



IRDA Public Disclosures

QUARTER ENDED JUNE 30, 2020

Aviva Life Insurance Company India Limited

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UNAUDITED REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2020
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED			NON-LINKED				Q1'20-21 (Rs. 000's)	YTD JUNE 30, 2020 (Rs. 000's)
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
Premiums earned – net										
(a) Premium	L-4	617,032	32,020	30,483	1,065,662	33,090	182,992	-	1,961,279	1,961,279
(b) Reinsurance ceded		(9,047)	(1)	-	(128,074)	-	(25,805)	-	(162,927)	(162,927)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		607,985	32,019	30,483	937,588	33,090	157,187	-	1,798,352	1,798,352
Income from Investments										
(a) Interest, Dividends and Rent – Gross		206,411	21,066	46,014	1,027,467	43,600	19,339	-	1,363,897	1,363,897
(b) Profit on sale/redemption of investments		296,807	38,645	20,083	1,774	-	50	-	357,359	357,359
(c) (Loss) on sale/ redemption of investments		(1,093,011)	(103,122)	(17,430)	(359,995)	-	-	-	(1,573,558)	(1,573,558)
(d) Transfer/Gain on revaluation/change in fair value		3,565,174	396,072	110,483	-	-	-	-	4,071,729	4,071,729
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		2,975,381	352,661	159,150	669,246	43,600	19,389	-	4,219,427	4,219,427
Other Income										
(a) Fee, Charges and Rent Income		44	-	-	6,110	5	-	-	6,159	6,159
(b) Transfer from Shareholders Account on account of extra mortality/other		3,394	-	-	703	-	-	-	4,097	4,097
(c) Contribution from the Shareholders' A/c		65,001	1,359	1,565	265,910	9,845	1,207	21,819	366,706	366,706
TOTAL (A)		3,651,805	386,039	191,198	1,879,557	86,540	177,783	21,819	6,394,741	6,394,741
Commission	L-5	7,349	60	-	29,221	156	3,579	-	40,365	40,365
Service Tax/Goods & Service Tax charges on Linked Charges		31,533	1,579	1,032	-	-	-	-	34,144	34,144
Operating Expenses related to Insurance Business	L-6	207,761	8,056	3,068	403,321	32,432	13,825	-	668,463	668,463
Provision for Doubtful debts		639	25	9	1,244	100	42	-	2,059	2,059
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	(708)	-	-	-	(708)	(708)
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		247,282	9,720	4,109	433,078	32,688	17,446	-	744,323	744,323
Benefits Paid (Net)	L-7	564,401	54,114	66,219	366,406	28,126	55,597	-	1,134,863	1,134,863
Interim Bonuses Paid		276	505	-	10	-	-	-	791	791
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		2,741,747	316,480	120,868	1,057,533	22,226	132,198	21,819	4,412,871	4,412,871
(b) Amount ceded in Reinsurance		179	-	-	17,481	(5)	(42,490)	-	(24,835)	(24,835)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		58,071	-	-	-	-	-	-	58,071	58,071
TOTAL (C)		3,364,674	371,099	187,087	1,441,430	50,347	145,305	21,819	5,581,761	5,581,761
TOTAL (B+C)		3,611,956	380,819	191,196	1,874,508	83,035	162,751	21,819	6,326,084	6,326,084
SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)		39,849	5,220	2	5,049	3,505	15,032	-	68,657	68,657
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		39,849	5,220	2	2,683	(83)	-	-	47,671	47,671
Transfer to Balance sheet		-	-	-	2,366	3,588	15,032	-	20,986	20,986
TOTAL (D)		39,849	5,220	2	5,049	3,505	15,032	-	68,657	68,657
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		276	505	-	10	-	-	-	791	791
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		39,849	5,220	2	5,049	3,505	15,032	-	68,657	68,657
(d) Total Surplus: ((a)+(b)+(c)):		40,125	5,725	2	5,059	3,505	15,032	-	69,448	69,448

Particulars	Schedule	LINKED			NON-LINKED				Q1 '19-20 (Rs. 000's)	YTD JUNE 30, 2019 (Rs. 000's)
		LIFE	PENSION	GROUP	LIFE	PENSION	GROUP - LIFE	GROUP - PENSION		
		(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)		
Premiums earned – net										
(a) Premium	L-4	651,219	40,584	32,554	1,230,367	48,179	73,050	129,300	2,205,253	2,205,253
(b) Reinsurance ceded		(8,723)	(2)	-	(124,460)	-	(16,955)	-	(150,140)	(150,140)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		642,496	40,582	32,554	1,105,907	48,179	56,095	129,300	2,055,113	2,055,113
Income from Investments										
(a) Interest, Dividends and Rent – Gross		332,275	33,027	64,565	924,040	42,810	17,138	-	1,413,855	1,413,855
(b) Profit on sale/redemption of investments		728,786	116,864	54,665	2,263	27,015	4	-	929,597	929,597
(c) (Loss) on sale/ redemption of investments		(208,461)	(21,301)	(12,526)	(194)	-	(921)	-	(243,403)	(243,403)
(d) Transfer/Gain on revaluation/change in fair value		(423,211)	(82,879)	(51,268)	-	-	-	-	(557,358)	(557,358)
(e) Appropriation/Expropriation Adjustment account		-	-	-	-	-	-	-	-	-
Sub Total		-	-	-	-	-	-	-	1,542,689	1,542,689
Other Income										
(a) Fee, Charges and Rent Income		-	-	-	7,537	31	-	-	7,568	7,568
(b) Transfer from Shareholders Account on account of extra mortality/other		762	-	-	2,301	-	-	-	3,063	3,063
(c) Contribution from the Shareholders' A/c		68,252	-	-	-	13,842	89	22,752	104,935	104,935
TOTAL (A)		711,510	40,582	32,554	1,115,745	62,052	56,184	152,052	3,713,368	3,713,368
Commission	L-5	6,441	90	130	29,430	614	1,905	-	38,610	38,610
Service Tax on Premium		35,642	2,074	1,321	-	-	-	-	39,038	39,038
Operating Expenses related to Insurance Business	L-6	219,586	9,364	3,134	425,584	52,033	10,418	285	720,404	720,404
Provision for Doubtful debts		3,826	162	54	7,419	909	181	5	12,559	12,559
Bad debts written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		50,206	-	-	38,432	-	-	-	88,638	88,638
(b) Others		-	-	-	-	-	-	-	-	-
TOTAL (B)		315,701	11,690	4,639	500,865	53,556	12,504	290	899,249	899,249
Benefits Paid (Net)	L-7	1,514,827	198,297	171,799	334,498	38,374	172,265	-	2,430,060	2,430,060
Interim Bonuses Paid		4,803	398	-	42	108	-	-	5,351	5,351
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross		(899,414)	(128,375)	(94,720)	1,133,171	26,515	(124,587)	151,762	64,352	64,352
(b) Amount ceded in Reinsurance		80	-	-	8,076	(3)	(13,787)	-	(5,634)	(5,634)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Reserve for discontinued policies		182,190	-	-	-	-	-	-	182,190	182,190
TOTAL (C)		802,486	70,320	77,079	1,475,787	64,994	33,891	151,762	2,676,319	2,676,319
TOTAL (B+C)		1,118,187	82,010	81,718	1,976,652	118,550	46,395	152,052	3,575,568	3,575,568
SURPLUS/DEFICIT (D)=(A)-(B)-(C)		22,711	4,283	6,272	65,203	13,327	26,010	-	137,800	137,800
APPROPRIATIONS										
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		22,706	2,912	-	3,130	(258)	-	-	28,490	28,490
Transfer to Balance sheet		-	1,370	6,273	62,070	13,585	26,010	-	109,308	109,308
TOTAL (D)		22,706	4,282	6,273	65,200	13,327	26,010	-	137,798	137,798
The break up of Total surplus is as under:										
(a) Interim Bonuses Paid:		4,803	398	-	42	108	-	-	5,351	5,351
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		22,706	4,282	6,273	65,200	13,327	26,010	-	137,798	137,798
(d) Total Surplus: ((a)+(b)+(c)):		27,509	4,680	6,273	65,242	13,435	26,010	-	143,149	143,149

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2020
Shareholders' Account (Non-technical Account)

Particulars	Q1 '20-21	YTD	Q1 '19-20	YTD
	(Rs. 000's)	JUNE 30, 2020 (Rs. 000's)	(Rs. 000's)	JUNE 30, 2019 (Rs. 000's)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	114,741	114,741	126,593	126,593
(b) Profit on sale/redemption of investments	204	204	65	65
(c) (Loss) on sale/ redemption of investments	(49,491)	(49,491)	(323)	(323)
Other Income	-	-	-	-
TOTAL (A)	65,454	65,454	126,335	126,335
Expense other than those directly related to the insurance business	25,192	25,192	20,159	20,159
Bad debts written off	-	-	-	-
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	(229)	(229)	15,175	15,175
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
Contribution to the Policyholders Account (Technical Account)	366,707	366,707	104,935	104,935
TOTAL (B)	391,670	391,670	140,269	140,269
Profit/ (Loss) before tax	(326,216)	(326,216)	(13,934)	(13,934)
Provision for Taxation	-	-	-	-
Profit / (Loss) after tax	(326,216)	(326,216)	(13,934)	(13,934)
APPROPRIATIONS				
(a) Balance at the beginning of the year	(13,466,673)	(13,466,673)	(12,973,568)	(12,973,568)
(b) Interim dividends paid during the year	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(13,792,889)	(13,792,889)	(12,987,502)	(12,987,502)
Earnings per equity share				
Basic and diluted earnings per equity share (Face value of Rs. 10 per share)		(0.16)		(0.01)

UNAUDITED BALANCE SHEET AS AT JUNE 30, 2020

Particulars	Schedule	AS AT	
		JUNE 30, 2020 (Rs. 000's)	JUNE 30, 2019 (Rs. 000's)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8, L-9	20,049,000	20,049,000
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(1,221)	(8,071)
Sub-Total		20,047,779	20,040,929
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(5,059)	(61,946)
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		20,986	109,309
POLICY LIABILITIES			
Linked - Individual - Life - Non Participating		263,224	304,333
Linked - Individual - Pension - Non Participating		13,051	15,716
Linked - Group - Life - Non Participating		3	3
Non Linked - Individual - Life - Participating		205,200	153,605
Non Linked - Individual - Pension - Participating		12,138	12,937
Non Linked - Individual - Life - Non Participating		55,159,028	46,951,615
Non Linked - Individual - Pension - Non Participating		1,662,398	1,591,772
Non Linked - Group - Life - Non Participating		486,425	486,904
Non Linked - Group - Pension - Non Participating		912,572	556,822
Non Linked - Annuity - Non Participating		492,208	418,828
Non Linked - Variable group		142,300	162,562
Non Linked Health Non Participating		116,714	101,576
INSURANCE RESERVES			
PROVISION FOR LINKED LIABILITIES			
Linked - Individual - Life - Participating		499,214	462,943
Linked - Individual - Pension - Participating		31,165	33,512
Linked - Individual - Life - Non Participating		22,804,794	28,061,580
Linked - Individual - Pension - Non Participating		2,810,966	3,543,043
Linked - Group - Life - Non Participating		2,917,779	3,612,581
Discontinued Policies Fund - Non payment of premium		1,337,153	1,606,475
Sub-Total		89,882,259	88,124,170
FUNDS FOR FUTURE APPROPRIATIONS			
FFA - Others		799,833	740,321
TOTAL		110,729,871	108,905,420
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	6,519,973	6,676,335
- Policyholders'	L-13	58,833,142	50,663,565
- Assets held to cover linked liabilities	L-14	31,169,325	38,036,162
LOANS			
	L-15	-	-
FIXED ASSETS			
	L-16	111,665	109,354
CURRENT ASSETS			
Cash & Bank Balance	L-17	256,071	414,826
Advances And Other Assets	L-18	4,135,708	3,956,560
Sub-Total (A)		4,391,779	4,371,386
CURRENT LIABILITIES			
PROVISIONS			
	L-19	3,967,252	3,832,458
	L-20	121,650	106,424
Sub-Total (B)		4,088,902	3,938,882
NET CURRENT ASSETS (C) = (A - B)		302,877	432,504
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)			
		13,792,889	12,987,500
TOTAL		110,729,871	108,905,420

Particulars	As AT June 30, 2020 (Rs. 000's)	As AT June 30, 2019 (Rs. 000's)
Partly paid-up investments	Nil	Nil
Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
Claims, other than those under policies, not acknowledged as debts	12,841	11,939
Guarantees given by or on behalf of the Company	Nil	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies)	221,258	305,630
Statutory demands/liabilities in dispute, not provided for	Refer Note below	

Nature	Authority where matter is lying	Nature	Current Year (Rs. 000's)	Previous Year (Rs. 000's)
Service Tax on ULIP Charges for the period of July 10 to Apr 11	CESTAT	Tax	216,525	216,525
		Penalty	216,525	216,525
		Interest	Till date of actual deposit of tax, at applicable rates	Till date of actual deposit of tax, at applicable rates
Service Tax on Conveyance Charges and Foreign & Domestic Tours for Agents	CESTAT	Tax	45,023	45,023
		Penalty	44,729	44,729
Service Tax on Surrender Charges	CESTAT	Tax	390,154	39,01,54
		Penalty	390,159	39,01,59
Service Tax on difference of Forex Payment per financials v/s Service Tax Return*	Commissioner	Tax	NIL	7,683
		Penalty	NIL	NIL

* CESTAT has decided the issue in favor of the Company and the case has been remanded back to the lower authorities for re-verification of facts. The penalty stands waived. Based on legal opinion, management believes that at present, no provision is required in the books of account in respect of the above matters.

FORM L-4-PREMIUM SCHEDULE

Particulars	Q1 '20-21	YTD JUNE 30, 2020	Q1 '19-20	YTD JUNE 30, 2019
	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)	(Rs. 000's)
First year premiums	437,922	437,922	383,738	383,738
Renewal premiums	1,489,370	1,489,370	1,785,892	1,785,892
Single premiums	33,987	33,987	35,623	35,623
TOTAL PREMIUM	1,961,279	1,961,279	2,205,253	2,205,253

Premium Income from business written :

In India	1,961,279	1,961,279	2,205,253	2,205,253
Outside India	-	-	-	-
TOTAL PREMIUM	1,961,279	1,961,279	2,205,253	2,205,253

FORM L-5-COMMISSION SCHEDULE

Particulars	Q1 '20-21	YTD	Q1 '19-20	YTD
	(Rs. 000's)	JUNE 30, 2020 (Rs. 000's)	(Rs. 000's)	JUNE 30, 2019 (Rs. 000's)
Commission Paid				
Direct - First year premiums	33,844	33,844	22,155	22,155
- Renewal premiums	4,657	4,657	13,817	13,817
- Single premiums	80	80	(12)	(12)
Total	38,581	38,581	35,960	35,960
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
Net Commission (A)	38,581	38,581	35,960	35,960
Rewards and/or remuneration to agents, brokers or other intermediaries (B)	1,784	1,784	2,649	2,649
Net Commission (A+B)	40,365	40,365	38,609	38,609
Break-up of the expenses (Gross) incurred to procure business:				
Agents	21,837	21,837	23,350	23,350
Brokers	3,175	3,175	2,023	2,023
Corporate Agency	11,145	11,145	12,127	12,127
Referral	8	8	-	-
Others (IMF)	4,200	4,200	1,109	1,109
TOTAL (B)	40,365	40,365	38,609	38,609

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q1 '20-21	YTD	Q1 '19-20	YTD
	(Rs. 000's)	JUNE 30, 2020 (Rs. 000's)	(Rs. 000's)	JUNE 30, 2019 (Rs. 000's)
Employees' remuneration and welfare benefits	411,506	411,506	414,758	414,758
Travel, conveyance and vehicle running expenses	(1,984)	(1,984)	6,870	6,870
Training expenses	(29)	(29)	2,389	2,389
Rents, rates and taxes	78,202	78,202	81,600	81,600
Repairs & Office Maintenance	28,997	28,997	31,291	31,291
Printing and stationery	2,466	2,466	8,815	8,815
Communication expenses	10,006	10,006	13,246	13,246
Legal and professional charges	20,622	20,622	34,692	34,692
Medical fees	461	461	1,406	1,406
Auditors' fees, expenses etc				
a) as auditor	1,250	1,250	1,603	1,603
b) as adviser or in any other capacity, in respect of				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity	125	125	125	125
Advertisement and publicity	32,632	32,632	29,316	29,316
Interest and bank charges	6,733	6,733	5,651	5,651
Information technology and related expenses	41,855	41,855	44,930	44,930
Others				
a) Electricity	5,416	5,416	10,072	10,072
b) Recruitment	6,005	6,005	8,431	8,431
c) Miscellaneous expenses	2,352	2,352	3,363	3,363
Depreciation	18,815	18,815	17,964	17,964
Goods and Service Tax/Service tax on premium	3,034	3,034	3,881	3,881
TOTAL	668,464	668,464	720,403	720,403
Less : Excess of Expenses of Management transfer to Shareholder's account	-	-	-	-
NET TOTAL	668,464	668,464	720,403	720,403

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q1 '20-21	YTD	Q1 '19-20	YTD
	(Rs. 000's)	JUNE 30, 2020 (Rs. 000's)	(Rs. 000's)	JUNE 30, 2019 (Rs. 000's)
Insurance Claims				
(a) Claims by Death,	170,126	170,126	205,501	205,501
(b) Claims by Maturity,	410,755	410,755	306,259	306,259
(c) Annuities/Pension payment	77,322	77,322	312,591	312,591
(d) Other benefits				
- Riders	(82)	(82)	2,120	2,120
- Surrender	479,326	479,326	1,619,997	1,619,997
- Health	1,500	1,500	4,500	4,500
- Periodical Benefit	64,513	64,513	54,736	54,736
- Interest to policy holders	23,082	23,082	32,718	32,718
(Amount ceded in reinsurance):				
(a) Claims by Death,	(91,679)	(91,679)	(108,362)	(108,362)
(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	1,134,863	1,134,863	2,430,060	2,430,060
Benefits paid to claimants:				
In India	1,134,863	1,134,863	2,430,060	2,430,060
Outside India	-	-	-	-
Total Benefits paid (Net)	1,134,863	1,134,863	2,430,060	2,430,060

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2020	JUNE 30, 2019
	(Rs. 000's)	(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, 2020		AS AT JUNE 30, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	1,022,499,000	51%	1,022,499,000	51%
- Foreign - Aviva International Holdings Limited, UK	982,401,000	49%	982,401,000	49%
Others				
TOTAL	2,004,900,000	100%	2,004,900,000	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2020	JUNE 30, 2019
	(Rs. 000's)	(Rs. 000's)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2020	JUNE 30, 2019
	(Rs. 000's)	(Rs. 000's)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	AS AT	AS AT
	JUNE 30, 2020 (Rs. 000's)	JUNE 30, 2019 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	2,551,461	1,984,967
(Market value (Rs '000) Current Year 2,765,617 Previous Year 2,069,516)		
Other Approved Securities	1,173,427	468,687
(Market value (Rs '000) Current Year 1,216,320 Previous Year 475,848)		
Other Approved Investments		
(a) Shares		
(aa) Equity	63	-
(Historic value (Rs '000) Current Year 63 Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	150,831	-
(Market value (Rs '000) Current Year 156,885 Previous Year NIL)		
(e) Other Securities (Term Deposits)	-	7,500
(Market value (Rs '000) Current Year NIL Previous Year 7,500)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	976,680	938,139
Non Convertible Debentures		
(Market value (Rs '000) Current Year 1,035,150 Previous Year 948,095)		
Equity Shares	31,466	34,005
(Historic value (Rs '000) Current Year 31,466 Previous Year 34,005)		
Other Investments		
Debentures/ Bonds	2,990	5,980
(Market value (Rs '000) Current Year 2,990 Previous Year NIL)		
Equity Shares	-	-
(Historic value (Rs '000) Current Year NIL Previous Year NIL)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	336,013	1,643,617
(Market value (Rs '000) Current Year 341,415 Previous Year 1,645,063)		
Other Approved Securities	154,044	132,752
(Market value (Rs '000) Current Year 156,109 Previous Year 134,249)		
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	244,617	-
(Market value (Rs '000) Current Year 247,953 Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	481,132	793,358
(Market value (Rs '000) Current Year 481,132 Previous Year 793,358)		
(f) Other Securities (Reverse Repo)	92,817	193,327
(Market value (Rs '000) Current Year 92,817 Previous Year 193,327)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	324,432	464,862
Non Convertible Debentures		
(Market value (Rs '000) Current Year 327,756 Previous Year 466,959)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	-	9,141
(Market value (Rs '000) Current Year Nil, Previous Year Nil)		
TOTAL	6,519,973	6,676,335
INVESTMENTS		
In India	6,519,973	6,676,335
Outside India	-	-
TOTAL	6,519,973	6,676,335

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	AS AT JUNE 30, 2020 (Rs. 000's)	AS AT JUNE 30, 2019 (Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 48,003,287 Previous Year 42,432,022)	42,337,024	39,093,454
Other Approved Securities (Market value (Rs '000) Current Year 3,360,099 Previous Year 179,041)	3,261,682	173,399
Other Approved Investments		
(a) Shares		
(aa) Equity	12,110	7,940
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 481,390 Previous Year 388,079)	455,072	400,696
(e) Other Securities (Term Deposits) (Market value (Rs '000) Current Year 128,700 Previous Year 201,700)	128,700	201,700
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 10,922,166 Previous Year 7,683,016)	9,955,971	7,472,343
Equity Shares (Historic value (Rs '000) Current Year 233,788 Previous Year 252,790)	233,788	252,791
Other Investments		
Non Convertible debentures (Market value (Rs '000) Current Year 47,500 Previous Year 152,000)	47,500	152,000
Equity Shares (Historic value (Rs '000) Current Year 579 Previous Year 665)	579	665
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs '000) Current Year 765,917 Previous Year 1,529,330)	760,016	1,527,457
Other Approved Securities (Market value (Rs '000) Current Year 21,816 Previous Year 131,772)	21,393	130,739
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference (Market value Current Year NIL Previous Year NIL)	-	-
(b) Mutual Funds (Market value Current Year NIL Previous Year NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs '000) Current Year 5,060 Previous Year NIL)	4,992	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs '000) Current Year 206,111 Previous Year 168,314)	206,111	168,314
(f) Other Securities (Reverse Repo) (Market value (Rs '000) Current Year 1,336,111 Previous Year 435,744)	1,336,111	435,744
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs '000) Current Year 72,344 Previous Year 598,282)	72,093	596,323
Commercial Paper (Market value Current Year NIL Previous Year NIL)	-	-
Other Investments		
Non Convertible Debentures (Market value (Rs '000) Current Year NIL Previous Year NIL)	-	50,000
TOTAL	58,833,142	50,663,565
INVESTMENTS		
In India	58,833,142	50,663,565
Outside India	-	-
TOTAL	58,833,142	50,663,565

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

Particulars	AS AT	AS AT
	JUNE 30, 2020	JUNE 30, 2019
	(Rs. 000's)	(Rs. 000's)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	6,072,691	8,000,252
(Historic value('000)Current Year 5,849,833 Previous Year 7,863,629)		
Other Approved Securities	294,577	1,162,388
(Historic value('000)Current Year 273,087 Previous Year 1,133,372)		
Other Approved Investments		
(a) Shares		
(aa) Equity	11,646,606	12,978,080
(Historic value('000)Current Year 11,192,619 Previous Year 10,856,788)		
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	1,297,541	795,250
(Historic value('000)Current Year 1,137,894 Previous Year 761,213)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	-	3,000
(Historic value('000)Current Year NIL Previous Year 3,000)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	3,399,697	1,809,030
(Historic value('000)Current Year 3,194,196 Previous Year 1,770,358)		
(b) Equity	1,498,691	3,168,164
(Historic value('000)Current Year 1,364,471 Previous Year 2,666,837)		
Other Investments		
(a) Equity Shares*	553,069	1,264,161
(Historic value('000)Current Year 810,443 Previous Year 1,111,109)		
(b) Debentures/Bonds	312,500	605,202
(Historic value('000)Current Year 855,663 Previous Year 855,663)		
(c) Mutual Funds	1,449,948	2,340,689
(Historic value('000)Current Year 1,449,948 Previous Year 1,591,487)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	1,159,010	1,886,079
(Historic value('000)Current Year 1,135,839 Previous Year 1,858,559)		
Other Approved Securities	9,014	-
(Historic value('000)Current Year 8,824 Previous Year NIL)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	260,919	469,698
(Historic value('000)Current Year 251,310 Previous Year 464,975)		
(f) Other Securities (Reverse Repo)	2,810,751	3,091,846
(Historic value('000)Current Year 2,810,751 Previous Year 3,091,846)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :	68,464	21,606
Non Convertible Debentures		
(Historic value('000)Current Year 69,008 Previous Year 21,413)		
Other Investments		
Debentures/Bonds	-	-
(Historic value('000)Current Year NIL Previous Year NIL)		
Balances in Bank	(21,152)	(36,604)
Other Current Assets (net)	356,999	477,321
TOTAL	31,169,325	38,036,162
INVESTMENTS		
In India	31,169,325	38,036,162
Outside India	-	-
TOTAL	31,169,325	38,036,162

FORM L-15-LOANS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2020	JUNE 30, 2019
	(Rs. 000's)	(Rs. 000's)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
TOTAL		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL		
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL		
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs. 000's)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Opening Balance as on April 1, 2020	Additions during the period	Deductions/ Adjustments	AS AT JUNE 30, 2020	Opening Balance as on April 1, 2020	For the period	Sales/ Adjustments	AS AT JUNE 30, 2020	AS AT JUNE 30, 2020	AS AT MARCH 31, 2020
Intangibles										
- Software	566,899	-	1,453	565,447	510,014	8,431	-	518,445	47,002	56,885
Tangibles										
Leasehold Improvements	288,651	1,934	-	290,584	269,812	2,219	-	272,031	18,553	18,839
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	130,993	406	-	131,399	129,042	184	-	129,226	2,173	1,951
Information Technology Equipment	478,568	2,020	25	480,562	438,607	6,949	25	445,531	35,031	39,961
Vehicles	1,264	-	-	1,264	1,264	-	-	1,264	-	-
Office Equipment	68,946	1,020	120	69,846	67,309	1,032	77	68,264	1,582	1,637
Sub Total	1,535,321	5,380	1,598	1,539,102	1,416,048	18,815	102	1,434,761	104,341	119,273
Capital Work In Progress	-	-	-	-	-	-	-	-	7,324	13,827
TOTAL	1,535,321	5,380	1,598	1,539,102	1,416,048	18,815	102	1,434,761	111,665	133,100
PREVIOUS YEAR	1,476,814	23,426	14,331	1,485,909	1,359,051	17,963	460	1,376,554	109,355	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2020 (Rs. 000's)	JUNE 30, 2019 (Rs. 000's)
Cash (including cheques, drafts and stamps)	18,289	6,236
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term* (due within 12 months of the date of balance sheet)	142,400	208,800
(bb) Others *	52,500	52,500
(b) Current Accounts	42,882	147,290
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	256,071	414,826
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	256,071	414,826
Outside India	-	-
TOTAL	256,071	414,826

* Current Year amount includes Fixed Deposit amounting to Rs. 80,000 ('000) (Previous Year Rs. 2,500 ('000)) which are due for maturity after 3 months at the time of placement and hence has been considered as investing activity

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

Particulars	AS AT		AS AT	
	JUNE 30, 2020		JUNE 30, 2019	
	(Rs. 000's)		(Rs. 000's)	
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		34,585		23,037
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source	12,955		27,644	
Less: Provision for doubtful debts	<u>(81)</u>	12,874	<u>(81)</u>	27,563
Others (includes vendor, travel advances & salary recoverable)	77,306		62,232	
Less : Provision for doubtful debts	<u>(29,291)</u>	48,015	<u>(17,732)</u>	44,500
TOTAL (A)		95,474		95,100
OTHER ASSETS				
Income accrued on investments		1,466,586		1,310,546
Outstanding Premiums		207,284		193,969
Agents' Balances	76,004		244,660	
Less : Provision for doubtful debts	<u>(67,370)</u>	8,634	<u>(233,794)</u>	10,866
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		-		22,380
Others				
- Investment pertaining to Unclaimed Policyholders Fund		1,640,787		1,656,756
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		304,868		236,734
- Refundable Security Deposits	379,686		398,372	
Less: Provision for doubtful security deposit	<u>(20,886)</u>	358,800	<u>(28,248)</u>	370,124
-Receivables against unsettled investment contracts		29,570		53,314
-Goods and Service Tax/Service Tax Unutilised Credit		14,624		6,774
- Other Reinsurance assets		9,081		-
TOTAL (B)		4,040,234		3,861,463
TOTAL (A+B)		4,135,708		3,956,563

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2020	JUNE 30, 2019
	(Rs. 000's)	(Rs. 000's)
Agents' Balances	69,740	92,020
Balances due to other insurance companies	116,736	18,953
Premiums received in advance	95,019	81,928
Unallocated premium	61,809	38,276
Sundry creditors		
Micro, Small & Medium Enterprises	28	10
Others	123,149	189,344
Unclaimed Amount - Policyholders	1,640,787	1,656,755
Interest on Investment pertaining to Unclaimed Policyholders Fund	304,868	236,734
Claims Outstanding	580,172	362,075
Annuities Due	8,734	6,246
Others:		
- Accrual for expenses	637,686	633,603
- Goods and Service Tax /Service Tax payable	9,362	8,600
- Payables for unsettled investment contracts	-	77,961
- Payable to Policyholders	206,500	290,357
- Statutory Dues Payable	55,440	61,205
- Employee and other dues Payable	57,222	61,912
- Other Reinsurance Liability	-	16,480
TOTAL	3,967,252	3,832,459

FORM L-20-PROVISIONS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2020	JUNE 30, 2019
	(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	23,553	4,708
Provision for Leave Encashment	17,287	17,704
Provision for Other Long Term Benefits	40,719	51,232
Provision for Other Employee Benefits	40,091	32,780
TOTAL	121,650	106,424

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2020	JUNE 30, 2019
	(Rs. 000's)	(Rs. 000's)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q1 '20-21	YTD JUNE 30, 2020	Q1 '19-20	YTD JUNE 30, 2019
1	New business premium income growth rate - segment wise				
	Linked Individual - Life Participating	NA	NA	NA	NA
	Linked Individual - Pension Participating	NA	NA	NA	NA
	Linked Individual - Life Non Participating	35%	35%	-32%	-32%
	Linked Individual - Pension Non Participating	24%	24%	109%	109%
	Linked Group - Non Participating	(6)%	(6)%	-62%	-62%
	Non Linked Individual - Life Participating	(83)%	(83)%	-61%	-61%
	Non Linked Individual - Pension Participating	NA	NA	NA	NA
	Non Linked Individual - Life Non Participating	43%	43%	-33%	-33%
	Non Linked Individual - Pension Non Participating	(100)%	(100)%	-79%	-79%
	Non Linked Group - Life Non Participating	408%	408%	-70%	-70%
	Non Linked Group - Pension Non Participating	NA	NA	0%	0%
	Non Linked Annuity Non Participating	(5)%	(5)%	185%	185%
	Non Linked - Variable - Group	(92)%	(92)%	-92%	-92%
	Non Linked Health Non Participating	(84)%	(84)%	-76%	-76%
2	Net Retention Ratio	92%	92%	93%	93%
3	Expense of Management to Gross Direct Premium Ratio	37%	37%	35%	35%
4	Commission Ratio (Gross commission paid to Gross Premium)	2%	2%	2%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	14.00	14.00	12.60	12.60
6	Growth rate of shareholders' fund	-11%	-11%	8%	8%
7	Ratio of surplus to policyholders' liability	0%	0%	0%	0%
8	Change in net worth in ('000)	(798,536)	(798,536)	534,031	534,031
9	Profit after tax/Total Income	-5%	-5%	0%	0%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	4.81	4.81	4.76	4.76
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	1.8%	1.9%	1.9%
	R2. Non-PAR	1.2%	1.2%	1.8%	1.8%
	R3.Sub-TOTAL	1.2%	1.2%	1.8%	1.8%
	Linked:				
	R4. PAR	5.1%	5.1%	2.5%	2.5%
	R5. Non-PAR	12.4%	12.4%	0.9%	0.9%
	R6. Sub-TOTAL	12.1%	12.1%	0.9%	0.9%
	R7.Grand Total	4.7%	4.7%	1.4%	1.4%
	Shareholders' Funds	1.0%	1.0%	1.7%	1.7%
13B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.7%	1.7%	1.9%	1.9%
	R2. Non-PAR	1.2%	1.2%	2.0%	2.0%
	R3.Sub-TOTAL	1.2%	1.2%	2.0%	2.0%
	Linked:				
	R4. PAR	1.7%	1.7%	1.8%	1.8%
	R5. Non-PAR	-2.7%	-2.7%	2.4%	2.4%
	R6. Sub-TOTAL	-2.5%	-2.5%	2.4%	2.4%
	R7.Grand Total	0.0%	0.0%	2.2%	2.2%
	Shareholders' Funds	1.0%	1.0%	1.9%	1.9%
14	Conservation Ratio				
	Linked Individual - Life Participating	85%	85%	82%	82%
	Linked Individual - Pension Participating	38%	38%	118%	118%
	Linked Individual - Life Non Participating	82%	82%	82%	82%
	Linked Individual - Pension Non Participating	79%	79%	88%	88%
	Linked Group - Non Participating	0%	0%	0%	0%
	Non Linked Individual - Life Participating	75%	75%	35%	35%
	Non Linked Individual - Pension Participating	83%	83%	88%	88%
	Non Linked Individual - Life Non Participating	71%	71%	93%	93%
	Non Linked Individual - Pension Non Participating	42%	42%	77%	77%
	Non Linked Group - Life Non Participating	63%	63%	43%	43%
	Non Linked - Variable - Group	NA	NA	0%	0%
	Non Linked Health Non Participating	89%	89%	88%	88%
15	Persistency Ratio (by numbers)				
	For 13th month	58%	64%	62%	64%
	For 25th month	51%	55%	50%	55%
	For 37th month	42%	47%	51%	47%
	For 49th Month	46%	43%	42%	41%
	for 61st month	39%	39%	46%	42%
	Persistency Ratio (by premium)				
	For 13th month	58%	68%	65%	70%
	For 25th month	54%	59%	58%	62%
	For 37th month	47%	51%	58%	54%
	For 49th Month	52%	49%	41%	45%
	for 61st month	39%	44%	44%	46%
16	NPA Ratio				
	Gross NPA Ratio	0.4%	0.4%	NIL	NIL
	Net NPA Ratio	0.1%	0.1%	NIL	NIL
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		20,049		20,049
	(b) Percentage of shareholding (Indian / Foreign)		51% / 49%		51% / 49%
	(c) % of Government holding (in case of public sector insurance companies)		Nil		Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.16)		(0.01)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.16)		(0.01)
	(iv) Book value per share (Rs)		3.13		3.58

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Particulars	AS AT	AS AT
	JUNE 30, 2020 (Rs. 000's)	JUNE 30, 2019 (Rs. 000's)
I Cash flows from operating activities		
Premium received from policyholders, including advance receipts	2,431,929	2,758,821
Other receipts	6,159	7,568
Payments to the re-insurers, net of commissions and claims/ Benefits	(83,471)	(147,149)
Payments of claims/benefits	(1,015,248)	(2,766,399)
Payments of commission and brokerage	(51,160)	948
Payments of other operating expenses	(810,320)	(1,085,103)
Deposits, advances and staff loans	8,738	81,319
Taxes paid	(21,577)	(2,948)
Cash flows before extraordinary items	465,049	(1,152,943)
Cash flow from extraordinary operations	-	-
Net cash from operating Activities	465,049	(1,152,943)
II Cash flows from investing activities		
Purchase of fixed assets	(7,861)	(9,600)
Proceeds from sale of fixed assets	40	44
Purchase of Investment	-	-
Proceeds from Sale/redemption of Investment	(12,839,942)	(29,172,785)
Interest, dividend and rent received	10,353,684	28,035,515
Investment in Fixed Deposits	1,557,724	1,666,466
Net cash from investing activities	(936,355)	519,640
III Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash from financing activities	-	-
Net increase/(decrease) in cash and cash equivalent (I+II+III)	(471,306)	(633,303)
Cash and cash equivalent at beginning of the year	623,725	1,009,025
Cash and cash equivalent at the end of the year	152,419	375,722
Break up as follows :		
Cash and Bank Balances	173,570	412,326
Bank balances (Policyholder's - Schedule L-14)	(21,151)	(36,604)
Temporary book overdrafts	-	-
	152,419	375,722
Note 1		
Cash and Bank Balances	113,670	206,026
Fixed Deposits with maturity less than 3 months	59,900	206,300
Cash and Bank Balances	173,570	412,326

FORM L-24- VALUATION OF NET LIABILITIES

(Rs in Lakhs)

Sl.No.	Particulars	AS AT JUNE 30, 2020	AS AT JUNE 30, 2019
1	Linked		
a	Life	275,323	337,363
b	General Annuity	-	-
c	Pension	31,451	39,039
d	Health	-	-
2	Non-Linked	-	-
a	Life	559,930	483,115
b	General Annuity	4,922	4,188
c	Pension	25,871	16,047
d	Health	1,167	1,016

(Rs in Lakhs)

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	-	-	0.88	-	136	135	102.09	1,898.42	136	135	103	1,898
3	Arunachal Pradesh	-	-	2.42	-	14	14	20.24	399.40	14	14	23	399
4	Assam	4	4	12.64	13.74	332	328	113.31	2,445.88	336	332	126	2,460
5	Bihar	103	103	23.71	390.57	189	186	74.82	1,554.13	292	289	99	1,945
6	Chandigarh	-	-	-	-	21	21	9.71	181.10	21	21	10	181
7	Chhattisgarh	-	-	-	-	17	17	6.91	112.62	17	17	7	113
8	Dadra & NagraHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	1	-	0.20	2.70	430	399	451.06	7,070.48	431	399	451	7,073
11	Goa	-	-	0.11	-	9	8	17.81	57.06	9	8	18	57
12	Gujarat	7	7	13.16	137.37	145	142	75.58	1,658.07	152	149	89	1,795
13	Haryana	5	5	2.29	42.27	169	165	145.99	2,820.60	174	170	148	2,863
14	Himachal Pradesh	4	4	3.20	39.24	13	13	4.48	84.11	17	17	8	123
15	Jammu & Kashmir	-	-	0.39	-	14	13	4.72	80.39	14	13	5	80
16	Jharkhand	2	2	0.39	0.50	37	37	20.47	335.58	39	39	21	336
17	Karnataka	1	1	0.11	2.90	223	224	215.03	2,941.40	224	225	215	2,944
18	Kerala	-	-	0.13	-	20	20	18.25	391.06	20	20	18	391
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	9	9	2.68	88.35	232	229	218.90	3,582.60	241	238	222	3,671
21	Maharashtra	192	192	53.74	1,358.69	958	939	702.38	12,416.46	1,150	1,131	756	13,775
22	Manipur	-	-	0.39	-	1	1	0.87	19.00	1	1	1	19
23	Meghalaya	-	-	-	-	2	2	2.00	23.67	2	2	2	24
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	0.26	-	-	-	0.16	-	-	-	0	-
26	Orissa	6	6	1.81	31.15	111	111	64.79	1,382.25	117	117	67	1,413
27	Puducherry	-	-	-	-	5	5	2.34	14.95	5	5	2	15
28	Punjab	4	4	1.79	17.77	140	138	70.32	1,190.92	144	142	72	1,209
29	Rajasthan	3	3	2.33	31.51	51	50	25.90	508.74	54	53	28	540
30	Sikkim	-	-	0.14	-	1	1	0.24	5.94	1	1	0	6
31	Tamil Nadu	-	-	0.42	-	159	158	97.07	1,679.26	159	158	97	1,679
32	Tripura	-	-	1.37	-	105	105	30.84	840.54	105	105	32	841
33	Uttar Pradesh	6	6	3.59	53.63	317	309	188.12	3,520.69	323	315	192	3,574
34	Uttarakhand	3	3	2.30	26.18	36	36	15.59	332.27	39	39	18	358
35	West Bengal	-	-	1.99	-	304	291	192.78	3,103.56	304	291	195	3,104
Grand Total		350	349	132.5	2,236.6	4,191	4,097	2,892.8	50,651.2	4,541	4,446	3,025	52,888

(Rs in Lakhs)

Geographical Distribution of Total Business													
SL. No.	State/Union Territory	RURAL (Individual)				URBAN (Individual)				TOTAL (Individual)			
		No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured	No of Policies	No of lives	Premium	Sum Assured
1	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
2	Andhra Pradesh	-	-	0.88	-	136	135	102.09	1,898.42	136	135	103	1,898
3	Arunachal Pradesh	-	-	2.42	-	14	14	20.24	399.40	14	14	23	399
4	Assam	4	4	12.64	13.74	332	328	113.31	2,445.88	336	332	126	2,460
5	Bihar	103	103	23.71	390.57	189	186	74.82	1,554.13	292	289	99	1,945
6	Chandigarh	-	-	-	-	21	21	9.71	181.10	21	21	10	181
7	Chattisgarh	-	-	-	-	17	17	6.91	112.62	17	17	7	113
8	Dadra & NagarHaveli	-	-	-	-	-	-	-	-	-	-	-	-
9	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
10	Delhi	1	-	0.20	2.70	430	399	451.06	7,070.48	431	399	451	7,073
11	Goa	-	-	0.11	-	9	8	17.81	57.06	9	8	18	57
12	Gujarat	7	7	13.16	137.37	145	142	75.58	1,658.07	152	149	89	1,795
13	Haryana	5	5	2.29	42.27	169	165	145.99	2,820.60	174	170	148	2,863
14	Himachal Pradesh	4	4	3.20	39.24	13	13	4.48	84.11	17	17	8	123
15	Jammu & Kashmir	-	-	0.39	-	14	13	4.72	80.39	14	13	5	80
16	Jharkhand	2	2	0.39	0.50	37	37	20.47	335.58	39	39	21	336
17	Karnataka	1	1	0.11	2.90	223	224	215.03	2,941.40	224	225	215	2,944
18	Kerala	-	-	0.13	-	20	20	18.25	391.06	20	20	18	391
19	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	9	9	2.68	88.35	232	229	218.90	3,582.60	241	238	222	3,671
21	Maharashtra	192	192	53.74	1,358.69	958	939	702.38	12,416.46	1,150	1,131	756	13,775
22	Manipur	-	-	0.39	-	1	1	0.87	19.00	1	1	1	19
23	Meghalaya	-	-	-	-	2	2	2.00	23.67	2	2	2	24
24	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
25	Nagaland	-	-	0.26	-	-	-	0.16	-	-	-	0	-
26	Orissa	6	6	1.81	31.15	111	111	64.79	1,382.25	117	117	67	1,413
27	Puducherry	-	-	-	-	5	5	2.34	14.95	5	5	2	15
28	Punjab	4	4	1.79	17.77	140	138	70.32	1,190.92	144	142	72	1,209
29	Rajasthan	3	3	2.33	31.51	51	50	25.90	508.74	54	53	28	540
30	Sikkim	-	-	0.14	-	1	1	0.24	5.94	1	1	0	6
31	Tamil Nadu	-	-	0.42	-	159	158	97.07	1,679.26	159	158	97	1,679
32	Tripura	-	-	1.37	-	105	105	30.84	840.54	105	105	32	841
33	Uttar Pradesh	6	6	3.59	53.63	317	309	188.12	3,520.69	323	315	192	3,574
34	Uttarakhand	3	3	2.30	26.18	36	36	15.59	332.27	39	39	18	358
35	West Bengal	-	-	1.99	-	304	291	192.78	3,103.56	304	291	195	3,104
	Grand Total	350	349	132.46	2,236.56	4,191	4,097	2,892.76	50,651.17	4,541	4,446	3,025	52,888

FORM L-25- (ii) : Geographical Distribution Channel - Group for the Quarter ended June 30 , 2020

Date: June 30 , 2020

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural(Group)				Urban(Group)				Total Business(Group)			
		No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	2	2,904	58	(199)	2	2,904	58	(199)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	25	0	40	-	25	0	40
4	Bihar	-	-	-	-	-	-	0	(37)	-	-	0	(37)
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	114	2	(376)	-	114	2	(376)
8	Haryana	-	-	-	-	9	15,729	50	58,206	9	15,729	50	58,206
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	6	25,975	187	187,340	6	25,975	187	187,340
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	(297)	-	-	-	(297)
15	Maharashtra	-	-	-	-	9	84,037	480	259,980	9	84,037	480	259,980
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	3	535	7	(30,320)	3	535	7	(30,320)
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	7	5,092	40	7,357	7	5,092	40	7,357
27	Uttarakhand	-	-	-	-	2	871	24	20,879	2	871	24	20,879
28	West Bengal	-	-	-	-	2	36,655	26	10,585	2	36,655	26	10,585
29	Andaman & Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	28,806	820	203,953	7	28,806	820	203,953
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	47	200,743	1,694	717,110	47	200,743	1,694	717,110

FORM L-25-(ii) : Geographical Distribution Channel - Group for the period ended June 30 , 2020

Date: June 30 , 2020

(Rs in Lakhs)

Geographical Distribution of Total Business- GROUP													
Sl. No.	State / Union Territory	Rural				Urban				Total Business			
		No. of	No. of Lives	Premium	Sum Assured	No. of	No. of Lives	Premium	Sum Assured	No. of	No. of Lives	Premium	Sum Assured
1	Andhra Pradesh	-	-	-	-	2	2,904	58	(199)	2	2,904	58	(199)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	25	0	40	-	25	0	40
4	Bihar	-	-	-	-	-	-	0	(37)	-	-	0	(37)
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	114	2	(376)	-	114	2	(376)
8	Haryana	-	-	-	-	9	15,729	50	58,206	9	15,729	50	58,206
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	6	25,975	187	187,340	6	25,975	187	187,340
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	(297)	-	-	-	(297)
15	Maharashtra	-	-	-	-	9	84,037	480	259,980	9	84,037	480	259,980
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	3	535	7	(30,320)	3	535	7	(30,320)
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	7	5,092	40	7,357	7	5,092	40	7,357
27	UttraKhand	-	-	-	-	2	871	24	20,879	2	871	24	20,879
28	West Bengal	-	-	-	-	2	36,655	26	10,585	2	36,655	26	10,585
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	28,806	820	203,953	7	28,806	820	203,953
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	47	200,743	1,694	717,110	47	200,743	1,694	717,110

FORM - 3A
 (Read with Regulation 10)
 Name of the Insurer: Aviva Life Insurance Company India Limited
 Registration Number: 122
 Statement as on: June 30, 2020
 Statement of Investment Assets (Life Insurers)
 (Business within India)
 Periodicity of Submission: Quarterly

PART - A

Rs. Crore

Section I		Based on Audited Financials	
No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	652
	Investments (Policyholders)	8A	5,883.31
	Investments (Linked Liabilities)	8B	3,116.93
2	Loans	9.00	0.00
3	Fixed Assets	10.00	11.17
4	Current Assets		
	a. Cash & Bank Balance	11.00	20.02
	b. Advances & Other Assets	12.00	413.57
5	Current Liabilities		
	a. Current Liabilities	13.00	391.14
	b. Provisions	14.00	12.16
	c. Misc. Exp not Written Off	15.00	0
	d. Debit Balance of P&L A/c		1,379.29
	Application of Funds as per Balance Sheet (A)		11,072.99
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9.00	0
2	Fixed Assets (if any)	10.00	11
3	Cash & Bank Balance (if any)	11.00	20
4	Advances & Other Assets (if any)	12.00	414
5	Current Liabilities	13.00	391
6	Provisions	14.00	12
7	Misc. Exp not Written Off	15.00	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		1379
	TOTAL (B)		1421
	Investment Assets (A-B)		9652

Reconciliation of Investment Assets		
Total Investment Assets (as per Balance Sheet)		9652.24
Balance Sheet Value of:		
A. Life Fund		6185.36
B. Pension & General Annuity and Group Business		349.96
C. Unit Linked Funds		3116.93
		9652.24

Section II

NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount@	Total Fund	Market Value
				Balance	FRSM ⁺	UL-Non Unit Res	PAR	NON PAR	(f) = [a+b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=[a+f+h]	(j)
				(a)	(b)	(c)	(d)	(e)					
1	Central Govt. Sec		Not Less than 25%	0.00	288.75	75.69	13.70	3987.40	4365.54	70.3%	0.00	4365.54	4932.71
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 50%	0.00	421.49	80.88	15.48	4269.18	4787.04	77.1%	0.00	4787.04	5367.70
3	Investment subject to Exposure Norms												
	a.	Infrastructure/ Social/ Housing Sector											
		1. Approved Investments	Not Less than 15%	0.00	134.25	25.08	5.78	937.38	1102.48	17.8%	-8.93	1093.56	1190.02
		2. Other Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.0%	0.00	0.00	0.00
	b.	i) Approved Investments	Not exceeding 35%	0.00	96.95	14.40	1.37	186.61	299.32	4.8%	0.33	299.66	303.23
		ii) Other Investments		0.00	1.20	0.00	0.08	19.04	20.32	0.3%	-15.21	5.11	5.11
TOTAL LIFE FUND				100%	0.00	653.89	120.36	22.71	5412.21	6209.16	-23.81	6185.36	6866.05

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS			% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
				PAR	NON PAR	(c)=[a+b]	(d)	(e)	(f)=[c+e]	(g)
				(a)	(b)					
1	Central Govt. Sec		Not Less than 20%	0.00	232.91	232.91	66.6%	0.00	232.91	254.91
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		Not Less than 40%	0.00	272.47	272.47	77.9%	0.00	272.47	295.36
3	Balance in Approved investment		Not Less than 40%	0.00	77.49	77.49	22.1%	0.00	77.49	83.86
TOTAL PENSION, GENERAL ANNUITY FUND				100%	0.00	349.96	349.96	100.0%	349.96	379.21

LINKED BUSINESS

C. LINKED FUNDS			% as per Reg	PH		Total Fund	Actual %
				PAR	NON PAR	(c)=[a+b]	(d)
				(a)	(b)		
1	Approved Investments		Not Less than 75%	129.17	2756.21	2885.38	92.6%
2	Other Investments		Not More than 25%	0.69	230.86	231.55	7.4%
TOTAL LINKED INSURANCE FUND				100%	129.86	2987.07	3116.93

CERTIFICATION:

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

Date: 22/07/2020

Note:

- (+) FRSM refers to 'Funds representing Solvency Margin'
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
- @ FVC includes impairment provisions taken on bonds and equities

Chief Financial Officer

FORM L-27-UNIT LINKED INSURANCE BUSINESS - 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: June 30, 2020

PART - B

Rs. Crore

Based on Audited Financials

PARTICULARS	Unit Linked Wealth Builder fund	Group Superannuation & Gratuity	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
	ULIF03020/07/2010LIFEWEALTH122	ULGF00728/03/2011GROUFINCOM122	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISPLCY122	
Opening Balance (Market Value)	7.49	0.00	59.65	127.91	2789.28
Add: Inflow during the Quarter	1.71	0.00	1.38	20.74	187.24
Increase / (Decrease) Value of Inv (Net)	0.04	0.00	10.26	1.55	336.37
Less: Outflow during the Quarter	8.58	0.00	2.30	16.48	195.95
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.67	0.00	69.00	133.72	3116.93

INVESTMENT OF UNIT FUND	ULIF03020/07/2010LIFEWEALTH122		ULGF00728/03/2011GROUFINCOM122		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISPLCY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	107.83	80.6%	723.17	23.2%
State Government Securities	0.72	108.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	30.36	1.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	129.75	4.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	346.82	11.1%
Equity	0.00	0.0%	0.00	0.0%	47.29	68.5%	0.00	0.0%	1,314.53	42.2%
Money Market Investments	1.10	164.5%	0.00	0.0%	13.36	19.4%	26.14	19.5%	306.87	9.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.30	0.0%
Sub Total (A)	1.81	272.5%	0.00	0.0%	60.64	87.9%	133.97	100.2%	2,851.80	91.5%
Current Assets:										
Accrued Interest	0.03	4.0%	0.00	-0.1%	0.00	0.0%	0.00	0.0%	39.76	1.3%
Dividend Receivable	0.00	0.0%	0.00	0.0%	0.07	0.1%	0.00	0.0%	1.90	0.1%
Bank Balance	-1.18	-174.5%	0.00	100.1%	-0.05	-0.1%	-0.24	-0.2%	(2.12)	-0.1%
Receivable for Sale of Investments	0.00	0.0%	0.00	0.0%	0.57	0.8%	0.00	0.0%	10.34	0.3%
Other Current Assets (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(7.00)	-0.2%
Less: Current Liabilities										
Payable for Investments	0.00	0.0%	0.00	0.0%	-0.39	-0.6%	0.00	0.0%	(8.69)	-0.3%
Fund Mgmt Charges Payable	0.00	-0.1%	0.00	0.0%	-0.02	0.0%	-0.01	0.0%	(0.60)	0.0%
Other Current Liabilities (for Investments)	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	(0.00)	0.0%
Sub Total (B)	-1.15	-172.5%	0.00	100.0%	0.19	0.3%	-0.25	-0.2%	33.58	1.1%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	31.25	1.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	0.00	0.0%	1.67	2.4%	0.00	0.0%	55.31	1.8%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	6.49	9.4%	0.00	0.0%	144.99	4.7%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (C)	0.00	0.0%	0.00	0.0%	8.16	11.8%	0.00	0.0%	231.55	7.4%
Total (A + B + C)	0.67	100.0%	0.00	100.0%	69.00	100.0%	133.72	100.0%	3,116.93	100.0%
Fund Carried Forward (as per LB 2)	0.67		0.00		69.00		133.72		3,116.93	

0.00
0.00

Date : 22/07/2020

Note:

1. 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 Chief Financial Officer
2. 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).
3. Other Investments' are as permitted under Sec 27A(2)
4. Treasury Bills are included under Central Government Securities.

FORM L-28-UNIT LINKED NAV - 3A

(Read with Regulation 10)
Name of the Insurer: Aviva Life Insurance Company India Limited
Registration Number: 122
Link to FORM 3A (Part B)
Statement for the period: June 30, 2020
Periodicity of Submission: Quarterly
Statement of NAV of Segregated Funds

PART - C

Based on Audited Financials

Rs. In Crore

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per Lt 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	280.07	70.3044	63.8479	71.3489	69.4607	70.9146	-0.9%	3.4%	72.4520	
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	2/11/2003	Non Par	39.07	54.5085	49.6242	55.2177	53.7848	55.0483	-1.0%	3.2%	56.0268	
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFGROWTH122	1/27/2004	Non Par	731.49	51.1788	48.3548	43.8127	41.4387	43.1727	-11.1%	0.9%	44.6504	
4	Unit Linked Secure Fund	ULIF00627/01/2004LIFSECURE122	1/27/2004	Non Par	135.07	31.2106	31.2106	29.2071	30.5661	29.9199	5.0%	4.5%	31.2136	
5	Pension Unit Linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	3/3/2005	Non Par	53.27	34.7356	34.7356	30.8747	37.1480	36.0029	-5.7%	2.3%	37.5404	
6	Pension Unit Linked Secure fund	ULIF00803/03/2005PNSSECURE122	3/3/2005	Non Par	32.27	29.1753	29.1753	27.2873	27.9950	27.4851	3.8%	4.3%	29.1753	
7	Group Superannuation & Gratuity Secure Fund	ULIF00113/07/2005GROUPSECUR122	7/13/2005	Non Par	44.25	30.7116	30.7116	28.6443	29.4836	29.0877	29.3377	4.4%	4.4%	30.7116
8	Group Superannuation & Gratuity Debt Fund	ULIF00310/03/2006GROUPDEBIT122	3/10/2006	Non Par	215.27	29.9941	29.9941	28.7184	27.7833	27.3844	27.4145	9.4%	5.6%	29.9941
9	Group Superannuation & Gratuity Balanced Fund	ULIF00210/03/2006GROUPBALAN122	3/10/2006	Non Par	12.54	27.7812	27.7812	26.2212	28.4520	27.6232	27.9012	-0.4%	4.0%	28.8929
10	Group Superannuation & Gratuity Growth Fund	ULIF00410/03/2006GROUPGROWTH122	3/10/2006	Non Par	16.05	31.9247	31.9247	28.3804	33.9135	32.8681	33.2374	-3.9%	3.3%	34.2929
11	Group Superannuation & Gratuity Cash Fund	ULIF00531/03/2006GROUPCASH122	3/31/2006	Non Par	3.38	27.1084	27.1084	26.8317	26.5454	26.2495	26.9008	4.7%	5.1%	27.1084
12	Unit Linked Protector Fund	ULIF00011/07/2004LIFPROTECT122	7/11/2004	Non Par	27.48	26.3082	26.3082	26.6907	26.6395	25.2972	25.6139	2.8%	3.4%	26.3880
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEX122	1/2/2008	Non Par	43.23	16.9811	14.2648	20.3361	19.4066	19.8525	-14.5%	1.8%	20.4838	
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEX122	1/22/2008	Non Par	89.29	20.9111	20.9111	17.5817	25.0765	23.9365	24.4788	-14.6%	1.9%	25.4986
15	Unit Linked Enhancer fund	ULIF01240/01/2008LIFENHANCE122	1/30/2008	Non Par	41.53	22.6858	22.6858	19.0350	27.5371	27.3768	27.3706	-17.2%	-0.6%	28.0181
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFDEBT122	2/6/2008	Non Par	3.99	25.8393	25.8393	24.7992	24.4443	24.0904	24.8506	4.0%	3.3%	25.8393
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	2/8/2008	Non Par	14.96	23.4856	23.4856	21.9978	22.7128	22.2725	22.7423	3.3%	3.3%	23.4856
18	Grp Superann-Short Term Debt fund	ULIF00613/02/2009GROUPSDEBT122	2/13/2009	Non Par	0.29	21.8032	21.8032	21.5923	21.3646	21.1175	20.8307	4.7%	5.2%	21.8032
19	Unit Linked PSU fund	ULIF02208/01/2010LIFPSUIND122	1/8/2010	Non Par	52.99	9.6306	9.6306	8.4076	12.8059	12.2642	14.0324	-31.4%	-11.1%	16.4367
20	Unit Linked Index - II fund	ULIF02208/01/2010LIFINDEX-II122	1/8/2010	Non Par	41.78	18.3423	18.3423	15.4270	22.1092	21.1388	21.6494	-15.2%	1.2%	22.4737
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFGROWTH-II122	1/8/2010	Non Par	134.27	19.9337	19.9337	17.1500	22.5563	21.7497	22.2739	-10.5%	1.2%	22.8504
22	Unit Linked Balanced - II fund	ULIF01508/01/2010LIFBALAN-II122	1/8/2010	Non Par	130.99	20.9569	20.9569	18.9529	21.4367	20.8486	21.2012	-1.2%	3.4%	21.7403
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENH-II122	1/8/2010	Non Par	356.43	22.0354	22.0354	18.5174	26.4936	26.3658	26.2474	-16.1%	0.1%	26.9570
24	Unit Linked Debt - II fund	ULIF01408/01/2010LIFDEBT-II122	1/8/2010	Non Par	130.40	21.5414	21.5414	20.6421	20.0189	19.7516	19.9513	8.0%	4.0%	21.5414
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFINFRA122	1/8/2010	Non Par	20.88	9.9842	9.9842	7.9204	11.1087	11.1550	12.2086	-18.2%	-6.4%	14.5449
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROT-II122	1/8/2010	Non Par	59.81	20.7265	20.7265	19.4144	19.8933	19.5236	19.7985	4.7%	3.8%	20.7265
27	Pension Unit Linked Index - II fund	ULIF02425/01/2010PNSINDEX-II122	1/25/2010	Non Par	21.07	20.2180	20.2180	17.0233	24.4301	23.3371	23.8929	-15.4%	1.4%	24.8378
28	Pension Unit Linked PSU Fund	ULIF02225/01/2010PNSPSUIND122	1/25/2010	Non Par	7.87	8.8734	8.8734	8.6468	13.0061	12.4627	14.2505	-30.7%	-10.9%	16.1318
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	1/25/2010	Non Par	7.05	20.4085	20.4085	18.5125	20.6817	20.1513	20.2584	0.7%	3.5%	20.9879
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROWTH-II122	1/25/2010	Non Par	10.07	21.0134	21.0134	18.6811	22.5970	21.9173	22.5104	-6.7%	1.4%	22.9812
31	Pension Unit Linked Infrastructure fund	ULIF02825/01/2010PNSINFRA122	1/25/2010	Non Par	3.13	10.1833	10.1833	8.0858	11.4697	11.5570	12.6844	-7.2%	-2.2%	15.1488
32	Pension Unit Linked Protector - II fund	ULIF02825/01/2010PNSPROT-II122	1/25/2010	Non Par	3.05	19.2262	19.2262	18.0417	18.5449	18.2042	19.8526	0.2%	0.8%	20.1022
33	Unit Linked Liquid fund	ULIF02903/05/2010LIFLIQUID122	5/3/2010	Non Par	0.00	12.4150	12.4150	12.4150	12.4150	12.4150	12.4150	0.0%	0.0%	12.4150
34	Unit Linked Wealth Builder fund	ULIF03020/07/2010LIFWEALTH122	7/20/2010	Non Par	0.67	18.8429	18.8429	18.4242	18.4545	18.1414	18.1414	3.9%	4.5%	18.8429
35	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCPOLY122	1/27/2011	Non Par	133.72	18.9392	18.9392	18.7229	18.4944	18.2408	17.9688	5.4%	5.9%	18.9392
36	Group Superannuation & Gratuity Income fund	ULIF00728/03/2011GROUPINCOME122	3/25/2011	Non Par	0.00	17.0280	17.0280	17.0280	17.0280	17.0280	17.0280	0.0%	0.2%	17.0397
37	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	8/1/2011	Non Par	49.00	19.5172	19.5172	16.6287	22.3223	21.5348	22.1426	-11.9%	1.7%	22.6101
38	Unliseed with Profit fund	ULIF00225/06/2002LIFWPROFIT122	6/25/2002	Par	116.84	33.6366	33.6366	32.3833	31.1767	30.0025	28.8696	16.5%	14.3%	33.6366
39	Unliseed with Profit fund	ULIF00411/02/2003PNSWPROFIT122	2/11/2003	Par	13.02	34.6747	34.6747	33.1037	30.1566	29.0809	29.0809	19.2%	15.0%	34.6747
Total					3,116.93									

CERTIFICATION

Certified that the performance of all segregated funds have been placed and reviewed by the Board. All information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

DATE: 22-Jul-20

- Not 1. * NAV should reflect the published NAV on the reporting date
- 2. NAV should be upto 4 decimals

Chief Financial Officer

FORM L-29- Detail regarding debt securities

Unit Linked

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	AS AT JUNE 30, 2020	as % of total for this class	AS AT JUNE 30, 2019	as % of total for this class	AS AT JUNE 30, 2020	as % of total for this class	AS AT JUNE 30, 2019	as % of total for this class
Break down by credit rating								
AAA rated	1,402	89.4%	1,661	93.1%	1,349	86.4%	1,638	91.8%
AA or better	135	8.6%	63	3.5%	127	8.1%	61	3.4%
Rated below AA but above A	0	0.0%	21	1.2%	0	0.0%	20	1.1%
Rated below A but above B	0	0.0%	34	1.9%	0	0.0%	40	2.2%
Any other	31	2.0%	6	0.4%	86	5.5%	26	1.4%
	1,568	100.00%	1,784	100.00%	1,561	100.00%	1,785	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	431	27.5%	547	30.7%	430	27.6%	547	30.6%
more than 1 year and upto 3years	174	11.1%	80	4.5%	172	11.0%	79	4.4%
More than 3years and up to 7years	377	24.0%	441	24.7%	404	25.9%	453	25.4%
More than 7 years and up to 10 years	369	23.5%	579	32.4%	355	22.7%	576	32.2%
More than 10 years and up to 15 years	33	2.1%	25	1.4%	31	2.0%	24	1.4%
More than 15 years and up to 20 years	29	1.9%	0	0.0%	28	1.8%	0	0.0%
Above 20 years	155	9.9%	112	6.3%	140	9.0%	107	6.0%
	1,568	100.00%	1,784	100.0%	1,561	100.0%	1,785	100.0%
Breakdown by type of the Issuer								
Central Government	723	46.1%	989	55.4%	701	44.9%	975	54.6%
State Government	30	1.9%	116	6.5%	28	1.8%	113	6.3%
Corporate Securities	815	51.9%	679	38.1%	833	53.3%	697	39.0%
	1,568	100.00%	1,784	100.0%	1,561	100.00%	1,785	100.0%

Non Unit Linked

Rs. In Crores

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	AS AT JUNE 30, 2020	as % of total for this class	AS AT JUNE 30, 2019	as % of total for this class	AS AT JUNE 30, 2020	as % of total for this class	AS AT JUNE 30, 2019	as % of total for this class
Break down by credit rating								
AAA rated	6,482	99.7%	5,662	99.4%	6,482	99.7%	5,662	99.4%
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%	19	0.3%	0	0.0%	19	0.3%
Any other	20	0.3%	13	0.2%	20	0.3%	13	0.2%
	6,502	100.00%	5,694	100.00%	6,502	100.00%	5,694	100.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	395	6.1%	620	10.9%	395	6.1%	620	10.9%
more than 1 year and upto 3years	357	5.5%	149	2.6%	357	5.5%	149	2.6%
More than 3years and up to 7years	422	6.5%	203	3.6%	422	6.5%	203	3.6%
More than 7 years and up to 10 years	733	11.3%	356	6.3%	733	11.3%	356	6.3%
More than 10 years and up to 15 years	2,157	33.2%	1,567	27.5%	2,157	33.2%	1,567	27.5%
More than 15 years and up to 20 years	735	11.3%	1,024	18.0%	735	11.3%	1,024	18.0%
Above 20 years	1,703	26.2%	1,774	31.2%	1,703	26.2%	1,774	31.2%
	6,502	100.00%	5,694	100.00%	6,502	100.00%	5,694	100.00%
Breakdown by type of the Issuer								
Central Government	4,607	70.9%	4,433	77.9%	4,607	70.9%	4,433	77.9%
State Government	453	7.0%	82	1.4%	453	7.0%	82	1.4%
Corporate Securities	1,442	22.2%	1,178	20.7%	1,442	22.2%	1,178	20.7%
	6,502	100.00%	5,694	100.00%	6,502	100.00%	5,694	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 UULP and Non-UULP will be given separately.
3. Non-UULP 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 Csec has been classified as Corporate Securities and AAA rated instrument.
7. AAA rated includes all Sovereign rated instruments#

FORM L-30 : Related Party Transactions

(Rs in Lakhs)

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q1 '20-21	YTD JUNE 30, 2020	Q1 '19-20	YTD JUNE 30, 2019
Aviva Group Holdings Limited	Significant Influence	Recovery of reimbursement of Travel related expenses & secondment charges of expats	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Aviva PLC	Significant Influence	Reimbursement on account of travel related expenses	-	-	-	-
		Reimbursement of Healthcare, consultancy & Relocation charges	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Aviva Life Services UK Limited	Significant Influence	Reimbursement of Travel related expenses (Payable)	-	-	-	-
		Reimbursement of Travel related expenses receivable	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Aviva Asia PTE Ltd.	Significant Influence	Reimbursement of Travel related expenses	-	-	-	-
		Net Balance Receivable/ (Payable)	-	-	-	-
Sesame Group India Pvt Ltd	Significant Influence	Sublease related transaction	33.03	33.03	33.03	33.03
		Net Balance Receivable/ (Payable)	14.76	14.76	-	-
Experian Credit Information Company of India Private Limited	Entity in which relative of director is a director	Professional charges	-	-	-	-
Nilesh Karia	Key Managerial Personnel	Remuneration	55.91	55.91	-	-
Anuj Arora	Key Managerial Personnel	Remuneration	8.27	8.27	-	-
Trevor Bull	Key Managerial Personnel	Remuneration	175.86	175.86	-	-
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost of implementation of Cyber Ark in Aviva India	-	-	3.54	3.54
		Recovery of travel expenses of IT team to UK and SMG travel for centrally driven project	-	-	14.23	14.23
		Reimbursement of Income tax, PF etc. of Expat for Nov18 to Mar19	-	-	43.16	43.16
		Balance Receivable/(Payable)	-	-	60.92	60.92

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

BOD and Key Person information			April- June 2020	
Sl. No.	Name of person	Role/designation	Details of change in the period	
			Date of Appointment	Date of Ceasing
1	Dr Anand Chand Burman	Director	NA	NA
2	Bobby Parikh	Director	NA	NA
3	E V Sumithasri	Director	NA	NA
4	Chetan Singh	Director	NA	NA
5	Lee Patrick Callaghan	Director	NA	NA
6	Mohit Burman	Director	NA	NA
7	Pradip Burman	Director	NA	NA
8	Pritam Das Narang	Director	NA	NA
9	Nishit Piyush Majmudar	Director	NA	NA
10	Trevor Bull	Chief Executive Officer & Managing Director	NA	NA
11	*Vivek Saxena	General Counsel	NA	15.06.2020
12	Anjali Malhotra Nanda	Chief Customer, Marketing and Digital Officer	NA	NA
13	Ajai Kumar Tripathi	Appointed Actuary	NA	NA
14	Nilesh Ratilal Karia	Chief Financial Officer	NA	NA
15	Vijayalakshmi Natarajan	Chief Compliance Officer & Chief Risk Officer	NA	NA
16	Ali Onder Lulu	Chief Distribution 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, Operations and Customer Services Officer	NA	NA
20	Anuj Arora	Company Secretary	NA	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

*Mr Vivek Saxena resigned as General Counsel w.e.f 15.06.2020

FORM L-32-SOLVENCY MARGIN - KT 3

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

Rs. in lakhs

Item	Description	Adjusted Value	
		AS AT JUNE 30, 2020	AS AT JUNE 30, 2019
01	Available Assets in Policyholders' Fund: Deduct:	945,021	925,165
		-	-
02	Mathematical Reserves	898,663	880,768
03	Other Liabilities	40,807	39,218
04	Excess in Policyholders' funds	5,550	5,178
		-	-
05	Available Assets in Shareholders Fund: Deduct:	62,765	71,798
		-	-
06	Other Liabilities of shareholders' fund	82	171
07	Excess in Shareholders' funds	62,683	71,627
		-	-
08	Total ASM (04)+(07)	68,233	76,806
		-	-
09	Total RSM	27,459	25,047
		-	-
10	Solvency Ratio (ASM/RSM)	2.48	3.07

Certification:

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

Sd/-
Ajai Kumar Tripathi
Appointed Actuary

Place: Gurugram
Date: _____

Notes

- Item No. 01 is the amount of the Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Policyholders A/c
- Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 are the amounts of other liabilities as mentioned in the Balance Sheet;
- Item No. 05 is the amount of Total Admissible Assets for Solvency as mentioned in Form IRDAI-Assets- AA under Shareholders A/c

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : June 30,2020

Details of Non Performing Assets-Quarterly

Name of the Fund -Pension General Annuity Fund

Periodicity of Submission : Quarterly

S.NO	Particulars	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD JUNE 30, 2020	YTD MARCH 31, 2020	YTD JUNE 30, 2020	YTD MARCH 31, 2020	YTD JUNE 30, 2020	YTD MARCH 31, 2020	YTD JUNE 30, 2020	YTD MARCH 31, 2020	YTD JUNE 30, 2020	YTD MARCH 31, 2020
1	Investment Assets (As per Form 5)	66.38	67.58	-	-	11.10	23.47	272.47	252.88	349.96	343.93
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	66.38	67.58	-	-	11.10	23.47	272.47	252.88	349.96	343.93
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Chief Financial Officer

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : June 30,2020

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

S.NO	Particulars	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD JUNE 30, 2020	YTD MARCH 31, 2020	YTD JUNE 30, 2020	YTD MARCH 31, 2020	YTD JUNE 30, 2020	YTD MARCH 31, 2020	YTD JUNE 30, 2020	YTD MARCH 31, 2020	YTD JUNE 30, 2020	YTD MARCH 31, 2020
1	Investment Assets (As per Form 5)	1,172.33	1,051.36	-	-	192.47	219.47	4,844.37	4,775.25	6,209.16	6,046.08
2	Gross NPA	13.03	13.03	-	-	-	-	-	-	13.03	13.03
3	% of Gross NPA on Investment Assets (2/1)	0.01	0.01	-	-	-	-	-	-	0.00	0.00
4	Provision Made on NPA	9.77	9.77	-	-	-	-	-	-	9.77	9.77
5	Provision as a % on NPA (4/2)	0.75	0.75	-	-	-	-	-	-	0.75	0.75
6	Provision on Standard Assets	14.29	14.29	-	-	-	-	7.99	8.08	22.28	22.38
7	Net Investment Assets (1-4)	1,162.56	1,041.59	-	-	192.47	219.47	4,844.37	4,775.25	6,199.39	6,036.31
8	Net NPA (2-4)	3.26	3.26	-	-	-	-	-	-	3.26	3.26
9	% of Net NPA to Net Investment Assets (8/7)	0.00	0.00	-	-	-	-	-	-	0.00	0.00
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

Bonds/Debentures above does not include the bonds issued by Food Corporation of India (exposure of Rs.8.08 cr) being guaranteed by Govt but included under "All other assets" along with other Government securities in line with the Broad category classification by IRDAI.

Gross NPA includes redeemed securities of DHFL amounting to INR 11.82 Cr that are not otherwise considered as part of the investment assets.

Provision on Standard Assets includes provision made on bonds that are rated below investment grade and impairment provisions on equity/InvITS.

Chief Financial Officer

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

FORM L-33-NPAs-7

FORM - 7

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

Statement As on : June 30,2020

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

S.NO	Particulars	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD
		JUNE 30, 2020	MARCH 31, 2020	JUNE 30, 2020	MARCH 31, 2020	JUNE 30, 2020	MARCH 31, 2020	JUNE 30, 2020	MARCH 31, 2020	JUNE 30, 2020	MARCH 31, 2020
1	Investment Assets (As per Form 5)	507.82	495.39	-	-	306.87	77.89	2,302.25	2,215.98	3,116.93	2,789.26
2	Gross NPA	25.56	25.56	-	-	-	-	-	-	25.56	25.56
3	% of Gross NPA on Investment Assets (2/1)	5.03%	0.05	-	-	-	-	-	-	0.82%	0.92%
4	Provision Made on NPA	19.31	19.31	-	-	-	-	-	-	19.31	19.31
5	Provision as a % on NPA (4/2)	75.54%	75.54%	-	-	-	-	-	-	75.54%	0.76
6	Provision on Standard Assets	35.01	35.01	-	-	-	-	-	-	35.01	35.01
7	Net Investment Assets (1-4)**	507.82	495.39	-	-	306.87	77.89	2,302.24	2,215.98	3,116.93	2,789.26
8	Net NPA (2-4)	6.25	6.25	-	-	-	-	-	-	6.25	6.25
9	% of Net NPA to Net Investment Assets (8/7)	1.23%	1.26%	-	-	-	-	-	-	0.20%	0.22%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

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

** The provisions for NPA and Standard Assets disclosed above of Rs 54.32 Cr are already netted off in the carrying value of ULIP assets of Rs. 3116.93 Cr. Provision on Standard Assets includes provision made on bonds rated below "Investment grade."

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: June 30, 2020

Name of the Fund - LIFE FUND

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	4,315.20	83.06	1.9%	1.9%	4,315.20	83.06	1.9%	1.9%	3,935.80	77.01	2.0%	2.0%
	Treasury Bills	CTRB	23.89	0.28	1.2%	1.2%	23.89	0.28	1.2%	1.2%	103.57	1.69	1.6%	1.6%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	272.18	4.75	1.7%	1.7%	272.18	4.75	1.7%	1.7%	66.00	1.37	2.1%	2.1%
	Central Government Guaranteed Loans/Bonds	CGSL	8.08	0.17	2.1%	2.1%	8.08	0.17	2.1%	2.1%	8.09	0.17	2.1%	2.1%
	Other Approved Securities (excluding Infrastructure)	SGOA	19.81	0.35	1.8%	1.8%	19.81	0.35	1.8%	1.8%	14.78	0.27	1.8%	1.8%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by	HTDN	193.03	3.92	2.0%	2.0%	193.03	3.92	2.0%	2.0%	193.87	4.15	2.1%	2.1%
	Bonds / Debentures issued by HUDCO	HTHD	21.77	0.34	1.5%	1.5%	21.77	0.34	1.5%	1.5%	0.00	0.00	0.0%	0.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.84	(0.80)	-95.2%	-95.2%	0.84	(0.80)	-95.2%	-95.2%	0.01	-	0.0%	0.0%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	7.19	(1.59)	-22.1%	-22.1%	7.19	(1.59)	-22.1%	-22.1%	0.03	0.00	0.0%	0.0%
	Infrastructure - PSU - Debentures / Bonds	IPTD	678.71	13.71	2.0%	2.0%	678.71	13.71	2.0%	2.0%	567.26	11.59	2.0%	2.0%
	Infrastructure- Infrastructure Development Fund	IDDF	6.56	(0.30)	-4.6%	-4.6%	6.56	(0.30)	-4.6%	-4.6%	30.05	0.61	2.0%	2.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	10.96	0.19	1.7%	1.7%	10.96	0.19	18.8%	18.8%	-	-	0.0%	0.0%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	90.45	1.71	1.9%	1.9%	90.45	1.71	1.9%	1.9%	90.52	1.71	1.9%	1.9%
	OTHER INVESTMENTS													
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	1.10	(1.52)	-139.0%	-139.0%	1.10	(1.52)	-139.0%	-139.0%	0.01	0.00	0.0%	0.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	74.50	(27.75)	-37.3%	-37.3%	74.50	(27.75)	-37.3%	-37.3%	0.44	0.00	0.7%	0.7%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance)	ECDB	20.92	1.08	5.2%	5.2%	20.92	1.08	0.05	0.05	20.92	0.99	4.7%	4.7%
	Deposits - CDs with Scheduled Banks	EDCD	52.46	0.77	1.5%	1.5%	52.46	0.77	1.5%	1.5%	93.59	1.76	1.9%	1.9%
	Units of Infrastructure Investment Trust	EIIT	35.52	(0.88)	-2.5%	-2.5%	35.52	(0.88)	-2.5%	-2.5%	36.07	0.98	2.7%	2.7%
	Deposits - Repo / Reverse Repo	ECMR	141.70	0.98	0.7%	0.7%	141.70	0.98	0.7%	0.7%	83.85	1.23	1.5%	1.5%
	Corporate Securities - Debentures	ECOS	85.05	1.59	1.9%	1.9%	85.05	1.59	1.9%	1.9%	57.48	1.34	2.3%	2.3%
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	20.24	0.00	0.0%	0.0%	20.24	0.00	0.0%	0.0%	29.98	(9.74)	-32.5%	-32.5%
	Equity Shares (incl Co-op Societies)	OESH	17.13	(6.91)	(0.40)	(0.40)	17.13	(6.91)	-40.4%	-40.4%	0.05	-	0.0%	0.0%
	TOTAL		6,097.28	73.13	1.2%	1.2%	6,097.28	73.13	1.2%	1.2%	5,332.38	95.14	0.02	0.02

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: 7/22/2020

Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

6 YTD Income on investment excludes the Income on Investment of Unclaimed Policyholders Fund

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: June 30, 2020

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund - LIFE FUND

Rs Crore

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

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement As on : June 30, 2020

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund - Pension General Annuity Fund

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	213.72	3.96	1.9%	1.9%	213.72	3.96	1.9%	1.9%	191.01	6.46	3.4%	3.4%
	Treasury Bills	CTRB	10.23	0.14	1.4%	1.4%	10.23	0.14	0.01	0.01	26.87	0.45	0.02	0.02
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	28.70	0.41	1.4%	1.4%	28.70	0.41	1.4%	1.4%	1.96	0.04	1.9%	1.9%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by	HTDN	13.45	0.25	1.9%	1.9%	13.45	0.25	1.9%	1.9%	14.84	0.29	2.0%	2.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	51	1	2.1%	2.1%	50.55	1.08	2.1%	2.1%	46.62	1.02	2.2%	2.2%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	4.81	0.08	1.7%	1.7%	4.81	0.08	1.7%	1.7%	-	-	0.0%	0.0%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Deposits - CDs with Scheduled Banks	EDCD	8.05	0.12	0.01	0.01	8.05	0.12	0.01	0.01	7.66	0.14	0.02	0.02
	Deposits - Repo / Reverse Repo	ECMR	16.90	0.12	0.7%	0.7%	16.90	0.12	0.7%	0.7%	8.67	0.13	1.5%	1.5%
	Corporate Securities - Debentures	ECOS	0.50	0.01	1.8%	1.8%	0.50	0.01	1.8%	1.8%	-	-	-	-
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	2.66	(0.03)	-1.2%	-1.2%
	TOTAL		346.92	6.17	0.02	0.02	346.92	6.17	0.02	0.02	300.30	8.49	0.03	0.03

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: 7/22/2020

Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement as on: June 30, 2020

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

Rs Crore

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

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1

(Read with Regulation 10)

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Statement As on : June 30,2020

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund -ULIP Fund

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	577.10	26.54	4.6%	4.6%	577.10	26.54	4.6%	4.6%	854.04	38.06	4.5%	4.5%
	Treasury Bills	CTRB	110.04	1.35	1.2%	1.2%	110.04	1.35	1.2%	1.2%	119.78	1.98	1.7%	1.7%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	27.90	2.51	9.0%	9.0%	27.90	2.51	9.0%	9.0%	98.97	4.94	5.0%	5.0%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by	HTDN	155.55	6.66	4.3%	4.3%	155.55	6.66	4.3%	4.3%	115.31	3.46	3.0%	3.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	36.12	7.28	20.1%	20.1%	36.12	7.28	20.1%	20.1%	77.78	-2.02	-2.6%	-2.6%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	117.03	21.81	18.6%	18.6%	117.03	21.81	18.6%	18.6%	181.55	15.39	8.5%	8.5%
	Infrastructure - PSU - Debentures / Bonds	IPTD	126.34	5.22	4.1%	4.1%	126.34	5.22	4.1%	4.1%	31.03	0.58	1.9%	1.9%
	Infrastructure- Infrastructure Development Fund	IDDF	-	-	0.0%	0.0%	-	-	0.0%	0.0%	17.22	(0.90)	-5.2%	-5.2%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	52.06	1.90	3.7%	3.7%	52.06	1.90	3.7%	3.7%	41.90	1.73	4.1%	4.1%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	6.10	0.03	0.4%	0.4%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	66.13	6.78	10.3%	10.3%	66.13	6.78	10.3%	10.3%	135.83	5.64	4.2%	4.2%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,116.80	236.74	21.2%	21.2%	1,116.80	236.74	21.2%	21.2%	1,310.05	(5.71)	(0.00)	-0.4%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance)	ECDB	0.30	0.01	4.6%	4.6%	0.30	0.01	4.6%	4.6%	0.30	0.01	4.2%	4.2%
	Deposits - CDs with Scheduled Banks	EDCD	27.50	0.44	0.02	0.02	27.50	0.44	0.02	0.02	27.20	0.52	1.9%	1.9%
	Deposits - Repo / Reverse Repo	ECMR	139.38	0.96	0.7%	0.7%	139.38	0.96	0.7%	0.7%	233.12	3.40	1.5%	1.5%
	Corporate Securities - Debentures	ECOS	130.08	8.64	0.07	0.07	130.08	8.64	0.07	0.07	114.96	0.44	0.4%	0.4%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	33.58	-	0.0%	0.0%	33.58	-	0.0%	0.0%	44.07	-	0.0%	0.0%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	71.20	4.52	6.4%	6.4%	71.20	4.52	6.4%	6.4%	120.97	5.37	4.4%	4.4%
	Reclassified Approved Investments - Debt	ORAD	31.25	0.49	1.6%	1.6%	31.25	0.49	1.6%	1.6%	75.01	(20.79)	-27.7%	-27.7%
	Equity Exchange Traded Fund	OETF	136.02	14.75	0.11	0.11	136.02	14.75	0.11	0.11	226.95	(2.96)	(0.01)	(0.01)
	TOTAL		2,954.38	346.62	11.7%	11.7%	2,954.38	346.62	11.7%	11.7%	3832.15	49.17	1.3%	1.3%

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: 7/22/2020

Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
 Statement as on: June 30, 2020
 Statement of Downgraded Investment
 Periodicity of Submission: Quarterly

Name of Fund - LIFE FUND

PART - A

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								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	19.04	28-Sep-16	CARE	AAA	D	23-Sep-19	
	9.10% DHFL 16-Aug-2021 (ISIN : INE202B07HS6) @	ORAD	1.20	4-Jun-19	CARE	AAA	D	6-Jun-19	

Rs Crore

CERTIFICATION

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

Date: 22-07-2020

 Chief Financial Officer

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. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 @ This investment was transferred to ShareHolders Funds (Life Fund) from Pension Fund on 04/06/2019 in order to comply with the provisions of Investment Regulations

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
 Statement as on: June 30, 2020
 Statement of Downgraded Investment
 Periodicity of Submission: Quarterly

Name of Fund - Pension General Annuity Fund

PART - A

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									

Rs Crore

CERTIFICATION

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

Date: 22-07-2020

 Chief Financial Officer

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

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
 Statement as on: June 30, 2020
 Statement of Downgraded Investment
 Periodicity of Submission: Quarterly

Name of Fund - ULIP Fund

PART - A

									Rs Crore
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
NIL									
B.	As on Date ²								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I07IQ8)	HTDN	64.01	28-Mar-18	ICRA	AAA	AA	10-Feb-20	
	9.00% Indiabulls Hsg Fin Ltd- 26-09-2026 (ISIN : INE148I07GL3)	HTDN	5.48	30-Mar-17	ICRA	AAA	AA	17-Feb-20	
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	10.00	9-Sep-16	CARE	AAA	D	23-Sep-19	
	9.05% Dewan Housing Finance Ltd 09.09.2023 (ISIN : INE202B07IN5)	ORAD	6.25	7-Nov-17	CARE	AAA	D	6-Jun-19	
	9.90% Yes Bank 28-03-2022 (ISIN: INE528G08212)	ORAD	15.00	30-Oct-12	ICRA	AAA	B	26-Mar-20	

CERTIFICATION

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

Date: 22-07-2020

 Chief Financial Officer

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. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Rating of 9.90% Yes Bank NCD 28.03.2022 was downgraded from A to A- on 25.02.2020. This was further downgraded to D on 06.03.2020. then it was upgraded to B on 09.03.2020.

FORM L-36-Premium and number of lives covered by policy type (Rs in Lakhs)

S.No.	Particulars	Q1 '20-21				Q1 '19-20				YTD JUNE 30, 2020				YTD JUNE 30, 2019			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	0	12	12	3	2	2	-	3	0	12	12	3	2	2	-	3
	From 10,000-25,000	10	5	5	15	5	3	2	8	10	5	5	15	5	3	2	8
	From 25001-50,000	33	7	7	26	4	1	1	8	33	7	7	26	4	1	1	8
	From 50,001- 75,000	6	1	1	-	-	-	-	-	6	1	1	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	8	1	1	10	-	-	-	-	8	1	1	10
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	15	1	1	30	25	1	1	31	15	1	1	30	25	1	1	31
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	63	22	19	-	87	31	30	-	63	22	19	-	87	31	30	-
	From 50,001-100,000	32	5	4	-	56	9	9	-	32	5	4	-	56	9	9	-
	From 1,00,001-150,000	24	2	2	-	35	3	3	-	24	2	2	-	35	3	3	-
	From 1,50,001- 2,00,000	32	2	2	-	16	1	1	-	32	2	2	-	16	1	1	-
	93%	-	-	-	-	46	2	2	-	-	-	-	-	46	2	2	-
	From 2,50,001 -3,00,000	26	1	1	-	-	-	-	-	26	1	1	-	-	-	-	-
	Above Rs. 3,00,000	51	1	1	-	-	-	-	-	51	1	1	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	(439)	0	-	5	(1,408)	-	-	-	(439)	0	-	5	(1,408)
	608084502.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(0)	-	-	-	-	0	-	14	25	-	-	-	0	-	-	14	25
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(1,852)	-	-	-	-	1	-	5	58	-	-	-	1	-	-	5	58
	From 1,00,001 -1,25,000	-	-	-	-	2	-	40	69	-	-	-	2	-	-	40	69
	Above Rs. 1,25,000	42	-	2,856	2,702	64	-	895	2,501	42	-	2,856	2,702	64	-	895	2,501
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,50,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	41	408	408	531	(23)	404	401	7,214	41	408	408	531	-	-	-	-
	From 10,000-25,000	209	1,212	1,212	9,178	173	974	974	17,276	209	1,212	1,212	9,178	-	-	-	-
	From 25001-50,000	546	1,560	1,551	13,922	461	1,277	1,274	13,470	546	1,560	1,551	13,922	-	-	-	-
	From 50,001- 75,000	240	441	438	4,966	178	334	332	4,002	240	441	438	4,966	-	-	-	-
	From 75,000-100,000	407	419	418	6,728	341	347	347	5,366	407	419	418	6,728	-	-	-	-
	From 1,00,001 -1,25,000	87	67	67	1,217	77	67	67	1,475	87	67	67	1,217	-	-	-	-
	Above Rs. 1,25,000	1,204	372	371	16,272	785	237	237	12,491	1,204	372	371	16,272	-	-	-	-
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,50,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	(19)	-	7,652	(118,120)	(9)	-	8,870	(129,505)	(19)	-	7,652	(118,120)	(9)	-	8,870	(129,505)
	From 10,000-25,000	4	1	1,439	3,808	4	-	442	4,188	4	1	1,439	3,808	4	-	442	4,188
	From 25001-50,000	9	5	8,561	11,540	4	-	431	2,339	9	5	8,561	11,540	4	-	431	2,339
	From 50,001- 75,000	5	4	1,877	6,578	4	-	207	4,785	5	4	1,877	6,578	4	-	207	4,785
	From 75,000-100,000	4	1	441	4,548	2	-	19	1,604	4	1	441	4,548	2	-	19	1,604
	From 1,00,001 -1,25,000	5	2	381	5,048	11	-	24	3,511	5	2	381	5,048	11	-	24	3,511
	Above Rs. 1,25,000	1,643	34	177,536	801,446	1,832	9	91,529	214,815	1,643	34	177,536	801,446	1,832	9	91,529	214,815
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-36-Premium and number of lives covered by policy type (Rs in Lakhs)

S.No.	Particulars	Q1 '20-21				Q1 '19-20				YTD JUNE 30, 2020				YTD JUNE 30, 2019			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium																
	i Individual																
	From 0-10000	1,009	23,588	23,415	777,289	1,129	25,673	25,462	791,279	1,009	23,588	23,415	777,289	1,129	25,673	25,462	791,279
	From 10,000-25,000	2,447	26,352	26,132	575,745	2,961	29,592	29,528	573,725	2,447	26,352	26,132	575,745	2,961	29,592	29,528	573,725
	From 25001-50,000	2,839	15,152	14,983	221,704	3,527	16,216	16,024	223,172	2,839	15,152	14,983	221,704	3,527	16,216	16,024	223,172
	From 50,001-75,000	849	4,044	3,969	67,920	1,045	4,100	4,019	69,304	849	4,044	3,969	67,920	1,045	4,100	4,019	69,304
	From 75,000-100,000	1,838	3,178	3,165	67,105	2,321	3,400	3,383	71,984	1,838	3,178	3,165	67,105	2,321	3,400	3,383	71,984
	From 1,00,001 -1,25,000	383	1,099	1,080	26,865	590	1,170	1,149	30,023	383	1,099	1,080	26,865	590	1,170	1,149	30,023
	Above Rs. 1,25,000	5,087	2,627	2,603	188,729	5,854	2,830	2,800	170,457	5,087	2,627	2,603	188,729	5,854	2,830	2,800	170,457
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	0	4	3,440	113	(19)	28	38,637	21,594	0	4	3,440	113	(19)	28	38,637	21,594
	From 10,000-25,000	2	7	335	785	1	5	70	423	2	7	335	785	1	5	70	423
	From 25001-50,000	6	12	930	3,747	7	11	1,300	4,099	6	12	930	3,747	7	11	1,300	4,099
	From 50,001-75,000	2	2	1,377	1,045	3	5	290	2,220	2	2	1,377	1,045	3	5	290	2,220
	From 75,000-100,000	5	5	397	3,401	4	2	170	1,905	5	5	397	3,401	4	2	170	1,905
	From 1,00,001 -1,25,000	6	5	1,542	4,724	4	3	679	2,354	6	5	1,542	4,724	4	3	679	2,354
	Above Rs. 1,25,000	420	22	84,273	486,382	431	21	56,443	325,253	420	22	84,273	486,382	431	21	56,443	325,253
	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 '20-21			Q1 '19-20			YTD JUNE 30, 2020			YTD JUNE 30, 2019		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	1	111	4.82	-	75.00	0.02	1.00	111.00	4.82	-	75.00	0.02
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	42	167,262	557.29	8.00	90,498.00	228.65	42.00	167,262.00	557.29	8.00	90,498.00	228.65
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	4	33,370	1,131.77	1.00	11,908.00	1,689.04	4.00	33,370.00	1,131.77	1.00	11,908.00	1,689.04
	Total(A)	47	200,743	1,694	9	102,481	1,918	47	200,743	1,694	9	102,481	1,918
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	47	200,743	1,694	9	102,481	1,918	47	200,743	1,694	9	102,481	1,918

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

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q1 '20-21		Q1 '19-20		YTD JUNE 30, 2020		YTD JUNE 30, 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1,696	13	1,319	853	1,696	13	1,319	853
2	Corporate Agents-Banks	1,274	5	527	164	1,274	5	527	164
3	Corporate Agents -Others	379	3	330	374	379	3	330	374
4	Brokers	54	1	100	91	54	1	100	91
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,138	8	1,418	798	1,138	8	1,418	798
	Total (A)	4,541	30	3,694	2,280	4,541	30	3,694	2,280
1	Referral (B)	-	0	-	(4)	-	0	-	(4)
	Grand Total (A+B)	4,541	30	3,694	2,276	4,541	30	3,694	2,276

Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs.'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	668	575	202	2	-	1,447	285,360
2	Survival Benefit	-	1,955	121	-	-	-	2,076	64,278
3	for Annuities / Pension	-	1,382	39	19	22	17	1,479	5,086
4	For Surrender	-	769	0	0	0	0	769	246,072
5	Other benefits	-	-	-	-	-	-	-	-
	CI/PTD/ADP	-	-	-	-	-	-	-	-
	HCB	-	-	-	-	-	-	-	-
	ADB	-	-	-	-	-	-	-	-
	IB	-	28	4	3	-	1	36	1,062
6	Partial Withdrawals	-	205	0	0	0	0	205	45,670
7	Auto Foreclosure	-	307	24	0	0	0	331	60,382
8	EL Surrender	-	982	79	0	0	0	1061	75,721
9	Death Claims	-	88	-	-	-	-	88	124,076

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

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

Data is on settlement basis

Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs.'000)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	123	74	-	-	-	197	147
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	8	-	-	-	8	30,173
5	Other benefits	-	-	-	-	-	-	-	-
6	Foreclosure	-	-	54	-	-	-	54	381
7	Gratuity	-	308	3	-	-	-	311	57,987
8	Leave encashment	-	617	-	-	-	-	617	10,479
9	ADB	-	-	-	-	-	-	-	-
10	Death Claims	-	128	4	-	-	-	132	27,563

FOR L-40-Quarterly Claims data for Life for the quarter ended June 30, 2020

Date: June 30, 2020

Individual

No. of claims only

Sl. No.	Claims Experience	For Death*	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender**	For Partial withdrawals***	For Auto Fore Closure	For EL Surrender	CI/ADD/PTD	Income Benefit	HCB	ADB
1	Claims O/S at the beginning of the period	5	2,721	72	2,776	18	8	-	-	-	64	-	-
2	Claims reported during the period*	104	5,248	2,043	2,037	814	210	331	1,061	-	37	-	-
3	Claims Settled during the period	88	1,447	2,076	1,479	769	205	331	1,061	-	36	-	-
4	Claims Repudiated during the period	1	-	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	1	-	-	-	-	-	-	-	-	-	-	-
	a												
	b												
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	500	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	20	6,022	39	3,334	57	10	-	-	-	65	-	-
	Less than 3months	17	4,501	9	619	57	10	-	-	-	6	-	-
	3 months to 6 months	3	1,520	21	353	-	-	-	-	-	7	-	-
	6months to 1 year	-	1	9	603	-	-	-	-	-	8	-	-
	1year and above	-	-	-	1,759	-	-	-	-	-	44	-	-

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

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

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

GROUP

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits	ADB	Gratuity	Leave Encashment	For Auto Fore Closure
1	Claims O/S at the beginning of the period	-	-	-	-	-	-	-	-	-	-
2	Claims reported during the period*	141	207	-	-	-	-	-	318	617	-
3	Claims Settled during the period	132	197	-	-	-	-	-	311	617	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-
	Less than 2years from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
	a										
	b										
	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	9	10	-	-	-	-	-	7	-	-
	Less than 3months	9	10	-	-	-	-	-	7	-	-
	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
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	1	-	0	0	-	1
b)	Policy Servicing	0	97	15	34	34	14	97
c)	Proposal Processing	0	9	2	1	4	2	9
d)	Survival Claims	0	22	5	6	7	4	22
e)	ULIP Related	-	4	-	1	3	0	4
f)	Unfair Business Practices	0	104	28	11	52	13	104
g)	Others	-	-	-	-	-	-	10
Total Number		0	247	53	55	104	35	247

2	Total No. of policies during previous year:	32154
3	Total No. of claims during previous year:	878
4	Total No. of policies during current year:	20741
5	Total No. of claims during current year:	790
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	3.97
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	0.47

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.

IGMS Token No.02-20-015154 reported as open, however it was closed via Duplicate token no 02-20-017501. Count adjusted in Mar'20 registered cases.

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

Individual Business		Minimum		Maximum	
S. No.	Product Category	Unit Res	Non-Unit Res	Unit Res	Non-Unit Res
1.	Life- Participating policies	NA	6.1% for first 5 years and 5.3% thereafter	NA	6.1% for first 5 years and 5.3% thereafter
2.	Life- Non-participating Policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
3.	Annuities- Participating policies	NA	NA	NA	NA
4.	Annuities – Non-participating policies	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
5.	Annuities- Individual Pension Plan	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
6.	Unit Linked	6.2% for first 5 years and 5.2% thereafter	6.1% for first 5 years and 5.1% thereafter	6.2% for first 5 years and 5.2% thereafter	6.1% for first 5 years and 5.1% thereafter
7.	Health Insurance	NA	6.1% for first 5 years and 5.1% thereafter	NA	6.1% for first 5 years and 5.1% thereafter
8.	India Bond	NA	7.9% for first 5 years and 6.9% thereafter	NA	7.9% for first 5 years and 6.9% thereafter

ii. Group Business For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis For single premium group term plan and group endowment type product the interest rate assumption is as for non par life product.

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

i. Individual Business (% of IALM 2012-14 Ultimate)

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

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

ii. Group Business For One Year Renewable Group Term Assurance business, reserve is maintained on UPR basis For single/regular premium group term plan and group regular endowment type product the mortality rate assumption varies from 58.4% to 226.0%.

3) Expense:

i. Individual Business - fixed expenses

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

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

4) Bonus:

i. Individual Business

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

Non-Linked Participating Policies - Life

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

Non-Linked Participating Policies - Pension

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

ii. Group Business

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

5) **Policyholders Reasonable Expectations:**

PRE considerations are:

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

Further, in respect of with profit policies, where unit value is guaranteed (never to decrease), an additional provision based on formula - $[\text{Unit Reserve (for UWP/PUWP)} \times \max(\text{p1} \times [(0.015)^{\text{DMT of assets}}] + \text{p2} \times 30\%), 3\%]$ 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- $\text{Additional Charge For Guarantee} \times \text{Fund Value as on Valuation Date} \times \text{Elapsed Period (No. of years)}$

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

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

6) **Taxation and Shareholder Transfers:**

Ø Tax rate is assumed to be 14.56%

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

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

Linked Business

Keeping in view the flexibility provided in the policy for the reporting of a claim, following provisions have been made towards unreported claims- IBNR Reserves for individual business are estimated using Bornhuetter-Ferguson (BF) Method, using the following relation

For Individual (Linked & Non-Linked) business

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

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

MAD = Margin for Adverse Deviation

For Group business OYRGTA Business

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

For SP Group Term Business

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

8) **Change in Valuation method or bases:**

(1) Economic Assumptions

No changes made in economic assumptions since last valuation.

(2) Expense Assumptions

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

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

No changes made in expense assumptions since last valuation.

(3) Mortality Assumptions

No changes made in mortality assumptions since last valuation.

0
0
0