



IRDAI Public Disclosures

QUARTER ENDED 30TH JUNE 2016

Aviva Life Insurance Company India Limited

S. No.	Form No.	Description	Page No.
1	L-1	REVENUE ACCOUNT	1-2
2	L-2	PROFIT & LOSS ACCOUNT	3
3	L-3	BALANCE SHEET	4
4	L-4	PREMIUM SCHEDULE	5
5	L-5	COMMISSION SCHEDULE	6
6	L-6	OPERATING EXPENSES SCHEDULE	7
7	L-7	BENEFITS PAID SCHEDULE	8
8	L-8	SHARE CAPITAL SCHEDULE	9
9	L-9	PATTERN OF SHAREHOLDING SCHEDULE	10
10	L-10	RESERVE AND SURPLUS SCHEDULE	11
11	L-11	BORROWINGS SCHEDULE	12
12	L-12	INVESTMENT SHAREHOLDERS SCHEDULE	13
13	L-13	INVESTMENT POLICYHOLDERS SCHEDULE	14
14	L-14	INVESTMENT -ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE	15
15	L-15	LOANS SCHEDULE	16
16	L-16	FIXED ASSETS SCHEDULE	17
17	L-17	CASH AND BANK BALANCE SCHEDULE	18
18	L-18	ADVANCES AND OTHER ASSETS SCHEDULE	19
19	L-19	CURRENT LIABILITIES SCHEDULE	20
20	L-20	PROVISIONS SCHEDULE	20
21	L-21	MISC EXPENDITURE SCHEDULE	21
22	L-22	ANALYTICAL RATIOS	22
23	L-24	VALUATION OF NET LIABILITIES	23
24	L-25 (i)	GEOGRAPHICAL DISTRIBUTION CHANNEL- INDIVIDUAL	24-25
25	L-25 (ii)	GEOGRAPHICAL DISTRIBUTION CHANNEL- INDIVIDUAL	26-27
26	L-26	INVESTMENT ASSETS(LIFE INSURERS)-3A	28
27	L-27	UNIT LINKED BUSINESS-3A	29-33
28	L-28	ULIP-NAV-3A	34
29	L-29	DETAIL REGARDING DEBT SECURITIES	35-36
30	L-30	RELATED PARTY TRANSACTIONS	37
31	L-31	BOARD OF DIRECTORS AND KEY PERSON	38
32	L-32	SOLVENCY MARGIN - KT 3	39
33	L-33	NPAs-7A	40-42
34	L-34	YIELD ON INVESTMENTS-1	43-45
35	L-35	DOWNGRADING OF INVESTMENTS - 2	46
36	L-36	PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE	47-48
37	L-37	BUSINESS ACQUISITION THROUGH DFFERENT CHANNELS (GROUP)	49
38	L-38	BUSINESS ACQUISITION THROUGH DFFERENT CHANNELS (INDIVIDUAL)	50
39	L-39	DATA ON SETTLEMENT OF CLAIMS	51
40	L-40	CLAIMS DATA FOR LIFE	52
41	L-41	GREIVANCE DISPOSAL	53
40	L-42	VALUATION BASIS (LIFE INSURANCE)	54-55

UNAUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2016
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q1 '16-17	YTD June '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	852,551	85,458	87,170	1,122,439	(6,130)	41,008	-	2,182,496	2,182,496
(b) Reinsurance ceded	(12,021)	(0)	(1)	(111,593)	(0)	(8,176)	-	(131,791)	(131,791)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	840,529	85,458	87,169	1,010,845	(6,130)	32,832	-	2,050,705	2,050,705
Income from Investments									
(a) Interest, Dividends and Rent – Gross	498,633	59,938	46,114	548,813	40,697	35,543	3,310	1,233,048	1,233,048
(b) Profit on sale/redemption of investments	1,094,919	146,339	12,849	963	10	52	5	1,255,137	1,255,137
(c) (Loss) on sale/ redemption of investments	(418,024)	(44,307)	(4,754)	(15)	(4)	(38)	(4)	(467,146)	(467,146)
(d) Transfer/Gain on revaluation/change in fair value	866,877	162,711	20,912	-	-	-	-	1,050,500	1,050,500
Sub Total	2,042,406	324,681	75,120	549,761	40,703	35,557	3,311	3,071,539	3,071,539
Other Income									
(a) Other Income	20	-	-	8,746	228	-	-	8,994	8,994
(b) Transfer from Shareholders for Mortality charges as per IRDAI order	2,342	-	-	2,976	0	-	-	5,318	5,318
(c) Contribution from the Shareholders' A/c	-	-	31,809	176,271	-	21,120	942	230,142	230,142
TOTAL (A)	2,885,296	410,139	194,099	1,748,599	34,801	89,509	4,252	5,366,697	5,366,697
Commission	4,505	182	46	21,303	(28)	80	-	26,088	26,088
Service Tax on Linked Charges	38,152	2,779	747	-	-	-	-	41,678	41,678
Operating Expenses related to Insurance Business	230,499	11,961	2,651	613,197	6,165	11,834	905	877,212	877,212
Provision for Doubtful debts	9,440	490	109	25,114	252	485	37	35,927	35,927
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)	282,596	15,412	3,554	659,614	6,390	12,398	942	980,905	980,905
Benefits Paid (Net)	2,467,084	386,654	80,799	356,959	95,198	136,267	-	3,522,961	3,522,961
Interim Bonuses Paid	3,234	321	-	-	-	-	-	3,555	3,555
Change in valuation of liability in respect of life policies									
(a) Gross	(11,411)	(5,295)	109,746	742,413	(103,295)	(59,316)	3,311	676,153	676,153
(b) Amount ceded in Reinsurance	4,622	-	-	(9,413)	17	160	-	(4,614)	(4,614)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	88,642	-	-	-	-	-	-	88,642	88,642
TOTAL (C)	2,552,171	381,681	190,545	1,089,959	(8,080)	77,111	3,311	4,286,697	4,286,697
TOTAL (B+C)	2,834,767	397,093	194,099	1,749,573	(1,690)	89,509	4,252	5,267,602	5,267,602
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)	50,530	13,047	-	(974)	36,491	-	-	99,094	99,094
APPROPRIATIONS									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	24,668	3,429	-	(974)	275	-	-	27,398	27,398
Transfer to Balance sheet	25,862	9,618	-	-	36,215	-	-	71,695	71,695
TOTAL (D)	50,530	13,047	-	(974)	36,491	-	-	99,094	99,094
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	3,234	321	-	-	-	-	-	3,555	3,555
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	50,530	13,047	-	(974)	36,491	-	-	99,094	99,094
(d) Total Surplus: ((a)+(b)+(c)):	53,764	13,368	-	(974)	36,491	-	-	102,649	102,649

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.

UNAUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2015
Policyholders' Account (Technical Account)

Particulars	LINKED			NON-LINKED				Q1 '15-16 (Rs. 000's)	YTD June '15 (Rs. 000's)
	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP (Rs. 000's)	LIFE (Rs. 000's)	PENSION (Rs. 000's)	GROUP - LIFE (Rs. 000's)	GROUP - PENSION (Rs. 000's)		
Premiums earned – net									
(a) Premium	962,820	128,201	455,340	1,160,907	12,579	82,815	-	2,802,662	2,802,662
(b) Reinsurance ceded	(14,132)	-	(1)	(111,506)	-	(9,850)	-	(135,489)	(135,489)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-
Sub Total	948,688	128,201	455,339	1,049,401	12,579	72,965	-	2,667,173	2,667,173
Income from Investments									
(a) Interest, Dividends and Rent – Gross	576,287	69,067	30,699	401,883	41,296	89,701	9,826	1,218,759	1,218,759
(b) Profit on sale/redemption of investments	479,234	167,326	2,828	4	1	33	4	649,430	649,430
(c) (Loss) on sale/ redemption of investments	(303,381)	(53,612)	(1,691)	-	-	-	-	(358,684)	(358,684)
(d) Transfer/Gain on revaluation/change in fair value	(874,037)	(232,320)	(32,987)	-	-	-	-	(1,139,344)	(1,139,344)
Sub Total	(121,897)	(49,539)	(1,151)	401,887	41,297	89,734	9,830	370,161	370,161
Other Income									
(a) Other Income	-	-	-	7,564	229	-	-	7,793	7,793
(b) Transfer from the Shareholders for Extra Mortality charges per IRDAI order	3,702	-	-	2,020	-	-	-	5,722	5,722
(b) Contribution from the Shareholders' A/c	500,842	-	9,883	107,490	-	58,058	347	676,620	676,620
TOTAL (A)	1,331,335	78,662	464,071	1,568,342	54,105	220,757	10,177	3,727,469	3,727,469
Commission	9,612	430	34	98,172	268	147	-	108,662	108,662
Service Tax on Premium	32,640	3,795	474	-	-	-	-	36,909	36,909
Operating Expenses related to Insurance Business	202,066	19,528	8,018	614,905	7,572	9,251	347	861,687	861,687
Provision for Doubtful debts	68	7	3	207	2	3	-	290	290
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)	244,386	23,740	8,529	713,284	7,842	9,401	347	1,007,548	1,007,548
Benefits Paid (Net)	2,085,855	607,819	51,647	148,758	34,543	467,452	100,000	3,496,074	3,496,074
Interim Bonuses Paid	2,596	144	-	-	-	-	-	2,740	2,740
Change in valuation of liability in respect of life policies									
(a) Gross	(2,220,937)	(559,635)	403,895	694,220	(22,811)	(248,589)	(90,170)	(2,044,026)	(2,044,026)
(b) Amount ceded in Reinsurance	1,204	-	-	12,112	22	(7,508)	-	5,829	5,829
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies	573,259	-	-	-	-	-	-	573,259	573,259
TOTAL (C)	441,977	48,328	455,542	855,090	11,754	211,355	9,830	2,033,876	2,033,876
TOTAL (B+C)	686,363	72,088	464,071	1,568,374	19,596	220,756	10,177	3,041,424	3,041,424
SURPLUS/DEFICIT (D)=(A)-(B)-(C)	644,972	6,574	-	(12)	34,509	1	-	686,045	686,045
APPROPRIATIONS									
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations	(2,985)	(1,177)	-	(625)	74	-	-	(4,713)	(4,713)
Transfer to Balance sheet	647,960	7,752	-	612	34,434	-	-	690,758	690,758
TOTAL (D)	644,975	6,575	-	(13)	34,508	-	-	686,045	686,045
The break up of Total surplus is as under:									
(a) Interim Bonuses Paid:	2,596	144	-	-	-	-	-	2,740	2,740
(b) Allocation of Bonus to policyholders:	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:	644,975	6,575	-	(13)	34,508	-	-	686,045	686,045
(d) Total Surplus: ((a)+(b)+(c)):	647,571	6,719	-	(13)	34,508	-	-	688,785	688,785

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.

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2016**Shareholders' Account (Non-technical Account)**

Particulars	Q1 '16-17 (Rs. 000's)	YTD June '16 (Rs. 000's)	Q1 '15-16 (Rs. 000's)	YTD June '15 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	159,188	159,188	155,148	155,148
(b) Profit on sale/redemption of investments	899	899	-	-
(c) (Loss) on sale/ redemption of investments	-	-	-	-
Other Income	-	-	-	-
TOTAL (A)	160,087	160,087	155,148	155,148
Expense other than those directly related to the insurance business	20,236	20,236	10,297	10,297
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	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	230,142	230,142	676,620	676,620
TOTAL (B)	250,378	250,378	686,917	686,917
Profit/ (Loss) before tax	(90,291)	(90,291)	(531,769)	(531,769)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(90,291)	(90,291)	(531,769)	(531,769)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(12,615,263)	(12,615,263)	(12,702,477)	(12,702,477)
(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	(12,705,555)	(12,705,555)	(13,234,246)	(13,234,246)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.05)		(0.27)

FORM L-3-A-BS
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration No. 122 with the IRDA, dated 14 May 2002

UNAUDITED BALANCE SHEET AS AT JUNE 30, 2016

Particulars	Schedule	AS AT June 30, 2016 (Rs. 000's)	AS AT June 30, 2015 (Rs. 000's)
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
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
<i>BORROWINGS</i>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		921	836
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		71,695	690,758
<i>POLICY LIABILITIES</i>			
Linked - Individual - Life - Non Participating		485,250	291,032
Linked - Individual - Pension - Non Participating		11,540	16,667
Linked - Group - Life - Non Participating		-	92
Non Linked - Individual - Life - Participating		54,635	39,598
Non Linked - Individual - Pension - Participating		13,848	12,220
Non Linked - Individual - Life - Non Participating		26,915,926	20,636,825
Non Linked - Individual - Pension - Non Participating		1,477,654	1,504,524
Non Linked - Group - Life - Non Participating		1,546,494	2,726,355
Non Linked - Group - Pension - Non Participating		180,578	1,483,437
Non Linked - Annuity - Non Participating		281,671	255,565
Non Linked - Variable group		288,669	484,178
Non Linked Health Non Participating		47,143	32,453
<i>INSURANCE RESERVES</i>			
<i>PROVISION FOR LINKED LIABILITIES</i>			
Linked - Individual - Life - Participating		580,669	508,807
Linked - Individual - Pension - Participating		58,460	52,551
Linked - Individual - Life - Non Participating		35,754,050	40,550,708
Linked - Individual - Pension - Non Participating		5,518,027	6,647,549
Linked - Group - Life - Non Participating		2,622,079	1,901,738
Discontinued Policies Fund - Non payment of premium		3,173,213	4,139,384
Sub-Total		79,082,522	81,975,277
<i>FUNDS FOR FUTURE APPROPRIATIONS</i>			
FFA - Linked Liabilities (Lapsed Policies)		-	-
FFA - Others		563,230	560,971
TOTAL		99,694,752	102,585,248
APPLICATION OF FUNDS			
<i>INVESTMENTS</i>			
- Shareholders'	L-12	7,423,313	7,349,458
- Policyholders'	L-13	33,676,036	29,745,349
Assets held to cover linked liabilities	L-14	48,266,766	54,356,176
<i>LOANS</i>			
	L-15	-	-
<i>FIXED ASSETS</i>			
	L-16	158,189	217,589
<i>CURRENT ASSETS</i>			
Cash & Bank Balance	L-17	115,615	178,986
Advances And Other Assets	L-18	1,690,303	1,490,653
Sub-Total (A)		1,805,918	1,669,639
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-19	4,224,607	3,858,337
	L-20	116,418	128,872
Sub-Total (B)		4,341,025	3,987,209
NET CURRENT ASSETS (C) = (A - B)		(2,535,107)	(2,317,570)
<i>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</i>			
	L-21	-	-
<i>DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)</i>			
		12,705,555	13,234,246
TOTAL		99,694,752	102,585,248

Particulars	30 June 2016 (Rs. 000's)	30 June 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	17,540	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	166,226	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 heard

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	Q1 '16-17	YTD June '16	Q1 '15-16	YTD June '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	318,374	318,374	852,200	852,200
Renewal premiums	1,843,334	1,843,334	1,940,556	1,940,556
Single premiums	20,788	20,788	9,906	9,906
				-
TOTAL PREMIUM	2,182,496	2,182,496	2,802,662	2,802,662

Note:ULIP Premium Income is Gross of Service Tax

Premium Income from business written :

In India	2,182,496	2,182,496	2,802,662	2,802,662
Outside India	-	-	-	-
TOTAL PREMIUM	2,182,496	2,182,496	2,802,662	2,802,662

FORM L-5 - COMMISSION SCHEDULE

Particulars	Q1 '16-17	YTD June '16	Q1 '15-16	YTD June '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Commission Paid				
Direct - First year premiums	1,515	1,515	74,839	74,839
- Renewal premiums	24,450	24,450	33,760	33,760
- Single premiums	123	123	63	63
Total (A)	26,088	26,088	108,662	108,662
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission	26,088	26,088	108,662	108,662
Break-up of the expenses (Gross) incurred to procure business:				
Agents	36,652	36,652	37,045	37,045
Brokers	3,297	3,297	3,560	3,560
Corporate Agency	(14,073)	(14,073)	68,090	68,090
Referral	(3)	(3)	(33)	(33)
Others (IMF)	215	215	-	-
TOTAL (B)	26,088	26,088	108,662	108,662

FORM L-6- OPERATING EXPENSES SCHEDULE

Particulars	Q1 '16-17	YTD June '16	Q1 '15-16	YTD June '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Employees' remuneration and welfare benefits	510,711	510,711	509,852	509,852
Travel, conveyance and vehicle running expenses	11,057	11,057	11,458	11,458
Training expenses	(394)	(394)	5,859	5,859
Rents, rates and taxes	94,309	94,309	96,541	96,541
Repairs	763	763	293	293
Printing and stationery	8,980	8,980	9,814	9,814
Communication expenses	14,748	14,748	17,577	17,577
Legal and professional charges	51,175	51,175	36,405	36,405
Medical fees	3,455	3,455	6,376	6,376
Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,595	1,595	2,250	2,250
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	125	126	126
Advertisement and publicity	38,964	38,964	24,620	24,620
Interest and bank charges	3,832	3,832	3,665	3,665
Information technology and related expenses	33,178	33,178	31,556	31,556
Service tax on premium	4,166	4,166	6,072	6,072
Others	-	-	-	-
a) Office maintenance	36,705	36,705	35,784	35,784
b) Electricity	15,971	15,971	20,301	20,301
c) Recruitment	18,293	18,293	7,998	7,998
d) Miscellaneous expenses	4,038	4,038	1,730	1,730
Depreciation	25,541	25,541	33,410	33,410
TOTAL	877,212	877,212	861,687	861,687

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q1 '16-17	YTD June '16	Q1 '15-16	YTD June '15
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Insurance Claims				
(a) Claims by Death,	247,710	247,710	283,630	283,630
(b) Claims by Maturity,	216,122	216,122	89,723	89,723
(c) Annuities/Pension payment	113,234	113,234	189,262	189,262
(d) Other benefits				
- Riders	1,814	1,814	3,229	3,229
- Surrender	2,874,137	2,874,137	3,033,725	3,033,725
- Health	3,500	3,500	3,000	3,000
- Periodical Benefit	156,939	156,939	39,891	39,891
- Interet to policy holders	30,738	30,738	-	-
(Amount ceded in reinsurance):				
(a) Claims by Death,	(121,230)	(121,230)	(146,386)	(146,386)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
Amount accepted in reinsurance :				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
- Riders	-	-	-	-
- Surrender	-	-	-	-
- Health	-	-	-	-
- Periodical Benefit	-	-	-	-
TOTAL	3,522,964	3,522,964	3,496,074	3,496,074
Benefits paid to claimants:				
In India	3,522,964	3,522,964	3,496,074	3,496,074
Outside India	-	-	-	-
Total Benefits paid (Net)	3,522,964	3,522,964	3,496,074	3,496,074

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

FORM L-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Particulars	AS AT June 30, 2016 (Rs. 000's)	AS AT June 30, 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

FORM L-9- PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	AS AT June 30, 2016		AS AT June 30, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,022,499,000	51%	1,483,626,000	74%
- Foreign - Aviva International Holdings Limited, UK	982,401,000	49%	521,274,000	26%
Others	-		-	
TOTAL	2,004,900,000	100%	2,004,900,000	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT June 30, 2016	AS AT June 30, 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 June 30, 2016	AS AT June 30, 2015
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

Form L-12 - INVESTMENTS-SHAREHOLDERS

Particulars	AS AT June 30, 2016	AS AT June 30, 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 2,297,288 Previous Year 1,973,291)	2,259,965	2,010,699
Other Approved Securities (Market value (Rs '000) Current Year 1,061,578 Previous Year 1,044,920)	1,030,353	1,030,365
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 162,562 Previous Year 159,957)	150,000	150,000
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 178,200 Previous Year 178,200)	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 2,220,148 Previous Year 1,523,978)	2,190,405	1,516,113
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 613,321 Previous Year 1,053,009)	613,316	1,053,009
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 224,374 Previous Year 35,301)	223,789	35,000
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 353,205 Previous Year 867,022)	353,205	867,022
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 7,596 Previous Year 107,562)	7,596	107,562
(g) Subsidiaries	-	-
(h)Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 418,513 Previous Year 403,942)	416,484	401,488
Other Investments	-	-
TOTAL	7,423,313	7,349,458
INVESTMENTS		
In India	7,423,313	7,349,458
Outside India	-	-
TOTAL	7,423,313	7,349,458

Form L-13 - INVESTMENTS-POLICYHOLDERS

Particulars	AS AT June 30, 2016 (Rs. 000's)	AS AT June 30, 2015 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 22,028,738 Previous Year 17,673,604)	20,887,472	17,350,703
Other Approved Securities (Market value (Rs '000) Current Year 326,247 Previous Year 371,199)	319,512	370,026
Other Approved Investments		
(a) Shares		
(aa) Equity (Market value (Rs '000) Current Year 6,191 Previous Year 3,017)	5,364	3,769
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 265,525 Previous Year 112,496)	255,139	104,982
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 201,700 Previous Year 201,700)	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 6,678,521 Previous Year 4,796,801)	6,469,953	4,706,878
Equity Shares (Market value (Rs '000) Current Year 717 Previous Year 416)	605	505
Other Investments		
Equity Shares (Market value (Rs '000) Current Year NIL Previous Year 58)	14	53
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 2,591,869 Previous Year 3,517,452)	2,591,869	3,517,449
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 230,399 Previous Year NIL)	230,267	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 1,106,024 Previous Year 1,746,740)	1,106,024	1,746,740
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 981,048 Previous Year 1,027,723)	981,048	1,027,723
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing : Non Convertible Debentures (Market value (Rs '000) Current Year 628,127 Previous Year 467,698)	627,069	467,037
Commercial Paper (Market value (Rs '000) Current Year NIL Previous Year 247,785)	-	247,785
Other Investments	-	-
TOTAL	33,676,036	29,745,349
INVESTMENTS		
In India	33,676,036	29,745,349
Outside India	-	-
TOTAL	33,676,036	29,745,349

Aviva Life Insurance Company India Limited

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

Particulars	AS AT JUNE 30, 2016 (Rs. 000's)	AS AT JUNE 30, 2015 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	7,207,716	7,525,849
(Market Value (Rs 000) Current Year 7,017,868 Previous Year 7,534,665)		
Other Approved Securities	221,848	272,408
(Market Value (Rs 000) Current Year 209,438 Previous Year 259,443)		
Other Approved Investments		
(a) Shares		
(aa) Equity	20,091,150	26,945,356
(Market Value (Rs 000) Current Year 16,908,897 Previous Year 22,450,006)		
(bb) Preference	3,510	4,727
(Market Value (Rs 000) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	2,635,319	3,090,795
(Market Value (Rs 000) Current Year 2,461,542 Previous Year 2,968,654)		
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	48,500	48,500
(Market Value (Rs 000) Current Year 48,500 Previous Year 48,500)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	2,693,813	3,982,406
(Market Value (Rs 000) Current Year 2,576,618 Previous Year 3,851,919)		
(b) Equity*	4,505,470	4,461,064
(Market Value (Rs 000) Current Year 4,092,872 Previous Year 4,152,615)		
Other Investments		
(a) Equity Shares	1,198,832	926,795
(Market Value (Rs 000) Current Year 1,134,280 Previous Year 876,918)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	3,740,196	4,026,231
(Market Value (Rs 000) Current Year 3,648,900 Previous Year 3,913,016)		
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	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	403,900	101,148
(Market Value (Rs 000) Current Year 401,678 Previous Year 100,602)		
(e) Other Securities (Certificate of Deposits, Term Deposits and Commercial papers)	781,608	369,202
(Market Value (Rs 000) Current Year 769,655 Previous Year 365,144)		
(f) Other Securities (Reverse Repo)	4,350,746	1,679,124
(Market Value (Rs 000) Current Year 4,350,746 Previous Year 1,679,124)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing	651,342	269,919
(Market Value (Rs 000) Current Year 626,071 Previous Year 263,689)		
Balances in Bank	14,881	(8,903)
Other Current Assets (net)	(282,065)	661,554
TOTAL	48,266,766	54,356,176
INVESTMENTS		
In India	48,266,766	54,356,176
Outside India	-	-
TOTAL	48,266,766	54,356,176

*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 June 30, 2016 (Rs. 000's)	AS AT June 30, 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, 2016	Additions during the period	Deductions	Balance as at June 30, 2016	Balance as at March 31, 2016	For the period	Sales/ Adjustments	Balance as at June 30, 2016	AS AT JUNE 30, 2016	AS AT JUNE 30, 2015
Intangibles										
- Software	408,812	6,745	2,718	412,839	331,700	10,632	(0)	342,332	70,507	50,476
Tangibles										
Leasehold Improvements	326,135	1,436	268	327,302	303,319	3,139	252	306,206	21,096	28,762
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	156,633	3,380	3,923	156,090	154,271	287	533	154,025	2,065	2,323
Information Technology Equipment	506,958	1,622	620	507,960	450,451	10,059	0	460,511	47,450	57,448
Vehicles	1,620	-	-	1,620	1,620	-	-	1,620	(0)	-
Office Equipment	89,208	2,658	2,695	89,170	80,781	1,424	418	81,787	7,384	5,511
Sub Total	1,489,366	15,841	10,224	1,494,981	1,322,142	25,541	1,203	1,346,481	148,502	144,519
Capital Work In Progress - (including capital advances)	-	-	-	-	-	-	-	-	9,687	73,070
TOTAL	1,489,366	15,841	10,224	1,494,981	1,322,142	25,541	1,203	1,346,481	158,189	217,589
PREVIOUS YEAR	1,564,307	39,859	157,468	1,446,698	1,426,221	33,412	157,453	1,302,179	217,589	-

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT June 30, 2016	AS AT June 30, 2015
	(Rs. 000's)	(Rs. 000's)
Cash (including cheques, drafts and stamps)	7,044	7,650
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of balance sheet)	7,085	41,289
(bb) Others	-	-
(b) Current Accounts	101,486	130,047
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	115,615	178,986
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	115,615	178,986
Outside India	-	-
TOTAL	115,615	178,986

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Particulars	AS AT June 30, 2016		AS AT June 30, 2015	
		(Rs. 000's)		(Rs. 000's)
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		53,725		51,847
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	19,163		18,664	
Less: Provision for doubtful debts	<u>(11,744)</u>	7,419	<u>(11,744)</u>	6,921
Others (includes vendor, travel advances & salary recoverable)	124,782		178,494	
Less : Provision for doubtful debts	<u>(14,748)</u>	110,033	<u>(14,351)</u>	164,143
TOTAL (A)		171,177		222,911
OTHER ASSETS				
Income accrued on investments		918,348		719,120
Outstanding Premiums		241,491		222,107
Agents' Balances	100,602		33,780	
Less : Provision for doubtful debts	<u>(97,007)</u>	3,595	<u>(28,258)</u>	5,522
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		27,440		9,028
Deposit with Reserve Bank of India (In Pursuant to Sec 7 of Insurance Act, 1938) (Refer Sch 8)		-		-
Others				
-Refundable Security Deposits	332,326		268,461	
Less : Provision for doubtful deposit	<u>(15,515)</u>	316,811	<u>(16,976)</u>	251,485
- Unsettled Contracts		-		-
-Service Tax Unutilized Credit		11,441		60,480
TOTAL (B)		1,519,126		1,267,742
TOTAL (A+B)		1,690,303		1,490,653

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT June 30, 2016	AS AT June 30, 2015
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	172,901	152,877
Balances due to other insurance companies	10,089	36,448
Deposits held on re-insurance ceded	-	-
Premiums received in advance	72,368	74,986
Unallocated premium	58,701	103,502
Sundry creditors		
Micro, Small & Medium Enterprises	-	-
Others	148,057	127,315
Accrual for expenses	566,145	605,779
Unclaimed Amount - Policyholders	2,273,300	1,777,071
Claims Outstanding	145,738	185,530
Due to Officers/Directors	-	-
Others:		
Others (includes statutory dues payable and payables to employees)	130,796	139,821
Service Tax payable	27,061	19,597
Payables for unsettled investment contracts	-	363,342
Temporary book overdrafts	515,792	202,396
Payable to Policyholders	103,659	69,673
TOTAL	4,224,607	3,858,337

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT June 30, 2016	AS AT June 30, 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	5,657	5,659
Provision for Leave Encashment	14,278	17,672
Provision for Other Long Term Benefits	71,524	78,131
Provision for Other Employee Benefits	24,959	27,410
TOTAL	116,418	128,872

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT June 30, 2016	AS AT June 30, 2015
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22 Analytical Ratios

S.No.	Particulars	Q1 '16-17	YTD June '16	Q1 '15-16	YTD June '15
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	-	-	100%	100%
	Linked Individual - Pension Participating	-	-	-	-
	Linked Individual - Life Non Participating	85%	85%	-63%	-63%
	Linked Individual - Pension Non Participating	73%	73%	-60%	-60%
	Linked Group - Non Participating	-81%	-81%	2130%	2130%
	Non Linked Individual - Life Participating	35%	35%	30%	30%
	Non Linked Individual - Pension Participating	-	-	-	-
	Non Linked Individual - Life Non Participating	-60%	-60%	-22%	-22%
	Non Linked Individual - Pension Non Participating	-18%	-18%	-78%	-78%
	Non Linked Group - Life Non Participating	-93%	-93%	-97%	-97%
	Non Linked Group - Pension Non Participating	-	-	-	-
	Non Linked Annuity Non Participating	-41%	-41%	-37%	-37%
	Non Linked - Variable - Group	733%	733%	-93%	-93%
	Non Linked Health Non Participating	-36%	-36%	-78%	-78%
2	Net Retention Ratio	94%	94%	95%	95%
3	Expense of Management to Gross Direct Premium Ratio	42%	42%	35%	35%
4	Commission Ratio (Gross commission paid to Gross Premium)	1%	1%	4%	4%
5	Ratio of policy holder's liabilities to shareholder's funds	10.84	10.84	12.01	12.01
6	Growth rate of shareholders' fund	8%	8%	9%	9%
7	Ratio of surplus to policyholders' liability	-0.2%	-0.2%	0.0%	0.0%
8	Change in net worth in ('000)	528,691	528,691	557,817	557,817
9	Profit after tax/Total Income	-2%	-2%	-17%	-17%
10	(Total real estate + loans)/(Cash & invested assets)	-	-	-	-
11	Total investments/(Capital + Surplus)	4.5	4.5	4.6	4.6
12	Total affiliated investments/(Capital+ Surplus)	-	-	-	-
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	2.0%	2.1%	2.1%
	R2. Non-PAR	2.0%	2.0%	2.1%	2.1%
	R3.Sub-TOTAL	2.0%	2.0%	2.1%	2.1%
	Linked:				
	R4. PAR	3.1%	3.1%	0.6%	0.6%
	R5. Non-PAR	4.6%	4.6%	-0.8%	-0.8%
	R6. Sub-TOTAL	4.6%	4.6%	-0.8%	-0.8%
	R7. Grand Total	3.5%	3.5%	0.2%	0.2%
	Shareholders' Funds	1.9%	1.9%	2.1%	2.1%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	2.0%	2.0%	2.1%	2.1%
	R2. Non-PAR	2.0%	2.0%	2.1%	2.1%
	R3.Sub-TOTAL	2.0%	2.0%	2.0%	2.0%
	Linked:				
	R4. PAR	1.9%	1.9%	2.1%	2.1%
	R5. Non-PAR	2.4%	2.4%	1.3%	1.3%
	R6. Sub-TOTAL	2.4%	2.4%	1.3%	1.3%
	R7. Grand Total	2.3%	2.3%	1.6%	1.6%
	Shareholders' Funds	1.9%	1.9%	2.1%	2.1%
14	Conservation Ratio				
	Linked Individual - Life Participating	68%	68%	100%	100%
	Linked Individual - Pension Participating	84%	84%	100%	100%
	Linked Individual - Life Non Participating	78%	78%	70%	70%
	Linked Individual - Pension Non Participating	67%	67%	52%	52%
	Linked Group - Non Participating	1%	1%	26%	26%
	Non Linked Individual - Life Participating	83%	83%	69%	69%
	Non Linked Individual - Pension Participating	96%	96%	100%	100%
	Non Linked Individual - Life Non Participating	85%	85%	90%	90%
	Non Linked Individual - Pension Non Participating	-225%	-225%	5%	5%
	Non Linked Group - Life Non Participating	29%	29%	2%	2%
	Non Linked Health Non Participating	88%	88%	86%	86%
15	Persistence Ratio (by numbers)				
	For 13th month	59%	58%	60%	57%
	For 25th month	55%	51%	40%	50%
	For 37th month	37%	45%	36%	41%
	For 49th Month	35%	39%	37%	33%
	for 61st month	37%	31%	21%	18%
	Persistence Ratio (by premium)				
	For 13th month	64%	68%	54%	63%
	For 25th month	50%	56%	50%	54%
	For 37th month	47%	47%	44%	44%
	For 49th Month	42%	41%	38%	37%
	for 61st month	45%	38%	28%	20%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		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)		(0.05)		(0.27)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.05)		(0.27)
	(iv) Book value per share (Rs)		3.70		3.74

FORM L-24 Valuation of Net Liabilities

(Rs in Lakhs)

Valuation of Net Liabilities			
Sl.No.	Particular	AS AT June 30, 2016	AS AT June 30, 2015
1	Linked		
a	Life	422,634	470,819
b	General Annuity	-	-
c	Pension	59,399	70,267
d	Health	-	-
2	Non-Linked		
a	Life	289,863	253,704
b	General Annuity	2,817	2,556
c	Pension	14,915	15,167
d	Health	471	325

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	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	5	5	2	43	297	271	124	9,096	302	276	126	9,139
3	Arunachal Pradesh	-	-	-	-	7	7	2	28	7	7	2	28
4	Assam	1	1	0	1	233	232	80	2,545	234	233	80	2,546
5	Bihar	268	268	3	86	90	89	22	615	358	357	25	701
6	Chandigarh	-	-	-	-	28	26	15	716	28	26	15	716
7	Chattisgarh	-	-	-	-	6	6	2	135	6	6	2	135
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	2	1	6	73	382	370	732	12,545	384	371	738	12,618
11	Goa	-	-	-	-	6	6	8	83	6	6	8	83
12	Gujarat	6	6	2	26	146	138	36	2,965	152	144	38	2,991
13	Haryana	12	12	2	100	278	262	162	9,604	290	274	163	9,705
14	Himachal Pradesh	2	2	1	24	8	8	2	136	10	10	3	160
15	Jammu & Kashmir	-	-	-	-	11	10	3	101	11	10	3	101
16	Jharkhand	-	-	0	-	52	51	7	615	52	51	7	615
17	Karnataka	1	1	0	1	311	290	145	11,965	312	291	145	11,966
18	Kerala	-	-	-	-	54	50	22	778	54	50	22	778
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	2	2	1	7	51	51	10	1,058	53	53	11	1,065
21	Maharashtra	15	14	2	206	673	640	332	17,117	688	654	334	17,323
22	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
23	Meghalaya	-	-	-	-	2	2	1	15	2	2	1	15
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
26	Orissa	27	27	5	72	135	127	37	1,464	162	154	42	1,536
27	Puducherry	-	-	-	-	1	1	0	15	1	1	0	15
28	Punjab	7	7	(27)	12	82	75	20	2,443	89	82	(7)	2,455
29	Rajasthan	1	1	1	12	58	52	15	2,250	59	53	15	2,262
30	Sikkim	-	-	-	-	3	3	2	5	3	3	2	5
31	Tamil Nadu	51	51	4	64	282	267	181	6,243	333	318	184	6,307
32	Tripura	-	-	0	-	84	83	21	431	84	83	21	431
33	Uttar Pradesh	2	2	0	52	214	198	93	4,811	216	200	93	4,862
34	Uttarakhand	-	-	-	-	7	6	2	81	7	6	2	81
35	West Bengal	36	36	7	104	490	472	224	4,776	526	508	231	4,880
	Grand Total	438	436	9	882	3,991	3,793	2,299	92,634	4,429	4,229	2,308	93,517

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	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	5	5	1.51	43.17	297	271	124.37	9,095.63	302	276	126	9,139
3	Arunachal Pradesh	-	-	-	-	7	7	1.90	28.21	7	7	2	28
4	Assam	1	1	0.09	1.00	233	232	80.04	2,544.57	234	233	80	2,546
5	Bihar	268	268	3.37	86.08	90	89	22.13	614.87	358	357	25	701
6	Chandigarh	-	-	-	-	28	26	14.90	715.88	28	26	15	716
7	Chattisgarh	-	-	-	-	6	6	1.83	134.75	6	6	2	135
8	Dadra & NagraHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	2	1	6.00	72.50	382	370	731.98	12,545.38	384	371	738	12,618
11	Goa	-	-	-	-	6	6	7.78	83.05	6	6	8	83
12	Gujarat	6	6	1.81	25.70	146	138	36.07	2,965.36	152	144	38	2,991
13	Haryana	12	12	1.67	100.48	278	262	161.69	9,604.14	290	274	163	9,705
14	Himachal Pradesh	2	2	1.02	24.20	8	8	2.30	135.66	10	10	3	160
15	Jammu & Kashmir	-	-	-	-	11	10	2.95	101.13	11	10	3	101
16	Jharkhand	-	-	0.04	-	52	51	6.75	614.54	52	51	7	615
17	Karnataka	1	1	0.06	1.00	311	290	145.12	11,964.85	312	291	145	11,966
18	Kerala	-	-	-	-	54	50	22.27	777.79	54	50	22	778
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	2	2	0.51	6.85	51	51	10.45	1,058.25	53	53	11	1,065
21	Maharashtra	15	14	2.18	205.88	673	640	331.93	17,116.98	688	654	334	17,323
22	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
23	Meghalaya	-	-	-	-	2	2	1.27	15.00	2	2	1	15
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
26	Orissa	27	27	4.99	71.82	135	127	36.93	1,464.29	162	154	42	1,536
27	Puducherry	-	-	-	-	1	1	0.07	15.00	1	1	0	15
28	Punjab	7	7	(26.68)	12.00	82	75	19.67	2,442.70	89	82	(7)	2,455
29	Rajasthan	1	1	0.50	12.00	58	52	14.94	2,249.95	59	53	15	2,262
30	Sikkim	-	-	-	-	3	3	2.02	5.00	3	3	2	5
31	Tamil Nadu	51	51	3.83	64.00	282	267	180.65	6,243.39	333	318	184	6,307
32	Tripura	-	-	0.06	-	84	83	20.72	430.96	84	83	21	431
33	Uttar Pradesh	2	2	0.29	51.54	214	198	92.54	4,810.51	216	200	93	4,862
34	Uttarakhand	-	-	-	-	7	6	1.91	81.00	7	6	2	81
35	West Bengal	36	36	7.25	104.08	490	472	224.13	4,775.61	526	508	231	4,880
Grand Total		438	436	8.50	882.28	3,991	3,793	2,299.31	92,634.44	4,429	4,229	2,308	93,517

(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	-	-	-	-	-	7,585	4	(131)	-	7,585	4	(131)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	58	202	(4)	1	58	202	(4)
8	Haryana	-	-	-	-	1	1,371	19	2,136	1	1,371	19	2,136
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	1,658	247	882	-	1,658	247	882
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	4	17,826	315	4,166	4	17,826	315	4,166
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	(0)	-	-	-	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	145	1	689	-	145	1	689
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	305	11	1	-	305	11	1
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	606	99	1,424	2	606	99	1,424
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	2,219	186	1,959	-	2,219	186	1,959
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	8	31,773	1,084	11,122	8	31,773	1,084	11,122

(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	-	-	-	-	-	7,585	4	(131)	-	7,585	4	(131)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	58	202	(4)	1	58	202	(4)
8	Haryana	-	-	-	-	1	1,371	19	2,136	1	1,371	19	2,136
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	1,658	247	882	-	1,658	247	882
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	4	17,826	315	4,166	4	17,826	315	4,166
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	(0)	-	-	-	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	145	1	689	-	145	1	689
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	305	11	1	-	305	11	1
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	606	99	1,424	2	606	99	1,424
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	2,219	186	1,959	-	2,219	186	1,959
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	8	31,773	1,084	11,122	8	31,773	1,084	11,122

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: 30th June 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)		9969.48
Add (B)		0.00
Provisions	Sch-14	11.64
Current Liabilities	Sch-13	422.46
		434.10
Less (C)		
Debit Balance in P & L A/c		1270.56
Deferred tax asset		0.00
Loans	Sch-09	0.00
Adv & Other Assets	Sch-12	169.03
Cash & Bank Balance	Sch-11	11.56
Fixed Assets	Sch-10	15.82
Misc Exp. Not Written Off	Sch-15	0.00
		1466.97
Funds available for Investments		8936.61

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	8936.61
Balance Sheet Value of:	
A. Life Fund	3731.96
B. Pension & General Annuity and Group Business	377.97
C. Unit Linked Funds	4826.68
	8936.61

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	0.00	287.33	76.39	2.87	2088.00	2454.59	65.8%	0.00	2,455	2563.82
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (j) above)	0.00	390.36	76.39	3.46	2118.34	2588.56	69.4%	0.00	2,589	2701.56
3	Investment subject to Exposure Norms										
	a. Housing & Infrastructure										
	1. Approved Investments	0.00	260.69	49.56	2.33	560.18	872.76	23.4%	0.01	873	893.83
	2. Other Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	-	0.00
	b. i) Approved Investments	0.00	91.28	76.73	1.24	101.30	270.55	7.2%	0.08	271	273.00
	ii) Other Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0	0.00
	TOTAL LIFE FUND	100%	742.33	202.68	7.04	2779.82	3731.87		0.09	3731.96	3868.39

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	0.00	180.67	180.67	47.8%	0.00	180.67	189.30
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (j) above)	0.00	181.69	181.69	48.1%	0.00	181.69	190.34
3	Balance in Approved investment	0.00	196.28	196.28	51.9%	0.00	196.28	199.36
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	377.97	377.97	100.0%		377.97	389.70

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund (c) = (a+b)	Actual % (d)
		PAR (a)	NON PAR (b)		
1	Approved Investments	119.76	4,567.87	4,687.62	97.1%
2	Other Investments	0.18	138.87	139.05	2.9%
	TOTAL LINKED INSURANCE FUND	119.94	4706.74	4826.68	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: 10/8/2016

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938
- 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

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: 30th June 2016

	Group Superannuation & Gratuity Balanced	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth	Group Superannuation & Gratuity Secure	Grp Superann-Short Term Debt fund	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund
PARTICULARS	ULGF00210/03/2006GROUPBALAN122	ULGF00531/03/2006GROUPCASHF122	ULGF00310/03/2006GROUPDEBTF122	ULGF00410/03/2006GROUPGROWT122	ULGF00113/07/2005GROUPSECUR122	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122
Opening Balance (Market Value)	23.92	6.52	164.95	15.02	40.68	0.00	68.73	24.23
Add: Inflow during the Quarter	0.27	5.19	24.56	0.37	2.22	0.10	1.98	2.21
Increase / (Decrease) Value of Inv [Net]	0.87	0.11	4.04	0.65	1.26	0.00	2.53	0.87
Less: Outflow during the Quarter	0.40	5.82	20.63	0.90	0.78	0.00	4.72	4.54
TOTAL INVESTIBLE FUNDS (MKT VALUE)	24.65	6.00	172.93	15.14	43.37	0.10	68.51	22.76

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN122	ULGF00531/03/2006GROUPCASHF122	ULGF00310/03/2006GROUPDEBTF122	ULGF00410/03/2006GROUPGROWT122	ULGF00113/07/2005GROUPSECUR122	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	8.53	34.6%	2.17	36.2%	90.53	52.4%	2.99	19.7%
State Government Securities	0.00	0.0%	0.00	0.0%	0.52	0.3%	0.26	1.7%
Other Approved Securities	0.32	1.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.21	9.0%	0.22	3.6%	13.10	7.6%	1.04	6.8%
Infrastructure Bonds	1.89	7.7%	0.41	6.8%	27.44	15.9%	1.48	9.8%
Equity	7.06	28.6%	0.00	0.0%	0.00	0.0%	7.17	47.3%
Money Market Investments	4.64	18.8%	3.19	53.2%	35.36	20.4%	2.26	14.9%
Mutual funds	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%
Sub Total (A)	24.65	100.0%	5.98	99.8%	166.96	96.5%	15.19	100.3%
Current Assets:								
Accrued Interest	0.36	1.5%	0.01	0.2%	2.83	1.6%	0.14	0.9%
Dividend Receivable	0.02	0.1%	0.00	0.0%	0.00	0.0%	0.02	0.1%
Bank Balance	0.00	0.0%	0.00	0.0%	3.16	1.8%	-0.03	-0.2%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities								
Payable for Investments	-0.63	-2.6%	0.00	0.0%	0.00	0.0%	-0.64	-4.2%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.02	0.0%	0.00	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	-0.25	-1.0%	0.01	0.2%	5.97	3.5%	-0.50	-3.3%
Other Investments (<=25%)								
Corporate Bonds	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%
Equity	0.24	1.0%	0.00	0.0%	0.00	0.0%	0.25	1.6%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.21	1.4%
Venture funds	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%
Sub Total (C)	0.24	1.0%	0.00	0.0%	0.00	0.0%	0.46	3.0%
Total (A + B + C)	24.65	100.0%	6.00	100.0%	172.93	100.0%	15.14	100.0%
Fund Carried Forward (as per LB 2)	24.65		6.00		172.93		15.14	

PARTICULARS	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
	ULIF00703/03/2005 PNSNGROWTH122	ULIF02425/01/2010 PNGROWT-II122	ULIF02525/01/2010 PNSNINFRAF122	ULIF01122/01/2008 PNSNINDEXF122	ULIF02625/01/2010 PNINDEX-II122	ULIF02725/01/2010 PNSNPSUFND122	ULIF00803/03/2005 PNSNSECURE122	ULIF01408/02/2008 PNSPROTECT122
Opening Balance (Market Value)	109.71	19.27	10.30	174.13	49.26	27.81	23.55	34.53
Add: Inflow during the Quarter	3.21	1.58	0.49	4.55	2.92	1.45	0.33	2.74
Increase / (Decrease) Value of Inv [Net]	4.80	0.81	0.82	12.20	3.36	2.94	0.69	1.04
Less: Outflow during the Quarter	6.00	2.22	1.14	13.27	7.95	4.07	1.62	5.04
TOTAL INVESTIBLE FUNDS (MKT VALUE)	111.72	19.44	10.47	177.61	47.59	28.12	22.95	33.27

INVESTMENT OF UNIT FUND	ULIF00703/03/2005 PNSNGROWTH122	ULIF02425/01/2010 PNGROWT-II122	ULIF02525/01/2010 PNSNINFRAF122	ULIF01122/01/2008 PNSNINDEXF122	ULIF02625/01/2010 PNINDEX-II122	ULIF02725/01/2010 PNSNPSUFND122	ULIF00803/03/2005 PNSNSECURE122	ULIF01408/02/2008 PNSPROTECT122
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	28.20	25.2%	3.92	20.2%	0.00	0.0%	0.00	0.0%
State Government Securities	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%
Corporate Bonds	7.96	7.1%	1.89	9.7%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	6.55	5.9%	2.02	10.4%	0.00	0.0%	0.00	0.0%
Equity	52.99	47.4%	9.20	47.3%	9.17	87.6%	161.49	90.9%
Money Market Investments	15.38	13.8%	2.27	11.7%	0.73	7.0%	9.04	5.1%
Mutual funds	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%
Sub Total (A)	111.07	99.4%	19.31	99.3%	9.90	94.6%	170.53	96.0%
Current Assets:								
Accrued Interest	1.13	1.0%	0.29	1.5%	0.00	0.0%	0.00	0.0%
Dividend Recievable	0.17	0.1%	0.03	0.1%	0.01	0.1%	0.64	0.4%
Bank Balance	-0.01	0.0%	0.00	0.0%	0.01	0.1%	0.12	0.1%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities								
Payable for Investments	-4.01	-3.6%	-0.77	-4.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.02	0.0%	0.00	0.0%	0.00	0.0%	-0.02	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	-2.74	-2.5%	-0.46	-2.3%	0.02	0.2%	0.74	0.4%
Other Investments (<=25%)								
Corporate Bonds	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%
Equity	1.85	1.7%	0.32	1.6%	0.54	5.2%	2.65	1.5%
Mutual funds- Exchange traded funds	1.54	1.4%	0.27	1.4%	0.00	0.0%	3.68	2.1%
Venture funds	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%
Sub Total (C)	3.39	3.0%	0.59	3.0%	0.54	5.2%	6.33	3.6%
Total (A + B + C)	111.72	100.0%	19.44	100.0%	10.47	100.0%	177.61	100.0%
Fund Carried Forward (as per LB 2)	111.72		19.44		10.47		177.61	

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: 30th June 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	ULIF02825/01/2010 PNPTE-II122	ULIF00411/02/2003 PNSWPROFIT122	ULIF00106/06/2002 LIFBALANCE122	ULIF01508/01/2010 LIBALAN-II122	ULIF01306/02/2008 LIFEDEBTFU122	ULIF01608/01/2010 LIFDEBT-II122	ULIF01230/01/2008 LIENHANCER122	ULIF01708/01/2010 LIFENHN-II122
Opening Balance (Market Value)	10.57	12.25	490.33	174.20	7.08	146.76	75.09	249.47
Add: Inflow during the Quarter	1.00	0.50	23.35	16.45	0.36	18.73	2.61	31.95
Increase / (Decrease) Value of Inv [Net]	0.29	0.39	18.18	6.41	0.15	3.17	4.52	14.96
Less: Outflow during the Quarter	2.48	0.64	46.62	29.77	0.59	27.16	4.99	45.86
TOTAL INVESTIBLE FUNDS (MKT VALUE)	9.37	12.49	485.24	167.29	7.01	141.51	77.23	250.51

INVESTMENT OF UNIT FUND	ULIF02825/01/2010 PNPTE-II122	ULIF00411/02/2003 PNSWPROFIT122	ULIF00106/06/2002 LIFBALANCE122	ULIF01508/01/2010 LIBALAN-II122	ULIF01306/02/2008 LIFEDEBTFU122	ULIF01608/01/2010 LIFDEBT-II122	ULIF01230/01/2008 LIENHANCER122	ULIF01708/01/2010 LIFENHN-II122
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	2.74	29.3%	4.77	38.1%	152.37	31.4%	39.00	23.3%
State Government Securities	0.26	2.8%	0.00	0.0%	0.00	0.0%	1.04	0.6%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	2.15	22.9%	1.55	12.4%	46.63	9.6%	27.58	16.5%
Infrastructure Bonds	2.00	21.3%	4.06	32.5%	65.08	13.4%	18.29	10.9%
Equity	1.39	14.8%	1.47	11.8%	154.86	31.9%	60.14	36.0%
Money Market Investments	0.63	6.7%	0.29	2.3%	54.93	11.3%	22.95	13.7%
Mutual funds	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%
Sub Total (A)	9.16	97.7%	12.13	97.1%	473.86	97.7%	169.01	101.0%
Current Assets:								
Accrued Interest	0.22	2.4%	0.38	3.1%	8.23	1.7%	2.58	1.5%
Dividend Receivable	0.00	0.1%	0.01	0.0%	0.49	0.1%	0.19	0.1%
Bank Balance	-0.04	-0.4%	-0.04	-0.3%	0.27	0.1%	-0.44	-0.3%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities								
Payable for Investments	-0.03	-0.3%	0.00	0.0%	-2.89	-0.6%	-6.09	-3.6%
Fund Mgmt Charges Payable	0.00	0.0%	0.00	0.0%	-0.08	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%
Sub Total (B)	0.16	1.7%	0.34	2.8%	6.03	1.2%	-3.80	-2.3%
Other Investments (<=25%)								
Corporate Bonds	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%
Equity	0.05	0.5%	0.02	0.2%	5.35	1.1%	2.07	1.2%
Mutual funds- Exchange traded funds	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%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.05	0.5%	0.02	0.2%	5.35	1.1%	2.07	1.2%
Total (A + B + C)	9.37	100.0%	12.49	100.0%	485.24	100.0%	167.29	100.0%
Fund Carried Forward (as per LB 2)	9.37		12.49		485.24		167.29	

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: 30th June 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	ULIF00527/01/2004 LIFEGROWTH122	ULIF01808/01/2010 LIGROWT-II122	ULIF01908/01/2010 LIFEINFRAF122	ULIF01002/01/2008 LIFEINDEXF122	ULIF02008/01/2010 LIFINDX-II122	ULIF00911/07/2006 LIFPROTECT122	ULIF02108/01/2010 LIPROTE-II122	ULIF02208/01/2010 LIFEPSUFND122
Opening Balance (Market Value)	1311.39	156.18	53.24	104.28	136.00	47.63	57.47	160.27
Add: Inflow during the Quarter	41.41	16.79	3.25	3.46	7.08	3.33	10.03	9.18
Increase / (Decrease) Value of Inv [Net]	66.30	7.68	4.17	7.32	9.21	1.40	1.60	16.70
Less: Outflow during the Quarter	83.57	25.47	7.97	6.23	19.54	5.71	14.09	26.88
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1335.53	155.18	52.68	108.82	132.75	46.64	55.01	159.27

INVESTMENT OF UNIT FUND	ULIF00527/01/2004 LIFEGROWTH122	ULIF01808/01/2010 LIGROWT-II122	ULIF01908/01/2010 LIFEINFRAF122	ULIF01002/01/2008 LIFEINDEXF122	ULIF02008/01/2010 LIFINDX-II122	ULIF00911/07/2006 LIFPROTECT122	ULIF02108/01/2010 LIPROTE-II122	ULIF02208/01/2010 LIFEPSUFND122
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	172.23	12.9%	7.41	4.8%	0.00	0.0%	0.00	0.0%
State Government Securities	0.18	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Approved Securities	1.29	0.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	63.90	4.8%	13.11	8.5%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	25.43	1.9%	9.88	6.4%	0.00	0.0%	0.00	0.0%
Equity	875.24	65.5%	102.38	66.0%	46.49	88.3%	97.42	89.5%
Money Market Investments	167.53	12.5%	17.88	11.5%	3.36	6.4%	7.25	6.7%
Mutual funds	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%
Sub Total (A)	1305.81	97.8%	150.66	97.1%	49.86	94.6%	104.68	96.2%
Current Assets:								
Accrued Interest	7.08	0.5%	1.31	0.8%	0.00	0.0%	0.00	0.0%
Dividend Receivable	2.70	0.2%	0.32	0.2%	0.04	0.1%	0.38	0.4%
Bank Balance	0.58	0.0%	-0.15	-0.1%	0.02	0.0%	-0.03	0.0%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities								
Payable for Investments	-36.49	-2.7%	-3.48	-2.2%	0.00	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%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (B)	-26.39	-2.0%	-2.03	-1.3%	0.06	0.1%	0.34	0.3%
Other Investments (<=25%)								
Corporate Bonds	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%
Equity	31.13	2.3%	3.56	2.3%	2.77	5.3%	1.59	1.5%
Mutual funds- Exchange traded funds	24.97	1.9%	2.97	1.9%	0.00	0.0%	2.21	2.0%
Venture funds	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%
Sub Total (C)	56.10	4.2%	6.54	4.2%	2.77	5.3%	3.80	3.5%
Total (A + B + C)	1335.53	100.0%	155.18	100.0%	52.68	100.0%	108.82	100.0%
Fund Carried Forward (as per LB 2)	1335.53		155.18		52.68		108.82	

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: 30th June 2016

	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity Income	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
PARTICULARS	ULIF00627/01/2004 LIFESECURE122	ULIF00225/06/2002 LIFWPROFIT122	ULIF02903/05/2010 LIFELIQUID122	ULIF03020/07/2010 LIFEWALTH122	ULGF00728/03/2011 GROUPINCOM122	ULIF03201/08/2011 LIFDYNAMIC122	ULIF03127/01/2011 LIDISCPLCY122	
Opening Balance (Market Value)	253.42	104.88	0.00	12.50	0.14	140.45	308.46	4804.64
Add: Inflow during the Quarter	11.52	0.77	0.00	0.06	0.13	10.84	72.96	339.91
Increase / (Decrease) Value of Inv [Net]	7.18	3.34	0.00	0.37	0.00	8.58	5.06	223.95
Less: Outflow during the Quarter	28.30	1.55	0.00	1.16	0.25	14.71	69.16	541.82
TOTAL INVESTIBLE FUNDS (MKT VALUE)	243.82	107.44	0.00	11.77	0.01	145.15	317.32	4826.68

INVESTMENT OF UNIT FUND	ULIF00627/01/2004 LIFESECURE122	ULIF00225/06/2002 LIFWPROFIT122	ULIF02903/05/2010 LIFELIQUID122	ULIF03020/07/2010 LIFEWALTH122	ULGF00728/03/2011 GROUPINCOM122	ULIF03201/08/2011 LIFDYNAMIC122	ULIF03127/01/2011 LIDISCPLCY122	Total of All Funds
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	71.62	29.4%	32.59	30.3%	0.00	0.0%	314.40	99.1%
State Government Securities	0.00	0.0%	0.00	0.0%	2.25	19.1%	0.00	0.0%
Other Approved Securities	6.34	2.6%	3.23	3.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	43.32	17.8%	9.07	8.4%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	51.67	21.2%	39.89	37.1%	0.00	0.0%	0.00	0.0%
Equity	32.81	13.5%	12.64	11.8%	0.00	0.0%	124.51	85.8%
Money Market Investments	37.54	15.4%	1.37	1.3%	0.01	0.1%	9.23	6.4%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	3.80	3.5%	1.05	8.9%	0.00	0.0%
Sub Total (A)	243.30	99.8%	102.58	95.5%	0.00	0.0%	325.54	102.6%
Current Assets:								
Accrued Interest	5.01	2.1%	5.05	4.7%	0.00	-0.2%	0.75	6.4%
Dividend Recievable	0.11	0.0%	0.05	0.0%	0.00	0.0%	0.01	0.1%
Bank Balance	-0.46	-0.2%	-0.40	-0.4%	0.00	972.0%	0.06	0.5%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.00	-871.8%	0.00	0.0%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Less: Current Liabilities								
Payable for Investments	-5.29	-2.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Fund Mgmt Charges Payable	-0.03	0.0%	0.00	0.0%	0.00	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%
Sub Total (B)	-0.66	-0.3%	4.70	4.4%	0.00	100.0%	0.82	7.0%
Other Investments (<=25%)								
Corporate Bonds	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%
Equity	1.19	0.5%	0.16	0.2%	0.00	0.0%	0.03	0.3%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	8.82	6.1%
Venture funds	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%
Sub Total (C)	1.19	0.5%	0.16	0.2%	0.00	0.0%	0.03	0.3%
Total (A + B + C)	243.82	100.0%	107.44	100.0%	0.00	100.0%	11.77	100.0%
Fund Carried Forward (as per LB 2)	243.82		107.44		0.00		11.77	

Date : 10-08-2016

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)

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: 30th June 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	485.24	55.591	55.591	53.551	53.095	53.038	52.507	5.9%	9.6%	55.591
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	68.51	43.398	43.398	41.834	41.458	41.405	40.965	5.9%	9.9%	43.398
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	1/27/2004	Non Par	1,335.53	46.247	46.247	43.981	44.390	44.377	45.416	1.8%	11.9%	47.967
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	1/27/2004	Non Par	243.82	24.221	24.221	23.534	23.100	23.050	22.423	8.0%	8.6%	24.221
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	111.72	27.982	27.982	26.789	26.802	26.828	26.999	3.6%	10.5%	28.190
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	3/3/2005	Non Par	22.95	22.642	22.642	21.983	21.558	21.532	20.926	8.2%	9.0%	22.642
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	43.37	23.808	23.808	23.104	22.631	22.581	22.005	8.2%	10.3%	23.808
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPDEBTF122	3/10/2006	Non Par	172.93	22.674	22.674	22.132	21.509	21.489	20.662	9.7%	8.4%	22.674
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	24.65	21.472	21.472	20.720	20.486	20.406	20.113	6.8%	10.6%	21.472
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPGROWT122	3/10/2006	Non Par	15.14	24.768	24.768	23.714	23.694	23.638	23.614	4.9%	13.9%	24.768
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPCASHF122	3/31/2006	Non Par	6.00	21.968	21.968	21.610	21.240	20.883	20.481	7.3%	8.1%	21.968
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	7/11/2006	Non Par	46.64	21.088	21.088	20.469	20.076	20.009	19.471	8.3%	8.8%	21.088
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	1/2/2008	Non Par	108.82	14.040	14.040	13.107	13.384	13.389	14.036	0.0%	12.4%	15.018
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	1/22/2008	Non Par	177.61	17.273	17.273	16.116	16.456	16.464	17.263	0.1%	12.3%	18.465
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	1/30/2008	Non Par	77.23	19.392	19.392	18.267	18.631	18.551	19.275	0.6%	17.0%	20.686
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	2/6/2008	Non Par	7.01	20.923	20.923	20.467	19.960	19.942	19.146	9.3%	8.7%	20.923
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	33.27	18.865	18.865	18.301	17.933	17.881	17.411	8.4%	8.7%	18.865
18	Grp Superrann-Short Term Debt fund	ULGF00613/02/2009GROUPSDEBT122	2/13/2009	Non Par	0.10	17.747	17.747	17.504	17.337	16.359	15.995	11.0%	9.4%	17.747
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	1/8/2010	Non Par	159.27	10.632	10.632	9.552	10.461	10.204	11.069	-3.9%	10.1%	12.140
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	1/8/2010	Non Par	132.75	15.551	15.551	14.517	14.845	14.874	15.619	-0.4%	11.8%	16.755
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	1/8/2010	Non Par	155.18	16.254	16.254	15.463	15.655	15.651	15.952	1.9%	13.4%	16.855
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	1/8/2010	Non Par	167.29	16.549	16.549	15.939	15.840	15.827	15.711	5.3%	10.0%	16.549
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	1/8/2010	Non Par	250.51	18.393	18.393	17.309	17.624	17.517	18.191	1.1%	15.9%	19.481
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	1/8/2010	Non Par	141.51	17.141	17.141	16.769	16.319	16.323	15.686	9.3%	7.9%	17.141
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	1/8/2010	Non Par	52.68	10.069	10.069	9.297	9.657	9.357	10.553	-4.6%	10.2%	12.268
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIPROTE-II122	1/8/2010	Non Par	55.01	16.464	16.464	15.992	15.693	15.658	15.260	7.9%	8.4%	16.464
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNINDEX-II122	1/25/2010	Non Par	47.59	16.926	16.926	15.792	16.147	16.165	16.963	-0.2%	12.3%	18.182
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	1/25/2010	Non Par	28.12	10.780	10.780	9.684	10.592	10.333	11.236	-4.1%	10.1%	12.446
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	1/25/2010	Non Par	22.76	16.039	16.039	15.456	15.327	15.317	15.141	5.9%	9.2%	16.039
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	1/25/2010	Non Par	19.44	17.342	17.342	16.626	16.656	16.650	16.743	3.6%	12.0%	17.438
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	1/25/2010	Non Par	10.47	10.485	10.485	9.692	10.046	9.723	11.059	-5.2%	9.7%	12.840
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	1/25/2010	Non Par	9.37	16.669	16.669	16.194	15.933	15.928	15.520	7.4%	8.8%	16.669
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFELIQUID122	5/3/2010	Non Par	0.00	12.415	12.415	12.415	12.415	12.415	12.415	0.0%	2.9%	12.416
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFEWEALTH122	7/20/2010	Non Par	11.77	15.238	15.238	14.788	14.664	14.500	14.359	6.1%	9.3%	15.238
35	Discontinued Policy Fund	ULIF03127/01/2011LIDISPLCY122	1/27/2011	Non Par	317.32	15.043	15.043	14.802	14.558	14.308	14.054	7.0%	7.5%	15.043
36	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPINCOM122	3/25/2011	Non Par	0.01	15.748	15.748	15.331	15.022	14.810	14.466	8.9%	9.0%	15.748
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	145.15	15.673	15.673	14.760	15.015	14.932	15.518	1.0%	14.0%	16.617
38	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	107.44	20.608	20.608	20.229	19.857	19.488	19.170	7.5%	6.6%	20.608
39	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	12.49	20.881	20.881	20.485	20.097	19.712	19.367	7.8%	7.0%	20.881
	Total				4,826.68									

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 : 10-08-2016

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

Jitendra Nayyar

Chief Financial Officer

FORM L-29 Detail regarding debt securities

Unit Linked

(Rs in cr)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2016	as % of total for this class	As at 30 June 2015	as % of total for this class	As at 30 June 2016	as % of total for this class	As at 30 June 2015	as % of total for this class
Break down by credit rating								
AAA rated	2,165	95.4%	2,009	94.7%	2,118	95.5%	1,987	94.8%
AA or better	104	4.6%	113	5.3%	100	4.5%	110	5.2%
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%
	2,269	100.00%	2,122	100.0%	2,219	100.00%	2,097	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	993	43.8%	634	29.9%	992	44.7%	634	30.2%
more than 1 year and upto 3years	82	3.6%	132	6.2%	80	3.6%	130	6.2%
More than 3years and up to 7years	268	11.8%	331	15.6%	255	11.5%	319	15.2%
More than 7 years and up to 10 years	187	8.2%	298	14.1%	179	8.1%	291	13.9%
More than 10 years and up to 15 years	321	14.2%	162	7.6%	315	14.2%	161	7.7%
More than 15 years and up to 20 years	154	6.8%	206	9.7%	149	6.7%	209	10.0%
Above 20 years	264	11.6%	358	16.9%	248	11.2%	352	16.8%
	2,269	100.00%	2,122	100.0%	2,219	100.0%	2,097	100.0%
Breakdown by type of the issuer								
Central Government	1,095	48.3%	1,155	54.4%	1,076	48.5%	1,156	55.1%
State Government	6	0.3%	11	0.5%	6	0.3%	11	0.5%
Corporate Securities	1,168	51.5%	955	45.0%	1,137	51.2%	930	44.4%
	2,269	100.00%	2,122	100.0%	2,219	100.00%	2,097	100.0%

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30 June 2016	as % of total for this class	As at 30 June 2015	as % of total for this class	As at 30 June 2016	as % of total for this class	As at 30 June 2015	as % of total for this class
Break down by credit rating								
AAA rated	4,066	100.0%	3,638	100.0%	4,066	100.0%	3,638	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%
	4,066	100.00%	3,638	100.00%	4,066	100.00%	3,638	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	710	17.5%	914	25.1%	710	17.5%	914	25.1%
more than 1 year and upto 3years	182	4.5%	135	3.7%	182	4.5%	135	3.7%
More than 3years and up to 7years	331	8.1%	245	6.7%	331	8.1%	245	6.7%
More than 7 years and up to 10 years	187	4.6%	189	5.2%	187	4.6%	189	5.2%
More than 10 years and up to 15 years	925	22.7%	398	10.9%	925	22.7%	398	10.9%
More than 15 years and up to 20 years	569	14.0%	417	11.5%	569	14.0%	417	11.5%
Above 20 years	1,163	28.6%	1,340	36.8%	1,163	28.6%	1,340	36.8%
	4,066	100.00%	3,638	100.00%	4,066	100.00%	3,638	100.00%
Breakdown by type of the issuer								
Central Government	2,635	64.8%	2,393	65.8%	2,635	64.8%	2,393	65.8%
State Government	135	3.3%	140	3.8%	135	3.3%	140	3.8%
Corporate Securities	1,296	31.9%	1,104	30.4%	1,296	31.9%	1,104	30.4%
	4,066	100.00%	3,638	100.00%	4,066	100.00%	3,638	100.00%

1. In case a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Non-ULIP includes Shareholder fund.
4. Fixed Deposit are considered as Equity and Equity related instrument as per IRDA Investment return guidelines.
5. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
6. Reverse Repo with underlying as Gsec has been classified as Corporate Securities and AAA rated instrument.
7. AAA rated includes all Sovereign rated instruments

FORM L-30 : Related Party Transactions

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
			Q1 '16-17	YTD June '16	Q1 '15-16	YTD June'15
Aviva Group Holdings Limited	Significant Influence	Net Balance Receivable/ (Payable)	(1.20)	(1.20)	-	-
Aviva PLC	Significant Influence	Net Balance Receivable/ (Payable)	(32.69)	(32.69)	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	(13.70)	(13.70)	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Trevor Bull	Key Managerial Personnel	Managerial Remuneration	(76.62)	(76.62)	(69.15)	(69.15)

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

BOD and Key Person information			April-June, 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 Nayar	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	Nishit Piyush Majmudar	Director	17-May-16	NA
11	Trevor Bull	Chief Executive Officer & Managing Director	NA	NA
12	Vivek Saxena (alternate director to Mr Lee Patrick Callaghan)	Alternate Director	NA	21-Apr-16
			Re-appointed on 26-April-16	16-May-16
13	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
14	Sanjeeb Kumar	Appointed Actuary & Chief Risk Officer	NA	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	NA	NA
19	Amit Malik	Chief People Officer	3-Dec-12	NA
20	Mahesh Misra	Chief Distribution Officer	10-Feb-14	NA
21	Nisha Prabhakar	Company Secretary	22-May-15	NA
22	Vivek Saxena	General Counsel	18-Nov-15	NA
23	Kunal Anand	Chief Strategic Alliances Officer	11-Mar-16	NA
24	Shankar Chattanathan	Chief Operation, IT and Customer services officer	3-May-16	

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

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 June 30, 2016	AS AT June 30, 2015
01	Available Assets in Policyholders' Fund:	836,656	853,988
	Deduct:		
02	Mathematical Reserves	790,099	812,837
03	Other Liabilities	43,410	39,872
04	Excess in Policyholders' funds	3,147	1,280
05	Available Assets in Shareholders Fund:	74,151	75,055
	Deduct:		
06	Other Liabilities of shareholders' fund	0	0
07	Excess in Shareholders' funds	74,151	75,055
08	Total ASM (04)+(07)	77,298	76,335
09	Total RSM	20,047	19,459
10	Solvency Ratio (ASM/RSM)	3.86	3.92

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;
- Items 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 30th June 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 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	105.26	97.82	-	-	86.02	92.76	377.97	388.02
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)	105.26	97.82	-	-	86.02	92.76	377.97	388.02
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

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, if any, as approved by the board

Jitendra Nayyar
Chief Financial Officer

FORM - 7

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

Statement As on : 30th June 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 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	951.05	851.24	-	-	153.76	163.03	3,731.96	3,559.42
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)	951.05	851.24	-	-	153.76	163.03	3,731.96	3,559.42
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

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, if any, as approved by the board

Jitendra Nayyar
Chief Financial Officer

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

Statement As on : 30th June 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 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2016)
1	Investment Assets (As per Form 3A/3B- Total Fund)	654.57	668.30	-	-	513.23	327.27	4,826.68	4,804.64
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)	654.57	668.30	-	-	513.23	327.27	4,826.68	4,804.64
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

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, if any, as approved by the board

 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: 30th June 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%	141.85	3.02	2.1%	2.1%	147.35	3.14	2.1%	2.1%
	Treasury Bills	CTRB	44.35	0.77	1.7%	1.7%	44.35	0.77	1.7%	1.7%	232.80	4.41	1.9%	1.9%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	1.02	0.02	2.1%	2.1%	1.02	0.02	2.1%	2.1%	1.02	0.02	2.1%	2.1%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	42.93	0.92	2.1%	2.1%	42.93	0.92	2.1%	2.1%	0.38	0.01	2.2%	2.2%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	55.10	1.22	2.2%	2.2%	55.10	1.22	2.2%	2.2%	51.47	1.18	2.3%	2.3%
	Infrastructure - PSU - CPs	IPCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	5.16	0.10	1.9%	1.9%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	0.13	0.00	2.4%	2.4%	0.13	0.00	2.4%	2.4%	0.13	0.00	2.3%	2.3%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Commercial Papers	ECCP	22.88	0.47	2.0%	2.0%	22.88	0.47	2.0%	2.0%	6.44	0.14	2.2%	2.2%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	5.00	0.10	2.1%	2.1%	5.00	0.10	2.1%	2.1%	99.78	2.42	2.4%	2.4%
	Deposits - CDs with Scheduled Banks	EDCD	52.86	1.00	1.9%	1.9%	52.86	1.00	1.9%	1.9%	90.03	1.77	2.0%	2.0%
	Deposits - Repo / Reverse Repo	ECMR	11.50	0.20	1.8%	1.8%	11.50	0.20	1.8%	1.8%	40.25	0.76	1.9%	1.9%
	Corporate Securities - Debentures	ECOS	7.25	0.14	2.0%	2.0%	7.25	0.14	2.0%	2.0%	0.13	0.00	2.2%	2.2%
	TOTAL		384.88	7.87			384.88	7.87			674.94	13.94		

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: 10/8/2016

Jitendra Nayyar
Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th June 2016

Statement of Investment and Income on Investment

Name of the Fund - LIFE FUND

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	2,150.33	43.87	2.0%	2.0%	2,150.33	43.87	2.0%	2.0%	1,680.29	34.47	2.1%	2.1%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	269.91	4.66	1.7%	1.7%	269.91	4.66	1.7%	1.7%	218.43	4.34	2.0%	2.0%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	138.11	3.03	2.2%	2.2%	138.11	3.03	2.2%	2.2%	139.02	2.95	2.1%	2.1%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	101.95	2.27	2.2%	2.2%	101.95	2.27	2.2%	2.2%	119.31	2.70	2.3%	2.3%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.02	(0.00)	-3.3%	-3.3%	0.02	(0.00)	-3.3%	-3.3%	0.01	0.00	0.0%	0.0%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	0.04	0.00	1.9%	1.9%	0.04	0.00	1.9%	1.9%	0.03	0.00	0.0%	0.0%
	Infrastructure - PSU - Debentures / Bonds	IPTD	710.73	15.25	2.1%	2.1%	710.73	15.25	2.1%	2.1%	498.07	10.85	2.2%	2.2%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2.35	0.05	2.3%	2.3%	2.35	0.05	2.3%	2.3%	2.37	0.05	2.3%	2.3%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	0.03	0.00	3.4%	3.4%	0.03	0.00	3.4%	3.4%	0.03	0.00	0.4%	0.4%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	0.43	0.00	1.2%	1.2%	0.43	0.00	1.2%	1.2%	0.25	0.00	0.9%	0.9%
	Commercial Papers	ECCP	3.22	0.07	2.0%	2.0%	3.22	0.07	2.0%	2.0%	23.69	0.51	2.2%	2.2%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	37.99	1.17	3.1%	3.1%	37.99	1.17	3.1%	3.1%	81.83	2.13	2.6%	2.6%
	Deposits - CDs with Scheduled Banks	EDCD	58.32	1.11	1.9%	1.9%	58.32	1.11	1.9%	1.9%	50.39	1.03	2.0%	2.0%
	Deposits - Repo / Reverse Repo	ECMR	91.18	1.55	1.7%	1.7%	91.18	1.55	1.7%	1.7%	95.00	1.88	2.0%	2.0%
	Corporate Securities - Debentures	ECOS	77.09	1.67	2.2%	2.2%	77.09	1.67	2.2%	2.2%	28.87	0.71	2.4%	2.4%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	0.00	-	0.0%	0.0%	0.00	-	0.0%	0.0%	0.01	0.00	0.0%	0.0%
	TOTAL		3,641.69	74.71			3,641.69	74.71			2,937.61	61.62		

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: 10/8/2016

Jitendra Nayyar
 Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: 30th June 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 (%) 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	814.35	26.97	3.3%	3.3%	814.35	26.97	3.3%	3.3%	818.34	-4.88	-0.6%	-0.6%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	0.00	0.00	0.0%	0.0%
	Treasury Bills	CTRB	322.17	5.60	1.7%	1.7%	322.17	5.60	1.7%	1.7%	298.85	5.85	2.0%	2.0%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	6.05	0.17	2.8%	2.8%	6.05	0.17	2.8%	2.8%	12.85	0.12	0.9%	0.9%
	Central Government Guaranteed Loans / Bonds	CGSL	16.18	0.37	2.3%	2.3%	16.18	0.37	2.3%	2.3%	16.11	0.07	0.4%	0.4%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	141.58	3.19	2.3%	2.3%	141.58	3.19	2.3%	2.3%	138.79	1.79	1.3%	1.3%
D	INFRASTRUCTURE INVESTMENTS TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	149.85	22.48	15.0%	15.0%	149.85	22.48	15.0%	15.0%	181.32	1.07	0.6%	0.6%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	226.80	24.93	11.0%	11.0%	226.80	24.93	11.0%	11.0%	250.17	-8.83	-3.5%	-3.5%
	Infrastructure - PSU - Debentures / Bonds	IPTD	108.57	2.68	2.5%	2.5%	108.57	2.68	2.5%	2.5%	203.40	1.57	0.8%	0.8%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	93.16	2.02	2.2%	2.2%	93.16	2.02	2.2%	2.2%	104.53	0.71	0.7%	0.7%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	22.60	(2.02)	-8.9%	-8.9%	22.60	(2.02)	-8.9%	-8.9%	37.49	-4.12	-11.0%	-11.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	270.73	25.15	9.3%	9.3%	270.73	25.15	9.3%	9.3%	472.12	6.21	1.3%	1.3%
	Corporate Securities - Preference Shares	EPNQ	0.39	(0.00)	-0.5%	-0.5%	0.39	(0.00)	-0.5%	-0.5%	0.47	0.00	0.0%	0.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,670.97	99.88	6.0%	6.0%	1,670.97	99.88	6.0%	6.0%	2280.65	-29.85	-1.3%	-1.3%
	Commercial Papers	ECCP	0.07	0.00	2.0%	2.0%	0.07	0.00	2.0%	2.0%	0.47	0.01	2.2%	2.2%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCHL, RBI	ECDB	4.86	0.17	3.5%	3.5%	4.86	0.17	3.5%	3.5%	14.94	0.51	3.4%	3.4%
	Deposits - CDs with Scheduled Banks	EDCD	143.97	2.56	1.8%	1.8%	143.97	2.56	1.8%	1.8%	24.41	0.49	2.0%	2.0%
	Deposits - Repo / Reverse Repo	ECMR	302.10	5.11	1.7%	1.7%	302.10	5.11	1.7%	1.7%	117.18	2.37	2.0%	2.0%
	Corporate Securities - Debentures	ECOS	304.80	7.05	2.3%	2.3%	304.80	7.05	2.3%	2.3%	365.18	0.96	0.3%	0.3%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	0.0%	0.0%	0.00	0.00	0.0%	0.0%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	(26.72)	-	0.0%	0.0%	(26.72)	-	0.0%	0.0%	65.27	0.00	0.0%	0.0%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	64.08	9.74	15.2%	15.2%	64.08	9.74	15.2%	15.2%	86.11	2.74	3.2%	3.2%
	Equity Exchange Traded Fund	OETF	45.22	4.48	9.9%	9.9%	45.22	4.48	9.9%	9.9%	0.00	0.00	0.00%	0.00%
	TOTAL		4,681.78	240.51			4,681.78	240.51			5488.66	-23.20		

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: 10/8/2016

 Jitendra Nayyar
 Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

FORM I-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement As on : 30th June 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							

Name of Fund- Linked Fund

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							

Name of Fund Pension Fund

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: 10/8/2016

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

Jitendra Nayyar
Chief Financial Officer

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

		Q1 '16-17				Q1 '15-16				YTD Jun '16				YTD Jun '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 0-10000	1,363	32,331	32,104	807,222	1,496	34,703	34,465	804,115	1,363	32,331	32,104	807,222	1,496	34,703	34,465	804,115
	From 10,000-25,000	3,964	42,601	42,312	595,506	4,383	45,687	45,427	572,285	3,964	42,601	42,312	595,506	4,383	45,687	45,427	572,285
	From 25001-50,000	3,642	19,837	19,649	239,732	3,799	19,274	19,128	217,685	3,642	19,837	19,649	239,732	3,799	19,274	19,128	217,685
	From 50,001- 75,000	1,306	4,873	4,781	74,768	1,147	4,994	4,929	73,317	1,306	4,873	4,781	74,768	1,147	4,994	4,929	73,317
	From 75,000-100,000	2,374	4,021	3,995	78,715	2,688	3,970	3,942	69,017	2,374	4,021	3,995	78,715	2,688	3,970	3,942	69,017
	From 1,00,001 -1,25,000	850	1,572	1,540	36,930	588	1,712	1,691	33,856	850	1,572	1,540	36,930	588	1,712	1,691	33,856
	Above Rs. 1,25,000	4,737	3,163	3,115	173,192	4,735	3,086	3,033	154,465	4,737	3,163	3,115	173,192	4,735	3,086	3,033	154,465
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	-1,23	21	18,735	206.13	0,44	12	3,918	40.38	-1,23	21	18,735	206.13	0,44	12	3,918	40.38
	From 10,000-25,000	2,42	4	518	326.88	2,20	7	532	781.03	2,42	4	518	326.88	2,20	7	532	781.03
	From 25001-50,000	6,35	7	412	1,485.72	8,99	10	1,343	2,397	6,35	7	412	1,485.72	8,99	10	1,343	2,396.89
	From 50,001- 75,000	5,27	2	599	2,429.98	8,49	2	254	731	5,27	2	599	2,429.98	8,49	2	254	730.90
	From 75,000-100,000	7,84	4	1,662	2,886.15	6,51	2	603	1,227	7,84	4	1,662	2,886.15	6,51	2	603	1,227.30
	From 1,00,001 -1,25,000	3,51	2	695	1,911.32	3,53	-	-	-	3,51	2	695	1,911.32	3,53	-	-	0.00
	Above Rs. 1,25,000	173.92	16	18,938	100,227.67	540.14	14	554,796	179,303	173.92	16	18,938	100,227.67	540.14	14	554,796	179,302.84
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(Rs in Lakhs)

Sl. No.	Business Acquisition through different channels (Group) Channels	Q1 '16-17			Q1 '15-16			YTD Jun'16			YTD Jun '15		
		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	0	421	16	1	710	24	0	421	16	1	710	24
2	Corporate Agents-Banks	0	13	5	0	0	-	0	13	5	0	0	-
3	Corporate Agents -Others	0	0	0	0	0	-	0	0	0	0	0	-
4	Brokers	0	1,110	15	8	5,279	33	0	1,110	15	8	5,279	33
5	Micro Agents	0	0	0	0	0	-	0	0	0	0	0	-
6	Direct Business	8	30,229	1,048	13	44,069	4,754	8	30,229	1,048	13	44,069	4,754
Total(A)		8	31,773	1,084	22	50,058	4,811	8.00	31,773	1,084	22	50,058	4,811
1	Referral (B)	0	0	0	0	0	-	0	0	0	0	0	-
Grand Total (A+B)		8	31,773	1,084	22	50,058	4,811	8	31,773	1,084	22	50,058	4,811

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q1 '16-17		Q1 '15-16		YTD June'16		YTD June'15	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2,639	1,515	3,248	1,243	2,639	1,515	3,248	1,243
2	Corporate Agents-Banks	634	348	4,314	2,146	634	348	4,314	2,146
3	Corporate Agents -Others	13	11	-	-	13	11	-	-
4	Brokers	13	90	15	17	13	90	15	17
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,081	422	1,241	425	1,081	422	1,241	425
Total (A)		4,380	2,385	8,818	3,831	4,380	2,385	8,818	3,830.76
1	Referral (B)	49	(77)	-	(21)	49	(77)	-	(21)
Grand Total (A+B)		4,429	2,308	8,818	3,810	4,429	2,308	8,818	3,809.84

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	-	687	317	141	77	112	1,334	229,742
2	Survival Benefit	276	4,862	-	-	1	1	5,140	241,386
3	for Annuities / Pension	468	924	36	19	11	1,472	2,930	3,822
4	For Surrender	-	8,411	-	-	-	-	8,411	1,958,284
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	1	2	-	-	-	3	1,550
	HCB	-	13	-	-	-	-	13	588
	ADB	-	4	-	-	-	-	4	858
	IB	-	5	1	-	-	1	7	129
6	Partial Withdrawals	-	495	-	-	-	-	495	82,898
7	Auto Foreclosure	-	779	68	-	-	-	847	2,175
8	EL Surrender	-	6,936	1	-	-	-	6,937	1,183,818
9	Death Claims	-	330	-	-	-	-	330	213,332

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	-	28	-	-	-	-	28	92,796.36
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	76	-	-	-	-	76	316
7	Gratuity	-	762	-	-	-	-	762	110,114
8	Leave encashment	-	7	-	-	-	-	7	626
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	469	-	-	-	-	469	17,360

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	-	2,358	-	459	133.00	1	-	-	-	23	-	-
2	Claims reported during the period*	270	1,461	3,559	1,558	8,511.00	495	801	3,824	3	14	14	4
3	Claims Settled during the period	266	1,188	3,382	1,479	8,502.00	490	801	3,824	3	9	13	4
4	Claims Repudiated during the period	1	-	-	-	-	-	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	1	-	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	519	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	3	2,112	177	538	136.00	6	-	-	-	28	-	-
	Less than 3months	3	847	177	135	136.00	6	-	-	-	6	-	-
	3 months to 6 months	-	1,265	-	79	-	-	-	-	-	6	-	-
	6months to 1 year	-	-	-	154	-	-	-	-	-	9	-	-
	1year and above	-	-	-	170	-	-	-	-	-	7	-	-

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

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

***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	-	-	-	-	-	-	-	-	-	5
2	Claims reported during the period*	412	-	-	-	29	-	-	758	5	71
3	Claims Settled during the period	412	-	-	-	28	-	-	756	5	76
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	1	-	-	2	-	-
	Less than 3months	-	-	-	-	1	-	-	2	-	-
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-	-	-	-	-

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	0	6	0	0	6	0	6
b)	Policy Servicing	0	119	5	89	25	0	119
c)	Proposal Processing	0	58	6	28	24	0	58
d)	Survival Claims	0	53	2	40	11	0	53
e)	ULIP Related	0	10		3	7	0	10
f)	Unfair Business Practices	0	443	30	167	246	0	443
g)	Others	0	3		1	2	0	3
Total Number		0	692	43	328	321	0	692

2 Total No. of policies during previous year: 49523

3 Total No. of claims during previous year: 22176

4 Total No. of policies during current year: 4437

5 Total No. of claims during current year: 17093

6 Total No. of Policy Complaints (current year) per 10,000 policies (current year): 1426.64

7 Total No. of Claim Complaints (current year) per 10,000 claims registered (current year): 34.52

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

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

L-42- Valuation Basis (Life Insurance)

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

a. How the policy data needed for valuation is accessed

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

b. How the valuation bases are supplied to the system

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

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

i. Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.1% 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 For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis
For single premium group term plan and group endowment type product the interest rate assumption is as for non par life product.

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

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

S. No.	Product Category	Minimum	Maximum
1.	Life- Participating policies	74.5%	74.5%
2.	Life- Non-participating Policies	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 For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis
For single premium group term plan and group endowment type product the mortality rate assumption varies from 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 For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis
For single premium group term plan and group endowment type product the fixed expense assumption 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
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
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:

Ø The policyholders can reasonably expect that the benefits, which they have purchased, be paid and that the company is financially strong enough to meet these promises. Aviva holds solvency ratio of 386% as on 30th June 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)

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

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

6) Taxation and Shareholder Transfers:

Ø Tax rate is assumed to be 14.42%

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

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

Linked Business

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

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

Non Linked Individual

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

For group business OYRGTA Business

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

For SP Group Term Business

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

8) Change in Valuation method or bases:

(1) Economic Assumptions

There is no change in economic assumptions since last valuation.

(2) Expense Assumptions

There has been no change in expense assumptions since last valuation.

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

The valuation assumptions for expenses are as below:

Policy Maintenance Expenses (starting from 2 nd policy month):					
S.No	Product Category	Per Policy	% of Premium	% of SA	% of Reserves
1	All Term Assurance Type Products (excluding 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%

(3) Mortality Assumptions

There is no change in mortality assumptions since last valuation.