL Previous Year NIL)		
(f) Other Securities (Reverse Repo)/(Treps)	399	714
(Market value (Rs in Lacs) Current Year 399 Previous Year 714)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	2,047	1,423
(Market value (Rs in Lacs) Current Year 2,065 Previous Year 1,419)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	-	-
(Market value (Rs in Lacs) Current Year NIL Previous Year NIL)		
TOTAL	80,450	70,502
INVESTMENTS		
In India	80,450	70,502
Outside India	-	-
TOTAL	80,450	70,502

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	As At Sep 30, 2025 (Rs. In lacs)	As At Sep 30, 2024 (Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs in Lacs) Current Year 547,222 Previous Year 549,727)	537,957	532,711
Other Approved Securities (Market value (Rs in Lacs) Current Year 276,488 Previous Year 233,243)	276,704	229,887
Other Approved Investments		
(a) Shares		
(aa) Equity	2,104	163
(Historical value (Rs in Lacs) Current Year 2,115 Previous Year 86)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	5,497	4,979
(Market value (Rs in Lacs) Current Year 5,671 Previous Year 5,136)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs in Lacs) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	174,580	167,527
Non Convertible Debentures (Market value (Rs in Lacs) Current Year 178,321 Previous Year 170,398)		
Equity Shares	13	11
(Historical value (Rs in Lacs) Current Year 10 Previous Year 6)		
Other Investments		
Non Convertible debentures	-	421
(Market value (Rs in Lacs) Current Year NIL Previous Year 421)		
Equity Shares	8	-
(Historical value (Rs in Lacs) Current Year 6 Previous Year NIL)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs in Lacs) Current Year 2,981 Previous Year 2,947)	2,983	2,947
Other Approved Securities (Market value (Rs in Lacs) Current Year 130 Previous Year 981)	130	981
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value (Rs in Lacs) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(Historical value (Rs in Lacs) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	999	-
(Market value (Rs in Lacs) Current Year 1,010 Previous Year NIL)		
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits)	4,437	6,234
(f) Other Securities (Reverse Repo)/(Treps)	0	
(Market value (Rs in Lacs) Current Year 5,556 Previous Year 6,682)	5,556	6,682
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	1,319	150
(Market value (Rs in Lacs) Current Year 1,336 Previous Year 150)		
Commercial Paper	-	-
(Market value (Rs in Lacs) Current Year NIL Previous Year NIL)		
Other Investments		
Non Convertible Debentures	-	-
(Market value (Rs in Lacs) Current Year NIL Previous Year NIL)		
TOTAL	1,012,287	952,693
INVESTMENTS		
In India	1,012,287	952,693
Outside India	-	-
TOTAL	1,012,287	952,693

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

Particulars	As At Sep 30, 2025	As At Sep 30, 2024
	(Rs. In lacs)	(Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
(Historical value(Rs in Lacs)Current Year 58,798 Previous Year 48,163)	58,493	49,286
Other Approved Securities		
(Historical value(Rs in Lacs)Current Year 14,857 Previous Year 29,966)	14,872	30,178
Other Approved Investments		
(a) Shares		
(aa) Equity	215,182	236,896
(Historical value(Rs in Lacs)Current Year 164,248 Previous Year 163,633)		
(bb) Preference	-	-
(Historical value(Rs in Lacs)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	13,929	12,044
(Historical value(Rs in Lacs)Current Year 11,530 Previous Year 9,037)		
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	2,020	6,017
(Historical value(Rs in Lacs)Current Year 1,980 Previous Year 5,943)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	-	-
(Historical value(Rs in Lacs)Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(a) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	16,154	22,534
(Historical value(Rs in Lacs)Current Year 15,811 Previous Year 22,466)		
(b) Equity	36,908	45,764
(Historical value(Rs in Lacs)Current Year 23,641 Previous Year 26,384)		
Other Investments		
(a) Equity Shares	8,513	4,317
(Historical value(Rs in Lacs)Current Year 6,863 Previous Year 2,530)		
(b) Debentures/Bonds	6,012	6,846
(Historical value(Rs in Lacs)Current Year 5,944 Previous Year 9,974)		
(c) Mutual Funds	-	882
(Historical value(Rs in Lacs)Current Year NIL Previous Year 793)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	15,350	12,041
(Historical value(Rs in Lacs)Current Year 15,059 Previous Year 11,849)		
Other Approved Securities	2,021	-
(Historical value(Rs in Lacs)Current Year 2,079 Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	1	-
(Historical value(Rs in Lacs)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	4,543	-
(Historical value(Rs in Lacs)Current Year 4,500 Previous Year NIL)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	6,362	4,811
(Historical value(Rs in Lacs)Current Year 6,172 Previous Year 4,693)		
(f) Other Securities (Reverse Repo)/(Trips)	5,430	4,350
(Historical value(Rs in Lacs)Current Year 5,429 Previous Year 4,349)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
Non Convertible Debentures	9,105	-
(Historical value(Rs in Lacs)Current Year 9,122 Previous Year NIL)		
Other Investments		
(a) Mutual Funds	-	-
(Historical value(Rs in Lacs)Current Year NIL Previous Year NIL)		
(a) Debentures/Bonds	-	-
(Historical value(Rs in Lacs)Current Year NIL Previous Year NIL)		
Balances in Bank	1,173	1,219
Other Current Assets (net)	3,286	3,255
TOTAL	419,354	440,440
INVESTMENTS		
In India	419,354	440,440
Outside India	-	-
TOTAL	419,354	440,440

FORM L-15-LOANS SCHEDULE

Particulars	As At	As At
	Sep 30, 2025 (Rs. In lacs)	Sep 30, 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 Sep 30, 2025	Opening Balance as on April 01, 2025	For the period	Sales/ Adjustments	As At Sep 30, 2025	As At Sep 30, 2025	As At March 31, 2025
Intangibles										
Software	5,966	3	-	5,969	5,947	9	-	5,956	13	19
Tangibles										
Leasehold Improvements	1,002	33	12	1,023	852	32	12	872	151	150
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	302	3	2	303	286	6	2	290	13	16
Information Technology Equipment	2,441	6	153	2,294	2,398	26	153	2,271	23	43
Vehicles	79	-	-	79	78	-	-	78	1	1
Office Equipment	651	13	4	660	582	28	4	606	54	69
Sub Total	10,441	58	171	10,328	10,143	101	171	10,073	255	298
Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
TOTAL	10,441	58	171	10,328	10,143	101	171	10,073	255	298
PREVIOUS YEAR	11,394	171	629	10,934	10,793	294	624	10,445	471	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As At	As At
	Sep 30, 2025 (Rs. In lacs)	Sep 30, 2024 (Rs. In lacs)
Cash (including cheques, drafts and stamps)	398	141
Bank Balances		
(a) Deposit Accounts*		
(aa) Short-term (due within 12 months of the date of balance sheet)	-	526
(bb) Others	551	25
(b) Current Accounts	1,230	2,216
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	2,179	2,908
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	2,179	2,908
Outside India	-	-
TOTAL	2,179	2,908

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

Particulars	As At Sep 30, 2025 (Rs. In lacs)		As At Sep 30, 2024 (Rs. In lacs)	
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		681		655
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)	468		707	
Less : Provision for doubtful debts	(178)	290	(232)	475
TOTAL (A)		971		1,130
OTHER ASSETS				
Income accrued on investments		19,959		19,165
Outstanding Premiums		1,807		2,577
Agents' Balances	381		636	
Less : Provision for doubtful debts	(364)	17	(578)	58
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		34		137
Due from Holding Company		183		354
Others				
- Investment pertaining to Unclaimed Policyholders Fund		5,010		5,456
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		2,069		2,219
- Refundable Security Deposits	1,857		1,925	
Less: Provision for doubtful security deposit	(222)	1,635	(222)	1,703
- Receivables against unsettled investment contracts		2		2
- Goods and Service Tax Deposits		1,346		1,058
- Goods and Service Tax/Service Tax Unutilised Credit		842		825
- Other Reinsurance assets		785		242
TOTAL (B)		33,689		33,796
TOTAL (A+B)		34,660		34,926

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As At	As At
	Sep 30, 2025 (Rs. In lacs)	Sep 30, 2024 (Rs. In lacs)
Agents' Balances	332	290
Balances due to other insurance companies	586	23
Deposits held on re-insurance ceded	-	-
Premiums received in advance	1,865	2,015
Unallocated premium	1,455	832
Sundry creditors		
Micro, Small & Medium Enterprises	3	1
Others	195	36
Unclaimed Amount - Policyholders	5,010	5,456
Interest on Investment pertaining to Unclaimed Policyholders Fund	2,069	2,219
Claims Outstanding	12,154	11,205
Annuities Due	393	278
Due to Officers/Directors	-	-
Others:		
- Accrual for expenses	8,156	7,498
- Goods and Service Tax /Service Tax payable	417	566
- Payables for unsettled investment contracts	2,019	-
- Statutory Dues Payable	444	305
- Employee and other dues Payable	581	687
- Other Reinsurance Liability	1,601	1,244
TOTAL	37,280	32,655

FORM L-20-PROVISIONS SCHEDULE

Particulars	As At	As At
	Sep 30, 2025 (Rs. 000's)	Sep 30, 2024 (Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
Others:		
Provision for Gratuity	63	92
Provision for Leave Encashment	252	225
Provision for Other Long Term Benefits	429	374
Provision for Other Employee Benefits	151	197
TOTAL	895	888

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As At	As At
	Sep 30, 2025	Sep 30, 2024
	(Rs. In lacs)	(Rs. In lacs)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q2'25-26	Upto the quarter ended Sep 30, 2025	Q2'24-25	Upto the quarter ended Sep 30, 2024
1	New business premium income growth rate - segment wise				
	(i) Linked Business:				
	a) Life	(9)%	(12)%	27%	11%
	b) Pension	70%	485%	(92)%	(96)%
	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	83%	42%	(54)%	(42)%
	b) Annuity	(14)%	(6)%	45%	63%
	c) Pension	(474)%	(275)%	(83)%	(58)%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	4%	2%	(53)%	(34)%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	19%	18%	16%	15%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	69%	69%	71%	70%
4	Net Retention Ratio	88%	88%	91%	91%
5	Conservation Ratio				
	(i) Linked Business:				
	a) Life	72%	78%	75%	80%
	b) Pension	86%	86%	88%	79%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	95%	93%	89%	94%
	b) Annuity	NA	NA	NA	NA
	c) Pension	94%	85%	97%	90%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	81%	80%	78%	78%
	b) Annuity	NA	NA	NA	NA
	c) Pension	64%	78%	54%	58%
	d) Health	97%	98%	98%	98%
	e) Variable Insurance	0%	0%	0%	0%
6	Expense of Management to Gross Direct Premium Ratio	26%	26%	23%	26%
7	Commission Ratio (Gross commission paid to Gross Premium)	3%	4%	2%	3%
8	Business Development and Sales Promotion Expenses to New Business Premium	0%	1%	3%	2%
9	Brand/Trade Mark Usage Fee/ Charges to New Business Premium	NA	NA	NA	NA
10	Ratio of policy holder's fund to shareholder's funds	18.93	18.93	22.29	22.29
11	Ratio of surplus to policyholders' liability	0.2%	0.2%	0.3%	0.3%
12	Change in net worth (Rs. in Lacs)	9,024	9,024	9,645	9,645
13	Growth in Networth	12%	12%	15%	15%
14	Profit after tax/Total Income	-2%	-3%	-5%	-4%
15	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
16	Total investments/(Capital + Surplus)	18.03	18.03	19.55	19.55
17	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
18A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	4.1%	3.2%	5.1%
	R2. Non-PAR	1.9%	3.8%	1.9%	4.0%
	R3.Sub-TOTAL	1.9%	3.8%	1.9%	4.0%
	Linked:				
	R4. PAR	0.7%	3.9%	3.0%	5.7%
	R5. Non-PAR	(2.2)%	4.1%	4.9%	11.9%
	R6. Sub-TOTAL	(2.1)%	4.1%	4.8%	11.6%
	R7.Grand Total	0.7%	3.9%	2.8%	6.3%
	Shareholders' Funds	1.8%	3.5%	1.7%	5.2%
18B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	4.1%	3.2%	5.1%
	R2. Non-PAR	1.9%	3.8%	1.9%	4.0%
	R3.Sub-TOTAL	1.9%	3.8%	1.9%	4.0%
	Linked:				
	R4. PAR	2.0%	3.8%	1.8%	4.5%
	R5. Non-PAR	0.8%	2.6%	4.3%	8.2%
	R6. Sub-TOTAL	0.9%	2.6%	4.2%	8.1%
	R7.Grand Total	1.6%	3.5%	2.6%	5.2%
	Shareholders' Funds	1.8%	3.5%	1.7%	5.2%

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q2'25-26	Upto the quarter ended Sep 30, 2025	Q2'24-25	Upto the quarter ended Sep 30, 2024
19	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	64%	67%	54%	62%
	For 25th month	47%	52%	49%	50%
	For 37th month	44%	44%	47%	51%
	For 49th Month	44%	48%	41%	46%
	for 61st month	37%	40%	43%	43%
	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	69%	76%	68%	72%
	For 25th month	57%	61%	56%	62%
	For 37th month	47%	53%	52%	54%
	For 49th Month	48%	50%	47%	49%
	for 61st month	41%	43%	43%	41%
20	NPA Ratio				
	Gross NPA Ratio				
	Shareholders' Funds	-	-	0.0%	0.0%
	Policyholders' Funds	-	-	0.4%	0.4%
	Net NPA Ratio				
	Shareholders' Funds	-	-	0.0%	0.0%
	Policyholders' Funds	-	-	0.1%	0.1%
21	Solvency Ratio - As per Form KT-3	1.90	1.90	1.94	1.94
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)	72,272	73,379	91,199	97,366
	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)		(0.16)		(0.25)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.16)		(0.25)
	(iv) Book value per share (Rs)		3.83		3.42

FORM L-24-VALUATION OF NET LIABILITIES

(Rs. In lacs)

Type	Category of business	AS AT Sep 30, 2025	AS AT Sep 30, 2024
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	4,109	3,701
	General Annuity	-	-
	Pension	97	91
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	6,095	5,019
	General Annuity	-	-
	Pension	313	318
	Health	-	-
Total Par		10,614	9,130
Non-Par	Non-Linked -VIP		
	Life	620	806
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	969,141	914,473
	General Annuity	11,633	9,104
	Pension	14,419	16,436
	Health	3,503	3,335
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	377,652	396,030
	General Annuity	-	-
	Pension	29,931	34,096
	Health	-	-
Total Non Par		1,406,899	1,374,280
Total Business	Non-Linked -VIP		
	Life	620	806
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	973,250	918,175
	General Annuity	11,633	9,104
	Pension	14,516	16,528
	Health	3,503	3,335
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	383,747	401,049
	General Annuity	-	-
	Pension	30,244	34,414
	Health	-	-
Total		1,417,513	1,383,410

(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 I											
1	Andhra Pradesh	1	0	5	88	93	2,863	89	93	2,868	338	431
2	Arunachal Pradesh	-	-	-	2	5	5	2	5	5	117	122
3	Assam	-	0	-	63	51	1,707	63	51	1,707	500	551
4	Bihar	18	4	47	1,126	268	6,065	1,144	272	6,112	880	1,152
5	Chhattisgarh	-	-	-	28	6	1,071	28	6	1,071	126	132
6	Goa	-	-	-	6	1	251	6	1	251	57	58
7	Gujarat	-	0	-	90	57	4,282	90	57	4,282	731	788
8	Haryana	28	8	153	241	162	4,679	269	170	4,832	1,378	1,549
9	Himachal Pradesh	-	1	-	15	5	435	15	6	435	35	41
10	Jharkhand	-	0	-	27	15	690	27	15	690	163	178
11	Karnataka	-	0	-	151	245	4,050	151	245	4,050	1,613	1,859
12	Kerala	-	0	-	50	52	1,133	50	52	1,133	344	396
13	Madhya Pradesh	(1)	(1)	(15)	158	98	3,460	157	98	3,445	480	578
14	Maharashtra	32	6	504	1,391	1,326	24,526	1,423	1,332	25,030	4,501	5,833
15	Manipur	-	-	-	-	-	-	-	-	-	14	14
16	Meghalaya	-	-	-	3	9	43	3	9	43	8	17
17	Mizoram	-	-	-	-	-	-	-	-	-	2	2
18	Nagaland	-	-	-	4	1	17	4	1	17	17	18
19	Odisha	-	4	-	154	224	3,760	154	228	3,760	578	806
20	Punjab	-	-	-	50	16	1,237	50	16	1,237	356	372
21	Rajasthan	1	0	25	53	21	1,702	54	22	1,727	597	619
22	Sikkim	-	-	-	1	0	5	1	0	5	3	4
23	Tamil Nadu	-	0	-	132	251	3,717	132	251	3,717	1,644	1,895
24	Telangana	2	0	26	114	159	3,329	116	159	3,355	991	1,150
25	Tripura	-	1	-	52	38	433	52	39	433	156	195
26	Uttarakhand	3	2	8	84	24	1,290	87	26	1,298	85	111
27	Uttar Pradesh	1	1	1	256	235	6,564	257	236	6,565	1,601	1,837
28	West Bengal	1	1	(12)	214	170	2,928	215	172	2,915	1,116	1,287
	TOTAL	86	31	742	4,553	3,533	80,239	4,639	3,563	80,982	18,431	21,994
	UNION TERRITORIES I											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	3	3
2	Chandigarh	-	-	-	25	19	404	25	19	404	114	133
3	Dadra and Nagar Haveli and D	-	-	-	1	0	50	1	0	50	10	10
4	Govt. of NCT of Delhi	-	-	-	216	685	5,913	216	685	5,913	2,824	3,509
5	Jammu & Kashmir	-	-	-	5	5	167	5	5	167	36	42
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	3	10	72	3	10	72	20	30
	TOTAL	-	-	-	250	720	6,607	250	720	6,607	3,007	3,727
	GRAND TOTAL	86	31	742	4,803	4,253	86,846	4,889	4,283	87,588	21,438	25,721
	IN INDIA							4,889	4,283	87,588	21,438	25,721
	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	148	138	4,631	150	139	4,696	617	756
2	Arunachal Pradesh	-	-	-	6	12	67	6	12	67	196	208
3	Assam	-	1	-	93	92	2,350	93	93	2,350	845	938
4	Bihar	87	17	237	1,618	385	8,321	1,705	402	8,557	1,339	1,741
5	Chhattisgarh	1	0	1	38	8	1,340	39	8	1,342	205	213
6	Goa	-	-	-	10	3	273	10	3	273	65	68
7	Gujarat	-	0	-	145	166	5,402	145	166	5,402	1,292	1,458
8	Haryana	85	24	400	368	243	6,752	453	267	7,152	3,509	3,776
9	Himachal Pradesh	-	2	-	22	7	537	22	9	537	64	73
10	Jharkhand	3	3	29	44	20	1,159	47	22	1,188	262	285
11	Karnataka	-	0	-	258	425	6,325	258	425	6,325	2,904	3,329
12	Kerala	-	1	-	86	90	2,110	86	91	2,110	590	681
13	Madhya Pradesh	23	6	291	246	164	5,139	269	170	5,430	810	981
14	Maharashtra	123	50	2,088	2,336	2,190	41,197	2,459	2,240	43,285	8,020	10,260
15	Manipur	-	-	-	-	-	-	-	-	-	17	17
16	Meghalaya	-	-	-	5	10	78	5	10	78	6	15
17	Mizoram	-	-	-	-	-	-	-	-	-	4	4
18	Nagaland	-	-	-	9	5	79	9	5	79	41	47
19	Odisha	1	9	6	276	422	6,211	277	431	6,217	1,304	1,735
20	Punjab	-	-	-	92	49	2,089	92	49	2,089	603	652
21	Rajasthan	2	1	75	81	32	2,340	83	33	2,415	1,172	1,205
22	Sikkim	-	-	-	1	0	5	1	0	5	8	8
23	Tamil Nadu	-	1	-	247	408	6,367	247	409	6,367	3,007	3,417
24	Telangana	5	0	146	209	273	5,614	214	273	5,760	1,772	2,046
25	Tripura	2	4	3	104	73	836	106	77	839	249	326
26	Uttarakhand	38	5	66	136	37	2,075	174	42	2,140	172	214
27	Uttar Pradesh	2	4	4	437	437	9,970	439	441	9,974	2,912	3,353
28	West Bengal	2	3	(6)	378	330	4,654	380	333	4,648	1,963	2,296
	TOTAL	376	133	3,405	7,393	6,017	125,918	7,769	6,149	129,323	33,952	40,102
	UNION TERRITORIES¹											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	5	5
2	Chandigarh	-	-	-	39	35	631	39	35	631	200	235
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	3	1	62	3	1	62	14	15
4	Govt. of NCT of Delhi	-	-	-	379	977	10,071	379	977	10,071	5,199	6,176
5	Jammu & Kashmir	-	-	-	6	6	217	6	6	217	54	60
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	5	11	178	5	11	178	31	42
	TOTAL	-	-	-	432	1,030	11,159	432	1,030	11,159	5,504	6,534
	Grand Total	376	133	3,405	7,825	7,047	137,077	8,201	7,179	140,483	39,456	46,635
	IN INDIA							8,201	7,179.375	140,483	39,456	46,635
	OUTSIDE INDIA							-	-	-	-	-

(Rs. In lacs)

Geographical Distribution of Total Business- GROUP															
Sl. No.	State / Union Territory	New Business - Rural(Group)				New Business - Urban(Group)				Total New Business(Group)				Renewal Premium	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives (Actual)	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured		
	STATES ¹														
1	Andhra Pradesh	-	-	-	-	1	1,925	46	20,805	1	1,925	46	20,805	50	97
2	Arunachal Pradesh	-	-	-	-	-	8	(0)	40	-	8	(0)	40	-	(0)
3	Assam	-	-	-	-	-	109	0	652	-	109	0	652	-	0
4	Bihar	-	-	-	-	-	-	5	-	-	-	5	-	0	5
5	Chhattisgarh	-	-	-	-	-	96	2	1,038	-	96	2	1,038	17	19
6	Goa	-	-	-	-	-	25	1	1,199	-	25	1	1,199	2	3
7	Gujarat	-	-	-	-	1	2,602	27	18,686	1	2,602	27	18,686	86	113
8	Haryana	-	-	-	-	11	15,292	232	192,073	11	15,292	232	192,073	110	341
9	Himachal Pradesh	-	-	-	-	1	149	(0)	1,589	1	149	(0)	1,589	-	(0)
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	5	14,546	88	116,474	5	14,546	88	116,474	38	126
12	Kerala	-	-	-	-	1	293	3	3,870	1	293	3	3,870	-	3
13	Madhya Pradesh	-	-	-	-	3	6,113	42	44,781	3	6,113	42	44,781	-	42
14	Maharashtra	-	-	-	-	28	86,484	2,387	2,050,728	28	86,484	2,387	2,050,728	542	2,929
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	2	(0)	40	-	2	(0)	40	-	(0)
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	2	649	3	6,197	2	649	3	6,197	7	10
20	Punjab	-	-	-	-	1	195	1	1,851	1	195	1	1,851	-	1
21	Rajasthan	-	-	-	-	2	494	5	4,076	2	494	5	4,076	-	5
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	28	39,112	288	300,428	28	39,112	288	300,428	23	310
24	Telangana	-	-	-	-	-	8,659	74	14,112	-	8,659	74	14,112	-	74
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	2	(0)	20	-	2	(0)	20	-	(0)
27	Uttar Pradesh	-	-	-	-	5	42,023	544	387,563	5	42,023	544	387,563	222	766
28	West Bengal	-	-	-	-	-	7,769	13	56,902	-	7,769	13	56,902	120	133
	TOTAL	-	-	-	-	89	226,547	3,761	3,223,127	89	226,547	3,761	3,223,127	1,218	4,979
	UNION TERRITORIES														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and D	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	11	16,570	201	242,897	11	16,570	201	242,897	17	218
5	Jammu & Kashmir	-	-	-	-	-	200	1	4,080	-	200	1	4,080	-	1
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	240	(0)	1,990	-	240	(0)	1,990	-	(0)
	TOTAL	-	-	-	-	11	17,010	202	248,967	11	17,010	202	248,967	17	219
	Grand Total	-	-	-	-	100	243,557	3,963	3,472,094	100	243,557	3,963	3,472,094	1,235	5,198
	IN INDIA									100	243,557	3,963	3,472,094	1,235	5,198
	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.

(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	2,509	45	28,707	2	2,509	45	28,707	50	95
2	Arunachal Pradesh	-	-	-	-	-	50	0	250	-	50	0	250	-	0
3	Assam	-	-	-	-	-	72	(1)	757	-	72	(1)	757	166	165
4	Bihar	-	-	-	-	-	-	5	-	-	-	5	-	0	5
5	Chhattisgarh	-	-	-	-	1	230	3	2,983	1	230	3	2,983	17	21
6	Goa	-	-	-	-	-	26	1	1,222	-	26	1	1,222	2	3
7	Gujarat	-	-	-	-	6	7,895	74	69,623	6	7,895	74	69,623	97	171
8	Haryana	-	-	-	-	24	25,062	379	417,942	24	25,062	379	417,942	197	577
9	Himachal Pradesh	-	-	-	-	3	654	10	12,714	3	654	10	12,714	-	10
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	26	31,624	277	324,885	26	31,624	277	324,885	81	357
12	Kerala	-	-	-	-	1	318	4	4,245	1	318	4	4,245	2	6
13	Madhya Pradesh	-	-	-	-	3	6,238	43	50,290	3	6,238	43	50,290	-	43
14	Maharashtra	-	-	-	-	63	174,298	4,337	4,006,362	63	174,298	4,337	4,006,362	1,046	5,383
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	9	0	140	-	9	0	140	-	0
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	2	1,218	6	9,226	2	1,218	6	9,226	7	14
20	Punjab	-	-	-	-	5	2,599	36	21,280	5	2,599	36	21,280	-	36
21	Rajasthan	-	-	-	-	2	633	13	6,090	2	633	13	6,090	2	15
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	35	49,059	440	373,029	35	49,059	440	373,029	196	636
24	Telangana	-	-	-	-	3	18,868	144	35,003	3	18,868	144	35,003	-	144
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	1	340	3	3,403	1	340	3	3,403	-	3
27	Uttar Pradesh	-	-	-	-	11	134,466	1,033	1,048,113	11	134,466	1,033	1,048,113	289	1,322
28	West Bengal	-	-	-	-	12	36,016	378	289,084	12	36,016	378	289,084	169	547
	TOTAL	-	-	-	-	200	492,184	7,231	6,705,348	200	492,184	7,231	6,705,348	2,323	9,555
UNION TERRITORIES ¹															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Di	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	34	64,731	975	1,105,575	34	64,731	975	1,105,575	514	1,489
5	Jammu & Kashmir	-	-	-	-	-	892	14	18,080	-	892	14	18,080	-	14
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	289	(0)	2,355	-	289	(0)	2,355	-	(0)
	TOTAL	-	-	-	-	34	65,912	989	1,126,010	34	65,912	989	1,126,010	514	1,503
	Grand Total	-	-	-	-	234	558,096	8,220	7,831,358	234	558,096	8,220	7,831,358	2,837	11,058
	IN INDIA									234	558,096	8,220	7,831,358	2,837	11,058
	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 : 30th September 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	86,450
	Investments (Policyholders)	8A	1,012,284
	Investments (Linked Liabilities)	8B	419,353
2	Loans	9	-
3	Fixed Assets	10	254
4	Current Assets		
	a. Cash & Bank Balance	11	2,179
	b. Advances & Other Assets	12	34,659
5	Current Liabilities		
	a. Current Liabilities	13	37,135
	b. Provisions	14	1,026
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		143,164
Application of Funds as per Balance Sheet (A)			1,654,185
Less: Other Assets			0.00
1	Loans (If any)	9	Amount
2	Fixed Assets (If any)	10	254
3	Cash & Bank Balance (If any)	11	2,179
4	Advances & Other Assets (If any)	12	34,659
5	Current Liabilities	13	37,135
6	Provisions	14	1,026
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		143,164
TOTAL (B)			142,014
Investment Assets (A-B)			1,512,089

Reconciliation of Investment Assets		(Rs. In lacs)
Total Investment Assets (as per Balance Sheet)		1,512,089
Balance Sheet Value of:		0
A. Life Fund		1,045,143
B. Pension & General Annuity and Group Business		27,593
C. Unit Linked Funds		419,353
		1,512,089

Section II		(Rs. In lacs)									
NON - LINKED BUSINESS											
A. LIFE FUND		SH		FH		Book Value (SH+FH)	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)	(f) = (b)/(a+e)	(g) = (d)/(a+e)	(h)	(i)=(a+e+h)	(j)
1	Central Govt. Sec.	0	18,222	1,864	2,128	518,950	541,162	80.81%	0	541,162	549,449
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	0	65,700	2,834	3,428	788,389	860,351	80.77%	0	860,351	868,902
3	Investment subject to Exposure Norms	0	0	0	0	0	0	0	0	0	0
	a. Infrastructure/ Social Housing Sector	0	0	0	0	0	0	0	0	0	0
	1. Approved Investments	0	12,489	412	748	170,299	184,369	17.31%	3	184,372	188,203
	2. Other Investments	0	0	0	0	0	0	0.00%	0	0	0
	b. (i) Approved Investments	0	1,401	44	374	17,922	19,743	1.86%	-11	19,732	19,951
	(i) Other Investments	0	660	0	6	0	664	0.06%	1	668	668
TOTAL LIFE FUND		0	80,450	3,511	4,579	976,610	1,045,149	-	-6	1,045,143	1,077,724

Section IIA		(Rs. In lacs)									
A. LIFE FUND		SH		FH		Book Value (SH+FH)	Actual %	FVC Amount	Total Fund	Market Value	
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)	(f) = (b)/(a+e)	(g) = (d)/(a+e)	(h)	(i)=(a+e+h)	(j)
3.3 (i) + 3.5 (i) above		0	660	0	6	0	664	0.06%	1	668	668
Total Housing & Infrastructure from 1.2.3#		0	12689	412	748	170814	184884	17.36%	3	184897	188714

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg		FH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
				PAR	NON PAR	(SH+FH)					
				(a)	(b)	(c)=(a+b)	(d)	(e)	(f)=(c+e)	(g)	(h)
1	Central Govt. Sec.	Not Less than 20%		122	17873	17995	45.2%	-	17995	18799	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%		127	22994	23122	83.8%	-	23122	23909	
3	Balance in Approved Investment	Not Less than 40%		7	4464	4471	14.2%	-	4471	4604	
TOTAL PENSION, GENERAL ANNUITY FUND		100%		133	27460	27593	100.0%	-	27593	28515	

LINKED BUSINESS		% as per Reg		FH		Total Fund	Actual %	
C. LINKED FUNDS				PAR	NON PAR			
1	Approved Investments	Not Less than 75%		15,175	389,090	404,264	96.42%	
2	Other Investments	Not More than 25%		39	15,049	15,088	3.60%	
TOTAL LINKED INSURANCE FUND		100%		15,213	404,139	419,353	100.00%	

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

Date: 10-Nov-25

- Note:
- (1) 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
 - Sovereign Green Bonds are part of Category A, but are considered for exposure to Infra & Housing

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: 30th September 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
	ULGF00210/03/2006GROUPBALAN12	ULGF00531/03/2006GROUPCASHF122	ULGF00310/03/2006GROUPDEBTF122	ULGF00410/03/2006GROUPGROWT122	ULGF00113/07/2005GROUPSECUR122
Opening Balance (Market Value)	1,923	295	23,691	2,593	5,724
Add: Inflow during the Quarter	65	459	240	4	99
Increase / (Decrease) Value of Inv (Net)	(19)	4	48	(47)	(18)
Less: Outflow during the Quarter	46	437	453	39	157
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,923	322	23,527	2,510	5,648

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN12 2		ULGF00531/03/2006GROUPCASHF122		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT122		ULGF00113/07/2005GROUPSECUR122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	751	39.0%	180	56.0%	13462	57.2%	577	23.0%	2355	41.7%
State Government Securities	127	6.6%	0	0.0%	1039	4.4%	114	4.5%	336	6.0%
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%	1269	5.4%	53	2.1%	196	3.5%
Infrastructure Bonds	165	8.6%	0	0.0%	5520	23.5%	275	11.0%	1264	22.4%
Equity	640	33.3%	0	0.0%	0	0.0%	1359	54.1%	1002	17.7%
Money Market Investments	103	5.3%	141	44.0%	530	2.3%	42	1.7%	116	2.0%
Mutual funds	0	0.0%	0	0.0%	0	0.0%	12	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)	1792	93.2%	321	100.0%	21820	92.7%	2430	96.8%	5269	93.3%
Current Assets:										
Accrued Interest	28	1.5%	0	0.0%	526	2.2%	25	1.0%	107	1.9%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	4	0.2%	0	0.0%	199	0.8%	0	0.0%	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%
Less: Current Liabilities										
Payable for Investments	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Fund Mgmt Charges Payable	0	0.0%	0	0.0%	-3	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)	32	1.6%	0	0.0%	722	3.1%	25	1.0%	106	1.9%
Other Investments (<=25%)										
Corporate Bonds	81	4.2%	0	0.0%	985	4.2%	20	0.8%	244	4.3%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	19	1.0%	0	0.0%	0	0.0%	34	1.4%	29	0.5%
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)	100	5.2%	0	0.0%	985	4.2%	55	2.2%	273	4.8%
Total (A + B + C)	1923	100.0%	322	100.0%	23527	100.0%	2510	100.0%	5648	100.0%
Fund Carried Forward (as per LB 2)	1923		322		23527		2510		5648	

Note:

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

Treasury Bills are included under Central Government Securities.

Chief Financial Officer

Date : 10 Nov 2025

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: 30th September 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
	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH12	ULIF02425/01/2010PNGROWT-II122
Opening Balance (Market Value)	-	4,234	449	3,748	1,035
Add: Inflow during the Quarter	-	573	24	38	14
Increase / (Decrease) Value of Inv (Net)	-	(51)	(3)	(74)	(21)
Less: Outflow during the Quarter	-	112	471	88	59
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	4,644	-	3,623	970

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPSDEBT122		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	1531	33.0%	0	0.0%	843	23.3%	241	24.9%
State Government Securities	0	0.00	249	5.4%	0	0.0%	81	2.2%	51	5.2%
Other Approved Securities	0	0.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	0	0.00	99	2.1%	0	0.0%	80	2.2%	2	0.2%
Infrastructure Bonds	0	0.00	612	13.2%	0	0.0%	449	12.4%	63	6.5%
Equity	0	0.00	1560	33.6%	0	0.0%	1961	54.1%	542	55.9%
Money Market Investments	0	0.00	244	5.3%	0	0.0%	14	0.4%	13	1.3%
Mutual funds	0	0.00	0	0.0%	0	0.0%	17	0.5%	4	0.4%
Deposit with Banks	0	0.00	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (A)	0	0.00	4296	92.5%	0	0.0%	3443	95.0%	916	94.4%
Current Assets:										
Accrued Interest	0	-	69	1.5%	0	0.0%	39	1.1%	10	1.0%
Dividend Receivable	0	-	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	0	-	12	0.2%	0	0.0%	1	0.0%	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	-	0	0.0%	0	0.0%	0	0.0%	0	0.0%
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	80	1.7%	0	0.0%	39	1.1%	10	1.0%
Other Investments (<=25%)										
Corporate Bonds	0	0.00	223	4.8%	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	45	1.0%	0	0.0%	50	1.4%	14	1.4%
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	269	5.8%	0	0.0%	141	3.9%	44	4.6%
Total (A + B + C)	0	0.00	4644	100.0%	0	0.0%	3623	100.0%	970	100.0%
Fund Carried Forward (as per LB 2)	0		4644		0		3623		970	

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: 30th September 2025

PART - B
(Rs. in lacs)

PARTICULARS	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund
	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122
Opening Balance (Market Value)	441	12,358	2,667	1,170	867
Add: Inflow during the Quarter	41	143	280	9	6
Increase / (Decrease) Value of Inv (Net)	(11)	(413)	(92)	(12)	(5)
Less: Outflow during the Quarter	472	325	348	63	42
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	11,763	2,506	1,104	826

INVESTMENT OF UNIT FUND	ULIF02525/01/2010PNSNINFRAF122		ULIF01122/01/2008PNSNINDEXF122		ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	369	44.7%
State Government Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	39	4.7%
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	2.5%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	151	18.3%
Equity	0	0.0%	10183	86.6%	2155	86.0%	1087	98.5%	122	14.7%
Money Market Investments	0	0.0%	67	0.6%	19	0.8%	17	1.5%	35	4.2%
Mutual funds	0	0.0%	1194	10.2%	254	10.2%	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%	11444	97.3%	2428	96.9%	1104	100.0%	735	89.0%
Current Assets:										
Accrued Interest	0	0.0%	0	0.0%	0	0.0%	0	0.0%	16	2.0%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	0	0.0%	-45	-0.4%	1	0.0%	0	0.0%	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	(0.00)	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%	0	0.0%
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%	-46	-0.4%	1	0.0%	0	0.0%	16	2.0%
Other Investments (<=25%)										
Corporate Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	71	8.6%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	0	0.0%	365	3.1%	77	3.1%	0	0.0%	4	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)	0	0.0%	365	3.1%	77	3.1%	0	0.0%	75	9.0%
Total (A + B + C)	0	0.0%	11763	100.0%	2506	100.0%	1104	100.0%	826	100.0%
Fund Carried Forward (as per LB 2)	0		11763		2506		1104		826	

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: 30th September 2025

PART - B
(Rs. In lacs)

PARTICULARS	Pension Unit Linked Protector Fund	Pension Unit Linked Protector - II fund	Pension Unitised with Profit fund	Unit Linked Balanced fund	Unit Linked Balanced- II fund
	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122
Opening Balance (Market Value)	1,186	379	1,490	21,585	14,158
Add: Inflow during the Quarter	178	11	0	304	829
Increase / (Decrease) Value of Inv (Net)	(5)	(1)	10	(228)	(179)
Less: Outflow during the Quarter	151	389	16	788	1,920
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,208	-	1,485	20,873	12,889

INVESTMENT OF UNIT FUND	ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122		ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	621	51.4%	0	0.0%	543	36.6%	6485	31.1%	3680	28.6%
State Government Securities	147	12.2%	0	0.0%	617	41.6%	1042	5.0%	556	4.3%
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%	971	4.7%	619	4.8%
Infrastructure Bonds	165	13.6%	0	0.0%	81	5.4%	3361	16.1%	2265	17.6%
Equity	177	14.6%	0	0.0%	163	11.0%	7185	34.4%	5126	39.8%
Money Market Investments	6	0.5%	0	0.0%	71	4.8%	232	1.1%	17	0.1%
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)	1115	92.3%	0	0.0%	1475	99.3%	19277	92.4%	12263	95.1%
Current Assets:										
Accrued Interest	23	1.9%	0	83700.0%	22	1.5%	335	1.6%	187	1.4%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	1	0.1%	0	-560800.0%	-15	-1.0%	40	0.2%	-9	-0.1%
Receivable for Sale of Investments	13	1.1%	0	500.0%	0	0.0%	0	0.0%	0	0.0%
Other Current Assets (for Investments)	0	0.0%	0	3.00	0	(0.00)	0	0.00	0	(0.00)
Less: Current Liabilities										
Payable for Investments	0	0.0%	0	400.0%	0	0.0%	0	0.0%	0	0.0%
Fund Mgmt Charges Payable	0	0.0%	0	0.0%	0	0.0%	-4	0.0%	-2	0.0%
Other Current Liabilities (for Investments)	0	0.0%	0	476000.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (B)	37	3.1%	0	100.0%	6	0.4%	372	1.8%	176	1.4%
Other Investments (<=25%)										
Corporate Bonds	51	4.2%	0	0.0%	0	0.0%	1016	4.9%	305	2.4%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	5	0.4%	0	0.0%	4	0.3%	209	1.0%	146	1.1%
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)	56	4.6%	0	0.0%	4	0.3%	1224	5.9%	450	3.5%
Total (A + B + C)	1208	100.0%	0	100.0%	1485	100.0%	20873	100.0%	12889	100.0%
Fund Carried Forward (as per LB 2)	1208		0		1485		20873		12889	

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: 30th September 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
	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFEDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122	ULIF00527/01/2004LIFEGROWTH122
Opening Balance (Market Value)	444	13,501	6,409	104,602	72,562
Add: Inflow during the Quarter	336	1,149	221	11,444	894
Increase / (Decrease) Value of Inv (Net)	(0)	(10)	(232)	(3,749)	(2,000)
Less: Outflow during the Quarter	375	5,118	304	8,362	2,246
TOTAL INVESTIBLE FUNDS (MKT VALUE)	406	9,522	6,095	103,935	69,211

INVESTMENT OF UNIT FUND	ULIF01306/02/2008LIFEDEBTFU122		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	329	81.1%	5702	59.9%	0	0.0%	0	0.0%	8557	12.4%
State Government Securities	38	9.3%	169	1.8%	0	0.0%	0	0.0%	855	1.2%
Other Approved Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	0	0.0%	437	4.6%	0	0.0%	0	0.0%	1746	2.5%
Infrastructure Bonds	2	0.5%	2247	23.6%	0	0.0%	0	0.0%	3140	4.5%
Equity	0	0.0%	0	0.0%	5415	88.8%	91335	87.9%	50383	72.8%
Money Market Investments	5	1.2%	59	0.6%	20	0.3%	589	0.6%	255	0.4%
Mutual funds	0	0.0%	0	0.0%	512	8.4%	8573	8.2%	1610	2.3%
Deposit with Banks	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (A)	374	92.2%	8615	90.5%	5947	97.6%	100498	96.7%	66546	96.1%
Current Assets:										
Accrued Interest	11	2.8%	220	2.3%	0	0.0%	0	0.0%	410	0.6%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	0	0.1%	-23	-0.2%	0	0.0%	924	0.9%	-58	-0.1%
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%
Less: Current Liabilities										
Payable for Investments	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Fund Mgmt Charges Payable	0	0.0%	-2	0.0%	-1	0.0%	-19	0.0%	-14	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)	11	2.8%	196	2.1%	-1	0.0%	905	0.9%	338	0.5%
Other Investments (<=25%)										
Corporate Bonds	20	5.0%	711	7.5%	0	0.0%	0	0.0%	1016	1.5%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	0	0.0%	0	0.0%	150	2.5%	2533	2.4%	1312	1.9%
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	5.0%	711	7.5%	150	2.5%	2533	2.4%	2327	3.4%
Total (A + B + C)	406	100.0%	9522	100.0%	6095	100.0%	103935	100.0%	69211	100.0%
Fund Carried Forward (as per LB 2)	406		9522		6095		103935		69211	

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: 30th September 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)	17,775	7,410	5,997	7,817	1,732
Add: Inflow during the Quarter	812	1,150	93	337	55
Increase / (Decrease) Value of Inv (Net)	(486)	(235)	(200)	(271)	(3)
Less: Outflow during the Quarter	1,376	991	107	802	68
TOTAL INVESTIBLE FUNDS (MKT VALUE)	16,724	7,333	5,781	7,080	1,716

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	1976	11.8%	0	0.0%	0	0.0%	0	0.0%	723	42.2%
State Government Securities	218	1.3%	0	0.0%	0	0.0%	0	0.0%	105	6.1%
Other Approved Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	427	2.6%	0	0.0%	0	0.0%	0	0.0%	48	2.8%
Infrastructure Bonds	871	5.2%	0	0.0%	0	0.0%	0	0.0%	380	22.1%
Equity	12267	73.4%	6621	90.3%	4991	86.3%	6158	87.0%	242	14.1%
Money Market Investments	78	0.5%	21	0.3%	30	0.5%	0	0.0%	42	2.4%
Mutual funds	393	2.3%	0	0.0%	582	10.1%	710	10.0%	0	0.0%
Deposit with Banks	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Sub Total (A)	16229	97.0%	6642	90.6%	5603	96.9%	6868	97.0%	1541	89.8%
Current Assets:										
Accrued Interest	95	0.6%	0	0.0%	0	0.0%	0	0.0%	35	2.1%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Bank Balance	-26	-0.2%	27	0.4%	1	0.0%	-11	-0.1%	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	(0.00)	0	0.00	0	(0.00)	0	(0.00)	0	0.00
Less: Current Liabilities										
Payable for Investments	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Fund Mgmt Charges Payable	-3	0.0%	-1	0.0%	-1	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	0.0%
Sub Total (B)	66	0.4%	25	0.3%	0	0.0%	-12	-0.2%	35	2.1%
Other Investments (<=25%)										
Corporate Bonds	152	0.9%	0	0.0%	0	0.0%	0	0.0%	132	7.7%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Equity	277	1.7%	666	9.1%	178	3.1%	224	3.2%	7	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)	429	2.6%	666	9.1%	178	3.1%	224	3.2%	139	8.1%
Total (A + B + C)	16724	100.0%	7333	100.0%	5781	100.0%	7080	100.0%	1716	100.0%
Fund Carried Forward (as per LB 2)	16724		7333		5781		7080		1716	

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: 30th September 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	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF03323/01/2024LIFEMIDCAP122
Opening Balance (Market Value)	6,423	20,424	8,897	13,682	11,418
Add: Inflow during the Quarter	1,078	3,063	98	42	6,573
Increase / (Decrease) Value of Inv (Net)	(30)	(210)	(22)	100	(803)
Less: Outflow during the Quarter	2,075	2,533	436	96	2,608
TOTAL INVESTIBLE FUNDS (MKT VALUE)	5,396	20,743	8,537	13,728	14,580

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	2273	42.1%	0	0.0%	3416	40.0%	5241	38.2%	0	0.0%
State Government Securities	564	10.4%	0	0.0%	384	4.5%	5075	37.0%	0	0.0%
Other Approved Securities	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Corporate Bonds	226	4.2%	0	0.0%	363	4.2%	0	0.0%	0	0.0%
Infrastructure Bonds	1229	22.8%	0	0.0%	2208	25.9%	810	5.9%	0	0.0%
Equity	772	14.3%	20516	98.9%	1271	14.9%	1305	9.5%	11250	0.0%
Money Market Investments	17	0.3%	192	0.9%	9	0.1%	1117	8.1%	0	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)	5082	94.2%	20708	99.8%	7652	89.6%	13547	98.7%	11250	0.0%
Current Assets:										
Accrued Interest	109	2.0%	0	0.0%	179	2.1%	204	1.5%	0	0.0%
Dividend Receivable	0	0.0%	2	0.0%	0	0.0%	0	0.0%	5	0.0%
Bank Balance	-9	-0.2%	36	0.2%	0	0.0%	-58	-0.4%	285	0.0%
Receivable for Sale of Investments	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1298	0.0%
Other Current Assets (for Investments)	0	0.0%	0	(0.00)	0	(0.00)	0	(0.00)	0	0.0%
Less: Current Liabilities										
Payable for Investments	0	0.0%	0	0.0%	0	0.0%	0	0.0%	-744	0.0%
Fund Mgmt Charges Payable	-1	0.0%	-4	0.0%	-1	0.0%	0	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)	99	1.8%	35	0.2%	178	2.1%	146	1.1%	841	0.0%
Other Investments (<=25%)										
Corporate Bonds	193	3.6%	0	0.0%	670	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	22	0.4%	0	0.0%	37	0.4%	35	0.3%	2488	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)	215	4.0%	0	0.0%	707	8.3%	35	0.3%	2488	0.0%
Total (A + B + C)	5396	100.0%	20743	100.0%	8537	100.0%	13728	100.0%	14580	0.0%
Fund Carried Forward (as per LB 2)	5396		20743		8537		13728		14580	

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: 30th September 2025

PART - B
(Rs. In lacs)

PARTICULARS	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
	ULGF00728/03/2011GROUPINCOM12	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCPCLY122	
Opening Balance (Market Value)	-	9,251	23,878	432,216
Add: Inflow during the Quarter	-	122	6,007	36,791
Increase / (Decrease) Value of Inv (Net)	-	(190)	318	(9,138)
Less: Outflow during the Quarter	-	238	6,407	40,517
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	8,945	23,797	419,353

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%	2152	24.1%	11836	49.7%	73,841	17.6%
State Government Securities	0	0.0%	0	0.0%	5087	21.4%	16,893	4.0%
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%	6,563	1.6%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	25,259	6.0%
Equity	0	0.0%	5737	64.1%	0	0.0%	251,528	60.0%
Money Market Investments	0	0.0%	846	9.5%	6847	28.8%	11,792	2.8%
Mutual funds	0	0.0%	68	0.8%	0	0.0%	13,929	3.3%
Deposit with Banks	0	0.0%	0	0.0%	0	0.0%	-	0.0%
Sub Total (A)	0	0.0%	8804	98.4%	23770	99.9%	399,805	95.3%
Current Assets:								
Accrued Interest	0	0.0%	0	0.0%	130	0.5%	2,781	0.7%
Dividend Receivable	0	0.0%	0	0.0%	0	0.0%	7	0.0%
Bank Balance	0	0.0%	-4	0.0%	-102	-0.4%	1,173	0.3%
Receivable for Sale of Investments	0	0.0%	0	0.0%	0	0.0%	1,312	0.3%
Other Current Assets (for Investments)	0	-	0	(0.00)	0	-	0	0.00
Less: Current Liabilities								
Payable for Investments	0	0.0%	0	0.0%	0	0.0%	(744)	-0.2%
Fund Mgmt Charges Payable	0	0.0%	-2	0.0%	-2	0.0%	(69)	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%	-6	-0.1%	26	0.1%	4,459	1.1%
Other Investments (<=25%)								
Corporate Bonds	0	0.0%	0	0.0%	0	0.0%	6,012	1.4%
Infrastructure Bonds	0	0.0%	0	0.0%	0	0.0%	-	0.0%
Equity	0	0.0%	147	1.6%	0	0.0%	9,076	2.2%
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%	147	1.6%	0	0.0%	15,088	3.6%
Total (A + B + C)	0	0.0%	8945	100.0%	23797	100.0%	419,353	100.0%
Fund Carried Forward (as per LB 2)	0		8945		23797		419,353	

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 : 30th September 2025
Periodicity of Submission: Quarterly
Statement of NAV of Segregated Funds

														(Rs. In lacs)
No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per L8 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since Inception
1	Unit Linked Balanced fund	ULF00106/04/2002ULBALANCE122	6-Jun-02	Non Par	20,873	119.8417	119.8417	121.1288	116.3234	111.8878	116.1489	3%	10%	121.3472
2	Pension Unit Linked Balanced Fund	ULP00311/02/2003PNSBALANCE122	11-Feb-03	Non Par	4,644	91.7947	91.7947	92.8384	89.2386	86.4910	89.6130	2%	9%	93.0268
3	Unit Linked Growth Fund	ULF00327/01/2004ULFGROWTH122	27-Jan-04	Non Par	49,211	120.4747	120.4747	124.1173	116.3631	116.0899	124.1531	-3%	11%	124.4435
4	Unit Linked Secure fund	ULF00427/01/2004ULFSECURE122	27-Jan-04	Non Par	8,537	46.8787	46.8787	46.9994	45.4378	44.7994	45.0372	4%	8%	47.1890
5	Pension Unit Linked Growth fund	ULP00703/03/2003PNSNGROWTH122	3-Mar-05	Non Par	3,623	65.5663	65.5663	66.8988	63.4443	62.5163	65.7359	0%	10%	67.0545
6	Pension Unit Linked Secure fund	ULP00803/03/2003PNSSECURE122	3-Mar-05	Non Par	624	44.4438	44.4438	44.9253	43.6109	38.7173	40.4790	10%	10%	45.0488
7	Group Superannuation & Gratuity Secure Fund	ULG00113/07/2005GROUPESECURE122	13-Jul-05	Non Par	5,648	47.3982	47.3982	47.5447	46.0776	44.6967	45.2831	5%	9%	47.7144
8	Group Superannuation & Gratuity Debt Fund	ULG00310/03/2006GROUPEDEBT122	10-Mar-06	Non Par	23,527	40.2254	40.2254	40.1428	39.3666	37.9172	37.7582	7%	7%	40.4522
9	Group Superannuation & Gratuity Balanced Fund	ULG00210/03/2006GROUPEBALANCE122	10-Mar-06	Non Par	1,923	47.6869	47.6869	48.1667	46.2039	44.8933	46.3713	3%	10%	48.2617
10	Group Superannuation & Gratuity Growth Fund	ULG00410/03/2006GROUPEGROWTH122	10-Mar-06	Non Par	2,510	62.0648	62.0648	63.2151	59.9038	59.2785	62.0388	0%	11%	63.3626
11	Group Superannuation & Gratuity Cash Fund	ULG00531/03/2006GROUPECASH122	31-Mar-06	Non Par	322	34.5319	34.5319	34.1086	33.6494	33.1779	32.6884	6%	6%	34.5319
12	Unit Linked Protector Fund	ULF00911/07/2006ULFPROTECTOR122	11-Jul-06	Non Par	1,716	40.2875	40.2875	40.3665	39.2201	37.4460	38.0979	6%	9%	40.5274
13	Unit Linked Index Fund	ULF01002/09/2006ULFINDEX122	2-Jan-08	Non Par	5,781	43.4958	43.4958	45.0066	41.2921	41.5518	45.4177	-4%	14%	45.2049
14	Pension Unit Linked Index Fund	ULP01122/01/2008PNSINDEX122	22-Jan-08	Non Par	11,763	53.5543	53.5543	55.4116	50.8328	51.1545	55.8928	-4%	14%	55.6556
15	Unit Linked Enhancer Fund	ULF01230/01/2008ULFENHANCER122	30-Jan-08	Non Par	6,095	55.9519	55.9519	58.0755	53.7571	54.3221	59.3387	-6%	12%	58.3449
16	Unit Linked Debt Fund	ULF01306/02/2008ULFDEBT122	4-Feb-08	Non Par	406	35.0687	35.0687	35.1267	34.2694	32.2357	32.3904	8%	8%	35.3078
17	Pension Unit Linked Protector Fund	ULP01408/02/2008PNSPROTECTOR122	8-Feb-08	Non Par	1,208	53.4023	53.4023	55.7559	50.7628	50.9668	55.5417	6%	9%	55.9152
18	Geo Superann-Short Term Debt fund(I)	ULG00613/02/2009GROUPEDEBT122	13-Feb-09	Non Par	-	-	-	-	-	-	25.8600	0%	0%	25.8600
19	Unit Linked PSU Fund	ULF02208/01/2010ULFPSU122	8-Jan-10	Non Par	20,743	42.7590	42.7590	43.1604	39.0754	40.1189	45.6466	-6%	32%	43.1154
20	Unit Linked Index - II fund	ULF02038/01/2010ULFINDEX122	8-Jan-10	Non Par	7,080	45.3851	45.3851	47.2544	43.4513	43.7980	47.9392	-5%	13%	47.4637
21	Unit Linked Growth - II fund	ULF01808/01/2010ULFGROWTH122	8-Jan-10	Non Par	16,724	43.0190	43.0190	44.2412	41.4733	41.4112	44.2348	-3%	11%	44.3940
22	Unit Linked Balanced- II fund	ULF01508/01/2010ULBALANCE122	8-Jan-10	Non Par	12,889	36.4376	36.4376	36.9200	35.3609	34.5744	35.8795	2%	10%	36.9848
23	Unit Linked Enhancer - II fund	ULF01708/01/2010ULFENHANCER122	8-Jan-10	Non Par	103,933	55.2420	55.2420	57.2672	52.8560	53.4604	58.2999	-5%	12%	57.5212
24	Unit Linked Debt - II fund	ULF01608/01/2010ULFDEBT122	8-Jan-10	Non Par	9,522	28.2719	28.2719	28.2663	27.7206	26.3092	26.4157	7%	7%	28.4620
25	Unit Linked Infrastructure fund	ULF01908/01/2010ULFINFRA122	8-Jan-10	Non Par	7,333	36.7167	36.7167	37.9060	34.4647	35.0095	39.2993	-7%	20%	38.0923
26	Unit Linked Protector - II fund	ULF02108/01/2010ULFPROTECTOR122	8-Jan-10	Non Par	5,396	30.2211	30.2211	30.3809	29.5859	28.6603	29.0485	4%	8%	30.4987
27	Pension Unit Linked Index - II fund	ULP02625/01/2010PNSINDEX122	25-Jan-10	Non Par	2,504	51.0176	51.0176	52.8100	48.5010	48.8297	53.4038	-6%	13%	53.0419
28	Pension Unit Linked PSU fund	ULP02725/01/2010PNSPSU122	25-Jan-10	Non Par	1,104	44.4911	44.4911	44.9331	40.6701	41.7655	47.4926	-6%	33%	45.0945
29	Pension Unit Linked Balanced - II fund	ULP02345/01/2010PNSBALANCE122	25-Jan-10	Non Par	-	-	40.2336	34.8079	33.4100	32.9707	33.8908	0%	0%	34.8753
30	Pension Unit Linked Growth - II fund	ULP02445/01/2010PNSGROWTH122	25-Jan-10	Non Par	970	40.2336	40.2336	41.0462	38.9318	38.1128	40.0481	0%	10%	41.1419
31	Pension Unit Linked Infrastructure fund	ULP02525/01/2010PNSINFRA122	25-Jan-10	Non Par	-	-	-	38.3847	34.9609	33.4899	39.8423	0%	0%	38.5660
32	Pension Unit Linked Protector - II fund	ULP02825/01/2010PNSPROTECTOR122	25-Jan-10	Non Par	-	-	-	29.3287	28.5150	25.7444	26.8724	0%	0%	29.4429
33	Unit Linked Midcap fund(I)	ULF03323/07/2009ULFMIDCAP122	23-Jan-11	Non Par	14,580	10.7973	10.7973	11.5138	10.0157	11.0246	11.7212	-6%	NA	11.5192
34	Discontinued Policy Fund	ULF03127/01/2011ULDISCPOLICY122	27-Jan-11	Non Par	23,797	24.5681	24.5681	24.2423	23.8441	23.4685	23.1084	6%	6%	24.5681
35	Group Superannuation & Gratuity Income fund(I)	ULG00728/03/2011GROUPEINCOME122	28-Mar-11	Non Par	-	-	-	-	-	-	17.0280	0%	0%	17.0397
36	Unit Linked Dynamic P/E Fund	ULF03501/08/2011ULFDYNAMIC122	1-Aug-11	Non Par	8,945	43.9655	43.9655	44.8923	42.3415	42.5356	45.0163	-2%	11%	45.0289
37	Unlited with Profit fund	ULF00225/04/2002ULFWITHPROFIT122	25-Jun-02	Par	13,728	82.1909	82.1909	78.2539	74.5452	71.0592	67.6468	22%	22%	82.1909
38	Pension Unlited with Profit fund	ULP00411/02/2003PNSWITHPROFIT122	11-Feb-03	Par	1,485	81.9073	81.9073	78.1464	74.5964	71.2440	67.9728	21%	21%	81.9073
Total						419.353								

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: 10-Nov-25
Note: 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 30th Sep 2025	as % of total for this class	As at 30th Sep 2024	as % of total for this class	As at 30th Sep 2025	as % of total for this class	As at 30th Sep 2024	as % of total for this class
Break down by credit rating								
AAA rated	129,287	92.1%	123,599	90.8%	129,322	92.2%	122,087	88.7%
AA or better	5,061	3.6%	5,618	4.1%	5,028	3.6%	5,653	4.1%
Rated below AA but above A	6,012	4.3%	5,960	4.4%	5,944	4.2%	5,974	4.3%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	886	0.7%	0	0.0%	4,000	2.9%
	140,361	100.0%	136,063	100.0%	140,294	100.0%	137,714	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	42,811	30.5%	21,202	15.6%	42,904	30.6%	21,202	15.4%
more than 1 year and upto 3 years	36,392	25.9%	32,112	23.6%	35,994	25.7%	35,369	25.7%
More than 3 years and up to 7 years	14,832	10.6%	18,728	13.8%	14,762	10.5%	18,640	13.5%
More than 7 years and up to 10 years	19,430	13.8%	21,705	16.0%	19,483	13.9%	21,259	15.4%
More than 10 years and up to 15 years	11,788	8.4%	17,330	12.7%	11,809	8.4%	16,904	12.3%
More than 15 years and up to 20 years	379	0.3%	2,054	1.5%	344	0.2%	1,968	1.4%
Above 20 years	14,730	10.5%	22,932	16.9%	14,998	10.7%	22,372	16.2%
	140,361	100.0%	136,063	100.0%	140,294	100.0%	137,714	100.0%
Breakdown by type of the issuer								
Central Government	73,841	52.6%	61,327	45.1%	74,209	52.9%	60,204	43.7%
State Government	16,893	12.0%	30,178	22.2%	16,936	12.1%	29,966	21.8%
Corporate Securities	49,626	35.4%	44,558	32.7%	49,150	35.0%	47,544	34.5%
	140,361	100.0%	136,063	100.0%	140,294	100.0%	137,714	100.0%

Non Unit Linked

Rs. In Lacs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sep 2025	as % of total for this class	As at 30th Sep 2024	as % of total for this class	As at 30th Sep 2025	as % of total for this class	As at 30th Sep 2024	as % of total for this class
Break down by credit rating								
AAA rated	1,089,676	100.0%	1,022,310	99.8%	1,089,676	100.0%	1,022,310	99.8%
AA or better	276	0.0%	293	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%	1,904	0.2%	0	0.0%	1,904	0.2%
	1,089,951	100.0%	1,024,507	100.0%	1,089,951	100.0%	1,024,507	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	24,660	2.3%	22,716	2.2%	24,660	2.3%	22,716	2.2%
more than 1 year and upto 3 years	46,821	4.3%	40,628	4.0%	46,821	4.3%	40,628	4.0%
More than 3 years and up to 7 years	226,111	20.7%	177,100	17.3%	226,111	20.7%	177,100	17.3%
More than 7 years and up to 10 years	242,099	22.2%	191,857	18.7%	242,099	22.2%	191,857	18.7%
More than 10 years and up to 15 years	304,306	27.9%	312,628	30.5%	304,306	27.9%	312,628	30.5%
More than 15 years and up to 20 years	138,425	12.7%	170,706	16.7%	138,425	12.7%	170,706	16.7%
Above 20 years	107,528	9.9%	108,872	10.6%	107,528	9.9%	108,872	10.6%
	1,089,951	100.0%	1,024,507	100.0%	1,089,951	100.0%	1,024,507	100.0%
Breakdown by type of the issuer								
Central Government	559,965	51.4%	551,309	53.8%	559,965	51.4%	551,309	53.8%
State Government	323,509	29.7%	272,253	26.6%	323,509	29.7%	272,253	26.6%
Corporate Securities	206,478	18.9%	200,945	19.6%	206,478	18.9%	200,945	19.6%
	1,089,951	100.0%	1,024,507	100.0%	1,089,951	100.0%	1,024,507	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	Q2'25-26	Upto the quarter ended Sep 30, 2025	Q2'24-25	Upto the quarter ended Sep 30, 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	(277.25)	(894.20)	(343.36)	(1,134.54)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost towards various projects.	422.94	544.09	342.52	1,004.17

PART-B Related Party Transaction Balances - As at the end of the Quarter ended September 30, 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	183.47	Receivable	NA	NA	NA	NA

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

BOD and Key Person information			July- September 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	Chairman, 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	NA
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

Note:

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 Sep 30, 2025	AS AT Sep 30, 2024
01	Available Assets in Policyholders' Fund:	1	1,456,247	1,415,938
	Deduct:			
02	Mathematical Reserves	2	1,417,513	1,383,410
03	Other Liabilities	3	33,002	28,061
04	Excess in Policyholders' funds		5,732	4,467
05	Available Assets in Shareholders Fund:	4	84,155	75,082
	Deduct:			
06	Other Liabilities of shareholders' fund	3	267	218
07	Excess in Shareholders' funds		83,888	74,864
08	Total ASM (04)+(07)		89,621	79,331
09	Total RSM		47,237	40,878
10	Solvency Ratio (ASM/RSM)		1.90	1.94

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 : 30th September 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)	192,660	189,296	-	-	10,150	13,787	862,340	833,240	1,065,149	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)	192,660	189,296	-	-	10,150	13,787	862,340	833,240	1,065,149	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:
- 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.
 - Total Investment Assets should reconcile with figures shown in Form 3A / 3B
 - Gross NPA is investments classified as NPA, before any provisions
 - Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
 - Net Investment assets is net of 'provisions'
 - Net NPA is gross NPAs less provisions
 - Write off as approved by the board
- 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 : 30th September 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)
1	Investment Assets (As per Form 5)	4,230	4,229	-	-	241	488	23,122	22,626	27,593
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	-	-	241	488	23,122	22,626	27,593
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 : 30th September 2025
Details of Non Performing Assets-Quarterly
Periodicity of Submission : Quarterly

Name of the Fund -UIIP Fund

(Rs. in lacs)											
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)	37,834	36,632	-	-	11,792	10,772	369,726	362,508	419,353	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)	37,834	36,632	-	-	11,792	10,772	369,726	362,508	419,353	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 : 30th September 2025
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund - LIFE FUND

													(Rs. In lacs)	
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	539,385	10,470	1.9%	1.9%	536,686	20,749	3.9%	3.9%	524,552	20,617	3.9%	3.9%
	Sovereign Green Bonds	CSGB	515	9	1.8%	1.8%	515	18	3.5%	3.5%	515	18	3.5%	3.5%
	Treasury Bills	CTRB	1,425	22	1.6%	1.6%	3,080	102	3.3%	3.3%	6,828	243	3.6%	3.6%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	310,597	5,574	1.8%	1.8%	303,392	10,896	3.6%	3.6%	248,769	8,949	3.6%	3.6%
	Central Government Guaranteed Loans/Bonds	CGSL	803	17	2.2%	2.2%	803	35	4.3%	4.3%	804	35	4.3%	4.3%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,319	40	1.7%	1.7%	2,319	81	3.5%	3.5%	2,318	81	3.5%	3.5%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	11,220	225	2.0%	2.0%	11,222	448	4.0%	4.0%	11,257	447	4.0%	4.0%
	Bonds / Debentures issued by HUDCO	HTHD	8,363	144	1.7%	1.7%	8,376	285	3.4%	3.4%	8,476	285	3.4%	3.4%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	2	0	8.2%	8.2%	2	0	19.3%	19.3%	1	0	32.9%	32.9%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	8	1	9.3%	9.3%	8	2	20.3%	20.3%	4	0	7.5%	7.5%
	Infrastructure - PSU - Debentures / Bonds	IPTD	132,734	2,512	1.9%	1.9%	132,395	4,986	3.8%	3.8%	124,421	4,688	3.8%	3.8%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	31,865	605	1.9%	1.9%	31,866	1,204	3.8%	3.8%	32,209	1,214	3.8%	3.8%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	7	0	5.2%	5.2%	7	1	13.9%	13.9%	5	1	20.8%	20.8%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,120	11	0.5%	0.5%	2,122	76	3.6%	3.6%	355	2,470	695.4%	695.4%
	Deposits - CDs with Scheduled Banks	EDCD	4,400	75	1.7%	1.7%	4,994	176	3.5%	3.5%	3,965	149	3.8%	3.8%
	Deposits - Repo / Reverse Repo	ECMR	4,593	62	1.4%	1.4%	7,249	202	2.8%	2.8%	4,482	144	3.2%	3.2%
	Corporate Securities - Debentures	ECOS	7,499	148	2.0%	2.0%	7,499	294	3.9%	3.9%	3,597	143		
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,904	-	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	3	0	8.0%	8.0%	3	0	11.1%	11.1%	-	-	0.0%	0.0%
	Equity Shares (PSUs & Unlisted)	OEPU	660	-	0.0%	0.0%	660	-	0.0%	0.0%	-	-	0.0%	0.0%
	TOTAL		1,058,519	19,917	1.9%	1.9%	1,053,198	39,555	3.8%	3.8%	974,464	39,485	4.1%	4.1%

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

Date: 10-Nov-25

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 : 30th September 2025
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund - Pension General Annuity Fund

(Rs. In lacs)														
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	17,994	344	1.9%	1.9%	18,442	792	4.3%	4.3%	19,955	778	3.9%	3.9%
	Treasury Bills	CTRB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	58	2	3.5%	3.5%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	5,303	98	1.8%	1.8%	4,563	167	3.7%	3.7%	3,409	123	3.6%	3.6%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	130	2	1.8%	1.8%	130	5	3.5%	3.5%	130	5	3.5%	3.5%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	3,174	71	2.2%	2.2%	3,174	141	4.4%	4.4%	3,170	141	4.5%	4.5%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	925	17	1.8%	1.8%	925	34	-	-	927	34	3.6%	3.6%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Deposits - Repo / Reverse Repo	ECMR	256	3	1.4%	1.4%	384	11	2.8%	2.8%	282	9	3.2%	3.2%
F	OTHER INVESTMENTS													
	TOTAL		27,783	535	1.9%	1.9%	27,617	1,149	4.2%	4.2%	27,932	1,091	3.9%	3.9%

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: 10-Nov-25

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 : 30th September 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)			
			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 (%)
			(Rs.)	(Rs.)	(%)	(%)	(Rs.)	(Rs.)	(%)	(%)	(Rs.)	(Rs.)	(%)	(%)
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	62,939	14	0.0%	0.0%	63,226	1,137	1.8%	1.8%	54,696	3,183	5.8%	5.8%
	Treasury Bills	CTRB	15,765	231	1.5%	1.5%	15,094	452	3.0%	3.0%	12,564	438	3.5%	3.5%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	15,115	46	0.3%	0.3%	15,251	542	3.6%	3.6%	20,702	1,246	6.0%	6.0%
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%	282	31	11.0%	11.0%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,645	83	1.5%	1.5%	5,645	261	4.6%	4.6%	2,989	173	5.8%	5.8%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	11,800	(315)	-2.7%	-2.7%	12,227	(398)	-3.3%	-3.3%	20,744	5,064	24.4%	24.4%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	24,809	(910)	-3.7%	-3.7%	24,571	1,974	8.0%	8.0%	24,787	3,398	13.7%	13.7%
	Infrastructure - PSU - Debentures / Bonds	IPTD	8,617	137	1.6%	1.6%	8,618	386	4.5%	4.5%	10,339	406	3.9%	3.9%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	8,505	131	1.5%	1.5%	8,501	387	4.6%	4.6%	7,997	358	4.5%	4.5%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2,557	39	1.5%	1.5%	2,562	106	4.1%	4.1%	3,037	113	3.7%	3.7%
	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (Including unlisted)	IOEQ	657	(88)	-13.4%	-13.4%	637	21	3.2%	3.2%	781	127	16.3%	16.3%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	29,936	270	0.9%	0.9%	29,967	4,022	13.4%	13.4%	36,209	3,796	10.5%	10.5%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	186,827	(7,642)	-4.1%	-4.1%	186,355	7,337	3.9%	3.9%	184,551	27,611	15.0%	15.0%
	Corporate Securities - Preference Shares	EPNQ	1	1	248.6%	248.6%	0	1	494.6%	494.6%	-	-	0.0%	0.0%
	Deposits - CDs with Scheduled Banks	EDCD	6,322	107	1.7%	1.7%	5,992	206	3.4%	3.4%	3,691	138	3.7%	3.7%
	Equity Exchange Traded Fund	EETF	14,232	(634)	-4.5%	-4.5%	13,913	787	5.7%	5.7%	12,500	1,600	12.8%	12.8%
	Deposits - Repo / Reverse Repo	ECMR	7,281	98	1.4%	1.4%	8,171	225	2.8%	2.8%	6,149	198	3.2%	3.2%
	Corporate Securities - Debentures	ECOS	6,122	108	1.8%	1.8%	5,855	261	4.5%	4.5%	3,407	182	5.3%	5.3%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	4,459	-	0.0%	0.0%	4,459	-	0.0%	0.0%	4,474	-	0.0%	0.0%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	7,216	560	7.8%	7.8%	6,380	1,714	26.9%	26.9%	4,341	1,147	26.4%	26.4%
	Reclassified Approved Investments - Debt	ORAD	6,034	109	1.8%	1.8%	6,041	305	5.1%	5.1%	6,813	276	4.0%	4.0%
	Equity Exchange Traded Fund	OETF	-	-	-	-	-	-	-	-	1,708	(45)	-2.6%	-2.6%
TOTAL			424,839	(7,652)	-1.8%	-1.8%	423,465	19,728	4.7%	4.7%	422,761	49,439	11.7%	11.7%

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: 10-Nov-25

Note: Catearorv 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

FORM L-35 - DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement As on : 30th September 2025
Statement of Downgraded Investment
Periodicity of Submission: Quarterly

Name of Fund - LIFE 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									
		NIL								

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

Date: 10-Nov-25

Chief Financial Officer

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement As on : 30th September 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.	During the Quarter ¹									
		NIL								
B.	As on Date 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: 10-Nov-25

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement As on : 30th September 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 : INE148I07IQ8)	ORAD	6,012	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: 10-Nov-25

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	Q2'25-26				Q2'24-25				Upto the quarter ended Sep 30, 2025				Upto the quarter ended Sep 30, 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	5	14		638	-	-	-	-	7	19		897	0	39	-	10
	From 10,000-25,000	12	5		79	16	8		38	20	9		225	43	19	-	80
	From 25,001-50,000	37	10		181	32	9		56	65	17		449	67	18	-	99
	From 50,001-75,000	13	2		16	7	1		9	18	3		22	18	3	-	23
	From 75,000-100,000	-	-		-	-	-		-	8	1		10	19	2	-	111
	From 1,00,001-1,25,000	10	1		13	85	3		456	10	1		13	85	3	-	456
	Above Rs. 1,25,000	281	3		351	(13)	-	-	(16)	326	5		408	12	1	-	15
ii	Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	107	35		-	133	45		-	192	63		-	216	72		-
	From 50,001-1,00,000	95	14		-	91	11		-	175	26		-	130	17		-
	From 1,00,001-1,50,000	76	-		-	50	4		-	113	9		-	110	9		-
	From 1,50,001-2,00,000	6	-		-	53	3		-	26	1		-	70	4		-
	From 2,00,001-2,50,000	-	-		-	45	2		-	-	-		-	45	2		-
	From 2,50,001-3,00,000	-	-		-	-	-		-	26	1		-	29	1		-
	Above Rs. 3,00,000	161	5		-	143	2		-	273	6		-	261	3		-
iii	Group Single Premium (GSP)																
	From 0-10,000	0	-	2	13	(4)	-	135	(113)	0	-	9	8	(3)	-	248	(37)
	From 10,000-25,000	1	-	68	153	1	-	20	135	1	-	70	174	2	-	45	243
	From 25,001-50,000	1	-	17	134	1	-	9	72	2	-	22	162	1	-	13	107
	From 50,001-75,000	1	-	1	73	1	-	139	523	1	-	4	127	1	-	139	523
	From 75,000-100,000	2	-	4	80	1	-	24	48	3	-	8	130	2	-	29	101
	From 1,00,001-1,25,000	5	-	7	217	1	-	10	119	6	-	8	267	2	-	22	196
	Above Rs. 1,25,000	541	-	9,275	36,036	357	-	11,387	30,778	801	-	19,363	59,789	573	-	19,610	47,990
iv	Group Single Premium- Annuity- GSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	(305)	855		13,668	55	651		3,091	106	1,419		21,736	102	1,145		4,601
	From 10,000-25,000	(303)	1,314		28,791	98	555		7,179	287	1,979		42,126	187	1,035		12,292
	From 25,001-50,000	183	899		14,269	288	652		6,634	642	1,544		23,055	575	1,302		12,461
	From 50,001-75,000	703	641		5,636	359	768		5,886	863	1,232		10,284	623	1,201		8,566
	From 75,000-100,000	188	252		3,405	243	265		3,260	435	441		6,019	486	514		7,117
	From 1,00,001-1,25,000	793	406		4,353	343	349		4,251	899	725		8,845	687	650		10,024
	Above Rs. 1,25,000	2,221	427		16,189	1,981	435		16,470	2,688	700		26,394	3,825	792		29,787
vi	Individual non Single Premium- Annuity- INSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	(257)	3	41,535	283,710	(1,365)	4	(20,081)	(535,007)	(348)	9	64,626	571,149	(1,465)	4	17,694	(321,555)
	From 10,000-25,000	23	8	5,425	68,344	14	3	4,507	49,652	36	11	9,259	117,576	22	3	7,091	81,053
	From 25,001-50,000	34	10	8,141	90,357	22	5	15,366	109,258	62	16	16,495	478,082	34	7	19,384	144,628
	From 50,001-75,000	19	3	3,393	41,026	20	7	18,491	107,954	32	5	5,598	62,130	31	10	21,022	133,448
	From 75,000-100,000	18	8	1,456	23,233	16	2	3,211	26,953	33	13	4,045	55,929	27	6	5,005	50,997
	From 1,00,001-1,25,000	17	5	2,036	27,812	10	4	1,729	25,610	26	10	2,811	36,323	16	6	2,354	30,660
	Above Rs. 1,25,000	3,559	63	172,197	2,900,907	4,114	90	132,737	2,072,612	7,565	170	435,778	6,449,511	7,590	149	345,442	3,883,479
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

		Q2'25-26				Q2'24-25				Upto the quarter ended Sep 30, 2025				Upto the quarter ended Sep 30, 2024				(Rs. In lacs)
S.No.	Particulars	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	1,294	20,856		784,143	1,277	21,277	-	789,804	2,262	40,302		1,492,014	2,270	41,647	-	1,507,127	
	From 10,000-25,000	2,447	14,631		499,544	2,710	15,950	-	504,923	4,386	32,095		1,016,439	4,843	35,577	-	1,033,621	
	From 25001-50,000	4,022	9,071		173,343	4,322	9,946	-	179,219	7,188	20,643		373,684	7,482	23,033	-	389,621	
	From 50,001-75,000	1,597	2,576		51,686	1,711	2,436	-	51,879	2,683	6,999		119,755	3,024	6,780	-	121,087	
	From 75,000-100,000	3,120	2,866		58,161	3,420	3,264	-	65,527	5,471	5,651		119,200	5,768	6,536	-	134,873	
	From 1,00,001-1,25,000	1,076	1,037		25,291	1,139	932	-	24,683	1,737	2,754		59,513	2,060	2,448	-	56,998	
	Above Rs. 1,25,000	7,882	2,301		120,298	7,668	2,400	-	128,407	15,729	5,292		304,633	14,398	5,493	-	307,191	
	ii Individual- Annuity																	
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	iii Group																	
	From 0-10000	(0)	6	3,924	148	0	7	16,568	261	(25)	12	9,546	(100,352)	0	10	17,322	299	
	From 10,000-25,000	0	3	2,394	380	1	3	2,567	429	0	3	2,394	380	1	3	2,567	429	
	From 25001-50,000	2	4	382	1,314	2	5	2,837	4,131	4	10	548	5,812	2	5	2,837	4,131	
	From 50,001-75,000	1	2	373	1,139	1	2	3,052	1,136	3	5	758	2,712	1	2	3,052	1,136	
	From 75,000-100,000	2	2	242	1,710	-	-	5,179	-	4	4	415	3,180	-	-	5,179	-	
	From 1,00,001-1,25,000	3	3	509	1,554	2	2	-	1,566	7	6	788	4,002	2	2	-	1,566	
	Above Rs. 1,25,000	1,226	53	56,025	1,064,084	1,348	38	39,184	940,298	2,844	102	163,034	2,284,773	1,348	38	39,184	940,298	
	iv Group- Annuity																	
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Note:

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

FORM L-37: Business Acquisition Through Different Channels (Group)

(Rs. In lacs)

Business Acquisition through different channels (Group)													
Sl. No.	Channels	Q2'25-26			Q2'24-25			Upto the quarter ended Sep 30, 2025			Upto the quarter ended Sep 30, 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	-	-	-	-	-	5	-	-	-
2	Corporate Agents-Banks	-	1,179	469	-	895	231	-	1,761	655	-	1,405	349
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	99	228,041	2,577	111	173,897	1,727	227	521,970	5,602	174	387,487	3,505
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	1	14,274	911	4	(7,118)	1,233	7	34,208	1,957	11	49,286	2,981
7	IMF	-	63	0	-	-	-	-	157	1	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	100	243,557	3,963	115	167,674	3,190	234	558,096	8,220	185	438,178	6,835
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	100	243,557	3,963	115	167,674	3,190	234	558,096	8,220	185	438,178	6,835

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

(Rs. In lacs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q2'25-26		Q2'24-25		Upto the quarter ended Sep 30, 2025		Upto the quarter ended Sep 30, 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	702	1,117	633	894	1,356	2,056	988	1,662
2	Corporate Agents-Banks	2,658	1,425	2,061	1,027	4,395	2,340	3,939	1,953
3	Corporate Agents -Others	(3)	(4)	(7)	(7)	(6)	(6)	(8)	(7)
4	Brokers	703	22	46	(26)	932	20	38	(43)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	-	-	-	-	-	-
	- Others	730	1,620	913	1,391	1,387	2,584	1,589	2,651
7	IMF	29	98	74	700	51	172	164	1,331
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	70	5	43	31	86	14	122	43
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	4,889	4,284	3,763	4,010	8,201	7,179	6,832	7,590
1	Referral Arrangements (B)	-	0	-	0	-	0	-	1
	Grand Total (A+B)	4,889	4,284	3,763	4,010	8,201	7,179	6,832	7,591

FORM L-39 - Data on Settlement of Claims for the quarter ended September 30, 2025

Date: September 30, 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	1,802	1,195	-	-	-	-	2,997	15,646
2	Survival Benefit ²	4,880	218	1	-	-	-	5,099	1,787
3	Annuities / Pension	1,605	121	127	103	73	85	2,114	135
4	Surrender ³	-	1,971	-	-	-	-	1,971	9,537
5	Other benefits ⁴	-	1,305	-	-	-	-	1,305	3,219
									-
	Death Claims	-	172	24	-	-	-	196	2,632

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	-	6	-	-	-	-	6	65
5	Other benefits	-	817	-	-	-	-	817	1,312
								-	
	Death Claims	-	309	1	-	-	-	310	2,503

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 September 30, 2025

Date: September 30, 2025

Individual

Ageing of Claims1									
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	2,377	2,021	-	-	-	-	4,398	25,696
2	Survival Benefit2	7,480	308	1	-	-	-	7,789	2,736
3	Annuities / Pension	3,107	276	301	169	156	320	4,329	243
4	Surrender3	-	3,753	-	-	-	-	3,753	17,921
5	Other benefits4	-	2,451	1	-	-	-	2,452	7,262
	Death Claims	-	340	24	-	-	-	364	4,828

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.

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

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

Group

Ageing of Claims1									
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	-	14	-	-	-	-	14	462
5	Other benefits	-	3,162	-	-	-	-	3,162	2,380
	Death Claims	-	642	1	-	-	-	643	4,503

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

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	14	8
2	Claims Intimated / Booked during the period	200	309
(a)	Less than 3 years from the date of acceptance of risk	43	299
(b)	Greater than 3 years from the date of acceptance of risk	157	10
3	Claims Paid during the period	196	310
4	Claims Repudiated during the period ²	1	1
5	Claims Rejected ³	-	-
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	17	6
	Outstanding Claims:-		
	Less than 3months	17	6
	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	447	112	10,617	32	223
2	Claims Booked during the period	2,956	5,108	2,841	1,961	1,279
3	Claims Paid during the period	2,997	5,099	2,114	1,971	1,305
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	406	121	11,344	21	196
	Outstanding Claims (Individual)					
	Less than 3months	35	29	964	21	113
	3 months and less than 6 months	28	19	872	-	1
	6 months and less than 1 year	161	36	1,522	-	5
	1year and above	182	37	7,986	-	77

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.

1 Surrender Opening reversal

1 PW Opening Reversal

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	383	653
(a)	Less than 3 years from the date of acceptance of risk	73	636
(b)	Greater than 3 years from the date of acceptance of risk	310	17
3	Claims Paid during the period	364	643
4	Claims Repudiated during the period ²	2	4
5	Claims Rejected ³	-	-
6	Unclaimed ⁴	-	-
7	Claims O/S at End of the period	17	6
	Outstanding Claims:-		
	Less than 3months	17	6
	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**
1	Claims O/S at the beginning of the period	488	85	10,069	-	109
2	Claims Booked during the period	4,316	7,825	5,604	3,775	2,541
3	Claims Paid during the period	4,398	7,789	4,329	3,753	2,452
4	Unclaimed ³	-	-	-	-	-
5	Claims O/S at End of the period	406	121	11,344	22	196
	Outstanding Claims (Individual)					
	Less than 3months	35	29	964	21	113
	3 months and less than 6 months	28	19	872	-	1
	6 months and less than 1 year	161	36	1,522	-	5
	1year and above	182	37	7,986	-	77

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.

2 Surrender opening Reversal

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	33	16	-	17	3	53
c)	Proposal Processing	-	1	1	-	-	-	3
d)	Survival Claims	-	3	3	-	-	-	11
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	8	127	13	-	113	9	240
g)	Others	-	-	-	-	-	-	2
	Total Number	11	164	33	-	130	12	311

2	Total No. of policies during previous year:	6,862
3	Total No. of claims during previous year:	386
4	Total No. of policies during current year:	8,201
5	Total No. of claims during current year:	383
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	7.74
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	52.22

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	Percentage to Pending complaints
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	
a)	Up to 15 days	12	7%	0	NA	12	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	12	7%	0	NA	12	0%

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		Policy Expense Rate		Fixed Expenses ³		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 30-Sep for the year 2025	As at 30-Sep for the year 2024	As at 30-Sep for the year 2025	As at 30-Sep for the year 2024	As at 30-Sep for the year 2025	As at 30-Sep for the year 2024	As at 30-Sep for the year 2025	As at 30-Sep for the year 2024	As at 30-Sep for the year 2025	As at 30-Sep for the year 2024	As at 30-Sep for the year 2025	As at 30-Sep for the year 2024	As at 30-Sep for the year 2025	As at 30-Sep for the year 2024	As at 30-Sep for the year 2025	As at 30-Sep 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%	1.7% 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%	12%
	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%	11%
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%	38.0% To 85.0%	38.0% To 85.0%	NA	NA	912.00	912.00	1.73%	1.73%	5%	5%	2.4% To 17.5%	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 Sep 2024
- (2) Expense Assumptions
Assumptions have been revised as compared to Sep 2024
- (3) Mortality Assumptions
Assumptions have been revised as compared to Sep 2024
- (4) Withdrawal Assumptions
Assumptions have been revised as compared to Sep 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 at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep 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%	98.42 To 715.64	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 Sep 2024
- (2) **Expense Assumptions**
Assumptions have been revised as compared to Sep 2024
- (3) **Mortality Assumptions**
Assumptions have been revised as compared to Sep 2024
- (4) **Withdrawal Assumptions**
Assumptions have been revised as compared to Sep 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/Not Voted)	Reason supporting the vote decision	Investee Companies' Management	Proposal by Management or Shareholders
29-Jul-2025	Reliance Industries Limited	Postal Ballot	To approve the appointment of Shri Anant M. Ambani (DIN: 07945702) as a Whole-time Director, designated as an Executive Director of the Company, for a period of 5 (five) years with effect from May 1, 2025 and including remuneration.	AGAINST	While we acknowledge Anant Ambani's involvement in key capital projects and emerging business areas. For Whole-time Director appointment, we would expect more experience and involvement with the company. We expect more disclosures on performance-linked metrics, total compensation, and limits on expense reimbursements. Because of above reasons we are constrained not support the resolution.	FOR	Management
29-Jul-2025	Reliance Industries Limited	Postal Ballot	To re-appoint Shri Hiral R. Meswani (DIN: 00001623) as a Whole-time Director, designated as an Executive Director, for a period of 5 (five) years from the expiry of his present term of office, i.e., with effect from August 4, 2025, and including remuneration.	AGAINST	Hiral Meswani has been on board since 3 August 1995. Aviva supports Hiral Meswani's reappointment as Whole-time Director. However, it does not support the resolution because the terms of his proposed remuneration are unclear; it is difficult to estimate maximum remuneration payable under all heads.	FOR	Management
29-Jul-2025	Reliance Industries Limited	Postal Ballot	To approve the appointment of Shri Dinesh Kanabar (DIN: 00003252) as an Independent Director of the Company, not liable to retire by rotation and to hold office for a term of 5 (five) consecutive years with effect from June 12, 2025.	AGAINST	Dinesh Kanabar has been an Independent Director on the board of Jo Platforms Limited, a subsidiary, since July 2020. RIL engages with Dhruva Advisors LLP, the company has stated that fees paid to Dhruva Advisors LLP by RIL and its subsidiaries form a very small part of the revenue of the firm. However, given the conflict of interest caused by existing business relationships, Aviva does not support Dinesh Kanabar's appointment as Independent Director and hence does not support the resolution.	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	To consider and adopt the Financial Statements of the Company for the financial year ended 31st March, 2025, the Consolidated Financial Statements for the said financial year and the Reports of the Board of Directors and the Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	To confirm interim Dividend of Rs. 6.50 per Ordinary Share of Rs. 1/- each and declare Final Dividend of Rs. 7.85 per Ordinary Share for the financial year ended 31st March, 2025.	FOR	No concern with the proposed recommendation	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	To appoint a Director in place of Mr. Hemant Malik (DIN: 06435812) who retires by rotation and, being eligible, offers himself for re-election.	FOR	No concern with the proposed recommendation	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	To appoint a Director in place of Mr. Anil Singh (DIN: 00060943) who retires by rotation and, being eligible, offers himself for re-election.	FOR	No concern with the proposed recommendation	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	Remuneration not exceeding Rs. 4,40,00,000/- to Messrs. S R B C and CO LLP, Chartered Accountants (Registration No. 3248/E/ES30003), Statutory Auditors of the Company, for conduct of audit for the financial year 2025-26, payable in one or more instalments, plus goods and services tax as applicable and reimbursement of out-of-pocket expenses.	FOR	No concern with the proposed recommendation	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	Re-appointment of Mr. Shyamal Mukherjee (DIN: 03024803) as a Director and also as an Independent Director of the Company with effect from 11th August, 2026 for a period of five years.	FOR	No concern with the proposed recommendation	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	Appointment of Messrs. S. N. Ananthasubramanian and Co. Company Secretaries (Firm Registration No. P1991MH040400), as the Secretarial Auditors of the Company to conduct secretarial audit for a period of five financial years commencing from the financial year 2025-26 on such remuneration as may be determined by the Board of Directors of the Company.	FOR	No concern with the proposed recommendation	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	To enter into contracts / arrangements / transactions with British American Tobacco (GLP) Limited, United Kingdom (BAT GLP), a related party in terms of Regulation 2(1) (zb) of the Listing Regulations, for sale of unmanufactured tobacco of Indian origin (including storage / holding charges) and purchase of unmanufactured tobacco of international origin in the aggregate, does not exceed Rs. 2,350 Crores during the financial year 2025-27.	FOR	No concern with the proposed recommendation	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	To enter into contracts / arrangements / transactions with ITC Filtrona Limited (FIL), a related party in terms of Regulation 2(1) (zb) of the Listing Regulations, for purchase of filter rods, tube filters etc. and sale of capsules and flavours (including conversion of filter rods and associated costs), in the aggregate, does not exceed Rs. 1,100 Crores during the financial year 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	Ratification of remuneration of Rs. 5,00,000/- plus goods and services tax as applicable and reimbursement of out-of-pocket expenses payable to Messrs. ABK and Associates, Cost Accountants (Firm Registration No. 000036), appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained by the Company in respect of Wood Pulp and Paper and Paperboard products for the financial year 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
25-Jul-2025	ITC Limited	Annual General Meeting	Ratification of remuneration of Rs. 7,15,000/- plus goods and services tax as applicable and reimbursement of out-of-pocket expenses payable to Messrs. S. Mahadevan and Co., Cost Accountants (Firm Registration No. 000007), appointed by the Board of Directors of the Company as the Cost Auditors to conduct audit of cost records maintained in respect of all applicable products of the Company, other than Wood Pulp and Paper and Paperboard products, for the financial year 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Consideration and Adoption of the Audited Standalone Financial Statements of the Company for the Financial Year ended 31st March, 2025 and the Reports of the Board of Directors and Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Consideration and Adoption of the Audited Consolidated Financial Statements of the Company for the Financial Year ended 31st March, 2025 and the Report of the Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Declaration of Dividend of Rs. 25.30 (506%) per Ordinary (Equity) Share of the face value of Rs. 5 each for the year ended 31st March, 2025 on 124,35,28,831 Ordinary (Equity) Shares of the Company aggregating Rs. 3,148.13 crores as recommended by the Board of Directors be declared and that the said Dividend be distributed out of the Profits for the year ended on 31st March, 2025.	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Mr. Rajesh Jejurkar (DIN: 00046823), who retires by rotation and being eligible for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Mr. Anand G. Mahindra (DIN: 00004695), who retires by rotation and being eligible for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Revision in the total remuneration of Mr. Anand G. Mahindra (DIN: 00004695), Non-Executive Chairman of the Company for a period from 1st April, 2025 upto 11th November, 2026, being the remainder period for which his remuneration was earlier approved by Members at the 75th AGM and 78th AGM.	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Re-appointment of Mr. Nilasoo Goding (DIN: 00581503) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of 5 (five) consecutive years commencing from 8th August, 2025 to 7th August, 2030 (both days inclusive).	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Re-appointment of Mr. Muthiah Munugappan (DIN: 07858587) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of 5 (five) consecutive years commencing from 8th August, 2025 to 7th August, 2030 (both days inclusive).	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Ratification of remuneration of Rs. 10,00,000 (plus Goods and Services Tax and reimbursement of out-of-pocket expenses) payable to Messrs D. C. Dave and Co., Cost Accountants having Firm Registration Number 000611, appointed by the Board of Directors of the Company as Cost Auditors to conduct the audit of the cost records of the Company for the Financial Year ending 31st March, 2026.	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Appointment of Mrs. Parikh and Associates, Peer reviewed firm of Company Secretaries (CSI Firm Registration No. P1958MH00900) as the Secretarial Auditor of the Company for first term of 5 (five) consecutive years commencing from the Financial Year 2025-26 till the Financial Year 2029-30, at a remuneration to be determined by the Board of Directors of the Company in addition to out of pocket expenses as may be incurred by them during the course of the secretarial audit.	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Material Modification of earlier approved Material Related Party Transactions between the Company and Mahindra Electric Automobile Limited a Subsidiary of the Company, not exceeding Rs. 30,920 crores, for a period commencing from the Seventy Ninth Annual General Meeting upto the date of Eighty Ninth Annual General Meeting of the Company to be held in the year 2026 provided that the said contract(s)/ arrangement(s)/ agreement(s)/ transaction(s) shall be carried out in the ordinary course of business of the Company and at an arm's length basis.	FOR	No concern with the proposed recommendation	FOR	Management
31-Jul-2025	Mahindra & Mahindra Limited	Annual General Meeting	Approval for Material Related Party Transactions pertaining to Subsidiaries of the Company with Gelsol Solren Private Limited (GSPL) not exceeding Rs. 1,400 Crores, Furies Solren Private Limited (FSPL) not exceeding Rs. 2,450 Crores, Illuminate Hybren Private Limited (IHP) not exceeding Rs. 3,750 Crores, Jade Hybren Private Limited (JHPL) not exceeding Rs. 3,750 Crores, Layer Hybren Private Limited (LHPL) not exceeding Rs. 3,050 Crores, Migos Hybren Private Limited (MHPL) not exceeding Rs. 2,000 Crores, for a period commencing from the Seventy Ninth Annual General Meeting upto the date of Eighty Ninth Annual General Meeting of the Company to be held in the year 2026, provided that the said contract(s)/ arrangement(s)/ agreement(s)/ transaction(s) shall be carried out in the ordinary course of business and at an arm's length basis.	FOR	No concern with the proposed recommendation	FOR	Management
12-Aug-2025	Hindustan Unilever Limited	Court Convened Meeting	Scheme of Arrangement amongst HUL and Kwality Vats (India) Limited (KVL) (Resulting Company) and their respective shareholders under Sections 230 to 232 of the Companies Act, 2013.	FOR	No concern with the proposed recommendation	FOR	Management
02-Aug-2025	Kotak Mahindra Bank Limited	Annual General Meeting	To receive, consider and adopt the Standalone Audited Financial Statements of the Bank for the financial year ended 31st March, 2025 together with the Reports of the Board of Directors and the Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
02-Aug-2025	Kotak Mahindra Bank Limited	Annual General Meeting	To receive, consider and adopt the Consolidated Audited Financial Statements of the Bank for the financial year ended 31st March, 2025 together with the Report of the Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
02-Aug-2025	Kotak Mahindra Bank Limited	Annual General Meeting	To declare dividend at the rate of Rs. 2.50/- per Equity Share of Rs. 5/-, as recommended by the Board of Directors, for FY 2024-25.	FOR	No concern with the proposed recommendation	FOR	Management
02-Aug-2025	Kotak Mahindra Bank Limited	Annual General Meeting	To re-appoint Ms. Shanti Ekambasen (DIN: 00004689), who retires by rotation and, being eligible, has offered herself for re-appointment, to hold office up to the end of her term as Director and Deputy Managing Director, with effect from end of the day on 31st October, 2025.	FOR	No concern with the proposed recommendation	FOR	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2025

Date: 25-Oct-25

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Company's Management Recommendation	Proposal by Management or Shareholder
02-Aug-2025	Kotak Mahindra Bank Limited	Annual General Meeting	To re-appoint Mr. Ashok Vaswani (DIN: 10227550) who retires by rotation and being eligible has offered himself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
02-Aug-2025	Kotak Mahindra Bank Limited	Annual General Meeting	Appointment of M M Nair and Co LLP, Chartered Accountants (Firm Registration Number: 107122W / W100672), as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of the Fortieth Annual General Meeting until the conclusion of the Forty-Third Annual General Meeting of the Bank, for the purpose of the audit of the Bank's standalone and consolidated financial statements from FY 2025-26 to FY 2027-28, subject to the approval of RBI, every year.	FOR	No concern with the proposed recommendation	FOR	Management
02-Aug-2025	Kotak Mahindra Bank Limited	Annual General Meeting	Payment of an overall fee not exceeding Rs. 50,000,000/- to the Joint Statutory Auditors of the Bank for the time being in office, for the audit / review of financials, as the case may be, in respect of FY 2025-26, in addition to any out of pocket expenses, outlays and taxes, as applicable.	FOR	No concern with the proposed recommendation	FOR	Management
02-Aug-2025	Kotak Mahindra Bank Limited	Annual General Meeting	Appointment of Mr. Paritosh Kashyap (DIN: 0756300) as a Whole-time Director of the Bank, to be designated as Whole-time Director (Executive Director) of the bank for a period of three years and including remuneration.	FOR	No concern with the proposed recommendation	FOR	Management
02-Aug-2025	Kotak Mahindra Bank Limited	Annual General Meeting	Appointment of Mrs. Parth and Associates, Practising Company Secretaries (Firm Unique Identification No. P1988MH009800) as the Secretarial Auditor of the Bank for a period of five consecutive financial years, for the purpose of auditing the secretarial and related records of the Bank for the period commencing from FY 2025-26 to FY 2029-30 and payment of remuneration of an amount not exceeding Rs. 500,000/- to any out of pocket expenses, outlays and taxes, as applicable.	FOR	No concern with the proposed recommendation	FOR	Management
02-Aug-2025	Kotak Mahindra Bank Limited	Annual General Meeting	To approve the Related Party Transaction with Mr. Jay Kotak, a related party under the provisions of Section 2(76) of the Act, being the son of Mr. Uday Kotak, Non-Executive Non-Independent Director of the Bank and holding an office or place of profit in the Bank, for payment of remuneration up to Rs. 10,000,000/- per annum (including variable pay together with other benefits, perquisites, allowances and facilities, as applicable / payable to employees occupying similar position in the Bank) which ceiling not expected to be reached earlier than 1st April, 2028.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	HDFC Bank Limited	Annual General Meeting	To receive, consider and adopt the audited financial statements (standalone) of the Bank for the financial year ended March 31, 2025 along with the Reports of the Board of Directors and Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	HDFC Bank Limited	Annual General Meeting	To receive, consider and adopt the audited financial statements (consolidated) of the Bank for the financial year ended March 31, 2025 along with the Report of Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	HDFC Bank Limited	Annual General Meeting	To consider declaration of dividend on Equity Shares.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	HDFC Bank Limited	Annual General Meeting	To appoint a Director in place of Mr. Kaizad Bharucha (DIN: 02490648), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	HDFC Bank Limited	Annual General Meeting	To appoint a Director in place of Mrs. Renu Kamad (DIN: 0008064), who retires by rotation and being eligible, offers herself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	HDFC Bank Limited	Annual General Meeting	To appoint Mrs. S S R and Co. LLP, Chartered Accountants (ICAI Firm Registration No. 101248W / W-100022) as one of the Joint Statutory Auditors of the Bank, to hold office for a period of 3 (Three) years from FY 2025-26 till and including FY 2027-28 and to fix the overall remuneration.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	HDFC Bank Limited	Annual General Meeting	To issue Long-Term Bonds (financing of infrastructure and affordable housing). Perpetual Debt Instruments (part of additional Tier I capital) and Tier II capital bonds through private placement for an amount in aggregate not exceeding Rs. 60,000 Crore.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	HDFC Bank Limited	Annual General Meeting	To appoint Mrs. Bhandari and Associates Company Secretaries (ICS Firm Registration No. P1981MH043700) as Secretarial Auditors of the Bank, to conduct secretarial audit of the Bank for a period of 5 (Five) years i.e. from FY 2025-26 till and including FY 2029-30 and to fix their remuneration.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	To receive, consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended March 31, 2025 together with the reports of Board of Directors and of Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	To declare dividend at the rate of Rs. 16/- per fully paid-up equity share of face value of Rs. 5/- each and a pro-rata dividend at the rate of Rs. 4/- per partly paid-up equity shares of face value of Rs. 5/- each (Paid-up value of Rs. 1.25/- per share) for the financial year ended March 31, 2025.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	Re-appointment of Mr. Chus Sook Kiong (DIN: 00047851), who retires by rotation and being eligible offers herself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	To ratify the remuneration of Rs. 12,50,000/- plus applicable taxes and reimbursement of actual travel and out of pocket expenses, to be paid to Sanjay Gupta and Associates, Cost Accountants (Firm Registration No. 00212) as Cost Auditors of the Company for conducting the cost audit for financial year 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	To appoint Makarand M. Joshi and Co. Company Secretaries (Firm registration no. P2009MH007000) as the Secretarial Auditors of the Company for a term of five (5) consecutive years commencing from FY 2025-26 to FY 2029-30, on such remuneration as may be decided by the Board of Directors of the Company on the recommendation of the Audit Committee from time to time.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	To approve Material Related Party Transactions of the Company with Bharti Hexacom Limited, a subsidiary company, for a period commencing from the date of this 30th Annual General Meeting (AGM) upto the date of 31st AGM to be held in calendar year 2026 subject to the maximum period of fifteen months, in aggregate, does not exceed Rs. 4,000 Crore in a financial year, provided that the said contract(s) arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	To approve Material Related Party Transactions of the Company with Ntra Data Limited, a subsidiary company, for a period commencing from the date of this 30th Annual General Meeting (AGM) upto the date of 31st AGM to be held in calendar year 2026 subject to the maximum period of fifteen months, in aggregate, does not exceed Rs. 3,000 Crore in a financial year, provided that the said contract(s) arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	To approve Material Related Party Transactions of the Company with Indus Towers Limited, a subsidiary company, for a period commencing from the date of this 30th Annual General Meeting (AGM) upto the date of 31st AGM to be held in calendar year 2026 subject to the maximum period of fifteen months, in aggregate, does not exceed Rs. 25,000 Crore in a financial year, provided that the said contract(s) arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	To approve Material Related Party Transactions of the Company with BeelTel Teletech Limited, a subsidiary company, in aggregate, does not exceed Rs. 1,200 Crore, during FY 2025-26, provided that the said contract(s) arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	To approve Material Related Party Transactions of the Company with Dixon Electro Appliances Private Limited, an associate company, in aggregate, does not exceed Rs. 2,500 Crore, during FY 2025-26, provided that the said contract(s) arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	No concern with the proposed recommendation	FOR	Management
08-Aug-2025	Bharti Airtel Limited	Annual General Meeting	To approve Material Related Party Transactions between Xtelify Limited, a wholly-owned subsidiary company and BeelTel Teletech Limited, a subsidiary company, in aggregate, does not exceed Rs. 1,200 Crore, FY 2025-26, provided that the said contract(s) arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	FOR	No concern with the proposed recommendation	FOR	Management
21-Aug-2025	HDFC Bank Limited	Postal Ballot	Increase in the authorised share capital of the Bank from Rs. 1190,61,00,000 divided into 1190,61,00,000 Equity Shares of Re. 1 each, to Rs. 2000,00,00,000 divided into 2000,00,00,000 Equity Shares of Re. 1 each.	FOR	No concern with the proposed recommendation	FOR	Management
21-Aug-2025	HDFC Bank Limited	Postal Ballot	To capitalize of such sum standing to the credit of the securities premium account, for issuance and allotment of bonus equity shares of Re. 1 each, credited as fully paid-up equity shares to those eligible Members of the Bank whose names appear in the Register of Members Beneficial Ownership statement as on Wednesday, August 27, 2025 (Record Date), in the proportion of 1:1 i.e., 1 bonus equity share for every 1 existing fully paid-up equity share held by the Members of the Bank as on the Record Date.	FOR	No concern with the proposed recommendation	FOR	Management

Form L-43 Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2025

Date: 25-Oct-25

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Response	Proposal by Management or Shareholder
28-Aug-2025	Coal India Limited	Annual General Meeting	To receive, consider and adopt: a. the Standalone audited Financial Statements of the company for the financial year ended march 31, 2025, including the audited balance sheet as on march 31, 2025 and the statement of profit and loss for the year ended on that date and the reports of the board of directors, statutory auditor and comptroller and auditor general of India thereon b. the Consolidated audited Financial Statements of the company for the financial year ended march 31, 2025, including the audited balance sheet as on march 31, 2025 and the statement of profit and loss for the year ended on that date and the reports of statutory auditor and comptroller and auditor general of India thereon.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	To confirm 1st and 2nd interim dividend paid @ Rs 15.75/- per share (157.50%) and Rs 5.60/- per share (56.00%) respectively on equity shares for the financial year 2024-25 and to declare the final dividend @ Rs. 5.15/-per share (51.50%) on equity shares for the financial year 2024-25.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	To appoint a director in place of Dr. Vinay Ranjan (DIN - 03636743), Director(HR) who retires by rotation in terms of Section 152(6) of the Companies Act, 2013 and Article 39(i) of Articles of Association of the Company and being eligible, offers himself for reappointment.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	To authorize Board of Directors to fix the remuneration of the Statutory Auditors for FY 2025-26 as appointed by Comptroller and Auditor General of India (C and AG).	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Ratification of remuneration of Rs. 5,00,000/- out of pocket expenditures at actuals restricted to 50% of Audit fees and applicable taxes payable to M/s. Bandopadhyaya Bhaumik and Co. Cost Auditor (Registration Number-000041) who were appointed as Cost Auditor by the Board of Directors of the Company to conduct the audit of the cost records of CIL (Standard) for the FY 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Appointment of M/s T Chatterjee and Associates, Practising Company Secretaries (Firm Registration Number P2007WB067100) as Secretarial Auditor of the Company for one term of 5 consecutive years, from April 1, 2025 to March 31, 2030 (the Term), including remuneration as may be determined by the Board of Directors (hereinafter referred to as the Board which expression shall include any Committee thereof or person(s) authorized by the Board).	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Appointment of Smt Rupinder Bhat (DIN-08584254), as an Official Part time Director of the Company w.e.f. 1st January, 2025 and she is liable to retire by rotation.	AGAINST	Her reappointment is in line with statutory requirements. Nevertheless, Aviva is unable to support her reappointment as the board composition is not in line with regulations.	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Appointment of Shri Achyut Ghatak (DIN: 08923591), as a Whole-time Director to function as Director (Technical), CIL of the Company w.e.f 23rd January, 2025 and he is liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Appointment of Shri Bhojarajan Rajeshchander, (DIN: 02065422), as an Independent Director for a period of one year with effect from 28th March, 2025 and he is not liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Appointment of Shri Punambhai Kalabha Makwana, (DIN: 09385881) as an Independent Director for a period of one year with effect from 28th March, 2025 and he is not liable to retire by rotation.	ABSTAIN	In absence of additional information, we are unable to verify and establish the credentials of Punambhai Makwana. Hence, we are abstaining from voting on the resolution.	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Appointment of Shri Kamesh Kant Acharya (DIN: 09386642), as an Independent Director for a period of one year with effect from 28th March, 2025 and he is not liable to retire by rotation.	ABSTAIN	In absence of additional information, we are unable to verify and establish the credentials of Kamesh Kant Acharya. Hence, we are abstaining from voting on the resolution.	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Appointment of Smt Mamta Palariya (DIN-07749007), as an Independent Director for a period of one year with effect from 28th March, 2025 and she is not liable to retire by rotation.	ABSTAIN	In absence of additional information, we are unable to verify and establish the credentials of Ms. Mamta Palariya. Hence, we are abstaining from voting on the resolution.	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Appointment of Shri Satyabrata Panda (DIN: 02736534), as an Independent Director for a period of one year with effect from 30th April, 2025 and he is not liable to retire by rotation.	ABSTAIN	In absence of additional information, we are unable to verify and establish the credentials of Satyabrata Panda. Hence, we are abstaining from voting on the resolution.	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Appointment of Shri Ashish Chatterjee (DIN-07688473), as an Official Part time Director of the Company w.e.f. 24th July, 2025 and he is liable to retire by rotation.	AGAINST	His reappointment is in line with statutory requirements. Nevertheless, Aviva is unable to support her reappointment as the board composition is not in line with regulations.	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Material Related Party Transactions with Hindustan Unvark Rasayan Limited (HURL) relating to sale of any goods/ materials and/ or rendering of services and/ or purchase of any goods/ materials and/ or availing of services and/ or making capital contribution and/ or providing loan and/ or guarantee and/ or transfer of other resources/ services/ obligations may exceed Rs.1000 crore for the FY 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Material Related Party Transactions with Hindustan Unvark Rasayan Limited relating to sale of any goods/ materials and/ or rendering of services and/ or purchase of any goods/ materials and/ or availing of services and/ or making capital contribution and/ or providing loan and/ or guarantee and/ or transfer of other resources/ services/ obligations may exceed Rs. 1000 crore for the FY 2026-27.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Material Related Party Transactions with Talcher Fertilizers Limited (TFL) relating to sale of any goods/ materials and/ or rendering of services and/ or purchase of any goods/ materials and/ or availing of services and/ or making capital contribution and/ or providing loan and/ or guarantee and/ or transfer of other resources/ services/ obligations may exceed Rs. 1000 crore for the FY 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Coal India Limited	Annual General Meeting	Material Related Party Transactions with Talcher Fertilizers Limited (TFL) relating to sale of any goods/ materials and/ or rendering of services and/ or purchase of any goods/ materials and/ or availing of services and/ or making capital contribution and/ or providing loan and/ or guarantee and/ or transfer of other resources/ services/ obligations may exceed Rs. 1000 crore for the FY 2026-27.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	HCL Technologies Limited	Annual General Meeting	To receive, consider and adopt the Audited Financial Statements (including Audited Consolidated Financial Statements) of the Company for the financial year ended March 31, 2025, together with the Reports of the Board of Directors and of the Statutory Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2025

Date: 25-Oct-25

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Company's Management Response	Proposal by Management or Shareholder
26-Aug-2025	HCL Technologies Limited	Annual General Meeting	To re-appoint Mr. Roohi Nadar Mahotra (DIN- 02346621) as a Director, who retires by rotation and being eligible, has offered herself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	HCL Technologies Limited	Annual General Meeting	Re-appointment of Mr. Vaniha Narayanan (DIN- 06488655) as a Non-Executive Independent Director of the Company for a second term of five consecutive years commencing from July 19, 2026 to July 18, 2031 (both days inclusive), and she will not be liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	HCL Technologies Limited	Annual General Meeting	Re-appointment of Mr. C. Vijaykumar (DIN- 09244485) as the Managing Director of the Company with the designation of CEO and Managing Director, from September 1, 2025 to March 31, 2030 (both days inclusive), liable to retire by rotation and including remuneration.	AGAINST	While Mr. Vijaykumar leadership is valuable, the sharp rise in remuneration lacks adequate disclosure on performance benchmarks and peer comparisons. We recommend voting against the resolution until greater clarity is provided.	FOR	Management
26-Aug-2025	HCL Technologies Limited	Annual General Meeting	Variation in the HCL Technologies Limited - Restricted Stock Unit Plan 2024.	AGAINST	The proposed RSU pool expansion and higher grants limits lack alignment with shareholder interests, as it includes time-based RSUs and under performance conditions. We recommend voting against the resolution.	FOR	Management
26-Aug-2025	HCL Technologies Limited	Annual General Meeting	Authorization for secondary acquisition of equity shares of the Company by HCL Technologies Stock Options Trust for implementation of variation in HCL Technologies Limited - Restricted Stock Unit Plan 2024 and providing financial assistance in this regard.	AGAINST	We are against the proposed RSU Pool expansion, therefore we are against implementation of the same.	FOR	Management
26-Aug-2025	HCL Technologies Limited	Annual General Meeting	Appointment of M/s. Makarand M. Joshi and Co., Practicing Company Secretaries (Firm Registration Number: P2009MH007000) as the Secretarial Auditor of the Company to hold the office for a period of five consecutive years commencing from Financial Year 2025-26 till Financial Year 2029-30 and to approve their remuneration.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	To receive, consider and adopt the audited financial statements including consolidated financial statements of the company for the financial year ended 31st March, 2025, together with the Board report, the auditors report thereon and comments of the comptroller and auditor general of India.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	To confirm payment of 1st and 2nd interim dividend and declare final dividend for the financial year 2024-25.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	To appoint a director in place of Dr. Valindra Dwivedi (DIN: 10301390), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	To appoint a director in place of Shri Naveen Srivastava (DIN: 10158134), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	To authorize the Board of Directors of the Company to fix the remuneration of the Statutory Auditors for the financial year 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	Appointment of Shri Vamsi Ramamohan Bura (DIN: 09806168) as Whole-time Director (Director (Pro-tem)), liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	Appointment of Shri Abhay Bakre (DIN: 08104259) as a Government Nominee Director of the Company, not liable to retire by rotation.	AGAINST	The board comprises eight directors of which three directors are classified as independent by the company. Less than 50% of the board comprises of independent directors as against the regulatory threshold of 50%. Hence we would vote against the recommendation.	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	Appointment of Shri Shivi Tapasya Paswan (DIN: 09414240) as an Independent Director of the Company, not liable to retire by rotation.	AGAINST	In absence of additional information, we are unable to verify and establish the credentials of Shiv Tapasya Paswan. Hence, we are abstaining from voting on the resolution.	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	Appointment of Shri Rohit Vaswani (DIN: 00858059) as an Independent Director of the Company, not liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	Appointment of Smt. Sajal Jha (DIN: 09402663) as an Independent Director of the Company, not liable to retire by rotation.	AGAINST	In absence of additional information, we are unable to verify and establish the credentials of Ms. Sajal Jha. Hence, we are abstaining from voting on the resolution.	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	Appointment of M/s. A. K. Raoji and Associates, Company Secretaries, (Firm registration no. P2025UP104900), as Secretarial Auditor of the Company for a term of five (05) consecutive financial years, commencing from FY 2025-26 up to FY 2029-30, at a professional fee of Rs. 1,50,000/- plus applicable taxes for FY 2025-26, with an annual escalation of 5% over the preceding financial year's fee for each subsequent financial year i.e. FY 2026-27, FY 2027-28, FY 2028-29 and FY 2029-30.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	Ratification of remuneration of M/s. R. M. Bansal and Co., Cost Accountants and M/s. Chandra Wadhwa and Co., Cost Accountants as the joint Cost Auditors of the Company (for Transmission business) as appointed by the Board of Directors for the financial year 2025-26 at a remuneration of Rs.2,50,000 to be shared equally by both the firms, taxes as applicable to be paid extra, travelling and out of pocket expenses to be reimbursed as per policy of the Company and an additional remuneration of Rs. 12,500 plus taxes as applicable, to be paid to M/s. R. M. Bansal and Co, Cost Accountants, the Lead Cost Auditor for consolidation and facilitation for filing of Consolidated Cost Audit Report for the financial year 2025-26 of the Company.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	To enhance borrowing limit from Rs. 16,000 Crore to Rs. 25,000 Crore from domestic market through issue of secured / unsecured, non-convertible, cumulative / non-cumulative, redeemable, taxable / tax-free Debentures / Bonds under Private Placement for the Financial Year 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
26-Aug-2025	Power Grid Corporation of India Limited	Annual General Meeting	To raise funds up to Rs. 30,000 Crore from domestic market through issue of Secured/ unsecured, non-convertible, cumulative/ non-cumulative, redeemable, taxable/tax-free Debentures / Bonds under private placement during the Financial Year 2026-27 in one or more tranches/offers.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	To receive, consider and adopt the audited standalone and consolidated financial statements for the financial year ended March 31, 2025, together with the Reports of the Directors and the Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	To declare dividend on equity shares.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	To appoint a director in place of Mr. Sandeep Batra (DIN: 03620913), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Re-appointment of M/s. B S R and Co. LLP, Chartered Accountants (Registration No. 101248W/W100022) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this Meeting till the conclusion of the Thirty-Third Annual General Meeting of the Bank and including remuneration.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Re-appointment of M/s. C N K and Associates LLP, Chartered Accountants (Registration No. 101961W/W100036) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this Meeting till the conclusion of the Thirty-Third Annual General Meeting of the Bank and including remuneration.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Appointment of M/s. Parikh Parekh and Associates, Company Secretaries (Firm Unique Code: P1987MH010000), as the Secretarial Auditor of the Bank, to hold office for a term of five consecutive years, with effect from the financial year ending March 31, 2026 till the financial year ending March 31, 2030, and including remuneration.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Revision in remuneration of Mr. Sandeep Bakhshi (DIN: 00109206), Managing Director and Chief Executive Officer of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Revision in remuneration of Mr. Sandeep Batra (DIN: 03620913), Executive Director of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Revision in remuneration of Mr. Rakesh Jha (DIN: 00042075), Executive Director of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Revision in remuneration of Mr. Ajay Kumar Gupta (DIN: 07580795), Executive Director of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Re-appointment of Mr. Sandeep Batra (DIN: 03620913), as a Whole-time Director (designated as Executive Director) of the Bank, liable to retire by rotation, for a period of two years with effect from December 23, 2025 to December 22, 2027 and including remuneration.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Modification of earlier approved Material Related Party Transactions pertaining to foreign exchange and derivative transactions by the Bank with the Related Party for FY2026 may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for purchase of additional shareholding of upto 2% of ICICI Prudential Asset Management Company Limited by the Bank may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
	ICICI Bank Limited	Annual General Meeting		FOR		FOR	Management

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Response	Proposal by Management or Shareholders
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions by ICICI Securities Primary Dealership Limited, Subsidiary of the Bank for FY2026 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank, as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Securities Primary Dealership Limited.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for (i) Investment in securities issued by the Related Parties (ii) Purchase/sale of securities from/to Related Parties in secondary market (issued by related or unrelated parties) by the Bank for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for granting of fund based and/or non-fund based credit facilities by the Bank to the Related Party for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for purchase/sale of loans by the Bank from/to the Related Party for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for undertaking repurchase (repo) transactions and other permitted short-term borrowing transactions by the Bank with the Related Parties for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for undertaking reverse repurchase (reverse repo) transactions and other permitted short-term lending transactions by the Bank with the Related Parties for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions pertaining to foreign exchange and derivative Transactions by the Bank with the Related Parties for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for availing insurance services by the Bank from the Related Party for FY2027 may exceed Rs.10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for providing grant by the Bank to the Related Party for undertaking Corporate Social Responsibility (CSR) projects/activities of the Bank for FY2027 may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions by ICICI Prudential Life Insurance Company Limited, Subsidiary of the Bank for FY2027 may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Life Insurance Company Limited.	FOR	No concern with the proposed recommendation	FOR	Management
30-Aug-2025	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions by ICICI Securities Primary Dealership Limited, Subsidiary of the Bank for FY2027 may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank, as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/arrangements/transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Securities Primary Dealership Limited.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	To consider and adopt: a) The Audited Financial Statement(s) of the Company for the financial year ended 31 March 2025 and the reports of the Board of Directors and the Auditors thereon and b) The Audited Consolidated Financial Statement(s) of the Company for the financial year ended 31 March 2025 and the reports of Auditors thereon.	ABSTAIN	The auditors have highlighted issues related to internal control. Additionally, the company was non-compliant with statutory requirements on board and committee composition and quorum during FY25. In absence of additional information, we are abstaining from voting on the resolution.	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	To confirm the payment of interim dividend of Rs. 1.50 (150%) per equity share and to declare final dividend of Rs. 0.90 (90%) per equity share of Rs. 1 each fully paid up for the financial year 2024-25.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	To appoint a Director in place of Mr K V Suresh Kumar (DIN: 10200827), Director (Marketing) who retires by rotation and being eligible, offers himself for reappointment.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	Appointment of Mr. Rajnish Sharma (DIN: 10738394) as Director of the Company, liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	Appointment of Lt. General Vishwanthar Singh (Retd.), (DIN: 09461326) as Director of the Company, not liable to retire by rotation.	ABSTAIN	In absence of additional information, we are unable to verify and establish the credentials of Punambhal Makwana. Hence, we are abstaining from voting on the resolution.	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	Appointment of Mr. Harikumar Raghavan Nair (DIN: 11086669) as Director of the Company, liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	Appointment of Mr. Pradeep Tripathi (DIN: 11111295) as Director of the Company, not liable to retire by rotation.	ABSTAIN	In absence of additional information, we are unable to verify and establish the credentials of Pradeep Tripathi. Hence, we are abstaining from voting on the resolution.	FOR	Management

Form L-43 Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2025

Date: 25-Oct-25

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Response	Proposal by Management or Shareholders
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	Appointment of Mr. Bharatsinh Prabhatsinh Parmar (DIN: 07781550) as Director of the Company, not liable to retire by rotation.	ABSTAIN	In absence of additional information, we are unable to verify and establish the credentials of Bharatsinh Prabhatsinh Parmar. Hence, we are abstaining from voting on the resolution.	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	Appointment of Mr. Kamesh Kasana (DIN: 11194293) as Director of the Company, liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	Appointment of Ms. Meera Mohanty (DIN: 03379561) as Director of the Company, not liable to retire by rotation.	AGAINST	The board comprises twelve directors of which three independent directors are classified as independent by the company. Less than 50% of the board comprises of independent directors as against the regulatory threshold of 50%. Hence we would vote against the recommendation.	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	Appointment of M/s Thirupal Gorige and Associates LLP, Practicing Company Secretaries (LLP Registration Number: LLPIN: AAL-8217) as Secretarial Auditors of the Company for a term of five consecutive years commencing from financial year 2025-26 till financial year 2029-30, at such fees, plus applicable taxes and out-of-pocket expenses.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Bharat Electronics Limited	Annual General Meeting	Ratification of remuneration of Rs. 4,50,000 plus applicable taxes payable to M/s GNV and Associates, Cost Accountants, Bengaluru (Firm Registration No. 000150) appointed by the Board of Directors of the Company as Cost Auditors to conduct the audit of cost records of the Company for the financial year ending on 31 March 2026.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	To consider and adopt the audited standalone financial statements of the Company for the financial year ended 31st March 2025 and the reports of the Board of Directors and Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	To consider and adopt the audited consolidated financial statements of the Company for the financial year ended 31st March 2025 and the report of the Auditors thereon.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	To declare dividend at the rate of INR 135 per equity share to be paid to the Members of the Company.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	To appoint a director in place of Mr. Kenichi Ayukawa (DIN: 02262755), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	To appoint a director in place of Mr. Kenichiro Toyofuku (DIN: 08619076), who retires by rotation and being eligible, offers himself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	To appoint Price Waterhouse Chartered Accountants LLP (PW), (Firm Registration No. 012754N/NS00016) as the Statutory Auditors of the Company for a term of five years to hold office from the conclusion of 44th Annual General Meeting (AGM) till the conclusion of the 49th AGM of the Company, at such remuneration plus applicable taxes and out of pocket expenses, as may be determined and recommended by the Audit Committee and approved by the Board.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	To alter the Object Clause of the Memorandum of Association of the Company.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	To appoint Mr. Koichi Suzuki (DIN: 11061966) as a Director of the Company, liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	To re-appoint Mr. Kenichiro Toyofuku (DIN: 08619076) as Whole-time Director designated as Director (Sustainability), for a period of three years with effect from 5th December 2025 till 4th December 2028 and including remuneration.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	Ratification of remuneration of INR 3.25 lac plus applicable taxes thereon besides reimbursement of out of pocket expenses, payable to R.J. Goel and Co., Cost Accountants (Firm Registration No. 000026) appointed by the Board of Directors as Cost Auditor to conduct the audit of the applicable cost records of the Company for the financial year 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
28-Aug-2025	Maruti Suzuki India Limited	Annual General Meeting	To appoint RMG and Associates, Company Secretaries, New Delhi (FRN: P2001DE016100) as the Secretarial Auditors of the Company for an audit period of 5 consecutive years commencing from the financial year 2025-26 till financial year 2029-30, at such remuneration plus applicable taxes and out of pocket expenses, as may be determined and recommended by the Audit Committee and approved by the Board.	FOR	No concern with the proposed recommendation	FOR	Management
29-Aug-2025	NTPC Limited	Annual General Meeting	To consider and adopt the Audited Standalone and Consolidated Financial Statements of the Company for the financial year ended 31 March 2025, the reports of the Board of Directors and Auditors thereon and the Comments of the Comptroller and Auditor General of India.	FOR	No concern with the proposed recommendation	FOR	Management
29-Aug-2025	NTPC Limited	Annual General Meeting	To confirm a first interim dividend @ 25% (Rs. 2.5 per equity share of Rs. 10/- each), second interim dividend @ 25% (Rs. 2.5 per equity share of Rs. 10/- each) on the paid up equity share capital of the Company and final dividend @ 33.50% (Rs. 3.35 per equity share of Rs. 10/- each) on the paid up equity share capital of the company as recommended by the Board of Directors out of the profits of the Company for the financial year 2024-25.	FOR	No concern with the proposed recommendation	FOR	Management
29-Aug-2025	NTPC Limited	Annual General Meeting	To appoint Shri Jakkumar Srinivasan (DIN: 01220828), Director (Finance), who retires by rotation at this meeting and being eligible, offers himself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
29-Aug-2025	NTPC Limited	Annual General Meeting	To appoint Shri Shivam Srivastava (DIN: 10141887), Director (Fuel), who retires by rotation at this meeting, being eligible, offers himself for re-appointment.	FOR	No concern with the proposed recommendation	FOR	Management
29-Aug-2025	NTPC Limited	Annual General Meeting	To fix an appropriate remuneration of Statutory Auditors of the Company, appointed by the Comptroller and Auditor General of India for the financial year 2025-26.	FOR	No concern with the proposed recommendation	FOR	Management
29-Aug-2025	NTPC Limited	Annual General Meeting	To re-appoint Shri Gurdeep Singh (DIN: 00307037) as the Chairman and Managing Director of the Company, as fixed by the Government of India and he shall not be liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
29-Aug-2025	NTPC Limited	Annual General Meeting	To appoint Shri Anil Kumar Jadh (DIN: 10630150) as Director (Human Resources) of the Company as may be fixed by the Government of India and he shall be liable to retire by rotation.	FOR	No concern with the proposed recommendation	FOR	Management
29-Aug-2025	NTPC Limited	Annual General Meeting	To appoint Shri Anil Kumar Triguunayat (DIN: 07900294) as an Independent Director of the Company fixed by the Government of India.	FOR	No concern with the proposed recommendation	FOR	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2025

Date: 25-Oct-25

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Response	Proposal by Management or Shareholder
29-Aug-2025			To appoint Dr. Anil Kumar Gupta (DIN: 0042146) as an Independent Director of the Company fixed by the Government of India.		In absence of additional information, we are unable to verify and establish the credentials of Dr. Anil Kumar Gupta. Hence, we are abstaining from voting on the resolution		
29-Aug-2025	NTPC Limited	Annual General Meeting		AGAINST		FOR	Management
29-Aug-2025			To appoint Shri Pankaj Gupta (DIN: 03415536) as an Independent Director of the Company fixed by the Government of India.		In absence of additional information, we are unable to verify and establish the credentials of Pankaj Gupta. Hence, we are abstaining from voting on the resolution		
29-Aug-2025	NTPC Limited	Annual General Meeting		AGAINST		FOR	Management
29-Aug-2025			To appoint Dr. Kanchiappan Ghayathri Devi (DIN: 07584524) as an Independent Director of the Company fixed by the Government of India.		In absence of additional information, we are unable to verify and establish the credentials of Dr. Kanchiappan Ghayathri Devi. Hence, we are abstaining from voting on the resolution		
29-Aug-2025	NTPC Limited	Annual General Meeting		AGAINST		FOR	Management
29-Aug-2025			To appoint Shri Sushil Kumar Choudhary (DIN: 11111980) as an Independent Director of the Company fixed by the Government of India.		In absence of additional information, we are unable to verify and establish the credentials of Sushil Kumar Choudhary. Hence, we are abstaining from voting on the resolution		
29-Aug-2025	NTPC Limited	Annual General Meeting		AGAINST		FOR	Management
29-Aug-2025			Ratification of remuneration of Rs. 50,31,000/- excluding applicable statutory levies as approved by the Board of Directors, payable to Dhananjay V Joshi and Associates, Niran and Co., R M Bansal and Co. and Chandra Wadhwa and Co. appointed by the Board of Directors of the Company to conduct the audit of the cost records of the Company for the financial year 2025-26.		No concern with the proposed recommendation		
29-Aug-2025	NTPC Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To appoint M/s Agarwal S. and Associates, Company Secretaries (Firm Registration No. P20030549100), as the Secretarial Auditors of the Company to conduct secretarial audit for a period of five financial years commencing from the financial year 2025-26 on such remuneration.		No concern with the proposed recommendation		
29-Aug-2025	NTPC Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To receive, consider and adopt the Audited Financial Statements (Standalone and Consolidated) of the Company for the Financial Year ended 31st March, 2025 together with Reports of the Board of Directors, the Auditors thereon and the comments of the Comptroller and Auditor General of India.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR	No concern with the proposed recommendation	FOR	Management
29-Aug-2025			To declare the Final Dividend of Rs. 1.25 per equity share for the FY25.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To appoint a Director in place of Shri Manish Patil (DIN: 10139350), who retires by rotation and being eligible, offers himself for re-appointment.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To authorise the Board of Directors for fixing the remuneration of Statutory Auditors as appointed by the Comptroller and Auditor General of India for FY26.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Appointment of Shri Arunangshu Sarkar (DIN: 10777112) as Director (Strategy and Corporate Affairs) of the Company, liable to retire by rotation.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Appointment of Shri Vikram Saena (DIN: 10892368) as Director (Technology and Field Services) of the Company, liable to retire by rotation.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Appointment of Shri Om Prakash Sinha (DIN: 09696074) as Director (Exploration) of the Company, liable to retire by rotation.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Appointment of Ms. Reena Jaitly (DIN: 06853063) as an Independent Director of the Company for a period up to 27.03.2026.		In absence of additional information, we are unable to verify and establish the credentials of Ms. Reena Jaitly. Hence, we are abstaining from voting on the resolution.		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		ABSTAIN		FOR	Management
29-Aug-2025			Appointment of Shri Manish Pareek (DIN: 09396501) as an Independent Director of the Company for a period up to 27.03.2026.		In absence of additional information, we are unable to verify and establish the credentials of Manish Pareek. Hence, we are abstaining from voting on the resolution.		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		ABSTAIN		FOR	Management
29-Aug-2025			Appointment of Shri Bhagchand Agarwal (DIN: 00431182) as an Independent Director of the Company for a period up to 27.03.2026.		In absence of additional information, we are unable to verify and establish the credentials of Bhagchand Agarwal. Hence, we are abstaining from voting on the resolution.		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		ABSTAIN		FOR	Management
29-Aug-2025			Appointment of M/s Agarwal S. and Associates, Practicing Company Secretaries (ICSI Unique Code: P20030549100), for carrying out Secretarial Audit as also for issuance of Annual Secretarial Compliance Report (ASCR) for a term of five consecutive years, commencing from Financial Year 2025-26 to 2029-30 at annual fees of Rs. 46,964/- including applicable taxes.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Ratification of remuneration of Rs. 7.50 Lakh per Cost Audit firm plus applicable GST and reimbursement of out-of-pocket expense payable to M/s Rao, Murthy and Associates, Bengaluru, M/s ABK and Associates, Mumbai, M/s Sanjay Gupta and Associates, New Delhi, M/s Shome and Banerjee, Kolkata, M/s Dhananjay V Joshi and Associates, Pune, M/s Diwanji and Co., Vadodra, as Joint Cost Auditors of the Company for FY25.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Approval of Material Related Party Transaction(s) with Oil and Natural Gas Corporation Employees Contributory Provident Fund Trust for value upto Rs. 1,044 Crore for FY27.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Approval of Material Related Party Transaction(s) with Petro LNG Limited for value upto Rs. 7,369.02 crore for FY27 in the ordinary course of business and at arm's length basis.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Approval of Material Related Party Transaction(s) for Payment of Cash Call by ONGC Nile Ganga B.V to Greater Pioneer Operating Company for an amount upto USD 130 million (~ Rs. 1,170 crore) and USD 140 million (~ Rs. 1,260 crore) to Greater Pioneer Operating Co. Ltd. (GPOC) for FY26 and FY27 respectively for operating the Oil and Gas Block(s) 1, 2 and 4 of South Sudan.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Approval of Material Related Party Transaction(s) with respect to Area 1 Offshore Mozambique Project - True Up Transaction under Project Financing for an amount up to Rs. 1,270.62 crore and Rs. 635.31 crore during FY26 and FY27 respectively to Beas Rovuma Energy Mozambique Limited (BREML) and Rs. 2,117.61 crore and Rs. 1,058.85 crore during FY26 and FY27 respectively to ONGC Videsh Rovuma Limited (OVRIL).		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Approval of Material Related Party Transaction(s) with respect to Area 1 Offshore Mozambique Project - AssetCo Structure for an amount equivalent to the fair value of net assets estimated around Rs. 14,400 crore on the date of transfer.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Approval of Material Related Party Transaction(s) for extension of existing Debt Service Undertaking (DSU) validity period provided by ONGC for execution in FY 2024-25), with validity up to 2033 and not exceeding USD 3,072 million.		No concern with the proposed recommendation		
29-Aug-2025	Oil & Natural Gas Corporation Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To consider and adopt (a) the audited financial statement of the Company for the financial year ended March 31, 2025 and the reports of the Board of Directors and Auditors thereon.		No concern with the proposed recommendation		
29-Aug-2025	Reliance Industries Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To consider and adopt (b) the audited consolidated financial statement of the Company for the financial year ended March 31, 2025 and the report of Auditors thereon.		No concern with the proposed recommendation		
29-Aug-2025	Reliance Industries Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To declare dividend at the rate of Rs. 5.50 per equity share of Rs. 10/- each fully paid-up of the Company, as recommended by the Board of Directors, for the financial year ended March 31, 2025 and the same be paid out of the profits of the Company.		No concern with the proposed recommendation		
29-Aug-2025	Reliance Industries Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To appoint Shri Nikhil R. Meswani (DIN: 00001620) who retires by rotation at this meeting, as a Director of the Company.		No concern with the proposed recommendation		
29-Aug-2025	Reliance Industries Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To appoint Ms. Isha M. Ambani (DIN: 06984175), who retires by rotation, as a Director of the Company.		No concern with the proposed recommendation		
29-Aug-2025	Reliance Industries Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			Ratification of remuneration to be paid to the Cost Auditors appointed by the Board of Directors, to conduct the audit of cost records of the Company for the financial year ending March 31, 2026.		No concern with the proposed recommendation		
29-Aug-2025	Reliance Industries Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To appoint Dr. K. R. Chandratne, Practicing Company Secretary (FCS No: 1370, C. P. No. S144) as Secretarial Auditor of the Company for a term of 5 (five) consecutive financial years commencing from the financial year 2025-26 to the financial year 2029-30, on such remuneration as may be fixed by the Board of Directors of the Company.		No concern with the proposed recommendation		
29-Aug-2025	Reliance Industries Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To approve Material Related Party Transactions with Reliance Consumer Products Limited (RCPL).		No concern with the proposed recommendation		
29-Aug-2025	Reliance Industries Limited	Annual General Meeting		FOR		FOR	Management
29-Aug-2025			To approve Material Related Party Transactions of Subsidiaries of the Company.		No concern with the proposed recommendation		
29-Aug-2025	Reliance Industries Limited	Annual General Meeting		FOR		FOR	Management
27-Sep-2025			Appointment of Ms. Priya Nair (DIN: 07119070) as Managing Director and Chief Executive Officer of the Company, not liable to retire by rotation, to hold office for a period of 5 (five) consecutive years i.e., from 1st August 2025 to 31st July 2030 and including remuneration.		No concern with the proposed recommendation		
27-Sep-2025	Hindustan Unilever Limited	Postal Ballot		FOR		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	-
5	No. of branches closed during the quarter		-
6	No of branches at the end of the quarter		51
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		51
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:		1,406
	(b) Off-roll:		60
	(c) Total		1,469
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		3,159
	(b) Corporate Agents-Banks		3
	(c) Corporate Agents-Others		1
	(d) Insurance Brokers		100
	(e) Web Aggregators		-
	(f) Insurance Marketing Firm		19
	(g) Micro Agents		-
	(h) Point of Sales persons (DIRECT)		1,756
	(i) Other as allowed by IRDAI (ISP SP BQP)		895

* including head office.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1,408	5,809
Recruitments during the quarter	376	410
Attrition during the quarter	378	286
Number at the end of the quarter	1,406	5,933