



IRDA Public Disclosures

YEAR ENDED 31ST MARCH 2016

Aviva Life Insurance Company India Limited

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AUDITED REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q4 '15-16	YTD March '16
	LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)		(Rs. 000's)
Premiums earned – net									
(a) Premium	4,174,423	511,924	1,419,669	8,316,671	216,924	291,852	-	5,829,599	14,931,463
(b) Reinsurance ceded	(49,685)	-	(4)	(439,945)	-	(40,009)	-	(133,568)	(529,643)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	4,124,738	511,924	1,419,665	7,876,726	216,924	251,843	-	5,696,031	14,401,820
Income from Investments									
(a) Interest, Dividends and Rent – Gross	2,148,561	238,535	143,136	1,799,624	164,207	228,429	63,439	1,191,659	4,785,931
(b) Profit on sale/redemption of investments	2,100,397	395,309	18,974	3,359	1,967	853	222	687,904	2,521,081
(c) (Loss) on sale/ redemption of investments	(1,832,488)	(239,887)	(13,928)	(23)	(7)	(7)	-	(829,834)	(2,086,340)
(d) Transfer/Gain on revaluation/change in fair value	(2,535,721)	(576,215)	(15,964)	-	-	-	-	(512,066)	(3,127,900)
Sub Total	(119,251)	(182,258)	132,218	1,802,960	166,167	229,275	63,661	537,662	2,092,772
Other Income									
(a) Other Income	2	-	-	40,343	893	-	-	14,099	41,238
(b) Transfer from Shareholders for Mortality charges as per IRDAI order	14,468	-	-	7,559	-	2	-	5,447	22,029
(c) Contribution from the Shareholders' A/c	-	-	1,486	995,665	-	15,515	3,860	113,628	1,016,526
TOTAL (A)	4,019,957	329,666	1,553,369	10,723,253	383,984	496,635	67,521	6,366,867	17,574,385
Commission	39,665	2,207	343	374,347	3,051	884	-	102,583	420,498
Service Tax on Linked Charges	155,364	12,033	2,280	-	-	-	-	43,399	169,677
Operating Expenses related to Insurance Business	599,119	47,352	11,988	2,706,347	42,787	47,564	3,828	800,315	3,458,984
Provision for Doubtful debts	5,234	414	105	23,643	374	416	33	23,923	30,219
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
TOTAL (B)	799,382	62,006	14,716	3,104,337	46,212	48,864	3,861	970,221	4,079,378
Benefits Paid (Net)	10,000,240	1,913,920	524,256	1,338,951	164,420	2,020,082	1,460,000	5,032,856	17,421,870
Interim Bonuses Paid	8,640	905	-	-	-	-	-	1,262	9,544
Change in valuation of liability in respect of life policies									
(a) Gross	(6,755,340)	(1,683,081)	1,014,398	6,359,440	81,314	(1,556,100)	(1,396,339)	1,147,163	(3,935,708)
(b) Amount ceded in Reinsurance	11,818	-	-	(77,282)	40	(16,211)	-	(42,908)	(81,635)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	(481,554)	-	-	-	-	-	-	(781,304)	(481,554)
TOTAL (C)	2,783,804	231,744	1,538,654	7,621,109	245,774	447,771	63,661	5,357,068	12,932,517
TOTAL (B+C)	3,583,187	293,749	1,553,369	10,725,447	291,986	496,635	67,522	6,327,289	17,011,895
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	436,774	35,917	-	(2,198)	91,997	-	-	39,577	562,490
APPROPRIATIONS									
Transfer to Shareholders' Account	461,958	38,162	-	360	91,865	-	-	83,557	592,340
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	(25,184)	(2,245)	-	(2,552)	132	-	-	(43,980)	(29,850)
TOTAL (D)	436,774	35,917	-	(2,198)	91,997	-	-	39,577	562,490
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	8,639	904	-	-	-	-	-	1,261	9,543
(b) Allocation of Bonus to policyholders:	20,972	2,836	-	3,213	303	-	-	27,325	27,325
(c) Surplus shown in the Revenue Account:	436,774	35,917	-	(2,198)	91,997	-	-	39,577	562,490
(d) Total Surplus: ((a)+(b)+(c)):	466,382	39,657	-	1,017	92,301	-	-	68,162	599,354

Note: As required by Section 40 B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business transacted in India by the company have been fully debited to the Policyholders' Revenue Account as expenses, unless specifically instructed by IRDAI to do otherwise.

AUDITED REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q4 '14-15 (Rs. 000's)	YTD March '15 (Rs. 000's)
	LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net									
(a) Premium	5,800,756	941,346	594,246	8,290,364	288,654	1,047,147	1,000,000	6,832,554	17,962,513
(b) Reinsurance ceded	(38,373)	(1)	(2)	(433,733)	-	(66,579)	-	(134,258)	(538,688)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	5,762,383	941,345	594,244	7,856,631	288,654	980,568	1,000,000	6,698,296	17,423,825
Income from Investments									
(a) Interest, Dividends and Rent – Gross	2,046,403	315,900	79,877	1,267,138	156,224	335,771	148,996	1,117,311	4,350,309
(b) Profit on sale/redemption of investments	6,727,295	1,444,155	58,091	72,477	286	4,151	1,864	1,884,524	8,308,319
(c) (Loss) on sale/ redemption of investments	(445,434)	(87,519)	(7,755)	(16)	(6)	(1)	-	(131,872)	(540,731)
(d) Transfer/Gain on revaluation/change in fair value	1,764,000	282,950	51,972	-	-	-	-	(990,716)	2,098,922
Sub Total	10,092,264	1,955,486	182,185	1,339,599	156,504	339,921	150,860	1,879,247	14,216,819
Other Income									
(a) Other Income	115	517	-	25,426	160	-	-	9,936	26,218
(b) Transfer from the Shareholders for Extra Mortality charges per IRDAI order	231,065	83	-	59,196	-	-	-	-	290,344
(b) Contribution from the Shareholders' A/c	1,185,924	-	17,757	1,043,585	14,026	8,706	12,659	290,344	2,282,657
TOTAL (A)	17,271,751	2,897,431	794,186	10,324,437	459,344	1,329,195	1,163,519	8,877,823	34,239,863
Commission	74,597	2,879	214	689,771	9,816	720	-	336,948	777,996
Service Tax on Premium	167,617	20,367	1,424	-	-	-	-	38,409	189,408
Operating Expenses related to Insurance Business	905,614	73,159	13,465	2,394,089	99,041	45,423	12,639	722,521	3,543,430
Provision for Doubtful debts	1,486	120	22	3,930	162	75	21	1,040	5,816
Bad debts written off	-	-	-	-	-	-	-	-	-
Provision for Tax (Fringe Benefit Tax)	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-
TOTAL (B)	1,149,314	96,525	15,125	3,087,790	109,019	46,218	12,640	1,098,918	4,516,650
Benefits Paid (Net)	10,296,042	4,208,495	326,931	456,776	152,848	1,096,689	1,200,000	5,585,386	17,737,781
Interim Bonuses Paid	6,533	936	-	-	-	-	-	2,846	7,469
Change in valuation of liability in respect of life policies									
(a) Gross	4,710,517	(3,050,155)	904,261	15,922,714	380,807	79,497	(49,141)	12,077,420	18,898,500
(b) Amount ceded in Reinsurance	(2,316,054)	1,525,078	(452,131)	(9,138,033)	(191,117)	(16,310)	-	(10,558,009)	(10,588,567)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	1,429,401	-	-	-	-	-	-	274,863	1,429,401
TOTAL (C)	14,126,439	2,684,354	779,061	7,241,457	342,538	1,159,876	1,150,859	7,382,506	27,484,584
TOTAL (B+C)	15,275,753	2,780,879	794,186	10,329,247	451,557	1,206,094	1,163,519	8,481,424	32,001,234
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	1,995,998	116,552	-	(4,810)	7,787	123,101	-	689,301	2,238,629
APPROPRIATIONS									
Transfer to Shareholders' Account	1,926,686	108,419	-	321	8,761	123,101	-	2,167,288	2,167,288
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	69,312	8,134	-	(5,131)	(974)	-	-	(37,136)	71,341
TOTAL (D)	1,995,998	116,553	-	(4,810)	7,787	123,101	-	2,130,152	2,238,629
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	6,533	936	-	-	-	-	-	2,846	7,469
(b) Allocation of Bonus to policyholders:	17,572	2,405	-	2,892	317	-	-	23,186	23,186
(c) Surplus shown in the Revenue Account:	1,995,998	116,553	-	(4,810)	7,787	123,101	-	2,130,152	2,238,629
(d) Total Surplus: ((a)+(b)+(c)):	2,020,103	119,894	-	(1,918)	8,104	123,101	-	2,156,184	2,269,284

Note: As required by Section 40 B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business transacted in India by the company have been fully debited to the Policyholders' Revenue Account as expenses, unless specifically instructed by IRDAI to do otherwise.

AUDITED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016

Shareholders' Account (Non-technical Account)

Particulars	Q4 '15-16	YTD March '16	Q4 '14-15	YTD March '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	592,340	592,340	2,167,288	2,167,288
Income From Investments				
(a) Interest, Dividends and Rent – Gross	157,688	623,899	170,415	825,189
(b) Profit on sale/redemption of investments	52	57	27,955	44,149
(c) (Loss) on sale/ redemption of investments	-	-	-	-
Other Income	-	-	-	-
TOTAL (A)	750,080	1,216,296	2,365,658	3,036,626
Expense other than those directly related to the insurance business	53,676	112,555	264,375	252,198
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others - Provision against IRDAI order	-	-	(234,000)	-
Contribution to the Policyholders Account (Technical Account)				
Linked - Individual - Life - Non Participating	-	-	206,317	1,185,924
Linked - Group - Life - Non Participating	(15,432)	1,486	5,137	17,757
Non Linked - Individual - Life - Non Participating	132,656	982,317	91,910	1,033,459
Non Linked - Group - Life - Non Participating	(26,920)	2,748	(2,149)	-
Non Linked - Group - Pension - Non Participating	3,649	3,861	12,096	12,659
Non Linked - Annuity - Non Participating	-	-	711	14,026
Non Linked - Variable group	6,327	12,767	(2,433)	8,706
Non Linked Health Non Participating	13,346	13,346	(18,688)	10,126
TOTAL (B)	167,303	1,129,081	323,276	2,534,855
Profit/ (Loss) before tax	582,776	87,215	2,042,382	501,771
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	582,776	87,215	2,042,382	501,771
APPROPRIATIONS				
(a) Balance at the beginning of the year	(12,702,478)	(12,702,478)	(13,204,249)	(13,204,249)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(12,119,702)	(12,615,263)	(11,161,867)	(12,702,478)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		0.04		0.25

AUDITED BALANCE SHEET AS AT MARCH 31, 2016

Particulars	Schedule	AS AT March 31, 2016 (Rs. 000's)	AS AT March 31, 2015 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	-
Sub-Total		20,049,000	20,049,000
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		548	879
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		489,501	271,232
Linked - Individual - Pension - Non Participating		13,220	20,453
Linked - Group - Life - Non Participating		-	123
Non Linked - Individual - Life - Participating		51,297	37,533
Non Linked - Individual - Pension - Participating		13,764	11,816
Non Linked - Individual - Life - Non Participating		26,188,497	19,934,031
Non Linked - Individual - Pension - Non Participating		1,584,392	1,533,053
Non Linked - Group - Life - Non Participating		1,583,235	2,983,478
Non Linked - Group - Pension - Non Participating		177,268	1,573,607
Non Linked - Annuity - Non Participating		278,294	250,229
Non Linked - Variable group		311,083	483,152
Non Linked Health Non Participating		44,910	30,981
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		579,735	506,553
Linked - Individual - Pension - Participating		59,446	51,598
Linked - Individual - Life - Non Participating		35,757,522	42,792,496
Linked - Individual - Pension - Non Participating		5,520,656	7,204,352
Linked - Group - Life - Non Participating		2,512,333	1,497,813
Discontinued Policies Fund - Non payment of premium		3,084,571	3,566,126
Sub-Total		78,250,272	82,749,505
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Linked Liabilities (Lapsed Policies)		-	81
FFA - Others		535,833	565,605
TOTAL		98,835,105	103,364,191
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	7,769,426	7,221,630
- Policyholders'	L-13	31,704,995	27,827,823
Assets held to cover linked liabilities	L-14	48,046,433	56,178,539
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	179,908	198,553
CURRENT ASSETS			
Cash & Bank Balance	L-17	802,813	1,102,129
Advances And Other Assets	L-18	2,650,980	2,600,040
Sub-Total (A)		3,453,793	3,702,169
CURRENT LIABILITIES			
PROVISIONS	L-19	4,835,027	4,319,281
	L-20	99,686	147,720
Sub-Total (B)		4,934,714	4,467,001
NET CURRENT ASSETS (C) = (A - B)		(1,480,920)	(764,832)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		12,615,263	12,702,478
TOTAL		98,835,106	103,364,191

Particulars	31 March 2016 (Rs. 000's)	31 March 2015 (Rs. 000's)
Partly paid-up investments	Nil	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts	12,289	6,005
Guarantees given by or on behalf of the Company	Nil	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Claims under policies not acknowledged as debts	173,042	140,230
Statutory demands/liabilities in dispute, not provided for		Refer 4b below

Company is in receipt of show cause notices amounting to Rs 583,176 ('000s) (Previous Year Rs. ('000) 583,176) (with proposal to levy interest and penalty) in respect of service tax pertaining to payouts to/ for advisors. Response has been filed and hearing is awaited.

Company has received Commissioner's order in respect of service tax on surrender charges and upholding penalty thereon amounting to Rs 780,313 ('000) (Previous Year Rs. ('000) 780,313 as per SCN without penalty quantification). Commissioner has also upheld imposition of interest as per SCN. Appeal before CESTAT is filed and case is yet to be placed for hearing.

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

Company is in receipt of show cause notice amounting to Rs. 216,525 ('000s) in respect of service tax on ULIP charges other than FMC along with a proposal to levy interest and penalty. Reply has been filed and case has been fixed for hearing.

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

FORM L-4-PREMIUM SCHEDULE

Particulars	Q4 '15-16	YTD March '16	Q4 '14-15	YTD March '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	1,121,458	3,121,900	2,081,950	5,460,364
Renewal premiums	4,667,915	11,723,416	4,724,485	12,393,568
Single premiums	40,226	86,147	26,119	108,581
				-
TOTAL PREMIUM	5,829,599	14,931,463	6,832,554	17,962,513

Note:ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	5,829,599	14,931,463	6,832,554	17,962,513
Outside India	-	-	-	-
TOTAL PREMIUM	5,829,599	14,931,463	6,832,554	17,962,513

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q4 '15-16	YTD March '16	Q4 '14-15	YTD March '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	41,702	244,433	224,600	525,669
- Renewal premiums	60,529	175,280	112,137	251,394
- Single premiums	352	785	211	933
Total (A)	102,583	420,498	336,948	777,996
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	102,583	420,498	336,948	777,996
Break-up of the expenses (Gross) incurred to procure business:				
Agents	108,028	240,726	116,039	272,903
Brokers	4,678	16,089	5,607	18,852
Corporate Agency	(10,155)	163,715	215,229	486,167
Referral	2	(62)	73	74
Others (IMF)	30	30	-	-
TOTAL (B)	102,583	420,498	336,948	777,996

FORM L-6- OPERATING EXPENSES SCHEDULE

Particulars	Q4 '15-16	YTD March '16	Q4 '14-15	YTD March '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	390,131	1,835,881	295,843	1,905,518
Travel, conveyance and vehicle running expenses	15,982	61,520	20,775	58,713
Training expenses	30,679	68,231	35,040	89,957
Rents, rates and taxes	98,930	398,782	112,189	439,634
Repairs	899	3,048	2,427	4,225
Printing and stationery	8,697	37,733	12,001	42,817
Communication expenses	19,357	65,768	26,181	138,064
Legal and professional charges	399	147,311	(22,418)	86,405
Medical fees	5,666	20,786	7,142	34,184
Auditors' fees, expenses etc				
a) as auditor	3,507	10,834	2,155	6,306
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 (Tax Audit)	125	500	626	1,001
Advertisement and publicity	90,594	204,155	96,096	191,201
Interest and bank charges	(13,192)	30,504	10,726	32,026
Information technology and related expenses	36,395	130,173	29,631	125,387
Service tax on premium	5,379	19,014	9,755	18,068
Others				
a) Office maintenance	34,171	137,127	39,390	141,804
b) Electricity	12,730	69,247	16,060	78,907
c) Recruitment	12,061	51,589	3,451	24,689
d) Miscellaneous expenses	5,308	19,601	(463)	(28)
Depreciation	42,498	147,180	30,701	124,552
TOTAL	800,317	3,458,984	727,306	3,543,430

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q4 '15-16	YTD March '16	Q4 '14-15	YTD March '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	229,437	1,080,050	278,720	1,258,907
(b) Claims by Maturity,	458,174	935,024	227,679	737,234
(c) Annuities/Pension payment	439,915	2,829,775	646,032	1,918,278
(d) Other benefits				
- Riders	9,760	15,380	(5,286)	4,322
- Surrender	3,603,009	12,348,246	4,456,700	14,313,879
- Health	500	4,700	(4,000)	15,519
- Periodical Benefit	411,825	744,292	91,941	157,548
- Interet to policy holders	45,224	45,224	-	-
(Amount ceded in reinsurance):				
(a) Claims by Death,	(164,987)	(580,821)	(106,400)	(667,906)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
TOTAL	5,032,857	17,421,871	5,585,386	17,737,781
Benefits paid to claimants:				
In India	5,032,857	17,421,871	5,585,386	17,737,781
Outside India	-	-	-	-
Total Benefits paid (Net)	5,032,857	17,421,871	5,585,386	17,737,781

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

FORM L-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Particulars	AS AT March 31, 2016 (Rs. 000's)	AS AT March 31, 2015 (Rs. 000's)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	25,000,000	25,000,000
Issued, Subscribed and Called up Capital 2,004,900,000 (Previous Year 2,004,900,000) Equity shares of Rs 10 each, fully paid up *	20,049,000	20,049,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	20,049,000	20,049,000

* includes 1,483,626,000 equity shares (Previous year 1,483,626,000) held in the name of Partners, who are holding these shares on behalf of Dabur Invest Corp. (Partnership Firm). During the year NIL (Previous Year NIL) equity shares of Rs. 10 each were allotted, at par value.

FORM L-9- PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT March 31, 2016		AS AT March 31, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters *				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,483,626,000	74%	1,483,626,000	74%
- Foreign - Aviva International Holdings Limited, UK	521,274,000	26%	521,274,000	26%
Others	-		-	
TOTAL	2,004,900,000	100%	2,004,900,000	100%

* On 29th April 2016, Dabur Invest Corp. has transferred 461,127,000 shares to Aviva International Holdings Limited, UK. Post transfer, the revised shareholding stands at:

- Dabur Invest Corp. – 1,022,499,000 shares representing 51%
- Aviva International Holdings Limited, UK. – 982,401,000 shares representing 49%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT March 31, 2016	AS AT March 31, 2015
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT March 31, 2016	AS AT March 31, 2015
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT March 31, 2016	AS AT March 31, 2015
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 22,26,416 Previous Year 19,14,230)	2,218,609	1,907,237
Other Approved Securities (Market value (Rs '000) Current Year 10,53,943 Previous Year 10,53,366)	1,030,356	1,030,368
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 2,64,397 Previous Year 1,63,342)	251,381	150,000
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 1,78,200 Previous Year 1,78,200)	178,200	178,200
(f) Subsidiaries	-	-
Investment Properties-Real Estate		
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 21,66,774 Previous Year 13,22,015)	2,143,823	1,298,456
Other Investments		
Debentures/ Bonds (Market value (Rs '000) Current Year Nil, Previous Year Nil)	-	-
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 7,52,974 Previous Year 11,38,290)	752,968	1,138,290
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 72,491 Previous Year 35,433)	72,327	35,000
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 4,41,807 Previous Year 8,21,287)	441,807	821,287
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 1,09,219 Previous Year 2,64,231)	109,219	264,231
(g) Subsidiaries	-	-
(h)Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 5,73,239 Previous Year 3,99,800)	570,736	398,561
Other Investments	-	-
TOTAL	7,769,426	7,221,630
INVESTMENTS		
In India	7,769,426	7,221,630
Outside India	-	-
TOTAL	7,769,426	7,221,630

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT March 31, 2016 (Rs. 000's)	AS AT March 31, 2015 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 2,11,11,750 Previous Year 1,63,97,502)	20,380,924	15,533,208
Other Approved Securities (Market value (Rs '000) Current Year 3,74,744 Previous Year 3,74,571)	369,786	370,105
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 5,190 Previous Year 3,496)	5,190	3,496
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 2,13,180 Previous Year 1,14,873)	203,834	104,981
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 2,01,700 Previous Year 2,01,700)	201,700	201,700
(f) Subsidiaries Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 55,08,800 Previous Year 48,19,016)	5,313,816	4,617,534
Equity Shares (Market value (Rs '000) Current Year 545 Previous Year 511)	545	511
Other Investments Equity Shares (Market value (Rs '000) Current Year 16 Previous Year 54)	16	54
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 22,37,698 Previous Year 35,12,028)	2,237,698	3,512,049
Other Approved Securities (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)		
(b) Mutual Funds (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 28,361 Previous Year NIL)	28,242	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 12,03,944 Previous Year 25,85,007)	1,203,944	2,585,007
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 8,52,905 Previous Year 7,26,805)	852,905	726,805
(g) Subsidiaries Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 9,07,641 Previous Year 1,72,487)	906,395	172,373
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	-
Other Investments	-	-
TOTAL	31,704,995	27,827,823
INVESTMENTS		
In India	31,704,995	27,827,823
Outside India	-	-
TOTAL	31,704,995	27,827,823

Aviva Life Insurance Company India Limited

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

AS AT March 31, 2016						
Particulars	Linked Par Individual Life (Rs. 000's)	Linked Par Pension (Rs. 000's)	Linked Non Par Individual Life (Rs. 000's)	Linked Non Par Pension (Rs. 000's)	Linked Non Par Group Life (Rs. 000's)	AS AT MARCH 31, 2016 (Rs. 000's)
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds including Treasury Bills	323,014	47,267	5,992,792	886,211	1,274,740	8,524,023
(Market value (Rs '000) Current Year 84,02,347 Previous Year 70,82,885)						
Other Approved Securities	32,270	-	134,324	43,883	10,985	221,461
(Market value (Rs '000) Current Year 2,09,438 Previous Year 3,10,423)						
Other Approved Investments						
(a) Shares						
(aa) Equity	109,524	12,742	17,924,084	3,089,215	188,611	21,324,176
(Market value (Rs '000) Current Year 1,86,14,596 Previous Year 2,29,51,407)						
(bb) Preference	-	-	4,644	578	96	5,318
(Market value (Rs '000) Current Year NIL Previous Year NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	90,501	15,431	2,415,147	326,603	188,996	3,036,678
(Market value (Rs '000) Current Year 28,63,220 Previous Year 30,18,263)						
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	38,000	-	10,500	-	-	48,500
(Market value (Rs '000) Current Year 48,500 Previous Year 55,300)						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing** :						
(a) Non Convertible Debentures	397,784	40,513	1,993,679	315,094	296,251	3,043,321
(Market value (Rs '000) Current Year 29,22,376 Previous Year 41,00,710)						
(b) Equity	11,829	1,377	3,118,288	506,944	24,878	3,663,315
(Market value (Rs '000) Current Year 37,03,857 Previous Year 46,94,078)						
Other Investments						
(a) Equity Shares	1,365	159	322,437	38,557	3,572	366,089
(Market value (Rs '000) Current Year 3,57,460 Previous Year 7,84,411)						
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds including Treasury Bills	-	-	3,473,878	1,541	11,595	3,487,014
Government Securities and Government guaranteed bonds						
(Market value (Rs '000) Current Year 33,63,246 Previous Year 34,87,779)						
Other Approved Securities	-	-	-	-	-	-
(Market value (Rs '000) Current Year NIL Previous Year 6,863)						
Other Approved Investments						
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	-	-	-	-	-	-
(Market value (Rs '000) Current Year NIL Previous Year 5,03,048)						
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	-	-	436,251	27,360	82,810	546,422
(Market value (Rs '000) Current Year 5,44,991 Previous Year 3,12,275)						
(f) Other Securities (Reverse Repo)	46,130	12,928	2,316,556	170,165	180,553	2,726,333
(Market value (Rs '000) Current Year 27,26,333 Previous Year 14,48,598)						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing	-	-	382,426	39,393	19,792	441,611
(Market value (Rs '000) Current Year 4,10,178 Previous Year 3,13,700)						
Balances in Bank	(7,127)	(962)	(259,521)	(11,965)	181,157	(98,418)
Other Current Assets (net)	5,554	(6,948)	576,609	87,078	48,297	710,590
TOTAL	1,048,845	122,507	38,842,094	5,520,656	2,512,333	48,046,433
INVESTMENTS						
In India	1,048,845	122,507	38,842,094	5,520,656	2,512,333	48,046,433
Outside India	-	-	-	-	-	-
TOTAL	1,048,845	122,507	38,842,094	5,520,656	2,512,333	48,046,433

* Historical Cost CY (Rs '000)

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

Aviva Life Insurance Company India Limited

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

AS AT March 31, 2015						
Particulars	Linked Par Individual Life (Rs. 000's)	Linked Par Pension (Rs. 000's)	Linked Non Par Individual Life (Rs. 000's)	Linked Non Par Pension (Rs. 000's)	Linked Non Par Group life (Rs. 000's)	AS AT MARCH 31, 2015 (Rs. 000's)
LONG TERM INVESTMENTS						
Government Securities and Government guaranteed bonds including Treasury Bills	199,412	37,134	5,732,995	866,599	457,509	7,293,649
(Market value (Rs '000) Current Year 84,02,347 Previous Year 70,82,885)						
Other Approved Securities	32,524	-	212,689	62,910	19,676	327,799
(Market value (Rs '000) Current Year 2,09,438 Previous Year 3,10,423)						
Other Approved Investments						
(a) Shares						
(aa) Equity	82,967	9,733	23,744,762	4,290,315	160,652	28,288,429
(Market value (Rs '000) Current Year 1,86,14,596 Previous Year 2,29,51,407)						
(bb) Preference	-	-	4,128	513	86	4,727
(Market value (Rs '000) Current Year NIL Previous Year NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/Bonds	116,495	15,461	2,588,238	353,428	142,255	3,215,877
(Market value (Rs '000) Current Year 28,63,220 Previous Year 30,18,263)						
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	38,000	6,800	10,500	-	-	55,300
(Market value (Rs '000) Current Year 48,500 Previous Year 55,300)						
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing** :						
(a) Non Convertible Debentures	367,306	40,628	3,172,300	486,170	271,279	4,337,683
(Market value (Rs '000) Current Year 29,22,376 Previous Year 41,00,710)						
(b) Equity	11,462	1,354	4,145,462	727,966	25,254	4,911,498
(Market value (Rs '000) Current Year 37,03,857 Previous Year 46,94,078)						
Other Investments						
(a) Equity Shares	2,821	328	683,387	118,142	4,673	809,351
(Market value (Rs '000) Current Year 3,57,460 Previous Year 7,84,411)						
SHORT TERM INVESTMENTS						
Government Securities and Government guaranteed bonds including Treasury Bills	-	-	3,534,121	-	20,932	3,555,053
Government Securities and Government guaranteed bonds						
(Market value (Rs '000) Current Year 33,63,246 Previous Year 34,87,779)						
Other Approved Securities	-	-	7,006	-	-	7,007
(Market value (Rs '000) Current Year NIL Previous Year 6,863)						
Other Approved Investments						
(a) Shares	-	-	-	-	-	-
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(Market value (Rs '000) Current Year NIL Previous Year NIL)						
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	-	-	373,573	114,174	19,024	506,771
(Market value (Rs '000) Current Year NIL Previous Year 5,03,048)						
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	87,300	-	168,621	9,944	51,801	317,666
(Market value (Rs '000) Current Year 5,44,991 Previous Year 3,12,275)						
(f) Other Securities (Reverse Repo)	125	42	1,199,914	134,889	113,629	1,448,599
(Market value (Rs '000) Current Year 27,26,333 Previous Year 14,48,598)						
(g) Subsidiaries	-	-	-	-	-	-
(h) Investment Properties-Real Estate	-	-	-	-	-	-
Investments in Infrastructure, Social Sector and Housing	-	-	283,300	15,057	17,288	315,645
(Market value (Rs '000) Current Year 4,10,178 Previous Year 3,13,700)						
Balances in Bank	(12,902)	(693)	126,138	(74,531)	168,351	206,363
Other Current Assets (net)	75,255	6,118	371,568	98,776	25,405	577,122
TOTAL	1,000,765	116,904	46,358,703	7,204,352	1,497,813	56,178,539
INVESTMENTS						
In India	1,000,765	116,904	46,358,703	7,204,352	1,497,813	56,178,539
Outside India	-	-	-	-	-	-
TOTAL	1,000,765	116,904	46,358,703	7,204,352	1,497,813	56,178,539

* Historical Cost CY (Rs '000)

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

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

FORM L-15-LOANS SCHEDULE

Particulars	AS AT March 31, 2016 (Rs. 000's)	AS AT March 31, 2015 (Rs. 000's)
Security-Wise Classification		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
<i>Unsecured</i>	-	-
TOTAL	-	-
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL	-	-
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	-	-
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Balance as at March 31, 2015	Additions during the year	Deductions	Balance as at Mar 31, 2016	Balance as at March 31, 2015	For the Year	Sales/ Adjustments	Balance as at March 31, 2016	As at March 31, 2016	As at March 31, 2015
Intangibles										
- Software	314,043	96,976	2,206	408,813	254,335	66,581	(10,784)	331,700	77,113	59,708
Tangibles										
Leasehold Improvements	324,610	7,011	5,486	326,135	293,277	15,519	5,477	303,319	22,816	31,333
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	161,405	4,954	9,726	156,633	158,785	5,212	9,726	154,271	2,362	2,620
Information Technology Equipment	657,722	69,996	220,760	506,958	619,890	51,174	220,613	450,451	56,507	37,831
Vehicles	3,005	-	1,385	1,620	3,005	-	1,385	1,620	-	-
Office Equipment	103,522	10,559	24,873	89,208	96,927	8,694	24,840	80,781	8,427	6,595
Sub Total	1,564,307	189,496	264,436	1,489,367	1,426,219	147,180	251,257	1,322,142	167,225	138,087
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	12,683	60,466
TOTAL	1,564,307	189,496	264,436	1,489,367	1,426,219	147,180	251,257	1,322,142	179,908	198,553
PREVIOUS YEAR	1,634,351	31,466	101,510	1,564,307	1,401,116	124,552	99,448	1,426,219	198,553	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT March 31, 2016	AS AT March 31, 2015
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	183,377	543,655
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	103,919	358,929
(bb) Others	-	-
(b) Current Accounts	515,517	199,545
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	802,813	1,102,129
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	802,813	1,102,129
Outside India	-	-
TOTAL	802,813	1,102,129

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT March 31, 2016		AS AT March 31, 2015	
		(Rs. 000's)		(Rs. 000's)
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		40,952		33,137
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	19,163		17,052	
Less: Provision for doubtful debts				
	<u>(11,744)</u>	7,419	<u>(11,744)</u>	5,308
Others (includes vendor, travel advances & salary recoverable)				
	134,924		202,744	-
Less : Provision for doubtful debts	<u>(10,347)</u>	124,577	<u>(14,264)</u>	188,480
TOTAL (A)		172,948		226,925
OTHER ASSETS				
Income accrued on investments		1,030,739		955,604
Outstanding Premiums		1,039,508		739,546
Agents' Balances	67,631		32,833	
Less : Provision for doubtful debts	<u>(65,070)</u>	2,561	<u>(27,358)</u>	5,475
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		63,879		91,234
Deposit with Reserve Bank of India (In Pursuant to Sec 7 of Insurance Act, 1938) (Refer Sch 8)		-		-
Others				
-Refundable Security Deposits	330,894		268,667	
Less : Provision for doubtful deposit	<u>(16,218)</u>	314,676	<u>(17,887)</u>	250,780
- Unsettled Contracts		-		243,864
-Service Tax Unutilized Credit		26,669		86,612
TOTAL (B)		2,478,032		2,373,115
TOTAL (A+B)		2,650,980		2,600,040

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT March 31, 2016	AS AT March 31, 2015
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	175,072	152,764
Balances due to other insurance companies	8,652	2,570
Deposits held on re-insurance ceded	-	-
Premiums received in advance	41,766	52,215
Unallocated premium	79,657	270,513
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	154,011	119,700
Accrual for expenses	600,330	800,613
Unclaimed Amount - Policyholders	2,166,175	1,825,818
Claims Outstanding	76,419	114,194
Due to Officers/Directors	-	-
Others:		
Others (includes statutory dues payable and payables to employees)	185,602	191,851
Service Tax payable	1,520	7,148
Payables for unsettled investment contracts	123,299	100,558
Temporary book overdrafts	745,483	265,123
Payable to Policyholders	477,041	416,214
TOTAL	4,835,027	4,319,281

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT March 31, 2016	AS AT March 31, 2015
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Gratuity	1,539	1,727
Provision for Leave Encashment	14,278	17,672
Provision for Other Long Term Benefits	54,546	88,979
Provision for Other Employee Benefits	29,323	39,342
TOTAL	99,686	147,720

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT March 31, 2016	AS AT March 31, 2015
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

S.No.	Particulars	Q4 '15-16	YTD March '16	Q4 '14-15	YTD March '15
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	-100%	-100%	210%	125%
	Linked Individual - Pension Participating	NA	NA	NA	7%
	Linked Individual - Life Non Participating	-30%	-57%	-55%	95%
	Linked Individual - Pension Non Participating	16280%	-202%	100%	198%
	Linked Group - Non Participating	18%	150%	419%	409%
	Non Linked Individual - Life Participating	2%	-31%	54%	NA
	Non Linked Individual - Pension Participating	NA	NA	NA	-8%
	Non Linked Individual - Life Non Participating	-63%	-43%	-1%	32%
	Non Linked Individual - Pension Non Participating	-72%	-75%	-42%	25%
	Non Linked Group - Life Non Participating	-102%	-89%	-472%	-28%
	Non Linked Group - Pension Non Participating	-100%	-100%	27%	-4%
	Non Linked Annuity Non Participating	34%	-30%	18%	-69%
	Non Linked - Variable - Group	-16%	-48%	-94%	-40%
	Non Linked Health Non Participating	-42%	-67%	-88%	0%
2	Net Retention Ratio	98%	96%	98%	97%
3	Expense of Management to Gross Direct Premium Ratio	16%	26%	17%	24%
4	Commission Ratio (Gross commission paid to Gross Premium)	2%	3%	5%	4%
5	Ratio of policy holder's liabilities to shareholder's funds	10.60	10.60	11.34	11.34
6	Growth rate of shareholders' fund	1%	1.19%	7%	7%
7	Ratio of surplus to policyholders' liability	-0.6%	-0.58%	-0.1%	-0.1%
8	Change in net worth in ('000)	87	87216	501771	501771
9	Profit after tax/Total Income	8%	0.5%	23%	2%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.4	4.37	4.5	4.5
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	8.3%	2.1%	8.9%
	R2. Non-PAR	2.0%	8.5%	2.1%	9.1%
	R3.Sub-TOTAL	2.0%	8.5%	2.1%	9.1%
	Linked:				
	R4. PAR	2.2%	7.4%	2.7%	14.6%
	R5. Non-PAR	-0.6%	-2.3%	2.0%	23.5%
	R6. Sub-TOTAL	-0.5%	-2.1%	2.0%	23.3%
	R7. Grand Total	0.5%	1.7%	2.0%	18.8%
	Shareholders' Funds	2.0%	8.5%	2.4%	9.2%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	8.3%	2.1%	8.9%
	R2. Non-PAR	2.0%	8.5%	2.1%	9.1%
	R3.Sub-TOTAL	2.0%	8.5%	2.1%	9.1%
	Linked:				
	R4. PAR	1.9%	8.1%	2.2%	9.5%
	R5. Non-PAR	0.5%	3.7%	3.8%	19.2%
	R6. Sub-TOTAL	0.5%	3.8%	3.8%	19.0%
	R7. Grand Total	1.1%	5.5%	3.2%	15.9%
	Shareholders' Funds	2.0%	8.5%	2.4%	9.2%
14	Conservation Ratio				
	Linked Individual - Life Participating	76%	88%	87%	100%
	Linked Individual - Pension Participating	88%	86%	82%	78%
	Linked Individual - Life Non Participating	66%	67%	70%	75%
	Linked Individual - Pension Non Participating	71%	54%	61%	65%
	Linked Group - Non Participating	2%	6%	11%	16%
	Non Linked Individual - Life Participating	81%	71%	84%	82%
	Non Linked Individual - Pension Participating	87%	97%	95%	73%
	Non Linked Individual - Life Non Participating	85%	85%	82%	83%
	Non Linked Individual - Pension Non Participating	77%	64%	68%	40%
	Non Linked Group - Life Non Participating	-2%	9%	12%	15%
	Non Linked - Variable - Group	0%	16%	0%	0%
	Non Linked Health Non Participating	92%	87%	54%	87%
15	Persistency Ratio (by numbers)				
	For 13th month	62%	62%	64%	56%
	For 25th month	53%	48%	46%	49%
	For 37th month	43%	44%	36%	42%
	For 49th Month	35%	39%	33%	33%
	for 61st month	34%	28%	27%	22%
	Persistency Ratio (by premium)				
	For 13th month	74%	69%	55%	62%
	For 25th month	54%	57%	48%	53%
	For 37th month	45%	47%	39%	43%
	For 49th Month	39%	40%	34%	41%
	for 61st month	47%	34%	31%	26%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		74% / 26%		74% / 26%
	(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)		0.04		0.25
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		0.04		0.25
	(iv) Book value per share (Rs)		3.71		3.66

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

	AS AT March 31, 2016	AS AT March 31, 2015
	(Rs. 000's)	(Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	14,430,196	17,973,390
Other receipts	41,238	26,218
Payments to the re-insurers, net of commissions and claims/ Benefits	(496,206)	(649,905)
Payments of claims/benefits	(17,068,006)	(17,665,982)
Payments of commission and brokerage	(400,904)	(836,650)
Payments of other operating expenses	(3,831,290)	(3,970,786)
Deposits, advances and staff loans	59,949	(57,032)
Income taxes paid (TDS)	(2,111)	(902)
Cash flows before extraordinary items	(7,267,134)	(5,181,649)
Cash flow from extraordinary operations	-	-
Net cash from operating Activities	(7,267,134)	(5,181,649)
II Cash flows from investing activities		
Purchase of fixed assets	(141,713)	(71,893)
Proceeds from sale of fixed assets	14,164	4,027
Purchase of Investment	(46,617,962)	(320,155,258)
Proceeds from Sale/redemption of Investment	47,434,874	320,606,909
Interest, dividend and rent received	5,493,312	4,976,108
		-
Net cash from investing activities	6,182,675	5,359,893
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(1,084,458)	178,244
Cash and cash equivalent at beginning of the year	1,043,370	865,126
Cash and cash equivalent at the end of the year	(41,088)	1,043,370
Break up as follows :		
Cash and Bank Balances (Refer to Note 1 below)	802,813	1,102,129
Bank balances (Policyholder's - Schedule 8B)	(98,418)	206,364
Temporary book overdrafts	(745,483)	(265,123)
Note 1		
Cash and Bank Balances	752,813	802,129
Fixed Deposits with maturity less than 3 months	50,000	300,000
Cash and Bank Balances as per Schedule 11	802,813	1,102,129

FORM L-24 Valuation of Net Liabilities

(Rs in Lakhs)

Valuation of Net Liabilities			
Sl.No.	Particular	AS AT March 31, 2016	AS AT March 31, 2015
1	Linked		
a	Life	420,817	483,255
b	General Annuity	-	-
c	Pension	59,353	75,852
d	Health	-	-
2	Non-Linked		
a	Life	283,114	250,118
b	General Annuity	2,783	2,502
c	Pension	15,982	15,449
d	Health	449	310

Geographical Distribution of Total Business													
Sl. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	(0)	-	-	-	(0)	-
2	Andhra Pradesh	1,100	1,100	14	390	585	543	329	14,907	1,685	1,643	342	15,297
3	Arunachal Pradesh	2	2	1	17	14	14	5	142	16	16	6	159
4	Assam	6	6	2	70	585	561	224	6,026	591	567	225	6,096
5	Bihar	9,017	8,984	56	1,870	225	217	63	1,662	9,242	9,201	119	3,533
6	Chandigarh	6	6	0	1	67	56	54	1,227	73	62	54	1,228
7	Chattisgarh	1	1	0	50	44	39	23	946	45	40	23	996
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	14	14	23	300	882	789	920	19,600	896	803	943	19,899
11	Goa	-	-	-	-	13	12	18	110	13	12	18	110
12	Gujarat	87	80	47	687	494	462	211	7,299	581	542	258	7,986
13	Haryana	72	72	11	323	603	539	583	18,224	675	611	594	18,547
14	Himachal Pradesh	6	6	0	1	16	13	4	512	22	19	4	513
15	Jammu & Kashmir	-	-	-	-	21	21	8	197	21	21	8	197
16	Jharkhand	2	2	0	0	109	97	25	1,526	111	99	25	1,526
17	Karnataka	13	13	5	117	558	506	413	19,285	571	519	418	19,401
18	Kerala	2	2	1	8	124	116	44	2,388	126	118	45	2,395
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	6	6	1	20	180	165	41	2,926	186	171	42	2,946
21	Maharashtra	781	505	22	928	1,342	1,221	651	28,117	2,123	1,726	673	29,045
22	Manipur	-	-	-	-	2	2	2	96	2	2	2	96
23	Meghalaya	-	-	-	-	11	11	12	276	11	11	12	276
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	3	2	3	146	3	2	3	146
26	Orissa	126	125	23	491	359	343	200	4,705	485	468	223	5,196
27	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
28	Punjab	111	93	7	517	213	188	68	3,538	324	281	75	4,055
29	Rajasthan	4	4	(3)	51	126	115	31	2,606	130	119	28	2,658
30	Sikkim	-	-	-	-	(1)	(1)	(2)	(20)	(1)	(1)	(2)	(20)
31	Tamil Nadu	390	387	5	121	586	548	286	11,755	976	935	291	11,876
32	Tripura	1	1	0	6	207	202	54	1,053	208	203	54	1,059
33	Uttar Pradesh	14	14	12	252	447	386	342	9,549	461	400	353	9,801
34	Uttarakhand	164	164	0	33	14	12	6	252	178	176	6	285
35	West Bengal	91	89	26	395	973	856	522	8,691	1,064	945	548	9,086
Grand Total		12,016	11,676	253.5	6,648.1	8,802	8,035	5,139.9	167,739.7	20,818	19,711	5,393	174,388

Geographical Distribution of Total Business													
Sl. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)	No of Policies	No of lives	Premium (in Lakh)	Sum Assured (in Lakh)
1	Andaman & Nicobar Islands	-	-	-	-	-	-	0	-	-	-	0	-
2	Andhra Pradesh	1,376	1,376	5	529	1,921	1,796	850	53,628	3,297	3,172	854	54,157
3	Arunachal Pradesh	3	3	2	36	60	60	34	1,037	63	63	35	1,073
4	Assam	16	16	4	194	1,827	1,771	649	17,128	1,843	1,787	653	17,322
5	Bihar	11,144	11,106	98	2,865	748	723	265	9,115	11,892	11,829	363	11,980
6	Chandigarh	13	13	0	7	240	217	109	4,076	253	230	109	4,083
7	Chattisgarh	4	4	2	78	303	291	127	4,761	307	295	128	4,840
8	Dadra & NagraHaveli	6	6	1	10	23	23	7	131	29	29	8	142
9	Daman & Diu	-	-	-	-	13	13	8	269	13	13	8	269
10	Delhi	18	18	27	431	2,828	2,580	2,058	70,114	2,846	2,598	2,084	70,546
11	Goa	1	1	0	1	73	71	26	1,133	74	72	26	1,134
12	Gujarat	282	268	121	2,262	2,072	1,981	785	32,661	2,354	2,249	906	34,923
13	Haryana	194	191	32	1,078	2,427	2,243	1,460	68,498	2,621	2,434	1,492	69,577
14	Himachal Pradesh	35	33	9	207	77	69	22	1,664	112	102	31	1,871
15	Jammu & Kashmir	13	13	3	35	115	111	34	2,139	128	124	37	2,174
16	Jharkhand	23	23	5	134	543	512	166	7,517	566	535	171	7,651
17	Karnataka	26	26	10	369	1,806	1,640	1,106	69,787	1,832	1,666	1,116	70,156
18	Kerala	6	5	3	76	434	408	247	9,379	440	413	250	9,455
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	32	31	6	131	691	652	267	12,379	723	683	274	12,510
21	Maharashtra	1,350	925	38	2,035	4,500	4,145	2,329	118,940	5,850	5,070	2,367	120,974
22	Manipur	2	2	2	36	31	31	29	606	33	33	30	642
23	Meghalaya	-	-	-	-	38	37	36	874	38	37	36	874
24	Mizoram	-	-	-	-	4	4	1	21	4	4	1	21
25	Nagaland	-	-	-	-	33	29	21	523	33	29	21	523
26	Orissa	390	388	75	1,510	1,248	1,205	516	15,581	1,638	1,593	592	17,091
27	Puducherry	-	-	-	-	19	18	6	328	19	18	6	328
28	Punjab	331	296	(15)	1,507	949	878	322	19,921	1,280	1,174	308	21,428
29	Rajasthan	133	133	27	913	1,124	1,075	373	18,542	1,257	1,208	400	19,455
30	Sikkim	-	-	(0)	-	27	26	15	203	27	26	15	203
31	Tamil Nadu	735	732	8	246	1,960	1,855	1,107	46,356	2,695	2,587	1,115	46,601
32	Tripura	15	15	4	57	518	510	126	2,907	533	525	130	2,964
33	Uttar Pradesh	50	49	18	439	2,431	2,256	1,155	47,440	2,481	2,305	1,173	47,878
34	Uttarakhand	232	231	1	63	145	136	53	2,886	377	367	54	2,948
35	West Bengal	299	296	64	1,066	3,513	3,221	1,547	35,720	3,812	3,517	1,612	36,786
	Grand Total	16,729	16,200	549	16,316	32,741	30,587	15,856	676,265	49,470	46,787	16,405	692,580

FORM L-25- (ii) : Geographical Distribution Channel - Group for the Quarter ended 31 March 2016

Date: 31 March 2016

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	2	23,262	21	1,821	2	23,262	21	1,821
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	2	439	64	364	2	439	64	364
8	Haryana	-	-	-	-	-	1,503	230	(1,077)	-	1,503	230	(1,077)
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	1,721	122	4,905	2	1,721	122	4,905
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	3	19,623	2,131	13,384	3	19,623	2,131	13,384
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	174	7	627	-	174	7	627
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	317	41	148	-	317	41	148
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	1,120	81	(79)	2	1,120	81	(79)
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	(4)	-	-	-	(4)
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	6	13,947	3,525	10,740	6	13,947	3,525	10,740
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	17	62,106	6,223	30,829	17	62,106	6,223	30,829

FORM L-25- (ii) : Geographical Distribution Channel - Group for the Year Ended 31 March 2016

Date: 31 March 2016

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives (Actual)	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	No. of Lives	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)
1	Andhra Pradesh	-	-	-	-	2	45,182	95	13,479	2	45,182	95	13,479
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	4	4,239	176	358	4	4,239	176	358
8	Haryana	-	-	-	-	7	10,033	319	15,838	7	10,033	319	15,838
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	5	7,500	985	24,536	5	7,500	985	24,536
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	19	80,743	8,108	76,259	19	80,743	8,108	76,259
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	1	(0)	-	-	1	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	1,453	31	4,965	1	1,453	31	4,965
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	1,360	56	436	-	1,360	56	436
27	UttrKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	2,174	330	1,758	2	2,174	330	1,758
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	(18)	-	-	-	(18)
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	13	22,998	5,575	39,072	13	22,998	5,575	39,072
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	53	175,682	15,676	176,682	53	175,682	15,676	176,682

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

FORM - 3A
(Read with Regulation 10)
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration Number: 122
Statement as on: 31st Mar 2016
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I

Total Application as per Balance Sheet (A)		9883.51
Add (B)		
Provisions	Sch-14	9.97
Current Liabilities	Sch-13	483.50
		492.17
Less (C)		
Debit Balance in P & L A/c		1261.53
Deferred tax asset		
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	265.10
Cash & Bank Balance	Sch-11	80.28
Fixed Assets	Sch-10	17.99
Misc Exp. Not Written Off	Sch-15	0.00
		1623.60
Funds available for Investments		8752.09

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	8752.09
Balance Sheet Value of:	
A. Life Fund	3559.42
B. Pension & General Annuity and Group Business	388.02
C. Unit Linked Funds	4804.64
Total Investment Assets	8752.09

Section II

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i)=(a+f+h)	Market Value (j)	
		Balance (a)	FRSM* (b)	UL-Non Unit Res (c)	PAR (d)	NON PAR (e)						
1	Central Govt. Sec	Not Less than 25%	0.00	297.16	172.63	2.87	1894.94	2367.60	66.5%	0.00	2367.60	2434.62
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (j) above)	Not Less than 50%	0.00	400.19	172.63	3.46	1930.30	2506.59	70.4%	0.00	2506.59	2576.45
3	Investment subject to Exposure Norms											
	a. Housing & Infrastructure											
	1. Approved Investments	Not Less than 15%	0.00	271.46	66.26	2.03	458.49	798.23	22.4%	0.00	798.23	817.57
	2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
	b. i) Approved Investments	Not exceeding 35%	0.00	105.29	94.12	1.58	53.55	254.54	7.2%	0.05	254.60	256.85
	ii) Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
	TOTAL LIFE FUND	100%	0.00	776.94	333.00	7.07	2442.35	3559.37		0.05	3559.42	3650.87

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	% as per Reg	PH		Book Value (c) = (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f) = (c+e)	Market Value (g)	
		PAR (a)	NON PAR (b)						
1	Central Govt. Sec	Not Less than 20%	0.00	191.42	191.42	49.3%	0.00	191.42	198.26
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (j) above)	Not Less than 40%	0.00	192.44	192.44	49.6%	0.00	192.44	199.30
3	Balance in Approved investment	Not Exceeding 60%	0.00	195.57	195.57	50.4%	0.00	195.57	198.42
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	0.00	388.02	388.02	100.0%		388.02	397.72

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund (c) = (a+b)	Actual % (d)	
		PAR (a)	NON PAR (b)			
1	Approved Investments	Not Less than 75%	116.98	4,641.67	4,758.65	99.0%
2	Other Investments	Not More than 25%	0.15	45.84	45.99	1.0%
	TOTAL LINKED INSURANCE FUND	100%	117.14	4687.51	4804.64	100.0%

CERTIFICATION:

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

Date: 10-5-2016

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Funds beyond Solvency Margin shall have a separate Custody Account.
- 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

Sd/-
Jitendra Nayyar
Chief Financial Officer

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

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

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2016

	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund	Grp Superann-Short Term Debt fund	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund
PARTICULARS	ULGF00210/03/2006GROUPEBALAN122	ULGF00531/03/2006GROUPECASHF122	ULGF00310/03/2006GROUPEDEBTF122	ULGF00410/03/2006GROUPEGROWT122	ULGF00113/07/2005GROUPESECUR122	ULGF00613/02/2009GROUPEDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122
Opening Balance (Market Value)	21.40	4.70	120.54	14.95	34.25	0.00	68.67	25.74
Add: Inflow during the Quarter	2.51	4.24	46.22	0.38	5.75	0.00	2.43	1.84
Increase / (Decrease) Value of Inv [Net]	0.29	0.08	4.13	0.02	0.85	0.00	0.62	0.19
Less: Outflow during the Quarter	0.28	2.49	5.93	0.33	0.18	0.00	3.00	3.54
TOTAL INVESTIBLE FUNDS (MKT VALUE)	23.92	6.52	164.95	15.02	40.68	0.00	68.73	24.23

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPEBALAN122		ULGF00531/03/2006GROUPECASHF122		ULGF00310/03/2006GROUPEDEBTF122		ULGF00410/03/2006GROUPEGROWT122		ULGF00113/07/2005GROUPESECUR122		ULGF00613/02/2009GROUPEDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	8.99	37.6%	1.16	17.8%	93.20	56.5%	2.94	19.6%	22.34	54.9%	0.00	0.0%	19.84	28.9%	6.49	26.8%
State Government Securities	0.00	0.0%	0.00	0.0%	0.52	0.3%	0.26	1.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.26	1.1%
Other Approved Securities	0.32	1.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.15	3.1%	0.32	1.3%
Corporate Bonds	2.21	9.2%	0.22	3.3%	13.09	7.9%	1.03	6.9%	2.34	5.8%	0.00	0.0%	7.25	10.6%	5.12	21.2%
Infrastructure Bonds	2.05	8.6%	0.00	0.0%	24.11	14.6%	1.48	9.8%	3.97	9.8%	0.00	0.0%	10.83	15.8%	2.07	8.5%
Equity	7.35	30.7%	0.00	0.0%	0.00	0.0%	7.41	49.3%	6.54	16.1%	0.00	0.0%	22.27	32.4%	8.13	33.6%
Money Market Investments	2.43	10.1%	2.57	39.5%	15.48	9.4%	1.52	10.2%	4.32	10.6%	0.00	99.7%	4.39	6.4%	1.62	6.7%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	23.34	97.6%	3.95	60.6%	146.41	88.8%	14.64	97.5%	39.51	97.1%	0.00	99.7%	66.73	97.1%	24.02	99.1%
Current Assets:																
Accrued Interest	0.26	1.1%	0.01	0.1%	3.50	2.1%	0.12	0.8%	0.51	1.3%	0.00	0.0%	1.07	1.6%	0.36	1.5%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.01	0.0%	0.00	0.0%
Bank Balance	0.01	0.0%	2.56	39.3%	15.06	9.1%	-0.06	-0.4%	0.38	0.9%	0.00	0.4%	0.02	0.0%	-0.46	-1.9%
Receivable for Sale of Investments	0.18	0.8%	0.00	0.0%	0.00	0.0%	0.19	1.2%	0.17	0.4%	0.00	0.0%	0.50	0.7%	0.16	0.6%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities																
Payable for Investments	-0.02	-0.1%	0.00	0.0%	0.00	0.0%	-0.02	-0.1%	-0.02	0.0%	0.00	0.0%	-0.05	-0.1%	-0.02	-0.1%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.02	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.01	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.43	1.8%	2.57	39.4%	18.55	11.2%	0.23	1.5%	1.04	2.6%	0.00	0.3%	1.54	2.2%	0.04	0.2%
Other Investments (<=25%)																
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.15	0.6%	0.00	0.0%	0.00	0.0%	0.15	1.0%	0.12	0.3%	0.00	0.0%	0.46	0.7%	0.17	0.7%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.15	0.6%	0.00	0.0%	0.00	0.0%	0.15	1.0%	0.12	0.3%	0.00	0.0%	0.46	0.7%	0.17	0.7%
Total (A + B + C)	23.92	100.0%	6.52	100.0%	164.95	100.0%	15.02	100.0%	40.68	100.0%	0.00	100.0%	68.73	100.0%	24.23	100.0%
Fund Carried Forward (as per LB 2)	23.92		6.52		164.95		15.02		40.68		0.00		68.73		24.23	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2016

	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund	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	Pension Unit Linked Protector Fund
PARTICULARS	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122	ULIF02525/01/2010PNSNINFR122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122	ULIF01408/02/2008PNSPROTECT122
Opening Balance (Market Value)	108.81	19.97	11.63	184.26	53.32	34.41	24.67	37.57
Add: Inflow during the Quarter	5.57	1.02	0.23	3.02	2.26	0.98	0.07	2.08
Increase / (Decrease) Value of Inv [Net]	0.09	-0.06	-0.45	-4.04	-1.25	-3.08	0.45	0.67
Less: Outflow during the Quarter	4.76	1.67	1.11	9.11	5.07	4.51	1.64	5.80
TOTAL INVESTIBLE FUNDS (MKT VALUE)	109.71	19.27	10.30	174.13	49.26	27.81	23.55	34.53

INVESTMENT OF UNIT FUND	ULIF00703/03/2005PNSNGROWTH122		ULIF02425/01/2010PNGROWT-II122		ULIF02525/01/2010PNSNINFR122		ULIF01122/01/2008PNSNINDEXF122		ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122		ULIF01408/02/2008PNSPROTECT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	28.52	26.0%	3.54	18.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.90	37.8%	17.43	50.5%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.40	5.9%	0.00	0.0%
Corporate Bonds	7.97	7.3%	1.89	9.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.92	12.4%	5.36	15.5%
Infrastructure Bonds	8.12	7.4%	2.12	11.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	5.60	23.8%	4.60	13.3%
Equity	54.65	49.8%	9.50	49.3%	9.00	87.4%	169.59	97.4%	48.15	97.8%	26.68	95.9%	3.45	14.7%	5.02	14.5%
Money Market Investments	7.02	6.4%	1.56	8.1%	0.87	8.4%	0.59	0.3%	0.11	0.2%	1.14	4.1%	0.83	3.5%	1.42	4.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	106.27	96.9%	18.61	96.6%	9.87	95.8%	170.18	97.7%	48.27	98.0%	27.82	100.0%	23.10	98.1%	33.83	98.0%
Current Assets:																
Accrued Interest	1.24	1.1%	0.21	1.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.48	2.1%	0.70	2.0%
Dividend Recievable	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.03	0.0%	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-0.19	-0.2%	0.03	0.2%	-0.02	-0.2%	0.03	0.0%	-0.12	-0.2%	-0.08	-0.3%	-0.17	-0.7%	-0.18	-0.5%
Receivable for Sale of Investments	1.40	1.3%	0.23	1.2%	0.00	0.0%	1.60	0.9%	0.45	0.9%	0.08	0.3%	0.07	0.3%	0.10	0.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities																
Payable for Investments	-0.12	-0.1%	-0.02	-0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.01	0.0%	-0.01	0.0%
Fund Mgmt Charges Payable	-0.02	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	2.33	2.1%	0.46	2.4%	-0.02	-0.2%	1.65	1.0%	0.34	0.7%	-0.01	0.0%	0.38	1.6%	0.60	1.7%
Other Investments (<=25%)																
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	1.10	1.0%	0.20	1.0%	0.45	4.4%	2.30	1.3%	0.65	1.3%	0.00	0.0%	0.07	0.3%	0.10	0.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	1.10	1.0%	0.20	1.0%	0.45	4.4%	2.30	1.3%	0.65	1.3%	0.00	0.0%	0.07	0.3%	0.10	0.3%
Total (A + B + C)	109.71	100.0%	19.27	100.0%	10.30	100.0%	174.13	100.0%	49.26	100.0%	27.81	100.0%	23.55	100.0%	34.53	100.0%
Fund Carried Forward (as per LB 2)	109.71		19.27		10.30		174.13		49.26		27.81		23.55		34.53	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2016

	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund	Unit Linked Balanced fund	Unit Linked Balanced- II fund	Unit Linked Debt Fund	Unit Linked Debt -II Fund	Unit Linked Enhancer fund	Unit Linked Enhancer - II fund
PARTICULARS	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122
Opening Balance (Market Value)	12.97	12.12	519.52	174.33	6.20	138.94	77.17	243.86
Add: Inflow during the Quarter	0.73	0.05	8.14	11.04	2.76	16.08	2.38	25.07
Increase / (Decrease) Value of Inv [Net]	0.16	0.27	3.78	0.99	0.17	3.85	-1.48	-4.05
Less: Outflow during the Quarter	3.29	0.19	41.12	12.16	2.05	12.11	2.99	15.41
TOTAL INVESTIBLE FUNDS (MKT VALUE)	10.57	12.25	490.33	174.20	7.08	146.76	75.09	249.47

INVESTMENT OF UNIT FUND	ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122		ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122		ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	4.07	38.5%	4.73	38.6%	170.48	34.8%	45.52	26.1%	3.70	52.2%	72.73	49.6%	0.00	0.0%	0.00	0.0%
State Government Securities	0.26	2.4%	0.00	0.0%	0.00	0.0%	1.03	0.6%	0.31	4.4%	0.73	0.5%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.15	20.3%	1.54	12.6%	46.63	9.5%	27.55	15.8%	1.30	18.4%	26.16	17.8%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	2.10	19.9%	4.05	33.1%	69.19	14.1%	18.28	10.5%	1.57	22.2%	27.97	19.1%	0.00	0.0%	0.00	0.0%
Equity	1.54	14.6%	1.41	11.5%	161.13	32.9%	62.57	35.9%	0.00	0.0%	0.00	0.0%	66.16	88.1%	213.50	85.6%
Money Market Investments	0.21	2.0%	1.29	10.6%	34.77	7.1%	12.66	7.3%	0.05	0.7%	12.86	8.8%	6.68	8.9%	23.53	9.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	10.33	97.8%	13.03	106.3%	482.20	98.3%	167.62	96.2%	6.93	97.9%	140.44	95.7%	72.84	97.0%	237.03	95.0%
Current Assets:																
Accrued Interest	0.25	2.4%	0.35	2.9%	8.45	1.7%	2.58	1.5%	0.14	2.0%	3.50	2.4%	0.00	0.0%	0.00	0.0%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.04	0.0%	0.02	0.0%	0.00	0.0%	0.00	0.0%	0.02	0.0%	0.05	0.0%
Bank Balance	-0.07	-0.7%	-0.10	-0.8%	-6.61	-1.3%	1.34	0.8%	0.01	0.1%	2.85	1.9%	-0.17	-0.2%	4.96	2.0%
Receivable for Sale of Investments	0.03	0.3%	0.00	0.0%	3.25	0.7%	1.54	0.9%	0.00	0.0%	0.00	0.0%	1.20	1.6%	3.59	1.4%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities																
Payable for Investments	0.00	0.0%	-1.05	-8.5%	-0.31	-0.1%	-0.13	-0.1%	0.00	0.0%	0.00	0.0%	-0.16	-0.2%	-0.55	-0.2%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.08	0.0%	-0.03	0.0%	0.00	0.0%	-0.02	0.0%	-0.02	0.0%	-0.04	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	0.20	1.9%	-0.79	-6.5%	4.75	1.0%	5.31	3.0%	0.15	2.1%	6.32	4.3%	0.87	1.2%	8.01	3.2%
Other Investments (<=25%)																
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.03	0.3%	0.02	0.1%	3.38	0.7%	1.28	0.7%	0.00	0.0%	0.00	0.0%	1.38	1.8%	4.43	1.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.03	0.3%	0.02	0.1%	3.38	0.7%	1.28	0.7%	0.00	0.0%	0.00	0.0%	1.38	1.8%	4.43	1.8%
Total (A + B + C)	10.57	100.0%	12.25	100.0%	490.33	100.0%	174.20	100.0%	7.08	100.0%	146.76	100.0%	75.09	100.0%	249.47	100.0%
Fund Carried Forward (as per LB 2)	10.57		12.25		490.33		174.20		7.08		146.76		75.09		249.47	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 31st Mar 2016

	Unit Linked Growth Fund	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund	Unit Linked Protector - II fund	Unit Linked PSU fund
PARTICULARS	ULIF00527/01/2004LIFEGROWTH122	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122
Opening Balance (Market Value)	1353.12	161.90	60.82	109.07	146.22	49.77	63.73	195.49
Add: Inflow during the Quarter	19.56	8.54	1.53	1.55	4.84	1.76	6.53	3.96
Increase / (Decrease) Value of Inv [Net]	-13.37	-2.09	-2.47	-2.34	-3.55	0.89	1.01	-17.37
Less: Outflow during the Quarter	47.92	12.16	6.65	4.00	11.50	4.79	13.80	21.81
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1311.39	156.18	53.24	104.28	136.00	47.63	57.47	160.27

INVESTMENT OF UNIT FUND	ULIF00527/01/2004LIFEGROWTH122		ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122		ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	188.16	14.3%	6.49	4.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	19.00	39.9%	23.04	40.1%	0.00	0.0%
State Government Securities	0.18	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.24	0.4%	0.00	0.0%
Other Approved Securities	1.29	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.08	2.3%	0.00	0.0%	0.00	0.0%
Corporate Bonds	63.82	4.9%	13.09	8.4%	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.19	17.2%	11.50	20.0%	0.00	0.0%
Infrastructure Bonds	27.28	2.1%	10.94	7.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	9.20	19.3%	8.98	15.6%	0.00	0.0%
Equity	880.53	67.1%	105.66	67.6%	46.19	86.7%	101.28	97.1%	132.01	97.1%	6.87	14.4%	8.24	14.3%	152.26	95.0%
Money Market Investments	114.52	8.7%	13.62	8.7%	4.45	8.4%	0.84	0.8%	0.28	0.2%	2.37	5.0%	2.84	4.9%	7.23	4.5%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	1275.77	97.3%	149.80	95.9%	50.63	95.1%	102.12	97.9%	132.29	97.3%	46.70	98.1%	54.84	95.4%	159.49	99.5%
Current Assets:																
Accrued Interest	6.83	0.5%	0.87	0.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.87	1.8%	1.14	2.0%	0.00	0.0%
Dividend Receivable	0.22	0.0%	0.03	0.0%	0.02	0.0%	0.02	0.0%	0.03	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Bank Balance	-1.16	-0.1%	0.94	0.6%	0.29	0.5%	-0.19	-0.2%	0.67	0.5%	-0.21	-0.4%	1.18	2.1%	0.22	0.1%
Receivable for Sale of Investments	23.59	1.8%	2.61	1.7%	0.00	0.0%	0.96	0.9%	1.25	0.9%	0.14	0.3%	0.16	0.3%	0.58	0.4%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities																
Payable for Investments	-11.74	-0.9%	-0.21	-0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.01	0.0%	-0.01	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.25	0.0%	-0.03	0.0%	-0.01	0.0%	-0.01	0.0%	-0.02	0.0%	-0.01	0.0%	-0.01	0.0%	-0.03	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	17.49	1.3%	4.21	2.7%	0.30	0.6%	0.78	0.7%	1.92	1.4%	0.78	1.6%	2.46	4.3%	0.78	0.5%
Other Investments (<=25%)																
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	18.13	1.4%	2.18	1.4%	2.31	4.3%	1.37	1.3%	1.79	1.3%	0.14	0.3%	0.17	0.3%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	18.13	1.4%	2.18	1.4%	2.31	4.3%	1.37	1.3%	1.79	1.3%	0.14	0.3%	0.17	0.3%	0.00	0.0%
Total (A + B + C)	1311.39	100.0%	156.18	100.0%	53.24	100.0%	104.28	100.0%	136.00	100.0%	47.63	100.0%	57.47	100.0%	160.27	100.0%
Fund Carried Forward (as per LB 2)	1311.39		156.18		53.24		104.28		136.00		47.63		57.47		160.27	

FORM L-27 - UNIT LINKED BUSINESS - 3A

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

PART - B

Periodicity of Submission: Quarterly

Rs. Crore

Statement as on: 31st Mar 2016

	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUPINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCPLCY122	
Opening Balance (Market Value)	272.12	103.34	0.00	12.98	0.01	140.39	386.59	5005.53
Add: Inflow during the Quarter	4.04	0.58	0.00	0.00	0.13	9.58	13.35	220.78
Increase / (Decrease) Value of Inv [Net]	4.61	2.33	0.00	0.10	0.00	-2.43	6.06	-26.39
Less: Outflow during the Quarter	27.36	1.36	0.00	0.59	0.00	7.08	97.54	395.29
TOTAL INVESTIBLE FUNDS (MKT VALUE)	253.42	104.88	0.00	12.50	0.14	140.45	308.46	4804.64

INVESTMENT OF UNIT FUND	ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03020/07/2010LIFEWEALTH122		ULGF00728/03/2011GROUPINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	89.07	35.1%	32.30	30.8%	0.00	0.0%	0.97	7.8%	0.00	2.2%	0.00	0.0%	327.52	106.2%	1,201.10	25.0%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.23	17.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	6.01	0.1%
Other Approved Securities	6.35	2.5%	3.23	3.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	16.13	0.3%
Corporate Bonds	43.27	17.1%	9.05	8.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	303.67	6.3%
Infrastructure Bonds	59.29	23.4%	39.78	37.9%	0.00	0.0%	4.92	39.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	348.49	7.3%
Equity	37.34	14.7%	12.14	11.6%	0.00	0.0%	2.51	20.1%	0.00	0.0%	120.81	86.0%	0.00	0.0%	2,489.90	51.8%
Money Market Investments	14.57	5.8%	4.61	4.4%	0.00	0.0%	0.09	0.7%	0.00	0.0%	13.70	9.8%	10.21	3.3%	327.27	6.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.00	0.0%	3.80	3.6%	0.00	0.0%	1.05	8.4%	0.01	5.5%	0.00	0.0%	0.00	0.0%	4.86	0.1%
Sub Total (A)	249.89	98.6%	104.91	100.0%	0.00	0.0%	11.77	94.2%	0.01	7.7%	134.51	95.8%	337.73	109.5%	4,697.43	97.8%
Current Assets:																
Accrued Interest	4.65	1.8%	4.74	4.5%	0.00	0.0%	0.67	5.4%	0.00	0.4%	0.00	0.0%	0.01	0.0%	43.51	0.9%
Dividend Receivable	0.01	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.03	0.0%	0.00	0.0%	0.56	0.0%
Bank Balance	-2.51	-1.0%	-0.71	-0.7%	0.00	0.0%	0.00	0.0%	0.13	91.9%	1.69	1.2%	-29.26	-9.5%	(9.88)	-0.2%
Receivable for Sale of Investments	0.71	0.3%	0.00	0.0%	0.00	0.0%	0.02	0.2%	0.00	0.0%	2.02	1.4%	0.00	0.0%	46.78	1.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Less: Current Liabilities																
Payable for Investments	-0.07	0.0%	-4.18	-4.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.31	-0.2%	0.00	0.0%	(19.02)	-0.4%
Fund Mgmt Charges Payable	-0.03	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%	-0.02	0.0%	(0.72)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.01)	0.0%
Sub Total (B)	2.76	1.1%	-0.16	-0.1%	0.00	0.0%	0.69	5.5%	0.13	92.3%	3.41	2.4%	-29.27	-9.5%	61.22	1.3%
Other Investments (<=25%)																
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.77	0.3%	0.14	0.1%	0.00	0.0%	0.04	0.3%	0.00	0.0%	2.52	1.8%	0.00	0.0%	45.99	1.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Venture funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.77	0.3%	0.14	0.1%	0.00	0.0%	0.04	0.3%	0.00	0.0%	2.52	1.8%	0.00	0.0%	45.99	1.0%
Total (A + B + C)	253.42	100.0%	104.88	100.0%	0.00	0.0%	12.50	100.0%	0.14	100.0%	140.45	100.0%	308.46	100.0%	4,804.64	100.0%
Fund Carried Forward (as per LB 2)	253.42		104.88		0.00	0.00%	12.50		0.14		140.45		308.46		4,804.64	

Date : 10-05-2016

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)

Sd/-
Jitendra Nayyar
Chief Financial Officer

FORM L-28 - ULIP - NAV - 3A

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Link to FORM 3A (Part B)

Statement for the period: 31st Mar 2016

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

Rs. Crore

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Unit Linked Balanced fund	ULIF00106/06/2002LIFBALANCE122	6/6/2002	Non Par	490.33	53.551	53.551	53.095	53.038	52.507	52.864	1.3%	9.2%	53.930
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	68.73	41.834	41.834	41.458	41.405	40.965	41.263	1.4%	9.8%	42.126
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,311.39	43.981	43.981	44.390	44.377	45.416	45.960	-4.3%	11.0%	47.967
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	253.42	23.534	23.534	23.100	23.050	22.423	22.512	4.5%	8.8%	23.534
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	109.71	26.789	26.789	26.802	26.828	26.999	27.271	-1.8%	9.9%	28.190
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	3/3/2005	Non Par	23.55	21.983	21.983	21.558	21.532	20.926	21.008	4.6%	9.1%	21.983
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	40.68	23.104	23.104	22.631	22.581	22.005	22.040	4.8%	10.6%	23.104
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	3/10/2006	Non Par	164.95	22.132	22.132	21.509	21.489	20.662	20.688	7.0%	9.0%	22.132
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	23.92	20.720	20.720	20.486	20.406	20.113	20.229	2.4%	10.4%	20.736
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	3/10/2006	Non Par	15.02	23.714	23.714	23.694	23.638	23.614	23.859	-0.6%	13.8%	24.522
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	3/31/2006	Non Par	6.52	21.610	21.610	21.240	20.883	20.481	20.128	7.4%	8.2%	21.610
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	47.63	20.469	20.469	20.076	20.009	19.471	19.543	4.7%	9.1%	20.469
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	104.28	13.107	13.107	13.384	13.389	14.036	14.229	-7.9%	11.1%	15.018
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	1/22/2008	Non Par	174.13	16.116	16.116	16.456	16.464	17.263	17.501	-7.9%	11.1%	18.465
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	75.09	18.267	18.267	18.631	18.551	19.275	19.617	-6.9%	16.0%	20.686
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	7.08	20.467	20.467	19.960	19.942	19.146	19.245	6.3%	9.6%	20.467
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	34.53	18.301	18.301	17.933	17.881	17.411	17.475	4.7%	8.9%	18.301
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	2/13/2009	Non Par	0.00	17.504	17.504	17.337	16.359	15.995	15.700	11.5%	9.6%	17.504
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	1/8/2010	Non Par	160.27	9.552	9.552	10.461	10.204	11.069	11.053	-13.6%	4.8%	12.140
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	1/8/2010	Non Par	136.00	14.517	14.517	14.845	14.874	15.619	15.863	-8.5%	10.3%	16.755
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	1/8/2010	Non Par	156.18	15.463	15.463	15.655	15.651	15.952	16.173	-4.4%	12.7%	16.855
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	1/8/2010	Non Par	174.20	15.939	15.939	15.840	15.827	15.711	15.835	0.7%	9.8%	16.179
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	249.47	17.309	17.309	17.624	17.517	18.191	18.468	-6.3%	14.8%	19.481
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFDEBT-II122	1/8/2010	Non Par	146.76	16.769	16.769	16.319	16.323	15.686	15.773	6.3%	8.6%	16.769
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	53.24	9.297	9.297	9.657	9.357	10.553	10.706	-13.2%	6.5%	12.268
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	1/8/2010	Non Par	57.47	15.992	15.992	15.693	15.658	15.260	15.327	4.3%	8.6%	15.992
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	1/25/2010	Non Par	49.26	15.792	15.792	16.147	16.165	16.963	17.217	-8.3%	10.8%	18.182
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	1/25/2010	Non Par	27.81	9.684	9.684	10.592	10.333	11.236	11.227	-13.7%	4.7%	12.446
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	24.23	15.456	15.456	15.327	15.317	15.141	15.317	0.9%	9.0%	15.604
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	19.27	16.626	16.626	16.656	16.650	16.743	16.930	-1.8%	11.6%	17.438
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	1/25/2010	Non Par	10.30	9.692	9.692	10.046	9.723	11.059	11.261	-13.9%	6.2%	12.840
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	10.57	16.194	16.194	15.933	15.928	15.520	15.592	3.9%	9.1%	16.194
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFE LIQUID122	5/3/2010	Non Par	0.00	12.415	12.415	12.415	12.415	12.415	12.372	0.3%	3.4%	12.416
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	12.50	14.788	14.788	14.664	14.500	14.359	14.324	3.2%	9.4%	14.788
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISCLCY122	1/27/2011	Non Par	308.46	14.802	14.802	14.558	14.308	14.054	13.801	7.3%	7.9%	14.802
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUFINCOM122	3/25/2011	Non Par	0.14	15.331	15.331	15.022	14.810	14.466	14.303	7.2%	8.8%	15.331
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	140.45	14.760	14.760	15.015	14.932	15.518	15.742	-6.2%	13.0%	16.617
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	104.88	20.229	20.229	19.857	19.488	19.170	18.860	7.3%	-8.9%	20.229
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	12.25	20.485	20.485	20.097	19.712	19.367	19.032	7.6%	-4.6%	20.485
	Total				4,804.64									

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 : 10-05-2016

Note: 1. * NAV should reflect the published NAV on the reporting date

Sd/-

Jitendra Nayyar

Chief Financial Officer

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

FORM L-29 : Detail regarding debt securities

Unit Linked

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Mar 2016	as % of total for this class	As at 31 Mar 2015	as % of total for this class	As at 31 Mar 2016	as % of total for this class	As at 31 Mar 2015	as % of total for this class
Break down by credit rating								
AAA rated	2,099	95.3%	1,969	92.7%	2,060	95.4%	1,907	92.6%
AA or better	103	4.7%	155	7.3%	100	4.6%	150	7.4%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	2,203	100.00%	2,123	100.0%	2,160	100.00%	2,057	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	720	32.7%	606	28.6%	720	33.3%	604	29.2%
more than 1 year and upto 3years	148	6.7%	155	8.6%	145	6.7%	152	8.6%
More than 3years and up to 7years	259	11.8%	317	14.1%	248	11.5%	301	13.9%
More than 7 years and up to 10 years	192	8.7%	315	18.0%	183	8.5%	297	17.7%
More than 10 years and up to 15 years	393	17.8%	142	6.8%	389	18.0%	136	6.8%
More than 15 years and up to 20 years	151	6.8%	223	9.8%	148	6.8%	220	9.9%
Above 20 years	340	15.4%	365	14.1%	326	15.1%	347	13.9%
	2,203	100.00%	2,123	100.0%	2,160	100.0%	2,057	100.0%
Breakdown by type of the issuer								
Central Government	1,201	54.5%	1,085	48.6%	1,189	55.1%	1,063	48.9%
State Government	6	0.3%	17	1.8%	6	0.3%	17	1.8%
Corporate Securities	996	45.2%	1,021	49.6%	965	44.7%	978	49.3%
	2,203	100.00%	2,123	100.0%	2,160	100.00%	2,057	100.0%

Non Unit Linked
(Rs in Cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Mar 2016	as % of total for this class	As at 31 Mar 2015	as % of total for this class	As at 31 Mar 2016	as % of total for this class	As at 31 Mar 2015	as % of total for this class
Break down by credit rating								
AAA rated	3,904	100.0%	3,285	100.0%	3,904	100.0%	3,285	100.0%
AA or better	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	3,904	100.00%	3,285	100.0%	3,904	100.00%	3,285	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	713	18.3%	784	24.3%	713	18.3%	784	24.3%
more than 1 year and upto 3years	176	4.5%	181	6.1%	176	4.5%	181	6.1%
More than 3years and up to 7years	259	6.6%	223	7.6%	259	6.6%	223	7.6%
More than 7 years and up to 10 years	252	6.4%	174	5.3%	252	6.4%	174	5.3%
More than 10 years and up to 15 years	824	21.1%	313	9.4%	824	21.1%	313	9.4%
More than 15 years and up to 20 years	303	7.8%	386	12.2%	303	7.8%	386	12.2%
Above 20 years	1,378	35.3%	1,225	35.0%	1,378	35.3%	1,225	35.0%
	3,904	100.00%	3,285	100.0%	3,904	100.00%	3,285	100.0%
Breakdown by type of the issuer								
Central Government	2,559	65.6%	2,209	67.2%	2,559	65.6%	2,209	67.2%
State Government	140	3.6%	140	4.5%	140	3.6%	140	4.5%
Corporate Securities	1,205	30.9%	936	28.2%	1,205	30.9%	936	28.2%
	3,904	100.00%	3,285	100.0%	3,904	100.00%	3,285	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. Non-ULIP includes Shareholder fund.
4. Fixed Deposit are considered as Equity and Equity related instrument as per IRDA Investment return guidelines.
5. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
6. Reverse Repo with underlying as Gsec has been classified as Corporate Securities and AAA rated instrument.
7. AAA rated includes all Sovereign rated instruments#

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	(Rs in Crores)	(Rs in Crores)	(Rs in Crores)	(Rs in Crores)
			Q4 '15-16	YTD March '16	Q4 '14-15	YTD March '15
Espirito Santo Securities India Pvt Ltd	Significant Influence	Brokerage / Commission	-	-	-	(76.28)
		Net Balance Receivable/ (Payable) as at the year end	-	-	-	-
Aviva Group Holdings Limited	Significant Influence	Reimbursement of Expenses- Receivable	-	9.75	-	-
		Group Recharges - Payable	(1.20)	(1.20)	-	-
		Net Balance Receivable/ (Payable) as at the year end	(1.20)	(1.20)	-	-
Aviva PLC	Significant Influence	Reimbursement of Healthcare,	(32.69)	(32.69)	-	-
		Net Balance Receivable/ (Payable) as at the year end	(32.69)	(32.69)	-	-
Aviva International Insurance	Significant Influence	Reimbursement of Expenses- Receivable	-	-	33.65	33.65
		Net Balance Receivable/ (Payable) as at the year end	-	-	-	-
AVIVA Central Services UK Limited	Significant Influence	Reimbursement of Expenses- Receivable	-	-	(4.59)	(4.59)
		Net Balance Receivable/ (Payable) as at the year end	-	-	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Expenses- Receivable	-	-	(22.78)	(17.76)
		Reimbursement of Travel related expenses	(20.48)	(27.61)	75.50	(18.66)
		Balance Payable as at the end	(20.48)	(20.48)	393.62	393.62
Aviva Investors Global Services Ltd, UK	Significant Influence	Reimbursement of Travel related expenses & secondment charges of expats	-	(26.78)	-	-
		Net Balance Receivable/ (Payable) as at the year end	(25.98)	(25.98)	-	-
Aviva Investors Asia Pte. Ltd	Significant Influence	Reimbursement of Travel related expenses	-	(1.47)	-	-
		Net Balance Receivable/ (Payable) as at the year end	-	-	-	-
Aviva Life Insurance Company Ltd, Hongkong	Significant Influence	Reimbursement of Travel related expenses	-	(0.81)	-	-
		Net Balance Receivable/ (Payable) as at the year end	-	-	-	-
Trevor Bull (05.01.2015 onwards)	Key Managerial Personnel	Managerial Remuneration	(311.34)	(654.29)	(89.44)	(89.44)
T R Ramachandaran (1.4.2014 - 31.12.2014)		Managerial Remuneration	-	-	(726.00)	(159.92)

Note : Expenses and Payable amount is denoted in Negative.

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

BOD and Key Person information			January-March, 2016	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Ajay Dua	Director	NA	NA
2	Dr Anand Chand Burman	Director	NA	NA
3	Bobby Parikh	Director	NA	NA
4	David John Ramsay McMillan	Director	NA	NA
5	Falguni Sanjay Nayyar	Director	NA	NA
6	Lee Patrick Callaghan	Director	NA	NA
7	Mohit Burman	Director	NA	NA
8	Pradip Burman	Director	NA	NA
9	Pritam Das Narang	Director	NA	NA
10	Trevor Bull	Chief Executive Officer & Managing Director	NA	NA
11	Vivek Saxena (alternate director to Mr Lee Patrick Callaghan)	Alternate Director	18-Feb-16	NA
12	Amit Joshi	Chief Investment officer	NA	11-Mar-16
13	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
14	Sanjeeb Kumar	Appointed Actuary & Chief Risk Officer	7-Mar-16*	NA
15	Jitendra Nayyar	Chief Financial Officer	NA	NA
16	Vijayalakshmi Natarajan	Chief Compliance Officer	NA	NA
17	Prashant Kalaver	Chief of Internal Audit	NA	NA
18	Prashant Sharma	Chief Investment officer	11-Mar-16	NA

Key Persons as defined in IRDAI Registration of Companies Regulations, 2000

* The appointment date refers to Mr Sanjeeb Kumar's appointment as Chief Risk Officer.

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

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		AS AT March 31, 2016	AS AT March 31, 2015
01	Available Assets in Policyholders' Fund: Deduct:	834,342	873,241
02	Mathematical Reserves	782,497	827,486
03	Other Liabilities	49,147	44,520
04	Excess in Policyholders' funds	2,698	1,235
05	Available Assets in Shareholders Fund: Deduct:	74,537	73,615
06	Other Liabilities of shareholders' fund	200	150
07	Excess in Shareholders' funds	74,337	73,465
08	Total ASM (04)+(07)	77,035	74,701
09	Total RSM	20,074	19,671
10	Solvency Ratio (ASM/RSM)	3.84	3.80

Certification:

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

Place: Gurgaon
Date: _____

Sd/-
Sanjeeb Kumar
Appointed Actuary

Notes

- Item No. 01 is the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
- Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 are the amounts of other liabilities as mentioned in the Balance Sheet;
- Item No. 05 is the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : 31st Mar 2016

Details of Non Performing Assets-Quarterly

Name of the Fund -Pension General Annuity Fund

Periodicity of Submission : Quarterly

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)
1	Investment Assets (As per Form 3A/3B- Total Fund)	97.82	52.76	-	-	92.76	128.47	388.02	666.01
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	97.82	52.76	-	-	92.76	128.47	388.02	666.01
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Sd/-

Jitendra Nayyar

Chief Financial Officer

FORM - 7

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

Statement As on : 31st Mar 2016

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)
1	Investment Assets (As per Form 3A/3B- Total Fund)	851.24	624.93	-	-	163.03	130.12	3,559.42	2,838.94
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	851.24	624.93	-	-	163.03	130.12	3,559.42	2,838.94
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

Note:

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

Sd/-

Jitendra Nayyar

Chief Financial Officer

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

Statement As on : 31st Mar 2016

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2015)
1	Investment Assets (As per Form 3A/3B- Total Fund)	668.30	853.86	-	-	327.27	167.21	4,804.64	5,617.85
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	668.30	853.86	-	-	327.27	167.21	4,804.64	5,617.85
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Sd/-

Jitendra Nayyar

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

NAME OF THE INSURER: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Mar 2016

Name of the Fund - Pension General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) 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	141.85	3.02	2.1%	2.1%	145.55	12.59	8.6%	8.6%	138.70	11.83	8.5%	8.5%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	69.86	1.28	1.8%	1.8%	153.75	11.71	7.6%	7.6%	215.07	18.09	8.4%	8.4%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	1.02	0.02	2.1%	2.1%	1.02	0.09	8.3%	8.3%	5.41	0.45	8.2%	8.2%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	40.50	0.86	2.1%	2.1%	25.63	2.17	8.5%	8.5%	0.97	0.09	9.4%	9.4%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Infrastructure - PSU - Debentures / Bonds	IPTD	47.70	1.07	2.2%	2.2%	46.12	4.22	9.1%	9.1%	49.57	4.58	9.2%	9.2%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	4.14	0.32	7.8%	7.8%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.13	0.00	2.4%	2.4%	0.13	0.01	9.4%	9.4%	0.14	0.01	9.3%	9.3%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
		EPNQ	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Commercial Papers	ECCP	24.04	0.49	2.0%	2.0%	18.44	1.55	8.4%	8.4%	37.37	3.46	9.3%	9.3%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	5.00	0.10	2.0%	2.0%	30.38	2.92	9.6%	9.6%	174.04	16.58	9.5%	9.5%
	Deposits - CDs with Scheduled Banks	EDCD	68.70	1.32	1.9%	1.9%	102.94	8.05	7.8%	7.8%	78.84	7.31	9.3%	9.3%
	Deposits - Repo / Reverse Repo	ECMR	12.20	0.20	1.6%	1.6%	23.72	1.71	7.2%	7.2%	15.67	1.27	8.1%	8.1%
	Corporate Securities - Debentures	ECOS	2.53	0.05	2.1%	2.1%	0.96	0.08	8.6%	8.6%	0.26	0.02	8.6%	8.6%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	0.00	0.00	-	-
	TOTAL		413.52	8.42			552.78	45.41			721.36	64.20		

CERTIFICATION

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

Date: 5/10/2016

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 (SPIN) level and also at consolidated level.

Sd/-

Jitendra Nayyar

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1
FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Mar 2016

Name of the Fund -LIFE FUND

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	2,089.65	42.63	2.0%	2.0%	1,900.55	155.74	8.2%	8.2%	1,304.18	114.81	8.8%	8.8%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	10.05	0.87	8.7%	8.7%
	Treasury Bills	CTRB	200.76	3.59	1.8%	1.8%	194.57	14.73	7.6%	7.6%	263.58	22.25	8.4%	8.4%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	139.00	2.95	2.1%	2.1%	139.01	11.81	8.5%	8.5%	139.81	11.88	8.5%	8.5%
	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	116.52	2.62	2.2%	2.2%	118.96	10.80	9.1%	9.1%	95.53	9.69	10.1%	10.1%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.02	0.00	1.1%	1.1%	0.01	0.00	2.8%	2.8%	0.01	0.00	20.3%	20.3%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.04	-	0.0%	0.0%	0.03	0.00	1.2%	1.2%	0.03	0.00	1.5%	1.5%
	Infrastructure - PSU - Debentures / Bonds	IPTD	599.97	12.92	2.2%	2.2%	553.48	48.19	8.7%	8.7%	402.97	37.86	9.4%	9.4%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.35	0.05	2.3%	2.3%	2.36	0.22	9.3%	9.3%	2.39	0.22	9.2%	9.2%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	0.00	0.00	0.05	0.05
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.03	0.00	2.8%	2.8%	0.03	0.00	3.8%	3.8%	0.03	0.01	23.3%	23.3%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.42	0.00	0.2%	0.2%	0.34	0.01	2.7%	2.7%	0.20	0.01	5.1%	5.1%
	Commercial Papers	ECCP	24.14	0.49	2.0%	2.0%	25.54	2.16	8.5%	8.5%	9.91	0.90	9.1%	9.1%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	38.46	1.16	3.0%	3.0%	51.67	5.80	11.2%	11.2%	120.58	12.88	10.7%	10.7%
	Deposits - CDs with Scheduled Banks	EDCD	83.04	1.59	1.9%	1.9%	79.05	6.26	7.9%	7.9%	31.04	2.67	8.6%	8.6%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Deposits - Repo / Reverse Repo	ECMR	93.20	1.55	1.7%	1.7%	87.58	6.29	7.2%	7.2%	87.00	6.92	8.0%	8.0%
	Corporate Securities - Debentures	ECOS	70.31	1.53	2.2%	2.2%	43.55	4.04	9.3%	9.3%	42.59	4.61	10.8%	10.8%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	14.29	1.46	10.2%	10.2%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	11.46	1.08	9.4%	9.4%
	Equity Shares (incl Co-op Societies)	OESH	0.00	-	0.0%	0.0%	0.00	0.00	1.3%	1.3%	0.01	0.00	14.0%	14.0%
	TOTAL		3,457.91	71.10			3,196.75	266.05			2,535.65	228.11		

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: 5/10/2016

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

Sd/-

Jitendra Nayyar

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1
FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 31st Mar 2016

Name of the Fund -ULIP Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	816.25	28.15	3.4%	3.4%	831.40	60.86	7.3%	7.3%	747.47	132.68	17.8%	17.8%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	348.50	6.28	1.8%	1.8%	361.14	27.30	7.6%	7.6%	244.98	20.04	8.2%	8.2%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	5.97	0.14	2.4%	2.4%	8.92	0.67	7.5%	7.5%	36.28	5.71	15.7%	15.7%
	Central Government Guaranteed Loans / Bonds	CGSL	16.02	0.41	2.5%	2.5%	16.11	1.37	8.5%	8.5%	45.80	7.62	16.6%	16.6%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	135.04	3.29	2.4%	2.4%	136.09	11.67	8.6%	8.6%	122.86	15.85	12.9%	12.9%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	126.16	(17.20)	-13.6%	-13.6%	152.94	(16.77)	-11.0%	-11.0%	201.28	32.13	16.0%	16.0%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	220.83	(0.11)	0.0%	0.0%	253.84	(48.70)	-19.2%	-19.2%	286.47	86.43	30.2%	30.2%
	Infrastructure - PSU - Debentures / Bonds	IPTD	118.39	2.86	2.4%	2.4%	166.85	13.89	8.3%	8.3%	238.41	38.59	16.2%	16.2%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	101.59	2.82	2.8%	2.8%	103.02	8.96	8.7%	8.7%	111.04	16.48	14.8%	14.8%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	5.90	(1.59)	-27.0%	-27.0%	15.63	(8.91)	-57.0%	-57.0%	28.64	-0.02	-0.1%	-0.1%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	333.91	(33.80)	-10.1%	-10.1%	391.64	(79.27)	-20.2%	-20.2%	524.66	138.83	26.5%	26.5%
	Corporate Securities - Preference Shares	EPNQ	0.53	0.01	1.1%	1.1%	0.51	0.09	18.7%	18.7%	0.48	0.09	19.8%	19.8%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,974.50	(17.87)	-0.9%	-0.9%	2,141.52	(53.61)	-2.5%	-2.5%	2,282.37	623.73	27.3%	27.3%
	Commercial Papers	ECCP	0.54	0.01	2.0%	2.0%	0.54	0.05	8.5%	8.5%	0.39	0.04	9.3%	9.3%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	13.99	0.53	3.8%	3.8%	14.71	2.12	14.4%	14.4%	50.19	5.53	11.0%	11.0%
	Deposits - CDs with Scheduled Banks	EDCD	16.37	0.32	1.9%	1.9%	21.21	1.71	8.1%	8.1%	47.18	4.30	9.1%	9.1%
	Deposits - Repo / Reverse Repo	ECMR	119.18	1.91	1.6%	1.6%	127.98	9.19	7.2%	7.2%	181.33	14.63	8.1%	8.1%
	Corporate Securities - Debentures	ECOS	301.79	8.93	3.0%	3.0%	327.42	28.19	8.6%	8.6%	283.26	47.43	16.7%	16.7%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	31.52	3.17	10.1%	10.1%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	61.22	-	0.0%	0.0%	61.22	-	0.0%	0.0%	78.35	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	0.0%	0.0%	26.90	2.60	9.7%	9.7%
	Equity Shares (incl Co-op Societies)	OESH	54.02	4.83	8.9%	8.9%	37.80	1.03	2.7%	2.7%	98.65	20.07	20.3%	20.3%
	Debentures	OLDB	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	TOTAL		4,770.71	(10.08)			5,170.48	(40.16)			5668.52	1215.92		

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: 5/10/2016

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

Sd/-

Jitendra Nayyar

Chief Financial Officer

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st Mar 2016

Name of Fund- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st Mar 2016

Name of Fund- Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 31st Mar 2016

Name of Fund Pension Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Crores

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

CERTIFICATION

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

Date: 5/10/2016

Note:

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

Sd/-

 Jitendra Nayyar
 Chief Financial Officer

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

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

(Rs in Lakhs)

	Q4 '15-16				Q4 '14-15				YTD March'16				YTD March'15			
	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 0-10,000	2,412	29,354	28,911	888,658	577	29,684	29,146	838,626	7,327	127,273	125,795	3,313,717	515	122,108	120,624	3,064,040
From 10,000-25,000	8,803	38,589	37,912	559,948	10,136	40,295	39,161	574,871	23,446	148,536	146,707	2,271,617	28,093	155,147	153,049	2,049,463
From 25,001-50,000	9,863	17,677	17,269	237,923	9,774	16,675	16,011	211,577	22,788	59,799	58,739	790,005	25,677	61,020	59,859	717,146
From 50,001-75,000	2,680	2,321	2,179	46,164	3,122	3,366	3,181	55,720	8,869	15,827	15,411	249,164	8,516	13,533	13,104	204,143
From 75,000-100,000	7,117	5,698	5,657	112,216	7,038	5,039	4,886	88,864	14,731	14,338	14,183	269,367	17,898	15,973	15,755	264,387
From 1,00,001 -1.25,000	1,417	476	423	12,871	2,157	1,259	1,191	28,000	6,402	6,101	5,950	134,497	5,939	4,984	4,825	102,026
Above Rs. 1.25,000	14,174	3,287	3,206	182,690	14,092	3,253	3,150	173,923	32,230	10,756	10,527	576,984	35,830	10,886	10,572	520,861
ii Individual- Annuity																
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10,000	0	19	16,840	940	1	13	2,640	558	1	53	42,896	1,378	3	45	22,227	4,025
From 10,000-25,000	2	6	931	448	3	5	16,370	1,542	6	22	2,693	2,441	6	15	17,379	3,369
From 25,001-50,000	6	5	2,439	1,894	8	4	1,139	1,865	31	30	6,964	10,121	41	38	6,360	13,870
From 50,001-75,000	10	1	38	779	11	1	47	3,901	40	14	1,656	5,536	37	14	4,385	12,582
From 75,000-100,000	8	0	0	17	13	0	0	2,150	33	6	1,173	4,196	39	10	2,779	21,012
From 1,00,001 -1.25,000	3	3	1,002	1,927	11	4	954	4,308	12	6	1,172	4,436	33	7	1,715	9,817
Above Rs. 1.25,000	184	17	66,591	150,844	304	13	13,009	218,290	1,316	59	668,022	588,372	1,310	58	448,405	820,953
iv Group- Annuity																
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group)	Q4 '15-16			Q4 '14-15			YTD Mar'16			YTD Mar '15		
		Up to the period			Up to the period			Same period of the previous year			Same period of the previous year		
	Channels	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	3	1,651	178.77	5	2,718	45.03	6	3,348	228.07	8	4,158	56.09
2	Corporate Agents-Banks	0	3	15.00	0	0	-	2	151	66.16	0	0	5.00
3	Corporate Agents -Others	0	0	0.00	0	129	0.04	0	0	0.00	1	1,551	9.00
4	Brokers	1	1,704	179.68	4	5,989	137.94	12	13,770	235.19	13	23,611	229.88
5	Micro Agents	0	0	0.00	0	0	-	0	0	0.00	0	0	-
6	Direct Business	13	58,748	5,849.99	16	365,685	8,480.09	33	158,413	15,146.15	34	1,064,590	24,646.18
	Total(A)	17	62,106	6,223.45	25	374,521	8,663.09	53.00	175,682	15,675.56	56	1,093,910	24,946.16
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
	Grand Total (A+B)	17	62,106	6,223	25	374,521	8,663	53	175,682	15,676	56	1,093,910	24,946

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q4 '15-16		Q4 '14-15		YTD Mar'16		YTD Mar'15	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8,945	3,817	10,823	3,922	20,952	8,360	25,012	10,723
2	Corporate Agents-Banks	9,822	762	19,785	7,800	22,185	6,159	42,281	17,429
3	Corporate Agents -Other	1	3	-	0	3	3		0
4	Brokers	25	17	7	6	78	62	105	80
5	Micro Agents	13	0	-	-	16	0	1	0
6	Direct Business	1,631	820	2,262	738	5,458	1,934	15,180	2,712
	Total (A)	20,437	5,419	32,877	12,465.88	48,692	16,518	82,579	30,944.27
1	Referral (B)	381	(26)	1,039	(48)	778	(113)	2,170	(201)
	Grand Total (A+B)	20,818	5,393	33,916	12,417.58	49,470	16,405	84,749	30,743.30

Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	1,004	259	138	69	175	1,645	272,602
2	Survival Benefit	642	5,644	14	2	8	-	6,310	319,357
3	for Annuities / Pension	365	1,037	32	23	20	16	1,493	3,970
4	For Surrender		7,499	1	-	-	-	7,500	1,590,386
5	Other benefits							-	
	CI/PTD/ADP		1	1				2	350
	HCB		18					18	452
	ADB		8					8	2,015
	IB	-	7	4	1	1	1	14	254
6	Partial Withdrawals		504	-	-	-	-	504	103,297
7	Auto Foreclosure		6,071	1	-	-	-	6,072	743,245
8	EL Surrender		3,164	-	-	-	-	3,164	380,823
9	Death Claims		356					356	342,959

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

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

Data is on settlement basis

Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (in'000)
		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	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	33	-	-	-	-	33	292,163.50
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	55	-	-	-	-	55	263
7	Gratuity	-	730	-	-	-	-	730	434,790
8	Leave encashment	-	7	-	-	-	-	7	2,048
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	470	-	-	-	-	470	28,909

Individual													
No. of claims only													
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender**	For Partial withdrawals	For Auto Fore Closure (Foreclosure only for Group)	For EL Surrender	CI/ADD/PTD**	Income Benefit	HCB***	ADB
1	Claims O/S at the beginning of the period	5	1,274	135	412	162	6	-	-	-	20	-	-
2	Claims reported during the period*	536	3,091	7,968	1,525	7,245	525	8,693	3,369	3	17	19	8
3	Claims Settled during the period	412	1,670	8,103	1,478	7,265	530	8,693	3,369	2	14	18	8
4	Claims Repudiated during the period	129	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	116	-	-	-	-	-	-	-	-	-	-	-
	a												
	Grater than 2 year from the date of acceptance of risk	13	-	-	-	-	-	-	-	-	-	-	-
	b												
5	Claims Written Back	-	337	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	2,358	-	459	133	1	-	-	-	23	-	-
	Less than 3months	-	1,768	-	119	-	-	-	-	-	7	-	-
	3 months to 6 months	-	590	-	85	-	-	-	-	-	5	-	-
	6months to 1 year	-	-	-	125	-	-	-	-	-	6	-	-
	1year and above	-	-	-	130	-	-	-	-	-	5	-	-

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

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

***In 1 case of CI, claim was rejected in the quarter and the closing balance is zero

****In 1 case of HCB, claim was rejected in the quarter and the closing balance is zero

GROUP											
No. of claims only											
Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	470	-	-	-	33	-	-	729	7	60
3	Claims Settled during the period	470	-	-	-	33	-	-	730	7	55
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	a										
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	b										
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-	-	-	-	5
	Less than 3months	-	-	-	-	-	-	-	-	-	5
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

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

FORM L-41 - Grievance Disposal for the Quarter Ending 31 March 2016

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions **	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	17		1	16	-	57
b)	Policy Servicing	5	177	7	113	62	-	684
c)	Proposal Processing	2	75	7	39	31	-	246
d)	Survival Claims	1	49	1	25	24	-	208
e)	ULIP Related	2	5		4	3	-	55
f)	Unfair Business Practices	25	496	27	83	411	-	2,169
g)	Others	-	4		1	3	-	29
	Total Number	35	823	42	266	550	-	3,448

2	Total No. of policies during previous year:	84805
3	Total No. of claims during previous year:	21657
4	Total No. of policies during current year:	49523
5	Total No. of claims during current year:	22176
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	642.73
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	119.50

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

* Opening balance should tally with the closing balance of the previous quarter.

** 35 duplicate and erroneous complaints. Duplicate complaints are created without completion of 8 weeks from the original complaint. IRDA token number of such complaints is also generated and gets reported in IGMS which leads to inflated complaint numbers.

L-42- Valuation Basis (Life Insurance)

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

a. How the policy data needed for valuation is accessed

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

b. How the valuation bases are supplied to the system

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

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

S. No.	Individual Business Product Category	Minimum		Maximum	
		Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
2.	Life- Non-participating Policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities – Non-participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
6.	Unit Linked	6.8% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter	6.8% for first 5 years and 5.9% thereafter	6.1% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
8.	India Bond	NA	7.8% for first 5 years and 6.9% thereafter	NA	7.8% for first 5 years and 6.9% thereafter

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the interest rate assumption is as for non par life product.

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

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

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	74.5%	74.5%
2.	Life- Non-participating Policies	74.5%	175.3%
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies*	55.3%	55.3%
5.	Individual Pension Plan	74.5%	74.5%
6.	Unit Linked	74.5%	74.5%
7.	Health Insurance**	77.0%	81.7%

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

**These rates are a proportion of reinsurance rates

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the mortality rate assumption varies from 129.8% to 155.8%.

3) Expense:

i. Individual Business -Fixed expenses

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	824	824
2.	Life- Non-participating Policies	42	824
3.	Annuities- Participating policies	NA	NA
4.	Annuities – Non-participating policies	824	824
5.	Individual Pension Plan	824	824
6.	Unit Linked	865	865
7.	Health Insurance	618	618

ii. Group Business

Reserve on UPR basis

For single premium group term plan and group endowment type product the fixed expense assumption is 108.42 to 440.31

4) Bonus:

i. Individual Business

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

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

* Money Back	4.00%
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* Dhan Vriddhi Plus	
Premium Payment Term	Simple Reversionary Bonus Rate (as % of Sum Assured)
5	3.00%
7	3.40%
11	3.85%

ii. Group Business

NA

NA

L-42- Valuation Basis (Life Insurance)

5) **Policyholders Reasonable Expectations:**

PRE considerations are:

∅ The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 384% as on 31st March 2016.

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

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

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

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

6) **Taxation and Shareholder Transfers:**

∅ Tax rate is assumed to be 14.42%

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

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

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

For Linked business

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

Non Linked Individual

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

For group business OYRGTA Business

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

For SP Group Term Business

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

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

There is no change in economic assumptions since last valuation.

(2) Expense Assumptions

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

The valuation assumptions for expenses are as below:

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

S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding iLife, iShield and iLife Secure)	618	0.76%	-	0.0575%
2	All Traditional Endowment Products	824	1.01%	-	0.0575%
3	All UL Endowment (fully underwritten)	865	1.07%	-	0.2300%
4	All UL Endowment (Simplified Underwritten)	865	1.07%	-	0.2300%
5	All UL Pension Products	865	1.07%	-	0.2300%
6	Single Premium UL Products	865	0.00%	-	0.2300%
7	iLife, iShield, iLife Secure	618	1.73%	-	0.0575%
8	Rural Endowment	104	0.00%	-	0.0575%
9	Rural Term Assurance	42	0.00%	-	0.0575%
10	Health Insurance	618	1.73%	-	0.0575%
11	iGrowth	865	1.73%	-	0.2300%